GENERAL OPERATIONS

1. Loan charges on new home loans:

<table>
<thead>
<tr>
<th>ANNUAL INTEREST RATES</th>
<th>PREVAILING INTEREST RATE</th>
<th>COMMISSION* OR SERVICE FEE</th>
<th>APPROX. TOTAL OF OTHER* LOAN CLOSING COSTS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>$50.00 (Approx.)</td>
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</tbody>
</table>

*If costs are different in case of construction loans, please explain:

(x) By contract with Company, Mr. Dwyer is not permitted to collect a "brokerage fee" but can collect an appraisal fee of $10.00. A "finder's fee" of from 1/2 of 1% to 1% is paid Mr. Dwyer by this company, as is also a fee of 1/2 of 1% for servicing.

2. Prevailing repayment plan for new home loans: (Answer only appropriate one)

a. If monthly payment plan:

   INTEREST PERIOD   PRINCIPAL PERIOD   LOAN PERIOD
   7.91 per $1000 of loan
   All home loans written on monthly $15 yrs
   amortized plan

b. If other than monthly payment plan:

3. Appraisals on new home loans:

a. Maximum percentage of appraisal loaned
   Practically all

b. What proportion of loans made past 12 months were within 10% of maximum

4. Prevailing terms offered on sales of home properties owned:

No residence properties owned by this company in Los Angeles Co.

<table>
<thead>
<tr>
<th>IF ON LAND CONTRACT</th>
<th>IF MORTG. IS TAKEN</th>
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<tbody>
<tr>
<td>$</td>
<td>$</td>
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Down payment

Annual interest rate

Monthly payment per $1000, including interest or
Repayment required on balance

(quarterly, semi-annually, etc.)