**GENERAL OPERATIONS**

**NEED DISREGARD FHA TITLE II LOANS IN ANSWERING ITEMS 1, 2 AND 3 BELOW**

<table>
<thead>
<tr>
<th>ANNUAL INTEREST RATES</th>
<th>PREVAILING INTEREST RATE</th>
<th>COMMISSION* OR SERVICE FEE</th>
<th>APPR. TOTAL OF OTHER* LOAN CLOSING COSTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>5%</td>
<td>4.5%</td>
<td>none</td>
<td>$50.00</td>
</tr>
</tbody>
</table>

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

Correspondent may change a commission, but we have no control over it.

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

   a. If monthly payment plan:  
      Monthly payment including interest at prevailing rate  
      $____ per $1000 of loan  

   b. If other than monthly payment plan:  
      Interest period  
      Principal period  
      Principal payment per period  
      Loan period  
      Quarterly  
      Semi-annually  

3. Appraisals on new home loans:

   a. Maximum percentage of appraisal loaned  
      _____%  

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

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

   Down payment  
   Annual interest rate  

   Monthly payment per $1000, including interest or repayment required on balance  
   (quarterly, semi-annually, etc.)  
   IF ON LAND CONTRACT  
   IF MORTGAGE IS TAKEN  
   12.5% Est.  
   25% Est.  
   5.5%  
   9%  
   5%  
   6%