GENERAL OPERATIONS

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

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>4%</td>
<td>6%</td>
<td>none</td>
<td>$75.00</td>
</tr>
</tbody>
</table>

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

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

a. If monthly payment plan:

MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE: $10.00 per $1000 of loan

b. If other than monthly payment plan:

3. Appraisals on new home loans:

a. Maximum percentage of appraisal loaned: 60 %

b. What proportion of loans made past 12 months were within 10% of maximum: 50 %

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

We are fortunate in having no foreclosed properties for sale in Los Angeles.

Down payment

Annual interest rate

Monthly payment per $1000, including interest or
Repayment required on balance (quarterly, semi-annually, etc.)