GENERAL OPERATIONS

1. Loan charges on new, home loans:

<table>
<thead>
<tr>
<th>ANNUAL INTEREST RATES</th>
<th>PREVAILING INTEREST RATE</th>
<th>COMMISSION*</th>
<th>APPROX. TOTAL OF OTHER* LOAN CLOSING COSTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>4%</td>
<td>5%</td>
<td>none</td>
<td>$75.00</td>
</tr>
<tr>
<td>5%</td>
<td>7%</td>
<td></td>
<td></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:

      INTEREST PERIOD          PRINCIPAL PERIOD          PRINCIPAL PAYMENT PER PERIOD  LOAN PERIOD

      $               %               %               %               yrs

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

   60 %

   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.)