INSURANCE COMPANIES

(Same of Institution)                                  (Same Office Address - City and State)

Howard Goldmen, V.P.                                    June 29 19--
(Agent, Correspondent or Officer)                          (Date)

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*</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 %</td>
<td>6 %</td>
<td>0 %</td>
<td>30.00 to 50.00</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

   $___ per $1000 of loan

b. If other than monthly payment plan:

   INTEREST PERIOD
   PRINCIPAL PERIOD
   10 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

66 2/3 %    85 %

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 MTG. IS TAKEN

   $___

   $___

   $___

   $___

   $___

   $___

   $___

   $___

   $___

   $___

   $___

   $___