INSURANCE COMPANIES

John Hancock Mutual Life Insurance Co. 197 Clarendon Street, Boston, Mass

J. H. Magee, Assistant Treasurer

June 30, 1939

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>$</td>
<td>$</td>
<td>½%</td>
<td>$73.00</td>
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</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

$6.00 per $1000 of loan

20 years

INTEREST PERIOD

PRINCIPAL PERIOD

PRINCIPAL PAYMENT PER PERIOD

LOAN PERIOD

 yrs

b. If other than monthly payment plan:


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

100

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.)