### General Operations

#### 1. Loan charges on new home loans:

- **Annual Interest Rates**
  - 6%

- **Prevailing Interest Rate**
  - 5%

- **Commission or Service Fee**
  - None

- **Approx. Total of Other Loan Closing Costs**
  - $35.00

*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**
  - $6.60 per $1000 of loan

<table>
<thead>
<tr>
<th>Interest Period</th>
<th>Principal Period</th>
<th>Principal Payment per Period</th>
<th>Loan Period</th>
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**b. If other than monthly payment plan:**

- **Repayment Required on Balance:**
  - Semi-annually

#### 3. Appraisals on new home loans:

**a. Maximum percentage of appraisal loaned**

- 80%

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

- 95%

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

- **Down Payment**
  - $10

- **Annual Interest Rate**
  - 6%

- **Monthly Payment per $1000, including interest or Repayment required on balance**
  - $10.00 per $1000

- **If on Land Contract**
  - $10.00

- **If MTG. is Taken**
  - $10.30

- **Quarterly, semi-annually, etc.**
  - $22