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>5%</td>
<td>5%</td>
<td>none</td>
<td>$35.00</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

   $65.60 per $1000 of loan

   INTEREST PERIOD          PRINCIPAL PERIOD          PRINCIPAL PAYMENT PER PERIOD  LOAN PERIOD
   —                        —                        —                        yrs

   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 ________________________________________________________

   Annual interest rate __________________________________________________

   Monthly payment per $1000, including interest ___________________________

   Repayment required on balance ____________________________

   IF ON LAND CONTRACT IF MTG. IS TAKEN
   —                        —
   10                        40
   \%                        \%
   5                        5
   $10.00                   $6.30
   —                        —
   $22                        22

   (quarterly, semi-annually, etc.)