# INSURANCE COMPANIES

**National Guaranty Life Co.**  
(Home Office Address - City and State)

**A. S. Menefee, Secty.**  
(Agent, Correspondent or Officer)  
7/7/39  
(Date)  
10

## 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>none</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
  - $_____ per $1000 of loan
  - INTEREST PERIOD
  - PRINCIPAL PERIOD
  - PRINCIPAL PAYMENT PER PERIOD
  - LOAN PERIOD
  - quarterly
  - not set
  - 6 yrs
  - no set rate

- **b. If other than monthly payment plan:**
  - Down payment
  - 10 %
  - 10 %
  - Annual interest rate
  - 6 %
  - 6 %
  - Monthly payment per $1000, including interest or
  - Repayment required on balance
  - not set
  - (quarterly, semi-annually, etc)

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

- **a. Maximum percentage of appraisal loaned**
  - 60 %

- **b. What proportion of loans made past 12 months were within 10% of maximum**
  - 100 %

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

- **IF ON LAND CONTRACT**
  - Down payment
  - 10 %
  - Annual interest rate
  - 6 %
  - Monthly payment per $1000, including interest or
  - Repayment required on balance
  - not set

- **IF MTG. IS TAKEN**