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>8</td>
<td>6</td>
<td>none</td>
<td>8</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

   no set rate

b. If other than monthly payment plan:

   INTEREST PERIOD    PRINCIPAL PERIOD    PRINCIPAL PAYMENT PER PERIOD    LOAN PERIOD

   quarterly  $________  not set  6 yrs

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    IF MTG. IS TAKEN

   Down payment

   10 $       10 $

   Annual interest rate

   8 %       6 %

   Monthly payment per $1000, including interest orpayment required on balance (quarterly, semi-annually, etc)

   8 $       $________

   Repayment required on balance ______

   (quarterly, semi-annually, etc)