**INSURANCE COMPANIES**

**Northern Life Insurance Company**

(Home Office Address - City and State)

**Seattle, Washington**

(Same as Institution)

**S. J. Rice, Vice President**

(Agent, Correspondent or Officer)

June 27, 19...

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**GENERAL OPERATIONS**

**PLEASE DISREGARD FHA TITLE II LOANS IN ANSWERING ITEMS 1, 2 AND 3 BELOW**

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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>6% 6%</td>
<td>5% 5%</td>
<td>*</td>
<td>$45.00</td>
</tr>
</tbody>
</table>

*If costs are different in case of construction loans, please explain:

- Ordinarily no cash commission. In some areas up to 2%.

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2. Prevailing repayment plan for new home loans: (Answer only appropriate one)

   a. If monthly payment plan:

   - MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE
   - $8 x 10 per $1000 of loan

   b. If other than monthly payment plan:

   - INTEREST PERIOD
   - PRINCIPAL PERIOD
   - PRINCIPAL PAYMENT PER PERIOD
   - LOAN PERIOD

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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

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

   - **IF ON LAND**
     - CONTRACT
     - IF MTG. IS TAKEN
   - Down payment
   - Annual interest rate
   - Monthly payment per $1000, including interest
   - Repayment required on balance
     - (quarterly, semi-annually, etc.)