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>4%</td>
<td>4%</td>
<td>none</td>
<td>1% on constr. loans</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

7.70
5 per $1000 of loan
15 yr plan

b. If other than monthly payment plan:

INTEREST PERIOD | PRINCIPAL PERIOD | PRINCIPAL PAYMENT PER PERIOD | LOAN PERIOD
---|----------------|-----------------------------|----------------
semi-annual | semi-annual | per year | 5% | 10 yr

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

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

DOWN PAYMENT | ANNUAL INTEREST RATE | MONTHLY PAYMENT PER $1000, INCLUDING INTEREST OR REPAYMENT REQUIRED ON BALANCE
---|---------------------|--------------------------------------------------
Home owned | | (quarterly, semi-annually, etc.)

IF ON LAND CONTRACT | IF MORTGAGE IS TAKEN
---|---
| | |