INSURANCE COMPANIES

Occidental Life Insurance Co.  
758 So, Spring St., Los Angeles, Cal.

H. B. Brower, Manager  
Mortgage Loan Department

June 29, 1939

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 RATE</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>5-6%</td>
<td>5-6%</td>
<td>1%</td>
<td>$40.00</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 $10.00 per $1000 of loan

b. If other than monthly payment plan:

   INTEREST PERIOD  PRINCIPAL PERIOD  PRINCIPAL PAYMENT PER PERIOD  LOAN PERIOD

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

   IF ON LAND CONTRACT  IF MORTG. IS TAKEN

   $10.00  $10.00

   $6  $6

   (Quarterly, semi-annually, etc.)

   ALL LOANS ON MONTHLY PAYMENT BASIS