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*</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:
   b. If other than monthly payment plan:

   MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE
   $10,000 per $1000 of loan

   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:
   IF ON LAND CONTRACT
   Down payment
   Annual interest rate
   Monthly payment per $1000, including interest or
   Repayment required on balance

   IF MORTG. IS TAKEN
   $10,000
   $10,000

   All loans on monthly payment basis
   (Quarterly, semi-annually, etc.)