GENERAL OPERATIONS

1. Loan charges on new, home loans:

<table>
<thead>
<tr>
<th>ANNUAL INTEREST RATES</th>
<th>PREVAILING INTEREST RATE</th>
<th>SERVICE FEE</th>
<th>APPROX. TOTAL OF OTHER* LOAN CLOSING COSTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5 &amp; $6%</td>
<td>$6%</td>
<td>3%</td>
<td>$§</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:
      
      | INTEREST PERIOD | PRINCIPAL PERIOD | PRINCIPAL PAYMENT PER PERIOD | LOAN PERIOD |
      |-----------------|------------------|-----------------------------|-------------|
      | $7.91 per $1000 of loan | $§ | $§  | $§ yrs |

   b. If other than monthly payment plan:

3. Appraisals on new, home loans:

   a. Maximum percentage of appraisal loaned ____________ 50%  

   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 ____________ $§ | $§ |
   Annual interest rate ____________ $§ | $§ |
   Monthly payment per $1000, including interest ____________ $§ | $§ |
   Repayment required on balance (quarterly, semi-annually, etc.) ____________ $§ | $§ |