## GENERAL OPERATIONS

**PLEASE DISREGARD FHA TITLE I 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 1/2 to 6%</td>
<td>5</td>
<td>none</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:

<table>
<thead>
<tr>
<th>MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE</th>
<th>INTEREST PERIOD</th>
<th>PRINCIPAL PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.7% per $1000 of loan</td>
<td>1st yr (new)</td>
<td>1st yr</td>
</tr>
<tr>
<td>8.3% per $1000 of loan</td>
<td>2nd yr (old)</td>
<td>2nd yr</td>
</tr>
</tbody>
</table>

b. If other than monthly payment plan:

Approximately $8 or $10 per period

### 3. Appraisals on new, home loans:

a. Maximum percentage of appraisal loaned

60 %

b. What proportion of loans made past 12 months were within 10% of maximum (estimated):

46 %

### 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: (quarterly, semi-annually, etc.)

**IF MORTG. IS TAKEN**

- 10% or more
- $10.61

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**Pacific Mutual Life Insurance Company**

525 W. 6th St., Los Angeles, Calif.

Elmer G. Potter, Asst. Secretary

Agent, Correspondent or Officer

July 20, 1939