GENERAL OPERATIONS

1. Loan charges on new, home loans:

   | ANNUAL   | PREVAILING | COMMISSION* | APPROX. TOTAL OF OTHER* |
   | INTEREST | INTEREST   | OR SERVICE FEE | USE $3000 LOAN FOR EXAMPLE |
   | RATES    | RATE       |              |                         |
   | 6%       | 6%         | none         | $                     |

   *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

   $10,000 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

   70 $%

   b. What proportion of loans made past 12 months were within 10% of maximum

   none $%

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

   | IF ON LAND | IF MORTG. IS TAKEN |
   | CONTRACT   |                  |
   | $3000      | $10,000          |

   Down payment

   $10 $  

   Annual interest rate

   5 $  

   Monthly payment per $1000, including interest or

   Repayment required on balance

   (quarterly, semi-annually, etc.)

   $10.00  

   $10.00