## 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 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>5%</td>
<td>5%</td>
<td>none</td>
<td>$65.00</td>
</tr>
</tbody>
</table>

*If costs are different in case of construction loans, please explain: Above cost would apply to loan up to $5,000.

### 2. Prevailing repayment plan for new home loans: (Answer only appropriate one)

- **a. If monthly payment plan:**

  **MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE**
  
  $_____ per $1000 of loan

- **b. If other than monthly payment plan:**

  **INTEREST PERIOD**
  **PRINCIPAL PERIOD**
  **PRINCIPAL PAYMENT PER PERIOD**
  **LOAN PERIOD**
  **Quarterly or**
  **Quarterly or**
  **Usually at**
  **10%**
  **semi-annually**
  **semi-annually**
  **rate of approx.**
  **6%**
  **per annum on original principal.**

### 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**
  
  48%  

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

- **Down payment**
  
  $_____  

- **Annual interest rate**
  
  6%  

- **Monthly payment per $1000, including interest**
  
  $_____  

- **Repayment required on balance**
  
  (quarterly, semi-annually, etc.)