# 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>$____________________</td>
<td>$____________________</td>
<td>$____________________</td>
<td>$____________________</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:
  - MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE:
    - $________ per $1000 of loan
  - INTEREST PERIOD
  - PRINCIPAL PERIOD
  - PRINCIPAL PAYMENT PER PERIOD
  - LOAN PERIOD: __________ yrs

- **b.** If other than monthly payment plan:
  - REDEMPTION REQUIREMENTS:
    - IF ON LAND CONTRACT: __________ yrs
    - IF MORTGAGE IS TAKEN:
      - 2 to 20% __________ yrs
      - 4% to 5% __________ yrs
      - 3/4 to 1% __________ yrs

## 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:

- DOWN PAYMENT: __________
- ANNUAL INTEREST RATE: __________
- MONTHLY PAYMENT PER $1000, INCLUDING INTEREST OR REDEMPTION REQUIREMENTS: __________
  - (quarterly, semi-annually, etc.)