INSURANCE COMPANIES

The Union Central Life Insurance Co.  
(City and State)

J. G. Quick, Vice President  
(Name of Institution)

Cincinnati, Ohio

July 6th, 1939  
(Date)

GENERAL OPERATIONS

P L E A S E D I S R E G A R D F H A T I T L E 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>
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*If costs are different in case of construction loans, please explain:

F.H.A. Loans only

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
     - $ per $1000 of loan
   - PRINCIPAL AMOUNT PER PERIOD
     - $ per $1000 of loan
   - PRINCIPAL PAYMENT PER PERIOD
     - $ per $1000 of loan
   - LOAN PERIOD
     - 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:

   IF ON LAND CONTRACT   IF MGR. IS TAKEN
   - % to 20
   - 4 1/2 to 5
   - 5/4 to 1 1/2

   DOWN
   - %
   - %
   - %

   Down payment
   - %

   Annual interest rate
   - %

   Monthly payment per $1000, including interest or
   - $ per $1000

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

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