**INSURANCE COMPANIES**

- **West Coast Life Insurance Company**
  - San Francisco, California
  - **Gordon Thomson, First Vice President**
  - July 14, 1939

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**GENERAL OPERATIONS**

**PLEASE DISREGARD FHA TITLE II LOANS IN ANSWERING ITEMS 1, 2 AND 3 BELOW**

1. **Loan charges on new, home loans:**
   - **ANNUAL INTEREST RATES**
   - **PREVAILING INTEREST RATE**
   - **COMMISSION* OR SERVICE FEE**
   - **APPROX. TOTAL OF OTHER* LOAN CLOSING COSTS**

   ![Table](https://via.placeholder.com/150)

<table>
<thead>
<tr>
<th>Annual Interest Rates</th>
<th>Prevailing Interest Rate</th>
<th>Commission or Service Fee</th>
<th>Approx. Total of Other Costs</th>
</tr>
</thead>
<tbody>
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   *If costs are different in case of construction loans, please explain:

   **We have made no new home loans, other than under F.H.A. Title II in recent years.**

2. **Prevailing repayment plan for new home loans:**
   - **a. If monthly payment plan:**
     - **MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE**
     - **INTEREST PERIOD**
     - **PRINCIPAL PERIOD**
     - **PRINCIPAL PAYMENT PER PERIOD**
     - **LOAN PERIOD**

   ![Table](https://via.placeholder.com/150)

<table>
<thead>
<tr>
<th>Monthly Payment Including Interest at Prevailing Rate</th>
<th>Interest Period</th>
<th>Principal Period</th>
<th>Principal Payment Per Period</th>
<th>Loan Period</th>
</tr>
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   **See above**

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**

   **See above**

4. **Prevailing terms offered on sales of home properties owned:**
   - **Down payment**
   - **Annual interest rate**
   - **Monthly payment per $1000, including interest or repayment required on balance**

   ![Table](https://via.placeholder.com/150)

<table>
<thead>
<tr>
<th>Down Payment</th>
<th>Annual Interest Rate</th>
<th>Monthly Payment per $1000, Including Interest or Repayment Required on Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>(Quarterly, Semi-Annually, etc.)</td>
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</tbody>
</table>

   **IF ON LAND CONTRACT**
   - **MTG. IS TAKEN**

<table>
<thead>
<tr>
<th>10%</th>
<th>10%</th>
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<tbody>
<tr>
<td>10%</td>
<td>5%</td>
</tr>
<tr>
<td>10.61%</td>
<td>10.61%</td>
</tr>
<tr>
<td>2%</td>
<td>2%</td>
</tr>
</tbody>
</table>

**See above**