GENERAL OPERATIONS

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

1. Loan charges on new, home loans: (See Explanation and Definition Sheet)

<table>
<thead>
<tr>
<th>ANNUAL INTEREST RATES</th>
<th>PREVAILING INTEREST RATE</th>
<th>COMMISSION* OR SERVICE FEE</th>
<th>AFFRAX. TOTAL OF OTHER* USE $3000 LOAN FOR EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5.5% - $6%</td>
<td>5.5% - 6%</td>
<td>1 - 2</td>
<td>none</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 plan:

MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE

$10.00 per $1000 of loan

90 day
90 day
A
6 to 10 yrs

b. If other than monthly payment plan:

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 ........ %

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

Down payment ...... Sold only one property .......................................................... % 15 %

Annual interest rate .......................................................... % 3 %

Monthly payment per $1000, including interest or Repayment required on balance (quarterly, semi-annually, etc.) .......................................................... $ 10.-%

5. Please list the principal institutions (such as insurance companies, banks, Federal National Mortgage Association, etc.) for whom your company originates and makes loans, or to whom it sells and assigns home mortgages:

- e carry part of our loans - balance sold to private individuals

6. Please estimate the percentage of dollar volume of home loans made since the beginning of 1937 which were sold to individuals: 50 %

Please refer to attached form where space is provided for a tabulation of your mortgage and real estate operations.