MORTGAGE COMPANIES AND OTHERS

The Thomas Mortgage Co.
Emporia, Kansas

B. W. Thomas, Secy

June 19, 1939

(Home Office address - City and State)

Check here if you would like to receive a statement of consolidated figures

GENERAL OPERATIONS

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*</th>
<th>APPROX. TOTAL OF OTHER*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5 &amp; $5 1/2%</td>
<td>$5 1/2%</td>
<td>none</td>
<td>$65.00</td>
</tr>
</tbody>
</table>

   *If costs are different in case of construction loans, please explain:

   Construction loans cost $65.00 plus 1½ Commission

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

   a. If monthly plan:

   b. If other than monthly payment plan:

   MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE
   
   $7.00 to $10.00 per $1000 of loan

3. Appraisals on new, home loans:

   a. Maximum percentage of appraisal loaned
   
   66 2/3 %

   b. What proportion of loans made past 12 months were within 10% of maximum
   
   95 %

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

   Down payment
   
   % 25 %

   Annual interest rate
   
   % 6 %

   Monthly payment per $1000, including interest or

   Repayment required on balance (quarterly, semi-annually, etc.)
   
   % $10.00 %

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:

   Prudential Insurance Company, National Life Insurance Company, Business Men's Assurance Company and John Hancock Mutual Life Insurance Company

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

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