MORTGAGE COMPANIES AND OTHERS

The Thomas Mortgage Co.
(Home of Institution)
Emporia, Kansas
(Home Office address - City and State)

B. W. Thomas, Secy
(Home of Officer - Title)
June 19, 1939
(Date)

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

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*</th>
<th>APPROX. TOTAL OF OTHER*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5 &amp; $6</td>
<td>$6 &amp; $8</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 1% Commission

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

a. If monthly plan:

MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE

<table>
<thead>
<tr>
<th>INTEREST PERIOD</th>
<th>PRINCIPAL PERIOD</th>
<th>PRINCIPAL PAYMENT PER PERIOD</th>
<th>LOAN PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>$7.00 to $10.00 per $1000 of loan</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

b. If other than monthly payment plan:

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:

<table>
<thead>
<tr>
<th>IF ON LAND CONTRACT</th>
<th>IF MORTG. IS TAKEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Down payment</td>
<td>$25</td>
</tr>
<tr>
<td>Annual interest rate</td>
<td>$6</td>
</tr>
<tr>
<td>Monthly payment per $1000, including interest or Repayment required on balance (quarterly, semi-annually, etc.)</td>
<td>$10.00</td>
</tr>
</tbody>
</table>

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.