SAVINGS, BUILDING & LOAN, HOMESTEAD ASSOCIATIONS AND CO-OPERATIVE BANKS


(Office address - City and State)

F. L. Whitlock, Secretary-Treasurer

(Date)

Please give figures for items under #1 as of January 31, 1939, if at all convenient, otherwise use figures for latest date available and indicate the date.

1. a. Assets ........................................................................ $ 441,157.34
   b. Repurchasable free shares and/or dep. and inv. ctfs ............... $ 164,411.15
   c. Gain or loss in 1b above during past 12 months (check one) ........ (gain ) $97,141.72
   d. Government investments: See'y of the Treasury none; HOLC $135,500.00
   e. Borrowed money: FHLB advances $70,700; other borrowed money $—

2. Last payment: Dividend 12/31/38, 4% annually; Interest — at —% annually

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

   ANNUAL INTEREST PREVAILING INTEREST ANNUAL COMMISSION" OR SERVICE FEE " APPROX. TOTAL OF OTHER* "
   RATES RATE PREMIUM, IF ANY loans closing costs)
   6% 6% none 2% $55.50

   *If costs are different in case of construction loans, please explain:
   On construction loans add for inspections $20.00, $75.50

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

   a. If monthly payment plan:* b. If other than monthly payment plan:

   MONTHLY PAYMENT INCLUDING INTEREST PERIOD INTEREST PRINCIPAL PERIOD PRINCIPAL PAYMENT PERIOD LOAN PERIOD
   $7.17 per $1000 of loan — — — yrs

   *Check predominating type of plan: ( ) Direct reduction, ( ) Share mort ang fund—requires yrs to
   mature, ( ) Cancel & endorse, ( ) Quarterly adjustment, ( ) Semi-annual adjustment

5. Appraisals on new, home loans:

   a. Maximum percentage of appraisal loaned 80 %
   b. What proportion of loans made past 12 months were within 10% of maximum 34 %

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

   Down payment — no foreclosures - no sales
   Annual interest rate
   Monthly payment per $1000, including interest or
   Repayment required on balance (quarterly, semi-annually, etc)

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