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

CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION 5634 Wilshire Blvd. Los Angeles, Calif.

(Same of Institution)

(Same of Officer - Title)

July 25, 1939

Any Institution

Office address (City and State)

(Same of Officer - Title)

July 25, 1939

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

GENERAL OPERATIONS

Please give figures for items under #1 as of June 30, 1939, if at all convenient, otherwise use figures for latest date available and indicate the date.

1. a. Assets $2,218,954.31 6-30-39

b. Repurchaseable free shares and/or dep. and inv. cts. $907,146.17 6-30-39

(Exclude all government investments, not inc. $907,000 HOLC deposits)

c. Gain or loss in 10 above during past 12 months (check one) gain $567,187.39

(d) Government investments: Sec'y of the Treasury $0; HOLC $570,000.00

e. Borrowed money: FHLB advances $390,466.37; other borrowed money $87,471.12

2. Last payment: Dividend &% 6-30-39 at 4% annually; Interest XXXX at XXXX annually

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

ANNUAL INTEREST RATES

PREVAILING INTEREST RATE

ANNUAL PREMIUM, IF ANY

COMMISSION* OR SERVICE FEE

APPROX. TOTAL OF OTHER* LOAN CLOSING COSTS.

USE $3000 LOAN FOR EXAMPLE

$98.00 (based on a 2% serv. chge.)

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 AT PREVAILING RATE

INTEREST PERIOD

PRINCIPAL PERIOD

PRINCIPAL PAYMENT PER PERIOD

LOAN PERIOD

$10.00 per $1000 of loan

*Check predominating type of plan: (X) Direct reduction, ( ) Share acct sell fund—requires yrs to nature, ( ) Cancel & endorse, ( ) Quarterly adjustment, ( ) Semi-annual adjustment

5. Appraisals on new, home loans:

a. Maximum percentage of appraisal loaned 75%

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

Average 70% or less and Refinance Loans approx. 65%.

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

Down payment (varies, but usually 15%) - -

Annual interest rate 6%

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.