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

InterValley Building & Loan Assn.  
(Office address - City and State)

L. H. Heritt, Secy.  
(Name of Officer - Title)

June 7th, 1939  
(Date)

None available at present

GENERAL OPERATIONS

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

1. a. Assets ........................................ $ 584,909.33  
   b. Repurchasable free shares and/or dep. and inv. cts  
   (Exclude all government investments) .................. $ 426,723.95  
   c. Gain or loss in 10 above during past 12 months (check one) $ 46,756.27  
   d. Government investments: Sec'y of the Treasury $ 30,000.00  
   e. Borrowed money: FHLB advances $ 14,922.46  
      Other borrowed money .................................. $ .......

2. Last payment: Dividend 12/30/38 at 4% annually; Interest 12/30/38 at 4% 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

   7.2%  
   None  
   2%  
   $ 46.00

3. 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 & fund-requires yrs to nature, [ ] Cancel & endorse, [ ] Quarterly adjustment, [ ] Semi-annual adjustment

4. 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 ........................................ 74%  

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

   IF ON LAND  
   IF MTS. IS TAKEN

   Down payment ........................................ None on Hand
   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.