**BANKS AND TRUST COMPANIES AND SAVINGS BANKS**

**Farmers & Merchants Bank of Gardena**

913 Gardena Blvd., Gardena, Calif.

(Please of Institution) (Office address - City and State)

**P. E. Hennis, President**

(Please of Officer - Title) (Date)

(check here if you would like to receive statement of consolidated figures)

**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. Resources $547,164.60 5/31/39

   b. Total savings and time deposits $204,450.00 5/31/39

   c. Gain or loss in 1b above during past 12 months (check one)

      ( ) loss $21,000.00

2. Interest paid: On savings deposits 2% annually; On time deposits 2% annually

   **PLEASE DISREGARD FHA TITLE II LOANS IN ANSWERING ITEMS 3, 4 AND 5 BELOW.**

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

   **| Bank | ANNUAL INTEREST RATES | COMMISSION OR SERVICE FEE | APPROX. TOTAL OF OTHERS | LOAN CLOSING COSTS USE $2000 LOAN FOR EXAMPLE |
   ---|------|-----------------------|--------------------------|------------------------|---------------------------------------------|
   | 6 & 7 | 7 | none | | $50.00 |

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

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

   a. If monthly payment plan:

      MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE

      1% of principal and int. $_____ per $1000 of loan

      INTEREST PERIOD PRINCIPAL PERIOD PRINCIPAL PAYMENT PER PERIOD LOAN PERIOD

      Quarterly _____ _____% 3 yrs

   b. If other than monthly payment plan:

5. Appraisals on new, home loans:

   a. Maximum percentage of appraisal loaned 60%

   b. What proportion of loans made past 12 months were within 10% of maximum 75%

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

   Down payment Do not own any real estate

   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.