**BANKS AND TRUST COMPANIES AND SAVINGS BANKS**

**Farmers & Merchants Bank**

*(Name of Institution)*

**(Address - City and State)**

**La Verne, Calif.**

* (Name of Officer - Title)*

**(Date)**

Aug. 10, 1939

**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. **Resources**
   - $334,150 6/30/39

2. **Total savings and time deposits**
   - $103,246 6/30/39

3. **Gain or loss in 1b above during past 12 months (check one)**
   - ( ) gain
   - ( ) loss

4. **Interest paid:** On savings deposits % annually; On time deposits % annually

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### Loan Charges on New, Home Loans

<table>
<thead>
<tr>
<th>ANNUAL INTEREST RATES</th>
<th>PREVAILING INTEREST RATE</th>
<th>COMMISSION OR SERVICE FEE</th>
<th>APPROX. TOTAL OF OTHER LOAN CLOSING COSTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3000 LOAN FOR EXAMPLE</td>
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</tbody>
</table>

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

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

   a. If monthly payment plan:
      - **MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE**
      - **$** per $1000 of loan

   b. If other than monthly payment plan:

5. **Appraisals on new, home loans:**
   - a. **Maximum percentage of appraisal loaned**
   - b. **What proportion of loans made past 12 months were within 10% of maximum**

6. **Prevailing terms offered on sales of home properties owned:**
   - **IF ON LAND**
   - **IF MORTGAGE IS TAKEN**

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