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 ........................................ $ 917,153.18 **May 31, 1939**

   b. Total savings and time deposits ............... $ 308,738.38

   c. Gain or loss in b above during past 12 months (check one) **loss** $ 142,990.38

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

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

   **ANNUAL INTEREST RATES**

   **PREVAILING INTEREST RATE**

   **COMMISSION OR SERVICE FEE**

   **APPROX. TOTAL OF OTHER LOAN CLOSING COSTS**

   USE $3000 LOAN FOR EXAMPLE

   **6 6 None** $ 10.00 Appraisal

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

   Inspection fee of approximately $5.00 for ordinary dwelling

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

   a. If monthly payment plan:

   MONTHLY PAYMENT INCLUDING INTEREST AT PREVAILING RATE

   **10.00 or more** per $1000 of loan

   INTEREST PERIOD PRINCIPAL PERIOD PRINCIPAL PAYMENT PER PERIOD LOAN PERIOD

   **5 yrs**

   b. If other than monthly payment plan:

   **5 yrs**

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 .......... 66 %

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

   **Down payment _______________________ none owned**

   **Annual interest rate _______________________**

   **Monthly payment per $1000, including interest or**

   Repayment required on balance (quarterly, semi-annually, etc.)

   **IF ON LAND CONTRACT**

   **IF MORTGAGE IS TAKEN**

   **$**

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