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 ........................................... $2,468,000 5/31/39
   b. Total savings and time deposits ................. $1,245,110 5/31/39
   c. Gain or loss in b above during past 12 months (check one) gain $345,000

2. Interest paid: On savings deposits 1 1/2% annually; On time deposits 1% 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 $1000 LOAN FOR EXAMPLE

   5-6 6 small $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
      $11.00 per $1000 of loan
      INTEREST PERIOD PRINCIPAL PERIOD
      no. no. 1 < 10 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 76 %

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

   Home offered for sale
   Down payment ............................................%
   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.