Are individuals active in residential mortgage lending? Yes X No

What mediums are generally used by individuals in placing mortgage loans? Banks, Federal Housing.

What are the prevailing interest rates on good residential loans? 6 %
How does this compare with rates prevailing in 1928-29? Was 7% then

What are the usual amortization requirements for loans? 10 to 20 years
How does this compare with 1928-29? 3 to 10 years

What are the usual amortization requirements for loans? 10 to 20 years
How does this compare with 1928-29? 3 to 10 years

What commission rates and other costs are being charged to borrowers? 2 %
How does this compare with 1928-29? 2 to 3 %

What unfavorable factors affecting residential real estate values exist in your city? Lack of schools and transportation in newer districts.

What effect upon residential real estate in your city do you anticipate from the opening of the San Francisco-Oakland and Golden Gate Bridges? Steady gradual beneficial effect.

Agent's Note: This firm is rated as one of the ten best real estate concerns in Oakland. The foregoing information covers the entire "East Bay" area. All the leading real estate firms do a mortgage brokerage business and class themselves as mortgage companies. Their operation consists of making mortgage loans, for which they charge a commission to the borrower and sell them to various mortgagee institutions.