Is there apparently ample money available in your city for financing residential mortgages?  
Yes X  No  

Are you able to readily finance your residential sales?  
Yes X  No  

Eliminating FHA loans, what is the minimum down-payment upon which you can effect this financing?  
30-40  

Are individuals active in residential mortgage lending?  
Fairly so  

What mediums are generally used by individuals in placing mortgage loans?  Private banks, insurance companies.  

What are the prevailing interest rates on good residential loans? 6%, 5½%, and 5%  

How do these compare with rates prevailing in 1928-29? 6% low; 7% and even 8%  

What are the usual amortization requirements for loans? 1½ per mo. principal & int.  

How does this compare with 1928-29? About the same, only interest rate higher.  

What commission rates and other costs are being charged borrowers? Nothing to 1½ and 2%  

How does this compare with 1928-29?  2% to 3%  

What unfavorable factors affecting residential real estate values exist in your city?  None in particular.  

What effect upon residential real estate in your city do you anticipate from the opening of the San Francisco-Oakland and Golden Gate Bridges?  We think the opening of the bridges will increase values and stimulate demand.  

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 mortgage institutions.