Form No. 5
Rev. 5-6-33

BANKS, TRUST COMPANIES And MORTGAGE COMPANIES.

Central Bank 
(Name of Institution) 

Oakland, California 
(Address) 

Edward C. Petersen 
(Officer Interviewed) 

Vice-President 
(Title) 

MORTGAGE ACTIVITY

1. Is the institution lending on residential real estate? Yes
2. Amount available for such loans: $5,000,000
3. Maximum percentage of appraisal loaned: 60%
4. Is the appraisal cash market or liberal? Market
5. What are loan periods? 1 to 10 yrs. Amortization Plan Monthly Yes
   Quarterly. Semi-annual Annual
6. Rate (or rates) of interest charged: 5½% to 6½%
7. Are FHA loans being made? Yes Title I: $72,474 Title II: $420,040
8. Will the institution lend the maximum 80% of appraised value? Yes
   Will loans be made for the maximum loan period of 20 years? Yes
9. Is a commission charged? No If so, who pays it?
   Give amount of commission and other loan costs to borrower;
10. Residential loans made in 1934: No. 533 Amount $1,678,448
    1935: No. 726 Amount $2,304,859
    1936: No. 616 Amount $1,709,547
    To June 15th, 1937: No. 72 Amount $199,726
    Other mortgage loans made in 1934: No. 96 Amount $2,757,212
    1935: No. 85 Amount $1,207,206
    1936: No. 64 Amount $2,678,975
11. What amount of the total residential loans made in 1936 represented
    refinancing of mortgages formerly held by this institution? $978,626
12. Total residential mortgages held by institution: No. 1,572 Amount $3,540,900
    Total other real estate mortgages held by institution: No. 458 Amount $8,000,000

REAL ESTATE OWNED

13. Amount of residential real estate owned: Parcels 1 Book Value $5,375
    Amount of other real estate owned: Parcels 860 Book Value $2,288,400
14. Potential residential real estate owned during 1937: $10,000 - 3 parcels
    Other potential real estate owned during 1937: $109,069 - 2 parcels
15. Residential real estate sold during 1936: Parcels 67 Value $263,900
    To June 15, 1937: Parcels 40 Value $170,000
    Other real estate sold during 1936: Parcels 50 Value $459,400
    To June 15, 1937: Parcels 170 Value $104,200
16. Terms of sale including down payment required, amortization of balance, interest rate and if amortization includes allowances for taxes and insurance: 20% or more, down payment and 1%, or more, including interest and principal. Purchaser in all cases pays taxes and insurance in addition.