Form No. 5
Rev. 5-5-32

BANKS, TRUST COMPANIES AND MORTGAGE COMPANIES.

FIRST NATIONAL BANK
(Name of Institution)
San Leandro, California
(Address)

A. J. Oliveira
(Officer Interviewed)
Cashier
>Title

MORTGAGE ACTIVITY

1. Is the institution lending on residential real estate? Yes
2. Amount available for such loans: $20,000
3. Maximum percentage of appraisal loaned; 60%
4. Is the appraisal cash market or liberal? Cash Market
5. What are loan periods? Up to 20 yrs. Amortization Plan Monthly
   Quarterly Yes Semi-Annual Yes Annual Yes
6. Rate (or rates) of interest charged: 6 to 7%
7. FHA loans being made? Title I: $ Title II: $20,400 - 12 loans
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? Yes If so, who pays it? Give amount of commission and other loan costs to borrower;
    1936: No. 1937: No.
    To June 15, 1937: No.
    Other mortgage loans made in 1934: No. 1935: No.
    1936: No. 1937: No.
    To June 15, 1937: None
11. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? None
12. Total residential mortgages held by institution: No. 33 Amount $118,787
    Total other real estate mortgages held by institution: No. 51 Amount $198,500

REAL ESTATE OWNED

13. Amount of residential real estate owned: Parcels None Book Value None
    Amount of other real estate owned: Parcels None Book Value None
14. Potential residential real estate owned during 1937: None
    Other potential real estate owned during 1937: None
15. Residential real estate sold during 1935: Parcels None Value None
    1936: Parcels None Value None
    Other real estate sold during 1935: Parcels None Value None
    1936: Parcels None Value None
16. Terms of sale including down payment required, amortization of balance, interest rate and if amortization includes allowance for taxes and insurance: No sales.