Form No 4
Rev. 5-5-36

BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

ALAMEDA COUNTY FEDERAL SAVINGS & LOAN ASSN.
(Name of Institution) 1601 Franklin St., Oakland, Calif.
(Address)

Frederick H. Clark
(Officer Interviewed)

Secretary
(Title)

MORTGAGE ACTIVITY

1. Is the institution lending on real estate?  
   Yes

2. Ratio of loan to appraisal:  
   Maximum 75% %

3. Is the appraisal cash market or liberal?  
   Cash Market

4. What rate (or rates) of interest is charged?  
   6

5. What is the loan period (or periods)?  
   10 - 12 years

6. Is a commission charged? Below... If so, who pays it?  
   Borrower
   Give amount of commission, if any, and other loan costs to borrower:
   Initial loan expense 1%, covering appraisal, papers, escrow.

7. Present mortgage account: Residential Loans: No. 20 Amount $ 46,050.
   Other Loans: No. Amount $  

8. Is the institution making FHA loans?  
   Will be

9. If so, to what extent in dollar volume?  
   Will the institutions make FHA Title II loans up to the maximum 80% of appraised value?  
   Not determined
   Will loans be made for the maximum 20-year term?  
   Not determined

10. Total residential loans made: In 1934, No. x x Amount $  
    1935, No. x x Amount $  
    1936, No. x x Amount $  
    To June 16, 1937, " 20 $ 46,050

11. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution?  
    $ None

12. Amount of money available for mortgage lending:  
    $ 25,000.00

13. Does the institution make direct reduction loans?  
    Yes, exclusively.

REAL ESTATE OWNED

14. Residential real estate owned: No. of Parcels None Book Value $  
    Other real estate owned: No. of Parcels None Book Value $  

15. Estimated additional residential real estate to be acquired in 1936?  
    None
    Estimated additional other real estate to be acquired in 1936?  
    None

16. Residential real estate sales: 1935, No. of Parcels None Value $  
    1936, No. of Parcels None Value $  
    Other real estate sales: 1935, No. of Parcels None Value $  
    1936, No. of Parcels None Value $  

17. Give down payment and terms required on owned real estate sold; interest rate on unpaid balance; does payment required include amortization of taxes and insurance?  
    None owned.