COMMUNITY FEDERAL SAVINGS & LOAN ASS'N.
( Name of Institution )

2033 Shattuck Ave., Berkeley, California
(Address)

Robert H. Porter
(Officer Interviewed)

Mary Porter
(Secretary)

MORTGAGE ACTIVITY

1. Is the institution lending on real estate? Yes

2. Ratio of loan to appraisal: Average of 66 2/3 %

3. Is the appraisal cash market or liberal? Between the two

4. What rate (or rates) of interest is charged? 6 and 6 1/2 %

5. What is the loan period (or periods)? Pay out in about twelve years.

6. Is a commission charged? No If so, who pays it? Give amount of commission, if any, and other loan costs to borrower:

7. Present mortgage account: Residential Loans: No. 561 Amount $ 1,443,000

Other Loans: No. 13 Amount $ 11,600

8. Is the institution making FHA loans? Yes

9. If so, to what extent in dollar volume? $ 17,500

Will the institutions make FHA Title II loans up to the maximum 80% of appraised value? Yes

Will loans be made for the maximum 20-year term? Don't approve but do so.

10. Total residential loans made: In 1934, No. 37 Amount $ 76,261.

1935, No. 22 Amount $ 224,560.

1936, No. 208 Amount $ 732,385.

To June 16, 1937, No. 170

$ 614,428.

11. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? $ 56,181.

12. Amount of money available for mortgage lending: $ 60,000 plus HOLC funds

13. Does the institution make direct reduction loans? Yes

Describe any other loan plans:

REAL ESTATE OWNED

14. Residential real estate owned: No. of Parcels 3 Book Value $ 18,700

Other real estate owned: No. of Parcels 6 Book Value $ 49,099

15. Estimated additional residential real estate to be acquired in 1936

Estimated additional other real estate to be acquired in 1937: $ 8,500

16. Residential real estate sales: 1935, No. of Parcels Value $ 8,500

1935 No. of Parcels 11 Value $ 33,380

To June 15th, 1937, No. of Parcels 16

$ 35,200

Other real estate sales: 1935, No. of Parcels Value $ 8,500

1936, No. of Parcels Value $ 33,380

1937

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? 10% or more 6% Optional