BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

FIRST FEDERAL SAVINGS & LOAN ASSOCIATION
OF OAKLAND

436 - 17th Street, Oakland, California

(Name of Institution) (Address)

William A. Davis
(Officer Interviewed) President

(Title)

MORTGAGE ACTIVITY

1. Is the institution lending on real estate? Yea
2. Ratio of loan to appraisal: 60 - 70 %
3. Is the appraisal cash market or liberal? Cash
4. What rate (or rates) of interest is charged? 5½ to 7.2 %
5. What is the loan period (or periods)? 5 - 20 years
6. Is a commission charged? No If so, who pays it? Give amount of commission, if any, and other loan costs to borrower: Appraisal fee, $15.00 to $25.00, plus actual costs.
7. Present mortgage account: Residential Loans: No. 243 Amount $ 772,050.00
   Other Loans: No. Amount $ 4,491.00
8. Is the institution making FHA loans? Yea
9. If so, to what extent in dollar volume? $ 127,000
   Will the institutions make FHA Title II loans up to the maximum 80% of appraised value? Yea.
   Will loans be made for the maximum 20-year term? Yea
10. Total residential loans made: In 1934, No. 74 Amount $ 325,475.00
      1935, No. 138 Amount $ 416,400.00
      1936, No. 131 Amount $ 241,960.00
      To June 16th, 1937, No. 71 Amount $ None
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: $ 75,000.00
13. Does the institution make direct reduction loans? Yea
   Describe any other loan plans:

REAL ESTATE OWNED

14. Residential real estate owned: No. of Parcels Book Value $ None
    Other real estate owned: No. of Parcels Book Value $ None
15. Estimated additional residential real estate to be acquired $ None
    Estimated additional other real estate to be acquired in 1936: $ None
16. Residential real estate sales: 1935, No. of Parcels Value $ None
    1936, No. of Parcels Value $ None
    Other real estate sales: 1935, No. of Parcels Value $ None
    1936, No. of Parcels Value $ None
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?

(Over)