Form No 4
Rev. 5-5-36

BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

BERKLEY GUARANTEE BUILDING & LOAN ASS'N.

(Name of Institution)

2101 Shattuck Avenue, Berkeley, Calif.

(Address)

R. T. Farmer

(Officer Interviewed)

Controller

(Title)

MORTGAGE ACTIVITY

1. Is the institution lending on real estate? __ Yes___

2. Ratio of loan to appraisal:
   - Uninsured loans not over 70%
   - Normal valuation with due regard to marketability

3. Is the appraisal cash market or liberal? __ Cash Market___

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

5. What is the loan period (or periods)? __ Pay out ___

6. Is a commission charged? __ No ___
   If so, who pays it? __ Payee ___

7. Title insurance, recording, appraisal $5.00, Tax Reports $1.00 per annum.

8. Is the institution making FHA loans? __ Yes ___

9. If so, to what extent in dollar volume?
   - $123,550 - 20 loans
   - Yes, usually 15 years.

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

11. Will loans be made for the maximum 20-year term? __ Yes ___

12. Amount of money available for mortgage lending: $500,000.00 at least with facilities of Home Loan Bank

13. Does the institution make direct reduction loans? __ Yes ___

14. REAL ESTATE OWNED

   14. Residential real estate owned: No. of Parcels 67... Book Value $192,411.00
   Other real estate owned: No. of Parcels 25... Book Value $353,494.50

   15. Estimated additional residential real estate to be acquired in 1937: $...
   Estimated additional other real estate to be acquired in 1937: $...

   16. Residential real estate sales: 1935, No. of Parcels 46... Value $149,646.62
   Other real estate sales: 1935, No. of Parcels 8... Value $4,847.61
   To June 15, 1937, No... Value $...
   To June 15, 1937, 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?
   - Any reasonable down payment, 6 & 6 1/2% interest, balance $10 per mo. plus 1/12% taxes and 1/36% insurance.