Form No. 4
Rev. 5-5-36

BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

BERKELEY GUARANTY BUILDING & LOAN ASS'N.
2101 Shattuck Avenue, Berkeley, Calif.

(Name of Institution)

R. T. Farmer
(Officer Interviewed)

Controller

(Mortgage Activity)

1. Is the institution lending on real estate? Yes

2. Ratio of loan to appraisal: Uninsured loans not over 70%

3. Is the appraisal cash market or liberal? Normal valuation with due regard to marketability

4. What rate (or rates) of interest is charged? 6 1/2 to 7 1/2%

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

6. Is a commission charged? No If so, who pays it? Title insurance, recording, appraisal $5.00, Tax Reports $1.00 per annum.

7. Present mortgage account: Residential Loans: No. 1077 Amount $2,596,334.00 Other Loans: No. 65 Amount $632,176.68

8. Is the institution making FHA loans? Yes

9. If so, to what extent in dollar volume? FHA Total Residential Loans: No. 139 Amount $343,988.77

10. Total residential loans made: In 1934, No. 60 Amount $187,030.01 In 1935, No. 130 Amount $348,957.77 In 1936, No. 105 Amount $1,048,684.69 To June 15, 1937, No. 118 Amount $501,550.00

11. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? $143,770.84

12. Amount of money available for mortgage lending: $600,000.00 at least with facilities of Home Loan Bank

13. Does the institution make direct reduction loans? Yes

14. Residential real estate owned: No. of Parcels 67 Book Value $198,411.00 Other real estate owned: No. of Parcels 26 Book Value $353,494.50

15. Estimated additional residential real estate to be acquired in 1937 $198,411.00 Estimated additional other real estate to be acquired in 1937 $353,494.50

16. Residential real estate sales: 1934, No. of Parcels 46 Value $149,040.62 1935, No. of Parcels 26 Value $101,322.68 To June 15, 1937, No. 46 Value $84,017.00 Other real estate sales: 1934, No. of Parcels 46 Value $4,891.78 1935, No. of Parcels 3 Value $6,819.78 To June 15, 1937, No. 46 Value $5,819.78

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 1/2% interest, balance $10 per mo. plus 1/12% taxes and 1/36% insurance.