## Mortgage Activity in Alameda County

1. Is the institution lending on real estate?  
   - Yes

2. Ratio of loan to appraisal:  
   - 75%

3. Is the appraisal cash market or liberal?  
   - Below market

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

5. What is the loan period (or periods)?  
   - 10 to 14 years

6. Is a commission charged?  
   - No
   If so, who pays it?  
   - Give amount of commission, if any, and other loan costs to borrower:
   - $ 5.00 tax search.

7. Present mortgage account:  
   - Residential Loans: No. 27, Amount $ 60,308.40
   - Other Loans: No. 2, Amount $ 8,330.78

8. Is the institution making FHA loans?  
   - No

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?  
   - ...-
   Will loans be made for the maximum 20-year term?  
   - ...

10. Total residential loans made:  
    - In 1934, No. 4, Amount $ 10,600
    - 1935, No. 5, Amount $ 6,200
    - 1936, No. 9, Amount $ 30,480
    - To June 15, 1937, No. 6, Amount $ 8,750

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

12. Amount of money available for mortgage lending:  
   - $ 4,500

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: None, Book Value: None
    - Other real estate owned:  
      - No. of Parcels: 1, Book Value: $...520

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

16. Residential real estate sales:  
    - 1935, No. of Parcels: 1, Value: $ 4,500
    - 1936, No. of Parcels: 1, Value: $ 1,800
    - Other real estate sales:  
      - 1935, No. of Parcels: None, Value: None
      - 1936, No. of Parcels: None, 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?  
   - 20% down, 6% interest. No tax payment required.