18. Describe most successful methods of disposing of real estate owned:

Have had but two or three pieces.

   Date __________ By conversion or new association?
   Share Insurance? No. Since __________

20. If the institution converted and/or insured its shares, on what basis were the assets segregated?

21. Is the association making use of credit facilities available through Federal affiliations?

22. If so, give amount of present borrowing or advances from FHLM. $ __________
   Treasury Subscription: $ __________
   HOLC Share Investments: $ __________

23. Attitude toward federalization, share insurance and credit facilities:
   Not disclosed.

24. Give collection methods, including percentage of loans delinquent to total loans (define such delinquency):
   Collection methods include letters, telephone calls, and personal calls if necessary.

25. Discuss withdrawal situation from 1929 to the present:
   See Agent's Note.

26. Total amount of new deposits and/or share investments during 1935: $3400

27. What methods are used to obtain new money?
   Have made no effort to obtain new money.

28. Last dividend: __________ (Rate per annum)
   Earnings have always been used for building up reserves.

29. In your opinion is this institution in a position to meet legitimate demands upon it for the financing of home ownership? See Agent's Note.
   If not, why, and what is necessary to enable it to function?

30. General History of operations since 1929:
   See Agent's Note.

31. Summarize the interview with the officer contacted:
   Agent's Note: This association was incorporated in May, 1926 by the same interests which control the Guaranty Building and Loan Association of San Jose. It has a guaranteed capital stock of $50,000 but has never been active. The association is operated from the same office as the Oakland branch of the Guaranty of San Jose, and M. M. and U. A. Sontheimer are respectively the President and Vice President of both associations. When asked the reason for maintaining the organization, A. E. Foss, Secretary-Treasurer, stated that it was his understanding that the management of the Guaranty of San Jose felt that it was desirable to have an Oakland charter. This association issues no statement, but the State Building and Loan Commissioner's office states that on December 31, 1936 their investment certificate account was less than $10,000 and that total assets were less than $70,000.
   If there is not sufficient space on this form to adequately cover any particular point, continue your remarks on an additional page, immediately following and key the same to this form.)