Form No. 4
Rev. 5-5-36
BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

Fidelity Guarantee Bldg., A Loan Ass'n Berkeley, California

Donald F. Whigate
Secretary

Wight & Jone

MORTGAGE ACTIVITY

1. Is the institution lending on real estate?
   Yes

2. Ratio of loan to appraisal:
   70%

3. Is the appraisal cash market or liberal?
   Market

4. What rate (or rates) of interest is charged?
   6.66%

5. What is the loan period (or periods)?
   10 to 12 years

6. Is a commission charged? Yes
   If so, who pays it?
   Secretary

   Service fee of $5 plus actual expenses.

7. Present mortgage accounts:
   Residential Loans: No. 5,071 Amount $2,644,100
   Other Loans: No. 57 Amount $811,300

8. Is the institution making FHA loans?
   Yes

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?
   Yes

10. Will loans be made for the maximum 20-year term?
    No - 15 years

11. Total residential loans made:
    In 1934, No. - Amount $-
    1935, No. 19 Amount $75,182
    1936, No. 70 Amount $162,868

12. Present mortgage account; Residential Loans No. 5,071 Amount $2,644,100
    Other Loans: No. 57 Amount $811,300

13. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution?
    $380,000 - 1 loan

14. What amount of money available for mortgage lending:
    $300,000

15. Does the institution make direct reduction loans?
    None

16. Amount of money available for mortgage lending:
    $300,000

REAL ESTATE OWNED

17. Residential real estate owned:
    No. of Parcels 3 Book Value $5,402

18. Estimated additional residential real estate to be acquired in 1937:
    None anticipated

19. Residential real estate sales:
    1935, No. of Parcels - Value $-
    1936, No. of Parcels - Value $-

20. Other real estate sales:
    1935, No. of Parcels - Value $-
    1936, No. of Parcels - Value $-

21. 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 payments 1½% per month plus interest.
    Payment does not include taxes or insurance.

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