INSURANCE COMPANIES (and other mortgage lending institutions not covered in Forms 4 and 5)

Acacia Mutual Life Insurance Co.
Pacific Bond & Mortgage Co., Loan Correspondent

(Name of Company) (Home Office Address)

Eugene L. Brook
(Manager)

MORTGAGE ACTIVITY in Alameda County

1. Is the company lending on real estate? 
   Yes

2. Ratio of loan to appraisal: 60

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

4. What rate (or rates) of interest is charged: 6 and 6½

5. What are the loan periods? 15½, 20 and 25 years

6. Is a commission charged? If so, who pays it? 
   Borrower pays 1½ plus actual expense on construction loans; on other loans the borrower pays actual expenses only, the insurance company compensating the loan correspondent.

7. Amount of present mortgage account in this area:
   Residential loans: No. 82 Amount $262,100
   Other loans: No. 80 Amount $741,600

8. If so, to what extent in dollar volume? 
   F.H.A.

9. Will the company make F.H.A. Loan II loans up to the maximum 80% of appraised value? 
   Yes

10. What amount of total residential loans made in 1936 represented refinancing of mortgages formerly held by this company? $6,100

11. Does the company make direct reduction loans? None

12. Total loans Made were 1916 - 23 - $161,800
    1936 - 36 - 406,000
    1st half 1937 - 20 - 172,900

   Above figures are based upon 80% in number and 30% in amount being residential loans.

REAL ESTATE OWNED

13. Residential real estate owned: No. of Parcels 1 Book Value $11,500
    Other real estate owned: No. of Parcels 2 Book Value $70,000

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

15. Residential real estate sales 1936
    1st half 1937 - none
    Other real estate sales 1935
    1st half 1937 - none

   Estimated additional other real estate to be acquired in 1936: None

   Residential real estate sales 1936
   1st half 1937 - none
   Other real estate sales 1935
   1st half 1937 - none

   1st half 1937: 1 Book Value $5,000
   1st half 1937: 1 Book Value $15,000

   1st half 1937: 1 Book Value $51,000