### MORTGAGE ACTIVITY in East Bay Area - Oakland and Berkeley only.

1. Is the company lending on real estate?  **Just recommencing.**

2. Ratio of loan to appraisal:  
   - 60% to 60%  
   - Liberal  

3. Is the appraisal cash market or liberal?  **Liberal.**

4. What rate (or rates) of interest is charged:  
   - 5% to 6%  

5. What are the loan periods?  **5 to 10 years.**

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

   **Inspection $5.00 up. Photos $3.00 to $5.00. Survey $7.50 if none in existence. Title policy and recording charges.**

7. Amount of present mortgage account in this area:  

   **Residential loans:**  
   - No. 13  
   - Amount $87,878.58

   **Other loans:**  
   - No. 10  
   - Amount $324,080.00

8. Is the company making F.H.A. loans?  **No.**

9. If so, to what extent in dollar volume?  

   **Will the company make F.H.A. Title II loans up to the maximum 80% of appraised value?**  
   
   **Will loans be made for the maximum 20-year term?**

10. Residential loans made in 1934:  
    - No. None  
    - Amount $0.00

    1935:  
    - No. 3  
    - Amount $16,600.00

    1936:  
    - No. 2  
    - Amount $12,000.00

11. What amount of total residential loans made in 1936 represented refinancing of mortgages formerly held by this company?  **$12,000.00.**

12. Does the company make direct reduction loans?  **The usual practice is to call for principal reductions payable quarterly and commencing immediately.**

### REAL ESTATE OWNED

13. Residential real estate owned:  
   - No. of Parcels: 5  
   - Book Value $25,314.00

14. Estimated additional residential real estate to be acquired in 1936:  
   - Amount $0.00

15. Residential real estate sales:  
   - 1935:  
     - No. of Parcels: 1  
     - Value $11,000.00

   - 1936:  
     - No. of Parcels: 2  
     - Value $10,000.00

   Other real estate sales:  
   - 1935:  
     - No. of Parcels: 1  
     - Value $0.00

   - 1936:  
     - No. of Parcels: 1  
     - Value $32,600.00