MORTGAGE ACTIVITY in East Bay territory:

1. Is the company lending on real estate? Yes

2. Ratio of loan to appraisal: 60 to 62 1/2%

3. Is the appraisal cash market or liberal? Market value as closely as we can appraise it.

4. What rate (or rates) of interest is charged: 5 1/2 and 6 3/4%

5. What are the loan periods? 15 to 20 years

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

7. Amount of present mortgage account in this area, approx. Residential loans: No. 1000. Amount $5,000,000 approx. Other loans:

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

9. If so, to what extent in dollar volume? $None

10. Residential loans made in 1934: No. Amount $55,000.00 approx. 1935: No. Amount $ No. 1936: No. Amount $55,000.00

11. What amount of total residential loans made in 1936 represented refinancing of mortgages formerly held by this company? $None

12. Does the company make direct reduction loans? Yes. Describe any other loan plans:

We make a flat monthly payment loan of 6 1/2% interest, 20 year term, calling for payments of $6.60 per mo per thousand.

REAL ESTATE OWNED by company:


14. Estimated additional residential real estate to be acquired in 1937:

15. Residential real estate sales in 1935: No. of Parcels 10. Value $65,000 approx...

1st half of 1937 $40,000. Other real estate sales in 1935: No. of Parcels 15. Value $78,000 approx...

1936: No. of Parcels 15. Value $