16. 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?

Down payment and other terms determined at time of sale. Usually require a reasonable cash payment with amortization account principal, but do not include amortization of taxes and insurance.

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

Rehabilitation of property if in poor repair. In most cases property sold direct by salaried representative of Mortgage Loan Department, but in some instances through the local real estate organization.

GENERAL OPERATIONS

18. Discuss loan servicing methods, including percentage of loans delinquent to total loans (define such delinquency):

Loans are serviced by the company's own Mortgage Loan Branch Offices. We have no correspondents.

Total number of loans in County of Alameda - 27
Loans with delinquent interest - 1, as of December 31, 1936.

19. General History of lending operations in this community since 1929:

Have acquired but two pieces of business property and no residential property. Still holding business property, from which income is received.

20. Summarize the interview with the officer contacted:

See Agent's Note San Francisco Report.