Pacific Bond & Mortgage Company
1404 Franklin St., Oakland, Calif.

Eugene L. Brock
Manager

MORTGAGE ACTIVITY

1. Is the institution lending on residential real estate? Yes

2. Amount available for such loans: $100,000

3. Maximum percentage of appraisal loaned: 70%

4. Is the appraisal cash market or liberal? Market

5. What are loan periods? 1 year Amortization Plan Monthly No

6. Rate (or rates) of interest charged:

7. Are FHA loans being made? Title I: $7 Title II: $95,500

8. Is 80% of appraised value? Yes

9. Will the institution lend the maximum loan period of 20 years? Yes

10. Residential loans made in 1934:

<table>
<thead>
<tr>
<th>Year</th>
<th>No.</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1934</td>
<td>149</td>
<td>$363,600</td>
</tr>
<tr>
<td>1935</td>
<td>197</td>
<td>$228,600</td>
</tr>
<tr>
<td>1936</td>
<td>186</td>
<td>$454,200</td>
</tr>
</tbody>
</table>

11. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? $17,600

12. Total residential mortgages held by institution: 138 Amount $454,200

REAL ESTATE OWNED

13. Amount of residential real estate owned: Parcels 21 Book Value $156,800

14. Potential residential real estate owned during 1936: None

15. Residential real estate sold during 1936:

<table>
<thead>
<tr>
<th>Year</th>
<th>Parcels</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1936</td>
<td>17</td>
<td>$72,156</td>
</tr>
<tr>
<td>1937</td>
<td>8</td>
<td>$54,300</td>
</tr>
</tbody>
</table>

16. Terms of sale including down payment required, amortization of balance, interest rate and if amortization includes allowance for taxes and insurance:

Minimum 10% down, 5 year maturity, amortized 1% per month which includes interest at 6%.