FEDERAL AFFILIATIONS

17. Does the institution have:
   a. Federal Reserve System membership?  No
   b. Federal Home Loan Bank membership? No
   c. Deposit Insurance by FDIC? No

18. Is the institution making use of credit facilities available through Federal affiliations?

19. Extent of borrowings or advances:

20. Attitude toward Federal program:
   Are favorable toward F.H.A. and express appreciation for accomplish-
   ment of H. O. L. C.

GENERAL OPERATIONS

21. Discuss collection methods including percentage of loans delinquent and define such delinquency:
   Have very little, if any, delinquency. Personal contact with borrowers.

22. Growth in deposits during the last 12 months:

23. General history of operations since 1929:
   Organised in latter part of 1925. Had very little difficulty during de-
   pression, were liberal with borrowers. Had comparatively few acquisi-
   tions.

24. Summarize interview with officer contacted: (See separate instructions)
   For interview, see following page.

Agent's Note: This company specialises in intermediate financing and makes a number of construction loans to contractors. They also make and sell mortgages, confining their operations to residential property. Both Mr. Brock, the manager, and the Pacific Bond and Mortgage company are highly thought of, both in San Francisco and the East Bay Region. They apparently have all the business that they can take care of with the present force employed. This company is "loan correspondent" for the Acacia Mutual Life Insurance Co., and are very proud of the record they made during the recent depression.

(If there is not sufficient space on this form to adequately cover any particular point, continue your remarks on an additional page, immediately following and key the same to this form.)