BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

CITIZENS FEDERAL BUILDING & LOAN ASSOCIATION 654 Market Street, San Francisco, Calif. (Name of Institution)

(Officer Interviewed) (Title)

MORTGAGE ACTIVITY

(See Questionnaire in San Francisco report for information not given below.)

1. Is the institution lending on real estate?

2. Ratio of loan to appraisal: %

3. Is the appraisal cash market or liberal?

4. What rate (or rates) of interest is charged? %

5. What is the loan period (or periods)?

6. Is a commission charged? If so, who pays it? Give amount of commission, if any, and other loan costs to borrower:

7. Present mortgage account: Residential Loans: No. 248 Amount $492,100 Other Loans: No. 2 Amount $11,448

* Include 26 real estate contracts amounting to $56,710

8. Is the institution making FHA loans?

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

Will the institution make FHA Title II loans up to the maximum 80% of appraised value?

Will loans be made for the maximum 20-year term?


11. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? $18,889

12. Amount of money available for mortgage lending:

13. Does the institution make direct reduction loans? Describe any other loan plans:

REAL ESTATE OWNED

14. Residential real estate owned: No. of Parcels 1 Book Value $1,200 Other real estate owned: No. of Parcels 1 Book Value

15. Estimated additional residential real estate to be acquired in 1937 Estimated additional other real estate to be acquired in 1937


Other real estate sales: 1935, No. of Parcels Value $__________ 1936, No. of Parcels Value $__________

17. 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?

(Over)