Form No 4
Rev. 5-5-36

BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

CITIZENS FEDERAL BUILDING & LOAN ASSOCIATION 654 Market Street, San Francisco, Calif.

(Name of Institution) (Address)

(Officer Interviewed) (Title)

OAKLAND-BERKLEY & EAST BAY HOLDINGS AND OPERATIONS

(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 $55,710

8. Is the institution making FHA loans?
9. If so, to what extent in dollar volume?
   Will the institutions make FHA Title II loans up to the maximum 80% of appraised value?
   Will loans be made for the maximum 20-year term?

10. Total residential loans made: In 1934, No. 41 Amount $61,240
    1935, No. 37 Amount $86,854
    1936, No. 96 Amount $241,868

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 None Book Value $
    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

16. Residential real estate sales: 1935, No. of Parcels 34 Value $30,030
    1936, No. of Parcels 7 Value $15,660
    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)