Form No. 5
Rev. 5-7-36

BANKS, TRUST COMPANIES AND MORTGAGE COMPANIES.

MORTGAGE GUARANTEE COMPANY
(Name of Institution)
626 S. Spring St., Los Angeles, Calif.
(43 Sutter Street, San Francisco)

William F. Warner
(Officer Interviewed)

Resident Manager

MORTGAGE ACTIVITY IN EAST BAY TERRITORY:

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

2. Amount available for such loans: $400,000.00

3. Maximum percentage of appraised loaned: 60%

4. Is the appraisal cash market or liberal? Market value as closely as we can appraise it.


6. Rate (or rates) of interest charged: 5 to 6%

7. Are FHA loans being made? No

8. Will the institution lend the maximum 80% of appraised value? Yes

9. Is a commission charged? Normally. If so, who pays it? Borrower

10. Residential loans made in 1935: No. Amount
    1936: No. Amount

11. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? None

12. Total residential mortgages held by institution: No. Amount $160,000 approx.

13. Amount of residential real estate owned: Parcels None Book Value

14. Potential residential real estate owned during 1937:

15. Residential real estate sold during 1936:

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

Our properties are sold upon a basis of a minimum down payment of 15% of sale price; amortization on a basis of 1% per mo., to include interest and principal of remaining balance of purchase price after application of down payment. Amortization does not include allowance for taxes and insurance.