Pacific States Savings & Loan Company  
(Name of Institution)  
745 Market St., San Francisco, Calif.  
(Address)

C. F. Adams, Jr.  
(Officer Interviewed)  
Vice President  
(Title)

MORTGAGE ACTIVITY in Alameda County

1. Is the institution lending on real estate?  
   No

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. 382 Amount $515,293  
   Other Loans: No. 3 Amount $36,662

8. Is the institution making FHA loans?  
   No

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. 5 Amount $11,692  
    1935, No. 4 Amount $9,426  
    1936, No. 5 Amount $11,811

11. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution?  
   $11,811

12. Amount of money available for mortgage lending:  
   Only recasting operations are being carried on or contemplated in Alameda County at this time.

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

REAL ESTATE OWNED

14. Residential real estate owned; No. of Parcels 12 Book Value $68,426  
    Other real estate owned; No. of Parcels 5 Book Value $638,028

15. Estimated additional residential real estate to be acquired in 1937:  
    Estimated additional other real estate to be acquired in 1937: None

16. Residential real estate sales: 1935, No. of Parcels Value $  
    1936, No. of Parcels Value $  
    Other real estate sales: 1935, No. of Parcels Value $  
    1936, No. of Parcels Value $  
* Not ready to place Alameda County properties on the market.

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)