MORTGAGE ACTIVITY in Oakland-Berkeley & East Bay area.

1. Is the institution lending on residential real estate? Yes
2. Amount available for such loans:
3. Maximum percentage of appraisal loaned: 80%
4. Is the appraisal cash market or liberal? Conservative
5. What are loan periods? Various Amortization Plan
   Monthly Yes
     Quarterly Yes Semi-annual Yes Annual Yes
6. Rate (or rates) of interest charged:
7. Are FHA loans being made? Yes Title I: $562,104
8. Will the institution lend the maximum 80% of appraised value? Not always
   Will loans be made for the maximum loan period of 20 years? Yes, if conditions warrant
9. Is a commission charged? No If so, who pays it?
   Give amount of commission and other loan costs to borrower:
10. Residential loans made in 1934: No. Amount $20,000
     1935: No. Amount $25,000
     1936: No. Amount $432,050
     To June 15, 1937: " 157 Amount $700,000
Other mortgage loans made in 1934: No. Amount $107,600
     1935: No. Amount $191,610
     1936: No. Amount $543,160
11. What amount of the total residential loans made in 1936 represented
    refinancing of mortgages formerly held by this institution? $5,500
12. Total residential mortgages held by institution: No. Amount $1,070,271
    Total other real estate mortgages held by institution: No. 20 Amount $856,701
REAL ESTATE OWNED
13. Amount of residential real estate owned: Parcels None Book Value $109,134
    Amount of other real estate owned: Parcels None Book Value $0
14. Potential residential real estate owned during 1937: None
    Other potential real estate owned during 1937: None
15. Residential real estate sold during 1935: Parcels Value $5,541
     1936: Parcels Value $5,541
     Other real estate sold during 1935: Parcels Value $5,541
     1936: Parcels Value $5,541
16. Terms of sale including down payment required, amortization of balance, interest rate and if amortization includes allowance for taxes and insurance:
   Occasionally as low as 10% down on amortized basis excluding taxes and insurance. Chattel mortgages required where furnishings owned.