MORTGAGE ACTIVITY in Oakland-Berkeley & East Bay area.

1. Is the institution lending on residential real estate? 

2. Amount available for such loans: 

3. Maximum percentage of appraisal loaned: 

4. Is the appraisal cash market or liberal? 

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: $ 569,104 Title II: 

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: 


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

12. Total residential mortgages held by institution: No. Amount $ 1,065,001 

Total other real estate mortgages held by institution: No. Amount $ 

REAL ESTATE OWNED 

13. Amount of residential real estate owned: Parcels Book Value $ 100,154 

Amount of other real estate owned: Parcels Book Value $ 

14. Potential residential real estate owned during 1937: None 

Other potential real estate owned during 1937: 

15. Residential real estate sold during 1935: Parcels Value $ 

1936: Parcels Value $ 

Other real estate sold during 1935: Parcels Value $ 

1936: Parcels Value $ 

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.