BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

Oakland Operation

SAN FRANCISCO FEDERAL SAVINGS & LOAN ASS'N.  San Francisco, California

(Name of Institution)  (Address)

Mr. E. B. Wilson  (Officer Interviewed)  President  (Title)

MORTGAGE ACTIVITY  See Questionnaire in San Francisco Survey.

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:

Loans in Oakland:

7. Present mortgage account: Residential Loans: No. 10  Amount $60,000
   Other Loans: No.  None  Amount $0

8. Is the institution making FHA loans?

9. If so, to what extent in dollar volume?

Will the institution 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.  Amount $...
    1935, No.  Amount $...
    1936, No.  Amount $60,000

Loans in Oakland

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

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  Book Value $
   Other real estate owned: No. of Parcels  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: 1955, No. of Parcels  Value $
    1956, No. of Parcels  Value $

   Other real estate sales: 1955, No. of Parcels  Value $
    1956, 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)