Oakland Operation

SAN FRANCISCO FEDERAL SAVINGS & LOAN ASS'N.  
(Name of Institution)  
San Francisco, California  
(Address)

Mr. E. E. 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 $  

8. Is the institution making FHA loans?  

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. Amount $  
   1935, No. Amount $  
   1936, No.  10  Amount $  60,000  

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 1936: $  
   Estimated additional other real estate to be acquired in 1936: $  

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 $  

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?