Form No 5
Rev. 3-2-36

BANKS, TRUST COMPANIES and MORTGAGE COMPANIES

WELLS FARGO BANK AND UNION TRUST COMPANY
(Name of Institution) — San Francisco, California
(Address)

D. A. Stivers
(Officer Interviewed)

Assistant Cashier
(Title)

MORTGAGE ACTIVITY Oakland-Berkeley East Bay Area

1. Is the institution lending on residential real estate? Yes

2. Amount available for such loans: $50,000

3. Maximum percentage of appraisal loaned: 60%

4. Is the appraisal cash market or liberal? Market

5. What are loan periods? One year Amortization Plan monthly
   Quarterly — — Semi-annual — — Annual — —

6. Rate (or rates) of interest charged: 6 - 6.25 - 6%

7. Are FHA loans being made? Yes Title I: $130,485.33 Title II: $None

8. Will the institution lend the maximum 80% of appraised value? No

9. Will loans be made for the maximum loan period of 20 years? No

10. Is a commission charged? No If so, who pays it? — —

11. Residential loans made in
    1934: No. 6 Amount $24,356
    1935: No. 5 Amount $19,657
    1936: No. 3 Amount $128,075

12. Total residential mortgages held by institution: No. 74 Amount $262,530

13. Other mortgage loans made in
    1934: No. 2 Amount $16,600
    1935: No. 2 Amount $89,100
    1936: No. 3 Amount $318,100

14. Total other real estate mtgs. held by institution: No. 19 Amt. $832,265

15. Refinancing of mortgages formerly held by this institution?
    1936: $79,031

16. Terms of sale including down payment required, amortization of balance, interest rate and if amortization includes allowance for taxes and insurance:

Properties were sold for cash. No uniform terms of sale. Aim to procure at least 10% down and the balance in small monthly installments, plus interest at 6% per annum on declining balances. The amortization does not include taxes and insurance, which is handled by the purchaser for his own account.

(Over) /34-9