### Western Loan & Building Company

**Name of Institution:**

**Address:** Salt Lake City, Utah

**Officer Interviewed:** R. B. Ritchie

**Assistant General Mgr.**

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## Mortgage Activity in Alameda County

1. **Is the institution lending on real estate?**
   - No

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?**
   - __________

7. **Present mortgage account:**
   - **Residential Loans:**
     - No. __6__
     - Amount __$7,800__
   - **Other Loans:**
     - No. __15__
     - Amount __$4,000__

8. **Is the institution making FHA loans?**
   - No

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

10. **Will the institutions make FHA Title II loans up to the maximum 80% of appraised value?**
    - __________

11. **Will loans be made for the maximum 20-year term?**
    - __________

12. **Total residential loans made: In 1934, No. __None__
     - Amount __$None__
     - 1935, No. __None__
     - Amount __$None__
     - 1936, No. __None__
     - Amount __$None__
     - 1937, __None__
     - Amount __$None__

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

14. **Amount of money available for mortgage lending:**
    - __None__

15. **Does the institution make direct reduction loans?**
    - No

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## Real Estate Owned

14. **Residential real estate owned:**
   - No. of Parcels __None__
   - Book Value __$None__
   - **Other real estate owned:**
     - No. of Parcels __66__
     - Book Value __$1,450,400__

15. **Estimated additional residential real estate to be acquired:**
    - __$2,351,600__

16. **Residential real estate sales:**
    - 1935, No. of Parcels __None__
    - Value __$None__
    - 1936, No. of Parcels __None__
    - Value __$2,500__
    - 1937, __None__

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?**
    - **Mortgages:** 25% minimum down payment
    - **Contracts:** 10%
    - Interest rate from 6% to 7.2%

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*Note: All amounts are in dollars.*