American Trust Company  
1011 - 10th Street, Sacramento, Calif. 

J. Hopkins  
Assistant Vice President  

GENERAL OPERATIONS in Sacramento County 

1. Growth in deposits during last year  ... $ 3,000,000.00 
2. Amount of borrowed money  ..........  $  
3. Interest rate paid:  
   a. On Savings 2 3/4;  
   b. On Time Deposits 1 1/2 to 2%  
4. Affiliations:  
   a. Federal Reserve System membership  Yes  
   b. Federal Deposit Insurance Corporation membership  Yes  

MORTGAGE ACTIVITY  

1. Is institution actively lending on real estate? Yes  
2. Approx. Am. available  ... $ 2,000,000  
3. Lending terms for Loans other than F.M.H.A.:  
   a. Maximum percentage of appraisal loaned  .......... 60% 
   b. Interest rate or rates charged  .......... 8% 
   c. Legal loan period  .......... 10 years 
   d. Total monthly payment per $1,000 of loan  .......... $11.11 
   e. If legal loan is other than a monthly payment amortizing loan, state principal reduction required  .......... 3% ann.  
   f. Are direct reduction loans made?  .......... Yes  
   g. Loan costs:  
      1. Commission or service fees  .......... 120 $  
      2. Exclusive of "a" what are lender's or broker's charges?  .......... $ 55.70 
   h. Are F.H.A. Title II loans being made? Yes  
      a. For what maximum period?  .......... 25 years 
      b. Maximum % of appraisal 80/80  
5. Mortgage Account - Include Title II:  
   a. Total All mortgages owned by institution  .......... 1065  
      b. Total residential mortgages on properties located in this city and suburbs  .......... 1018  
      c. If any residential mortgages are owned elsewhere, please indicate approximate number and amount  ..........  
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      b. Total residential mortgages on properties located in this city and suburbs  .......... 1018  
      c. If any residential mortgages are owned elsewhere, please indicate approximate number and amount  ..........  

MORTGAGES MADE - Include Title II:  

a. Total all mortgages made during 1938  .......... 140  
   b. Total residential mortgages made during 1938  .......... 188  
   c. If any residential mortgages were made elsewhere during 1937, 1936, 1935, please indicate number and amount  ..........  
   d. Total all mortgages made during 1937  .......... 361  
   e. Total residential mortgages made during 1937  .......... 349  
   f. If any residential mortgages were made elsewhere during 1938, please indicate number and amount  ..........  
   g. Total all mortgages made during 1938  .......... 342  
   h. Total residential mortgages made during 1938  .......... 342  
   i. If any residential mortgages were made elsewhere during 1938, please indicate number and amount  ..........  

(Over)