10. Total residential* mortgages on properties in this city and suburbs purchased since 1-1-39. None $ --

11. Total residential* mortgages on properties in this city and suburbs sold since 1-1-39. None $ --

12. Does ques. "9-b" include mortgages in ques."10"?  No $ --

13. Amount of residential* mortgages on properties in this city and suburbs recast in 1939 and 7 months of 1939. None $ --

14. At close of last fiscal year, what was the amount of accrued interest as a percentage of total mortgage account?  %

What was the percentage for the previous fiscal year?  %

REAL ESTATE ACTIVITY

15. REAL ESTATE OWNED - excluding Office Building:

<table>
<thead>
<tr>
<th>NO. OF</th>
<th>PARCELS</th>
<th>BOOK VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>$ --</td>
<td></td>
</tr>
</tbody>
</table>

a. Total all properties owned by institution

b. Total residential* properties owned in this city and suburbs

16. Estimate additional residential* properties in this city and suburbs which will probably be acquired next 12 months by foreclosure or otherwise. None $ --

17. Residential* properties located in this city and suburbs which were sold during 1938 (1938) None $ --

and 1939 (7 months) None $ --

18. Usual terms of sale: a. Down payment  %; b. Interest rate on balance  %

c. Amortization required  % per month; d. Are taxes and insurance collected monthly? Yes $ --

e. What percentage of sales are made on purchase or land contracts?  %; f. What percentage of equity is required before deed is given?  %; g. What is the usual down payment on contract sales?  %

19. To what extent are properties reconditioned after acquisition? No experience in Sacramento.

20. What percentage of dwelling units are occupied? (Exclude those held open for sale)  %

21. What has been your most successful method of disposing of acquired real estate? No experience in Sacramento.

*Residential property is defined as a 1-4 family dwelling or a combination business property and dwelling for not more than four families.