BANKS AND TRUST COMPANIES
(Do not include Trust Department figures)

August 8 1928

Bank of America National Trust & Savings Ass'n, 6 branches, including one in North Sacramento

Name of Institution

Mareen S. Blois

Address

Vice-President

GENERAL OPERATIONS

1. Growth in deposits during last year... $16,911,000 Loan

2. Amount of borrowed money................. $None


b. Federal Deposit Insurance Corporation membership Yes

MORTGAGE ACTIVITY

5. In institution actively lending on real estate? Yes: Approx. Amount available $5,000,000

6. Lending terms for loans other than F.H.A.:

   a. Maximum percentage of appraisal loaned 60 % 50 %

   b. Interest rate or rates charged 5 to 7 % 6 to 7 %

   c. Usual loan period Average 8 years 3 years

   d. Total monthly payment per $1,000 of loan $Varies $Varies

   e. If usual loan is other than a monthly payment: amortizing loan, state principal reduction required. No. unamortised loans 3 ann. No. 3 ann.

   f. Are direct reduction loans made? Yes

   g. Loan costs: 1. Commission or service fee

       2. Exclusive of "g-1" what are "other loan costs" to borrower on a $5,000 loan? $65 $Same

7. Are F.H.A. Title II loans being made? Yes; a. For what maximum period? 20 & 26 years

b. Maximum % of appraisal 80 to 95;
c. Title II loans made to-date No. 658 $2,169,059.63

8. MORTGAGE ACCOUNT - Include Title II:

   a. Total all mortgages owned by institution 1190 $6,804,402

   b. Total residential* mortgages on properties located in this city and suburbs 1004 $3,407,527.69

   c. If any residential mortgages are owned elsewhere, please indicate approximate number and amount


9. MORTGAGORS MADE - Include Title II:


   c. If any residential mortgages were made elsewhere during 1935,1936,1937, please indicate number and amount.............. (1935) $ (1936) $ (1937) $ (1937) (T. Months) $