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

Capital National Bank
(Same of Institution)
Sacramento, California
(Address)

J. B. Johns
(Officer)

Assistant Cashier
(Title)

GENERAL OPERATIONS

1. Growth in deposits during last year... $ 140,129. Loss

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


b. Federal Deposit Insurance Corporation membership Yes

MORTGAGE ACTIVITY

5. Is institution actively lending on real estate? Yes; Approx. Amt. available $2,000,000

6. Lending terms for loans other than F.H.A.: Present 1929
   a. Maximum percentage of appraisal loaned
      60 % 50 %
   b. Interest rate or rates charged 5 to 7 % 6 to 7 1/2 %
   c. Usual loan period $5 to $10 years $5 to $7 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
      3 % ann. 3 % ann.
   f. Are direct reduction loans made? Yes Partly (yes-no)
   g. Loan costs: 1. Commission or service fee... Governed by Clearing House Rules.
      2. Exclusive of "g-1" what are "other loan costs" to borrower on a $5,000 loan? $ Varies $ Varies

7. Are F.H.A. Title II loans being made? Yes; a. For what maximum period? 20 years
   b. Maximum % of appraisal 60 %; c. Title II loans made to-date No. $ 100,179.36

8. MORTGAGE ACCOUNT - Include Title II:
   a. Total all mortgages owned by institution $2,391,000
   b. Total residential* mortgages on properties located in this city and suburbs 287 $ 761,054.72
   c. If any residential* mortgages are owned elsewhere, please indicate approximate number and amount

9. MORTGAGES MADE - Include Title II;
   a. Total all mortgages made during 1936
      (1936) $ $ 
      (1937 (7 Months)) $ $ 
   b. Total residential* mortgages made in this city and suburbs during 1936
      (1936) 102 $ 528,890.75
      (1937 (7 Months)) 68 $ 205,854.46
   c. If any residential* mortgages were made elsewhere during 1935,1936,1937, please indicate number and amount 1937 (7 Months) $ $ 

(Over)

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