2-2-37
BANKS AND TRUST COMPANIES
(Do not include Trust Department figures)
Sacramento, Cal., Aug. 8, 1937
Citizens Bank of Sacramento,
(form of institution)
2865 – 25th St.
(Address)
Of W. S. Schuster
(Officer)
Cashier
(Ptice)
GENERAL OPERATIONS
1. Growth in deposits during last year: $ 147,585.69
2. Amount of borrowed money: None
MORTGAGE ACTIVITY
5. Is institution actively lending on real estate? Yes; approx. amount available: $100,000.00
6. Lending terms for Loans other than F.H.A.:
   a. Maximum percentage of appraisal allowed: 90 %
   b. Interest rate or rates charged: 6 1/2 %
   c. Loan term period: 5 to 10 years, 1 to 5 years
   d. Total monthly payment per $1,000 of loan: $25.50
   e. If interest is other than 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: $25
      2. Exclusive of “a” that are “other loan costs” to borrower on a $5,000 loan: $ 25.75
7. Are F.H.A. Title II loans being made? No; a. For what maximum period?
   b. Maximum % of appraisal: 90 %
   c. Title II Loans made to date: No
MORTGAGE ACCOUNT – Include Title II:
   a. Total all mortgages owned by institution: 201
   b. Total residential mortgages on properties located in this city and suburbs: 165
   c. If any residential mortgages are owned elsewhere, please indicate approximate number and amount: None
MORTGAGES MADE – Include Title III:
   a. Total all mortgages made during: 1935: 76; 1936: 56; 1937: 65
   b. Total residential mortgages made in this city and suburbs during: 1935: 46; 1936: 42; 1937: 55
   c. If any residential mortgages were made elsewhere during 1935, 1936, 1937, please indicate number and amount: None