**BUILDING & LOAN, HOMESTEAD ASSOCIATIONS and CO-OPERATIVE BANKS**

July 31, 1938

**Capital Federal Savings & Loan Association**
805 J Street, Sacramento, Calif.

**K. S. Hansen**
(Officer)

**Secretary**
(Title)

**GENERAL OPERATIONS**

1. Net gain in deposits and/or unpledged share investment during past year: $90,675.74

(Exclude all government investments)

2. Total subscriptions:
   a. Sec'y of Treasury: $ None
   b. HOLC Investment: $ None

3. Advances:
   a. Federal Home Loan Bank: $ None
   b. Other borrowed money: $ None

4. Last payment of:
   a. Dividend: March 10, 1936
   b. Interest: None

5. Federal affiliations:
   a. Federal Home Loan Bank: Yes, since March 10, 1936
   b. Federal Savings Insurance Corporation: Yes, since March 10, 1936
   c. Federalized?: Yes, March 10, 1936
   d. If Federalized through conversion and/or shares insured, on what basis, if any, were assets segregated?: No segregation.

**MORTGAGE ACTIVITY**

6. Is institution actively lending on real estate? Yes; Approx. amt. available: $500,000.00

7. Lending terms for loans other than FHA:
   a. Maximum percentage of appraisal loaned: 70\% 60\%
   b. Interest rate or rates charged: 4.8\% 8.4\%
   c. Annual Premium rate, if any: None
   d. Usual loan period: 10 years 10 years
   e. Total monthly payment per $1,000 of loan: $11.41 $12.50
   f. If usual loan is other than a monthly payment amortizing loan, state principal reduction required: None 2% ann.
   g. Type of loan (direct reduction, sinking fund, etc.): Dir. Red.
   h. Loan costs: 1. Commission or Service fee: 1\% 1\%

8. Are FHA Title II loans being made? No
   a. For what maximum period? ; b. For what max. % of appraisal?
   c. Title II loans made to date: No.