BUILDING & LOAN, HOMESTEAD ASSOCIATIONS and CO-OPERATIVE BANKS

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

N. S. Spencer
(Officer)

Secretary
(Title)

GENERAL OPERATIONS

1. Net gain in deposits and/or unpledged share investment during past Year... $9,675.74
   (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. Dividends: Yes since March 10, 1936
      Annual Rate 3 %; b. Interest None since March 10, 1936
      Annual Rate None

5. Federal affiliations:
   a. Federal Home Loan Bank........ Yes since March 10, 1936
      (yes - no) (date)
   b. Federal Savings Insurance Corporation........ Yes since March 10, 1936
      (yes - no) (date)
   c. Federalized? Yes; by conversion or new Ass'n?
      March 10, 1936
      Conversion
      (yes - no) (date)
   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 %
   b. Interest rate or rates charged......................... 6 1/2 - 6 3/4
   c. Annual Premium rate, if any......................... None
   d. Usual loan period.................................. 10 years 10 years
   e. Total monthly payment per $1,000 of loan.............. 11.10
      6.8% $11.41 $12.50
   f. If usual loan is other than a monthly payment amortizing loan, state principal reduction required............... % ann. % 2 ann.
   g. Type of loan (direct reduction, sinking fund, etc.)........ Dir. Red. Dir. Red.
   h. Loan costs: 1. Commission or Service fee.............. 1 % 1 %

2. Exclusive of "h-1" what are "other loan costs" to borrower on a $5,000 loan?.............. $ 58.40 $ 58.40

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.