9. MORTGAGE ACCOUNT — include Title II:
   a. Total all mortgages owned by institution .............................................. $ 2,361,648.90
   b. Total home mortgages on properties located in this city and suburbs ........ $ 1,862,177.93
   c. If any home mortgages are owned elsewhere, please indicate approximate number amount .............................................. $ 

10. MORTGAGES MADE — include Title II:
    a. Total all mortgages made during: 
       1936 (9 months) 243 $ 560,521.12
       1937 602 $ 1,017,031.45
       1938 328 $ 328,034.30
    b. Total home mortgages made in this city and suburbs during: 
       1936 (9 months) 270 $ 461,073.72
       1937 453 $ 648,880.30
       1938 237 $ 396,980.30
    c. If any home mortgages were made elsewhere during 1936, 1937, please indicate number and amount: 
       1936 Very few
       1937 4
       1938 0

11. Amount of home mortgages recur in this city and suburbs during: 
    a. Are these included in 10-b? Yes
       (yes — no)

12. When does your fiscal year end? December 31st
    a. At close of last fiscal year what was the amount of accrued interest as a percentage of total mortgage account? 9/10 %
    b. What was the percentage for the previous fiscal year? 1-9/10 %

REAL ESTATE ACTIVITY

13. REAL ESTATE OWNED — excluding Office Building:
    a. Total all properties owned by institution .............................................. 92 $ 235,770.06
    b. Total home properties owned in this city and suburbs .............................................. 1 $ 2,694.44
    c. If any home properties are owned elsewhere, please indicate approximate number and amount: 
       9 $ 27,150.12

14. Estimate additional home properties in this city and suburbs which will probably be acquired next 12 months by foreclosure or otherwise: 
    None

15. Home properties located in this city and suburbs which were sold during: 
    1936 (9 months) 15 $ 52,735.41
    1937 9 $ 24,677.14
    1938 (7 months) 3 $ 5,154.02

16. Usual terms of sale:
    a. Down payment 10 %
    b. Interest rate on balance 6 1/2 %
    c. Amortization required .083 %
    d. Are taxes and insurance collected monthly? No
    e. What percentage of sales are made on purchase or land contracts? 98 %
    f. What percentage of equity is required before deed is given? 25 %
    g. Usual down payment on contracts? 10 %

17. To what extent are properties reconditioned after acquisition? All properties acquired are put in first class condition before offering for sale.

18. What percentage of dwelling units are occupied? (Exclude those held open for sale) 90 %

19. What has been your most successful method of disposing of acquired real estate?
   1. Modernization of the buildings and complete renovation.
   2. Listing with and cooperating with real estate agents.

* A home is defined as a 1-4 family dwelling or a combination business property and dwelling for not more than four families.