BUILDING & LOAN, HOMESTEAD ASSOCIATIONS and CO-OPERATIVE BANKS

Fort Sutter Federal Savings and Loan Association 1464 Del Paso Boulevard, No, Sacramento, Calif.

Fred L. Norman
(Officer)

Secretary
(Title)

GENERAL OPERATIONS

1. Net gain in deposits and/or unpledged share investment during past year........ $16,468.90
   (Exclude all government investments)

2. Total subscriptions:
   a. Sec'y of Treasury.............. $-; b. HOLC Investment...................... $-

3. Advances:
   a. Federal Home Loan Bank $8,750.00; b. Other borrowed money...... $None

4. Last payment of:
   a. Dividend 6-30-38 Annual Rate 4%; b. Interest 6-30-38 Annual Rate 3%

   If more than one type, give details

5. Federal affiliations:
   a. Federal Home Loan Bank......................... since April 16, 1937
      (Yes - no)
   b. Federal Savings Insurance Corporation  Yes; since April 16, 1937
      (Yes - no)
   c. Federalized? (Yes - no) ; by conversion or new Ass'n.? Conversion
   d. If Federalized through conversion and/or shares insured, on what basis, if any, were
      assets segregated? To $25,000.00 Old Guaranty stock at $135.00 per share to investment
      shares at $100.00 per share.

MORTGAGE ACTIVITY

6. Is institution actively lending on real estate? Yes; Approx. amt. available $10,000.00

7. Lending terms for loans other than FHA:
   a. Maximum percentage of appraisal loaned .......................................... 75% 60%
   b. Interest rate or rates charged ....................................................... 6% 8.4%
   c. Annual Premium rate, if any ............................................................ 3% 3%
   d. Usual loan period .......... 10 years
   e. Total monthly payment per $1,000 of loan ........................................ $11.25
   f. If usual loan is other than a monthly payment amortizing loan,
      state principal reduction required .................................................... 2% ann. 3% ann.
   g. Type of loan (direct reduction, sinking fund, etc.)  D.R.
   h. Loan costs: 1. Commission or Service fee ........................................... $%
      2. Appraisal fee $7.50 drawing papers $3.50
         2. Exclusive of "b-1" what are "other loan costs"
         to borrower on a $5,000 loan ........................................................ $11.00
         $11.00
   A loan premium of 1% of principal loan is authorized but is not being charged at the present
time.

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. -- ; $-

(Over)