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

**Sacramento Guarantee Building & Loan Ass'n.**

**Address:** 612 J. Street, Sacramento, Calif.

**Secretary**

<table>
<thead>
<tr>
<th>Name of Institution</th>
<th>Officer</th>
<th>(Address)</th>
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<tbody>
<tr>
<td>Sacramento Guarantee Building &amp; Loan Ass'n.</td>
<td>C. M. Hickman</td>
<td>612 J. Street, Sacramento, Calif.</td>
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**GENERAL OPERATIONS**

1. **Total subscriptions:**
   - a. Sec'y of Treasury: $None
   - b. HOLC Investment: $None

2. **Advances:**
   - a. Federal Home Loan Bank: $None
   - b. Other borrowed money: $None

3. **Last payment of:**
   - a. Dividend: Annual Rate **6%** (date)
   - b. Interest: July 1, '38 Annual Rate **4%** (date)

   If more than one type, give details on paid on Capital Stock, 4% on Investment Certificates.

4. **Federal affiliations:**
   - a. Federal Home Loan Bank: No, since (date)
   - b. Federal Savings Insurance Corporation: No, since (date)
   - c. Federalized?: No, (date) by conversion or new Ass'n.
   - d. If Federalized through conversion and/or shares insured, on what basis, if any, were assets segregated?

5. **MORTGAGE ACTIVITY**

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

6. **Lending terms for loans other than FHA:**
   - a. Maximum percentage of appraisal loaned: 60%
   - b. Interest rate or rates charged: 5.6%
   - c. Annual Premium rate, if any: None
   - d. Usual loan period: 10 years
   - e. Total monthly payment per $1,000 of loan: $12.00
   - f. If usual loan is other than a monthly payment amortizing loan, state principal reduction required: 3% ann.
   - g. Type of loan (direct reduction, sinking fund, etc.): Direct reduction.
   - h. Loan costs: 1. Commission or Service fee - Appraisal Fee $4.00
      2. Exclusive of "h-1" what are "other loan costs" to borrower on a $5,000 loan? $Tital insurance and recording:

7. **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**