Building & Loan, Homestead Associations and Co-operative Banks

Sacramento Guarantee Building & Loan Ass'n.

June 1, 1938

612 J. Street, Sacramento, Calif.

C. M. Hickman

Officer

Secretary

August 22, 1938

General Operations

1. Net gain in deposits and/or unpledged share investment during past year... $160,682.20 (Excluding 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 (date) Annual Rate 6 %
   b. Interest July 1, 1938 Annual Rate 4 %

5. Federal affiliations:
   a. Federal Home Loan Bank (yes - no) since (date)
   b. Federal Savings Insurance Corporation (yes - no) since (date)
   c. Federalized? (yes - 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?

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 60 %
   b. Interest rate or rates charged 6.6 %
   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? $4.00

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

Goldberg & Mariano

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