**INSURANCE COMPANIES**

**Metropolitan Life Insurance Co.**
(Same of Insurance Company)

**New York City, New York**
(Same Office Address)

**Western Service Corporation**
(Place of Local Mortgage Loan Manager or Correspondent)
45 Sutter St., San Francisco, California
(Local Address)

**Wilbur P. Warner**
(Officer)

**Vice President**
(Title)

- A wholly-owned subsidiary of the Metropolitan Life Insurance Co.
LOCAL MORTGAGE ACTIVITY in Sacramento County

<table>
<thead>
<tr>
<th>PERCENT</th>
<th>FREQUENCY</th>
<th>$ PER ANNUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>OF LOAN TO</td>
<td>INTEREST</td>
<td>LOAN PERIOD</td>
</tr>
<tr>
<td>APPRAISAL RATE</td>
<td>OF REQUIRED</td>
<td>PAYMENT</td>
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</tbody>
</table>

1. Is company actively lending on local real estate? **Yes**; for this community $:

2. Local lending terms for other than FHA:

   - Loan plans: **Usual**
     - 60% to 65% 6 20 yrs. Monthly $64.60 per $1,000.
     - Other 60% to 65% 5 15 to 20 yrs. Semi-annually Various Monthly, quarterly Various
   - Other 60% to 65% 5 15 to 20 yrs. Semi-annually Various

b. What commission is charged? **None**;

c. Exclusively of "2-b," what are "other loan costs" to borrower on a $5,000 loan? **$30** or less

d. Are direct reduction loans made? **Yes**

3. What are major differences between the leading terms and policies of today and 1929 with respect to the items in question "a"? **Higher percent of appraisal - Longer amortization period**

   - Lower interest rate - Lower cost to borrower.

4. FHA Loans:

   a. Are Title II loans being made? **No**; Amount to date .......

   b. Are Title II loans being purchased? **-**; Amount to date .......

   c. For what maximum percentage of appraisal? **-**; d. For what maximum period?

5. LOCAL MORTGAGE ACCOUNT - include Title II:

   a. Total all mortgages on properties located in this city & suburbs .......

   b. Total residential* mortgages - this city and suburbs .........

   **62** $275,000

6. LOCAL MORTGAGES MADE OR PURCHASED - include Title II:

   a. Total all mortgages made or purchased on properties located in this city and suburbs .......

   - **1937**

   - **1937** 7 Months

   b. Total residential* mortgages made or purchased - this city and suburbs .........

   - **1937**

   - **1937** 7 Months

   **None** $ -

   - **7** $55,350

   - **16** $57,960

7. Total residential* mortgages purchased - this city and suburbs since 1-1-36

   **None** $ -

8. Are purchased residential* mortgages in question "7" included in "6-b"?

9. Amount of residential* mortgages on properties in this city and suburbs recast in 1936 and 12 months of 1937

   **None** $ -