### City of Sacramento LOCAL MORTGAGE ACTIVITY as of August 1, 1938

1. Is company actively lending on local real estate? **No**; for this community $ **—**

2. Local lending terms for loans other than FHA:
   - **Percent of Loan to Appraisal**: 50%
   - **Interest Rate**: 4½ to 6%
   - **Loan Period**: 3 to 20 yrs.
   - **Various Amortization Various**

   **This company has no set plan as to flat or amortized loans. The terms of the loan are covered entirely by the class of security and the amount of loan applied for.**

   **b. What commission is charged?** **None**;
   **c. Exclusive of "2-b," what are "other loan costs" to borrower on a $5,000 loan?** **Actual cost**;
   **d. Are direct reduction loans made?** **Some**

3. What are major differences between the lending terms and policies of today and 1929 with respect to the items in question "a"? **Lower rates and longer terms.**

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** **2** $13,400
   - **b. Total residential* mortgages - this city and suburbs** .......... **1** $2,900

6. **LOCAL MORTGAGES MADE OR PURCHASED - include Title II:**
   - **a. Total all mortgages made or purchased on properties located in this city and suburbs** 1936 (7 Months) None $ —
     1937 None $ —
   - **b. Total residential* mortgages made or purchased on properties located in this city and suburbs** 1936 (7 Months) None $ —
     1937 None $ —
     1938 None $ —

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 1937 and 7 months of 1938**
   - **None $ —**