### INSURANCE COMPANIES

<table>
<thead>
<tr>
<th>Name of Insurance Company</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prudential Insurance Company of America</td>
<td>Newark, N.J.</td>
</tr>
</tbody>
</table>

Are mortgage loans made directly through company's own agency or a correspondent? **Own agency**

### San Francisco Branch Office

<table>
<thead>
<tr>
<th>Name of Local Mortgage Loan Manager or Correspondent</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>H. A. Stonehake</td>
<td>315 Montgomery St.</td>
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</tbody>
</table>

### LOCAL MORTGAGE ACTIVITY

in Sacramento County

Approximate amount available

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

2. Local lending terms for loans other than FHA:

<table>
<thead>
<tr>
<th>Percent of Loan to Appraisal</th>
<th>Interest Rate</th>
<th>Loan Period</th>
<th>Frequency</th>
<th>Annual Amortization Requirement</th>
</tr>
</thead>
</table>

   a. Loan plans: Usual 66-2/3% 5 6% | 200-240 mos. Monthly | 5% - 6% |

   Other

   Other

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

c. Exclusive of "2-b," what are "other loan costs" to borrower on a $5,000 loan? **$16.00**

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?" **Longer term loans and reduced loan costs.**

4. FHA Loans:

   a. Are Title II loans being made? **Yes**; Amount to date **$10,400.00**

   b. Are Title II loans being purchased? **Yes**; Amount to date **None**

   c. For what maximum percentage of appraisal? **80%**

   d. For what maximum period? **240 months**

5. LOCAL MORTGAGE ACCOUNT - include Title II:

   a. Total all mortgages on properties located in this city & suburbs **316** $1,648,063.00

   b. Total residential* mortgages - this city and suburbs **306** $1,328,063.00

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

   a. Total all mortgages made or purchased on properties located in this city and suburbs **1939**

   b. Total residential* mortgages made or purchased on properties located in this city and suburbs **1939**

   c. Total residential* mortgages purchased - this city and suburbs since 1-1-36 **None**

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

8. Amount of residential* mortgages on properties in this city and suburbs recast in 1936 and 7 months of 1937** $30,700.00