**INSURANCE COMPANIES**

West Coast Life Insurance Company  
(Name of Insurance Company)  

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

Directly

-Raymond F. Gill  
(Officer)

-Vice President  
(Title)

LOCAL MORTGAGE ACTIVITY  
Sacramento County

1. Is company actively lending on local real estate?  

Approximate amount available $ for this community $ 

2. Local lending terms for loans other than FHA:

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

a. Loan plans:  

- Usual  
  - 60%  
  - 6 years  
  - Various  
  - Various

- Other

b. What commission is charged?  

None %

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

; d. Are direct reduction loans made?

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

4. FHA Loans:

a. Are Title II loans being made?  

None in this territory

- 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:  

Sacramento County

<table>
<thead>
<tr>
<th>NUMBER</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Total all mortgages on properties located in this city &amp; suburbs</td>
<td>$20,000</td>
</tr>
<tr>
<td>b. Total residential* mortgages - this city and suburbs</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>(1939)</th>
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<th>(1938</th>
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</tr>
</thead>
<tbody>
<tr>
<td>b. Total residential* mortgages made or purchased on properties located in this city and suburbs</td>
<td>1</td>
<td>20,000</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>c. Total residential* mortgages purchased - this city and suburbs since 1-1-36</td>
<td>1</td>
<td>20,000</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

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

None

8. Amount of residential* mortgages on properties in this city and suburbs recast in 1939 and 7 months of 1938

None $