**INSURANCE COMPANIES**

West Coast Life Insurance Company  
(Home of Insurance Company)  

Are mortgage loans made directly through company’s own agency or a correspondent? **Directly**

<table>
<thead>
<tr>
<th>Name of Local Mortgage Loan Manager or Correspondent</th>
<th>Local Address</th>
<th>Vice President</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>Raymond F. Gill</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>LOCAL MORTGAGE ACTIVITY</th>
<th>Sacramento County</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Is company actively lending on local real estate?</td>
<td>Approximate amount available for this community $</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PERCENT OF LOAN TO APPRAISAL</th>
<th>INTEREST RATE</th>
<th>FREQUENCY OF REQUIRED LOAN PAYMENT</th>
<th>% PER ANNUM AMORTIZATION REQUIREMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>60%</td>
<td>6</td>
<td>Various</td>
<td>Various</td>
</tr>
</tbody>
</table>

2. **Local lending terms for loans other than FHA:***

   a. Loan plans: 
      - **Usual** 60% 6 5 years Various Various
      - **Other**
      - **Other**

   b. What commission is charged? **None**
   c. Excluding 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 1930 with respect to the items in question "5"?

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? _________
      _________
      _________

5. **LOCAL MORTGAGE ACCOUNT** - include Title II: **Sacramento County**

   a. Total all mortgages on properties located in this city & suburbs 1 $ 20,000
   b. Total residential* mortgages - this city and suburbs _________ 1 $ 20,000

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

   a. Total all mortgages made or purchased on properties located in this city and suburbs _________ (1933) 1 $ 20,000
      _________ (1933) 1 $ 20,000
      _________ (7 Months)
   b. Total **residential** mortgages made or purchased - this city and suburbs _________ (1934) 1 $ 20,000
      _________ (1934) 1 $ 20,000
      _________ (7 Months)

7. Total **residential** mortgages purchased - this city and suburbs since 1-1-36 _________ 0 $ 0

8. Are purchased **residential** mortgages in question "7" included in "6-b"? **None**

9. Amount of **residential** mortgages on properties in this city and suburbs recast in 1939 and 7 months of 1939 _________ 0 $ 0