MORTGAGE COMPANIES AND OTHERS

August 26, 1937

State of California Veterans' Wartime Board
(Title of Company)

107 State Office Bldg., Sacramento, Calif.
(Tenants)

J. Marvin Russell
(Officer)

General Manager

MORTGAGE LENDING ACTIVITIES in Sacramento County
(Activity just terminated)

1. Is company actively lending on real estate? Yes / No; Own funds or others? Own funds.

2. Approximate amount available for lending: Own funds $ See interviews $ None

3. Local lending terms for loans other than FHA:

   Percent of Loan to Interests Loan of Required Amortization
   Frequency $ per annum
   Period Loan Payment Requirement

   a. Loan plans: Normal 100% to our limit $ 15 to 20 yrs. Monthly Period of contracts.
      Other
      Other

   b. What commission is charged? %
   c. Exclusive of "a-b," what are "other loan costs" to borrower on a $5,000 loan "plus 15 yrs."
      Administrative Charge: %
   d. Are direct reduction loans made? No
      Primal fee.

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

5. FHA Loans:

   a. Are Title II loans being made? Yes / No; Amount to date $

   b. Are Title II loans being purchased? Yes / No; Amount to date $

   c. For what maximum percentage of appraisal? %
   d. For what maximum period?

6. LOCAL MORTGAGES OWNED OR SERVICED FOR OTHERS — Include Title II:

   a. Total all mortgages on properties located in this city and suburbs $ Number
   b. Total residential mortgages on this city
   c. Number

7. LOCAL MORTGAGES MADE — Include Title II:

   a. Total all mortgages made on properties located (10/37) $ Number
   b. Total residential mortgages made this city
   c. Number

8. Total residential mortgages made on properties in this city and suburbs which have been sold since 7-1-37 $

9. Are sold residential mortgages in question "8" included in "a-b"? Yes