9. MORTGAGE ACCOUNT – include Title II: in Sacramento

a. Total all mortgages owned by institution
   NUMBER    AMOUNT
   -        -

b. Total home* mortgages on properties located in this city and suburbs in Sacramento
   1936  44    $94,349.91

   1937   -    -
   1938  ( 7 Months)  -    -

c. If any home* mortgages are owned elsewhere, please indicate approximate number and amount
   -        -

10. MORTGAGES MADE – include Title II:

a. Total all mortgages made during
   (1933)    -    -
   (1936)    -    -
   (1937)    -    -
   (1938) ( 7 Months)    -    -

b. Total home* mortgages made in this city and suburbs during
   (1935)    -    -
   (1936)  18    $46,004.87
   (1937) ( 7 Months)  9    $81,360.00

c. If any home* mortgages were made elsewhere during 1935, 1936 and 1937, please indicate number and amount
   (1935)    -    -
   (1936)    -    -
   (1937) ( 7 Months)    -    -

11. Amount of home* mortgages recast in this city and suburbs during

   (1935)    -    -
   (1936)    -    -
   (1937) ( 7 Months)    -    -

   a. Are these included in 10-b? (yes - no)

12. When does your fiscal year end?

   a. At close of last fiscal year what was the amount of accrued interest as a percentage of total mortgage account? %
   b. What was the percentage for the previous fiscal year? %

13. REAL ESTATE ACTIVITY in Sacramento

   REAL ESTATE OWNED excluding Office Building:

   NO. OF PARCELS BOOK VALUE
   -    -    -

14. Estimate additional home* properties in this city and suburbs which will probably be acquired next 12 months by foreclosure or otherwise
   2    $5,000.

15. Home* properties located in this city and suburbs

   a. which were sold during
      (1936)    -    -
      (1937)    -    -
      (1938) ( 7 Months)    -    -

   b. Usual terms of sale:
      a. Down payment 10 %; b. Interest rate on balance 8 %; c. Amortization required    1 %
      d. Are taxes and insurance collected monthly? No; e. What percentage of sales are made on purchase or land contracts? 1 %;
      f. What percentage of equity is required before deed is given? 8 %; g. Usual down payment on contracts? 10 %

17. To what extent are properties reconditioned after acquisition? Quite fully.

18. What percentage of dwelling units are occupied? (Exclude those held open for sale)

19. What has been your most successful method of disposing of acquired real estate?

Agent's Note: This association succeeded to the business of the Mercantile Building & Loan Association in 1936. Review of association will be made in Stockton Survey Report.

* A home is defined as a 1-4 family dwelling or a combination business property and dwelling for not more than four families.