9. MORTGAGE ACCOUNT - include Title II: in Sacramento

a. Total all mortgages owned by institution ........................................... - $ -

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

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

10. MORTGAGES MADE - include Title II:

a. Total all mortgages made during ........................................... (1935) - $ -

(1936) ... (1937) ........................................... - $ -

(1938 7 Months) ........................................... - $ -

b. Total home* mortgages made in this city and suburbs during ............... (1935) None $ -

(1936) ........................................... 18 $46,004.87

(1937 7 Months) ........................................... 9 $51,950.00

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:

a. Total all properties owned by institution ........................................... - $ -

b. Total home* properties owned in this city and suburbs ..................... 5 $17,211.75

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

14. Estimate additional home* properties in this city and suburbs which will probably be acquired next 12 months by foreclosure or otherwise ................. 2 $6,000.00

15. Home* properties located in this city and suburbs which were sold during

(1935) ........................................... 5 $9,846.59

(1936) ........................................... 6 $10,653.47

(1937 7 Months) ........................................... 8 $19,863.57

16. Usual terms of sale:

a. Down payment 10 %; b. Interest rate on balance 6 %; c. Amortization required 1 %

d. Are taxes and insurance collected monthly? No; e. What percentage per No.; f. What percentage of sales are made on purchase or land contracts? 30 %; f. What percentage of equity is required before deed is given? 20 %; 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) 2

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 1935. 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.