MORTGAGE COMPANIES AND OTHERS

September 24, 1938

McClatchy Realty Co.

(Name of Company)

809 J St., Sacramento, Calif.

(address)

A. J. Delano

(Officer)

Mortgage Loan Dept.

(title)

MORTGAGE LENDING ACTIVITIES

1. Is company actively lending on real estate? Yes; Own funds or others? Others

2. Approximate amount available for lending: Own funds $ ; Others $ Unlimited

3. Local lending terms for loans other than FHA:

<table>
<thead>
<tr>
<th>Percent of Loan to Interest</th>
<th>Frequency of Required Loan Payment</th>
<th>Amortization Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appraisal</td>
<td>Rate</td>
<td>Period</td>
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</tbody>
</table>

   a. Loan plans: Usual 60 6% 2 years monthly various
   Other 60 6% 4 quarters monthly

   b. What commission is charged? 2% c. Exclusive of "3-b," what are "other loan costs" to borrower on a $5,000 loan? $44.20 d. Are direct reduction loans made? Yes

4. What are major differences between the lending terms and policies of today and 1929 with respect to the items in question "3"? Lower rate of interest, willingness of lenders to make amortized loans.

5. FHA Loans:

   a. Are Title II loans being made? No: Amount to date $ -
   b. Are Title II loans being purchased? No: Amount to date $ -
   c. For what maximum percentage of appraisal? 3% d. For what maximum period?

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

<table>
<thead>
<tr>
<th>Owned</th>
<th>Serviced</th>
</tr>
</thead>
<tbody>
<tr>
<td>NUMBER</td>
<td>AMOUNT</td>
</tr>
</tbody>
</table>

   a. Total all mortgages on properties located in this city and suburbs $302,600 $1,452,886
   b. Total residential mortgages in this city and suburbs $275,000 $1,286,386

7. LOCAL MORTGAGES MADE — Include Title II:

   a. Total all mortgages made on properties located in this city and suburbs $120,000 $162,500 (103/6 7 Months)
   (103/7)

   b. Total residential mortgages made in this city and suburbs $83,500 $117,000 (103/6 7 Months)

8. Total residential mortgages made on properties in this city and suburbs which have been sold since 1-1-37 $41,000

9. Are sold residential mortgages in question "8" included in "7-b"? Yes