American Trust Company
1011 - 10th Street, Sacramento, Calif.

J. Higgins
Assistant Vice President

GENERAL OPERATIONS in Sacramento County

1. Growth in deposits during last year... $ 3,000,000.00

2. Amount of borrowed money... $...

3. Interest rate paid: a. On Savings 2%; b. On Time Deposits 1/2% to 2%

b. Federal Deposit Insurance Corporation membership Yes

MORTGAGE ACTIVITY

5. Is institution actively lending on real estate? Yes; Approx. Amt. available... Say $2,000,000

6. Lending terms for loans other than F.H.A.: PRESENT 1929
   a. Maximum percentage of appraisal loaned ................... 60 % %
   b. Interest rate or rates charged ............................. 6 % %
   c. Usual loan period ........................................... 10 years years
   d. Total monthly payment per $1,000 of loan .................. $ 11.11 $
   e. If usual loan is other than a monthly payment amortizing loan, state principal reduction required ....................... % ann. % ann.
   f. Are direct reduction loans made? .......................... Yes
   g. Loan costs: 1. Commission or service fee (Construction loans $10 more) $20
      2. Exclusive of "g-1" what are "other loan costs" to borrower on a $5,000 loan? ........... $ 35.70 $ 35.70

7. Are F.H.A. Title II loans being made? Yes; a. For what maximum period? 25 years
   b. Maximum % of appraisal 80/90 %; c. Title II loans made to-date No. 880 $3,076,351.50

8. MORTGAGE ACCOUNT - Include Title II:
   a. Total all mortgages owned by institution .................. 1053 $4,369,663.56
   b. Total residential* mortgages on properties located in this city and suburbs ....................... 1013 $3,501,798.00
   c. If any residential* mortgages are owned elsewhere, please indicate approximate number and amount ...........

9. MORTGAGES MADE - Include Title II:
   a. Total all mortgages made during ............ (1936 140 $625,254.98
      (1937 381 $1,687,159.67
      (1938 (7 Months) 342 $1,650,553.56
   b. Total residential* mortgages made in this city and suburbs during ............ (1936 128 $436,150.00
      (1937 369 $1,377,500.00
      (1938 (7 Months) 328 $1,208,600.00
   c. If any residential* mortgages were made elsewhere during 1935,1936,1937, please indicate number and amount ...........

(Over)

25-a