August 8

Bank of America National Trust & Savings Ass'n. 5 branches, including one in North Sacramento

Marsden S. Blois

Vice-President

GENERAL OPERATIONS

1. Growth in deposits during last year... $16,911,000 Loss

2. Amount of borrowed money................. $None


    b. Federal Deposit Insurance Corporation membership Yes

MORTGAGE ACTIVITY

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

6. Lending terms for loans other than F.H.A.: PRESENT 1929
    a. Maximum percentage of appraisal loaned ................. 60 % 50 %
    b. Interest rate or rates charged, ......................... 5 to 7 % 6 to 7 %
    c. Usual loan period, ........................................ Average 5 years 3 years
    d. Total monthly payment per $1,000 of loan, ............... $Varies $Varies
    e. If usual loan is other than a monthly payment amortizing loan, state principal reduction required No unamortized loans % ann. No % ann.
    f. Are direct reduction loans made? ........................ Yes Yes
    g. Loan costs: 1. Commission or service fee ............... No % No %
       2. Exclusive of "g-1" what are "other loan costs" to borrower on a $5,000 loan? .............. $66.6 $Same

7. Are F.H.A. Title II loans being made? Yes; a. For what maximum period? 20 & 25 years
    b. Maximum % of appraisal 80 to 90 %; c. Title II loans made to-date No. 638 $2,169,059.83

8. MORTGAGE ACCOUNT - Include Title II:

   a. Total all mortgages owned by institution .................. 1190 $6,804,402
   b. Total residential* mortgages on properties located in this city and suburbs ............... 1004 $3,407,527.59
   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 - $ -)
      (1937 - $ -)
      (1938 7 Months) - $ -
   b. Total residential* mortgages made in this city and suburbs during .................. (1936 291 $859,665.68
      (1937 463 $1,494,568.39
      (1938 7 Months) 334 $1,150,164.83
   c. If any residential* mortgages were made elsewhere during 1935,1936,1937, please indicate number and amount ................ (1938 7 Months - $ -)

(Over)