Sacramento, Cal. Aug. 8 1938
2863 - 55th Str.

Citizens Bank of Sacramento,

/s/ H. STUCKSTEDE
Cashier

GENERAL OPERATIONS

1. Growth in deposits during last year... $147,523.69
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 $100,000.00
6. Lending terms for loans other than F.H.A.: PRESENT 1929
   a. Maximum percentage of appraisal loaned ..................... 60 % 60 %
   b. Interest rate or rates charged ............................... 6 % 7 %
   c. Usual loan period .............................................. 5 to 10 years 1 to 5 years
   d. Total monthly payment per $1,000 of loan ..................... $ Various $ Various
   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 no
   g. Loan costs: 1. Commission or service fee Fee set by Clear.House $20. % Same %
      2. Exclusive of "g-1" what are "other loan costs" to borrower on a $5,000 loan? .................... $35.70 $ Same
7. Are F.H.A. Title II loans being made? no ; a. For what maximum period? -
   b. Maximum % of appraisal 7 %; c. Title II loans made to-date No. $ 3
8. MORTGAGE ACCOUNT - Include Title II:
   a. Total all mortgages owned by institution ..................... 201 $470,326.06
   b. Total residential* mortgages on properties located in this city and suburbs ................................. 165 $316,647.69
   c. If any residential* mortgages are owned elsewhere, please indicate approximate number and amount ................ None $ -
9. MORTGAGES MADE - Include Title II:
   a. Total all mortgages made during .................. (1936 73 $186,864.06
      (1937 56 $186,786.77
      (1938 (7 Months) 55 $118,536.13
   b. Total residential* mortgages made in this city and suburbs during .................. (1936 56 $141,964.06
      (1937 42 $94,036.77
      (1938 (7 Months) 55 $118,536.13
   c. If any residential* mortgages were made elsewhere during 1935,1936,1937, please indicate number and amount. (1936 56 $141,964.06
      (1937 42 $94,036.77
      (1938 (7 Months) 55 $118,536.13
   d. Number of loans made to date No. $ -
   e. Total amount of such loans made to date $ -
   f. Number of loans made for each type of property No. $ -
   g. Total amount of such loans made for each type of property $ -

(Over)

28-a