20. What percentage of dwelling units are occupied? (Exclude those held open for sale) 100%

11. Total residential* mortgages on properties in this city and suburbs purchased since 1-1-36

   NUMBER | AMOUNT
   ------- | -------
   None    | $ -

12. Does ques. "9-b" include mortgages in ques. "10"? - ; "11"? -

13. Amount of residential* mortgages on properties in this city and suburbs recast in 1937 and 7 months of 1938

   None $ -

14. At close of last fiscal year, what was the amount of accrued interest as a percentage of total mortgage account? Do not keep our loans on an accrual basis. What was the percentage for the previous fiscal year? -

REAL ESTATE ACTIVITY

15. REAL ESTATE OWNED - excluding Office Building:

   NO. OF PARCELS | BOOK VALUE
   ---------------|-------------
   a. Total all properties owned by institution................. 2 $ 38,216.
   b. Total residential* properties owned in this city and suburbs 1 $ 15,000.
   c. If any residential* properties are owned elsewhere, please indicate approximate number and amount............. - $

16. Estimate additional residential* properties in this city and suburbs which will probably be acquired next 12 months by foreclosure or otherwise

   None $ -

17. Residential* properties located in this city and suburbs which were sold during

   (1936) None $ -
   (1937) None $ -
   (1938 ( Months)) None $ -

18. Usual terms of sale: /a. Down payment ____ %; b. Interest rate on balance ____ %;

   c. Amortization required ____ % per ____ ; d. Are taxes and insurance collected monthly? ____ ; e. What percentage of sales are made on purchase or land contracts? ____ %; f. What percentage of equity is required before deed is given? ____ %; g. What is the usual down payment on contract sales? ____

19. To what extent are properties reconditioned after acquisition?

   Only one property owned, and it required but little reconditioning.

20. What percentage of dwelling units are occupied? (Exclude those held open for sale) 100 %

21. What has been your most successful method of disposing of acquired real estate?

   No experience.

*Residential property is defined as a 1-4 family dwelling or a combination business property and dwelling for not more than four families.