NS FORM 2
2-5-37

BUILDING & LOAN, HOMESTEAD ASSOCIATIONS and CO-OPERATIVE BANKS

July 31

Capital Federal Savings & Loan Association
805 J Street, Sacramento, Calif.

H. S. Wanzer
Secretary

GENERAL OPERATIONS

1. Net gain in deposits and/or unpledged share investment during past Year .... $90,673.74

2. Total subscriptions:
   a. Sec'y of Treasury.....$ None; b. HOLC Investment. .............$ None

3. Advances:
   a. Federal Home Loan Bank $___None__; b. Other borrowed money......$ None

4. Last payment of:
   a. Dividend 6-30-38 Annual Rate 3 %; b. Interest None Annual Rate None %
   If more than one type, give details

5. Federal affiliations:
   a. Federal Home Loan Bank Yes, since March 10, 1936
   b. Federal Savings Insurance Corporation Yes; since March 10, 1936
   c. Federalized? Yes March 10, 1936 ; by conversion or new Ass'n.? Conversion
   d. If Federalized through conversion and/or shares insured, on what basis, if any, were assets segregated? No segregation.

MORTGAGE ACTIVITY

6. Is institution actively lending on real estate? Yes ; Approx. amt. available $500,000.00

7. Lending terms for loans other than FHA:
   a. Maximum percentage of appraisal loaned 70 % 60 %
   b. Interest rate or rates charged 6 & 6.6 % 8.4 %
   c. Annual Premium rate, if any None % None %
   d. Usual loan period 10 years 10 years
   e. Total monthly payment per $1,000 of loan 6.6% $11.41 $12.30
   f. If usual loan is other than a monthly payment amortizing loan, state principal reduction required - % ann. - % ann.
   g. Type of loan (direct reduction, sinking fund, etc.) Dir.Red. Dir. Red.
   h. Loan costs: 1. Commission or Service fee 1 % 1 %

   2. Exclusive of "h-1" what are "other loan costs" to borrower on a $5,000 loan?.............. $38.40 $38.40

8. Are FHA Title II loans being made?. No
   a. For what maximum period? ; b. For what max. % of appraisal? 
   c. Title II loans made to date: No. ; $