Fort Sutter Federal Savings and Loan Association
1454 Del Paso Boulevard, No. Sacramento, Calif.

Fred I. Norman
Secretary

GENERAL OPERATIONS

1. Net gain in deposits and/or unpledged share investment during past Year .... $ 16,468.90

2. Total subscriptions:
   a. Sec'y of Treasury .....$ - ; b. HOLC Investment.......... $ - -

3. Advances:
   a. Federal Home Loan Bank $ 9,750.00 ; b. Other borrowed money ..... $ None

4. Last payment of:
   a. Dividend 6-30-38 Annual Rate 4 %; b. Interest/ 6-30-38 Annual Rate 3 %
   If more than one type, give details;

5. Federal affiliations:
   a. Federal Home Loan Bank ............. Yes , since April 15, 1937
   b. Federal Savings Insurance Corporation Yes ; since April 15, 1937 (yes - no) (date)
   c. Federalized? Yes ; by conversion or new Ass'n.? Conversion
   d. If Federalized through conversion and/or shares insured, on what basis, if any, were assets segregated? To $26,000.00 Old Guaranty stock at $135.00 per share in investment shares at $100.00 per share.

MORTGAGE ACTIVITY

6. Is institution actively lending on real estate? Yes ; Approx. amt. available $ 10,000.00

7. Lending terms for loans other than FHA:
   a. Maximum percentage of appraisal loaned,......................... 75% 60 %
   b. Interest rate or rates charged .................................... 6 % 8.4%
   c. Annual Premium rate, if any ...................................... % --%
   d. Usual loan period ...................................................... 10 years 10 years
   e. Total monthly payment per $1,000 of loan ......................... $ 11.25 $ 11.25
   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.) ............. D.R. D.R.
   h. Loan costs: 1. Commission or Service fee ......................... - % - %
      Appraisal fee $7.50 drawing papers $3.50.
      2. Exclusive of "h-1" what are "other loan costs" to borrower on a $5,000 loan? .................. $ 11.00 $ 11.00

A loan premium of 1% of principal loan is authorized but is not being charged at the present time.

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

(Over)