Sacramento Guarantee Building & Loan Ass’n.  
812 J. Street, Sacramento, Calif. 

C. M. Hidman  
Secretary 

GENERAL OPERATIONS 

1. Net gain in deposits and/or unpledged share Investment during past Year ..... $150,682.20 Loss 

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 Annual Rate 6 %: b. Interest July 1, ’38 Annual Rate 4 % 
   If more than one type, give details 6% paid on Capital Stock, 4% on Investment Certificates. 

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

MORTGAGE ACTIVITY 

6. Is institution actively lending on real estate? Yes; Approx. amt. available $300,000.00 

7. Lending terms for loans other than FHA:  
   a. Maximum percentage of appraisal loaned,................. 
      PRESENT 1929  
      60 %  60 % 
   b. Interest rate or rates charged,................................. 
      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................ 
      $ 12.00  $ 12.00 
   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.) ............... 
      Direct reduction.  
      $4.00 %  $4.00 % 
   h. Loan costs: 1. Commission or Service fee........Appraisal Fee 
      2. Exclusive of “h-1” what are “other loan costs” to borrower on a $5,000 loan? $.............. 
      Tital insurance and recording. 

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,..............; $..................