io. As of 12-31-36, what was the amount of accrued interest as a percentage of total local mortgage account? %. Previous year %.

LOCAL REAL ESTATE ACTIVITY

<table>
<thead>
<tr>
<th>NUMBER OF PARCELS</th>
<th>BOOK VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Total all properties owned - this city and suburbs</td>
<td>$27,108.79</td>
</tr>
<tr>
<td>b. Total residential* properties owned - this city and suburbs</td>
<td>$27,108.79</td>
</tr>
</tbody>
</table>

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

13. Local residential* properties located in this city and suburbs which were sold during (1936) $ $13,500.88
   (1933T ( ? Months) $ $K,929.8A.

14. Usual terms of sale:
   a. Down payment is 20%;
   b. Interest rate on balance g %;
   c. Amortization required 1 % per month;
   d. Are taxes and insurance collected monthly? N__%;
   e. What percentage of sales are made on purchase or land contracts? %;
   f. What percentage of equity is required before deed is given? Various %;
   g. What is the usual down payment on contract sales? %

15. To what extent are properties reconditioned after acquisition? Fully to meet need of

16. What percentage of dwelling units are occupied? (Exclude those used for sale) %

iv. Describe company’s method of handling acquired real estate, explaining any particularly successful sales campaign.

We have an agent whose office is sufficiently large to give reasonable

In Sacramento our loan delinquencies climbed to approximately 1H% an g 19K-K4,

have found that servicing by personal interview is the most satisfactory method. Regular
contacts are made with any delinquent borrower.

Agent’s Note. For interview and information not given above, see San Francisco Survey

Report.