Are mortgage loans made directly through company's own agency or a correspondent?

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City of Sacramento
LOCAL MORTGAGE ACTIVITY as of August 1, 1938

Approximate amount available

1. Is company actively lending on local real estate? No

2. Local lending terms for OF LOAN TO INTEREST LOAN OF REQUIRED AMORTIZATION PERCENT FREQUENCY % PER ANNUM
   a. Loan plans: Usual 50% 4½ to 6 ________ yrs. Various ________ Other
      This company has no set plan as to flat or amortized ina-st
      The terms of the loan are covered entirely by the class of
      security and the amount of loan applied for,
      b. What commission is charged? ______%; c. Exclusive of "b," what are "other loan costs" to borrower on a $5,000 loan? ______; d. Are direct reduction loans made?______

3. What are major differences between the lending terms and policies of today and 1929 with respect to the items in question "2"? Lower rates and longer terms.

4. FHA Loans:
   a. Are Title II loans being made?______; Amount to date .... - $ - ________
   b. Are Title II loans being purchased? ** : Amount to date .... * $$________
   c. For what maximum percentage of appraisal? - %; d. For what maximum period? -

3. _____ MORTGAGE ACCOUNT - include Title II:
   a. Total all mortgages on properties located in this city & suburbs g $ 13,400
   b. Total residential* mortgages - this city and suburbs . . . . . . . . . . . . . . . $ 2,900

6. LOCAL MORTGAGES MADE OR PURCHASED - include Title II:
   a. Total all mortgages made or purchased on prop-
   erties located in this city and suburbs - - ( 1936* None $ _______ -
      < 1936* (____.Months) None $ _______
   b. Total residential* mortgages made or pur-
   chased- this city and suburbs . . . . . . . ) 193^ None $ _______ -
      ) 193^ (___.Months) None $ _______ -

7. Total residential mortgages purchased - this city and
   suburbs since 1-1-36 . . . . . . . . . . . . . . . . . $ _______

8. Are purchased residential* mortgages in question "7" included in "6-b"? -

9. Amount of residential* mortgages on properties in this
   city and suburbs recast in 193^ and 7 months of 193^ . . . . . . . . . . . . . None $ _______