MORTGAGE COMPANIES AND OTHERS

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MORTGAGE LENDING ACTIVITIES in Sacramento County

1. Is company actively lending on real estate? Yes ; Own funds or others? Both

2. Approximate amount available for lending: Own funds $ Limited ; Others $50 to $75,000.

3. Local, lending terms for loans other than FHA:
<table>
<thead>
<tr>
<th>PERCENT OF LOAN TO APPRAISAL</th>
<th>INTEREST RATE</th>
<th>LOAN PERIOD</th>
<th>FREQUENCY OF REQUIRED LOAN PAYMENT</th>
<th>% PER ANNUM AMORTIZATION REQUIREMENT</th>
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<tbody>
<tr>
<td>a. Loan plans: Unusual 60</td>
<td>6 to 7</td>
<td>3 years</td>
<td>Various</td>
<td>Various</td>
</tr>
<tr>
<td>Other</td>
<td></td>
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   b. What commission is charged? 2 %; c. Exclusive of "3-b," what are "other loan costs" to borrower on a $5,000 loan? $50. or less? d. Are direct reduction loans made? Not many

4. What are major differences between the lending terms and policies of today and 1929 with respect to the items in question "3"? Higher percent of appraised value and somewhat lower costs and interest rates.

5. FHA Loans:
   a. Are Title II loans being made? Yes ; Amount to date....... $ 320,000.
   b. Are Title II loans being purchased? ; Amount to date........ $ 
   c. For what maximum percentage of appraisal? 90 %; d. For what maximum period? 20 years

6. LOCAL MORTGAGES OWNED OR SERVICED FOR OTHERS - Include Title II:
   a. Total all mortgages on properties located in this city and suburbs......................... $ 95 $ 129,250
   b. Total residential* mortgages - this city and suburbs ............................... $ 95 $ 129,250

7. LOCAL MORTGAGES MADE— Include Title II:
   a. Total all mortgages made on properties located in this city and suburbs .................. (1936 24 $ 45,600
      (1937 100 $ 275,000
      (1938 7 Months) 85 $ 116,000
   b. Total residential* mortgages made - this city and suburbs ......................... (1936 24 $ 45,600
      (1937 100 $ 275,000
      (1938 7 Months) 85 $ 116,000

8. Total residential* mortgages made on properties in this city and suburbs which have been sold since 1-1-36 ............... Estimated 150 $ 300,000

9. Are sold residential* mortgages in question "8" included in "7-b"? Yes

(Over)