SAN DIEGO TRUST & SAVINGS BANK
(Name of Institution)

D. W. Millan — (Officer Interviewed)

Mortgage Activity

1. Is the institution lending on residential real estate? 
   Yes

2. Amount available for such loans: 
   $1,000,000

3. Maximum percentage of appraisal loaned: 
   60%

4. Is the appraisal cash market or liberal? 
   Average

5. What are loan periods? Amortization Plan monthly 
   Monthly

6. Rate (or rates) of interest charged: 
   6 and 7%

7. Are FHA loans being made? Yes. Title I: $529,860.00 Title II: $271,650.00

8. Will the institution lend the maximum 80% of appraised value? 
   Yes

9. Will loans be made for the maximum loan period of 20 years? 
   Yes

10. Is a commission charged? No. If so, who pays it? 
    Give amount of commission and other loan costs to borrower:

11. Residential loans made in
    1934: No. 74 Amount $201,738 Estimate
    1935: No. 219 Amount $416,056
    1936: No. 204 Amount $802,719

    Other mortgage loans made in
    1934: No. 19 Amount $121,886
    1935: No. 57 Amount $409,373
    1936: No. 70 Amount $523,186

12. Total residential mortgages held by institution: No. 1280 Amount $3,522,233

    Total other real estate mgs. held by institution: No. 320 Amount $2,214,922

13. Amount of residential real estate owned: Parcels 117 Book Value $2,987,159.74

    Amount of other real estate owned: Parcels 41 Book Value $325,597.62

14. Potential residential real estate owned during next year: $366,942.34 (13)

    Other potential real estate owned during next year: $12,850.00 (4)

15. Residential real estate sold during 1935: Parcels 30 Value $71,755.32

    1936: Parcels 48 Value $235,748.20

    Other real estate sold during
    1935: Parcels 0 Value $0

    1936: Parcels 0 Value $24,537.91

16. Terms of sale including down payment required, amortization of balance, interest rate and if amortization includes allowance for taxes and insurance:

These figures do not include book cost of $72,848.52 for 30 parcels sold and held in Escrow Department awaiting completion of escrow papers and sales on contract agreements, included in sales for 1936.

(Over)