SECURITY TRUST & SAVINGS BANK OF SAN DIEGO  
SAN DIEGO, CALIFORNIA

(Name of Institution)  
(Address)

Howard Ritter  
(Officer Interviewed)

Assistant Cashier  
(Title)

MORTGAGE ACTIVITY

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

2. Amount available for such loans:  
   $500,000

3. Maximum percentage of appraisal loaned:  
   60%

4. Is the appraisal cash market or liberal?  
   Fair market

5. What are loan periods? Amortization Plan monthly  
   monthly  
   Quarterly  
   Semi-annual  
   Annual

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

7. Are FHA loans being made? Title I: $255,128  
   Title II: $36,976

8. Will the institution lend the maximum 80% of appraised value?  
   70%
   Will loans be made for the maximum loan period of 20 years? yes

9. Is a commission charged? no  
   If so, who pays it?

10. Residential loans made in  
    1934: No. 10  
        Amount $175,000  
    1935: No. 40  
        Amount $289,000

    Other mortgage loans made in  
    1934: No. 4  
        Amount $20,000  
    1935: No. 5  
        Amount $40,000  
    1936: No. 10  
        Amount $40,000

11. Total residential mortgages held by institution: No. 276  
    Amount $1,550,000
    Total other real estate mortgages held by institution: No. 25  
    Amount $490,000

12. What amount of the total residential loans made in 1935 represented  
    refinancing of mortgages formerly held by this institution?  
    $40,000

REAL ESTATE OWNED

13. Amount of residential real estate owned: Parcels 12  
    Book Value $26,000
    Amount of other real estate owned: Parcels 10  
    Book Value $94,000

14. Potential residential real estate owned during next year:  
    $0  
    Other potential real estate owned during next year:  
    $0

15. Residential real estate sold during 1935: Parcels 5  
    Value $15,000  
    1936: Parcels 15  
    Value $50,000
    Other real estate sold during 1935: Parcels 5  
    Value $10,000  
    1936: Parcels 5  
    Value $6,000

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

27