BANKS, TRUST COMPANIES and MORTGAGE COMPANIES

FRASER MORTGAGE COMPANY
(Name of Institution) Bank of America Bldg, San Diego, California
(Address)

W. H. FRASER
(Officer Interviewed) President
>Title

MORTGAGE ACTIVITY

1. Is the institution lending on residential real estate? Trying to

2. Amount available for such loans: $ Indefinite

3. Maximum percentage of appraisal loaned: 50% to 60 Reproduction

4. Is the appraisal cash market or liberal? less depreciation

5. What are loan periods? Up to 10 yrs Amortization Plan monthly Any, depends upon type
Quarterly Semi-annual Annual

6. Rate (or rates) of interest charged: 5% to 6%

7. Are FHA loans being made? Title I: $ None Title II: $ None

8. Will the institution lend the maximum 80% of appraised value? None

9. Will loans be made for the maximum loan period of 20 years? None

10. Is a commission charged? Yes If so, who pays it? Give amount of commission and other loan costs to borrower:

    5% interest on 50% loans, $25.00 fee; 6% interest on 60% loans, 3% commission, 5% interest on 60% loans = $25.00 fee.

    Residential loans made in

    1954: No. 15 Amount $55,495.00
    1955: No. 6 Amount $9,280.00
    1956: No. 9 Amount $29,275.00

    Other mortgage loans made in

    1954: No. None Amount $0
    1955: No. None Amount $0
    1956: No. None Amount $0

11. Total residential mortgages held by institution: No. 30 Amount $61,924.00

    Total other real estate mgs. held by institution: No. 1 Amount $42,000.00

12. What amount of the total residential loans made in 1935 represented refinancing of mortgages formerly held by this institution? $9,280.00

REAL ESTATE Owned:

13. Amount of residential real estate owned: Parcels None Book Value $0

    Amount of other real estate owned: Parcels None Book Value $0

14. Potential residential real estate owned during next year: $ None

    Potential other real estate owned during next year: $ None

15. Residential real estate sold during 1935: Parcels 5 Value $14,720.00

    1936: Parcels 12 Value $35,820.00

16. Other real estate sold during 1935: Parcels None Value $0

1936: Parcels None Value $0

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

   37

(Cover)