MORTGAGE ACTIVITY

1. Is the institution lending on real estate?
   Yes

2. Ratio of loan to appraisal:
   Varies, averages 67%

3. Is the appraisal cash market or liberal?
   Cash

4. What rate (or rates) of interest is charged?
   6.6%

5. What is the loan period (or periods)?
   5 to 15 years

6. Is a commission charged? Yes
   If so, who pays it? Borrower
   Give amount of commission, if any, and other loan costs to borrower: Commission 2%, Appraisal $10, Inspections $2.50 each on construction jobs, tax service covering life of loan $7.50, Credit report $1.00, drafting papers $2.50.

7. Present mortgage account: Residential Loans: No. 166 Amount $542,112.03
   Other Loans: No. ______ Amount __________

8. Is the institution making FHA loans? Yes
   Will if we receive applications

9. If so, to what extent in dollar-volume?
   $ 100,000.00
   Will the institutions make FHA Title II loans up to the maximum 80% of appraised value? Will loan amount approved by FHA for insurance?
   Yes

10. Total residential loans made: In 1934, No. None Amount $ -
    1935, No. 67 Amount $ 226,900.00
    1936, No. 103 Amount $ 335,970.00

11. What amount of the total residential loans made in 1935 represented refinancing of mortgages formerly held by this institution?
    $ None

12. Amount of money available for mortgage lending:
    $ 100,000.00

13. Does the institution make direct reduction loans?
    Yes

14. Residential real estate owned: No. of Parcels None Book Value $ -
    Other real estate owned: None Book Value $ -

15. Estimated additional residential real estate to be acquired:
    $ None

16. Residential real estate sales: 1935, No. of Parcels None Value $ -
    1936, No. of Parcels None Value $ -

17. Give down payment and terms required on owned real estate sold; interest rate on unpaid balance; does payment required include amortization of taxes and insurance?

REAL ESTATE OWNED

14. Residential real estate owned: No. of Parcels None Book Value $ -
    Other real estate owned: None Book Value $ -

15. Estimated additional residential real estate to be acquired:
    $ None

16. Residential real estate sales: 1935, No. of Parcels None Value $ -
    1936, No. of Parcels None Value $ -

Other real estate sales: 1935, No. of Parcels None Value $ -
1936, No. of Parcels None Value $ -