## BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

**FEDERAL CORONADO SAVINGS and LOAN ASSOCIATION**  
957 Orange Avenue, Coronado, California  
(Name of Institution)  

**OFFICERS:**  
A. H. FORGET  
Officer Interviewed  
Secretary (Title)  

## MORTGAGE ACTIVITY

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

2. Ratio of loan to appraised value:  
   - Up to 75%  
   - Market

3. Is the appraisal cash market or liberal?  
   - Liberal

4. What rate (or rates) of interest is charged?  
   - 5% - 6% - 7%

5. What is the loan period (or periods)?  
   - 15 and 30 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 fee $10.00; Title Company fee; Tax Service $5.00; Inspection Fees $10.00 (new construction)

7. Present mortgage account:  
   - Residential Loans: No. 161 Amount $686,514.57  
   - Other Loans: No. None Amount $0

8. Is the institution making FHA loans?  
   - Yes

9. If so, to what extent in dollar volume?  
   - $220,310.00

10. Will the institutions make FHA Title II loans up to the maximum 80% of appraised value?  
    - No

11. Will loans be made for the maximum 20-year term?  
    - Yes

12. Total residential loans made in 1954, No. 7 Amount $38,200.00  
    - 1955, No. 117 Amount $470,242.00  
    - 1956, No. 55 Amount $248,590.00

13. What amount of the total residential loans made in 1953 represented refinancing of mortgages formerly held by this institution?  
    - None

14. Amount of money available for mortgage lending:  
    - $22,000.00

15. Describe any other loan plans:  
    - None

## REAL ESTATE OWNED

16. Residential real estate owned: No. of Parcels None  
    - Book Value $0  
    - Other real estate owned: No. of Parcels None  
    - Book Value $0

17. Estimated additional residential real estate to be acquired in 1956: $0  
    - Estimated additional other real estate to be acquired in 1956: $0

18. Residential real estate sales:  
    - 1935, No. of Parcels None  
    - 1936, No. of Parcels None

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

20. 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?  
    - No real estate owned.