Form No 4
Rev. 5-5-36

BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

HOME FEDERAL SAVINGS and LOAN ASSOCIATION
(Name of Institution)
916 Eighth Avenue, San Diego, California
(Address)

CHARLES K. FLETCHER
(Officer Interviewed)

President
(Title)

MORTGAGE ACTIVITY

1. Is the institution lending on real estate? Yes
2. Ratio of loan to appraisal: Not to exceed 66-2/3 %
3. Is the appraisal cash market or liberal? Not to exceed cash market.
4. What rate (or rates) of interest is charged? 6.6 %
5. What is the loan period (or periods)? 5-10-12-15 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:
also appraisal fee ($ appraisal) $10.00; credit report $1.00; Tax Service $5.00; one construction loan additional $10.00 charge for 5 inspections.

7. Present mortgage account: Residential Loans: No. 254 Amount $ 560,639.03
Other Loans: No. Amount $

8. Is the institution making FHA loans? No

9. If so, to what extent in dollar volume?

Will the institution make FHA Title II loans up to the maximum 90% of appraised value?

No

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

No

10. Total residential loans made: in 1934, No. 8 Amount $ 11,680.00
1935, No. 99 Amount $ 224,430.00
1936, No. 163 Amount $ 357,949.00

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:

$ 150,000.00

13. Does the institution make direct reduction loans?

Yes

Describe any other loan plans:

Bunle

REAL ESTATE OWNED

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

15. Estimated additional residential real estate to be acquired in 1936 $ None
Estimated additional other real estate to be acquired in 1936: $ None

16. Residential real estate sales: 1925, No. of Parcels None Value $ None
1936, No. of Parcels Value $ None
Other real estate sales: 1925, No. of Parcels Value $ None
1936, No. of Parcels Value $ None

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?

5 2.4 (Over)