Form No 4  
Rev. 5-5-36

BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

SAN DIEGO BUILDING AND LOAN ASSOCIATION  336 Broadway - San Diego, California
(Name of Institution)  

G. E. Whitman  
(Officer Interviewed)  

Secretary  
(Title)

MORTGAGE ACTIVITY

1. Is the institution lending on real estate?  
   Yes

2. Ratio of loan to appraisal:  
   up to 75 %.  

3. Is the appraisal cash market or liberal?  
   Cash market

4. What rate (or rates) of interest is charged?  
   5, 6, and 7.5%

5. What is the loan period (or periods)?  
   5 to 20

6. Is a commission charged? Yes. If so, who pays it?  
   Borrower 
   Give amount of commission, if any, and other loan costs to borrower:  
   3% on new const., 2% refinancing, plus title charges.

7. Present mortgage account: Residential Loans: No. 521 Amount $895,808.74  
   Other Loans: No. 32 Amount $89,127.77

8. Is the institution making FHA loans?  
   Yes

9. If so, to what extent in dollar volume?  
   Value $225,000.00
   Will the institutions make FHA Title II loans up to the maximum 80% of appraised value?  
   Yes
   Will loans be made for the maximum 20-year term?  
   Yes

10. Total residential loans made: In 1934, No. 36 Amount $67,550.00  
    1935, No. 59 Amount $174,175.00  
    1936, No. 110 Amount $395,710.00

11. What amount of the total residential loans made in 1935 represented refinancing of mortgages formerly held by this institution?  
    $224,110.00

12. Amount of money available for mortgage lending:  
    $200,000.00

13. Does the institution make direct reduction loans?  
    Yes
    Describe any other loan plans:  
    (Sign)

REAL ESTATE OWNED

14. Residential real estate owned: No. of Parcels 29 Book Value $431,294.43  
    Other real estate owned: No. of Parcels 27 Book Value $227,082.00

15. Estimated additional residential real estate to be acquired in 1936  
    Estimated additional other real estate to be acquired in 1936: $2,500.00

16. Residential real estate sales: 1935, No. of Parcels 22 Value $76,910.00  
    1936, No. of Parcels 35 Value $106,086.68
    Other real estate sales: 1935, No. of Parcels 1 Value $15,000.00  
    1936, No. of Parcels 1 Value $10,000.00

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? 10 to 20% - 6, 8 & 7.5% - payments include taxes and insurance.