MORTGAGE ACTIVITY

1. Is the institution lending on real estate?  Yes

2. Ratio of loan to appraisal:  Maximum 70%

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

4. What rate (or rates) of interest is charged?  6-3/10%

5. What is the loan period (or periods)?  144 months

6. Is a commission charged?  Yes  If so, who pays it?  Borrower
   Give amount of commission, if any, and other loan costs to borrower:
   2% commission at the time loan made, plus escrow and appraisal fees.

7. Trust deed contracts (per cent)  (HIDE EOL MARKS)
   Present maximum account: Residential Loans: No. 147  Amount $ 820,500.00
   Other Loans: No. None  Amount $ 0.00

8. Is the institution making FHA loans?  No

9. If so, to what extent in dollar volume?  $ No

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

10. Will loans be made for the maximum 20-year term?  No

11. Total residential loans made: In 1934, No. 15 Amount $ 90,000.00
    Paper taken back after sale for 6; 5 refinancing
    Paper taken back after sale for 6; 6 refinancing
    No. 12 Amount $ 22,500.00
    3 new loans.

12. Amount of money available for mortgage lending:  $ Unlimited

13. Does the institution make direct reduction loans?  No other loan plan.

Describe any other loan plans:

14. Residential real estate owned: No. of Parcels 12 Book Value $ 40,925.00
    Other real estate owned: No. of Parcels None Book Value $ 0.00

15. Estimated additional residential real estate to be acquired in 1936
    Estimated additional other real estate to be acquired in 1936:  $ 18,000.00

16. Residential real estate sales: 1935, No. of Parcels 6 Value $ 10,500.00
    1936, No. of Parcels 6 Value $ 18,000.00

Other real estate sales:  1935, No. of Parcels None Value $ 0.00
                         1936, No. of Parcels None Value $ 0.00

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?  Generally require at least 10% down, sometimes sells for less
    if buyer is responsible and legitimate home owner.

(Over)