MORTGAGE ACTIVITY of 46 branches in San Francisco.

1. Is the institution lending on residential real estate? Yes
2. Amount available for such loans: $ Up to legal limit.
3. Maximum percentage of appraisal loaned: Max allowed by law. 80%
4. Is the appraisal cash market or liberal? Fair appraisal.
5. What are loan periods? Various Amortization Plan monthly
   Quarterly Yes Semi-annual Yes Annual Yes
6. Rate (or rates) of interest charged: In general, 6% on real estate loans. 6%
   1934: 6.75
   1935: 6.375
   1936: 6.0%
7. Are FHA loans being made? Yes Title I $ 3,339,500 Title II $ 4,479,547
8. Will the institution lend the maximum 80% of appraised value? Yes
9. Will loans be made for the maximum loan period of 20 years? Yes
10. Is a commission charged? No If so, who pays it? Give amount of commission and other loan costs to borrower:
11. Total residential mortgages held by institution: No. 11231 Amount $ 50,066,416
   Total other real estate mortgs. held by institution: No. 888 Ant. $ 17,913,468
12. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? $ 8,237,442

REAL ESTATE OWNED in San Francisco

13. Amount of residential real estate owned: Parcels None Book Value $
14. Potential residential real estate owned during next year: Unknown
15. Residential real estate sold during 1935: Parcels 20 Value $ 149,919
16. Terms of sale including down payment required, amortization of balance, interest rate and if amortization includes allowance for taxes and insurance:
   Not less than 10% down, balance up to 10 years (generally 5 years) at 6% interest, the purchaser to keep up taxes and insurance.
   Note: The above does not include 111 properties, aggregating $44,035,815, which have been sold to the Capital Co. since January 1, 1936.

6 (Over)