**BANKS, TRUST COMPANIES AND MORTGAGE COMPANIES.**

**Form No. 5**  
Rev. 5-5-38

**Bank of California, N.A.**  
(Mission Branch, San Francisco, California)

**Eugen H. Thomas**  
(Officer interviewed)

**Mortgage Activity**

1. Is the institution lending on residential real estate?  
   **Yes**

2. Amount available for such loans:  
   **$145,000.00**

3. Maximum percentage of appraisal loaned:  
   **50%**

4. Is the appraisal cash market or liberal?  
   **1 year, none**

5. What are loan periods?  
   **Amortization Plan Monthly**
   - Quarterly  
   - Semi-annual  
   - Annual

6. Rate (or rates) of interest charged:  
   **4%, 4.5%, 5%, 5.5%, 6%**

7. Are FHA loans being made?  
   **Title I:**  
   **Title II:**

8. Will the institution lend the maximum 80% of appraised value?  
   **No**

9. Will loans be made for the maximum loan period of 20 years?  
   **No**

10. A commission charged?  
    **No**
    If so, who pays it?  
    **Title Insurance, Notary Fee, and Appraisal Fee paid by borrower.**

11. Residential loans made in 1934:  
    **No.**  
    **Amount**
    - 1934  
    - 1935  
    - 1936

12. Total residential mortgages held by institution:  
    **No.**  
    **Amount**
    - 1934  
    - 1935  
    - 1936

13. What amount of the total residential loans made in 1935 represented refinancing of mortgages formerly held by this institution?  
    **$95,384.98**

14. Total residential mortgages held by institution:  
    **No.**  
    **Amount**
    - 1934  
    - 1935  
    - 1936

15. Residential real estate sold during 1935:  
    **Parcels**  
    **Value**
    - 1935  
    - 1936

16. Terms of sale including down payment required, amortization of balance, interest rate and if amortization includes allowance for taxes and insurance:

   **As large a down-payment is made as possible, and an amortization loan is made for the balance at a five per cent (5%) rate. The taxes and insurance are taken care of by the borrower.**