BANKS, TRUST COMPANIES and MORTGAGE COMPANIES

GROCKER FIRST NATIONAL BANK OF SAN FRANCISCO
1 Montgomery St., San Francisco, Calif.
(Name of Institution) (Address)

P. S. Scales
(Officer Interviewed) Realty Loan Officer
(Title)

MORTGAGE ACTIVITY

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

2. Amount available for such loans: __________________________ $33,275,000

3. Maximum percentage of appraisal loaned: __________________________ 50%, 60% & 80%

4. Is the appraisal cash market or liberal? __________________________ Cash, market or loan

5. What are loan periods? __________________________ 1 to 19½ years Amortization Plan monthly

   Quarterly...Yes Semi-annual...Yes Annual...Yes

6. Rate (or rates) of interest charged: __________________________ 4 to 6½%

7. Are FHA loans being made? Title I: __________________________ $98,977.30

   Title II: __________________________ $471,628.10

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? __________________________ No

10. Is a commission charged? __________________________ No If so, who pays it? __________________________

11. Give amount of commission and other loan costs to borrower:

   Only fees are att'y's fees for drawing documents...$5.00

   Notary fee, cost of Title Insurance and Recording Fee...$...

12. Residential loans made in 1934: No. 344 Amount $2,420,164.00

    1935: No. 464 Amount $1,572,928.00

    1936: No. 413 Amount $1,714,711.00

   First 3 mos. 1937: No. 71 Amount $249,882

   Other mortgage loans made in 1934: No. 74 Amount $2,856,649.00

   1935: No. 98 Amount $2,885,679.86

   1936: No. 173 Amount $3,201,582.86

   First 3 mos. 1937: No. 19 Amount $1,890,200

13. Total residential mortgages held by institution: No. 1098 Amount $3,418,337

14. Total other real estate mortgages held by institution: No. 309 Amt. $2,862,986

15. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? __________________________ $1,050,532

REAL ESTATE OWNED:

16. Amount of residential real estate owned: Parcels...None Book Value $...None

    Amount of other real estate owned: Parcels...25 Book Value $25 Cost $563,603

17. Potential residential real estate owned during next year: __________________________ None

18. Other potential real estate owned during next year: __________________________ $43,669

19. Residential real estate sold during 1935: Parcels...6 Value $...$54,450

   1936: Parcels...11 Value $...$10,149

20. Other real estate sold during 1935: Parcels...2 Value $...$11,150

   1936: Parcels...5 Value $...$94,710

21. Terms of sale including down payment required, amortization of balance, interest rate and if amortization includes allowance for taxes and insurance: Terms of sales vary according to ability of purchasers to pay. Some parcels sold for cash; others a percentage in cash and the balance secured by notes and deed of trust with amortization period from four to ten years. Purchasers to pay taxes and insurance from dates of sales.