THE HIBERNIA SAVINGS AND LOAN SOCIETY

Market, McAllister and Jones Streets

J. O. Tobin
J. J. Kelley

Vice President
Chief Appraiser

(The name of institution) (Address)

(Officer interviewed) (Title)

MORTGAGE ACTIVITY

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

2. Amount available for such loans: $ ___

3. Maximum percentage of appraisal loaned: ___

4. Is the appraisal cash market or liberal? Market

5. What are loan periods? 1 to 10 yrs. Amortization Plan Monthly

Quarterly ___ Semi-annual ___ Annual ___

6. Rate (or rates) of interest charged: ___

7. Are FHA loans being made? Yes Title I: $ 20,399.44

8. Will the institution lend the maximum 80% of appraised value? Yes Will loans be made for the maximum loan period of 20 years? Yes

9. Is a commission charged? No If so, who pays it? ___________

Give amount of commission and other loan costs to borrower: ___

No commission, only actual expense.

10. Residential loans made in 1934: No. 567 Amount $ 1,260,118

1935: No. 787 Amount $ 2,054,119

1936: No. 892 Amount $ 2,408,119

First 3 mos. 1937: No. 300 Amount $ 832,881

Other mortgage loans made in 1934: No. 206 Amount $ 6,564,632

1935: No. 355 Amount $ 6,532,167

1936: No. 371 Amount $ 7,839,929

First 3 mos. 1937: No. 21 Amount $ 853,800

11. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? $ 1,768,630.

12. Total residential mortgages held by institution: No. 3,518 Amount $ 7,109,856.63

Total other real estate mortgages held by institution: No. 1,107 Amount $ 28,496,893.21

REAL ESTATE OWNED

13. Amount of residential real estate owned: Parcels 29 Book Value $ 197,884.68

Amount of other real estate owned: Parcels 163 Book Value $ 4,482,309.59


Potential other real estate owned during 1936: $ Why guess.

15. Residential real estate sold during 1935: Parcels 30 Value $ 28,955.05

1936: Parcels 42 Value $ 146,222.44

Other real estate sold during 1935: Parcels 36 Value $ 381,329.50

1936: Parcels 25 Value $ 296,016.92

16. Terms of sale including down payment required, amortization of balance, interest rate and if amortization includes allowance for taxes and insurance: A minimum down payment of 10% is required; notes for balance due, secured by mortgage or deed of trust, require an amortization feature at an interest rate of 5%. (See interview.)

The monthly payment on the loan does not include allowance for taxes or insurance.

(Opp)