THE HIBERNIA SAVINGS AND LOAN SOCIETY

Market, McAllister and Jones Streets

J. O. Tobin
J. J. Lolley

J. J. Kelley

Vice President
Chief Appraiser

(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

6. Rate (or rates) of interest charged:

7. Are FHA loans being made? Yes Title I: $ 20,839.44 Title II: $ 330,358.97

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. 527 Amount $ 1,280,139

1935: No. 787 Amount $ 2,004,412

1936: No. 999 Amount $ 1,303,200

First 3 mos. 1937: No. 300 Amount $ 332,881

Other mortgage loans made in 1934: No. 206 Amount $ 6,664,632

1935: No. 255 Amount $ 6,523,167

1936: No. 507 Amount $ 7,339,269

First 3 mos. 1937: No. 21 Amount $ 863,600

11. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? $ 1,769,630.

12. Total residential mortgages held by institution: No. 4,107 Amount $ 28,496,893.21

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 $ 197,684.68

Amount of other real estate owned:

Parcels 163 Book Value $ 4,482,309.59

14. Potential residential real estate owned during 1936:

$ Why guess.

Other potential real estate owned during 1936:

$ Why guess.

15. Residential real estate sold during 1935: Parcels 30 Value $ 38,965.05

1936: Parcels 42 Value $ 146,222.24

Other real estate sold during:

1935: Parcels 35 Value $ 381,395.50

1936: Parcels 22 Value $ 215,016.28

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

Minimum down payment of 10% is required; notes for balance due, secured by mortgage of 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. to Traces)