BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

BAY VIEW FEDERAL SAVINGS & LOAN ASSN.
6126 3rd St., San Francisco, Calif.

(Name of Institution) (Address)

Leslie W. Hansen
[Officer Interviewed] Secretary
[Title]

MORTGAGE ACTIVITY

1. Is the institution lending on real estate? Yes
2. Ratio of loan to appraisal: Up to 75%
3. Is the appraisal cash market or liberal? Liberal
4. What rate (or rates) of interest is charged? New loaning at 6.6% Mostly 10 years Occasionally 12 or 15 yrs.
5. What is the loan period (or periods)?
6. Is a commission charged? If so, who pays it? Give amount of commission, if any, and other loan costs to borrower:
7. Present mortgage account: Residential Loans: No. $88,840
   Other Loans: No.
8. Is the institution making FHA loans? No.
9. If so, to what extent in dollar volume? Will the institutions make FHA Title II loans up to the maximum 80% of appraised value? No.
   Will loans be made for the maximum 20-year term? No.
10. Total residential loans made: In 1934, No. Amount $124,422.14
    1935, No. 189 Amount $274,647.35
    1936, No. 238 Amount $426,980.93
    First 3 mos. 1937 No. 60 Amount $128,940
11. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? $51,223.10
13. Does the institution make direct reduction loans? Yes
   Describe any other loan plans: No other plan.

REAL ESTATE OWNED

14. Residential real estate owned: No. of Parcels 17 Book Value $64,315
   Other real estate owned: No. Parcels 2 Book Value $5,463
15. Estimated additional residential real estate to be acquired in 1937: $10,827
   Estimated additional other real estate to be acquired in 1937: $ None
16. Residential real estate sales: 1935, No. of Parcels 30 Value $68,482.55
    1936, No. of Parcels 22 Value $88,015.64
    First 3 mos. 1937 No. 3 Value $10,500
    Other real estate sales: 1935, No. of Parcels 2 Value $1,650.00
    1936, No. of Parcels 1 Value $280.00
    First 3 mos. 1937 No. 3 Value $14,000
17. Give down payment and terms required on owned real estate sold; interest rate on unpaid balance; does payment required include amortization of taxes and insurance? Usually 10% is required, but exceptions are made. Payments 15 per month of balance of purchase price. Interest 6% or 6.6% on unpaid balances. Tax & insurance amortization not required over 8 to 10 yrs.

The data and information provided will be used for the purpose of extending mortgage credits.