GOLDEN GATE FEDERAL SAVINGS & LOAN ASS'N. San Francisco, California
(Name of Institution) (Address)

William H. Beaton (Officer Interviewed)

MORTGAGE ACTIVITY

1. Is the institution lending on real estate?
   Yes

2. Ratio of loan to appraisal:
   Not over 75%

3. Is the appraisal cash market or liberal?
   Cash

4. What rate (or rates) of interest is charged?
   6%

5. What is the loan period (or periods)?
   120 to 240 months

6. Is a commission charged? Yes. If so, who pays it?
   Borrower

   Give amount of commission, if any, and other loan costs to borrower:

7. Present mortgage account: Residential Loans: No. 120 Amount $ 346,678
   Other Loans: No. 3 Amount $ 32,894

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?

10. Total residential loans made: In 1934, No. 26 Amount $ 57,200
    1935, No. 32 Amount $ 99,800
    1936, No. 27 Amount $ 118,500
    First 3 months of 1937, No. 11 Amount $ 27,000

11. What amount of the total residential loans made in 1936
    represented refinancing of mortgages formerly held by
    this institution?
    $ 14,600

12. Amount of money available for mortgage lending:
    $ 50,000

13. Does the institution make direct reduction loans?
    Yes

    Describe any other loan plans:

REAL ESTATE OWNED

14. Residential real estate owned: No. of Parcels Book Value $ 50,000
    Other real estate owned: No. of Parcels Book Value $ 33,970

15. Estimated additional residential real estate to be acquired in 1936:
    None

    Estimated additional other real estate to be acquired in 1936:
    None

16. Residential real estate sales: 1935, No. of Parcels Value $ 69,004
    1936, No. of Parcels Value $ 88,994
    1st 3 months 1937, No. Value $ 9,000

    Other real estate sales: 1935, No. of Parcels Value $ 22,619
    1936, No. of Parcels Value $ 22,619

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?
    10% down, 6% interest, amortization of taxes and insurance in
    only a few cases.

92-A(Over)