BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

GOLDEN GATE FEDERAL SAVINGS & LOAN ASS'N.
San Francisco, California

(Name of Institution) (Address)

William H. Patton
(Officer Interviewed) Secretary

(Mortgage Activity)

1. Is the institution lending on real estate? Yes
2. Ratio of loan to appraisal: Not over 75% $5
3. Is the appraisal cash market or liberal? Market
4. What rate (or rates) of interest is charged? 6%
5. What is the loan period (or periods)? 180 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 $ 346,578 Other Loans: No. 3 Amount $ 32,094

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. 23 Amount $ 57,800 In 1935, No. 32 Amount $ 99,800 In 1936, No. 27 Amount $ 115,300
    First 3 months of 1937, " 11 $ 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 $ Other real estate owned: No. of Parcels Book Value $ 33,719
   Other real estate owned: 1. Home Office Building $ 33,719

15. Estimated additional residential real estate to be acquired in 1937: None

16. Residential real estate sales: 1935, No. of Parcels 10 Value $ 69,004 1936, No. of Parcels 13 Value $ 66,994 1936, No. of Parcels 1 1st 3 months 1937, " 1 $ 9,000
    Other real estate sales: 1935, No. of Parcels Value $ 9,000 1936, No. of Parcels 1 Value 28,619

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)