FORM No 4
Rev. 5-5-36

BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

FEDERAL SAVINGS & LOAN ASSOCIATION
(Name of Institution)

206-7-8 Howat Blvd., San Francisco, Calif. (Address)

R. L. Hand
(Officer Interviewed)

President
Secretary-Treasurer

(Mortgage Activity)

1. Is the institution lending on real estate? 
   Yes

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

3. Is the appraisal cash market or liberal? Cash Market.

4. What rate (or rates) of interest is charged? 6.6% and 7.2%.

5. What is the loan period (or periods)? 3 to 15 years.

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

   Other Loans: No. None. Amount $ None.

8. Is the institution making FHA loans? Will qualify shortly.

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? 
   Will loans be made for the maximum 20-year term?


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

   Direct reduction loans only.

13. Does the institution make direct reduction loans? Describe any other loan plans: 

REAL ESTATE OWNED

   Other real estate owned: No. of Parcels. None. Book Value $ None.

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

   1936, No. of Parcels. Value $ None.
   Other real estate sales: 1935, No. of Parcels. Value $ None.
   1936, No. of Parcels. Value $ None.

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? Some of these loans in Vallejo, Solano County. (Over) 96.-A.