BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

SAN FRANCISCO FEDERAL SAVINGS & LOAN ASS'N. 182 Market Street, San Francisco, Calif.  
(Name of Institution)  
(Address)  

Mr. W. N. Wilson  
(Officer Interviewed)  

President  
(Title)  

MORTGAGE ACTIVITY

1. Is the institution lending on real estate? Yes
2. Ratio of loan to appraisal: Maximum 75%
3. Is the appraisal cash market or liberal? Cash Market
4. What rate (or rates) of interest is charged? 6%-FHA and 6% & 6% uninsured
5. What is the loan period (or periods)? 5 to 20 years
6. Is a commission charged? No If so, who pays it? 
Give amount of commission, if any, and other loan costs to borrower: 

A service charge of 1% of the loan is made to include appraisals, papers, notary, etc.

7. Present mortgage account: Residential Loans: No. 131 Amount $714,074.82
   Other Loans: No. None Amount $ None
8. Is the institution making FHA loans? Yes
9. If so, to what extent in dollar volume? $80,677.11
   Will the institutions make FHA Title II loans up to the maximum 80% of appraised value? Limit is 75%
   Will loans be made for the maximum 20-year term? Yes
10. Total residential loans made: In 1934, No None Amount $ None
    1935, No 25 Amount $151,992.37
    San Francisco County First 3 mos. 1936, No 105 Amount $862,774.76
    $ 59,100
11. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? $ None
12. Amount of money available for mortgage lending: $ Depends on investment in our shares.
13. Does the institution make direct reduction loans? Yes
   Describe any other loan plans: 
14. Residential real estate owned: No. of Parcels None Book Value $ None
   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
16. Residential real estate sales: 1935, No. of Parcels None Value $ None
    1936, No. of Parcels None Value $ None
    Other real estate sales: 1935, No. of Parcels None Value $ None
    1936, No. of Parcels None 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? No sales.

99-A (Over)