Form No 4
Rev. 5-5-36
BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

SAN FRANCISCO FEDERAL SAVINGS & LOAN ASS'N. 582 Market Street, San Francisco, Calif.
(Name of Institution)

Mr. F. H. Wilson
(Officer Interviewed)

President

(Building & Loans, Homestead Associations and Cooperative Banks)

MORTGAGE ACTIVITY

1. Is the institution lending on real estate? Yes
2. Ratio of loan to appraisal: Maximum 85%
3. Is the appraisal cash market or liberal? Cash Market
4. What rate (or rates) of interest is charged? 6%-FHA and 6% & 6 1/2% 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? Will the institutions make FHA Title II loans up to a maximum 80% of appraised value? $80,067.11

   Yes
10. Will loans be made for the maximum 20-year term? Yes
11. Total residential loans made: In 1934, No None Amount $None
    1935, No 25 Amount $151,299.27
    San Francisco County 1936, No 105 Amount $862,774.76
    First 3 mos. 1937, No 10

12. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? $None
13. Amount of money available for mortgage lending: Depends on investment in our shares.
14. Does the institution make direct reduction loans? Yes
15. Describe any other loan plans: 

REAL ESTATE OWNED

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

15. Estimated additional residential real estate to be acquired in 1937 

   Estimated additional other real estate to be acquired in 1937: 

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

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.