BUILDING & LOANS, HOMESTEAD ASSOCIATIONS, and COOPERATIVE BANKS

FORM NO. 4
Rev. 5-5-36

(Name of Institution)

996 Market St., San Francisco, Calif.

(Address)

(Officer Interviewed)

(Title)

MORTGAGE ACTIVITY

1. Is the institution lending on real estate? 
   Yes

2. Ratio of loan to appraisal: 
   On one-family dwellings not over 80

3. Is the appraisal cash market or liberal? 
   Very conservative

4. What rate (or rates) of interest is charged? 
   6, 6½, and 7

5. What is the loan period (or periods)? 
   New construction not over 16 years
   Old buildings 12

6. Is a commission charged? 
   Loan Fee
   If so, who pays it? 
   Borrower
   Give amount of commission, if any, and other loan costs to borrower:
   Loan fee ½ of 1% of loan, appraiser fee $6.00, notary $1.00.

7. Present mortgage account: Residential Loans: No. 210 Amount $461,069
   Other Loans: No. None Amount $0

8. Is the institution making FHA loans? 
   No

9. If so, to what extent in dollar volume? 

10. Total residential loans made: In 1934, No. 24 Amount $50,400.00
    1935, No. 34 Amount $66,800.00
    1936, No. 59 Amount $136,150.00
    First 3 months 1937, No. 20 Amount $66,000

11. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? 
   $10,000.00

12. Amount of money available for mortgage lending: 
   $240,000.00 (about)

13. Does the institution make direct reduction loans? 
   Yes, Dayton Plan Installment. 
   First

14. Residential real estate owned: No. of Parcels 3 Book Value $9,962.73
    Other real estate owned: No. of Parcels None Book Value $0

15. Estimated additional residential real estate to be acquired in 1936: 
    $0

16. Residential real estate sales: 1935, No. of Parcels 3 Value $12,088.65
    1936, No. of Parcels 3 Value $12,153.22
    Other real estate sales: 1935, No. of Parcels None Value $0
    1936, No. of Parcels None Value $0

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? 
   Down payment $500 to $1000. Monthly payments like rent. Int. 7%. 
   Buyer is responsible for taxes and insurance from date of sale. (Over) 103-4