**Form No 4**  
Rev. 6-5-36  

**BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS**

<table>
<thead>
<tr>
<th>Institution</th>
<th>229 Montgomery St., San Francisco</th>
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<tbody>
<tr>
<td>(Name of Institution)</td>
<td>(Address)</td>
</tr>
<tr>
<td>Ernest A. Brown</td>
<td>(Secretary)</td>
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</tbody>
</table>

**MORTGAGE ACTIVITY**

1. Is the institution lending on real estate? **Yes**
2. Ratio of loan to appraisal: **60 to 80**
3. Is the appraisal cash market or liberal? **Cash Market and Liberal**
4. What rate (or rates) of interest is charged? **6-1/8 to 7.2**
5. What is the loan period (or periods)? **6 to 15 years**
6. Is a commission charged? **Yes** If so, who pays it? **Borrower**

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

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<th>1% loan fee.</th>
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7. Present mortgage account: Residential Loans: No. 359 Amount $834,485.27  
Other Loans: No. 95 Amount $562,471.09

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?**

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

10. Total residential loans made: In 1934, No. 11 Amount $22,820.68  
1935, No. 27 Amount $96,790.52  
1936, No. 32 Amount $211,246.07  
First 3 mos. 1937, 51  

11. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? **$23,415.32**
12. Amount of money available for mortgage lending: **$100,000 to 200,000**
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 76 Book Value $843,744.36  
Other real estate owned: No. of Parcels 5 Book Value $8,309.29

15. Estimated additional residential real estate to be acquired in 1936: **$10,000**  
Estimated additional other real estate to be acquired in 1936: **None**

16. Residential real estate sales: 1935, No. of Parcels 22 Value $60,697.35  
1936, No. of Parcels 77 Value $221,024.42  
1937, 13  
First 3 mos. 1937, 51

| Other real estate sales: 1935, No. of Parcels 13 Value $41,599.14  
1936, No. of Parcels 1 Value $404.29  
1st 3 mos. 1937, 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? **From 10 to 20% down and 1% per month, including principal and int. at 6-61/2 to 7 or 7.2%. Taxes & insurance collected in addition to regular pym'ts.**

109-A (Over)