## Building & Loans, Homestead Associations and Cooperative Banks

### Pacific States Savings & Loan Co.

<table>
<thead>
<tr>
<th>(Name of Institution)</th>
<th>565 Market St., San Francisco</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Address)</td>
<td></td>
</tr>
<tr>
<td>C. P. Adams, Jr.</td>
<td>(Officer Interviewed)</td>
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<tr>
<td></td>
<td>(Title)</td>
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</tbody>
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### Mortgage Activity in San Francisco

1. Is the institution lending on real estate?  
   - No

2. Ratio of loan to appraisal:  
   - 

3. Is the appraisal cash market or liberal?  
   - 

4. What rate (or rates) of interest is charged?  
   - 

5. What is the loan period (or periods)?  
   - 

6. Is a commission charged? If so, who pays it?  
   - 
   - Give amount of commission, if any, and other loan costs to borrower:  
   - 
   - 

7. Present mortgage account: Residential Loans: No. 148 Amount $37,255  
   - Other Loans: No. 16 Amount $660,420

8. Is the institution making FHA loans?  
   - No

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

10. 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. Total residential loans made: In 1934, No. 2 Amount $10,109  
    - 1935, No. 1 Amount $2,797  
    - 1936, No. 4 Amount $15,360  
    - First 3 mos. of 1937, No. None Amount $--

12. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? $15,350

13. Does the institution make direct reduction loans?  
    - Not lending

14. Does the institution make any other loan plans?  
   - 

### Real Estate Owned in San Francisco

15. Residential real estate owned: No. of Parcels None Book Value $--  
    - Other real estate owned: No. of Parcels 20 Book Value $5,016,274

16. Estimated additional residential real estate to be acquired in 1936  
    - Estimated additional other real estate to be acquired in 1936: $None

17. Residential real estate sales: 1935, No. of Parcels None Value $--  
    - 1936, No. of Parcels None Value $--

- All San Francisco residential real estate trade for income property in 1934.