**Form No 4**

**Rev. 5-5-36**

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

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**Pacific States Savings & Loan Co.**

(Name of Institution)

250 Market St., San Francisco

(Address)

C. F. Adams, Jr.

(Officer Interviewed)

(Title)

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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? **%**

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7. Present mortgage account: Residential Loans: No. 148 Amount $361,265

   Other Loans: No. 46 Amount $650,220

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8. Is the institution making FHA loans? **No**

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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? **%**

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10. Total residential loans made: In 1934, No. 2 Amount $10,109

   1935, No. 1 Amount $2,797

   1936, No. 4 Amount $16,350

   **First 3 mos. of 1937, No. None Amount $**

11. What amount of the total residential loans made in 1936 represented refinancing of mortgages formerly held by this institution? **None**

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12. Amount of money available for mortgage lending: **Undetermined**

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

Describe any other loan plans:

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**REAL ESTATE OWNED in San Francisco**

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

   Other real estate owned: No. of Parcels 20 Book Value $8,016,274

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 $ ****

   1936, No. of Parcels None Value $ ****

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**All San Francisco residential real estate trades for income property in 1934.**

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? **%**

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(Over)