Form No 4
Rev. 5-5-36

BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

(Name of Institution)

[Address]

[Officer Interviewed]

[Title]

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? Full market value

4. What rate (or rates) of interest is charged? 6 to 7.2 %

5. What is the loan period (or periods)? 10 to 16 years

6. Is a commission charged? No If so, who pays it?

7. Loan fee - 1% 
   Appraisal Fee - $5.00 
   Attorney Fee - $6.00 
   California Tax Agency - $6.00

8. Present mortgage account: Residential Loans: No. 48 Amount $137,900
   Other Loans: No. 4 Amount $52,900

9. Is the institution making FHA loans? No

10. Will the institutions make FHA Title II loans up to the maximum 80% of appraised value? No

11. Total residential loans made: In 1934, No. 2,935 Amount $11,055
    1935, No. 4 Amount $15,475
    1936, No. 4 Amount $10,475

12. Is the institution making direct reduction loans? Yes

13. Does the institution make any other loan plans? Yes

REAL ESTATE OWNED

14. Residential real estate owned: No. of Parcels 9 Book Value $69,567
    Other real estate owned: No. of Parcels 3 Book Value $60,813

15. Estimated additional residential real estate to be acquired in 1936 $9,630

16. Residential real estate sales: 1935, No. of Parcels 1 Value $36,415
    1936, No. of Parcels 4 Value $10,564
    Other real estate sales: 1935, No. of Parcels 1 Value $54,776
    1936, No. of Parcels 1 Value $18,932

17. Give down payment and terms required on owned real estate sold; interest rate on unpaid balance; does payment include amortization of taxes and insurance? 10% of purchase price required as down payment, balance of the amount is carried at 6% per annum with equal monthly installments sufficient to amortize the unpaid principal within a reasonable time. Payments in (G.P.C.) include taxes & insurance without same if desired...