16. 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?

See interview.

17. Describe most successful methods of disposing of real estate owned:

See interview.

GENERAL OPERATIONS

18. Discuss loan servicing methods, including percentage of loans delinquent to total loans (define such delinquency):

See interview.

19. General History of lending operations in this community since 1929:

See interview.

20. Summarize the interview with the officer contacted: See next page.

Agent's Note: The San Francisco District Office of this Corporation, which is a wholly-owned subsidiary of the Metropolitan Life Insurance Company of New York organized to handle their lending and real estate holdings in the west, is in charge of Mr. Wilbur F. Warner, Vice President.

The questionnaire covers San Francisco and the suburban towns immediately to the south. Ninety percent of the items given, however, are in San Francisco. Ninety percent of the officers given in San Francisco are of the Metropolitan Life Insurance Company.