Occidental Life Insurance Company

Los Angeles, California

Are mortgage loans made directly through company's own agency or a correspondent? Both

H. T. Brower
Manager, Mortgage Loan Dept.

LOCAL MORTGAGE ACTIVITY in San Francisco County.

1. Is company actively lending on local real estate? Yes; for this community $ __

2. Local lending terms for loans other than FHA:

<table>
<thead>
<tr>
<th>PERCENT OF LOAN TO APPRAISAL RATE</th>
<th>INTEREST RATE</th>
<th>FREQUENCY OF REQUIRED LOAN PAYMENT</th>
<th>% PER ANNUM AMORTIZATION REQUIREMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>60%</td>
<td>0</td>
<td>10 - 16 yrs. Month</td>
<td>In full period</td>
</tr>
<tr>
<td>Other</td>
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<tr>
<td>Other</td>
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3. What are major differences between the lending terms and policies of today and 1929 with respect to the items in question "2"? Now amortized monthly

4. FHA Loans:

a. Are Title II loans being made? No; Amount to date ______ $ __________

b. Are Title II loans being purchased? No; Amount to date ______ $ __________

c. For what maximum percentage of appraisal? 80 %

d. For what maximum period? 18 yrs

5. LOCAL MORTGAGE ACCOUNT - include Title II:

a. Total all mortgages on properties located in this city & suburbs __4__ $ 268,510

b. Total residential mortgages - this city and suburbs _______ $ 77,663

6. LOCAL MORTGAGES MADE OR PURCHASED - include Title II:

a. Total all mortgages made or purchased on properties located in this city and suburbs: 1935 _______ 5 $ 104,800

b. Total residential mortgages made or purchased - this city and suburbs: 1935 _______ 4 $ 22,100

7. Total residential mortgages purchased - this city and suburbs since 1-1-36 _____________________________ None $ __________

8. Are purchased residential mortgages in question "7" included in "6-b"? None purchased.

9. Amount of residential mortgages on properties in this city and suburbs recast in 1936 and ______ months of 1937 _______ None $ __________