**MORTGAGE ACTIVITY**

1. Is the company lending on real estate? **Yes**
2. Ratio of loan to appraisal: Not to exceed 50% Cash market
3. Is the appraisal cash market or liberal? Cash market
4. What rate (or rates) of interest is charged: 4 to 6 %
5. What are the loan periods? 5 to 10 years
6. Is a commission charged? **Yes** If so, who pays it? Borrower
   Give amount of commission, if any, and other loan costs to borrower: 2% on 5-year loans; 3% on 10-year loans, together with actual costs.
7. Amount of present mortgage account in this area:
   - Residential loans: No. Amount $ 6,000,000
   - Other loans: No. Amount $ 6,000,000
8. Is the company making F.H.A. loans? **No**
9. If so, to what extent in dollar volume? $ 6,000,000
10. Will the company make F.H.A. Title II loans up to the maximum 80% of appraised value? **Yes**
11. Will loans be made for the maximum 20-year term? **Yes**
12. Residential loans made in 1934:
   - No. Amount $ 6,000,000
   - 1935: No. Amount $ 6,000,000
   - 1936: No. Amount $ 6,000,000
13. What amount of total residential loans made in 1936 represented refinancing of mortgages formerly held by this company? **None**
14. Does the company make direct reduction loans? **No**
15. Describe any other loan plans: 

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**REAL ESTATE OWNED**

13. Residential real estate owned: No. of Parcels **None** Book Value $ 6,000,000
14. Estimated additional residential real estate to be acquired in 1937: No. of Parcels **None** Book Value $ 6,000,000
15. Residential real estate sales:
   - 1935: No. of Parcels **None** Value $ 6,000,000
   - 1936: No. of Parcels **None** Value $ 6,000,000
   - Other real estate sales:
     - 1935: No. of Parcels **None** Value $ 6,000,000
     - 1936: No. of Parcels **None** Value $ 6,000,000