MORTGAGE ACTIVITY in San Francisco

1. Is the institution lending on real estate?
   See interview.

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?
   Give amount of commission, if any, and other loan costs to borrower:

7. Present mortgage account:
   Residential Loans: No. Amount $ 
   Other Loans: No. Amount $

8. Is the institution making FHA loans?

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?

10. Total residential loans made: In 1934, No. Amount $ 
    1935, No. Amount $ 
    1936, No. Amount $

11. What amount of the total residential loans made in 1936 represent refinancing of mortgages formerly held by this institution? $

12. Amount of money available for mortgage lending:

13. Does the institution make direct reduction loans?
   Describe any other loan plans:

REAL ESTATE OWNED in San Francisco

14. Residential real estate owned: No. of Parcels 10  Book Value $114,000
    Other real estate owned: No. of Parcels 104  Book Value $242,200

15. Estimated additional residential real estate to be acquired in 1937: $
    Estimated additional other real estate to be acquired in 1937: $

16. Residential real estate sales: 1935, No. of Parcels 126  Value $531,500
    1936, No. of Parcels 126  Value $537,200
    First 3 mos. of 1937: 25  Value $148,400
    Other real estate sales: 1935, No. of Parcels 78  Value $322,000
    1936, No. of Parcels 130  Value $922,200
    First 3 mos. of 1937: 34  Value $222,000

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? Minimum of 10% down, balance up to 10 years (generally 5 years) at 6% interest, the purchaser to keep up taxes and insurance. 

(Over)