MORTGAGE ACTIVITY in San Francisco

1. Is the institution lending on real estate?  Yes
2. Ratio of loan to appraisal: Not over 80%, usually 65 to 70.
3. Is the appraisal cash market or liberal? Cash market.
4. What rate (or rates) of interest is charged? 6.5, 6.6, 7.2 percent.
5. What is the loan period (or periods)? 10, 12, 14 years.

   Other Loans: No. 13, Amount $424,490.
8. Is the institution making FHA loans? No.
9. If so, to what extent in dollar volume? 
10. Total residential loans made: In 1934, No. — Amount $——.
    1935, No.  — Amount $——.
    1936, No.  — Amount $——.
    First 3 mos. 1937, No.  — Amount $136,920.
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: $650,000.
13. Does the institution make direct reduction loans? Yes. Describe any other loan plans: None.

REAL ESTATE OWNED

    Other real estate owned: No. of Parcels None, Book Value $——.
15. Estimated additional residential real estate to be acquired in 1937: $——.
    Estimated additional other real estate to be acquired in 1937: $——.
    1936, No. of Parcels None, Value $——.
    Other real estate sales: 1935, No. of Parcels None, Value $——.
    1936, No. of Parcels 2, Value $66,000.
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? At least 10% down payment. 10 years, 7.5%, monthly at 1% of price less down payment; when taxes and insurance amortized, payment increased accordingly.