BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS  

MORTGAGE ACTIVITY in San Francisco

1. Is the institution lending on real estate? Yes
2. Ratio of loan to appraisal: Not over 80% usually cash market
3. Is the appraisal cash market or liberal? Cash market
4. What rate (or rates) of interest is charged? 6, 6, 6, 7 1/2
5. What is the loan period (or periods)? 10, 12, 14 yrs.
7. Present mortgage account: Residential Loans: No. 146 Amount $ 59,346
   Other Loans: No. 13 Amount $ 42,133
8. Is the institution making FHA loans? Yes
9. If so, to what extent in dollar volume? $ 135,669
10. Total residential loans made: In 1934, No. Amount $ 10,234
    1935, No. 1 Amount $ 6,000
    1936, No. 153 Amount $ 736,180
    First 3 mos. 1937, No. 78 Amount $ 419,100
11. What amount of the total residential loans made in 1936 represent refinancing of mortgages formerly held by this institution? $ 135,669
12. Amount of money available for mortgage lending: $ 650,000
13. Does the institution make direct reduction loans? Yes

REAL ESTATE OWNED

14. Residential real estate owned: No. of Parcels 2 Book Value $ 8,449
    Other real estate owned: No. of Parcels None Book Value $ 0
15. Estimated additional residential real estate to be acquired in 1937 $ 0
    Estimated additional other real estate to be acquired in 1937 $ 0
    1936, No. of Parcels None Value $ 0
    Other real estate sales: 1935, No. of Parcels None Value $ 0
    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 1/2% monthly at 15 of price less down payment; when taxes and insurance amortized, payment increased accordingly.