**BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS**

**WESTERN LOAN & BUILDING CO.**

(Name of Institution)

45 East 1st South St., Salt Lake City, Utah

(address)

R. H. Ritchie

(Officer Interviewed)

Assistant General Manager

(Title)

See Oakland-Berkeley East Bay Area Report.

**MORTGAGE ACTIVITY in San Francisco**

1. Is the institution lending on real estate?
   - No

2. Ratio of loan to appraisal: $\$\$

3. Is the appraisal cash market or liberal?
   - No

4. What rate (or rates) of interest is charged?
   - No

5. What is the loan period (or periods)?
   - No

6. Is a commission charged? If so, who pays it?

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

<table>
<thead>
<tr>
<th>Present mortgage account: Residential Loans:</th>
<th>No.</th>
<th>Amount $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other Loans:</td>
<td>No. 40</td>
<td>Amount $ 1,098,240.69</td>
</tr>
</tbody>
</table>

7. Is the institution making FHA loans?
   - No

8. If so, to what extent in dollar volume?
   - No

9. Will the institutions make FHA Title II loans up to the maximum 80% of appraised value?
   - No

10. Will loans be made for the maximum 20-year term?
    - No


12. Amount of money available for mortgage lending:
    - No

13. Does the institution make direct reduction loans?
    - No

14. Describe any other loan plans:

**REAL ESTATE OWNED in San Francisco**


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


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?

Mortgages 25% down payment, contracts at least 10% down payment. Interest rate from 6 to 7%. Amortization of taxes and insurance wherever possible.