BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

WESTERN LOAN & BUILDING CO.  45 East 1st South St., Salt Lake City, Utah
(Name of Institution) (Address)

E. H. Ritchie  Assistant General Manager
(Officer Interviewed) (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? %

5. What is the loan period (or periods)?

6. Is a commission charged? No. If so, who pays it?

   Other Loans: No. Amount $ 1,098,240.69

8. Is the institution making FHA loans? No


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

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

    1935, No. Amount $.
    1936, No. Amount $.

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


15. Does the institution make direct reduction loans? No

16. Describe any other loan plans:

    Other real estate owned: No. of Parcels. Book Value $ 607,820.

18. Estimated additional residential real estate to be acquired in 1937: $ 574,428.60

    1936, No. of Parcels. Value $.

    1936, No. of Parcels. Value $.

21. 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, contrasts at least 10% down payment. Interest rate from 6 to 7.5%. Amortization of taxes and insurance wherever possible.