First National Bank of San Jose
San Jose, California

W. S. Gayle
(Officer)

Assistant Cashier
(Title)

September 4 1937

GENERAL OPERATIONS

1. Growth in deposits during last year $ 829,016
2. Amount of borrowed money $ None
b. Federal Deposit Insurance Corporation membership Yes

MORTGAGE ACTIVITY

5. Is institution actively lending on real estate? Yes; Approx. Amt. available $ 250,000
6. Lending terms for loans other than F.H.A.: PRESENT
a. Maximum percentage of appraisal loaned 50-60 % 50 %
b. Interest rate or rates charged 6-7 % 7 %
c. Usual loan period 5 years 3 years
d. Total monthly payment per $1,000 of loan $ No definite amount.
e. If usual loan is other than a monthly payment amortizing loan, state principal reduction required No definite amount.
f. Are direct reduction loans made? (yes-no)
g. Loan costs: 1. Commission or service fee None % None %
   2. Exclusive of "g-i" what are "other loan costs" to borrower on a $5,000 loan? $ 12.50 $ 12.60
7. Are F.H.A. Title II loans being made? No. a. For what maximum period?
   b. Maximum % of appraisal
8. MORTGAGE ACCOUNT - Include Title II:
   a. Total all mortgages owned by institution 170 $ 1,976,840
   b. Total residential mortgages on properties located in this city and suburbs 34 $ 91,320
   c. If any residential mortgages are owned elsewhere, please indicate approximate number and amount No $ 
9. MORTGAGES MADE - Include Title II:
   a. Total all mortgages made during (1935 26 $ 281,332
   b. Total residential mortgages made in this city and suburbs during (1936 26 $ 264,100
   c. If any residential mortgages were made elsewhere during 1935, 1936, 1937, please indicate number and amount None $ 