Guaranty Building & Loan Association 69 South First St., San Jose, Calif.

September 1 1937

Urban A. Sontheimer Vice President

General Operations

1. Net gain in deposits and/or unpledged share investment during past 6 mos. $68,831.88

2. Total subscriptions: 
   a. Sec'y of Treasury $ None ; b. HOLC Investment $ None

3. Advances: 
   a. Federal Home Loan Bank $ None ; b. Other borrowed money $ None

4. Last payment of: 
   a. Dividend July 1, 1937 Annual Rate 4 % ; b. Interest Annual Rate $ %

5. Federal affiliations: 
   a. Federal Home Loan Bank Yes ; since 1935
   b. Federal Savings Insurance Corporation Yes ; since 1936
   c. Federalized? No ; by conversion or new Ass'n?
   d. If Federalized through conversion and/or shares insured, on what basis, if any, were assets segregated? Not segregated.

Mortgage Activity

6. Is institution actively lending on real estate? Yes ; Approx. amt. available $400,000

7. Lending terms for loans other than FHA: 
   a. Maximum percentage of appraisal loaned 80 % 65 %
   b. Interest rate or rates charged 6 % 6.4 % 9.6 %
   c. Annual Premium rate, if any None %
   d. Usual loan period 12 years 10 years
   e. Total monthly payment per $1,000 of loan $ 10 $ 12
   f. If usual loan is other than a monthly payment amortizing loan, state principal reduction required % ann. % ann.
   g. Type of loan (direct reduction, sinking fund, etc.) Direct reduction
   h. Loan costs: 1. Commission or Service fee None %

   2. Exclusive of "h-1" what are "other loan costs" to borrower on a $5,000 loan? $16.00 $16.20

8. Are FHA Title II loans being made? No
   a. For what maximum period?  ; b. For what max. % of appraisal?  %
   c. Title II loans made to date? No. ; $ -

(Over)