BUILDING & LOAN, HOMESTEAD ASSOCIATIONS and CO-OPERATIVE BANKS

September 11, 1937

Santa Clara Building & Loan Association

946 Franklin St., Santa Clara

R. S. Shover

GENERAL OPERATIONS

1. Net gain in deposits and/or unpledged share investment during past year: $ None

2. Total subscriptions:
   a. Sec’y of Treasury: $ None
   b. HOLC Investment: $ 10,000

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

4. Last payment of:
   a. Dividend Sept. 1 Annual Rate: 4%
   b. Interest Annual Rate: 7.2%

   If more than one type, give details

5. Federal affiliations:
   a. Federal Home Loan Bank: No since (date)
   b. Federal Savings Insurance Corporation: No since (date)
   c. Federalized: No; by conversion or new Ass’n? (yes - no) (date)
   d. If Federalized through conversion and/or shares insured, on what basis, if any, were assets segregated?

MORTGAGE ACTIVITY

6. Is institution actively lending on real estate? Yes; Approx. amt. available $ None at present.

7. Lending terms for loans other than FHA:
   a. Maximum percentage of appraisal loaned: 80%
   b. Interest rate or rates charged: 6.8 & 7.2%
   c. Annual Premium rate, if any: 0%
   d. Usual loan period: 10 & 12 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.
   g. Type of loan (direct reduction, sinking fund, etc.): -
   h. Loan costs: 1. Commission or Service fee: None

   2. Exclusive of "h-1" what are "other loan costs" Loans limited to

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.