**INSURANCE COMPANIES (and other mortgage lending institutions not covered in Forms 4 and 5)**

**PACIFIC MUTUAL LIFE INSURANCE COMPANY**  
(Name of Company)  
523 W. Sixth St., Los Angeles, Calif.  
(Home Office Address)

**Lloyd L. Curtice**  
(Person Interviewed)  
Manager, San Francisco Branch Office,  
Mortgage Loan Department  
(Title)

**MORTGAGE ACTIVITY**: San Jose, Santa Clara County  
(Home in City of Santa Clara)

1. Is the company lending on real estate?  
   Yes

2. Ratio of loan to appraisal:  
   60%

3. Is the appraisal cash market or liberal?  
   Liberal

4. What rate (or rates) of interest is charged:  
   4½ to 6%

5. What are the loan periods?  
   3 to 20 years

6. Is a commission charged? No  
   If so, who pays it?  
   Borrower pays only the actual title cost and a tax search charge of $2.00 per year for the loan term, regardless of size of loan or number of parcels.

7. Amount of present mortgage account in this area:  
   Residential loans: No. 1  
   Amount $4,040  
   Other loans: No. $388,150

8. Is the company making F.H.A. loans? No

9. If so, to what extent in dollar volume?  
   Will the company make F.H.A. Title II loans up to the maximum 80% of appraised value? No  
   Will loans be made for the maximum 20-year term? No

10. Residential loans made in  
    1934: No. Amount $0  
    1935: No. Amount $0  
    1936: No. Amount $0  
    To June 1st, 1937: No. Amount $0

11. What amount of total residential loans made in 1936 represented refinancing of mortgages formerly held by this company? 

12. Does the company make direct reduction loans? Yes  
   Describe any other loan plans:  
   This company has no set plan as to flat or amortized loans. The terms of the loan are covered entirely by the class of security and the amount of loan applied for.

**REAL ESTATE OWNED**

13. Residential real estate owned: No. of Parcels None  
    Book Value $-  
    Other real estate owned: No. of Parcels None  
    Book Value $-

14. Estimated additional residential real estate to be acquired in 1936: No.  
    Estimated additional other real estate to be acquired in 1936: No.

15. Residential real estate sales 1935: No. of Parcels None  
    Value $0  
    1936: No. of Parcels None  
    Value $0  
    Other real estate sales 1935: No. of Parcels None  
    Value $0  
    1936: No. of Parcels None  
    Value $0  
    To June 1st, 1937: No. None $0

(Over)