**MORTGAGE ACTIVITY in San Jose and Santa Clara Cities.**

1. **Is the company lending on real estate?**
   - **Yes**

2. **Ratio of loan to appraisal:**
   - 60%

3. **Is the appraisal cash market or liberal?**
   - Cash Market

4. **What rate (or rates) of interest is charged:**
   - **On residential loans:** 6 – 7%

5. **What are the loan periods?**
   - 5 years

6. **Is a commission charged?**
   - **No**
   - If so, who pays it?
   - Give amount of commission, if any, and other loan costs to borrower:
     - Only actual expenses charged.

7. **Amount of present mortgage account in this area:**
   - Residential loans: **No.** 9, **Amount** $65,000
   - Other loans: **No.** 9, **Amount** $160,000

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

9. **Will the company make F.H.A. Title II loans up to the maximum 80% of appraised value?**
   - **Will loans be made for the maximum 20-year term?**

10. **Residential loans made in:**
    - 1934: **No.** 4, **Amount** $22,000
    - 1935: **No.** 4, **Amount** $24,600
    - 1936: **(6 mos.)* Amount $6,600

11. **What amount of total residential loans made in 1936 represented refinancing of mortgages formerly held by this company?**
    - **None**

12. **Does the company make direct reduction loans?**

13. **What amount of total residential loans made in 1936 represented refinancing of mortgages formerly held by this company?**
    - **None**

**REAL ESTATE OWNED in San Jose and Santa Clara Cities.**

13. **Residential real estate owned:**
    - No. of Parcels: 1, Book Value $12,000

14. **Estimated additional residential real estate to be acquired in 1937:**
    - **None**

15. **Residential real estate sales:**
    - 1935: **No.** None, **Value** $12,000
    - 1936: **No.** None, **Value** $12,000
    - 1937: **(6 mos.)* None

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(Over)