Pacific States Savings & Loan Company

746 Market St., San Francisco, Calif.

C. F. Adams, Jr.

Vice-President

BUILDING & LOANS, HOMESTEAD ASSOCIATIONS and COOPERATIVE BANKS

MORTGAGE ACTIVITY in San Jose and Santa Clara Cities.

1. Is the institution lending on real estate? 
   Not in this territory.

2. Ratio of loan to appraisal: 

3. Is the appraisal cash market or liberal? 

4. What rate (or rates) of interest is charged? 

5. What is the loan period (or periods)? 

6. Is a commission charged? If so, who pays it? 
   Give amount of commission, if any, and other loan costs to borrower:

   Other Loans: No. 1 Amount $ 52,412.

8. Is the institution making FHA loans? 
   No

9. If so, to what extent in dollar volume? 
   Will the institutions make FHA Title II loans up to the maximum 95% of appraised value? 
   Will loans be made for the maximum 20-year term? 

10. Total residential loans made: In 1934, No. None Amount $ —
     1935, No. None Amount $ —
     1936, No. None Amount $ —
     1937 (8 mos.) None Amount $ —

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

12. Amount of money available for mortgage lending: 

13. Does the institution make direct reduction loans? 
   Describe any other loan plans:

REAL ESTATE OWNED

14. Residential real estate owned: No. of Parcels None Book Value $ —
     Other real estate owned: No. of Parcels 1 Book Value $ 149,439.

15. Estimated additional residential real estate to be acquired in 1937: None
     Estimated additional other real estate to be acquired in 1937: None

16. Residential real estate sales: 1935, No. of Parcels None Value $ —
     1935, No. of Parcels None Value $ —
     1936, No. of Parcels None Value $ —
     1936, No. of Parcels None Value $ —

17. Give down payment and terms required on owned real estate sold; interest rate on unpaid balance; does payment required include amortization of taxes and insurance?