BANKS AND TRUST COMPANIES
(Do not include Trust Department figures)

October 28, 1938

Bank of America, W.T. & S.A.
((Name of Institution)
(Address)

Maden S. Blois
(Officer)
(Vice President

GENERAL OPERATIONS in San Joaquin County

1. Growth in deposits during last year... $1,213,000. in 1937
2. Amount of borrowed money... $ None
3. Interest rate paid: a. On Savings 2%; b. On Time Deposits 1 to 2%

MORTGAGE ACTIVITY or MORTGAGE SERVICES

5. Is institution actively lending on real estate? Yes; Approx. Amt. available $3,000,000
6. Lending terms for loans other than F.H.A.: Present 1929
   a. Maximum percentage of appraisal loaned 60% 60%
   b. Interest rate or rates charged 6% 7%
   c. Usual loan period 6 years 1 years
   d. Total monthly payment per $1,000 of loan $10 $ Straight
   e. If usual loan is other than a monthly payment amortizing loan, state principal reduction required $ None % None
   f. Are direct reduction loans made? Yes No
   g. Loan costs: 1. Commission or service fee None None
      2. Exclusive of "g-i" what are "other loan costs" to borrower on a $5,000 loan? $56.50 $56.50
   b. Maximum % of appraisal 80 & 90%
   c. Title II loans made to-date $372,868.64
8. MORTGAGE ACCOUNT - Include Title II:
   a. Total all mortgages owned by institution
   b. Total residential mortgages on properties located in this city and suburbs (in San Joaquin County) 477 $1,038,044.15
   c. If any residential mortgages are owned elsewhere, please indicate approximate number and amount
9. MORTGAGES MADE - Include Title II:
   a. Total all mortgages made during 1937
      b. Total residential mortgages made during this city and suburbs during 1937
         c. If any residential mortgages were made elsewhere during 1935, 1936, 1937, please indicate number and amount