First National Bank
(Name of Institution)

Stockton, California
(Address)

R. N. Rieholtz
(Officer)

Cashier
(Title)

GENERAL OPERATIONS as of October 1, 1938

1. Growth in deposits during last year... $175,900
2. Amount of borrowed money ... $None

MORTGAGE ACTIVITY

5. Is institution actively lending on real estate? Yes: Approx. Amt. available $1,000,000

6. Lending terms for loans other than F.H.A.:
   a. Maximum percentage of appraisal loaned 60% 60%
   b. Interest rate or rates charged 5 and 6% 6 and 7%
   c. Usual loan period 10 years 1 years
   d. Total monthly payment per $1,000 of loan $Not fixed $Not fixed
   e. If usual loan is other than a monthly payment amortizing loan, state principal reduction required % ann. % ann.
   f. Are direct reduction loans made? Yes Yes (yes-no) (yes-no)
   g. Loan costs: 1. Commission or service fee None None
       2. Exclusive of "g-1" what are "other loan costs" to borrower on a $5,000 loan? None $0

7. Are F.H.A. Title II loans being made? Yes; a. For what maximum period? 20 years
   b. Maximum % of appraisal 90%; c. Title II loans made to-date No. 7 $21,200

8. MORTGAGE ACCOUNT - Include Title II:
   a. Total all mortgages owned by institution 41 $239,299.26
   b. Total residential* mortgages on properties located in this city and suburbs 20 $35,488.79
   c. If any residential* mortgages are owned elsewhere, please indicate approximate number and amount None

9. MORTGAGES MADE - Include Title II:
   a. Total all mortgages made during 1936 8 $43,545.00
      1937 8 $66,273.34
      1937 (6 Months) 16 $101,761.00
   b. Total residential* mortgages made in this city and suburbs during 1936 4 $5,445.00
      1937 2 $5,000.00
      1937 (6 Months) 10 $23,251.00
   c. If any residential* mortgages were made elsewhere during 1935, 1936, 1937, please indicate number and amount None

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