GENERAL OPERATIONS

1. Growth in deposits during last year... $ 54,578 year ending June 30, 1938

2. Amount of borrowed money $ None


MORTGAGE ACTIVITY

5. Is institution actively lending on real estate? Yes; Approx. Am't. available $ 100,000

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% 6-7%
   c. Usual loan period 1 year flat, 10 yrs. amortized 10 years 10 years
   d. Total monthly payment per $1,000 of loan 1%-month. int. $ None $ None
   e. If usual loan is other than a monthly payment amortizing loan, state principal reduction required 10% ann. 10% 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-i" what are "other loan costs" to borrower on a $3,000 loan? $ Appraisal fee plus loan expense $ None

   b. Maximum % of appraisal 80%; c. Title II loans made to-date No. 70 $ 308,847.00

8. MORTGAGE ACCOUNT - Include Title II:
   a. Total all mortgages owned by institution 522 $ 3,539,255.25
   b. Total residential* mortgages on properties located in this city and suburbs 282 $ 662,553.64
   c. If any residential* mortgages are owned elsewhere, please indicate approximate number and amount 5 $ 6,900.00

9. MORTGAGES MADE - Include Title II:
   a. Total all mortgages made during (1936) $ 128 $ 700,799.46 (1937) $ 118 $ 445,582.20
      Borrowers or other mortgagors (1937-8 months) 91 $ 412,675.48
   b. Total residential* mortgages made in this city and suburbs during (1936) 87 $ 254,632.19 (1937) 85 $ 214,055.56
      (1937-8 months) 65 $ 152,665.48
   c. If any residential* mortgages were made elsewhere during 1935, 1936, 1937, please indicate number and amount (1937-8 months) 3 $ 3,000.00