10. Total residential* mortgages on properties in this city and suburbs purchased since 1-1-38 
   None $ 

11. Total residential* mortgages on properties in this city and suburbs sold since 1-1-38 
   None $ 

12. Does ques. "o-b" include mortgages in ques."10"? No 

13. Amount of residential* mortgages on properties in this city and suburbs recast in 1937 and 9 months of 1938 
   54 $ 64,188.55 

14. At close of last fiscal year, what was the amount of accrued interest as a percentage of total mortgage account? 
   What was the percentage for the previous fiscal year? 

15. REAL ESTATE OWNED - excluding Office Building: 
   a. Total all properties owned by institution 
      45 $ 506,969.91 
   b. Total residential* properties owned in this city and suburbs 
      5 $ 14,489.45 
   c. If any residential* properties are owned elsewhere, please indicate approximate number and amount 
      None $ 

16. Estimate additional residential* properties in this city and suburbs which will probably be acquired next 12 months by foreclosure or otherwise 

17. Residential* properties located in this city and suburbs which were sold during 
   (1937) 
   (1937) 
   9 months) 
   a. Total all properties 
      8 $ 28,705.00 
   b. Total residential* properties 
      4 $ 11,502.25 

18. Usual terms of sale: a. Down payment 10%; b. Interest rate on balance 6%; c. Amortization required \( \frac{3}{4} \) % per mo.; d. Are taxes and insurance collected dates monthly? on due; e. What percentage of sales are made on purchase or land contracts? 68%; f. What percentage of equity is required before deed is given? 40%; g. What is the usual down payment on contract sales? 5-10% 

19. To what extent are properties reconditioned after acquisition? 
   Reconditioned sufficiently to place in salable condition. 

20. What percentage of dwelling units are occupied? (Exclude those held open for sale) 

21. What has been your most successful method of disposing of acquired real estate? 
   Real Estate Dept. of bank cooperating with Realty Board Members. Also direct advertising. 

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*Residential property is defined as a 1-4 family dwelling or a combination business property and dwelling for not more than four families.