BUILDING & LOAN, HOMESTEAD ASSOCIATIONS and CO-OPERATIVE BANKS

October 1, 1938

State Building and Loan Association (Name of Institution)

253 East Harbor Ave., Stockton, California

(Full Address)

F. L. Williams
(Officer)

Practitioner

(Title)

GENERAL OPERATIONS

1. Net gain in deposits and/or unpledged share investment during past Year...$104,250.00

2. Total subscriptions:
   a. Sec'y of Treasury...... $_____; b. HOLC Investment............$_____

3. Advances:
   a. Federal Home Loan Bank $_____; b. Other borrowed money $_____

4. Last payment of:
   a. Dividend -- Annual Rate -- %; b. Interest 7-1-38 Annual Rate 3 %

If more than one type, give details

5. Federal affiliations:
   a. Federal Home Loan Bank ........... Yes, since 10-5-33
   b. Federal Savings Insurance Corporation No; since
   c. Federalized? No; by conversion or new Ass'n.
   d. If Federalized through conversion and/or shares insured, on what basis, if any, were assets segregated?

MORTGAGE ACTIVITY

6. Is institution actively lending on real estate? Yes; Approx. amt. available $100,000.00

7. Lending terms for loans other than FHA:
   a. Maximum percentage of appraisal loaned 50 %
   b. Interest rate or rates charged 6 %
   c. Annual Premium rate, if any
   d. Usual loan period 12 years
   e. Total monthly payment per $1,000 of loan 12 yr. loan...
   f. If usual loan is other than a monthly payment amortizing loan, state principal reduction required
   g. Type of loan (direct reduction, sinking fund, etc.)
   h. Loan costs: 1. Commission or Service fee None
   2. Exclusive of "h-1" what are "other loan costs" to borrower on a $5,000 loan...

8. Are FHA Title II loans being made? No
   a. For what maximum period?_____; b. For what max. % of appraisal? ______ %
   c. Title II loans made to date: No._____; $_____.

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