October 26, 1938

Stockton Land Loan & Title, Ass'n.
36 So. San Joaquin St., Stockton

Lloyd T. Newton
Vice President-Manager

**BUILDING & LOAN, HOMESTEAD ASSOCIATIONS and CO-OPERATIVE BANKS**

1. Net gain in deposits and/or unpledged share Investment during past Year .... $141,846.14
   (Exclude all government investments)

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 6%, 5/38 Annual Rate 4%; b. Interest (mutual) Annual Rate _______

   (date)/(Pledged shares 6%) (date)

5. Federal affiliations:
   a. Federal Home Loan Bank since November 2, 1933 (yes - no)
   b. Federal Savings Insurance Corporation No: since (yes- no)
   c. Federalized? No: by conversion or new Ass'n.? (yes - no)
   d. If Federalized through conversion and/or shares insured, on what basis, if any, were assets segregated? No

**MORTGAGE ACTIVITY**

6. Is institution actively lending on real estate? Yes: Approx. amount available $46,048.87

7. Lending terms for loans other than FHA:
   a. Maximum percentage of appraisal loaned 1929 80 %
   b. Interest rate or rates charged 6.8% 7.5%
   c. Annual Premium rate, if any None None
   d. Usual loan period 11 years 11 years
   e. Total monthly payment per $1,000 of loan $10.65 $11.25
   f. If usual loan is other than a monthly payment amortizing loan, state principal reduction required ___ % ann. ___ % ann.
   g. Type of Loan (direct reduction, sinking fund, etc.) Mutual Plan
   h. Loan costs: 1. Commission or Service fee None None

   2. Exclusive of "b-1" what are "other loan costs" to borrower on a $5,000 loan? $8.50 $8.50

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. _____ $