10. As of 12-31-36, what was the amount of accrued interest as a percentage of total local mortgage account? %; Previous year %

LOCAL REAL ESTATE ACTIVITY in Stockton, California:

11. LOCAL REAL ESTATE OWNED:
   a. Total all properties owned - this city and suburbs
   b. Total residential* properties owned - this city and suburbs

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

13. Local residential* properties located in this city and suburbs which were sold during

14. Usual terms of sale: a. Down payment %; b. Interest rate on balance %; c. Amortization/required % per month; d. Are taxes and insurance collected monthly? ; e. What percentage of sales are made on purchase or land contracts? ; f. What percentage of equity is required before deed is given? ; g. What is the usual down payment on contract sales? %

15. To what extent are properties reconditioned after acquisition? All preservation items unless sold for cash - reasonable decorative items with some modernizing where warranted.

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

17. Describe company's method of handling acquired real estate, explaining any particularly successful sales campaign. Repair and rent until a reasonable price can be obtained - management under appointed local real estate agent with supervision by S. F. branch office of Equitable Life Insurance Society of the U. S.

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