**LOCAL MORTGAGE ACTIVITY in Stockton, California**

1. Is company actively lending on local real estate? **Yes**; for this community $ Unlimited

2. Local lending terms for loans other than FHA:

<table>
<thead>
<tr>
<th>PERCENT OF LOAN TO APPRAISAL RATE</th>
<th>INTEREST RATE</th>
<th>FREQUENCY OF REQUIRED AMORTIZATION PER ANNUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Loan plans: Usual 66-2/3% E-5/2% 200-240 Monthly 5%-6%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

   b. What commission is charged? **No**; c. Exclusive of "2-b," what are "other loan costs" to borrower on a $5,000 loan? **$15.00**

d. Are direct reduction loans made? **Yes**

3. What are major differences between the lending terms and policies of today and 1929 with respect to the items in question "2"? Longer term loans and reduced loan costs.

4. FHA Loans:

   a. Are Title II loans being made? **Yes**; Amount to date ... **None** $ None
   b. Are Title II loans being purchased? **Yes**; Amount to date ... **None** $ None
   c. For what maximum percentage of appraisal? **80%**
   d. For what maximum period? **250 months**

5. LOCAL MORTGAGE ACCOUNT - include Title II:

   a. Total all mortgages on properties located in this city & suburbs **167** $ 872,589.49
   b. Total residential* mortgages - this city and suburbs **158** $ 631,714.49

6. LOCAL MORTGAGES MADE OR PURCHASED - include Title II:

   a. Total all mortgages made or purchased on properties located in this city and suburbs  (1936) **10** $ 47,900.00
   (1936) **28** $ 231,825.00
   (1936) (9 Months) **36** $ 180,000.00

   b. Total residential* mortgages made or purchased - this city and suburbs  (1936) **10** $ 47,900.00
   (1936) **26** $ 120,200.00
   (1936) (9 Months) **35** $ 157,000.00

7. Total residential* mortgages purchased - this city and suburbs since 1-1-36 **None** $ None

8. Are purchased residential* mortgages in question "7" included in "6-b?"

9. Amount of residential* mortgages on properties in this city and suburbs recast in 1936 and 9 months of 1936 **15** $ 58,200.00