

 H. D. IRWIN  
REAL ESTATE AND INSURANCE  
NOTARY PUBLIC  
Lorin Station, Berkeley.

...The...  
**Homestead Loan Association**  
**of Berkeley**

Incorporate March 3, 1886.

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Assets Sept. 30th, 1903	-	\$270,906.57
Capital paid in	- - -	228,722.20

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**DIRECTORS AND OFFICERS:**

M. M. RHORER.....	President
C. R. LORD.....	Vice President
FREDERICK H. CLARK.....	Secretary
GEORGE LEONARD, JOSEPH J. MASON, ED. C. NIE- HAUS, HARRY W. TAYLOR, WALTER P. WOOLSEY.	

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WILLIAM H. WASTE.....	Attorney
FIRST NATIONAL BANK OF BERKELEY.....	Treasurer

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Installment Stock earns 6 per cent.

Fully paid stock earns 5 per cent.

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Money loaned on definite plan at eight to nine per cent per annum.

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**OFFICES:**

Corner Center St. and Shattuck Ave., Berkeley  
1170 Broadway, Oakland  
503 California Street, San Francisco