The following men either helped to create the original draft or discussed the completed draft before it was put in its final form:

Joseph Pierce Collins - Field Representative in Charge of the Fresno Home Owners' Loan Corporation Office.

George A. Ferris - Field Representative, Fresno Office, Home Owners' Loan Corporation.

James T. Tupper - Realtor (Former HOLC Appraiser).

C. G. Bray - Senior Staff Valuator, Fresno area, Federal Housing Administration.


Edward F. Ryan - Manager Fresno Office, Capitol Company.

A. L. Andrews - Secretary, Fresno Guaranty Building-Loan Association.

R. D. Hargrave - Fresno Manager, Prudential Insurance Company of America.

STANDARD FOR SECURITY GRADING

The men who worked with the Agent in creating the original draft of the Security Grade Map were instructed in the following explanation of security gradings:

A - BEST - COLORED GREEN

These areas are the best residential districts of the city, comparatively new, well located, uniform from the point of view of type, cost, good quality of construction, and residents' pride of ownership. It is generally a section not entirely built up. Sales are active, sales resistance low, and the type of building uniform. It is protected by zoning ordinances and/or deed restrictions. It is an area where mortgage lenders will make maximum loans for their maximum loan terms. In brief, it is a new homogeneous, active, popular district, drawing the best type of home owners.

B - STILL DESIRABLE - COLORED MUD

This is an area which probably was heretofore "green" but which is now completely or almost completely built up, the houses generally being