the transition period. Good mortgage lenders are more conservative in the Third grade or C areas and hold loan commitments under the lending ratio for the A and B areas. The Fourth grade or D areas represent those neighborhoods in which the things that are now taking place in the C neighborhoods, have already happened. They are characterized by detrimental influences in a pronounced degree, undesirable population or an infiltration of it. Low percentage of home ownership, very poor maintenance and often vandalism prevail. Unstable incomes of the people and difficult collections are usually prevalent. The areas are broader than the so-called slum districts. Some mortgage lenders may refuse to make loans in these neighborhoods and others will lend only on a conservative basis.

STREET INDEX A street index will be found attached to the folder underneath the maps. On sections 1 and 3 of the map, a small inset map of the entire area surveyed indicates the method used in sectionalizing the map of Metropolitan Los Angeles.