districts. Some mortgage lenders may refuse to make loans in these neighborhoods and others will lend only on a conservative basis.

This map and the area descriptions have been carefully checked with competent local real estate brokers and mortgage lenders, and we believe they represent a fair and composite opinion of the best qualified local people. In using them we do not mean to imply that good mortgages do not exist or cannot be made in the Third and Fourth grade areas, but we do think they should be made and serviced on a different basis than in the First and Second grade areas.

The area descriptions are arranged alphabetically according to the code letter and numerically.

The following local persons collaborated with the field agent in the preparation of this map and the area descriptions:

- James G. Stafford  Division Appraiser of HOLC for Northern California
- Mark Cheeseeman  McClatchy Realty Company, HOLC fee appraiser
- Thomas G. Napel  Elliott and Ruston, Realtors, HOLC fee appraiser
- Chief Underwriter and Sacramento Office of the FHA
- Chief Valuator

Note: A street index will be found on the map.