1. AREA CHARACTERISTICS:
   a. Description of Terrain. Local with no construction hazards.
   b. Favorable Influences: Convenience to transportation, schools, churches, and
      trading centers. Below city's average of population density. Nearness to city
      center and State Office Buildings. Stabilizing effect of adjacent areas B-2 and
      B-4.
   c. Detrimental Influences: Heterogeneous nature of improvements (see 5 below).
      Proximity to business and commercial districts.
   d. Percentage of land improved: 90%.
   e. Trend of desirability: Static.

2. INHABITANTS:
   a. Occupation: Skilled laborers & white collar and small business types.
   b. Estimated annual family income $1800-2400+.
   c. Foreign-born families predominating; d. Negro: 7%.
   e. Infiltration of possible, not probable.
   f. Relief families: 7.
   g. Population is increasing: Slowly; decreasing: static.

3. BUILDINGS:
   a. Type: Predominate: 2 - 4 family.
   b. Construction: Predominate: 2 - 4 family.
   c. Average Age: Predominate: 12 years.
   d. Repair: Predominate: Good.
   e. Occupancy: Predominate: 70%.
   f. Home ownership: Predominate: 70%.
   g. Constructed past year: 1.
   h. 1939 Price range: $4000-6000.
   i. 1935 Price range: $3000-3500.
   j. 1938 Price range: $3750-4500.
   k. Sales demand: Predominate: All prices - good.
   l. Activity: Predominate: Good.
   m. 1929 Rent range: $35 - 40.
   n. 1933 Rent range: $25 - 35.
   o. 1938 Rent range: $32.50 - 37.50.
   p. Rental demand: Predominate: All prices - good.

4. AVAILABILITY OF MORTGAGE FUNDS:

5. CLARIFICATION: Although 17 subdivisions were opened between 1922 and 1926 with no
   evidence of plans for development. However, all new and almost all old houses are
   interconnected, maintenance of property and construction is generally good. Good
   restrictions in the main have expired but development is primarily one family units,
   largely owner occupied. Zoning in southern part permits 2 family and the balance multi-family
   units. Population is rather heterogeneous as to social & income levels. Section
   is graded "high yellow."

   SECURITY GRADE: C.
   AREA NO.: 13.