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.

These maps and 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.

A street index will be found in Section II below. The area descriptions are arranged alphabetically according to the code letter and numerically.