process of refinement were taken into consideration and with the help
and assistance of Mr. J. A. Arvin, San Diego District Appraiser for
the Home Owners' Loan Corporation, who had heard all the discussions,
and after a visit to the several areas concerning which there was variance
of opinion, the differences were composed and the grading of the disputed
areas finally determined upon. Subsequently, under the guidance of Mr. Arvin,
the area descriptions which accompany the map were written.

In addition to the four security value designations set up in
colors the legend contains two other designations which have been made
to indicate the nature of property in the various areas: (1) hatching is
used to designate business or industrial areas; (2) cross-hatching, to
designate undeveloped portions of the city. In some instances, this cross-
hatching is in color to indicate the class of development which will probably
take place in the future life of the area.

All those who participated in the construction of this map were
requested to disregard "ad valorem" tax districts and to make their gradings
as if such did not exist. This was done for two reasons: (1) because there
is some prospect that this hazardous condition may be cleared up in some of
the areas in the comparatively near future and if this were accomplished, the
map would immediately become obsolete; (2) as no two individuals view the
hazard of these "ad valorem" districts in the same degree, it would have
caused confusion in the mind of those who helped construct the map.

In this connection it should be said that with very few exceptions
any property in an "ad valorem" tax district would be hazardous as loan
security and to overcome the fact that this map has been set up without re-
gard to this hazard, particular care has been taken in the description of
each area to designate the existence in the area of this tax hazard.

In viewing the map, therefore, especial attention should be given
to the area descriptions and wherever a "Mattoon" district, the popular
designation of these "ad valorem" districts, is mentioned, it should be under-
stood that this special hazard exists in the area described but is not
reflected in the color designation.