D-1. 
This area is known as the servants' quarters of La Jolla, being populated with the serving class of whites, negroes and Mexicans. While populated with this lower social strata, the area is considered good security for conservative loans. The area comprises approximately six blocks and is located in the northwest portion of La Jolla, within easy walking distance of the business center of La Jolla. This area is located in Acquisition and Improvement District No. 1, City of San Diego, Causeway (Mattoon Bond District). The homes are predominantly one-story frame cottages, ranging in age from 8 to 30 years and the probable cost of construction is from $750 to $2000. Homes show little pride of ownership. The particular area is set aside by common consent for the colored population. The majority of the streets are paved, with sidewalks and curbs. Street lighting adequate. There is located in this area, in addition to the residential homes, two lumber yards and one iceplant. The area is 95% developed; 55% rented, 40% home-owned.

D-2. 
This area constitutes what is known as "Old Town" and that describes it quite well. It is the oldest section of the city and many of the houses are more than fifty years old. Residents are of a nondescript type, comprising every element of the lower social strata. There is a certain glamour to this section on account of its age and associations. The widely known Ramona's Marriage Place with its Wishing Well is located in this area and is a great attraction to tourists. The area lies on a flat along the San Diego River which transverses it. A steep bluff bounds it on the east. Many of the houses have but little or no value and but few residents have incomes of more than $1000. It would be an extremely hazardous area in which to make loans although there is some new construction in the northeast section. Transportation facilities are good and many of the streets are paved and lighted. There are no tax problems in this area.

D-3. 
Topography level and sloping, some canyons. Residents: laborers, factory workers, and fishermen. Income range $750 to $1800. There is some concentration of Italians in the area. Maintenance and pride of ownership is nil. Type of construction old style frame houses, cost-range $1200 to $3000. Average age: 25 years. No building restrictions. Approximately 80% developed; 30% owner-occupied; 65% rented, 1% vacant. There is an infiltration of industrial plants, small shops, stores, etc. scattered throughout the area. Grade school one-half mile. Transportation facilities, car and bus-line. 60% streets paved. No flood or other hazard. Fog condition average. No special assessments. No tax situation affects this area.