San Diego, California

The 4 institutions in liquidation combined, hold 323 residential mortgages totaling $1,016,000 and 149 residential properties carried at $582,000.

The supply of funds available for mortgage loans far exceeds the demand, 50% of which is for new construction.12

Note 1 - Appendix - Forms 5

" 2 - p. 19-A - Interview, Mr. Eckhart

" 3 - p. 13-A - Form 1-A

" 4 - Appendix - Forms 5

" 5 - Appendix - Forms 1 & 1-A

" 6 - Appendix - Forms 4

Note 7 - p. 11-A & 13-A - Forms 1 & 1-A

Note 8 - p. 21 - Building & Loans

Note 9 - p. 24 - Mortgage Companies

Note 10 - p. 26 - Insurance Companies

Note 11 - p. 13-A - Form 1-A

Note 12 - p. 28 - Mortgage Demand

IV. DOMINANT FACTORS.

A. Favorable

1. Stabilizing effect of large, permanent Federal payroll.

2. Highly equable climate.

3. Adequacy of available mortgage funds.

4. High occupancy percentage.

5. Increase in new construction.


7. Substantial increase in principal industry.

8. Small overhang, no dumping hazard.


10. Excellent condition of city finances and high marketability of municipal obligations.

B. Adverse

1. Ad valorem assessment districts.