Rental Situation - "Using a standard six-room house as a basis, I would say that such a residence in the best districts would have rented for $90 in 1929, $70 in 1933, and $60 now; in second-grade districts, $70 in 1929, $55 in 1933, and $50 now; in third-grade districts, $65 in 1929, $50 in 1933, and $55 now. The rental situation might be said to be in a healthy condition, as demand is good, and vacancies are few, with a tendency to stiffer rates."

Mortgage Loan Terms - "The usual terms on residential loans are 75% or more of appraisal, 6% interest, with amortization of 1% a month including interest, and no commission charges."

Mortgage Terms Compared with Former Years - "Except in the matter of amortization, they are not greatly different from terms prevailing in 1929."

Standing of Mortgage Institutions - "It is my belief that the banks, as in the past, will do most of the residential mortgage financing here in the next five years, the building and loan associations and insurance companies trailing for second position."

Available Money Supply - "There has never been a dearth of funds for residential lending in San Francisco. There is apparently more now than ever before, and all the lending institutions are competing actively for business."

Unfavorable Factors - "So far as we are aware, there are no unfavorable factors affecting residential real estate in San Francisco."