uator of the Federal Housing Administration, also participated to some extent in this phase of the work.

Upon completion of this field survey, a preliminary map was set up and descriptions of the areas written. The map and area descriptions were taken to all of the mortgagee institutions and became largely the basis of the interviews with their officials. Suggestions and criticisms relative to the work were invited in all cases, and any that were made were carefully noted. There were only a few areas, however, over which there was any great divergence of opinion.

Areas "A-4", "B-12", and "C-7", in which is located the Marina District, were the subject of wide differences of opinion, both as to grading and boundaries. There was also some divergence of views in regard to the grading of "B-19", "C-11", and "C-15". The boundaries of "C-1" were also under discussion. Otherwise, all consulted were in practical accord, both as to the grading and boundaries of the various areas. In most cases the official being interviewed was asked with which areas he was most familiar, and the descriptions of those areas were submitted and the comparatively few suggested changes and corrections duly noted.

When the interviews were completed, the areas and districts upon which there were diverse opinions, were again visited and final determination made after taking into consideration all of what had been said relative to them.

After this re-survey work, the map in its final form was constructed.

While many persons and firms were consulted about special areas and districts on the map, the following officials and institutions are the ones who reviewed the work most thoroughly:

Mr. William A. Marcus, Vice President, and associates - American Trust Co.
Mr. W. S. Elois, Vice President, and appraisal staff - Bank of America, N.T. & S.A.
Mr. P. S. Scales, Realty Loan Officer - Crocker First National Bank
Mr. Parker S. Maddux, President - San Francisco Bank
Mr. W. E. Colquhoun, Secretary - Home Federal Savings & Loan Assn.
Mr. George J. Panario, President, and associates - Capital Co., Inc.- Real Estate
Mr. Leo L. O'Brien, Assistant Secretary - Jamieson-Treele-Willoughby Corp., Real Estate
Mr. Bernard Hazer, Vice President - R. G. Hamilton & Co.- Real Estate
Mr. Hubert D. Eller, Mortgage Loan Appraiser - Equitable Life Assurance Society
Mr. William A. Magee, President - Thomas Magee & Sons- Real Estate
Mr. Roscoe M. Downing - Real Estate Appraiser
Mr. Kenneth G. Liggett, Chief Valuator, and associates - Federal Housing Administration