**AREA DESCRIPTION - SECURITY MAP OF Stockton, Cal.**

1. **AREA CHARACTERISTICS:**
   a. **Description of Terrain.** Level with no construction hazards.

   b. **Favorable Influences.** Transportation, schools, churches, fairly convenient. Proximity to College of the Pacific and recreational areas. Homogeneous population.

   c. **Detrimental Influences.** Distance from city center, adjacency to unrestricted areas outside city limits.

   d. **Percentage of land improved** 95%; **Trend of desirability next 10-15 yrs.** Up to static

2. **INHABITANTS:**
   a. **Occupation** and students;
   b. **Estimated annual family income** $1800-2000

3. **BUILDINGS:**
   a. **Type**
   - 6 - 7 rooms: 50%
   - 8 - 10 rooms: 20%
   - Multi-family: 30%

   b. **Construction**
   - Frame, stucco, brick

   c. **Average Age**
   - 7 years

   d. **Repair**
   - Good

   e. **Occupancy**
   - 100%

   f. **Home ownership**
   - 75%

   g. **Constructed past yr.**
   - 1929: 12%
   - 1936: 90%
   - 1938: 90%

   h. **1929 Price range**
   - $6000-7000 100%
   - $1000-1200

   i. **1936 Price range**
   - $5400-6500 90%
   - $1600-1800

   j. **1938 Price range**
   - $5400-6500 90%
   - $1600-1800

   k. **Sales demand**
   - $5000 - good

   l. **Activity**
   - Fair

   m. **1929 Rent range**
   - $50 - 60 100%
   - $1000

   n. **1936 Rent range**
   - $45 - 55 90%
   - $1000

   o. **1938 Rent range**
   - $50 - 60 100%
   - $1000

   p. **Rental demand**
   - $50 - good

   q. **Activity**
   - Good

4. **AVAILABILITY OF MORTGAGE FUNDS:**
   a. **Home purchase** Ample;
   b. **Home building** Ample

5. **CLARIFYING REMARKS:** There are no deed restrictions. Zoning permits multi-family dwellings, small apartment houses, etc., except the custom tier of four blocks which are zoned single-family residential. This is a typical college neighborhood of the better class. Many home owners rent rooms to students, and the life of the area is centered around the activities of the college. There are a number of duplexes, four family dwellings and small apartment houses. The area is a popular destination for young people and construction is uniformity of good quality. Mortgage officials treat the area as 1st grade and accord their best terms. However, the character of the area and the extent of its improvement produce a grading higher than "moderate blue".

6. **NAME AND LOCATION** Pacific Manor, SECURITY GRADE B, AREA NO. 2