AREA DESCRIPTION - SECURITY MAP OF Stockton, Cal.

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

   b. Favorable Influences. Schools, churches, recreational areas and transportation conveniently available. Adjacence to Oak Park.

   c. Detrimental Influences. Distance from city center and shopping centers. Lack of any plan of development, zoning or deed restrictions. Being outside city limits fire and police protection are lacking. No sewerage system or fully improved streets.

   d. Percentage of land improved: 40%.

   e. Trend of desirability next 10-15 yrs: Upward.

2. INHABITANTS:
   a. Occupation: Truck gardeners, farm laborers.
   b. Estimated annual family income: $3000-1500.
   c. Foreign-born families: 15%, Italian predominating.
   d. Negro: None.
   e. Infiltration of: Not likely.
   f. Relief families: Few.
   g. Population is increasing: Slowly.

3. BUILDINGS:
   a. Type: 4 - 5 room
   b. Construction: Frame
   c. Average Age: 20 Years
   d. Repair: Poor to fair
   e. Occupancy: 96%
   f. Home ownership: 75%
   g. Constructed past yrs: 5
   h. 1929 Price range: $2500-3000
   i. 1929 Price range: $2000-2400
   j. 1929 Price range: $2250-2700
   k. Sales demand: $2500 - fair
   l. Activity: Fair
   m. 1929 Rent range: $15 - 25
   n. 1929 Rent range: $12.50-20
   o. 1929 Rent range: $15 - 25
   p. Rental demand: $20 - good
   q. Activity: Fair

4. AVAILABILITY OF MORTGAGE FUNDS:

5. CLARIFYING REMARKS:
   There are no deed restrictions or zoning in this area. It is a laboring man's district and its population is inclined to be heterogeneous. Recent improvements indicate an upward tendency and informal sources agree in the belief that adjacent higher grade areas will favorably influence future development. New cross town arterial on southern boundary will be construction factor. This area is somewhat of an anomaly. It is outside the city limits and evidently started as a sustenance homestead neighborhood. Present low quality of construction and evidence of lack of pride of occupancy does not warrant better than a "low yellow" grade.

6. NAME AND LOCATION: Northern Stockton
   SECURITY GRADE: C
   AREA NO: 1