ARA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level with no construction hazards. There are some low
      spots in the hatched part of the area, which are flooded in times of heavy
      rain fall.
   b. Favorable Influences: Adequate transportation, convenience to schools of all
      grades, including Junior College, churches, recreational, and trading areas.
      Beneficial affect of first-grade areas to the east. Homogeneous population
      and improvements.
   c. Detrimental Influences: Courtiers on the north and industrial areas on the west
      cause some sales resistance to abutting properties.
   d. Percentage of land improved: 80%.
   e. Trend of desirability next 10-15 yrs: Up to static.

2. INHABITANTS:
   b. Estimated annual family income: $1500-3000.
   c. Foreign-born families: None; subversive predominating.
   d. Negro: None.
   e. Population is increasing: slowly; decreasing: ; static.

3. BUILDINGS:
   a. Type: 5-6 room.
   b. Construction: Frame, brick & stucco.
   c. Average Age: 12 Years.
   d. Repair: Good.
   e. Occupancy: 98%.
   f. Home ownership: 74%.
   g. Constructed past yr: 1.
   h. 1929 Price range: $4500-5500.
   i. 1935 Price range: $3350-6500.
   j. 1938 Price range: $3250-3950.
   k. Sales demand: All prices, good.
   l. Activity: Good.
   m. 1929 Rent range: $45-50.
   n. 1935 Rent range: $35-40.
   o. 1938 Rent range: $42.50-47.50.
   p. Rental demand: All levels - good.
   q. Activity: Good.

4. AVAILABILITY OF MORTGAGE FUNDS:

5. CLARIFYING REMARKS:
   This area was sub-divided in 1925 and is ample deed protected, only
   single-family dwellings being permitted, although zoning is 2-family residential.
   There is no steady demand for property in this area, both for rentals and sales.
   It is thought that the hatched portion of area will develop along same general
   lines than it is subdivided and protected. Construction in the area is of
   generally good quality. The area is accorded a "medal blue" grade.

6. NAME AND LOCATION: Riverside Terrace.

   SECURITY GRADE: B
   AREA NO: 9.