CITY REAL ESTATE.

G. H. UMBSEN & CO., REAL ESTATE AGENTS, RENT COLLECTORS AND AUCTIONEERS.
Office and Salesroom, 14 Montgomery st., near Market.
Call and obtain one of our "Real Estate Records," which contains a list of properties for sale in all parts of the city.

IMPROVED PROPERTY. BARGAINS.

$12.000. RESIDENCE ON POST ST., close to Van Ness ave.; contains 9 rooms and bath; bay-windows; stone walks; street accepted; mortgage of $6500 in the Hibernia Bank can remain; lot 26x137:6; choice location; make an offer.

$7500. CORNER ON STEINER ST.: BAY-window residence of 9 rooms and bath; brick foundation; mortgage of $4500 can be had at 7 per cent; 1 building could be easily raised and store put underneath; lot 25x92:6; good location for any business purpose.

$4000. NICE BAY-WINDOW RESIDENCE on O'Farrell st.; contains 7 rooms and bath; street work done complete; must be sold.

$32.000. 3 ELEGANT RESIDENCES near Ellis st. and Van Ness ave.; bay-windows; brick foundation; stone walks; rent $70 per month each; improvements cost $18,000; lot 60x120.

$17.000. STOCKTON-ST. INVESTMENT near California st.; 4 houses in tenements; rent $180 per month; large lot, running through to rear st.

$7000. KEARNY ST., NEAR UNION; 5 houses in 6 tenements; rent $76 per month; lot 50x137:6.

$8000. BUSH ST.; RIGHT IN TOWN; 2-story house of 7 rooms and bath, renting for $45 per month; lot 27:6x100.

$5400. GREEN ST.; COMMANDING A fine marine view; nice 2-story residence of 9 rooms and bath; bay windows; brick foundations; stone walks; lot 25x137:6.

$2400. GREENWICH ST., NEAR DUPONT; 2-story house of 7 rooms in good order; renting low at $20 per month; small street in the rear.

$10.000. 3 FINE FLATS; NR. HAIGHT and Webster sts.; contain 6, 6 and 7 rooms and bath each; bay-windows; brick foundations; street work complete; renting low at $82 50 per month; lot 25x100.

$7000. SCOTT-ST. INVESTMENT; double houses of 7 rooms and bath each; lot 50x92:6; street work done complete.

$15.000. TAYLOR ST., NR. MARKET; 2 flats of 6 and 7 rooms; bay-windows; lot 25x80; building should be raised and store put underneath.

$3500. UNION ST., NEAR HYDE; 2-story house of 12 rooms and bath, renting for $35 per month; this is cheap.

$9000. OAK ST., NR. MARKET; 2 FLATS and rear house of 2 flats; rent $71 per month; lot 27:6x95.

PRICE REDUCED TO $9500; MUST BE SOLD; elegant Western Addition residence of 10 rooms and bath; bay-windows; brick foundation; stone walks; house cost $6700 to build six years ago; nice flower garden; lot 62:6x137:6; cable-cars pass the property.

$15.000. CORNER ON 8TH ST.; 3-STORY and basement building in store and flat and 3 flats of 3 rooms each; rent $118 per month.

$9000. PAYS $1230 PER ANNUM; CORNER in the northern part of the city; east of Polk st.; substantial improvements in store and upper flat; 1 house of 7 rooms and bath and 1 cottage of 7 rooms and bath; brick foundation; stone walks; street bituminized; cable cars pass the property; this is a bargain; lot 45:10x137:6.

$12.000. IMPROVEMENTS AND 28 LOTS on Mission st.; corner with 4 frontages; electric-cars, now extending, pass the property.

UNIMPROVED.

$3300—Pine st., near Pierce; 25x137:6.
$400—Ocean View; 100x215; almost a dead level.
$2600—Scott st.; 25x116:3.
$2250 each—Taylor st.; building lots; street accepted; $25x90.
$3000—Building lot on Bush st., near Scott; 27:6x137:6.
$3000—Choice building lot on Sacramento st., near Devisadero; 25x132.
$950—Richmond; 9th ave.; 25x120.
$2600—Dolores st.; 26x126.
G. H. UMBSEN & CO., 14 Montgomery st.

PRICES REDUCED FOR QUICK SALE. ENGLISH COTTAGE HOUSES. CALIFORNIA ST., NEAR 2D AVE.

BIG VALUE. SAFE INVESTMENT.
$12,000—An elegant residence of 15 rooms and bath on N. side of Lombard st., near Jones; magnificent marine view; beautiful grounds; lot 68:9x137:6 feet; $20,000 was refused for this property a few years ago; must sell to close an estate.
EASTON, ELDRIDGE & CO., 638 Market st.

NEW AND MODERN ENGLISH COTTAGE HOUSES. 6 AND 7 ROOMS AND BATH.

FLATS IN THE WESTERN ADDITION. NEARLY NEW.
$6250—2 fine modern flats of 6 and 7 rooms and bath; choice location; cost over $8000; lot 25x106:3 feet; rents $600 per annum; reduced from $6750 for quick sale.
EASTON, ELDRIDGE & CO., 638 Market st.

SMALL CASH PAYMENTS. ENGLISH COTTAGE HOUSES. BALANCE MONTHLY, SAME AS RENT.
EASTON, ELDRIDGE & CO., 638 Market st.

HANDSOME HOME. 2 BLOCKS NORTH OF MARKET ST.
$7000—2-story residence of 9 rooms and bath; stable, carriage-house, etc.; large lot, 48x115; half of lot vacant.
EASTON, ELDRIDGE & CO., 638 Market st.

SEE THEM TO-DAY. ENGLISH COTTAGE HOUSES. TAKE SACRAMENTO-ST. CARS.
EASTON, ELDRIDGE & CO., 638 Mrket st.

FRENCH FLATS. IN THE MISSION.
$3500—2 fine flats of 4 and 5 rooms and bath, on the north side of 24th st., near Noe; rents $380 per annum; lot 25x114.
EASTON, ELDRIDGE & CO., 638 Market st.

CALL FOR FULL PARTICULARS. ENGLISH COTTAGE HOUSES. EASTON, ELDRIDGE & CO., 638 Market st.

A FEW SPECIAL BARGAINS IN CHOICE LOTS.

$4500. NW. COR. CHURCH AND ARMY sts.; 88x80 feet; this is a business property.

$2750. BAKER ST., NR. WASHINGTON; 25x106:3 feet; recently reduced from $3250.

$2100. CLAYTON ST., NR. WALLER; 25x106:3 feet; in one of the finest parts of Ashbury Heights.

$1500. CARL ST.; NR. COLE; 25x137:6 feet; two blocks from the Park.

$1375. SACRAMENTO ST., NR. MAPLE; 27:6x132:7 feet; this is a snap.

$1375. 18TH ST., NR. NOE; 25x114 FEET; two blocks from Market st.
EASTON, ELDRIDGE & CO., 638 Market st.

HOMES HOMES CHEAPER THAN RENT. HEYMAN TRACT.
Twenty new houses built in the past six months. Houses built under your supervision, according to your own or accepted plans, and sold on monthly installments of less than the rent would be. Visit the property and see the homes already built. Mission-st. electric (via 22d st.) and Castro-st. cable-cars take you direct to the property in 15 minutes from downtown. Streets graded and sewered and pure spring water piped; this level; grand view; title guaranteed by California Title Insurance Co.

$300. FINE MISSION ROAD LOTS, NEAR China ave.; 25x100 each; level and ready to build on; $5 monthly.

$850. FINE 3-ROOM AND BASEMENT cottage, near Courtland and Mission sts. carline; $100 down, balance $10 monthly; built to your order.

$1100. MODERN 3-ROOM AND BATH cottage, with 6-foot basement; lot 25x100, fronting San Mateo electric road, and 5 minutes' ride to Mission-st cars; only 20 minutes to City Hall; $100 down, $10 monthly; built to suit you.

Lots in all parts of the city. All prices; easy terms.
Diagrams and full particulars of JACOB HEYMAN, Owner, Room 5, Crocker bldg., Post and Market.

$4000. BARGAIN ON BUSH ST.; 5-ROOM cottage with high basement, on N. side of the street; upper part rented for $25 per month.
$4750—6-room cottage in fine condition in best portion of Western Addition; mortgage $3350 in Hibernia Bank; street work all done; large lot, size 30x127.
Cheapest lot on Frederick st.; must be sold; call at office for price and full particulars.
$2750—Two-story cottage house; monthly rent $30; in panhandle district; owner must sell; mortgage of $2250 is about to be foreclosed.
J. W. WRIGHT & CO., 628 Market st.

SUTTER-ST. BARGAIN; LOT 25x95 AND good improvements; leased for $30 per month; price reduced to $2800 for quick sale.
Mortgage of $1800 can remain with savings bank.
Best bargain ever offered on a principal street.
JULIEN SMITH, real estate, 420 Montgomery st., room 14.

PACIFIC HEIGHTS RESIDENCES, SITUated on Gough st., near Broadway, will shortly be completed; 7 elegant residences, containing 7, 8 and 9 rooms and bath each, and all modern conveniences; terms easy. Apply on premises.

CITY REAL ESTATE.

MADISON & BURKE, REAL ESTATE Agents; established 1858: 626 Market st.

$5200. PAYS OVER 10 PER CENT; JESsie, near 6th: front and rear houses in good condition. MADISON & BURKE.

STOCKTON ST., NEAR GEARY; NO. 206—Brick improvements; only piece of property for sale in this locality. MADISON & BURKE.

COZY 5-ROOM BAY-WINDOW COTTAGE ON Richland ave., short distance from Mission cars; lot 25x100; price $1800; only $400 cash. Apply MADISON & BURKE, 626 Market st.

MONTGOMERY AVE., MASON AND LOMbard sts.—Large gore corner; well rented; reduced to $14,000. MADISON & BURKE.

$15.000. WALLER ST. COR. SHRADER; new building stores and flats; lot 34:7x80. MADISON & BURKE.

$13.000. OCTAVIA, NR. ELLIS; 11 rooms and bath; modern house; lot 30x110. MADISON & BURKE.

PARK RESIDENCE; FELL ST., NR. LOTT; 9 rooms and bath; all modern conveniences; 25x137:6; only $7250. MADISON & BURKE.

$6500. WASHINGTON, NEAR DEVISAdero—7 rooms and bath; conservatory; lot 25x127:8. MADISON & BURKE.

$6000. BRODERICK ST., NR. SUTTER; house, 7 rooms, bath and stable; lot 50x90. MADISON & BURKE.

$6000. PAGE, NEAR BRODERICK; RESIdence of 7 rooms and bath; lot 25x87:6. MADISON & BURKE.

$5000. MINNA ST., NR. 3D; STORE AND flat; lot 20x70. MADISON & BURKE.

$4500. DUPONT, COR. LOMBARD—DOUble house; rents $38 per month; lot 25x68:9 to rear street. MADISON & BURKE.

$5000. 4 FLATS; STEVENSON ST., NEAR Ridley; rents $44; lot 26x77:6, street accepted. MADISON & BURKE.

$2600. 20TH ST., BET. YORK AND Hampshire; 5 rooms and bath; rents $15; lot 24x92. MADISON & BURKE.

$2000. DEHON, NR. 16TH AND MARKET; cottage 4 rooms; lot 28x70. MADISON & BURKE.

$2700. COTTAGE ON HAMPSHIRE, NEAR 24th; 5 rooms and bath; lot 25x100. MADISON & BURKE.

NEW HOME; MUST BE SOLD; REDUCED from $3000 to $2100; 5 rooms and bath; Florida st., nr. 25th. MADISON & BURKE.

UNIMPROVED PROPERTY.
$3500—Post st., near Laguna; 26x137:6; reduced for a short time only.
$15,000—Capp and 19th; corner; 125x122:6. Reduced to $4000—Mission st., near 30th; 26x178 to San Jose ave.; or will subdivide.
$4500—24th, NE. cor. Vicksburg; 50x114.
$4000—65x117:6; SE. cor. Sanchez and 23d.
$350—Steiner, near Pine; 25x103.
$3600—1st ave., corner Turk; 3 lots.
$3500—Baker, near Jackson; 27:8x110.
$2500—Cheap; Clay, near Baker; 25x105.
$2400—Castro, cor. Elizabeth; 26:6x105.
$2000—15th st., near Castro; 25x100.
$1350—Jessie, nr. Herman; 25x77:6; part cash.
$1250—Lake, corner 9th ave.; 30x72.
Sanchez, cor. Valley; 26:6x100; $1250.
$840—California, cor. 17th ave.; 26:8x91:6.
$450—N. side Bismarck, bet. Mission and San Jose roads; lot 40x100; electric-cars pass within 200 feet; a pick-up.
MADISON & BURKE, 626 Market st.

BOVEE, TOY & CO., REAL ESTATE AGENTS.

ARE YOU LOOKING FOR A BUSINESS corner? See this. The northeast cor. California and Hyde sts., it being a transfer corner; large lot 77:6x80.

$6000. NORTHEAST COR. LAGUNA AND Green sts.; large lot, 50x100 feet.

$6250. WESTERN ADDITION—2 MODern flats, almost new; rents $660 per year; size of lot 25x116:6; $2000 mortgage can remain, 6½ per cent.

$4850. CLAY ST., BET. TAYLOR AND Jones; size of lot 45:10x60; this is fine income property; see plans at our office for 4 flats which can be erected on this lot.

$900. PUTNAM ST.—COTTAGE, 3 ROOMS; size 25x70.

$1000. SUBMIT OFFER—ON 32D AVE., east of Railroad ave.; 5 lots; size 125x100.

FOURTH-ST. BUSINESS PROPERTY, NEAR the corner of Market—3-story and basement; modern building; large lot, 34:4½x137:6; this pays well on the investment.

$4250. BEING A FINE SE. CORNER IN the Mission; size of lot 50x100 feet; the improvements consist of a nice cottage of 8 rooms and bath; stable and outhouses; nicely improved; this is a big snap.

$4000. THE NORTHEAST CORNER OF 2d avenue and Clement st.; a cottage of 5 rooms and bath; this property would pay well by raising the cottage and making it a business corner.

$2900. MUST BE SOLD—LOT AND IMprovements on Tehama st., near the corner of 6th; rent $20 per month.

$2500. MODERN BAY-WINDOW COTtage, 6 rooms and bath, laundry, etc.; size of lot 25x114; 25th st., nr. Church, 1 block from 24th-st. electric-cars; see this.

SUTTER-ST. BUSINESS PROPERTY; NEW improvements; 2-story building; store and 2 rooms ground floor, 5 rooms and bath second floor; rents $50 per month; price $6000; mortgage $3500 can remain; size 27:6x62:6; will trade equity for a home in the Mission. Must be sold. No. 2243.

$3750. RENTS $420 A YEAR; JOHN ST., near Powell and Jackson; 2-story bay-window house of 9 rooms, bath, laundry, etc.; always rented.

$16.000. ELLIS ST.; DOWNTOWN LOcation; lot 27:6x87:6; modern 4-story building containing 27 rooms, bath, etc.; rents $1500 per annum; large mortgage can remain.

$2300. A BARGAIN—A NICE BAY-WINdow cottage of 5 rooms and bath; high basement; 27th st., bet. Dolores and Church; size 28x114; see this.

WE HAVE SEVERAL CHOICE CORNERS downtown. N. of Market st., for sale.
BOVEE, TOY & CO., 19 Montgomery st.

W. H. CRIM & CO., REAL ESTATE AND INSURANCE BROKERS, 118 MONTGOMERY ST.

$5250. SHOTWELL, NR. 22D; 9 ROOMS, 2 baths: 32:6x122:6.
$3200. BUCHANAN, NR. UNION; FLATS; 25x117: $2000 on mortgage.
$6000. PIERCE, NR. PINE; 8 ROOMS, bath; 23x87:6.
$5500. BAY, NR. HYDE; COTTAGE OF 7 rooms, bath; marine view; 52:10x137:6.
$4000. GUERRERO, NR. 24TH; 6 ROOMS, bath; 23x100.
$6200. FULTON, NR. OCTAVIA; 3 FLATS and store; fine income proposition: 25x87:6.
$6000. BROADWAY, NR. GOUGH; 6 rooms, bath; 24:6x133.
$3250. MISSION, NR. 30TH; HOUSE OF 5 rooms; 27x92.
$10.000. VALENCIA, NR. 22D; 3 FLATS; 25x125.
$5500. GEARY, CORNER WOOD; STORE and flat; 25x—.

LOTS.

$1100 EACH—21ST, BETWEEN NOE AND Sanchez; 25x114; fine view.
$2500. COR. SAGINAW AND CAPITOL; 200x125; near electric cars.
$1100. ALABAMA, NR. 23D; 25x100; also homestead lots on easy terms.
$300. CASTRO ADDITION: LAIDLEY, NR. Roanoke; 25x100; part cash.

BUSINESS LOTS: MISSION ROAD, NEAR China ave.; location rapidly improving; 150x83:6; will subdivide.

$6000. 50x103:6; 16TH ST.; BUSINESS location; $2500 mortgage; will accept part cash and real estate for equity; investigate.

RICHMOND LOTS, CORNERS AND COTtages.
H. E. POEHLMAN, 415 Montgomery. Send for Real Estate Circular.

$9750. BUSINESS INVESTMENT; MONTgomery ave., bet. Green and Union sts.; large lot, 40x74, with improvements; stores and flats above; paying good income; make offer. Great sacrifice; $8500; Howard st., bet. 5th and 6th; lot 25x80, with 2-story old brick house, now rented; call at once for this bargain.
$1350—Bargain; Rincon court, near Main and Harrison sts.; lot 22x62, with cottage house of 4 rooms; very cheap; must be sold.
$11,500—Howard st., near 6th; adjoining new theater; lot 25x80; 3-story building of store and 2 modern flats; brick foundation; high basement; rents $70.
ROBERT J. MERCER & SON, 410 Pine st.

WILL BUILD FOR $600 4-ROOM BAY-WINdow cottage; bath; brick foundation. GEO. M. SALSBURY, builder, 1310 Lyon st.

SHOTWELL ST., NEAR 17TH—COTTAGES on terms; $3600; 5 rooms, bath, gas; all modern; high basement; elegant mantels; tiled sink. E. P. E. TROY, owner, 301 California st.

HOMES FOR SALE, CASH OR INSTALLments; terms to suit purchaser. JAS. B. BROOKS, 214 Pine st., rooms 58 and 59.

NEW MODERN PARK RESIDENCES OF 7 and 10 rooms; S. side Waller st., bet. Lott st. and Masonic ave.; take Haight-st. car, get off at Lott.

$1850. VERY CHEAP COTTAGE OF 5 rooms, bath and laundry; near Mission-st. carhouse; terms to suit buyer. W. C. HAMERTON, 318 29th st.

1421 SANCHEZ, NEAR 28TH—NICE NEW cottage of 5 rooms; all modern improvements; very easy terms. W. C. HAMERTON, 318 29th st.

BARGAIN; $1400 CASH, REST SAME AS rent, will buy a finely built cottage of 5 rooms; lot 27:6x110; fine marine view; lot alone worth price asked. 2616 Larkin st.

CITY REAL ESTATE.

A. H. LISSAK. O. F. VON RHEIN.

O. F. VON RHEIN & CO., REAL ESTATE Agents, Auctioneers and House Brokers, 513 California street.

SW. corner Geary and Williams; 28x62:6; inadequately improved; for sale cheap.
$18,500—North Beach corner; 27:6x70; 2-story brick house, grocery, butcher shop and two flats with 17 rooms above; rents $130.
$15,000—Taylor, near Eddy; 25x80; 2 bay-window flats, 13 rooms and baths; rents $77 50.
$14,000—Mason, near Union; 39:6x96:2; 6 flats; rents $108.
Corner Leavenworth and Lombard; 40x97:6; new bay-window cottage, 8 rooms and bath.
$11,500—Post, near Mason; 22:11x137:6; front and rear house; rents $73.
$10,500—Francisco, near Stockton; 45:10x137:6; 4 houses and 2 rear houses; 24 rooms; rents $82.
$10,000—Howard, near 1st; 25x85; inadequately improved; rent $40.
$10,000—San Jose ave., near 24th; 55:6x188; 2-story house, 10 rooms and bath.
$10,000—Lombard, near Taylor; 42:6x137:6; fine residence, 12 rooms and bath.
$9000—Hyde, near Sutter; 26x68:9; 2-story house.
$8500—Howard, near 5th; 20x80; store and 5 rooms below, with 2 flats above of 11 rooms and bath; rents $56.
$8000—Kissling, near 11th and Howard; 47x80; 4 flats.
$8000—O'Farrell, near Hyde; 23x90; 2-story house, 7 rooms and bath; rent $35.
$8000—Jessie, near 4th; 25x70; 2-story house, saloon, etc.
$7000—Folsom, near 21st; 36x122:6; double house; rent $40.
$6500—Mission, near 24th; 21:6x117:6 to an alley; store and flat above.
$6500—Corner Vallejo and Taylor; 82:6x67:6; house, 12 rooms and bath.
$6000—Bush, near Steiner; 22x77:6; 3 flats, 10 rooms and bath; rents $53.
$6000—Powell, near Broadway; 22:11x137:6; 3-story house, 10 rooms and bath.
$5500—Everett, near 3d; 3 bay-window flats, 17 rooms and baths; rents $50.
$5350—Pacific, near Hyde; 45x65; 2 flats.
$5200—Stockton and Lombard; 21:3x81:9; 3-story house, 10 rooms and bath.
$4800—Powell, near Lombard; 23x100; 2-story house, 9 rooms and bath.
$5200—Union, near Kearny; 23:6x67:6; new improvements; shop with 2 rooms and 2 flats above; rear house 2 flats; total rents $59.
$5000—Moss, near Howard; 25x75; 3-story flats; 13 rooms; rents $47 50.
$4500—Union, near Octavia; 35x137:6; 2-story bay-window house, 7 rooms and bath; rent $27 50.
$4000—Haight, near Webster; 25x95; cottage 5 rooms.
$3800—Waller, near Steiner, through to Germania; 25x120; 2 flats on Germania frontage; rents $23.
$3200—Jersey, near Castro; 24x114; 2-story house; 2 flats, 9 rooms and baths; rents $26.
$3200—Larkin and Rockland; 25x137:6 to West end; 3 frontages between Union and Green; cottage, 6 rooms; rent $15.
$3000—Francisco, near Stockton; 23x68:9; cottage, 6 rooms and large basement.
$3000—Salmon, near Pacific; 20x60 to Himmelman Place; front and rear house, 11 rooms; rents $30.
$2750—Bryant and Mariposa; 20:8x75; store and flat above.
$2600—Folsom st., near 21st; 24x122:6; old improvement; rent $15.
$2300—Shipley, near Harrison ave., 7th and Folsom; 20x75; 2-story house, 2 flats, 8 rooms; rents $24.
$2250—Mars st., Park Lane Tract; cottage 4 rooms and bath.
$1700—Salmon, near Broadway; 20x60; 2 flats, 6 rooms; rents $16.
$1250—Salmon, near Broadway; 20x60; 2-story house, 4 rooms; rent $8.

UNIMPROVED.

$12,000—McAllister and Broderick; 62:6x112:6
$3500—Liberty, near Dolores; 50x114.
$4000—Dolores, near 29th; 50x75.
$3000—Sanchez and 20th; 105x114.
$1200—Lake and 13th ave.; 40x72.
$1200—Cor. B and 25th ave.; 60x188.
$1000—Homestead, near 24th; 50x125; will subdivide.
$900—Hancock, near Sanchez; 25x114.
$800—Mission road, near Brazil ave.; 25x83:6; Excelsior Homestead.
$400—2½ lots, Gift Map No. 2; Wayne, near Union.
$325—Lot 4, block 95, University Homestead Association; 100x120.

A. M. SPECK & CO.'S INVESTMENTS.
M. SPECK & CO.'S INVESTMENTS.

$200 CASH DOWN, $1050 IN PAYments; elegant 5-room modern cottage; lot 25x80; near car line; must sell.

$2250. 4 FLATS; LOT 25x80; RENTS $30; all rented; fine buy.

$2800. BUSINESS PROPERTY AT 518 Castro st., bet. 18th and 19th; offer wanted.

$3500. 2 NICE FLATS OF 6 ROOMS and bath each, near Hayes and Octavia sts.; rent $30; very cheap.

$3500. NEW 7-ROOM HOUSE, EVERY improvement; on Laguna st.; $1000 cash, balance on time.

$4750. 4 FLATS ON LOT 25x90; RENTS $51 a month; all rented.

$7500. 6 FLATS, LOT 50x80, NEAR 4th and Mission; rents $62; all rented; any offer wanted; to settle estate.

$15.000. CORNER STORE AND 7 FLATS; nearly new; opposite plaza; rents $140 a month; offer entertained.

$40.000. GEARY-ST. BUSINESS PROperty; rents $250; lot 55x120.

$70.000. BUSINESS CORNER; 87x87:6; only a few blocks from the Baldwin; rents $400.
A. M. SPECK & CO., 602 Market st., Opposite Palace Hotel.

WILL E. FISHER & CO., REAL ESTATE Agents and Auctioneers, 14 Post st.
Lots for sale in all parts of the city. Houses and lots for sale on the installment plan. Call for lists.

RICHMOND LOTS.

$125. A ST., NR. 30TH AVE.; lot 25x120.
$450. LOTS 25x100; B ST., BET. 21ST and 22d aves.; $25 down, $5 per month.
$1000. LOTS 25x120; 2D AVE., BET. Clement and California sts.; $100 down, $10 per month; street sewered and macadamized.
$1500. POINT LOBOS AVE., NR. 1ST.; $100 down, $10 per month; level and ready to build on.

LOTS ON SUTRO ELECTRIC LINE.

$350, $400, $450, $500 These lots 25x120; unsurpassed marine view; ready to build on; terms $25 down and $5 per month.
$800. CALIFORNIA ST. AND 11TH AVE.—lot 25x100; a snap.
$850. 23D AVE., BET. LAKE AND CALIfornia sts.; a cheap lot.

SOUTH OF THE PARK.

$400. FOUR BLOCKS FROM THE PARK; ready for building; easy terms.

IMPROVED PROPERTY.

$850. BROSNAN ST. NR. 14TH AND Valencia—Small lot, 20x30.
$4000. GEARY ST.—LOT 41x137:6, 9 rooms, stable, etc., sunny side of street.
$7200. PINE ST., BET. LAGUNA AND Buchanan—Lot 27:6x137:6; modern new house, 8 rooms.

MISSION LOTS.

$475 UP—LOTS IN THE DE ROOM TRACT, opp. St. Mary's College; $50 cash; $10 per month; electric-cars pass the property.
$500. DIAMOND ST., BET. 21ST AND 22D; $100 cash, $10 per month; see these lots.
$1100. WESTERN ADDITION — BUchanan, near Lombard st.
$1100. SUNNYSIDE AVE. — BUSINESS cor.; lot 50x100; easy terms.

FOR SALE BY THOMAS JAMES STANTON & CO., Real Estate Agents, 331 Montgomery st.
$2300—House of 2 flats of 4 and 5 rooms each; large lot, 32x100, on sunny side, and stable in rear; always rented; pays well; this is a snap.
$3150—Corner on Jones st.; house of 4 flats; always rented; pays 1 per cent; a good bargain.
$5500—2 houses of 2 flats each on Taylor st.; pays over 1 per cent and always rented; this is a snap; come and see it.
$3500—2-story house and store with 3 living-rooms in rear and flat of 5 rooms upstairs, with 2 lots, 50x101:6; a good stand for grocery, bakery and notions; a streetcar terminus at the same corner; this is a snap; will sell house and lot.
$9000—Pacific Heights property; new house of 9 rooms and bath and finished basement; this is a nice home and very cheap.
Wanted—To sell or trade a saloon and lodging-house, taking in between $175 and $200 a month; will trade for a house and lot or vacant lot and pay the difference from $1000 to $2000.

UNIMPROVED.

$1100 each—A number of nice level lots near Market and Castro sts.; graded and sewered; very cheap.
$1000—Lot 25x105; Sanchez and 18th sts.; streets graded and sewered; half cash.
$1850 each—Several of the largest lots in the Western Addition, on Broderick st.; 25:10x150; has a fine view all over the city; others ask $3000 each in the same block.
$400 each—Several of the largest and levelest lots in the Fairmount Tract; one block from street-cars; across the street other agents ask $800 each.
$1100 to $1600 each—Lots on Broderick st.; also a number of good gold mines that I can sell at prices ranging from $10,000 to $450,000; I have good legal reports on them all.
STANTON & CO., 331 Montgomery st., rm. 17.

READ. READ.
$2750. 25x80; BRYANT, NR. 2D; RENTS $30; must be sold.

$8500. FOLSOM ST., NEAR 12TH; RENTS $60; nice flats in good order; mortgage of $5000 with the bank can remain; investigate this fine buy, with the street accepted.
McEWEN BROS., Real Estate Brokers, 118 Montgomery st.

$2700. 430 27TH ST., BET. CHURCH AND Sanchez; house of 5 rooms; lot 28x114; 10-foot driveway; stable, chicken-house, and garden front and rear; all in perfect order.

318 GOLDEN GATE AVE.—LARGE, SUNNY front parlor; first-class board; references.

317 JONES—2 ELEGANTLY FURNISHED double parlors, single rooms, with board; reasonable.

CITY REAL ESTATE.

BALDWIN & HAMMOND, 10 MONTGOMERY ST.

PROPERTY LISTED DURING THE MONTH OF OCTOBER.

$3000. GREENWICH ST., BET. LARKIN and Polk; 2-story frame house of 14 rooms and bath, 3 flats; lot 27:4½x137:6; rents $28.

$12.000. ASHBURY ST., COR. PAGE; 2-story frame residence of 7 rooms and bath; brick foundation; lot 25x106:3.

$9000. MAKE AN OFFER; CLAY, NR. Buchanan; 3-story frame residence of 12 rooms and bath; billiard-room, wineroom, etc.; lot 27:6x103.

$14.500. McALLISTER ST., NR. LAguna; fine 2-story bay-window residence of 8 rooms and bath; also a 2-story double house on rear street containing 4 rooms each; lot 25x120.

$18.000. HAYES-ST. CORNER; ELEgant 2-story bay-window residence of 11 rooms and 2 baths; all latest improvements; overlooking Alamo square; lot 45x105; will exchange in part for lots.

$18.500. FILLMORE ST., BET. JACKson and Pacific; 2-story and basement residence of 11 rooms, etc.; 50x122.

$11.000. STEINER ST., BET. CLAY AND Washington; 2-story and basement residence of 8 rooms and bath; all latest conveniences; lot 37:6x106.

$6250. SACRAMENTO ST., NR. PIERCE; 2-story bay-window residence of 8 rooms and bath; lot 25x137:6.

$75.000. STOCKTON ST., CORNER; 2-story brick building containing 8 stores and lodging-house of 55 rooms above; rents $490 net.

$5650. DEVISADERO ST., NEAR WALler; 2-story bay-window residence of 9 rooms and bath; lot 26x114.

$8250. EIGHTH ST., BET. HOWARD and Mission; lot 23x65; 1-story building of small value.

$3000. SANCHEZ-ST. CORNER; 2-story frame building of 9 rooms; lot 51:6x105.

$3600. BROADWAY, BET. LEAVENworth and Jones; 3-story and basement building, flats of 3, 4 and 4 rooms each; total rent, $36 a month.

$8500. A GREAT BARGAIN; McALLISter st., near Gough; 2-story and basement house of 9 rooms and bath; all modern improvements; lot 25x120.

$6000. VERMONT ST., NEAR 23D; TWOstory residence of 8 rooms and bath; also stable; lot 50x125, with L 25x25; will exchange for vacant Western Addition property.

$2000. CLIPPER ST., NEAR CHURCH; cottage of 4 rooms, bath, etc., on rear of lot; front vacant; lot 20x114.

$13.000. GOLDEN GATE AVE.; TWO 2-story houses containing four flats of 5 and 6 rooms and bath each; rents $36; lot 50x100.

$3250. 6TH AVE., NEAR CLEMENT ST.; cottage of 6 rooms and bath; lot 25x120; street work done.

$4500. CHURCH ST., NEAR 24TH; 2-story frame building of 6 rooms, renting for $25 per month; extra large lot 64x102.

$10.500. GOLDEN GATE AVE.; 2-STORY building, containing 2 flats of 6 and 7 rooms and bath each; large basement, laundry, etc.; lot 27:6x110; rent $62 50 per annum.

$7500. SACRAMENTO ST., NEAR FILLmore; 2-story bay-window building containing 2 flats of 5 and 6 rooms and bath each; lot 25x128; cash above mortgage of $4000, or will change equity for city or country property.

PINE ST.; PAYS 9 PER CENT. Downtown investment; $8000; Pine st., near Kearny; 2-story brick building; rent $720 per annum; one tenant.

BEST KIND OF AN INVESTMENT. ELEVEN 50-VARA LOTS.
In the line of the city's growth; ground rent pays 6 per cent net on present selling price; on Mission road, near terminus of Mission-st. electric line; it would be hard to find a better place in which to put $6500; call for particulars.

$8500. BARGAIN; SPLENDID 2-STORY house of 8 large rooms, bath, etc.; Scott st., near McAllister; house cost $8000 to build; lot 32x125.
BALDWIN & HAMMOND, 10 Montgomery st.

TAKE A FLYER! SAVE YOUR DOLLARS. POINT LOBOS AND 25TH AVES.
A splendid opportunity to make money; the Sutro electric-cars will soon be running on Clement st.; extra large lots, 25x130; all ready for building. ONLY $400 AND UPWARD.
$50 CASH, BALANCE $10 PER MONTH.
BALDWIN & HAMMOND, 10 Montgomery st.

FINE CHANCE TO SECURE A HOME; A small cash payment and balance in monthly payments of $40 will secure a new house of 7 rooms, bath and all modern improvements, in the warm belt of the Mission; no fogs; lot 28x125; price $4500; interest at 7 per cent; balance of installment reduces principal sum due.
BALDWIN & HAMMOND, 10 Montgomery st.

SPOT CASH WON'T BUY A LOT
Any cheaper than you can get one for on $10 monthly payments in the Castro-street Addition; $350; lot 25x100 to alley; street graded, sewered and macadamized; 30 minutes from your work on line of electric road.

SPOT CASH WON'T BUY A HOME
Any cheaper than you can get one for on $16 monthly installments (same as rent); Diamond st., nr. electric-car; lot 25x100 to rear alley; street graded, sewered and macadamized; bay-window cottage containing 4 large rooms and bath; built to order.
BEST OFFER OF A HOME EVER MADE.
Take Mission or Valencia st. car, transfer at 14th st, to electric road and ride to Castro and Chenery streets.
BALDWIN & HAMMOND, 10 Montgomery st.

SPEAKING OF CHEAP LOTS— DO YOU KNOW ANYTHING
Better for $275 than the lots we are offering in block 870, south of the park, 10th and 11th aves., M and N sts.? $25 cash; $10 monthly; fine views; perfect title.
BALDWIN & HAMMOND, 10 Montgomery st.

O'FARRELL & CO., REAL ESTATE BROKERS, 11 MONTGOMERY ST.

$6750. MODERN RESIDENCE ON ASHbury st., nr. the park; 8 rooms and bath; large basement and attic; lot 25x106:3.

PRESIDIO HEIGHTS.
CLAY-ST. BUILDING LOT, COMMANDING A marine view; $80 a front foot; size of lot to suit the purchaser.

FOR EXCHANGE FOR OAKLAND PROPerty—An A No. 1 income property, handsomely located in the Western Addition, paying $1800 a year; price $25,000; this is a gilt-edge proposition.

$17.000. INCOME $1680 A YEAR; stores and flats on a business street in the Western Addition; lot 40x85.

$5500. INCOME $576 A YEAR; 4 FLATS on Capp st.

$5500. INCOME $480 A YEAR; 2 MODern flats of 5 and 6 rooms and bath each on Shotwell st.; lot 25x120.

$2000. BUILDING LOT ON N. SIDE OF Grove st., nr. Baker; 25x100.

$6000. MUST BE SOLD; MODERN BAYwindow residence of 7 rooms and bath; on the N. side of Oak st., near Scott; street paved with bitumen and accepted by the city; lot 25x100; this is a genuine bargain; owner might consider an offer.

A CHOICE PIECE OF DOWNTOWN SUTter-street property; a 2-story and basement house of 13 rooms and bath, rented at $780 per annum; this is positively one of the best purchases on Sutter st. to-day; this is a great bargain.

HYDE-ST. CORNER BUSINESS PROPERTY; lot 45:10x68:9; improvements consist of a store, and 2 flats above and 2 flats adjoining; price asked $7000 to close an estate; this is very cheap.

McALLISTER-ST. BUSINESS PROPERTY; store and flat above; total yearly income $660; lot 25x100; price $9500.

$3000. PAYS $360 A YEAR; PACIFICst. investment, below Larkin; store, and flat above; lot 26x71; the lot is worth more than the price asked for the property.

$4500. INCOME $420 PER ANNUM; Minna-st. investment property, near 3d; large 3-story building; the past record of the property will convince any one that it is a good investment as it is positively never idle.

A RESIDENCE IN THE MISSION AT A sacrifice; house of 9 rooms and bath; stable; lot 80x114; price $4500.

VALENCIA-ST. BUILDING LOT, NR. 20TH, offered at a sacrifice; size 25x100; it must be sold; price and further particulars at the office.

$8000. 2 BEAUTIFUL, MODERN BAYwindow flats of 6 and 7 rooms and bath each; on a corner on California st.; rent $840; if you should see this you will buy it.

$3750. ONLY $100 A FOOT FOR A BUILding lot on Laguna st., nr. Waller, which is only a block from Market st.; lot 37:6x91:4; $6500 for a choice corner adjoining the lot above, that is, cor. of Waller and Laguna sts., 35x100.

A BUILDING LOT FOR $10 A MONTH. Have you seen our exceptional subdivision on the Mission road, right by the electric-car line, only 25 minutes' ride from the City Hall, ranging in price from $250 to $500? Out of our 2 blocks of over 100 lots we only have about 28 left. Twelve houses have been erected and are now occupied by recent purchasers. Take the Mission-st. electric-car and ride to Francis st., and you will there find the block and our representative, GEORGE A. TURNER, who will give you all the information you require.

We have several pieces that we consider genuine bargains; will be pleased to give you a list of them if you will call.
O'FARRELL & CO., Real Estate Brokers, 11 Montgomery st.

JACOB HEYMAN, REAL ESTATE, HAS REmoved his office to room 5, Crocker building, Post and Market sts.

HOUSES BUILT $150 TO $275 A ROOM; CALL and examine