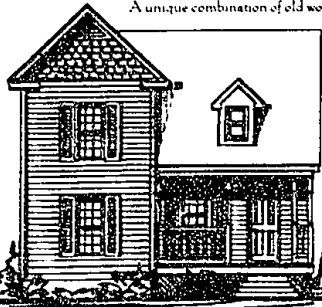


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You can get lots of information at very little cost (or none at all) by writing R. Woods, Consumer Information Center, Pueblo, Colo. 81009

Some of the other publications available from the government about living in a house include:

"Consumer Handbook on Adjustable Rate Mortgages" Basic features, advantages, risks, and terminology associated with adjustable rate mortgages. Explains how ARM's work, how to reduce your risk, and more. Includes a table for comparing mortgages. 25 pages (1990, FRB) 334B, 50 cents.

"A Consumer's Guide to Mortgage Lock-ins" How you can lock in interest rates and points when applying for a mortgage. Lists questions to ask when shopping. 14 pages (1988, FRB) 335B, 50 cents.

"A Consumer's Guide to Mortgage Refinancing" What the costs are and how to tell if the time is right to refinance your house. 8 pages (1988, FRB) 336B, 50 cents.

"Guide to Single Family Home Mortgage Insurance" FHA (Government) insurance protects lenders against losses on mortgages so they can offer more generous terms. Learn what the costs, conditions, and options are. 21 pages (1994, HUD) 126B, \$1.25.

"Home Buyer's Vocabulary" Defines common words and terms used in the real estate world. Especially useful for the first time buyer. 14 pages (1987, HUD) 127B, \$1.

"The Home Inspection & You" 11 questions with answers about how and why to get a professional home inspection before you buy or sell. 7 pages (1993, USDA) 337B, 50 cents.

"The HUD Home Buying Guide" Here are step-by-step instructions for finding and financing a HUD house. 14 pages (1995, HUD) 635B, Free.

"The Mortgage Money Guide" Explains different types of mortgages and financing options. Includes a table of monthly mortgage costs at various rates. 18 pages (1993, FTC) 128B, \$1.25.

"Answers to Questions About the National Flood Insurance Program" Property owners may buy insurance against flooding losses. Learn the requirements, questions to ask, and much more. 60 pages (1992, FEMA) 561 B, Free.

"Backyard Bird Problems" How to control common problems such as destruction of garden plants, nesting in gutters and chimneys, and damage to your house's exterior. 30 pages (1993, DOI) 562B, Free.

"Citizen's Guide to Pesticides" Tips for controlling pests in the home and garden. How to measure and mix chemicals safely and how to choose an exterminator. 24 pages (1991, EPA) 341B, 50 cents.

"Cooling Your Home Naturally" Suggests how to save electricity and keep your house cool with landscaping, roof treatments, and more. 8 pages (1994, DOE) 149B, \$1.

"Energy-Efficient Windows" Describes how to reduce your house's heating, cooling, and lighting costs. 6 pages (1994, DOE) 150B, \$1.

"Healthy Lawn, Healthy Environment" Preventive and practical tips on soil preparation, grasses, watering, mowing, pesticides, choosing a lawn care service, and more. 20 pages (1992, EPA) 342B, 50 cents.

"Home Buyer's and Seller's Guide to Radon" Learn about testing options and what to do before buying or selling a house. 32 pages (1993, EPA) 129B, \$1.50.

"The Inside Story: A Guide to Indoor Air Quality" Household products, building materials, pests, heating systems, and more can affect your health. Learn how and what to do about them. 32 pages (1993, EPA/CPSC) 345B, 50 cents.

"Rehab a Home With HUD's 203(k)" Learn how you can get a long-term mortgage that includes the costs of reconstructing, modernizing and eliminating health and safety hazards in your home. Find out what properties are eligible, what improvements are covered, and how to apply. 30 pages (1994, HUD) 347B, 50 cents.

"Repairing Your Flooded Home" Step-by-step advice on cleaning up and repairing your house and its contents after a flood and how to protect your house in the future. 66 pages (1992, FEMA) 633B, Free.

"Water Treatment Units" Discusses various options for purifying drinking water and how to avoid deceptive sales pitches. 4 pages (1993, FTC) 348B, 50 cents.

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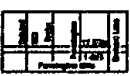
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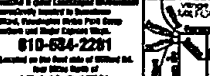
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