F.H.A. INSURED MORTGAGE PLAN MAKES HOME FINANCING EASY

NATIONAL HOUSING ACT — Under the terms of the National Housing Act, insured mortgages have been made available to you. You can now build your own home with the certainty of ACTUAL ownership before you. Today you can build a home that will be yours in 10, 15, or 20 years.

YOUR RENT PAYS FOR HOME—The easiest way for you to pay for a home is to pay for it as you pay rent. The logical way is to pay monthly, out of income, an installment on the principal and the interest etc., and thus, over a given period of years, pay off the entire mortgage and have the house free of all debt. It's very much like buying a house and then renting it to yourself.

SMALL INITIAL INVESTMENT — Now you can buy or build a house on exactly that basis. Your initial investment in the property can be as little as 20 percent of its value. You may borrow the balance (up to 80 percent of the F. H. A. appraised value but not more than $16,000) from an approved lending institution, covered by Government insurance, and repay the entire amount on a monthly basis. In most cases if your lot is fully paid for and clear of all encumbrances, the loan you can have will cover all costs of construction, etc.

LONG PERIOD FINANCING—You may take up to 20 years to pay. You may pay in 10 or 15 years, if you like. Each month you pay an installment which not only includes the interest and a part of the principal sum borrowed, but includes also a twelfth part of the annual taxes, mortgage insurance premium, and the fire and other hazard insurance premiums.

WHAT DOES IT COST?—Less than the old method of home financing, BECAUSE YOU MAY BORROW UP TO 80 PERCENT OF THE APPRAISED VALUE OF YOUR HOME. That means ONE MORTGAGE, THE END OF REFINANCING PROBLEMS, A FAIR AND GOVERNMENT-CONTROLLED INTEREST RATE AND SERVICE CHARGE.

WHO LENDS THE MONEY—Local financial institutions such as banks, mortgage companies, life-insurance companies, and building and loan associations, are in a position to finance the purchase if you are able to make a down payment or establish an equity of at least 20 percent of the total value. If your lot is fully paid for and clear of all encumbrances, the value of the lot can be equivalent to 20 percent of the total property cost. It is, of course, to your advantage to make a larger down payment if convenient, but your borrowing capacity on this new plan, as sponsored by the Federal Housing Administration, is 80 percent of the total value—offered in one mortgage — and repayable monthly like rent. See example below.

MONTHLY PAYMENT PLAN
Based Upon Loan of $4400.

	10 yr.	15 yr.	20 yr.
Principal and Interest	$46.67	$34.79	$29.04
Mortgage Insurance Fee	1.83	1.83	1.83
*Taxes and Assessments	9.17	9.17	9.17
*Fire Insurance Premium	.86	.86	.86
Service Charge	1.77	1.80	1.81
TOTAL	$60.30	$48.45	$42.71

NOTE: These amounts are the entire cost for home-ownership, assuming you build on a lot of approved value of $1100 to which you have acquired title.

*These figures are based upon an average. There is always a variation in assessed valuation of property, tax rates, insurance, and other factors. But such variance will, in most cases, not exceed more than $1.00 per month per $1,000.00.

Call on us for actual costs and complete data.

OWN YOUR HOME — Thus, there is today placed before you a broad highway to home ownership. A way that enables you to pay for your home, as you go, at a lower cost, with all the elements of safety, convenience and assurance.

Today you can build a home, knowing that you are able to make the monthly payments, and that at the end of the monthly payment period the home will be yours.

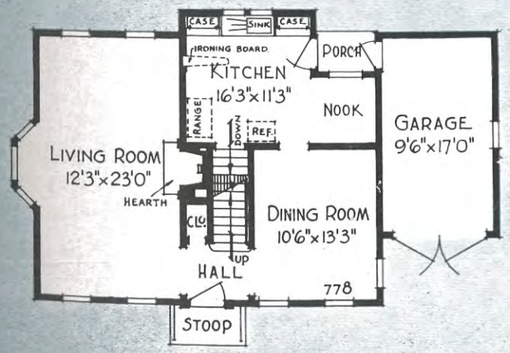
WE CAN ASSIST YOU IN MAKING THE NECESSARY ARRANGEMENTS TO PROPERLY AND ADEQUATELY FINANCE THE HOME OF YOUR CHOICE.



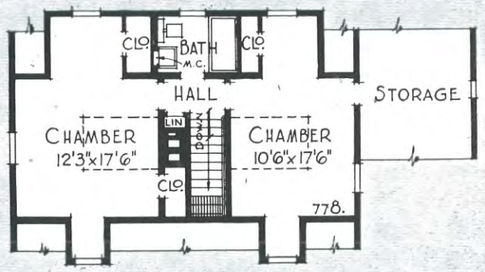
5 Rooms, Nook, Bath and Garage

NO. 778-B

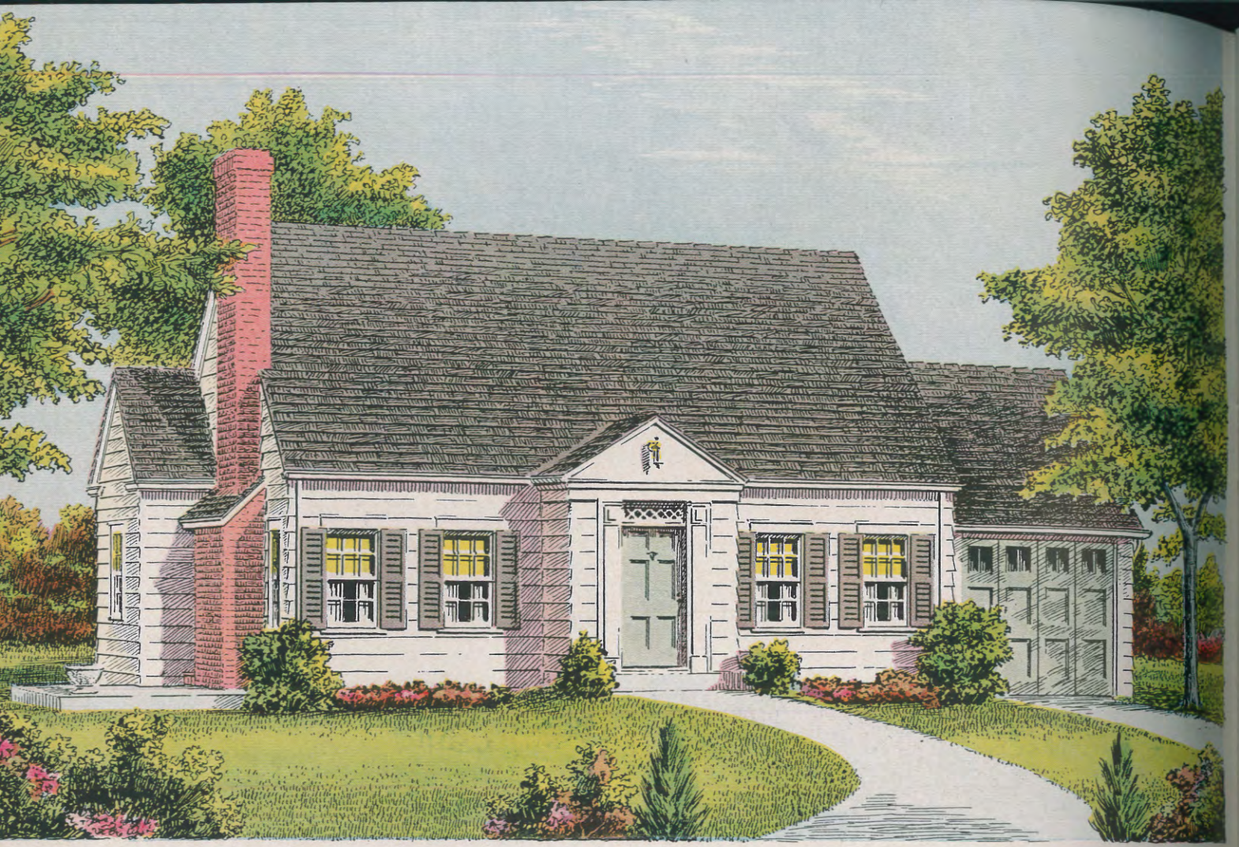
The garage forms an integral part of the architecture of this Cape Cod home and is a modern convenience. Do not overlook the convenient kitchen and large nook. This plan is essentially for life as it is lived today.



FIRST FLOOR PLAN



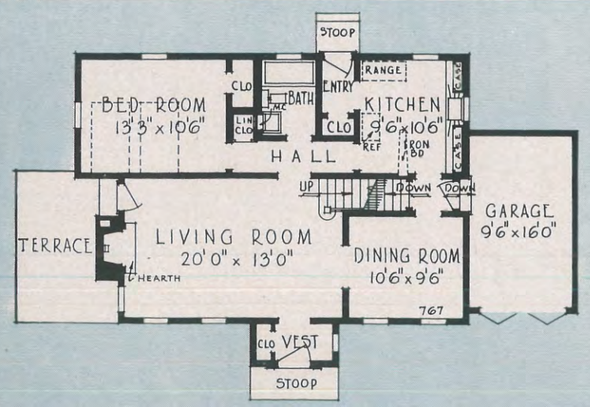
SECOND FLOOR PLAN

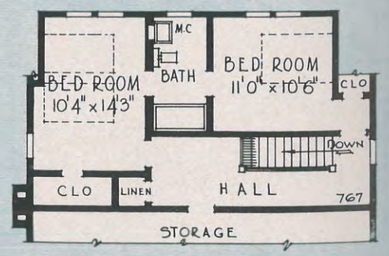


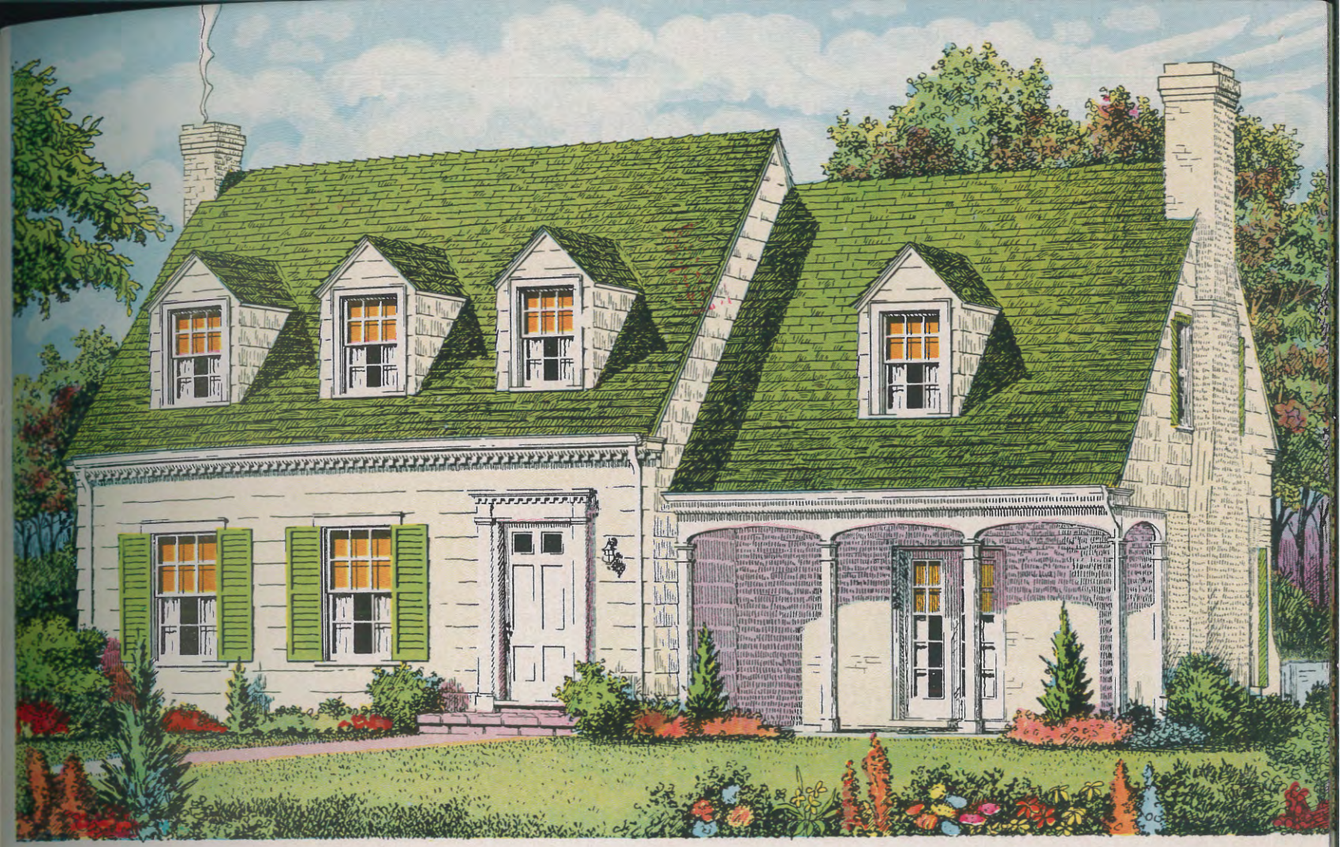
6 Rooms, 2 Baths and Garage

NO. 767-B

Colonial charm is dependent upon the preservation of the quaint simplicity and dignity of that architecture. The above design includes a bed room and bath on the first floor – a desirable feature.



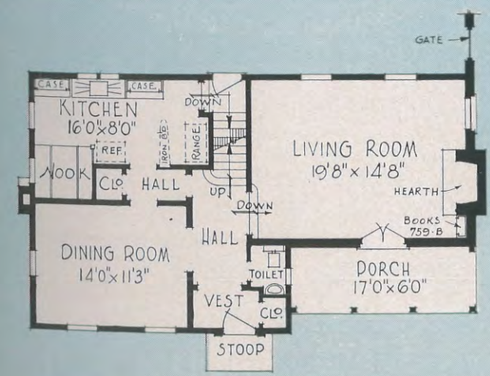




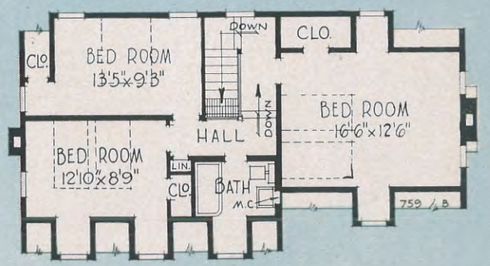
6 Rooms, Bath and Toilet.

NO. 759-B

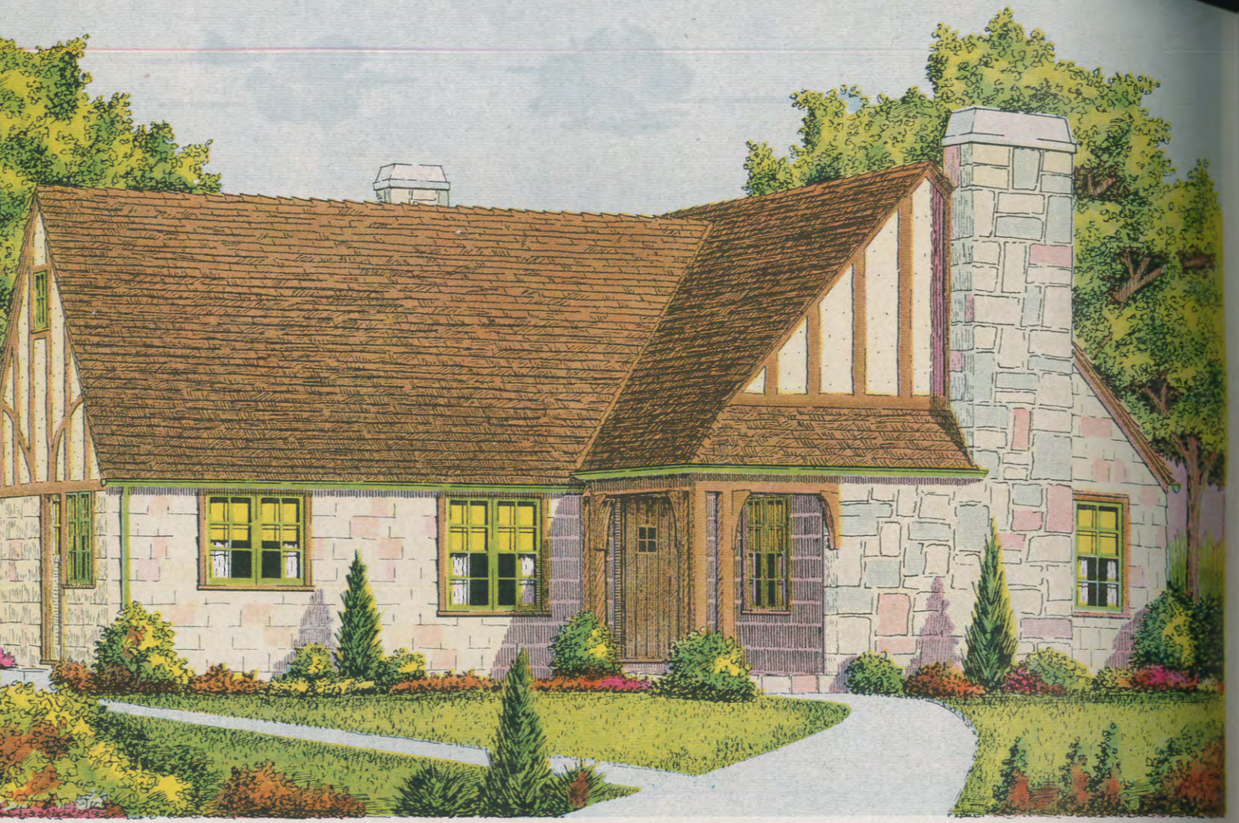
Large, well-lighted rooms enhance the hospitality of this attractive Colonial home. The living room is two steps lower than the other first floor rooms. Note the large porch, and ample breakfast nook.



First Floor Plan



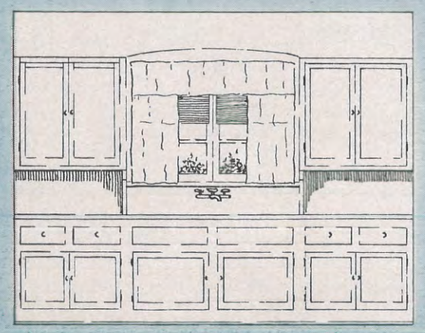
Second Floor Plan

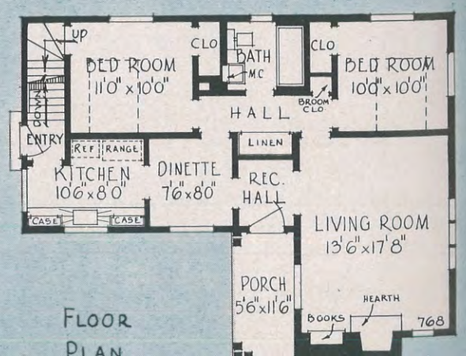


5 Rooms and Bath

NO. 768-B

Well defined in its interpretation of the English style, this home, with its low broad lines and massive chimney is highly attractive to the person who seeks something out of the ordinary.



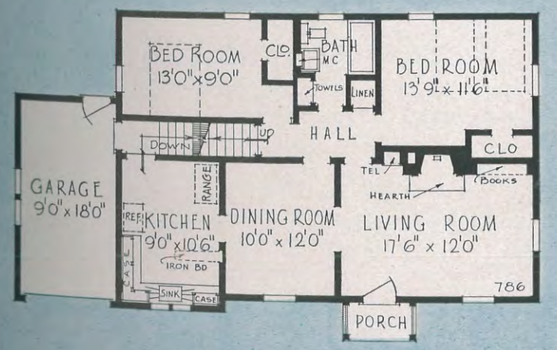


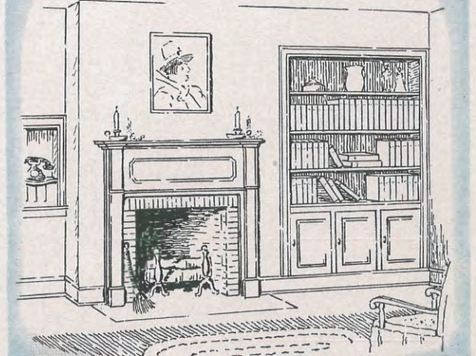
FLOOR PLAN

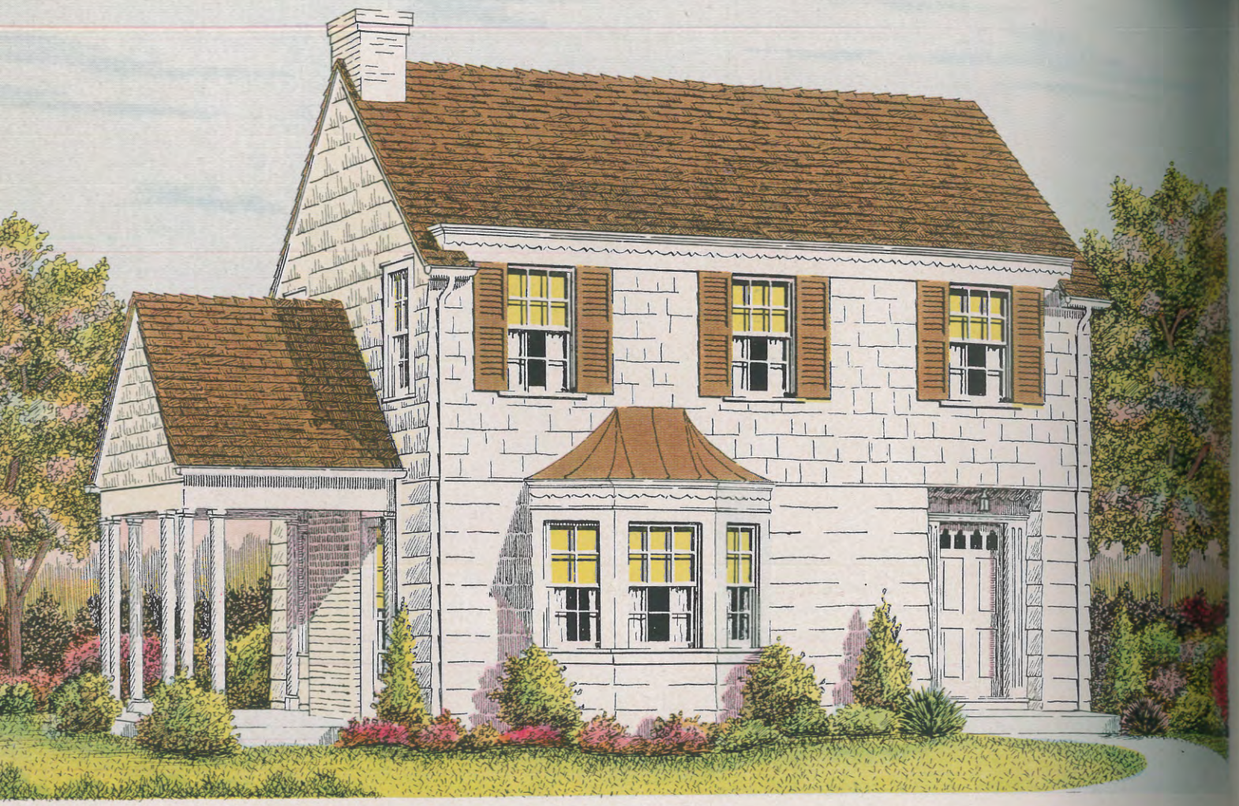
5 Rooms, Bath and Garage

NO. 786-B

A neat example of an Early American cottage which never lacks popularity. Inexpensive, yet complete in every requirement, even to the inclusion of an attached garage.



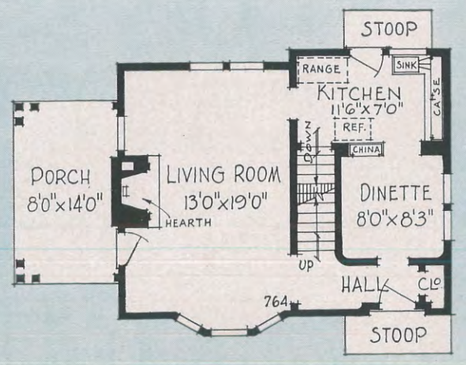


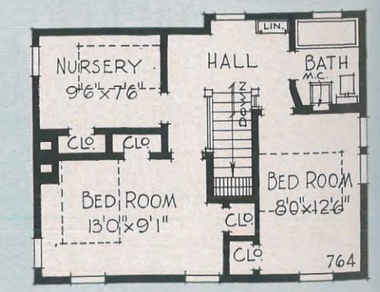


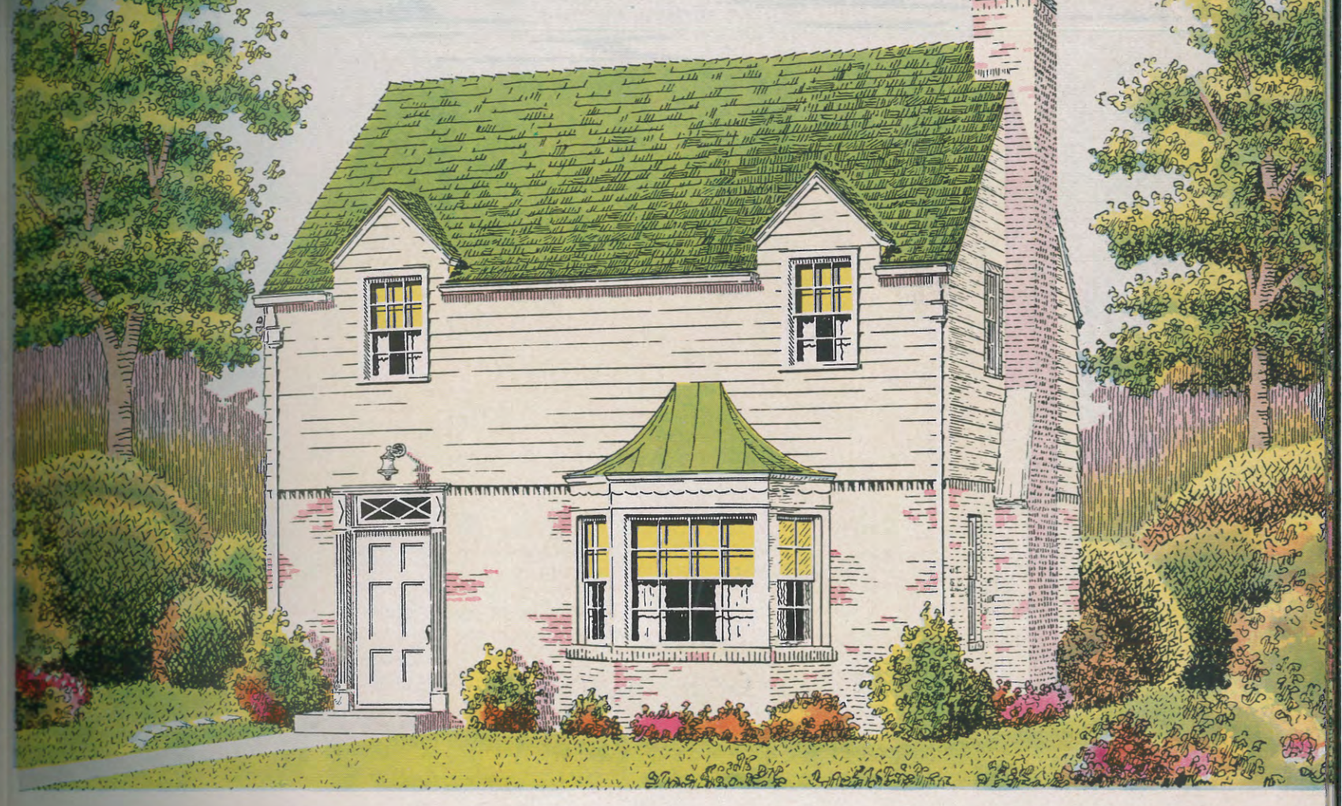
6 Rooms and Bath.

NO. 764-B

This Colonial design illustrates that refinement in the small home is not an impossibility. Planned along rectangular lines it permits a maximum use of floor space and always assures a convenient arrangement.



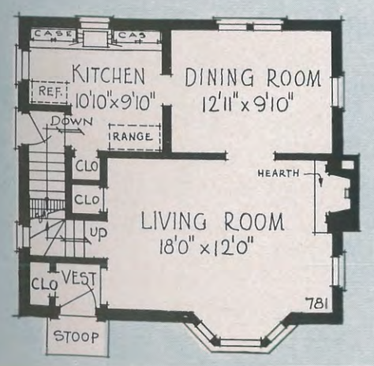


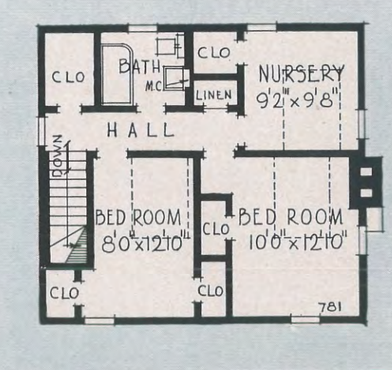


6 Rooms and Bath

NO. 781-B

A harmonious Colonial design is achieved here by the use of brick for first floor walls with siding above. The graceful entrance and bay window add charm to this small home.

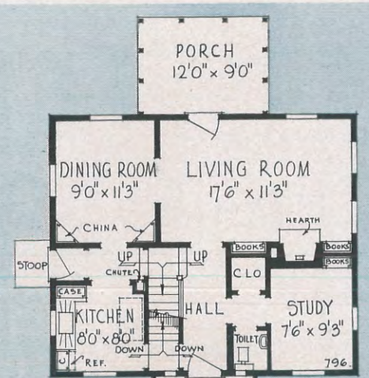




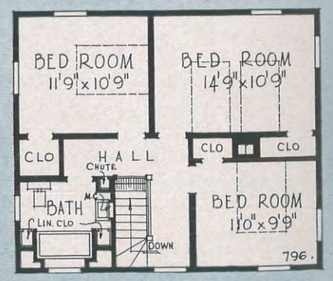
7 Rooms, Bath and Toilet.

NO. 796-B

Although formal and symmetrical in balance, one can readily see a definite informality and hospitality reflected by this home. The study can be used as a first floor bed room.



FIRST FLOOR

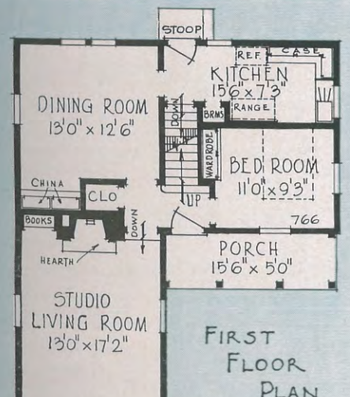


SECOND FLOOR PLAN

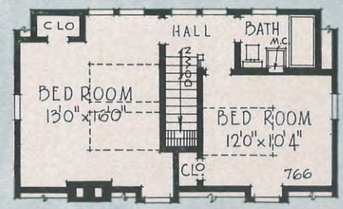
6 Rooms and Bath

NO. 766-B

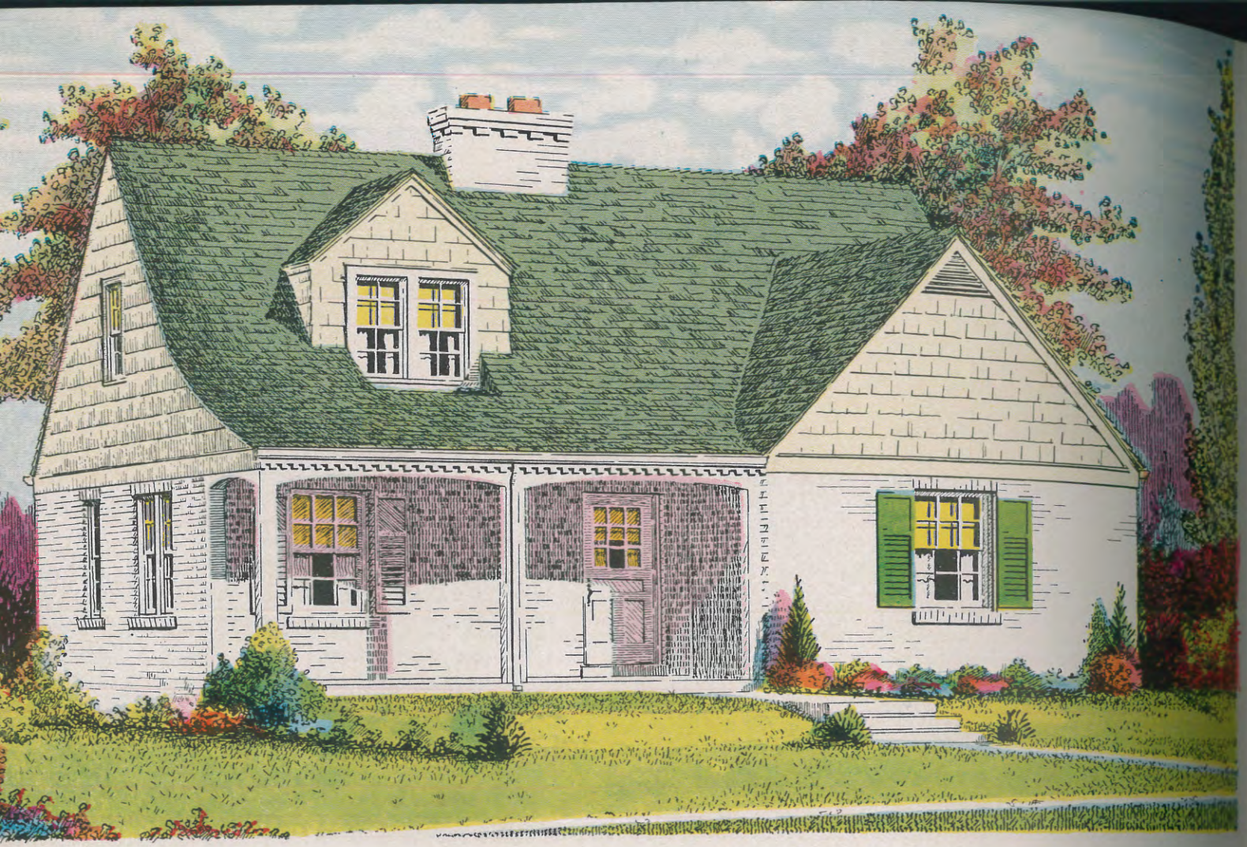
Studio living room, large dining room, modern kitchen and latest built-in cabinet features serve to complete this likable Colonial home. The bed room on the first floor can be used for library or den if desired.



FIRST FLOOR PLAN



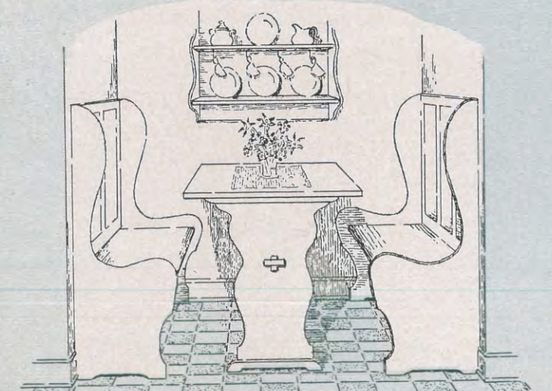
SECOND FLOOR PLAN



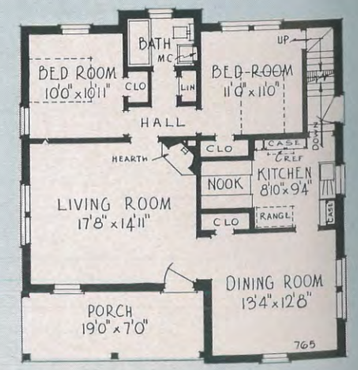
5 Rooms, Bath and Nook

NO. 765-B

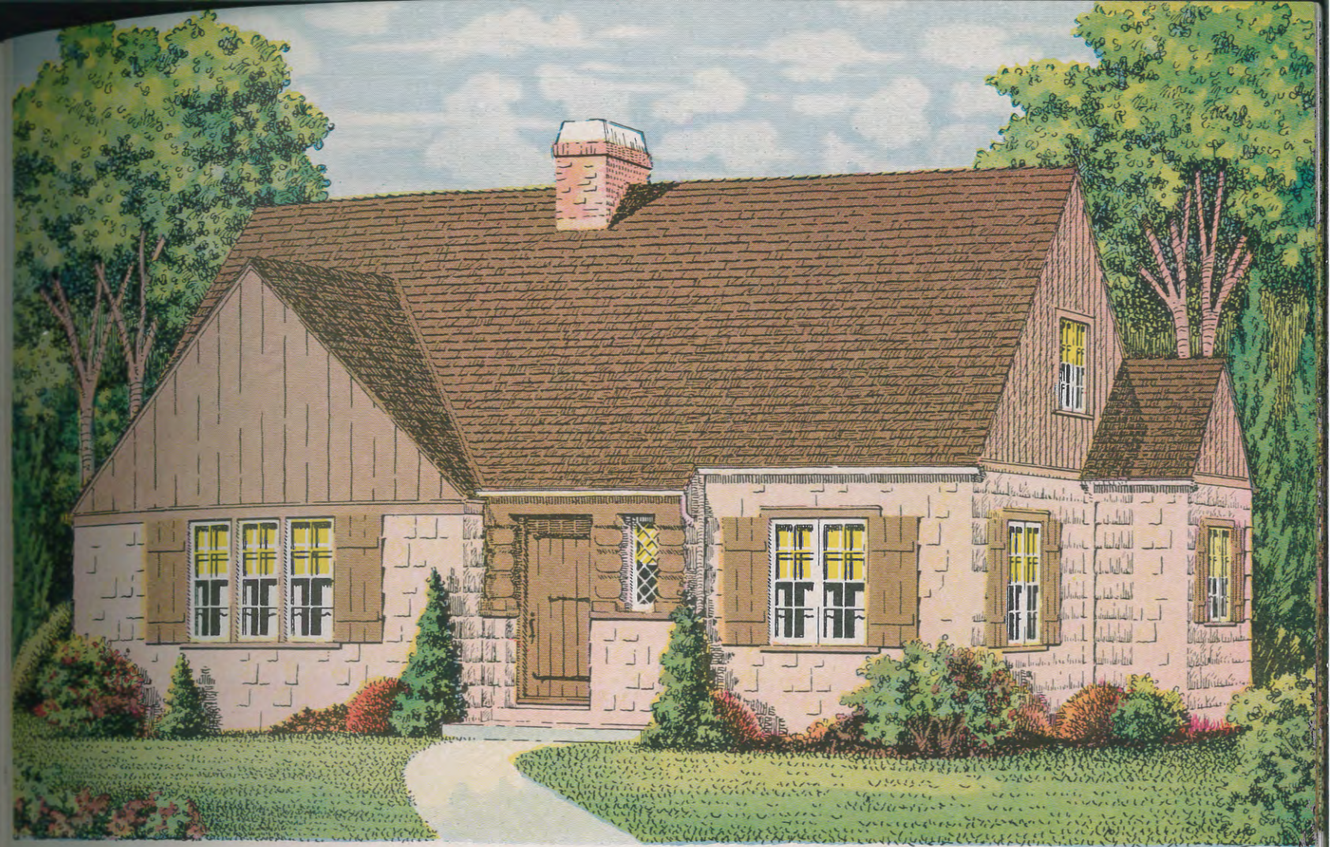
Reflecting good taste in Colonial style, and with a compact floor plan that is the last word in convenience, this one-story home should command wide and favorable attention.



DINING NOOK



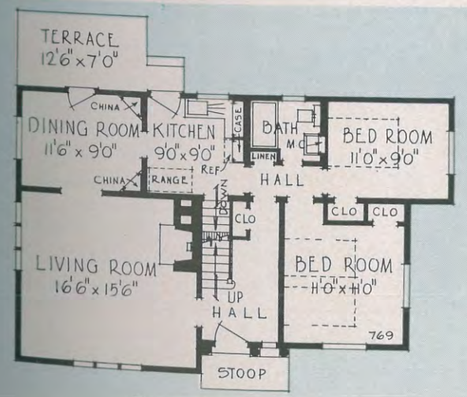
FLOOR PLAN

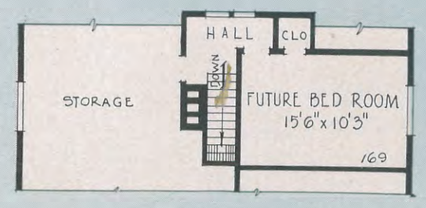


5 Rooms and Bath

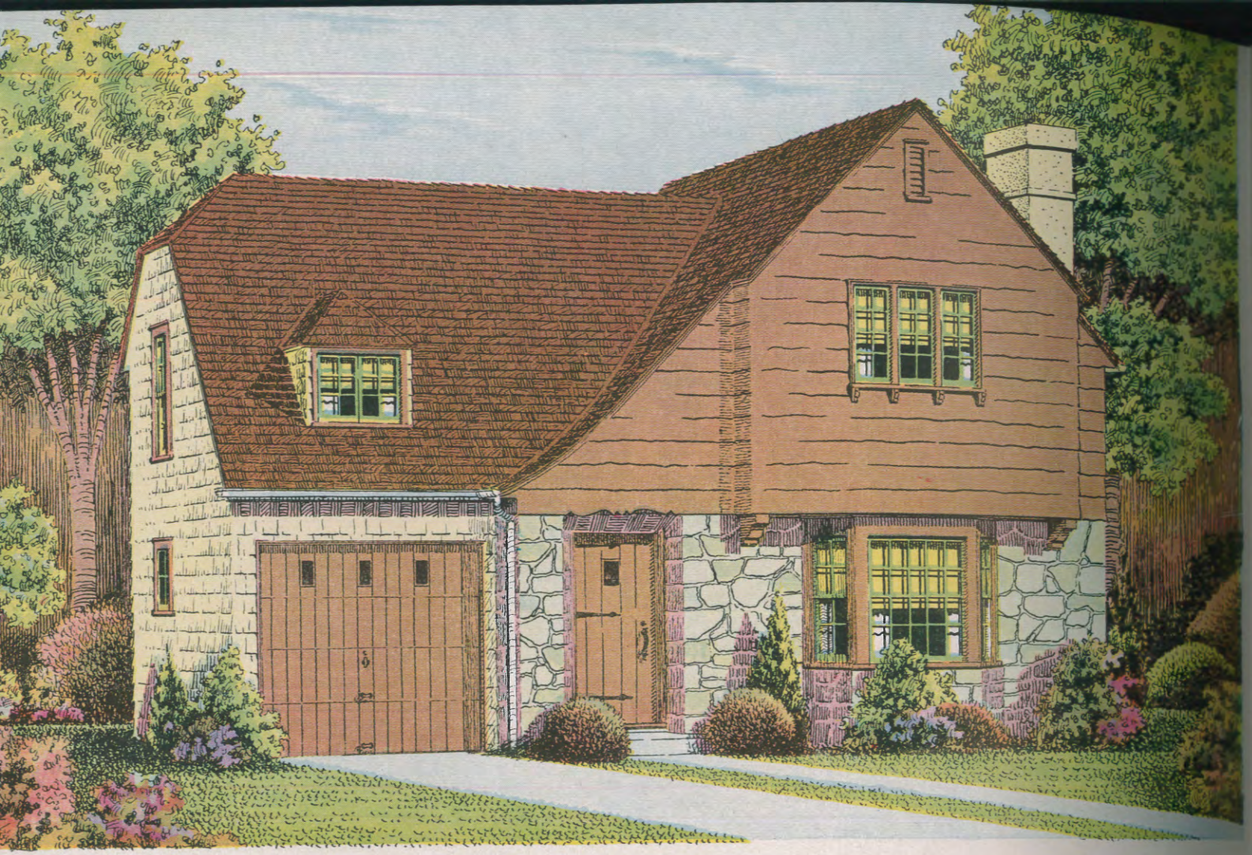
NO. 769-B

With clever attention to detail, the designer has produced here not only a pleasing English exterior but also an interior arrangement that embodies the most recent conveniences.





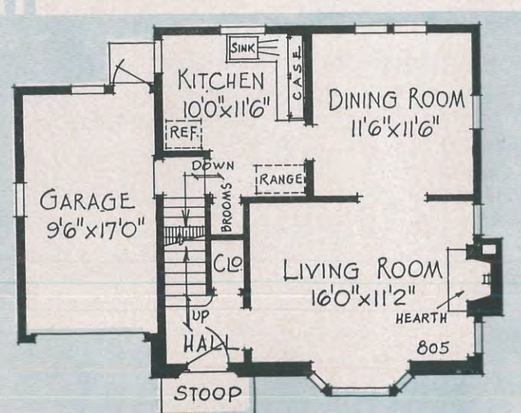
ILLUSTRATING FUTURE USE OF ATTIC SPACE



6 Rooms, Bath and Garage

NO. 805-B

This cheerful English type home provides six well planned rooms and a convenient attached garage. The second floor projection over a wide bay adds the completing touch to a well proportioned exterior.

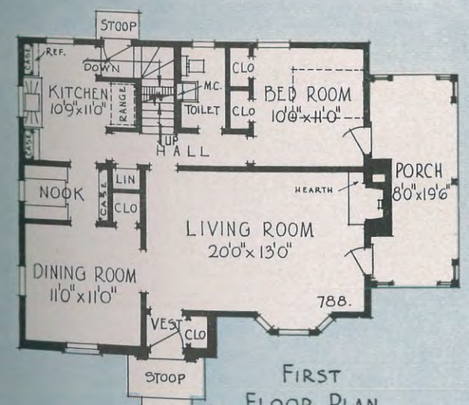




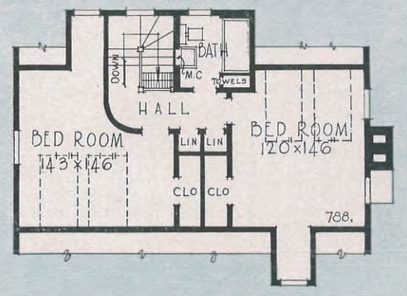
6 Rooms, Bath, Toilet and Nook.

NO. 788-B

For the family whose requirements demand a larger home. This design offers not only the necessary number of rooms but an admirable arrangement of them, and includes many modern features.



FIRST FLOOR PLAN



SECOND FLOOR PLAN

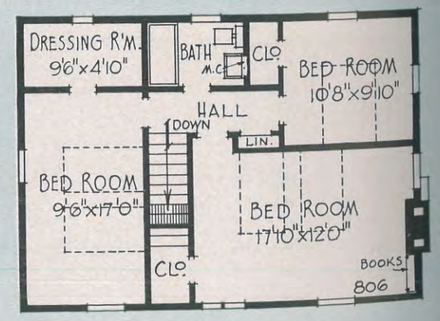


6 Rooms, Bath, Dressing Room and Garage

NO. 806-B

A truly American home interpreted in the Colonial style. The garage has been cleverly included into the home layout—a modern and popular trend. A wise choice and good investment.

FIRST FLOOR PLAN



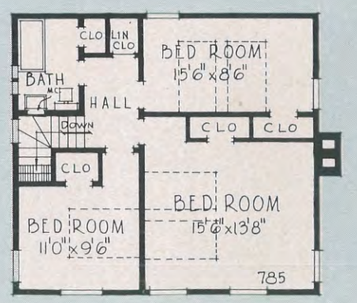
SECOND FLOOR PLAN

6 Rooms, Bath, Nook and Enclosed Porch.

NO. 785-B

New England Colonial architecture at its best. A home that not only allows the maximum use of space, but is always reflective of good taste. Real value is assured here.

FIRST FLOOR PLAN

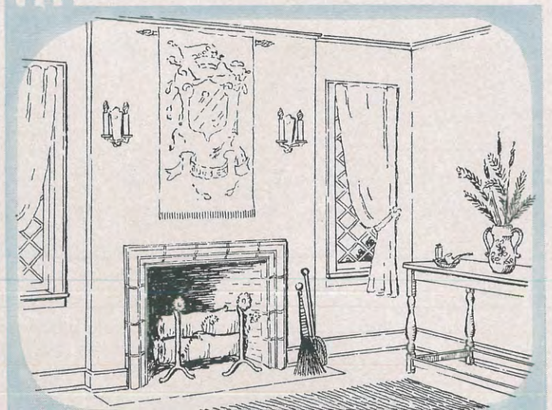


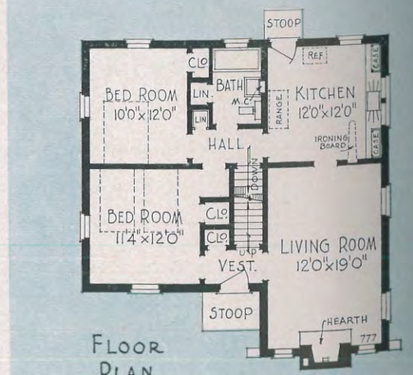
SECOND FLOOR PLAN

4 Rooms and Bath.

NO. 777-B

An English cottage dwelling well planned with four large rooms. A corner of the living room may be used for a cozy dining space, and an attic stair is provided. Outside walls are of brick construction.



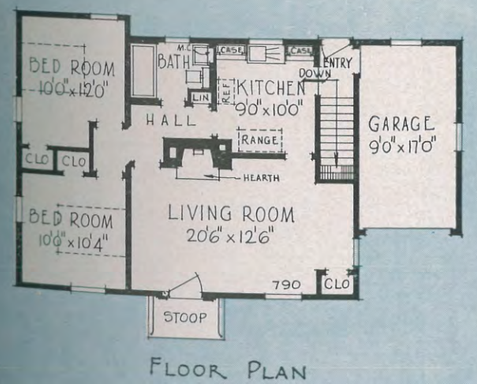


FLOOR PLAN

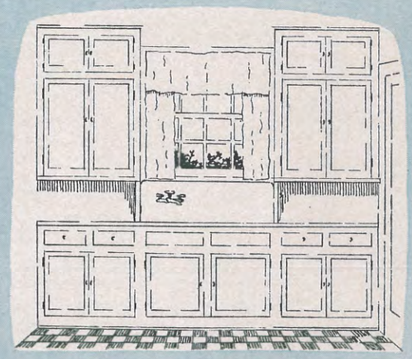
4 Rooms, Bath and Garage

NO. 790-B

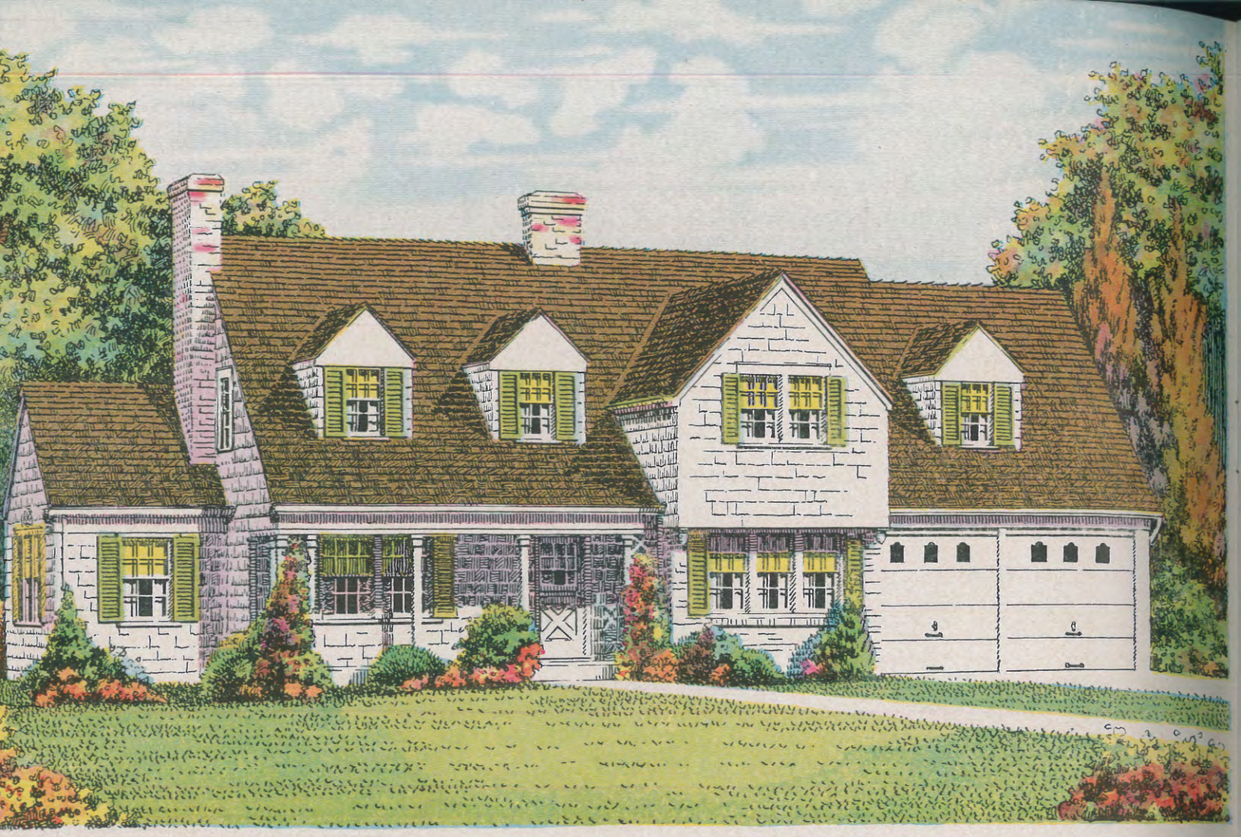
An exceptionally light and cheerful home with a natural fireplace in a large living room. Adequate for the average family, this home also includes an attached garage.



FLOOR PLAN



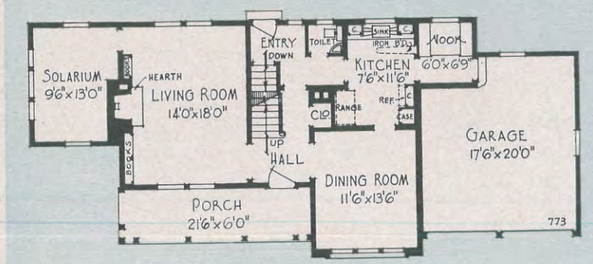
KITCHEN



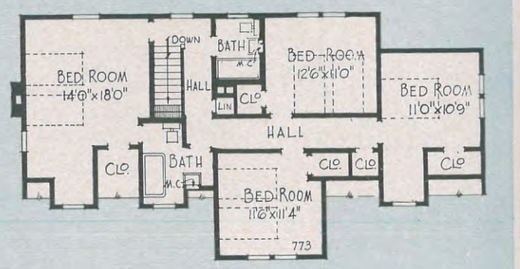
7 Rooms, Solarium, Nook, Toilet,
2 Baths and Garage

NO. 773-B

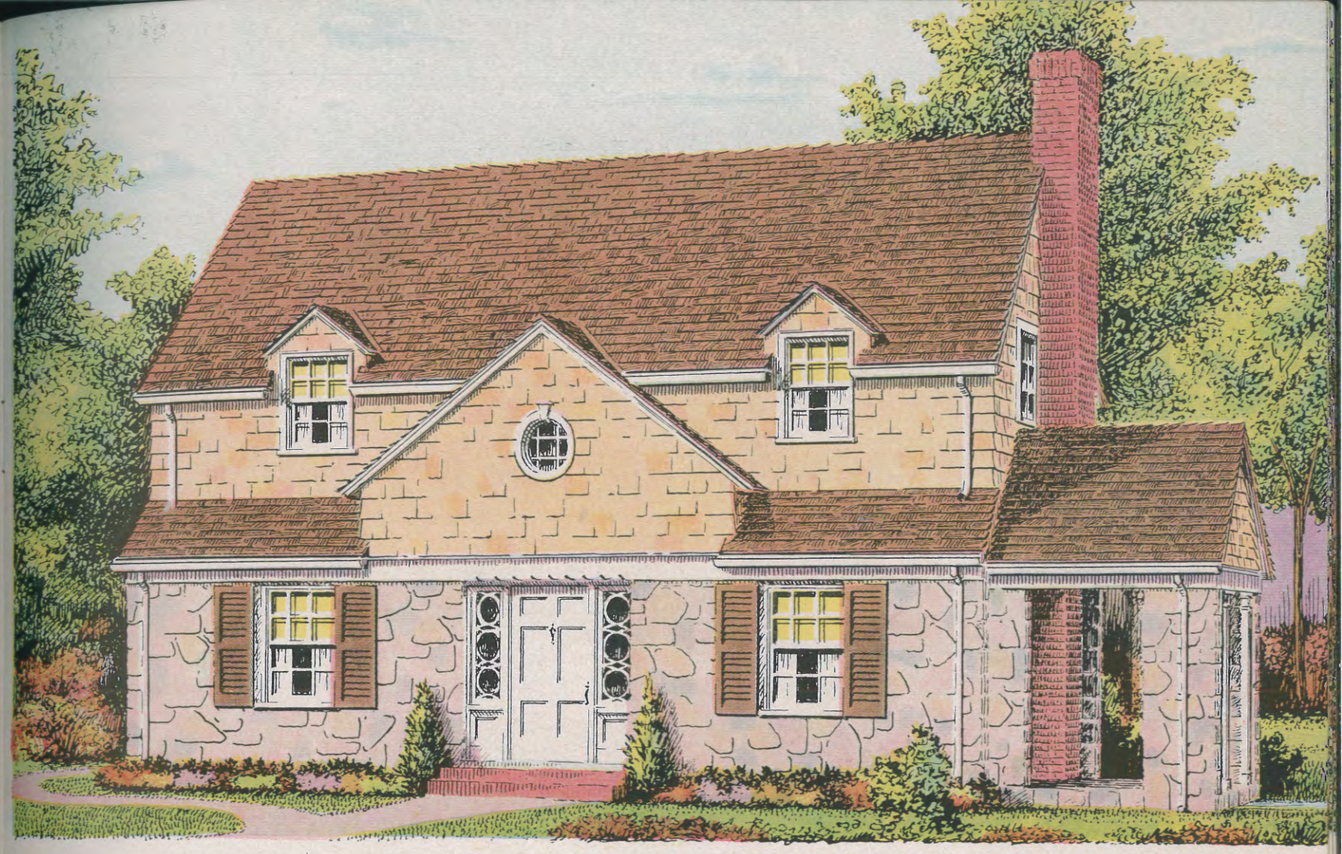
So complete in detail, proportion and mass that no change in the exterior would seem permissable, this Colonial home stands out as a masterpiece of architectural skill.



FIRST FLOOR PLAN



SECOND FLOOR PLAN

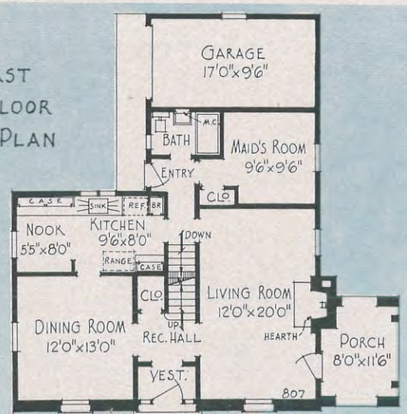


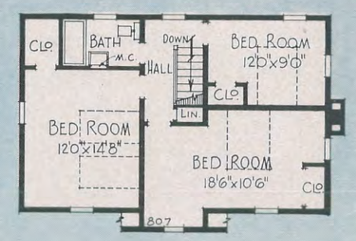
7 Rooms, 2 Baths, Nook and Garage

NO. 807-B

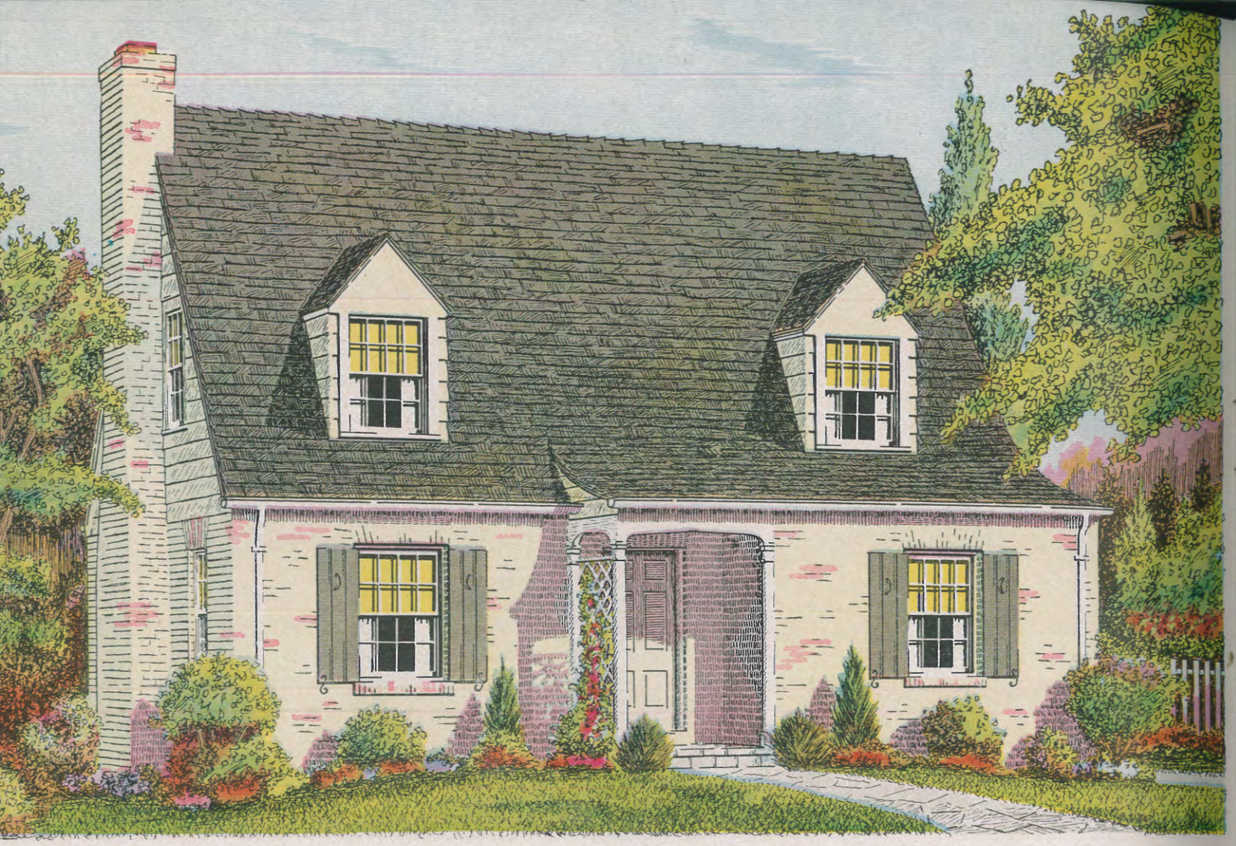
Possessing a unique quality of design, the outgrowth of proper proportion and symetrical formality, this home seems to radiate a quiet dignity, lasting refinement and charm.

FIRST FLOOR PLAN





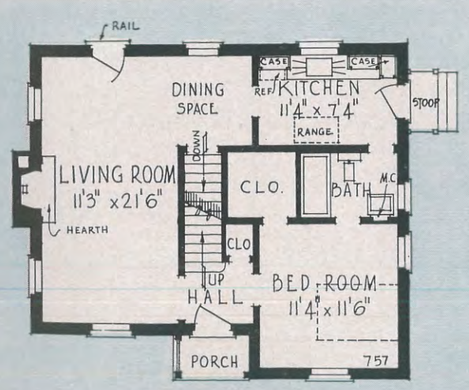
SECOND FLOOR PLAN



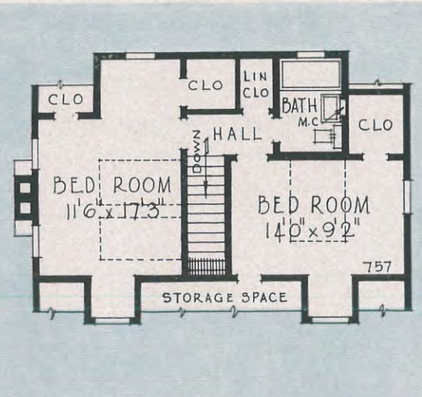
5 Rooms, Dining Space and 2 Baths

NO. 757-B

Of intriguing beauty, this Early American home combines the excellence of Colonial architecture with a floor plan that is both modern and practical. Outside walls are brick veneer.



First Floor Plan

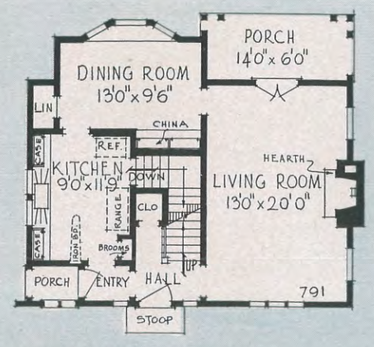


Second Floor Plan

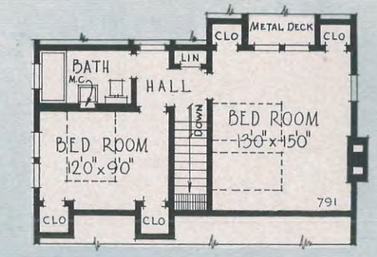
5 Rooms and Bath

NO. 791-B

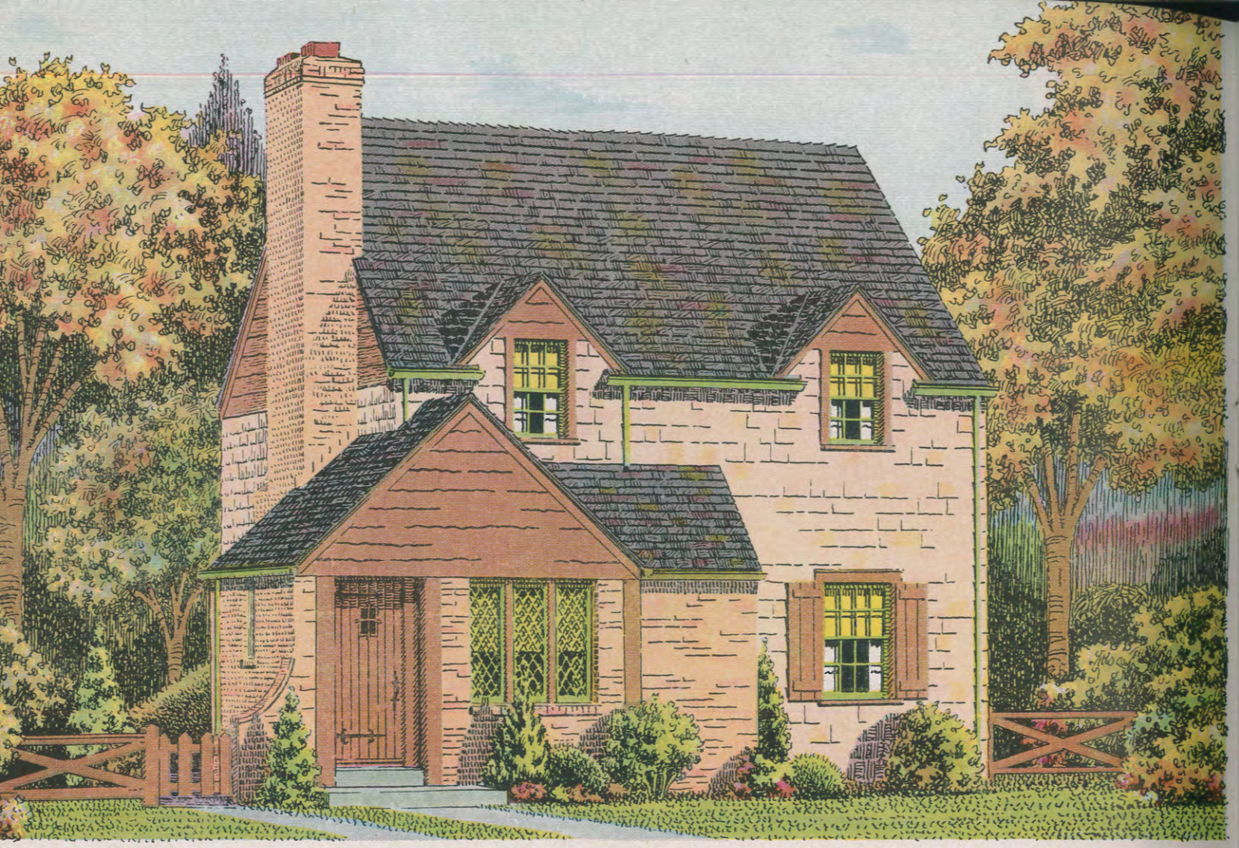
Those who have a preference for English architecture will find their highest ideals sensibly incorporated in this attractive home. The inclusion of last word built in features makes for modern American living.



First Floor Plan



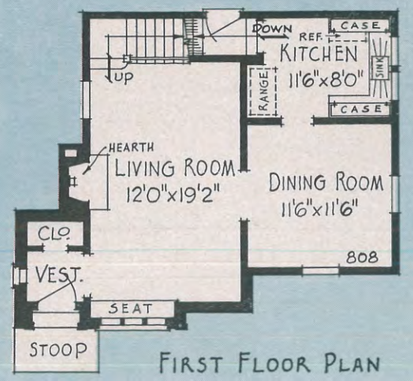
Second Floor Plan



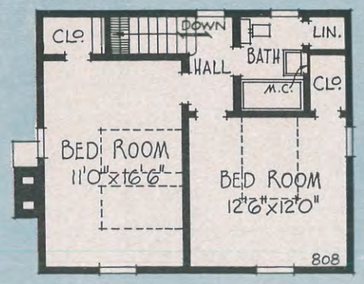
5 Rooms and Bath

NO. 808-B

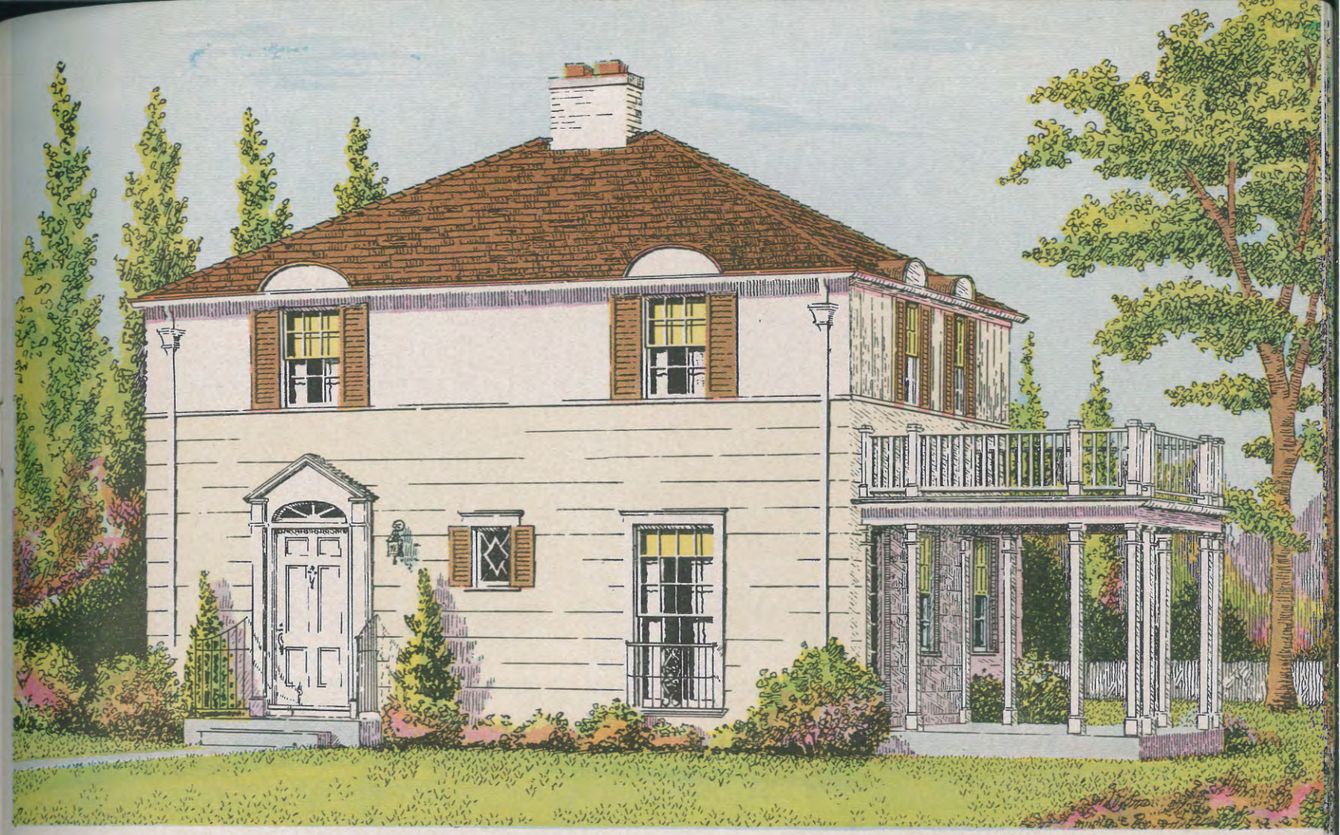
For those who seek a home of comfort, this compact five-room English type home should certainly set a high standard. Note the abundance of closets and large living room.



First Floor Plan



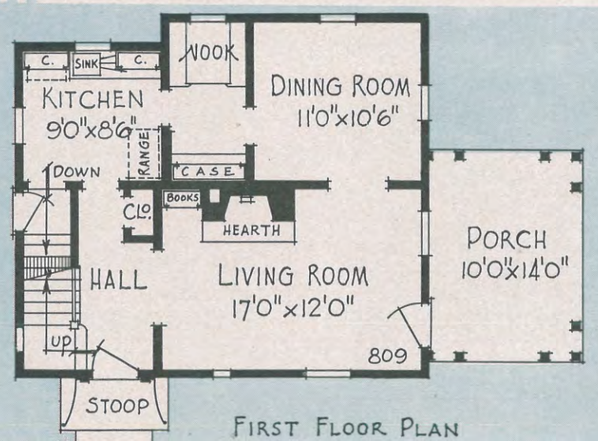
Second Floor Plan



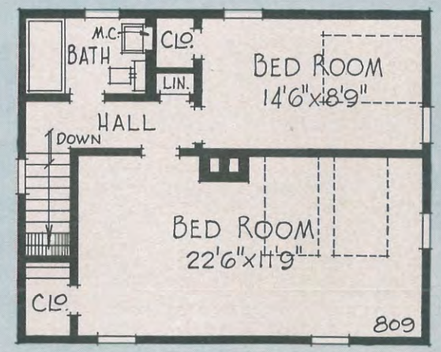
5 Rooms, Bath and Nook.

NO. 809-B

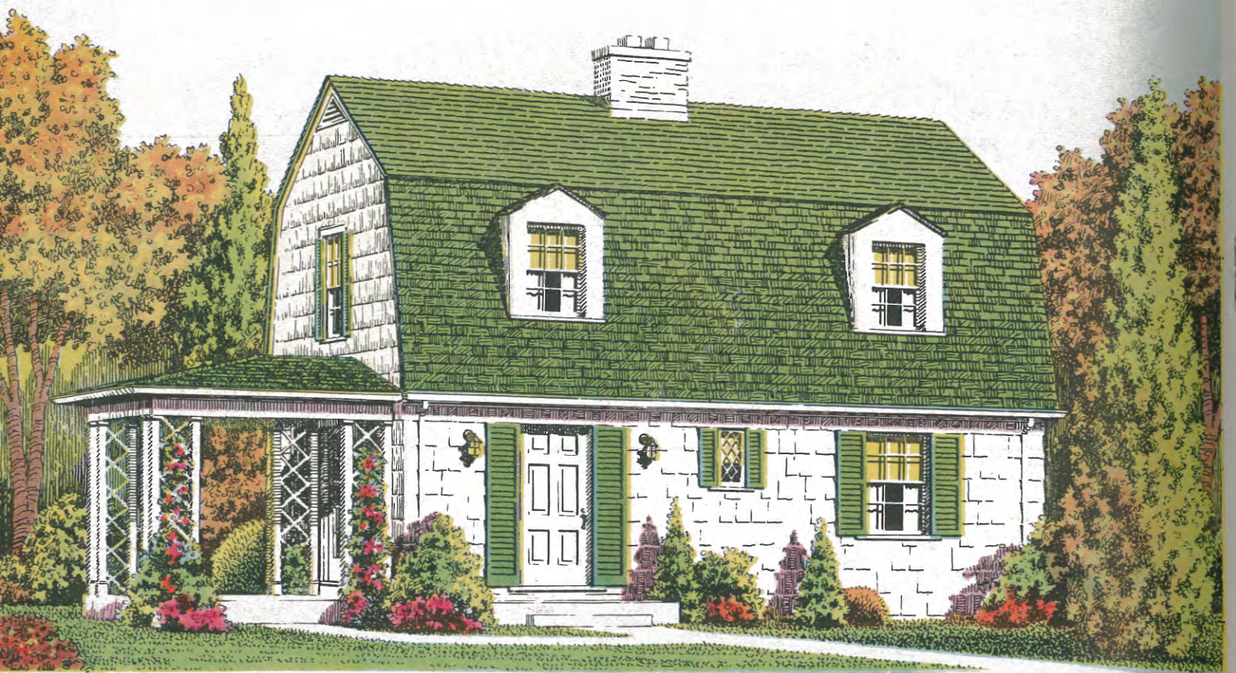
Effective in design, modern and practical to build because it permits a maximum use of space. The long window with grille and Colonial entrance amply complete a very pleasing facade.



First Floor Plan



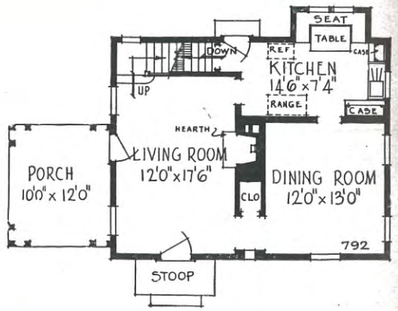
Second Floor Plan



Colonial
Design-1

NO. 792-B

4 distinctly different exterior designs for one floor plan

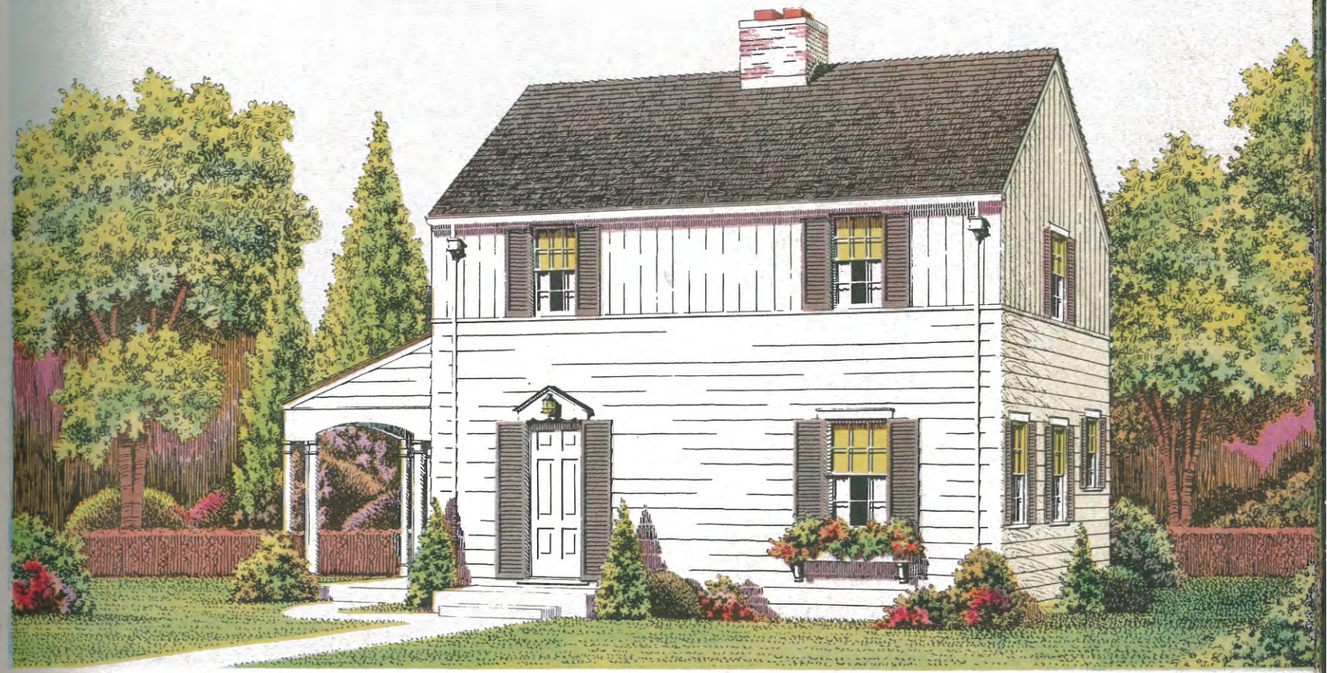


FIRST FLOOR PLAN



at left –
Modern Home
Design - 3

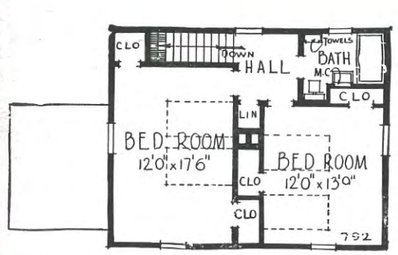
Not only a variety of exterior designs are offered for your consideration but also practical illustrations of how it is possible to develop different types of homes when you have found a satis-



New England Colonial
Design – 2.

NO. 792-B

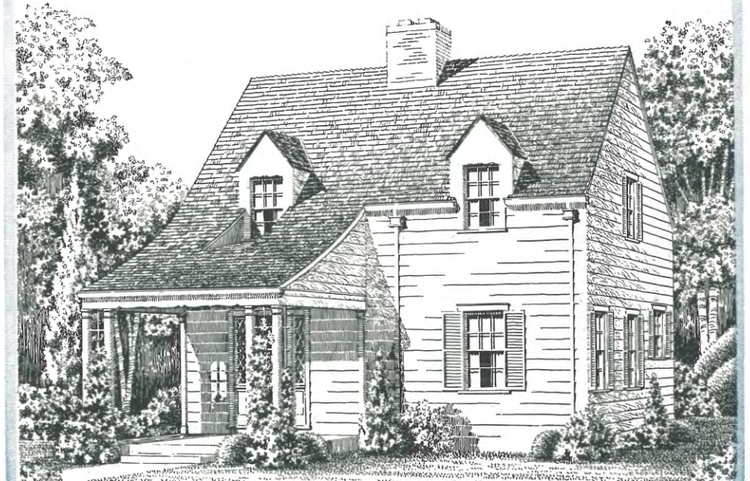
Floor plans include five large rooms, nook and porch.

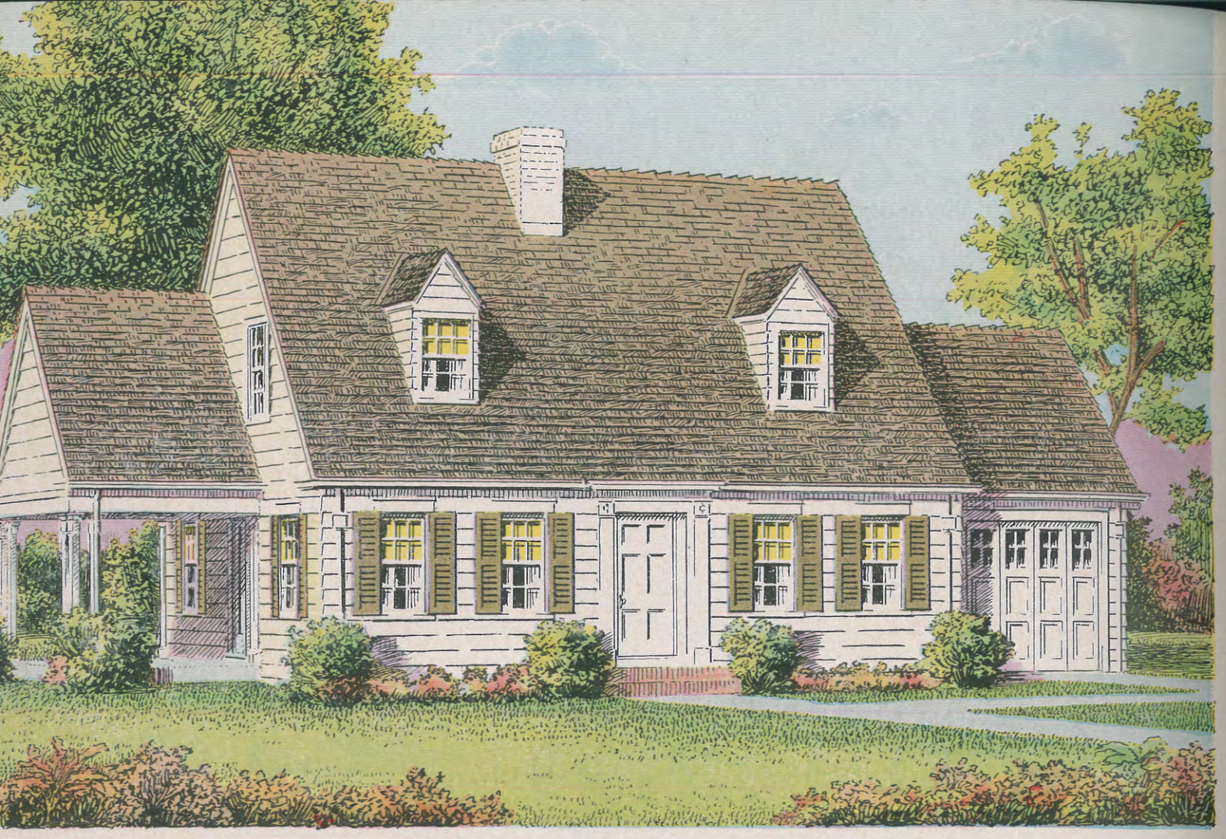


SECOND FLOOR PLAN

at right~
Early American
Design-4

The floor plans, as you will readily see, are developed along "common sense" lines, with amply large rooms, a convenient kitchen, breakfast nook, fireplace, and other

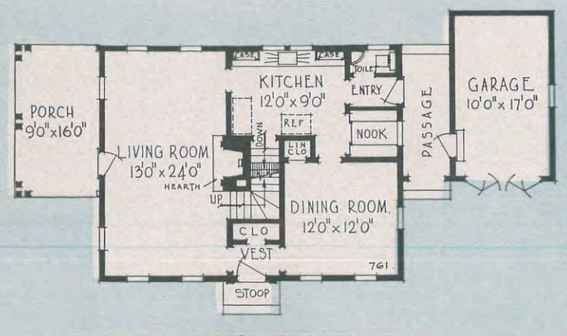




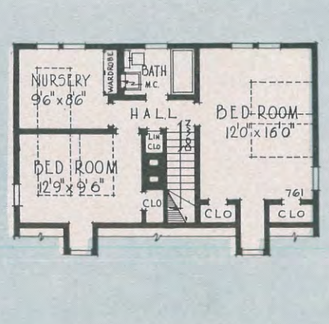
6 Rooms, Bath, Toilet, Nook and Garage.

NO. 761-B

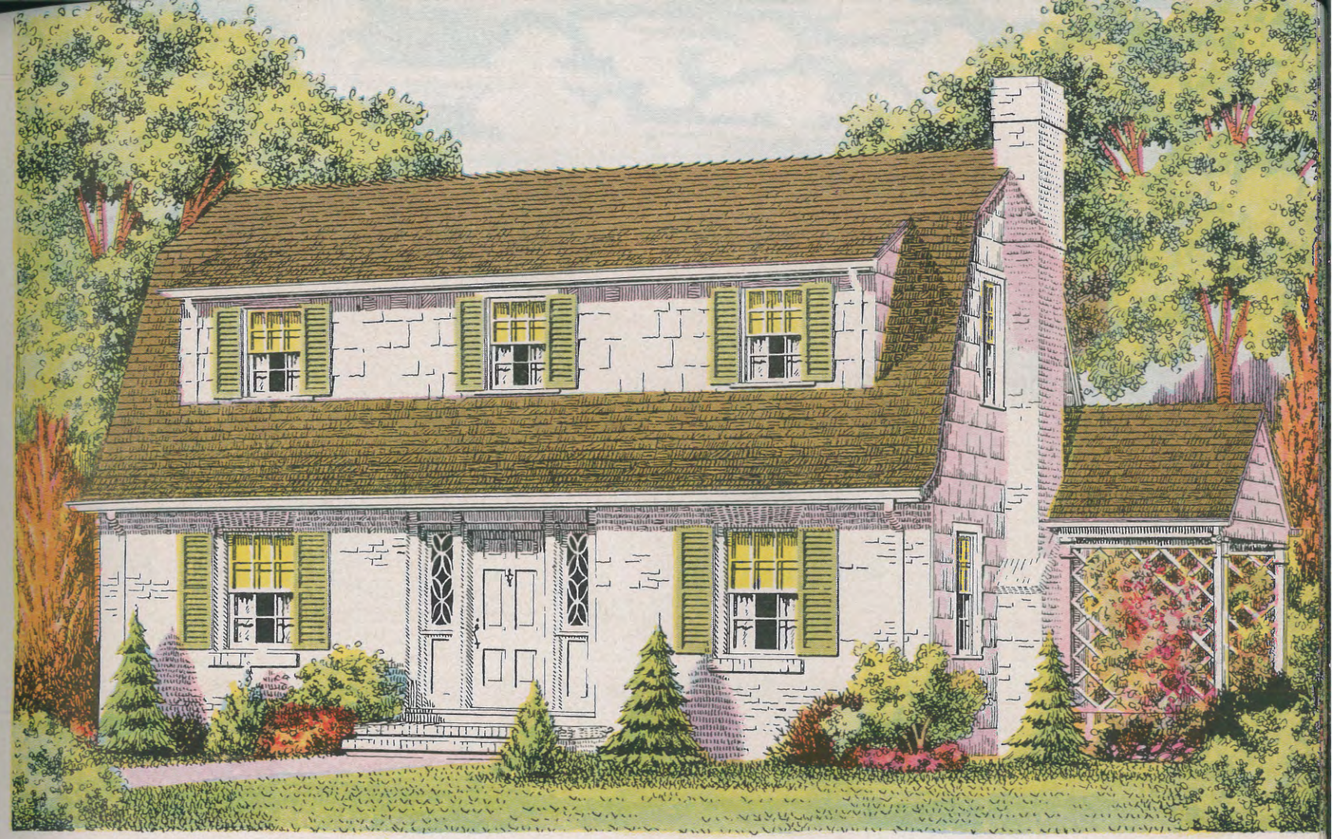
A quiet restful charm and cheerful hospitality distinguishes the Cape Cod home. No other style expresses such truly American traditions. The above home approaches closest to perfection of this style.



First Floor Plan



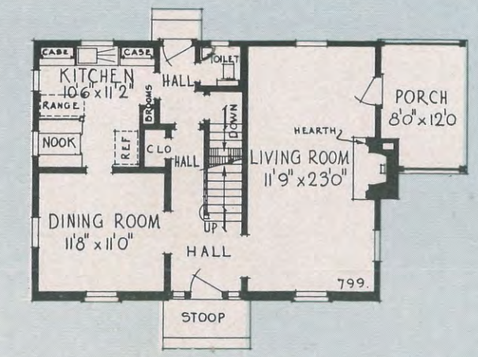
Second Floor Plan



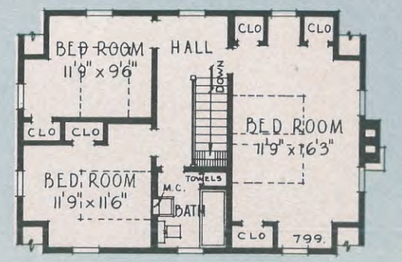
6 Rooms, Bath, Toilet and Nook

NO. 799-B

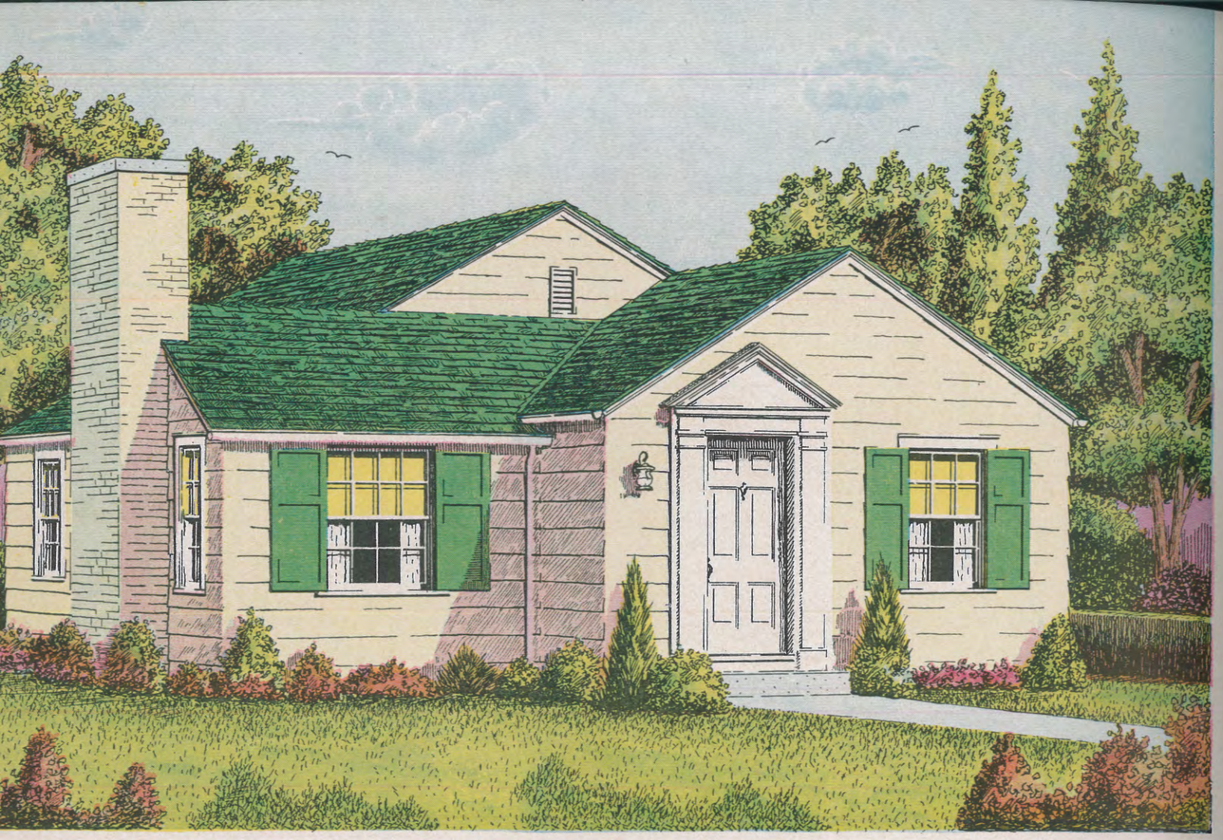
Excellence of Dutch Colonial architecture makes itself very apparent in this home. A low sweep of the roof and use of varied materials assure opportunity for an attractive color scheme.



First Floor Plan



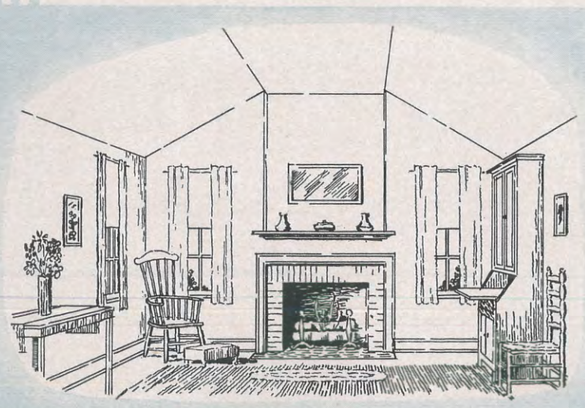
Second Floor Plan



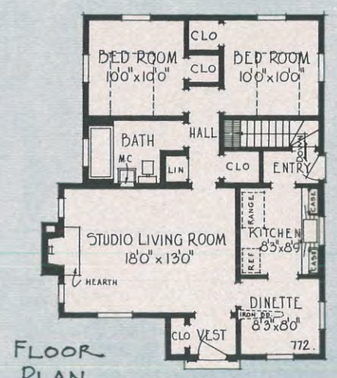
5 Rooms and Bath

NO. 772-B

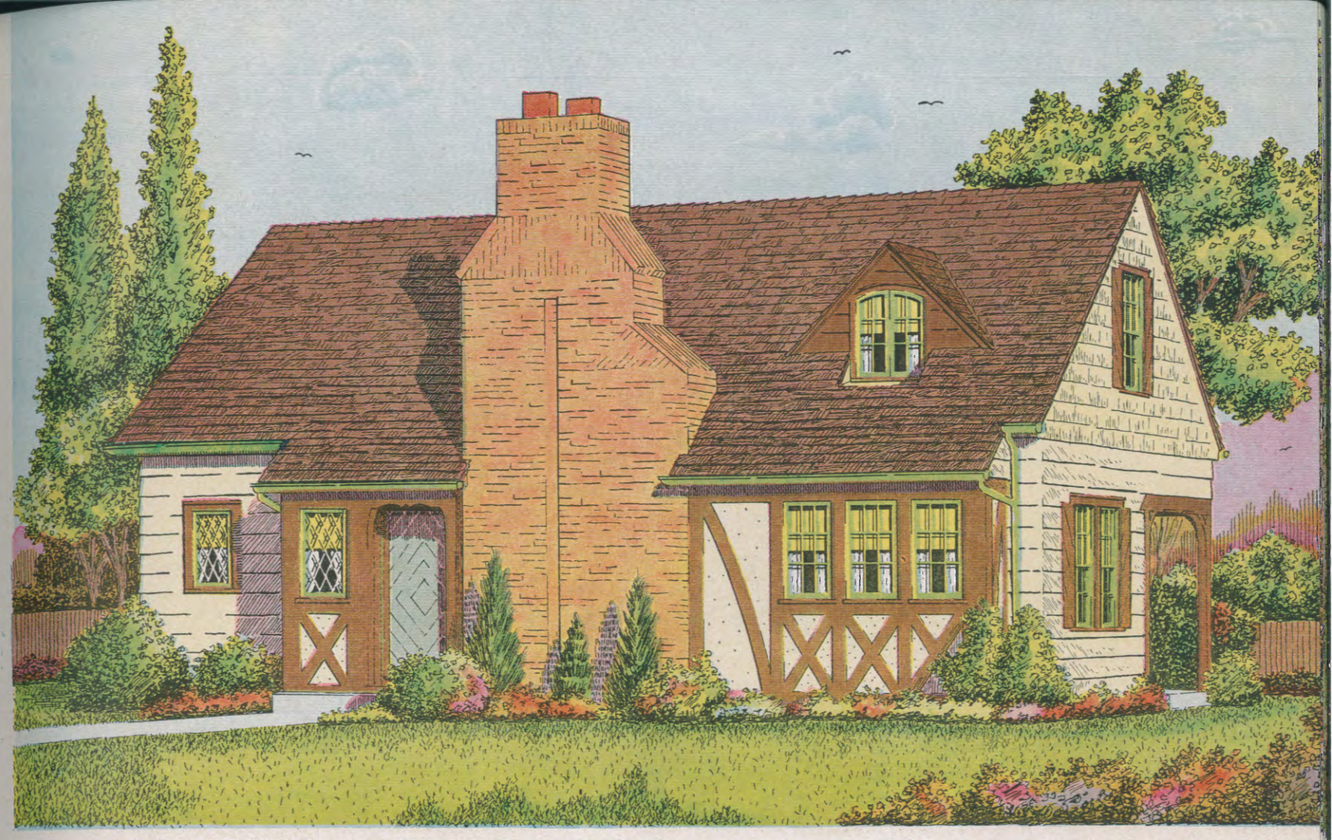
Here indeed is compact coziness in a cottage that somehow suggests contentment in its very appearance. A well proportioned design that will look well in any setting.



STUDIO LIVING ROOM



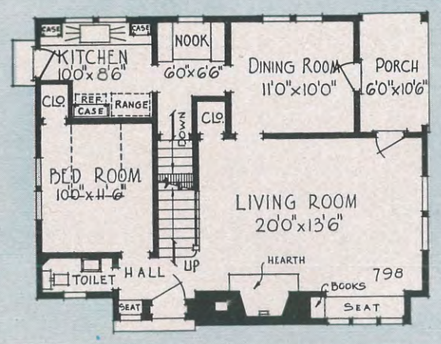
FLOOR PLAN



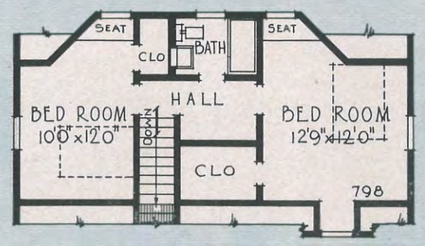
6 Rooms, Bath, Nook and Toilet.

NO. 798-B

Here is a home with a distinctive English personality that instantly endears itself to the observer. A clever combination of various materials accomplishes a unique and beautiful design.



FIRST FLOOR PLAN



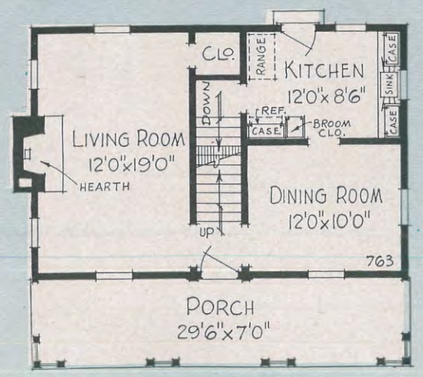
SECOND FLOOR PLAN

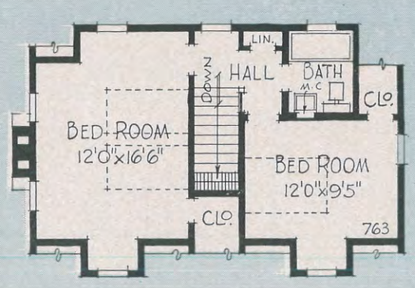


5 Rooms and Bath

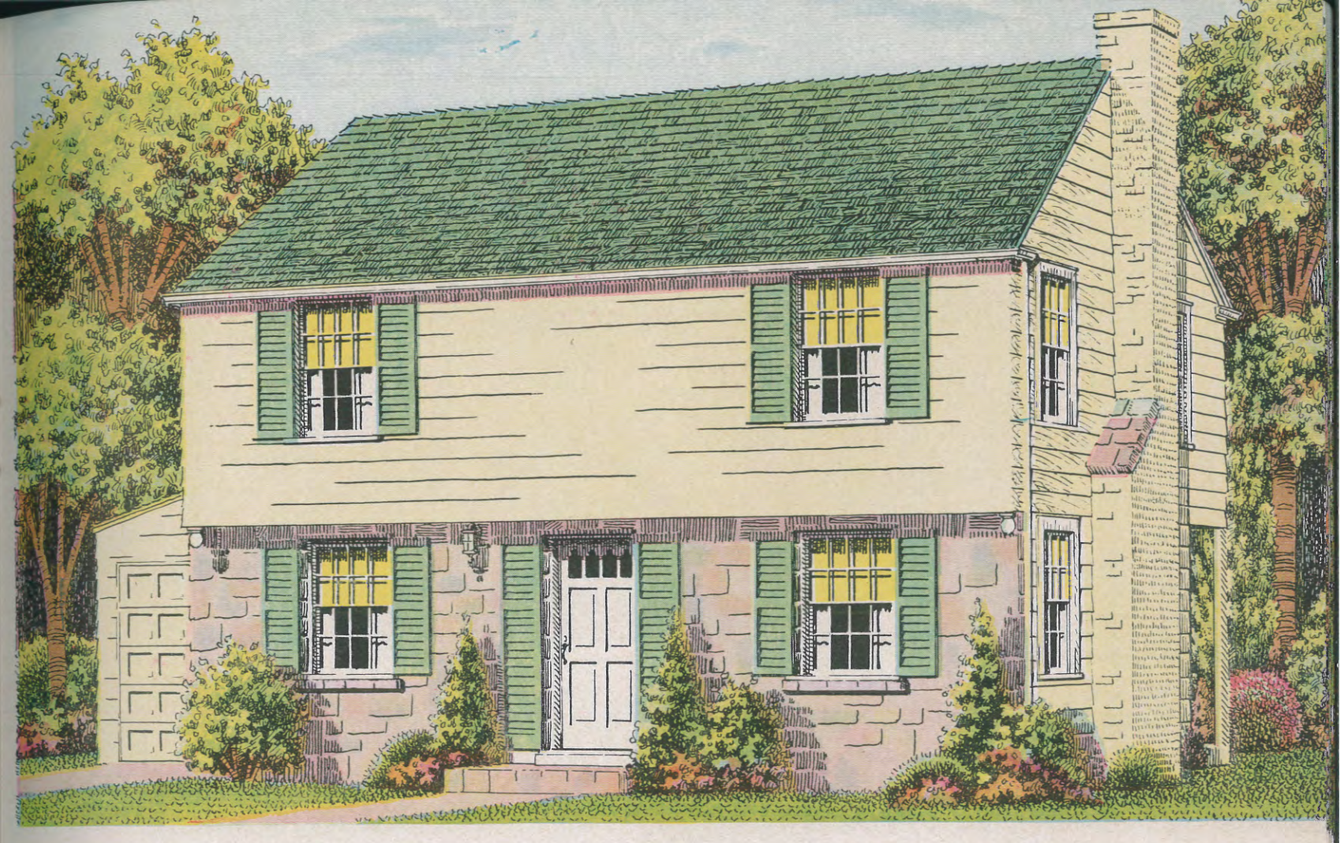
NO. 763-B

An ideal home for those who are seeking a conservative style, in keeping with real Colonial design. Large pleasant rooms, all with cross-ventilation, and an inviting open porch, are features to be noted.





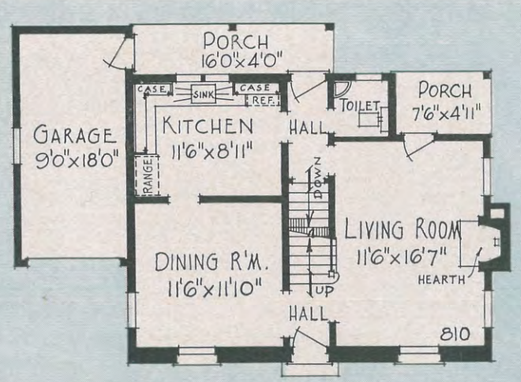
SECOND FLOOR PLAN



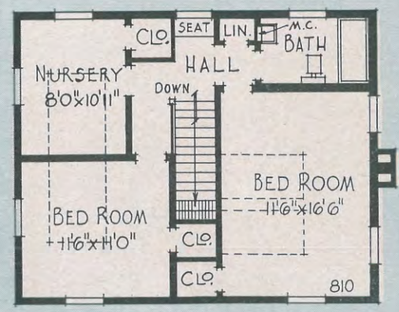
6 Rooms, Bath, Toilet and Garage

NO. 810-B

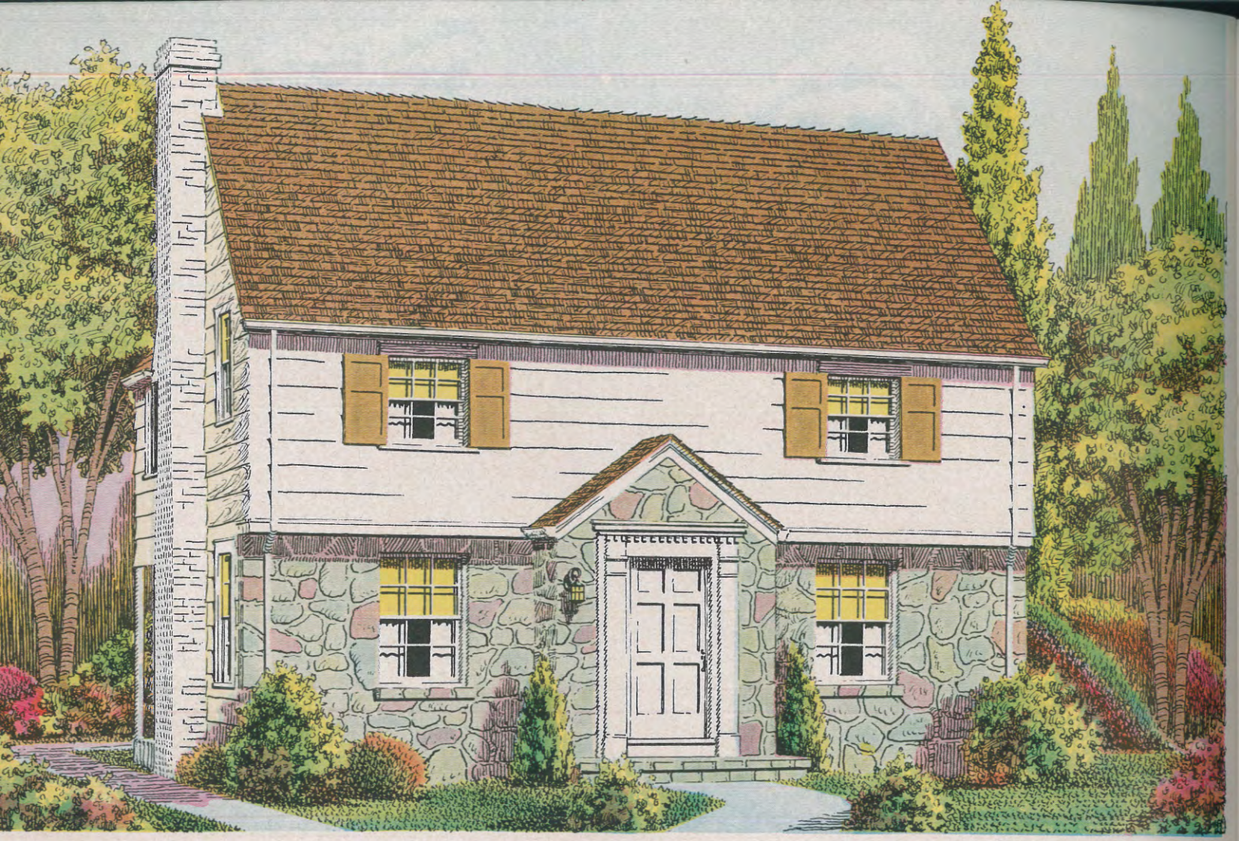
This Colonial home, that bespeaks such pleasing hospitality, is a monument to the common sense of the American home builder. It is both conservative in design and economical to build.



FIRST FLOOR PLAN



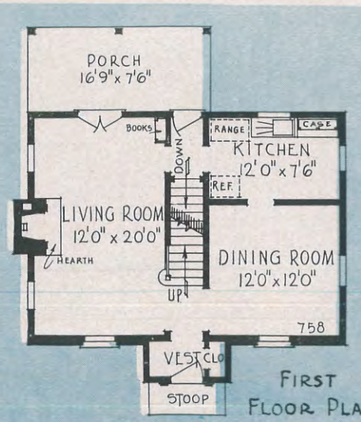
SECOND FLOOR PLAN



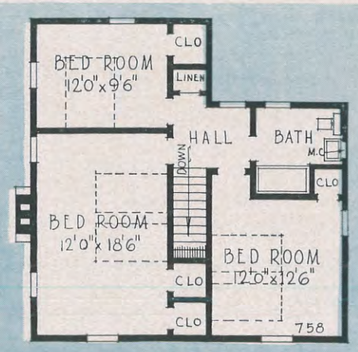
6 Rooms and Bath

NO. 758-B

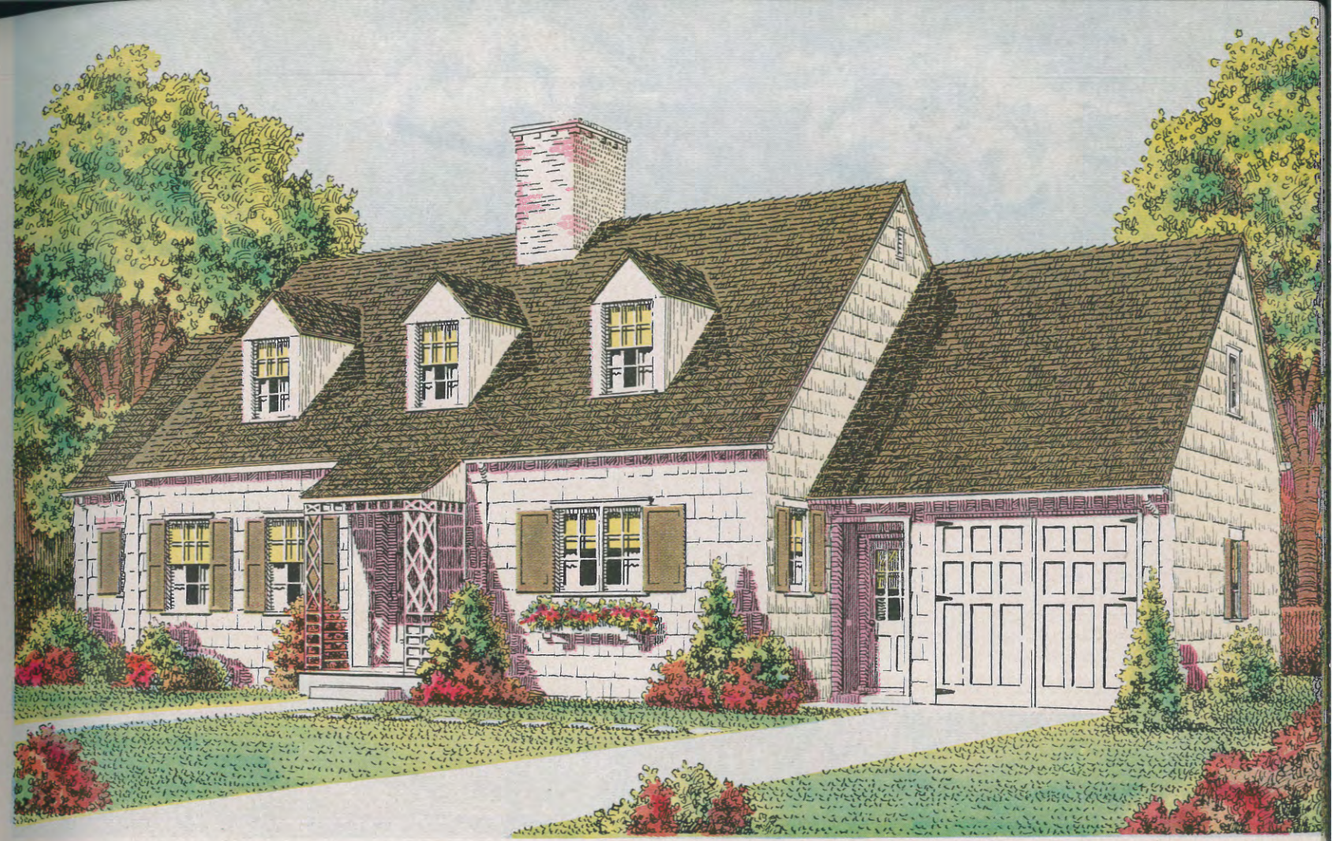
A dignified and comfortable home which carries with it all the charm of the conservative colonial home. The use of stone on the facade, gives one the impression of stability.



FIRST FLOOR PLAN



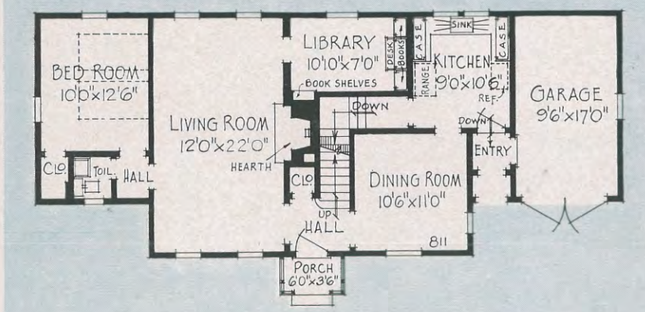
SECOND FLOOR PLAN



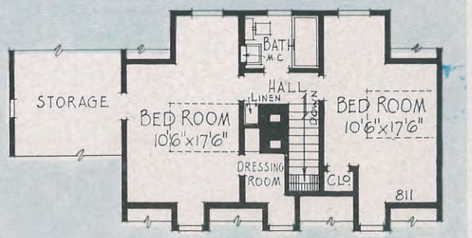
7 Rooms, Bath, Toilet and Garage

NO. 811-B

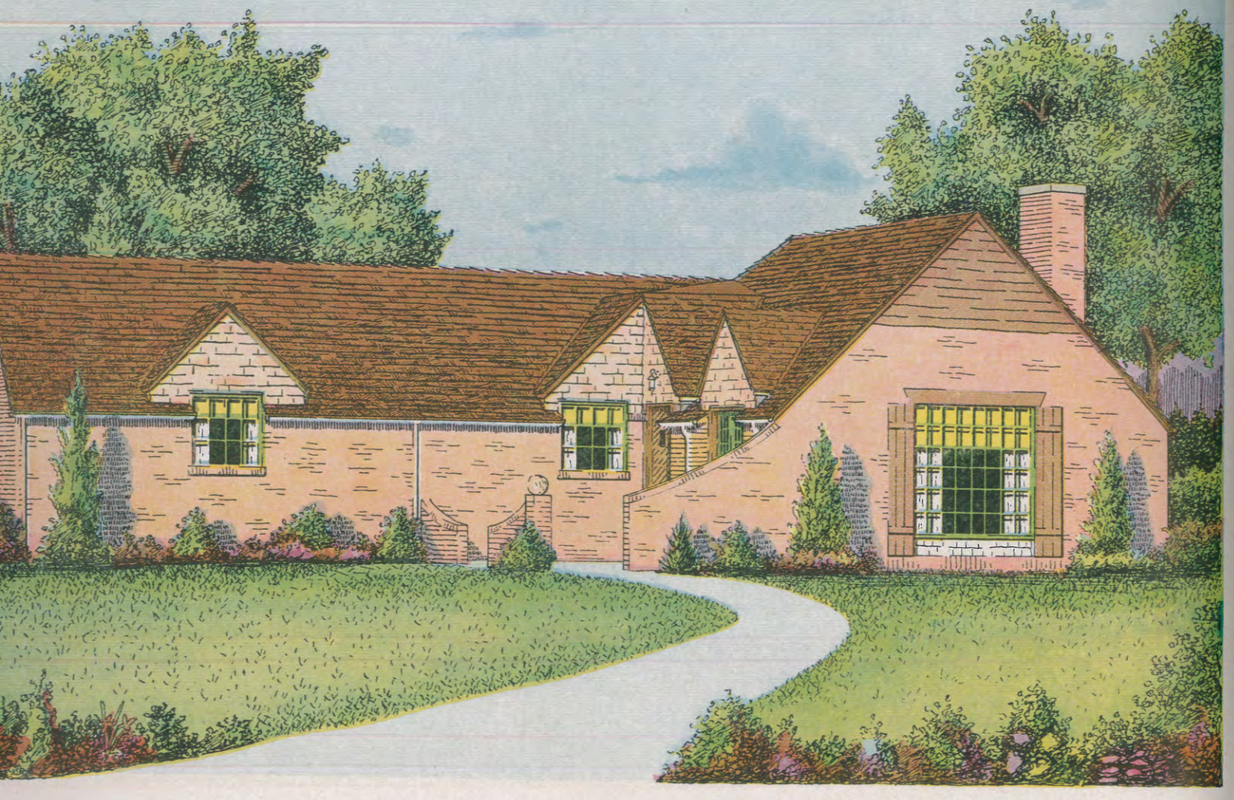
"THE HOME OF THE WOODEN SOLDIERS"—— The plain side walls and roof of this home are given warmth and beauty by the shingled covering. This Cape Cod home is worthy of careful consideration.



FIRST FLOOR PLAN



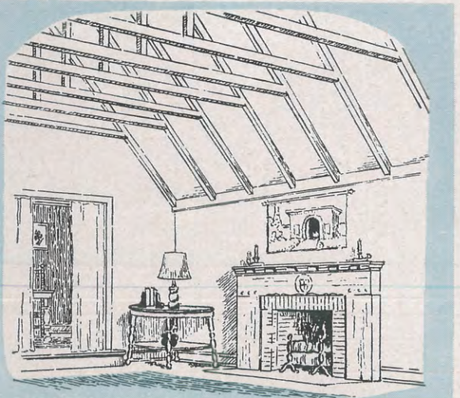
SECOND FLOOR PLAN



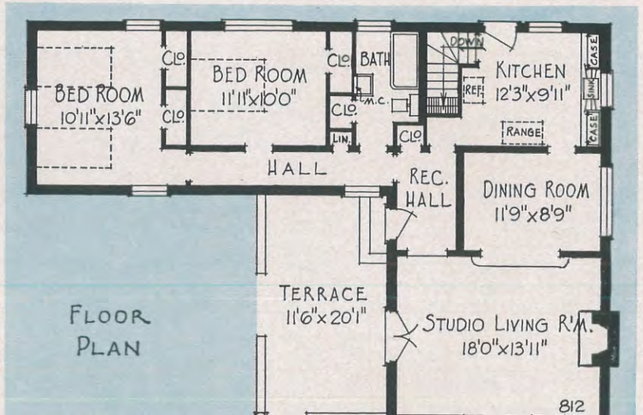
5 Rooms and Bath

NO. 812-B

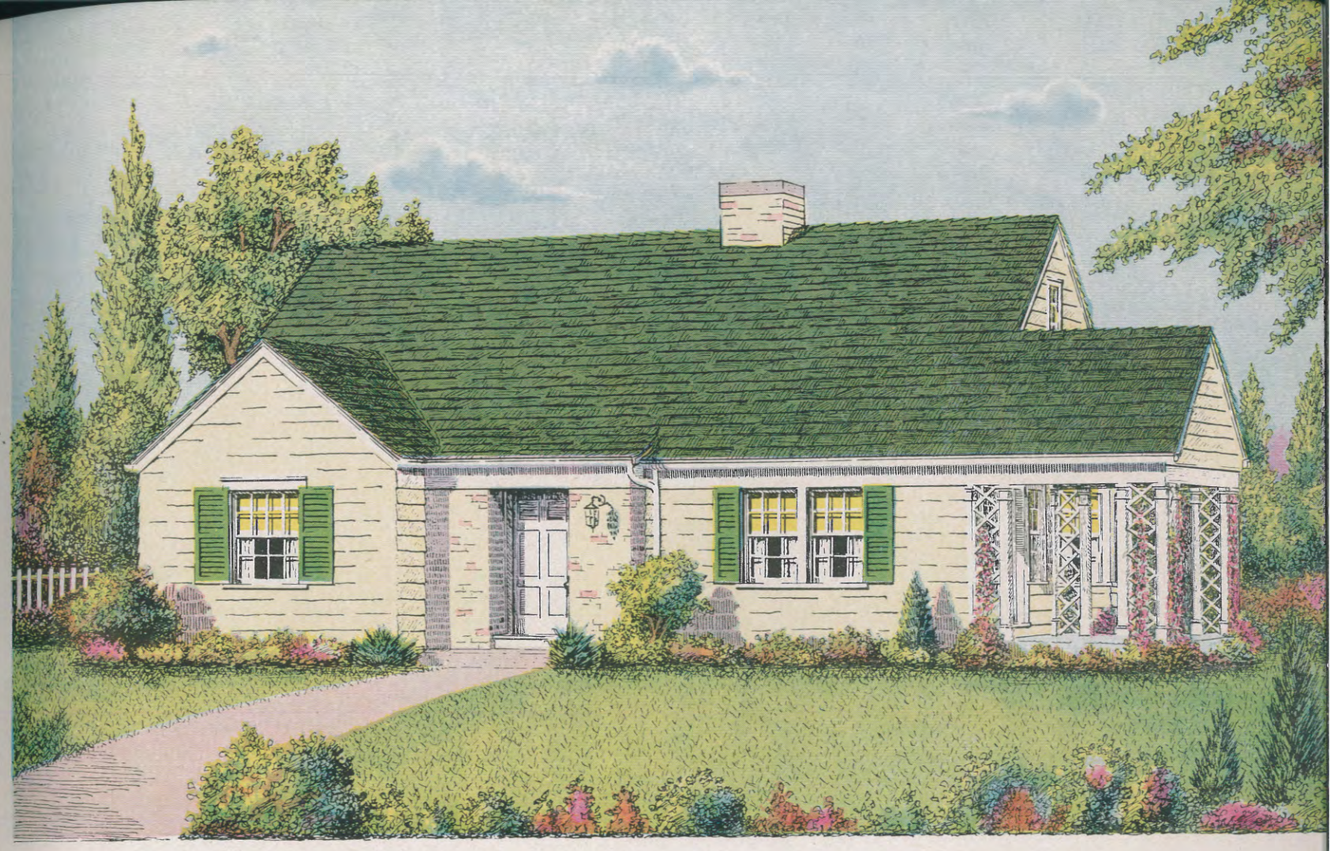
This genial looking English home, with its interesting angles and low sweeping roofs, commands admiration. Spaciousness, so reflected by the exterior, is assured by the floor plan. Note the large bed rooms and many closets.



VIEW IN STUDIO LIVING ROOM



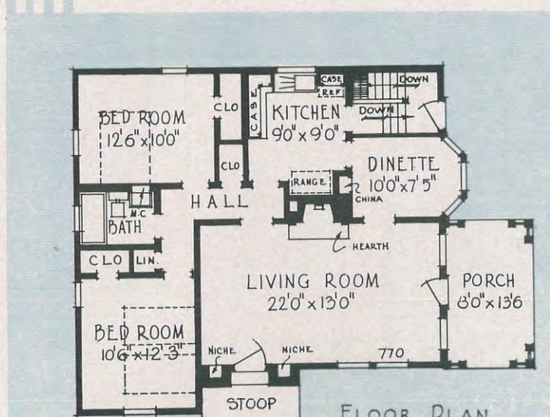
FLOOR PLAN



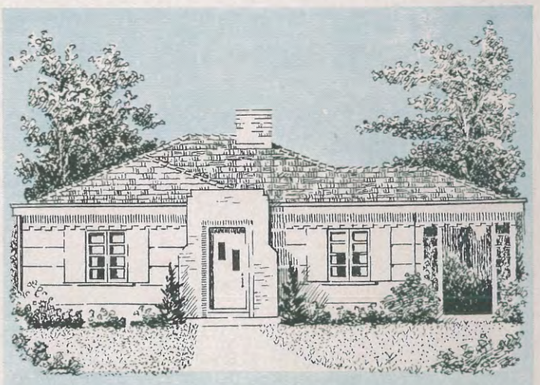
5 Rooms and Bath

NO. 770-B

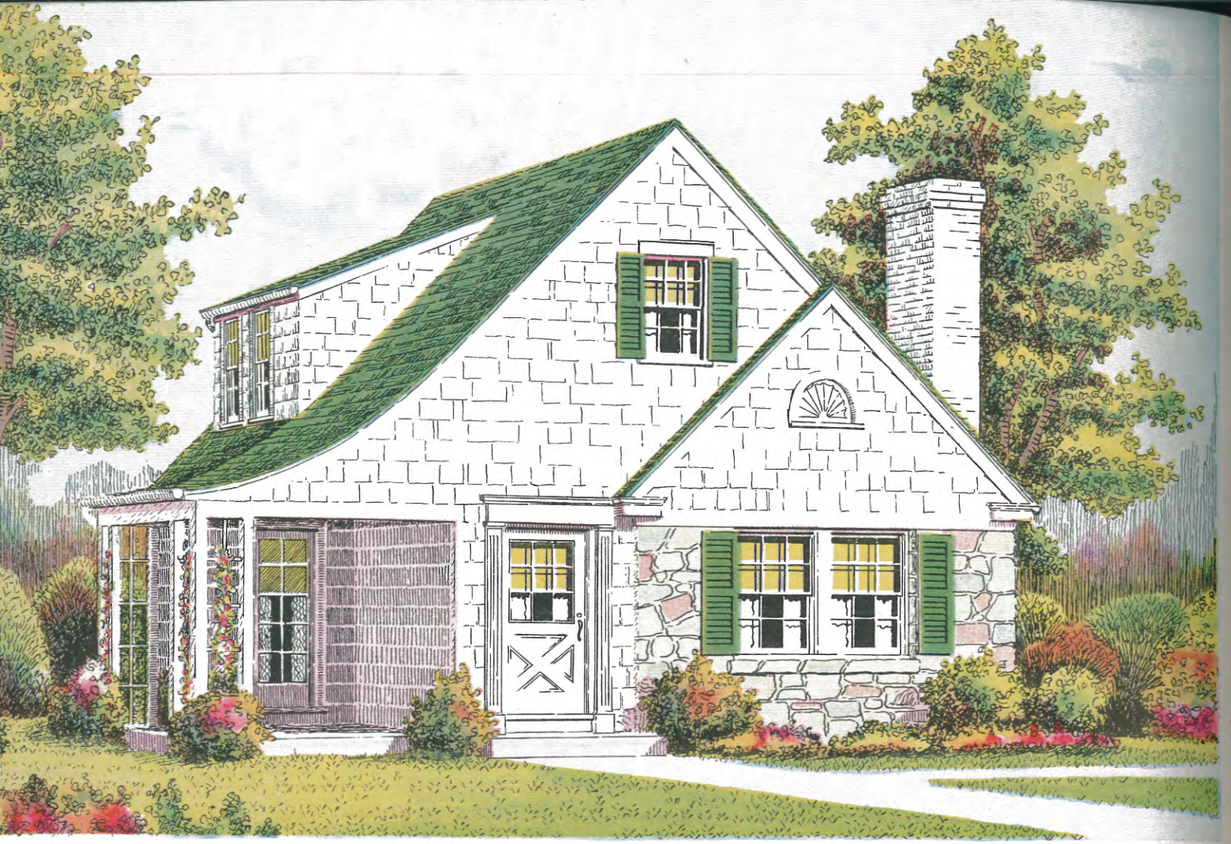
The fine appearance of this Colonial one-story home is gained through simplicity of detail, careful proportion and low broad lines. The interior is designed with all modern features.



FLOOR PLAN



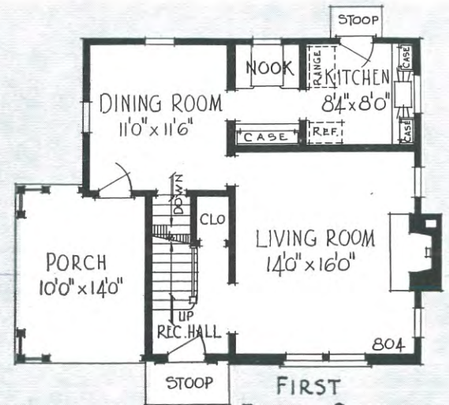
ALTERNATE EXTERIOR - MODERN - DESIGN 2.



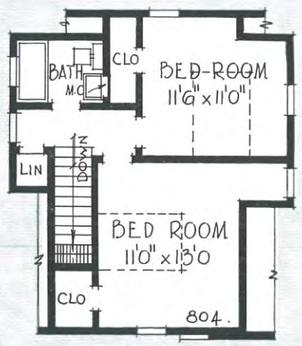
5 Rooms, Bath and nook.

NO. 804-B

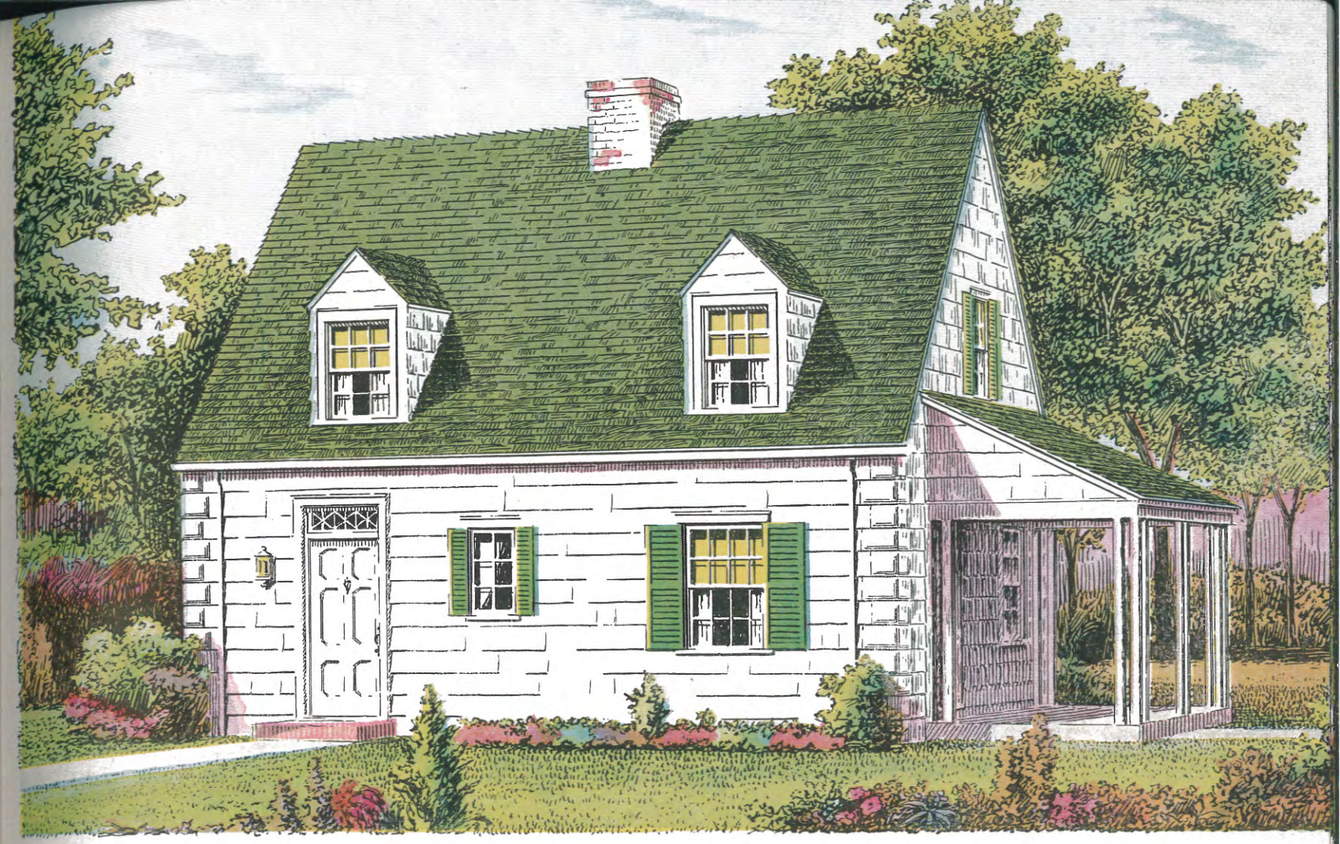
A home in which one may sense a distinct individuality. The large trellised porch – a feature often desired, is one of the many points that make this a home of permanence and value.



FIRST FLOOR PLAN



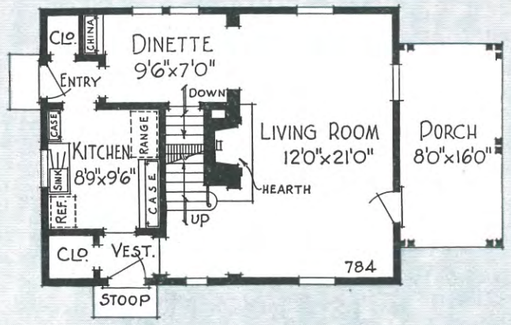
SECOND FLOOR PLAN



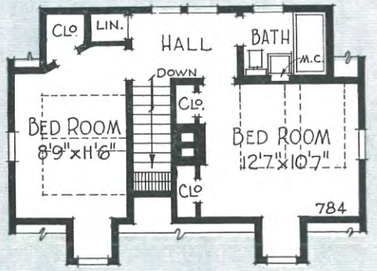
5 Rooms and Bath

NO. 784-B

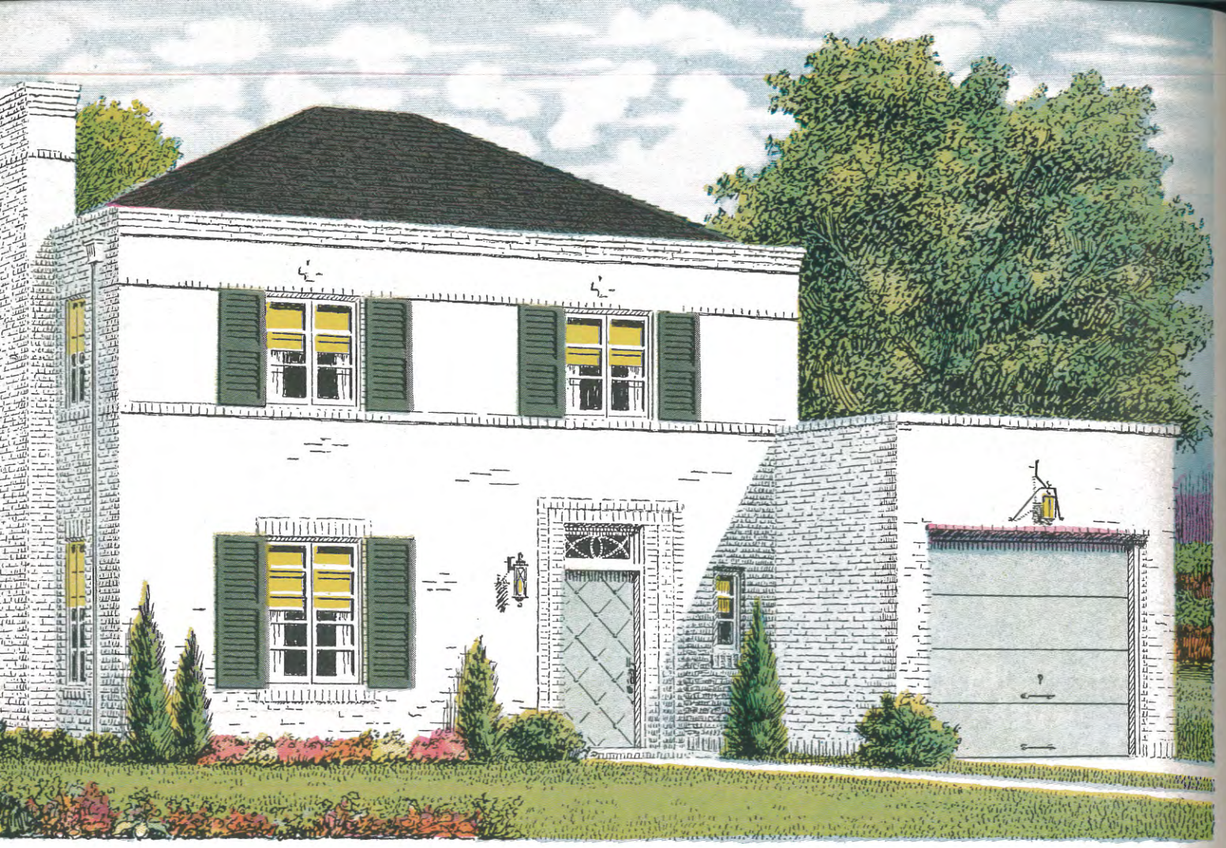
A neat, trim and well-proportioned small home that has become very popular throughout the entire country. Architecturally appealing, the above abode is suitable for any discriminating family.



FIRST FLOOR PLAN



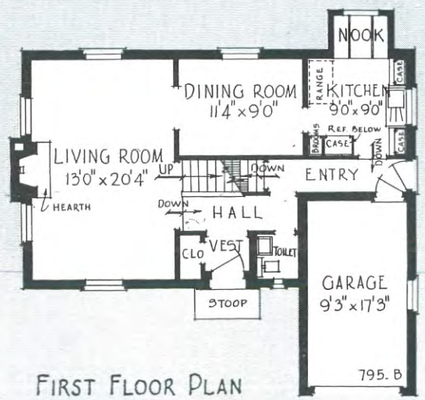
SECOND FLOOR PLAN



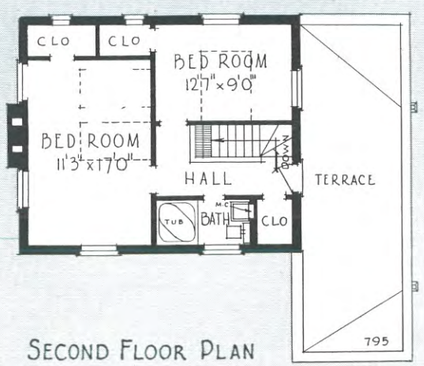
5 Rooms, Nook, Garage, Toilet and Bath.

NO. 795-B

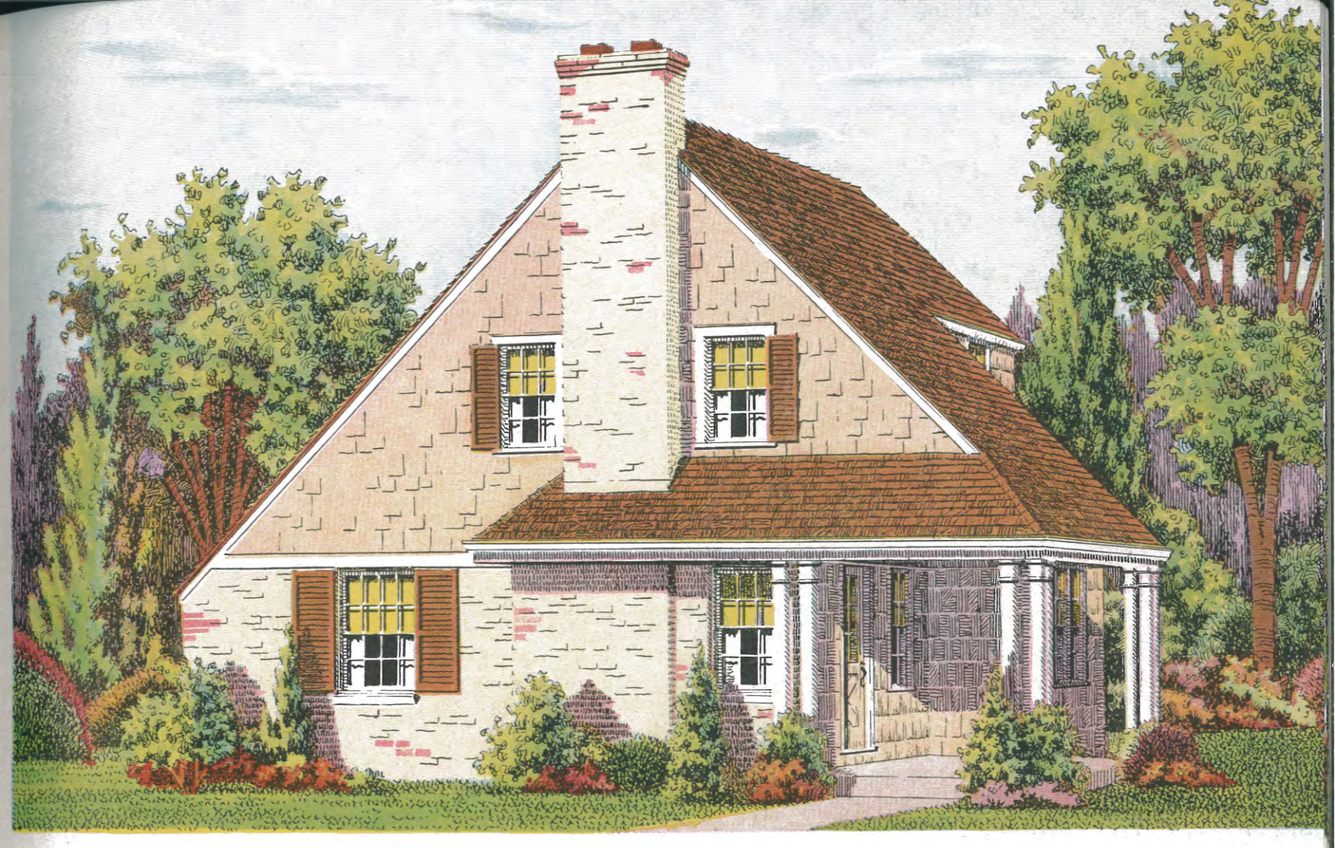
Distinctly in the Modern trend, this home leaves nothing to be desired. A perusal of the floor plans will convince you of its completeness and convenience. The outside walls are of brick veneer construction



FIRST FLOOR PLAN



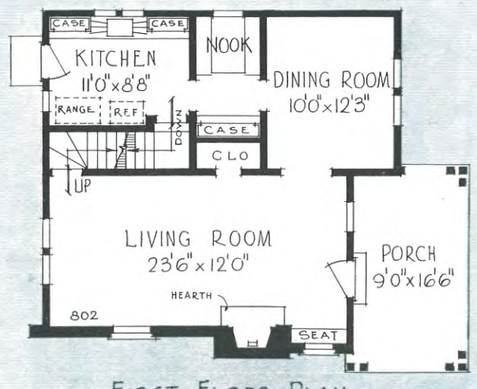
SECOND FLOOR PLAN

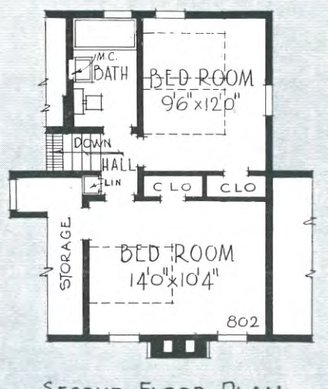


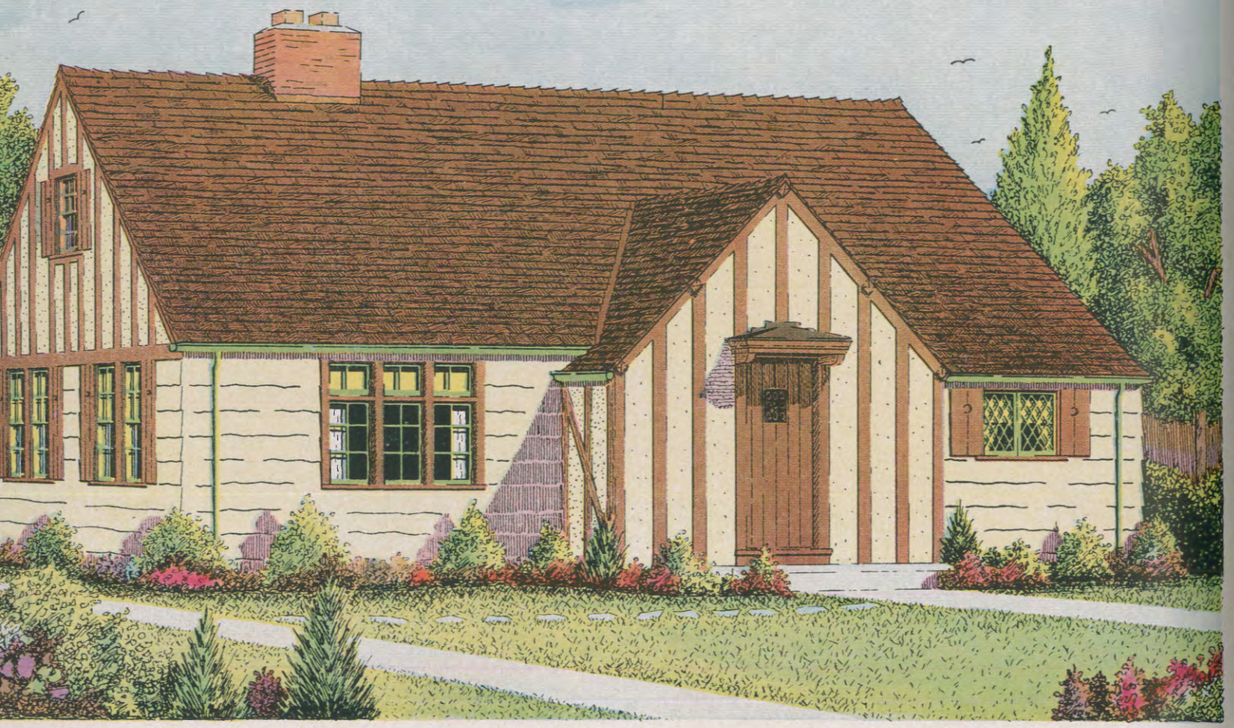
5 Rooms, Nook and Bath.

NO. 802-B

Homes of this type are popular throughout the entire country. Neat, trim and well-proportioned, it will always meet universal demand. An inspection of the floor plans will show modern features.



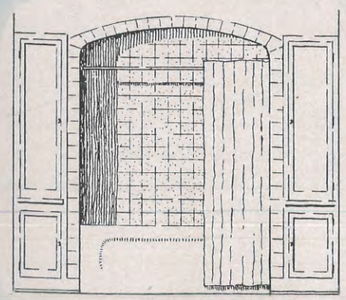




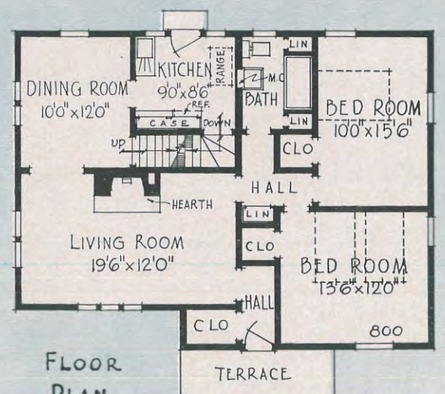
5 Rooms and Bath

NO. 800-B

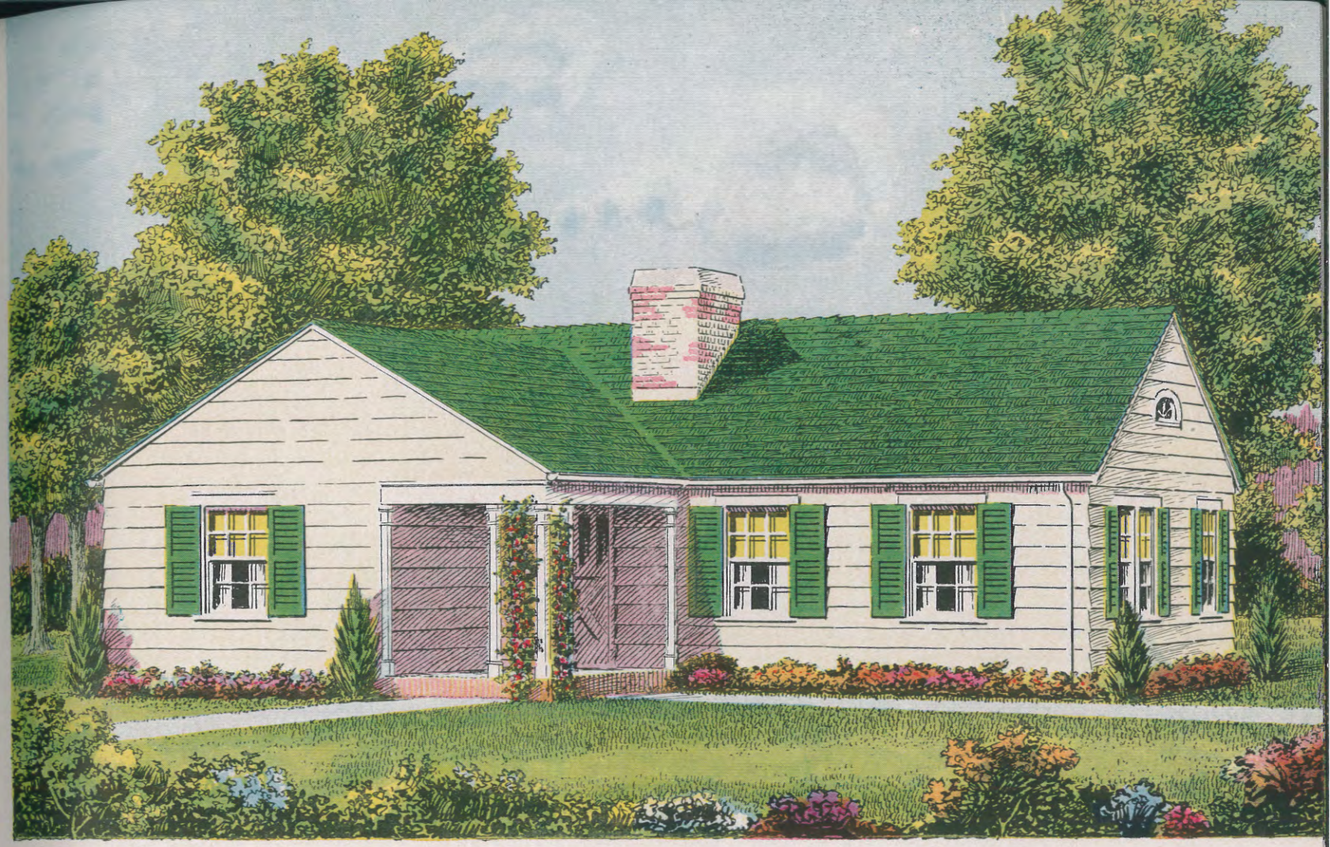
New, modern, and beautiful are words which best describe this charming home of quaint English design. The low eaves and pleasing half timbered entrance give a happy air of comfort and hospitality.



VIEW IN BATH ROOM



FLOOR PLAN



5 Rooms and Bath.

NO. 797-B

A wealth of floor space, an abundance of light, large living room, fireplace and bookshelves, and plenty of closets are features that recommend this as a home for you. The Colonial one-story is always popular.



FLOOR PLAN



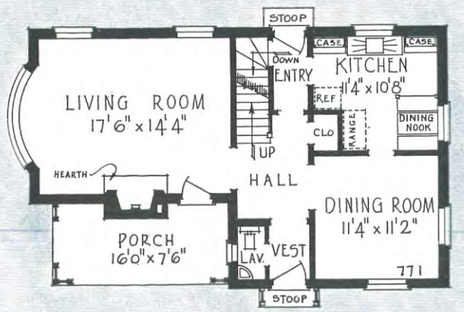
FIREPLACE AND BOOKSHELVES



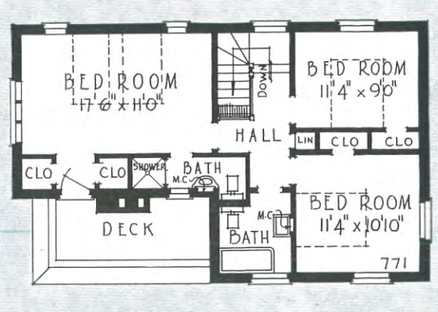
6 Rooms, Bath, and Toilet

NO. 771-B

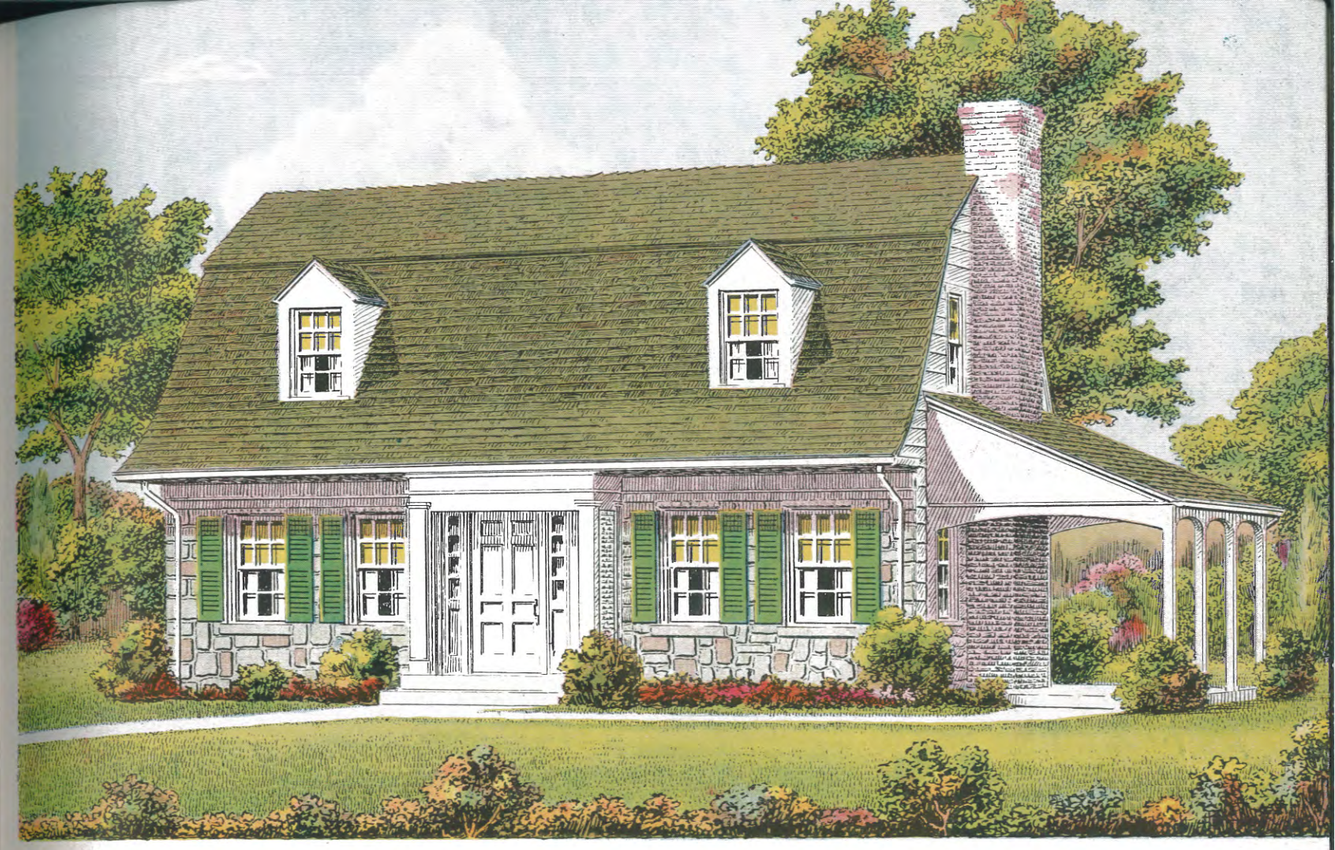
Truly modern, both in exterior and interior development, this home contains many of the latest requirements of an up-to-date family. Outside walls are of common brick veneer.



FIRST FLOOR PLAN



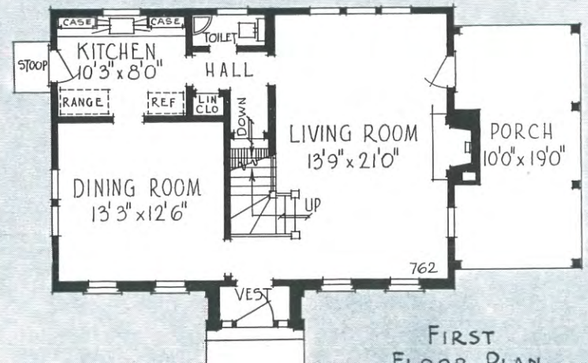
SECOND FLOOR PLAN



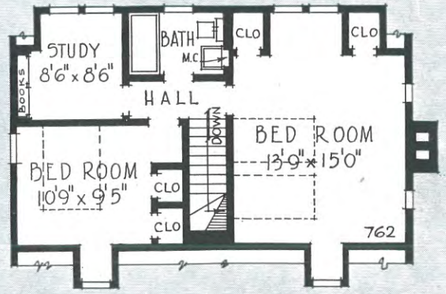
6 Rooms, Bath and Toilet

NO. 762-B

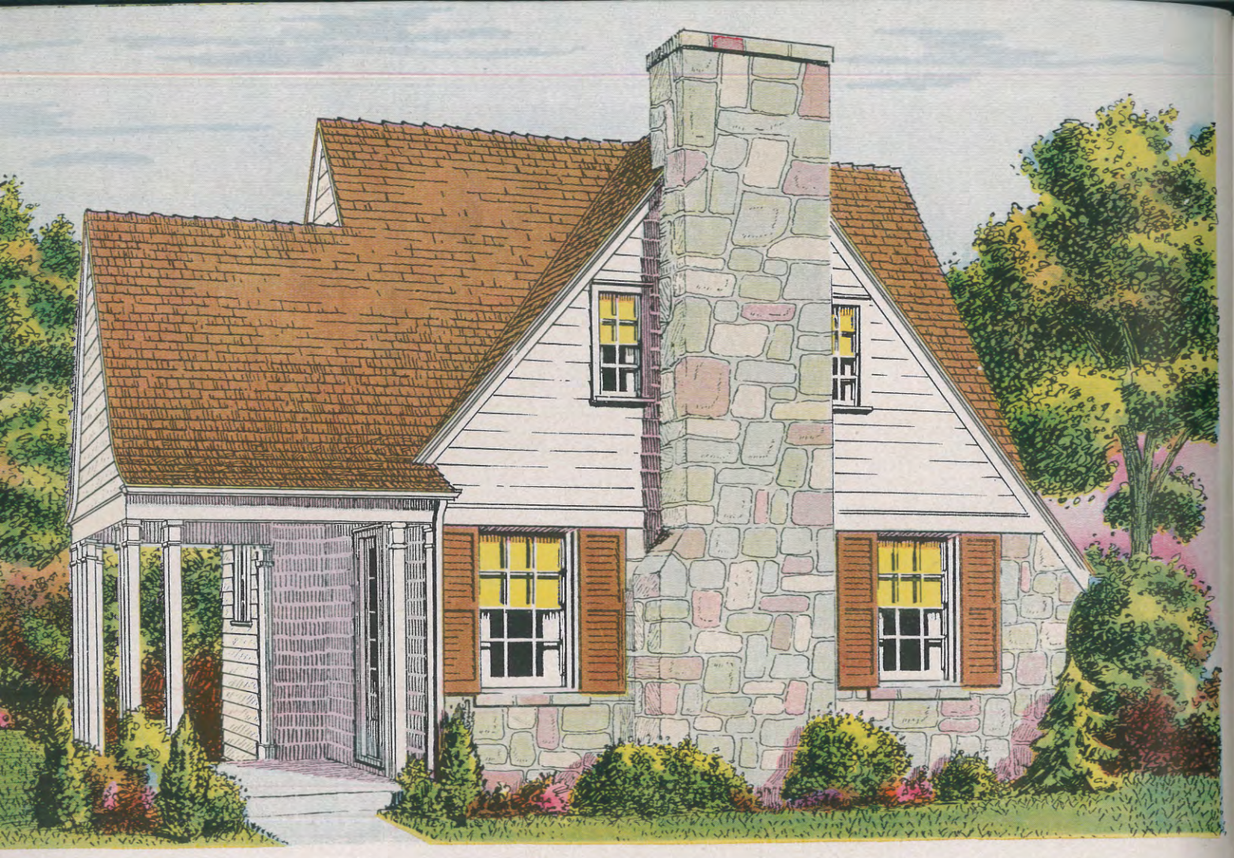
Well defined in the Dutch Colonial trend this sturdy home will always have merit. Such appointments as a large porch, well lighted and ample rooms and a modern kitchen make it a home of worth.



FIRST FLOOR PLAN



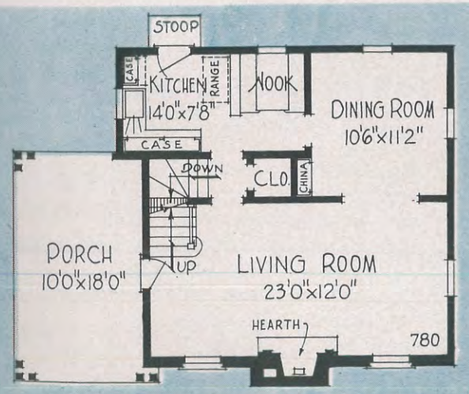
SECOND FLOOR PLAN

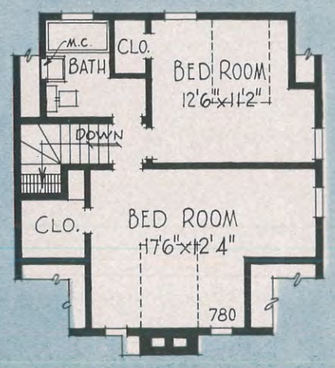


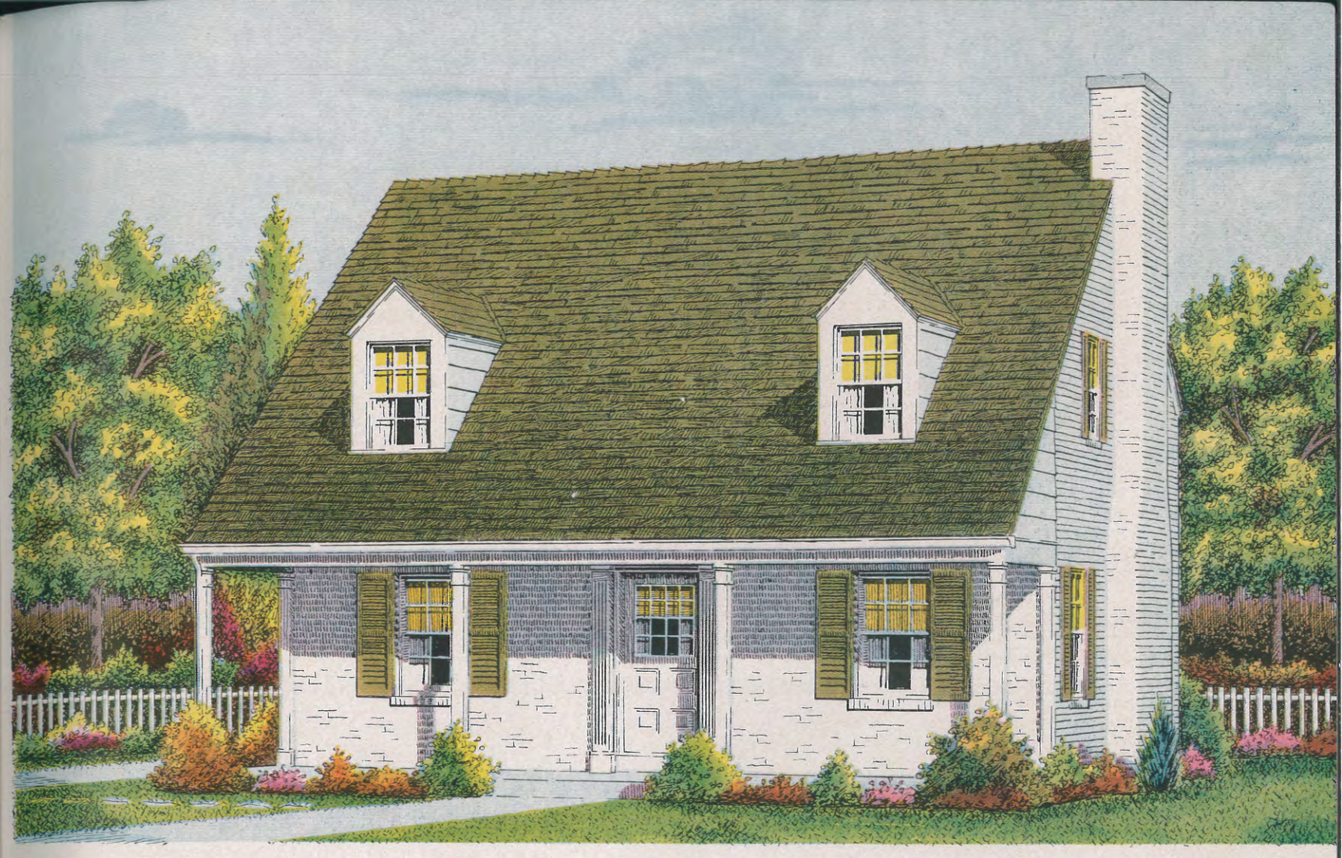
5 Rooms, Bath and Nook

NO. 780-B

One seeking large rooms in a small home need not look further. Here an ample porch and the use of stone on the front wall and chimney add an appearance of well proportioned massiveness.







6 Rooms Bath and Garage

NO. 789-B

Early American in origin, but including the modern feature of a convenient, yet inconspicuous attached garage. The wide front porch and large rooms make it the ideal home.

