

FOR JUST \$1,500 DOWN YOU CAN PUT YOUR NAME ON SOMETHING BETTER THAN A RENT CHECK.

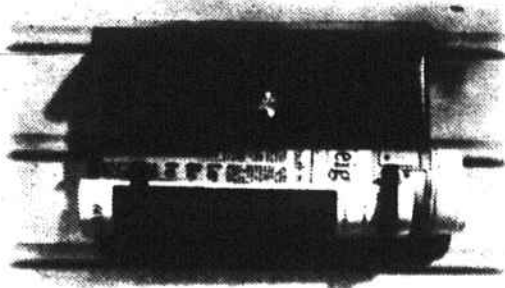
If you rent, the time will come when you decide you deserve something more for your money than temporary living quarters. You'll think about things like stability, security, equity. Your family's name on a mailbox. You'll want your first home.



Let us help you make it happen. We're HUD, the U.S. Department of Housing and Urban Development. And we have a great selection of homes in many areas. They're all surprisingly affordable. In fact, our

RIGHT NOW, JUST \$1,500 DOWN PUTS YOUR NAME ON A HUD HOME.

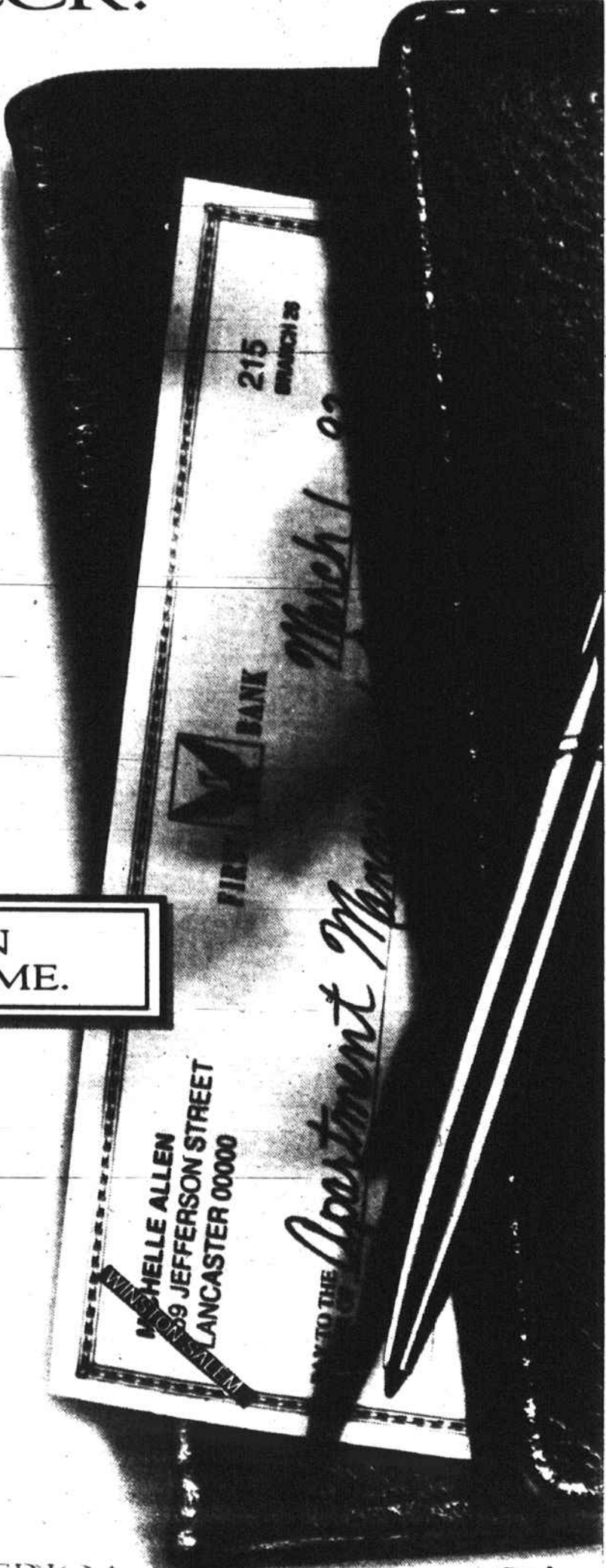
down payments are as low as 3% versus the standard 10% to 20%. And we'll often cover most if not all of your closing costs.



Contact your local real estate agent now for more information. And call 1-800-767-4HUD for a

free brochure on how to buy a HUD Home.

Your own home. You want it. You deserve it. And believe it or not, now you really can afford it.



WE'LL HELP YOU OWN A PIECE OF AMERICA.



Not available for use only for homes with FHA insured financing. Actual down payments will vary based on price of home and terms. Closing costs and fees additional.