FUNDS AVAILABLE FOR HOMEOWNERS

Modernize Your Home With the Aid

of the National Housing Act.

MODERNIZE YOUR

Heating Plant and Plumbing System

Estimates Gladly Given

FRIGIDAIRE **OIL BURNERS** IRON FIREMAN (Automatic Coal Burner)

L. V. O'CALLAGHAN

Southern Pines, N. C.

REINECKE & COMPANY

BUILDERS

Offices in the Citizens Bank Building

SOUTHERN PINES, N. C.

WIRING

Now Is The Time To Modernize Your Electrical System

C. J. SIMONS

A HOME DESERVES A GOOD PAINT JOB.

We will be glad to estimate the cost to you of outside, or inside renovation.

SKILLED WORKMEN.

GUARANTEED PAINTS.

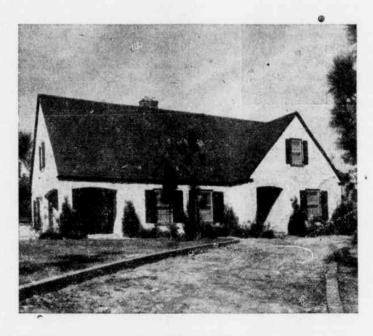
See our washable wall papers.

Shaw Paint & Wallpaper Co., Inc.

West Broad Street

R. F. POTTS

6......



THE UNITED STATES GOVERNMENT has made it possible and practical for nearly every homeowner or prospective homeowner to GET THE MONEY NOW to build, repair, remodel.

You can get a loan for home improvement even if your home is now mortgaged up to 60 per cent of its value.

You can refinance your old mortgage up to 60 per cent of the appraised value of your property. You can borrow up to 80 per cent of the value of a new home if you wish to build. Uncle Sam says: "Go ahead and borrow the money. I have arranged for you to get it on easy terms with long time to pay and low rates of interest. If you are of good charactera good moral risk—and have a steady means of earning a living, you are eligible to borrow under the provisions of The National Housing Act.

Don't delay-plan to MODERNIZE your home now. Call in your contractor, painter, building material dealer, plumber or

> QUESTIONS AND ANSWERS ABOUT THE NATIONAL HOUSING ACT

President Roosevelt says: "Many of our homes and modernizing to bring them up to the standards of The purpose of the National Housing Act is to make it possible for homeowners and prospective homeowners to secure funds to repair, remodleges covering a long period of time.

What Is The Money Available For

(1) . . . for repairs, for remodeling, for alternations of established homes. (2) . . . for financing the building of new homes. (3) . . . for financing existing home mortgages.

Who Is Eligible to Get the Money?

(1) . . . Any homeowner of good character—a good credit risk livelihood and is able to meet . Persons wishing to build new homes who have 20 per cent of the value of the finished product may borrow the remaining 80 per cent providing they are of good character a good credit risk and have a means of livelihood which enables them to meet the payments required. (3) . . . Homeowners who wish to finance their present mortgages may borrow upto 60 per cent of the appraised value of their homes, providing they are of good character-a good credit risk and have a means of livelihood which enables them to meet the payments required. This amount must be paid off in regular installments covering principal and interest for 20 years or less. There is no renewal fee

How Much Cash Can Homeowners Get,

Up to \$2,000 is available to homeowners for repairs, modernizing and 'to bring homes up to the standard of the times. ... Up to \$16,000 is available to builders of new homes

Where Do Homeowners Go to Get the Money

. to your community's established lending agencies, such as banks, insurance companies, and building and loan companies. These agencies, recognized by the United States Housing Administration, have full details about the act and are ready to answer any further questions.

When Will the Funds Be Ready to Use

. . the money is waiting now. Home owners desiring to take advantage of the privileges of the National Housing Act should consult with lending agencies in their community at once.

PLAN TO BUILD NEW HOMES

HOMES

If you are thinking about build-

ing a house and are short on cash.

this is an opportunity of a lifetime

The National Housing Act pro-

vides for loans up to 80 per cent

of the finished value of new homes.

Thus, if you have a clear lot

worth \$750 and \$750 in cash, you can borrow \$6,000 to build your

home which will have a total value of \$7,500 when finished.

PROGRAM Lumber and Millwork

Builder's Supplies

FOR THE MODERNIZATION

Built-In Fixtures Heart Cypress Shingles

Other Roofing Materials.

Estimates Cheerfully Given on Your Requirements

M. H. FOLLEY

We'll Help You Arrange Your Loan

Builder's Hardware

Roofing --- Sherwin-Williams Paints

The prospective builder or renovator will find what he is looking for in these lines at the Pinehurst Warehouses, priced

PINEHURST, N. C.

We Cover the Field of

Carpentry, Paperhanging and Painting

and operate a

CRAFTSMAN SHOP

Equipped with the latest type of machinery.

No job too large and none too small.

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BUILDER

Carolina Theatre Building

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Modernize and Repair Your Home

Let the FEDERAL HOUSING ACT make it possible for you to make the improvements in your home which will give added Happiness and Health.

See Us for All Your Hardware Needs

Highland Hardware House

SOUTHERN PINES, N. C.

A REAL OPPORTUNITY

THE GOVERNMENT IS NOT TRYING TO SELL YOU SOMETHING. It Is Offering To Aid You Through the N. H. A. To Fill A Need At Minimum Expense. YOU CAN MAKE AN ADDITION. AN ALTERATION. YOU CAN PAINT INSIDE AND OUTSIDE. PUT ON A NEW ROOF, A BATH ROOM, NEW LIGHTING, OR HEATING SYSTEM.

The Citizen's Bank and Trust Co. Is Prepared To Handle All of These Loans. We Have the Necessary Forms and Information, and Will Gladly Go Over Any Proposition You May Have In View.

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EVERYTHING FOR THE BUILDER

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