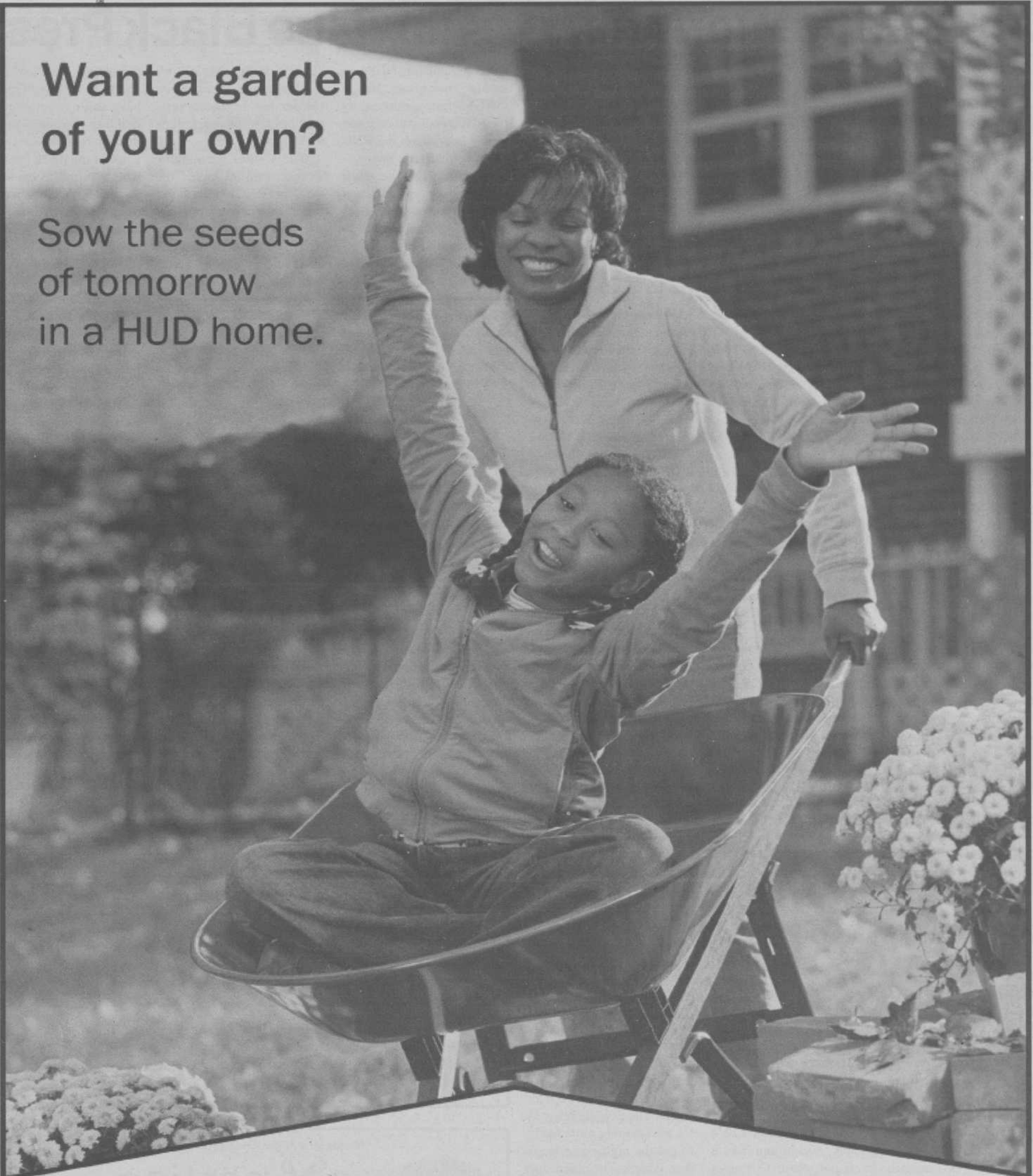


# Want a garden of your own?

Sow the seeds  
of tomorrow  
in a HUD home.



Start cultivating your garden today. Let HUD help you find fertile ground. With our guidance and a little effort on your part, a HUD house can become a place your family will be proud to call home. A realtor or a real estate broker can show you the HUD/FHA homes

available in your community, help you complete the necessary paperwork, and help you obtain a thorough home inspection. To learn more, visit our website at [www.homesales.gov](http://www.homesales.gov), or call 1-888-655-0647 and ask for HUD/FHA Home Sales.

**Don't be a victim of loan fraud. Protect yourself from predatory lenders.**

Buying or refinancing your home may be one of the most important and complex financial decisions you'll ever make. Every year, thousands of home purchasers become victims of abusive lending practices or loan fraud. A HUD/FHA-approved Housing Counseling Agency is ready to help. To locate such an agency, call 1-800-569-4287 or visit our website at [www.HUD.gov](http://www.HUD.gov) and select "Avoid Predatory Lenders."



HUD/FHA recommends that anyone buying a home get a home inspection.

Welcome Home

