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Wise Buyer Investigates Title Of Lot

Whether building or buying a home, the prospective home owner should ask himself these questions: "What are my legal interests? How may I best protect them?" If the transaction is a particularly complicated one, the services of an attorney should be secured. In any event, the FHA suggests that the prospective home owner be familiar with certain essentials which are involved.

Before purchasing a property which has already been examined and found acceptable from the standpoint of residential possibilities and investment value the owner should be asked about his title to the property.

Terms Explained

"He may reply that he holds it in fee simple. By that he means that he owns it outright. But perhaps he may answer that he has interest in the property as a leasehold one. In any event, the title should be found out if the lease is renewable at the option of the lessee and if it is not, how much longer it will run. The 'as' factor will probably determine the prospective buyer's attitude.

What if the owner's leasehold interest is renewable? The answer to that question depends upon the terms of the lease. Suppose it were for 90 years and renewable. For a practical purpose this is outright ownership. The buyer need have no further concern. Moreover, the FHA title requirements of properties eligible for insured mortgages.

Title Evidence Needed

In addition to the owner's statement, the buyer should obtain an abstract or brief summary of the facts by a lawyer, a certificate of title or a policy of title insurance. If the property is to serve as security for a mortgage loan, the financial institution making the loan will request some such evidence of good title.

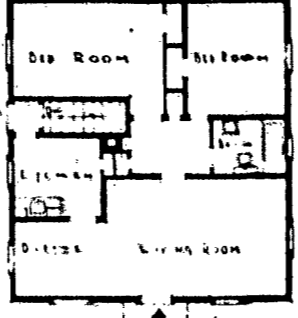
A few more legal aspects should be investigated. It should be noted whether any easements or rights-of-way have been granted, which might for instance, permit an adjoining property to have a thoroughfare or a low public utility corporation to lay pipes through or run lines upon the property. The buyer should be required to establish the boundaries and check the description of the property.

If the purchase is to be made on the FHA plan, the financial institution must be satisfied that the mortgage property is free and clear of all liens and obligations other than that of the proposed mortgage on which he is seeking insurance.

A Representative FHA Home



This neat one-story frame home is a common type of the new single-family dwellings on which the FHA has been accepting mortgage for insurance. This property valuation in this case is \$1900, which is slightly below the median property valuation set last year. The exterior material of this home is clapboard, which also helps make it typical in that two out of every five homes built under the FHA program last year were of wood construction. (Containing two bedrooms, living room, kitchen, dining and bath, this home was financed with a mortgage of \$1900 insured by the Federal Housing Administration. Monthly payments, excluding taxes and hazard insurance, amount to about \$23.



FLOOR PLAN

Design Shield To Aid In War On Termites

Much damage from termites in residences built either of wood or masonry can be prevented by good construction methods. These methods are most economically used at the time the house is being built and are likely to be less costly than later repairs.

Protection against damage to houses by subterranean termites involves three principles. The first deals with good practice in the use of wood. The second concerns good practice in the construction of masonry and concrete. The third is the provision of a mechanical barrier to prevent the passage of termites from soil to wood. A further precaution where wood is used in contact with the soil is to make the wood repellent and impervious to insects by means of chemicals.

Source

The mission of a building by subterranean termites has its source from underground communities.

Termites enter buildings through cracks in concrete or masonry walls through holes in or by building materials. Shelter tubes over these materials shelter tubes act as passageways between the ground and the termites' food supply which is not in contact with the soil. Such conditions are best avoided by the mechanical barrier.

All orders agree that of all the methods known the most satisfactory means of control of termites and prevention of termite damage to masonry properties designed and installed on the largest or widest periods can be inspected.

Special Care Required In Painting Radiators

In painting radiators and pipes before painting, the surface should first be cleaned thoroughly with wire brushes to remove all traces of rust, dirt, and grease. A priming coat of good quality paint should be applied.

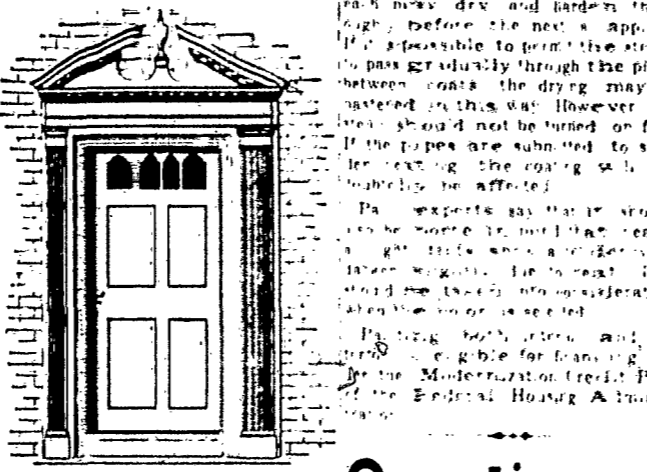
In the case of pipes and radiators which have been painted before, the surface should be cleaned with wire brushes to remove all traces of rust, dirt, and grease. A priming coat of good quality paint should be applied.

Better Homes and Better Living

The insurance domain of a house affords an opportunity for decoration. A well-planned interior often characterizes houses of other classes.

The doorway is often the focal point of decorative interest. The design of the doorway should be in harmony with the architectural style of the house as a whole. It should express a spirit of welcome to the family and to the friends.

Where the home planner is doubtful as to the ability to select a doorway of correct design, he should consult an architect and obtain his ideas and suggestions.



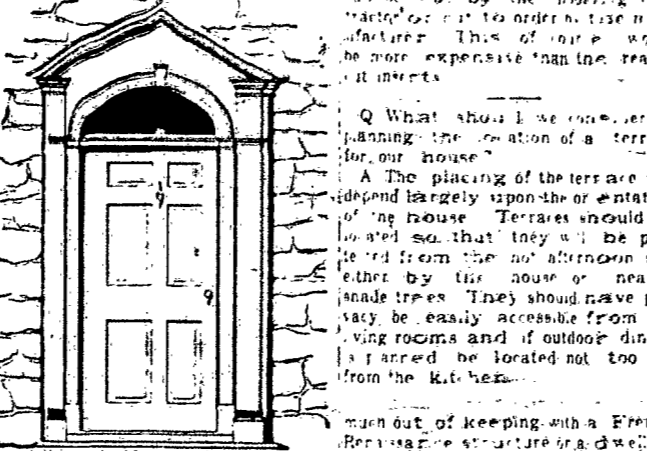
Questions and Answers

Q: What should I consider in planning the location of a terrace for my house?

A: The placement of the terrace will depend largely upon the orientation of the house. Terraces should be located so that they will be protected from the hot afternoon sun either by the house or a nearby shade tree. They should have a privacy screen accessible from the living rooms and if outdoor dining is planned be located not too far from the kitchen.

Q: How can I keep my French windows from being damaged by a roof of Spanish tiles?

A: After an older home may be improved when fitted with a doorway of more attractive design. Work of this kind may be financed under the FHA plan.



The Colonial influence is shown in these three doorways all variations of early American design. These doorways, safely and attractively used in homes of proper architectural design, will be very true to the Modernization Credit Plan.

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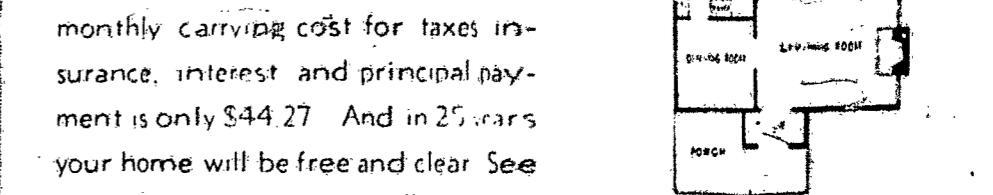
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