

## **SAVE TIME AND MONEY!**

The Internet offers a wealth of information to homebuyers, but it can take quite an investment in time to find it, especially for first-time buyers who aren't familiar with the ropes. One particular problem with research on the web is that you must be extremely careful about sources, because there's a lot of misinformation out there.

Luckily, the government has taken all of the work out of searching, and put everything in one place at the Federal Citizen Information Center. Here are some particularly helpful publications that you can find online at [pueblo.gsa.gov](http://pueblo.gsa.gov) or by calling (888) 8PUEBLO.

Check out "100 Questions and Answers about Buying a New Home," a HUD publication that addresses issues facing first-time buyers, and it's free! Another freebie from HUD is the "HUD Home Buying Guide," which helps you determine how much home you can afford and illustrates a variety of FHA financing options.

Rising fuel and utility costs are of interest to all homeowners. The US Department of Energy's free publication "Energy Savers: Tips on Saving Energy & Money at Home" offers practical advice on insulation, weatherization, effective heating, and much more.

This is just a tiny sampling of the topics available. Keep in mind this service is partly financed with your tax dollars, so you'd be wise to take advantage of the research that you've already paid for!

RF06A11