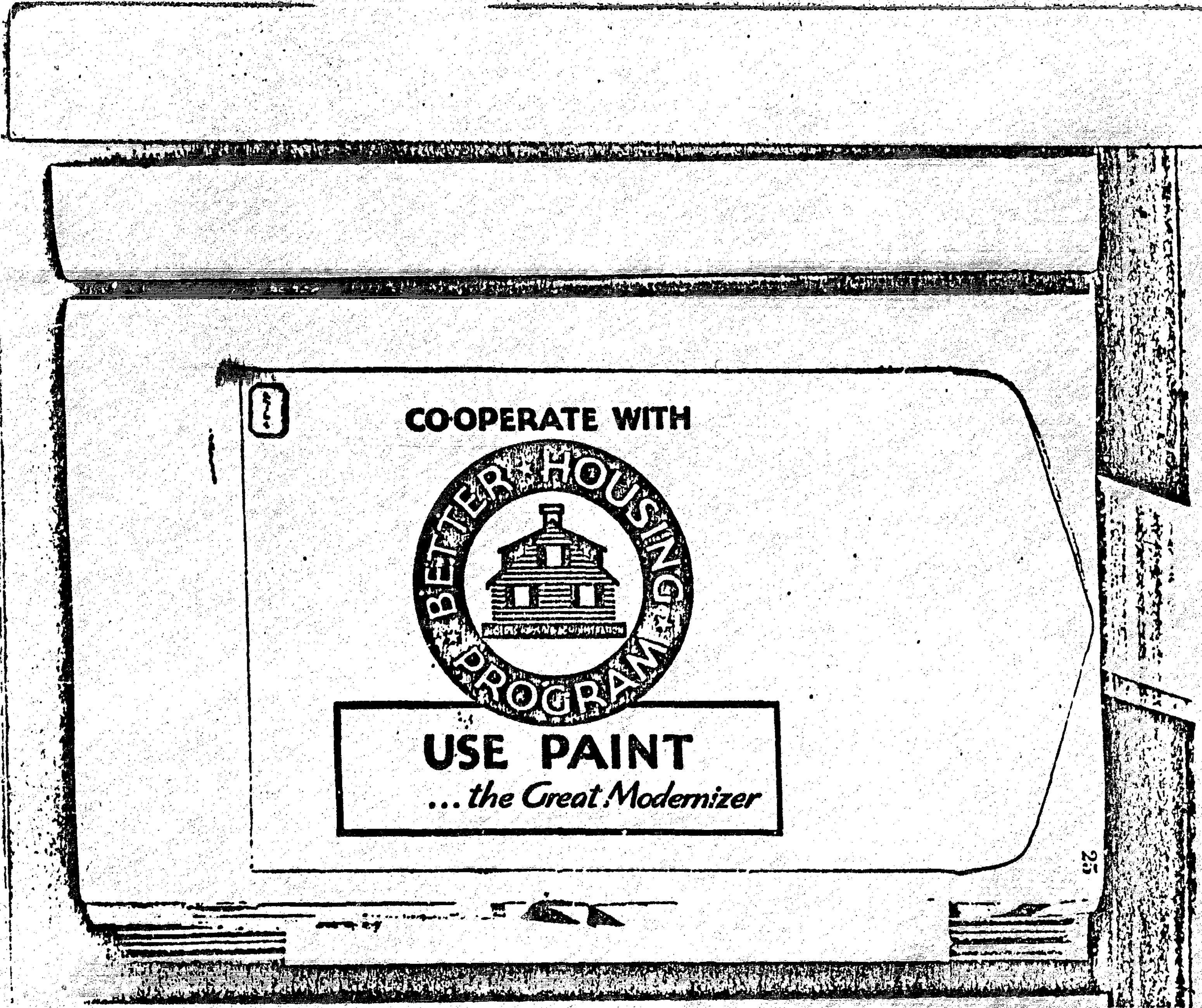
COOPERATE WITH
BETTER HOUSING PROGRAM
USE PAINT
... the Great Modernizer
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HOW TO BUY A PAINT JOB

Under

The National Housing Act

BETTER HOUSING PROGRAM

No down payment—monthly installments as low as $3.20 a month for each hundred dollars borrowed—a new way to buy a paint job.

LOOK INSIDE

14 Answers

To your Questions about Modernization Credits

1 WHO MAY APPLY?
Any property owner, individual partnership or corporation with a regular income from salary, commission, business or other [illegible]. It is not necessary to be a depositor in the financial institution concerned.

2 TO WHOM DO I APPLY?
To any Bank, Building and Loan Association, or Finance Company approved by the Federal Housing Administration; or to a painting contractor.

3 HOW MUCH MAY I APPLY FOR?
From $100 to $2,000, depending on your income.

4 HOW LONG MAY NOTES RUN?
For any number of months from one to three years. In special cases they may be extended to five years.

5 WHAT SECURITY IS REQUIRED?
That you have an adequate regular income and a good credit record in your community.

6 WHAT ASSURANCE NEED I GIVE?
(a) That you own the property;
(b) That your income is at least five times the annual payments on the note;
(c) That your mortgage, if any, is in good standing, and that there are no other past due encumbrances or liens against your property.
(d) That you will use the proceeds solely for property improvements.

7 WHAT SIGNATURES ARE REQUIRED ON THE NOTE?
Signature of the property owner; and (except in special cases) if the owner is an individual and is married, also signature of wife or husband. No other cosigners or endorsers are required.

8 WHAT IS THE COST OF THIS CREDIT?
Not over $5 discount per year per $100 original face amount of note. This includes all interest and service charges.

9 HOW DO I PAY THE NOTE?
By making regular equal monthly payments until the note is paid in full. For example, on a three-year note these conventional payments run as low as $3.20 (two years—$4.59) per month per $100 borrowed including all charges. There is no down payment required.

10 MAY THE OWNER OF ANY KIND OF PROPERTY APPLY?
Applications will be considered for credit to improve one-family, two-family, or other residences; apartment buildings, stores, office buildings, factories, warehouses, farm buildings.

11 WHERE DO I MAKE PAYMENTS?
The regular installment payments will be made in person at the place of business of the financial institution; or by mail; or as otherwise arranged. *No payment shall be made to any governmental office or organization.*

12 MAY I PAY THE NOTE IN FULL BEFORE MATURITY DATE?
Yes, at any time. A reasonable rebate will be allowed for prepayment, if charges have been collected in advance.

13 MAY I MAKE MORE THAN ONE PAYMENT AT A TIME?
Yes, as many as you wish, but such payments should be in exact multiples of the agreed payments—that is, if monthly payment is $10, larger payments should total $20, $30, etc.—not, for example, odd sums such as $18 or $25.

14 WHAT IF I AM LATE IN MAKING MY PAYMENTS?
The maker must not permit his payments to fall in arrears. Should a payment be more than 15 days late, the financial institution's expense, caused thereby, should be reimbursed in part at the rate of not more than five cents per dollar for each payment in arrears. Persistent delinquency will make it necessary for the financial institution to take proper steps to effect collection in full.

Here are All the Answers to

As a convenience to you in making application for a loan, a Check-List Contract is enclosed in the booklet. Use this for listing the work to be done and for specifying the materials to be used. It will prevent misunderstandings and assure a business-like job.

Whether you buy your paint job under the N. H. A. or in the usual way, make sure that you get the best in workmanship and materials.

DUTCH BOY PAINT PRODUCTS

PAINT — *The Great Modernizer*