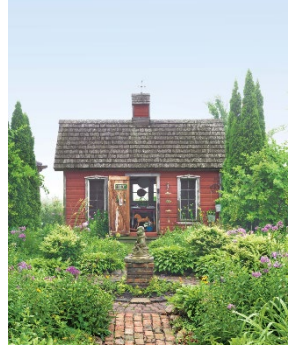


Front:

Home Small home Mortgage: \$1150/month Pros: Over time, you will own the home Cons: Needs some repairs and updates; put all savings into down payment Pay to: Happy Homes Mortgage Company	
---	---

Back:

Home	Take 1 point
Small home	

Front:

Home Large suburban home Mortgage: \$1800/month Pros: Plenty of living space Cons: Long commute to work; put all savings into down payment Pay to: Megabank Home Loans	
---	--

Back:

Home	Take 0 points
Large suburban home	