

Purchasers Urged To Check Carefully Before They Buy

If You Want a Home, Lending Firms Will Examine House, Credit Rating

If you want to buy a home, what should you expect, and what should you know?

Most homes are financed by mortgages. Companies are looking for plans, especially in the \$6000 to \$10,000 price range. Local lending firms like local loans.

But there are a few things lending companies examine before they let you put your name on the dotted line.

Exterior design is important. It determines marketability. An ugly house is a poor risk. It can be the home nobody wants. No lending company wants to get stuck with it.

Important Checkpoint

Convenience of room arrangement and opportunity for furniture placement is another important checkpoint. A jumbled-up floor plan is a poor risk, and often a smaller house has a better layout for good furniture display than a larger house.

Appraisers look at materials to see whether they are cheap or shoddy. They look for excessive plaster cracking due to the house sinking. They check to make sure floors are level. They look at ceilings for discoloration. Latent outliners on ceiling often means poor insulation and that heat is escaping.

Walls Are Checked

Walls are checked thoroughly. Loan company appraisers have rough knuckles from tapping walls. They are looking for plaster or good dry wall construction.

Basements may be a little damp, but they should not leak. The rough appraisers trip all toilets and try water faucets. They test fireplaces, too, for smoking.

Particularly in older houses, sagging roofs are a sign of weakened supporting timbers, although many of the defects can be remedied easily and inexpensively.

Look for Termites

Appraisers look for termites in older basements. Older houses may need paint. And they surely need a thorough title check and survey. Often neighbors have shared a drive on the lot line, or an owner has his eyes hanging over his neighbor's line. Under friendly arrangements this causes no trouble, but when a new owner comes into one of the houses, there can be plenty of trouble and even court suits.

The surface drainage of the lot should be checked. Soil fertility is important, too. Most home owners like vegetable gardens or flower beds.

Plenty of Light

There should be plenty of natural light which means ample windows in the right places to catch the sunlight. And no woman ever goes through a house

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There Is No Such Thing As a Fully Dry Basement

Close Inspection Will Show Air Is Damp Or Moisture on Pipes in All Cellars

Is there such a thing as an absolutely dry basement? The answer is no. Some basements seem dry, but close inspection will show that the air is damp and there probably will be a few drops of moisture forming on cold pipes or on walls.

The reason that damp or wet air is heavier than dry air and settles to the bottom of the house. In the cool areas of even the best ventilated basement some moisture will form.

But this is not serious; as modern building materials are fabricated to accommodate a moisture content in the air-controlled with some circulation.

Concrete Is Moist

Walls and floors are made of concrete as a rule. New concrete contains a high percentage of moisture, and it may require months for it to dry thoroughly.

Road engineers tell that same story about highways. Even exposed to the sun and wind it takes some highways a year to dry thoroughly.

For a period of months a concrete floor in a basement may be shedding moisture. The floor, usually four inches thick, is laid on a bed of cinders or other porous materials. And if the area is waterable is above, or just below the surface there will be a flow of moisture vapor through the floor.

This explains why in extra wet weather, beads of water form on basement floors and walls. The extra load of wetness cannot be absorbed so it is carried on the surface.

Ventilation Best Cure

Ventilation is the best antidote, especially in new basements. Basement windows should be opened to allow cross ventilation in reasonable weather. This will prevent condensation in hot humid summer weather if there is not too much variation between the basement and outside temperature.

Water seepage from heavy structural cracks in basement walls and floors is a different matter. This should be corrected immediately. But the hairline

MIRROR ADDS COLOR

An over-the-mantel mirror of polished glass adds to the color and optical size of the room.

'Parade of Homes' Praised In Mayor's Proclamation

Exposition Permits Thousands to See Achievements of Builders, Feeney Says

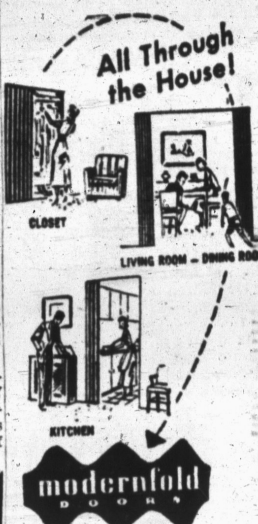
Mayor Al Feeney gave the official green light to the Parade of Homes when he signed a proclamation. It said:

"The members of the Marion County Residential Builders are to be congratulated on joining with the National Association of Home Builders in the nationwide observance of National Home Week with their own Marion County 'Parade of Homes' Sept. 11 to 17.

"Indianapolis is known as a city of beautiful homes, and statistics show that 51.8 per cent of the residents of Indianapolis own their own homes. Since the end of the war, home building has increased, and many more families are hoping to realize their ambition to live in a home of their own.

"I'm pleased to learn that the best of our new homes will be available for public inspection during the week, so thousands of people will have an opportunity to see what members of the Marion County and Indianapolis builders organizations have accomplished in good, substantial housing."

"Therefore I am proud to proclaim the week of Sept. 11 to 17 as National Home Week in Indianapolis, celebrated locally as the Marion County 'Parade of Homes'."



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