

Web Site Resources for Consumers

Credit Union Consumer Facts - http://www.cuna.org/data/consumer/advice/retire_home/hometoc.html

[www.EnergyGuide.com](http://www.energyguide.com) - Provides an easy way to assess energy use and get quick tips on saving energy.

Environmental Protection Agency - www.epa.gov - A one-stop shop for advice on testing for and mitigating pollutants, from lead paint to radon to mold.

Equifax - www.equifax.com - A source of credit reports.

Experian (formerly TRW) - www.experian.com - A source of credit reports.

Federal Citizen Information Center - <http://www.pueblo.gsa.gov/results.tpl?id1=17&startat=1&--woSECTIONSdatarq=17&--SECTIONSwor=ww> - Offers a list of consumer articles about home sales, financing, and maintenance.

Ginnie Mae - <http://www.ginniemae.gov> - Provides advice to buyers on affordability and homeownership, including calculators.

U.S. Department of Housing and Urban Affairs (HUD) - <http://www.hud.gov/buying/index.cfm> - Offers advice to buyers on finance, fair housing, and more.

ImproveNet - www.improvenet.com - Provides links to contractors and architects for remodeling projects for buyers and repair services for sellers. For a small charge, buyers can use the site's Estimators to determine how much renovating a property they're considering would cost.

[www.Moving.com](http://www.moving.com) - Helps buyers and sellers with packing tips and timetables, online mover links, and places to store belongings so that homes look less cluttered.

[www.REALTOR.com](http://www.realtor.com) - Offers consumer information for buyers and sellers as well as home listings and links to service providers.

Real Estate Buyer's Agent Council (REBAC) - <http://www.rebac.net/hbk.html> - Offers a homebuyer's kit with useful information and checklists.

Trans Union Corporation - www.transunion.com - A source of credit reports