

## Web Site Resources for Consumers

### **Credit Union Consumer Facts,**

[http://www.cuna.org/data/consumer/advice/retire\\_home/hometoc.html](http://www.cuna.org/data/consumer/advice/retire_home/hometoc.html)

### **EnergyGuide.com**

Provides an easy way to assess energy use and get quick tips on saving energy.

### **Environmental Protection Agency, [www.epa.gov](http://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](http://www.equifax.com)**

A source of credit reports.

### **Experian (formerly TRW), [www.experian.com](http://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&--SECTIONSword=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, <http://www.hud.gov/buying/index.cfm>**

Offers advice to buyers on finance, fair housing, and more.

### **ImproveNet, [www.improvenet.com](http://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.

### **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.

### **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](http://www.transunion.com)**

A source of credit reports.

**Bob Pedersen • Counselor Realty, Inc. • 651-484-5524**