

SOURCES AND WEB SITES

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Understanding Your Options: Mortgage Refinance and Home-Equity Loans

Web Sites

Bankrate.com: www.bankrate.com

BorrowSmart: www.borrowsmart.org

Countrywide Home Loans: www.countrywide.com

Federal Trade Commission: www.ftc.gov

Internal Revenue Service: www.irs.gov

LendingTree: www.lendingtree.com

The Mortgage Professor: www.mtgprofessor.com

National Association of Securities Dealers: www.nasd.com

National Home Equity Mortgage Association: www.nhema.org

Quicken Loan.com: www.quickenloans.com

SmartMoney.com: www.smartmoney.com

U.S. Department of Agriculture, Rural Development: www.rurdev.usda.gov/rhs

U.S. Department of Housing and Urban Development: www.hud.gov

Wells Fargo: www.wellsfargo.com