

A Home of Our Own

A Kid's Guide to Buying a House

A Book by Stewart Title of California

Written by C. Freeman

Illustrated by Beverly Ashley Broyles



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A Home of Our Own: A Kid's Guide to Buying a House was created by Stewart Title of California as part of its Community Forward initiative. Community Forward is committed to home ownership through access and education. It was created to help people of all backgrounds understand the home acquisition process. Through Community Forward, Stewart Title of California supports the ideal that home ownership should be attainable by all.

More information can be found at:
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ISBN 0-99768931-X

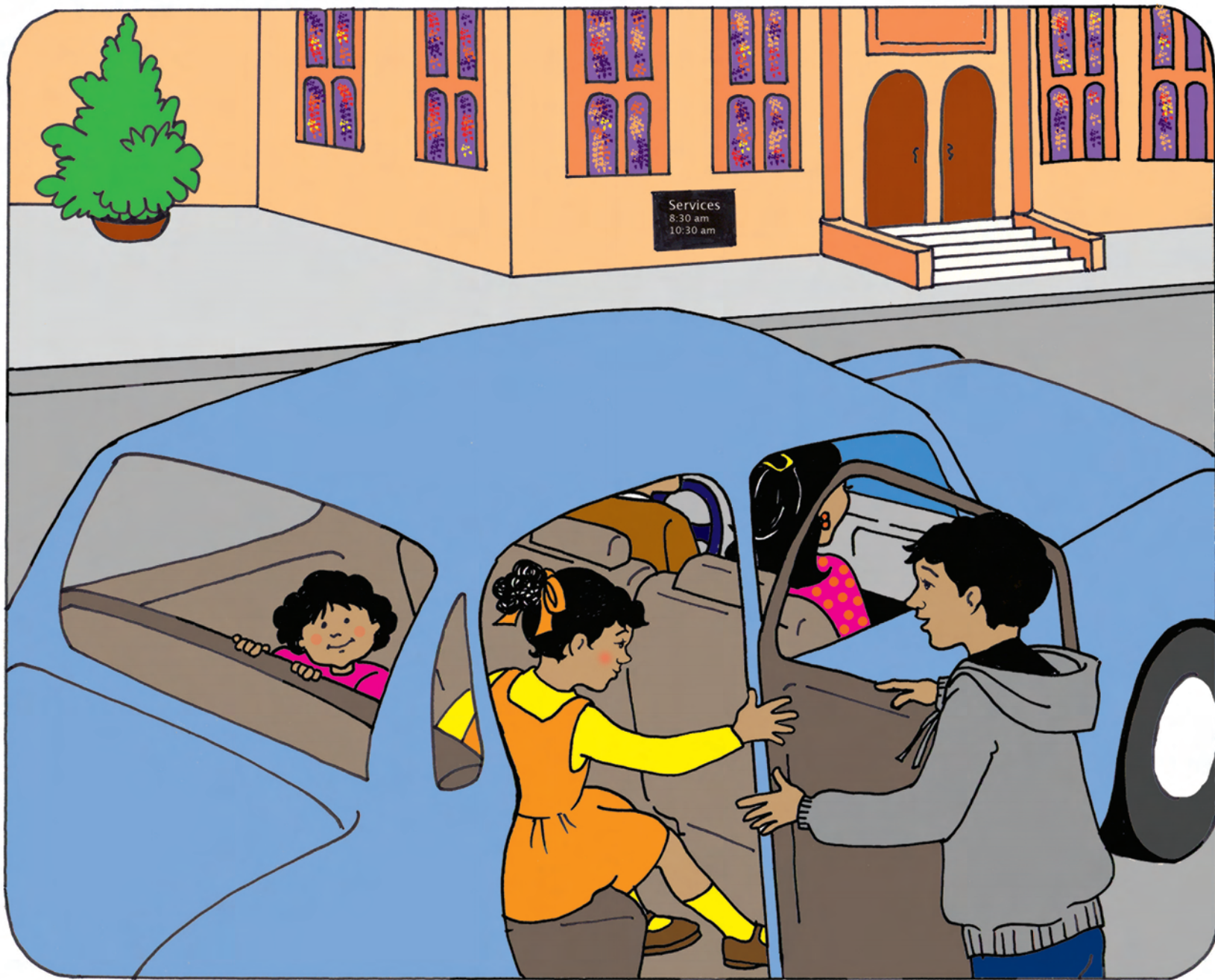
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Printed by Midwest Graphics, Chicago, Illinois 60606



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We Want to Buy a House

“Let’s just go look,” Beto’s mami says to his papi as they get into the car after church one Sunday. Beto and his sisters, Maria and Graciela, are in the backseat. As they drive off, Mami says she wants to go to something called an Open House. “There’s no harm in looking.”

“No,” Papi says. “We’ll never be able to afford a house, so why get everyone’s hopes up?”

“But Roberto,” Mami says in her nicest voice. “We might be able to do this. My sister Angela and her husband just bought a house in the same neighborhood. Let’s just go look. Please? It’s good to have dreams.”

As they sit at a stop sign, Papi looks over at Mami for a long time. So long, that the car behind them honks. “Okay,” he finally says. “We’ll just go look. But don’t get excited. I really don’t think we’ll be able to buy a house anytime soon.”

Mami pulls a folded newspaper from her purse. She’s circled some advertisements in red pen. “There’s one just around the corner,” she says. “On Orchard.”

Beto is eleven years old and lives with his mami and papi in the same neighborhood where they grew up. He goes to the same school where his mami and papi went to when they were little. Beto’s

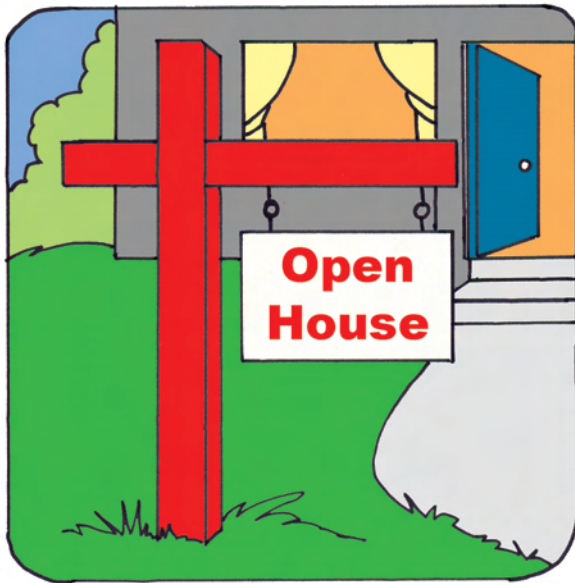


grandparents live only two blocks away from his home, and after school Beto and his sisters walk to their grandparent's house where they wait for their mami to finish her job as a teacher. Mami teaches first grade, and Papi runs a big warehouse full of automobile supplies. Beto likes visiting his papi at work because sometimes he gets to ride on a forklift and help move whole pallets of auto supplies around.

Beto and his family go to an Open House. At first they are nervous. Can they really just walk into a stranger's house and look around? It seems so rude. But the owners aren't there, so it is not so embarrassing.

When a house that is for sale is advertised as having an Open House, it means that everyone is invited to come look at the house during the Open House. Sometimes, when a family is just starting to think about buying a house, it makes sense to go to Open Houses. This way they can see what kinds of houses are available and how much they cost. Houses are usually priced by how big they

are; how many bedrooms and bathrooms they have; whether they are in good condition or need fixing up; and, the neighborhood.



"Wipe your feet," Mami reminded them as they go into the first Open House. It is only a few blocks from where they live now, the house Beto has lived in since he was just a baby. Beto likes the house they rent now and isn't sure he wants to move to a new one. If they move, however, his mami has told him that he can have his own bedroom. Right now, he has to share a room with his sisters. The small grey house looks a lot like the house they live in now. The door is open and as they go inside. Papi calls out—"Hello?"

“Hello!” says the lady in the living room. She’s a real estate agent. “Are you here to see the house?”

“Yes,” says Papi. “But we are just looking. We are just starting to think about buying a house.”

“Come in,” the lady says. She introduces herself and gives Papi a card. “Please, take a look around. If you have any questions, I’ll be happy to answer them.”

“Thank you,” Papi says.

There are several other groups of people in the house. Beto and his family look at the living room, the kitchen, and a bathroom before walking down the hall toward the bedrooms. There are three bedrooms and two more bathrooms. The big bedroom, which Beto hears the real estate lady call the “master” bedroom, has its own bathroom. The other two bedrooms have a bathroom in between them. In Beto’s house, he, his sisters, and his parents all share one bathroom, which is okay most of the time, except when his sisters won’t come out because they’re playing with each other’s hair.

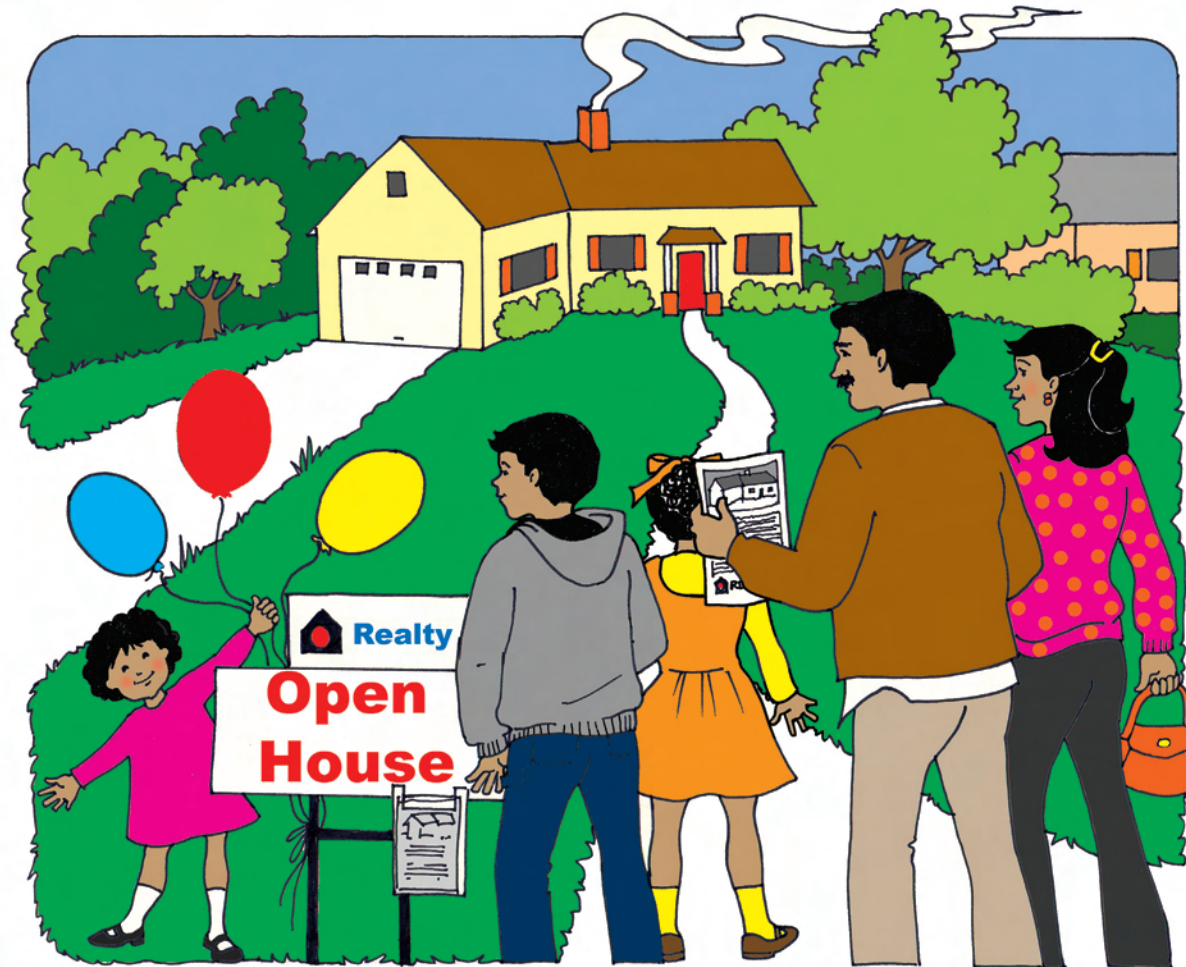
They thank the real estate lady and Beto follows his parents out to the car. “What did you think?” Mami asks as she looks at the newspaper to see where the next Open House is. “I didn’t like that one,” Papi replies. “It seemed damp. A house that faces north like that will always be damp.”

“Well,” Mami says. “There are a few more in the paper, why don’t we go look at them? And if you kids are good,”



she says looking into the backseat where Beto and his sisters sit, “then maybe we can get an ice cream on the way home.”

They look at more houses that afternoon. They drive down streets looking for real estate company signs on front lawns. Often there also is a sign that says “Open House” and sometimes, there are balloons, like it’s a party.



Beto is a little bored after the third or fourth house, but sometimes they have cookies, so that is good. At one house, Beto sees Ron, his friend from school. Ron is there with his mom and dad; they are looking at houses, too. Beto and his family look at one-story houses and two-story houses. They look at houses in their own neighborhood and in the two surrounding towns.

By the end of the day, even Papi is saying that maybe they could find a house. Maybe it's time to think about not throwing their money away on rent anymore. After they look at all those houses, they go over to Tia Angela's house for Sunday dinner. Tia Angela is Mami's sister, and she and Tio Miguel bought a house last year. Beto is happy to finally get to Tia Angela's house because he and his cousin Joe can play video games. After a long afternoon in the car, it is good to be in a familiar house with his family.

Vocabulary Terms

- **Open House:** An occasion when a house that is for sale is open to visitors for inspection.
- **Real Estate Agent:** A salesperson, working for a real estate broker, who is licensed by the state to assist with the purchase and sale of real estate.
- **Real Estate:** Land, including any buildings or improvements like houses, garages, fences.





We Need to Finance the House

Hue is twelve years old and her family came from Vietnam when her mother was just a girl. They came with her grandmother, who lives with them now. Hue's parents own a bakery in town where they sell delicious cakes and pastries, as well as coffee and sandwiches. Because Vietnam was a colony of France for a long time, many Vietnamese bakers like Hue's father and grandfather learned to make traditional French pastry. People come from all around to buy her father's pastries and cakes.

After school, Hue usually walks from school to the bakery with her little brother, Duong. They do homework, and Hue also helps out at the register. Her father says it's good for her to learn how to work and how to keep track of money. He taught her how to close out the register, too. On most nights, she helps him count the money, add up the register receipts, and make sure everything is accounted for. Hue likes working in the bakery. She enjoys talking to the customers and helping her parents.

Hue's mother and father have been sitting at the kitchen table every night for the past two weeks looking at stacks of paper. They went to a class a few weeks ago at the community center that explained how to buy a house. "We are trying to figure out how to get the financing," they tell Hue.



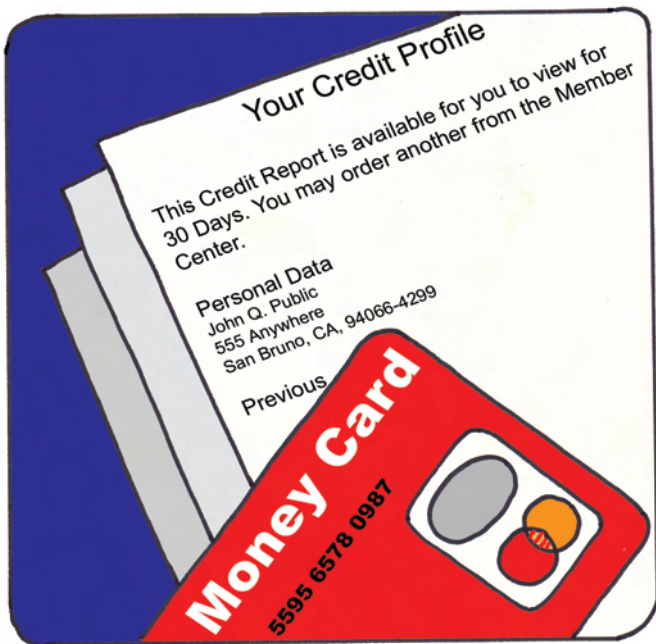
“What is financing?” she asks.

“Financing is when you go to a bank or to a mortgage lender to ask them to loan you money to buy something,” her father tells her. “You give them papers showing what you own, and whether you have always paid your debts and bills on time. Then they decide how much money they can loan you.”

A few days later, when Hue is at the bakery after school, her father says she should come with him to the bank.

He has all their papers in a file. “Come with me,” he says to Hue. “I’m going to talk to the banker about getting prequalified for a loan. It will be good for you to see how this works.”

“What does ‘prequalified’ mean?” Hue asks, as they walked down the block to the bank.



“It means that they will look at all these papers and see how much money they will lend us,” her father replies. “That way, when we find a house we like, we will be prepared to make an offer right away, and the seller will know that we really can buy it.”

“What if the bank won’t loan us the money?” Hue asks.

She likes the apartment they live in now, but her parents have explained to her that it is better to own rather than to rent. When you own a home, instead of paying rent to someone else every month, you pay a mortgage. A mortgage, her father explained to her, is a promise you make to a bank. They loan you money to buy

a house, and in return, you promise to make the payments on the loan. If you don't make payments, the bank can take the house back.

"That sounds very scary," Hue says, when her father explained this to her.

"It is a little scary," her father answers. "But the good part is that when you pay on the mortgage, you build something called equity." Equity, he explains as they walk into the bank, is the difference between what is left to pay on the mortgage and how much the house is worth. Since houses usually increase in value over time, buying a house is a way for a family to invest their money. Investing is like having a savings account.

"Hello Mr. Nguyen," the banker says, reaching out to shake her father's hand. Hue recognizes him from the bakery. He is one of their customers.

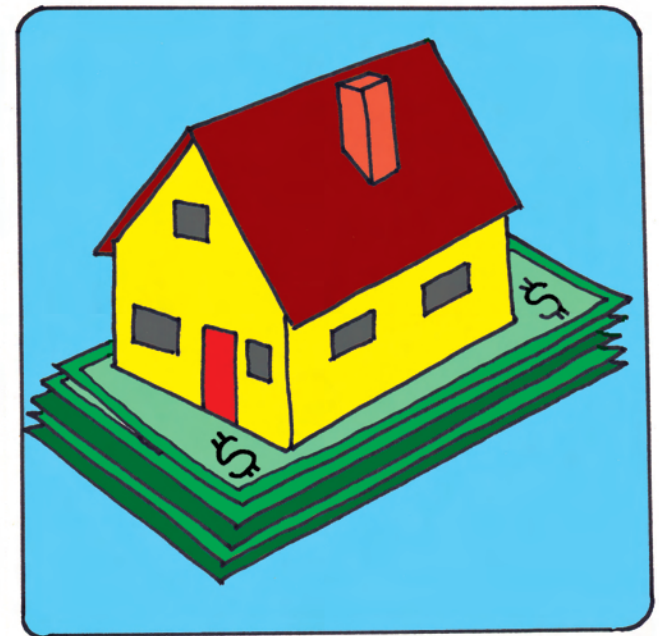
"This is my daughter, Hue," her father says. Hue reaches up to shake the bank man's hand.

"Hello Hue," he says. "Are you here to learn about how to get a mortgage?"

"I think it is good for her to know how these things work," her father says. "So she will be responsible when she grows up."

"She looks pretty responsible now," the banker says. "She did a very good job yesterday ringing up my purchase."

"Yes," her father says. "Hue is a very good girl."



Hue's father and the banker pass many pieces of paper back and forth. The banker adds up everything her parents own and what they make every month from the bakery. Then he adds up everything her parents owe and decides how much they can afford for a house.

"Your mother and grandmother will be very happy," her father says, as they walk back to the bakery after meeting with the banker. "The bank has prequalified us for enough money to buy a nice house. Now we have to go look and see what we can find that will fit our budget."



Vocabulary Terms

- **Financing:** The process of obtaining money, credit or capital for a specific purpose, in this case, in order to buy a home.
- **Loan Prequalification:** The result of an informal discussion between a lender and a borrower. The lender provides an estimate of the amount of money the applicant will be qualified to borrow. Loan prequalification is not binding for either the lender or the borrower.
- **Loan Pre-approval:** A more formal process than loan prequalification. To become pre-approved for a loan, a borrower must provide formal documentation about his or her income, assets and creditworthiness, after which the lender will provide a binding agreement stating the amount of money he or she is willing to loan the applicant.
- **Mortgage:** An agreement by which money is loaned against the value of a piece of real estate. If the borrower does not repay the money, the lender can reclaim the property.
- **Equity:** The difference between the market value of the home and the total amount owed on the mortgage.



We Need to Find a Real Estate Agent

Angelita is eleven years old. When she was two, her family moved to America from the Philippines so that her papa could finish pharmacy school. Angelita's papa works at the pharmacy in a big grocery store, and her mama is a dental hygienist. Angelita has a little sister, Catarina, and a little brother named Manuel. They live in a very nice house, which they rent, but it is small, and all three children share a bedroom.

Angelita's mama and papa want to buy a house, but they are unsure about how to start. In the United States it seems that most people work with a real estate agent, but in the Philippines it is not common.

Angelita has been reading the booklets her parents brought home from a class they went to where they learned about how buying a house works. She shows her mama where it says that a real estate agent can help you.

"Mama, Mrs. Martinez is a real estate agent," Angelita reminds her. "You know, Maria's mom. They go to our church. Maybe you can talk to her. Maria says her mom helps lots of people find nice houses."

"Okay, Angelita," her mama says. "If we see her at church, I'll talk to her. It can't hurt to just talk to her about it, right Diego?"





Angelita's papa nods from behind his newspaper. "Yes, dear," he replies.

The next Sunday, when they are coming out of church, Angelita tugs on her mama's sleeve. "Look, there's Mrs. Martinez."

Mama and Mrs. Martinez talked to one another for so long that Angelita and Maria got bored waiting for them. Afterward in the car, Mama tells Papa that Mrs. Martinez seemed very nice and that Mama has invited her to come over after work on Tuesday to talk to them.

"A real estate agent?" Papa says. "I don't think that's a good idea."

“No Diego,” Mama says. “It’s different here—you’ll see. Mrs. Martinez says she’d explain it all to us.”

“I still don’t know,” Papa says. “But since you’ve invited her, then we’ll listen to what she has to say.”

On Tuesday evening, Mrs. Martinez arrives with a big black notebook full of pictures of houses. She sits at the table with Mama and Papa and opens the book. “These are called listings,” she explains. “See, there’s a photo of the house, and sometimes, there are pictures of the inside rooms as well. Then there are all these pieces of information listed here—what price the seller is asking for the house, how big the house is, how many rooms and bathrooms it has, what kind of heat and air conditioning, what the taxes are. These things all must be listed and they are public, which means that all real estate agents have the same information.”

“If we work with you,” Papa asks, “how do we know that you will work to get the best price for us, and not for the seller?”

“There are different kinds of agents,” Mrs. Martinez explains. “There is a seller’s agent, who works for the person who is selling the house. There is also a buyer’s agent, who works for the person who is buying a house.”

“All agents,” she continues, “work on commission, that is, we get paid a percentage of the price that the house sells for.”



"You seem like a very nice lady, Mrs. Martinez," Papa says. "However, if you get paid a percentage of the sales price, then what guarantee do we have that you will try to get the best price for us? We want to pay the lowest price possible for a house."

"I understand your concern," Mrs. Martinez says. "Because real estate can be complicated, the seller will have an agent working on his behalf to get the best price. It serves you to have a real estate agent like me — one who is certified and licensed by the state — to work on your behalf. You are a pharmacist, are you not Mr. Padilla?"

"Yes, that is correct," Papa says.

"Which means you went to school and got a license?" Mrs. Martinez asks.

"Yes, of course," Papa agrees.

"Real estate agents must go to school, too," Mrs. Martinez says. "It is, of course, not like pharmacy school. We do not get a formal degree, but there is a rigorous course we take and we must pass a test to get a license. The advantage to a client like yourself is that we spend all of our time investigating properties in the neighborhoods we cover. Real estate agents know what kinds of houses there are in the area and how much they have sold for. That way, we have an educated opinion about value. This can serve a buyer well when it comes time to negotiate the price for a house."

"I understand," Papa says. "It is such a complicated process and such a lot of money. I just want to make sure that we do the right thing."

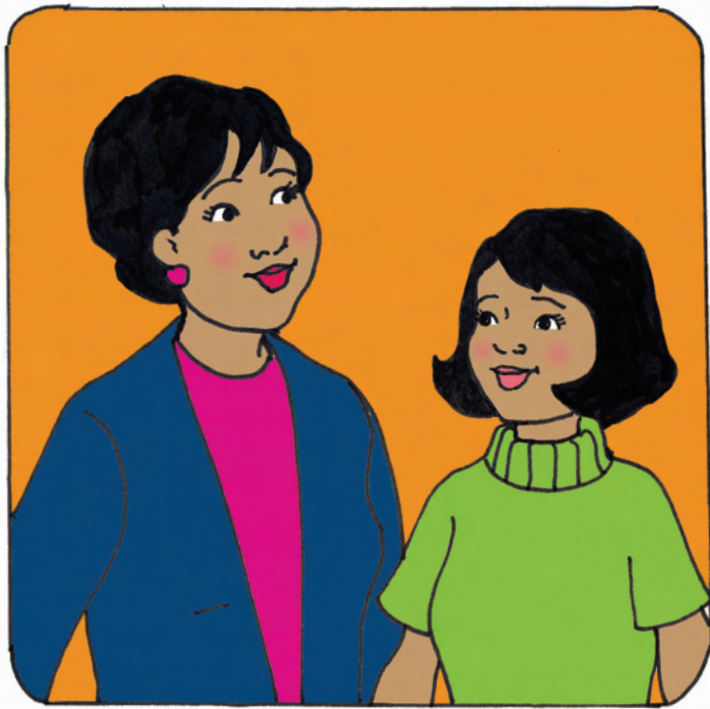
"Of course," Mrs. Martinez says. "That is why I want to help you."



“When a house sells,” she continues, “the seller pays the commission, because it is the seller who is receiving the profit from the house. The commission is split between the seller’s agent and the buyer’s agent.”

“What can you tell us about the kinds of houses that are available right now?” Mama asks.

Mrs. Martinez flips open her big notebook. “These are some of the houses listed with the MLS, the Multiple Listing Service. Because my company is a member of the MLS, I can see all the houses for sale in our area, and we can compare them—we can see how many bedrooms and bathrooms and what prices the sellers are asking. If we think a price is too high, we can make an offer at a lower price. It isn’t like buying a sweater at the store,” Mrs. Martinez says. “We can negotiate for a better price.”



Mama and Papa sit at the table for a long time that night with Mrs. Martinez. She shows them many houses that are in the MLS, and they make an appointment to go with her on Saturday to look at some of them.

Papa and Mama talk for a long time after Mrs. Martinez leaves. Although he has some reservations, Papa agrees with Mama that it is best to trust a professional to help them. Papa and Mama both have very busy jobs, and they do not have time to learn everything there is to know about buying a house. Mama

says to Papa that she thinks they should trust Mrs. Martinez to help them. She has heard good things about Mrs. Martinez from some of the other women at church, and Papa agrees that he likes the way she took the time to explain everything to them.

Vocabulary Terms

- **Listing, or MLS Listing:** A listing is an employment agreement between a property owner and a real estate agent. They are typically collected and organized in a **Multiple Listing Service (MLS)**. Listings include information about the property for sale such as price and amenities. Real estate agents and brokers who join the MLS share information in the MLS to help people buy and sell houses.
- **Commission:** The percentage of the selling price of a house that is paid to the real estate agents and brokers. This is the primary means by which real estate agents are paid for their services.
- **Seller's Agent:** A real estate agent who works solely for the seller.
- **Buyer's Agent:** A real estate agent who works solely for the buyer.



We've Found Our New Home

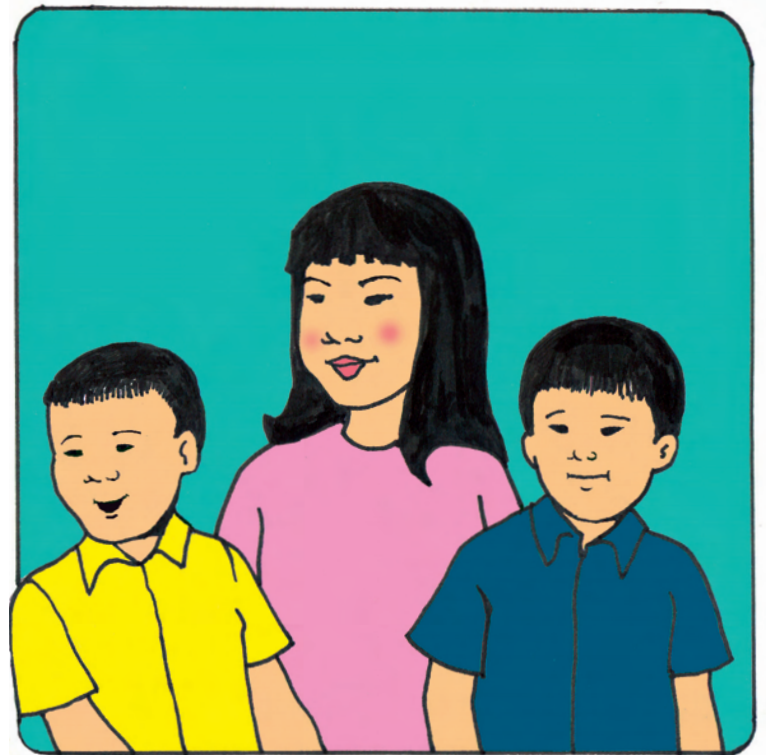
Sarah Kim lives with her two younger brothers, Samuel and Simon, their mama, papa, and grandmother, Halmoni, in a rented house near the university. Sarah's papa, Arthur, teaches mathematics there and her mama, Grace, works in the admissions office. They both came over from Korea as exchange students to further their educations and they liked it so much that they stayed.

Sarah's parents have looked at a lot of houses in their neighborhood. They want to find a house close enough to the university that they can walk or ride their bikes to work, and that is also close to their church.

"What about that new subdivision on the other side of the university?" Sara's papa asks her mama one day.

"Oh, I don't think we can afford one of those," Mama says. "They're brand new. They must be very expensive."

"One of the other professors was telling us in the faculty lounge that he bought a house there," Papa says. "He said that he'd been surprised when he went to look at them, that they weren't as expensive as he thought they'd be."

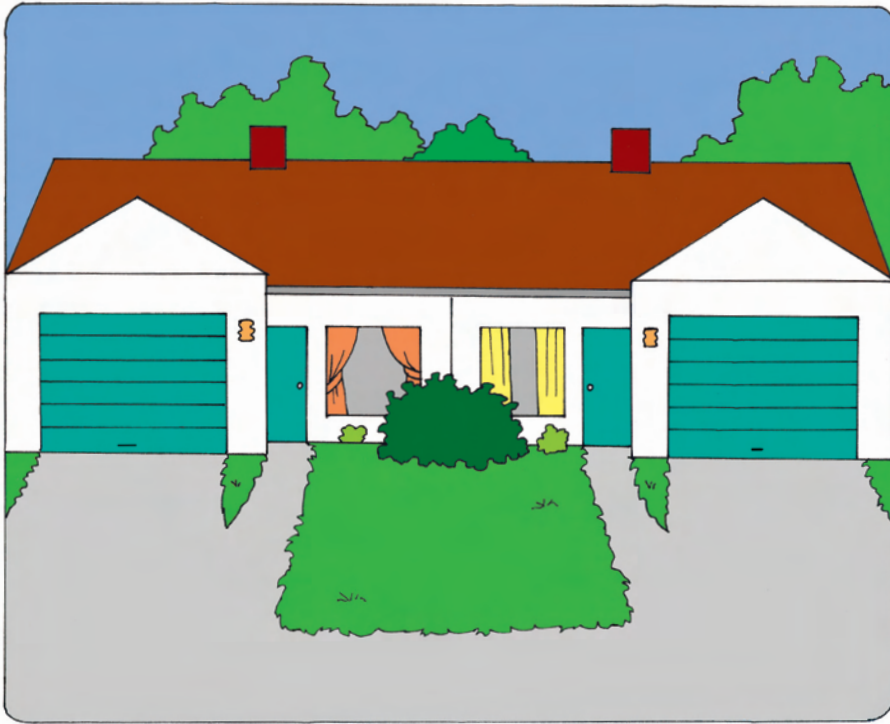


The next day, Sarah and her family all go over to the new subdivision. They drive in through the gates and follow the signs to the sales office. The sales office is in a model home. A model home is like a sample house, where salespeople can show visitors what the house will look like when it's all built and has carpeting and appliances.

Sarah and her two brothers think it is sort of cool because there are actually three different model homes showing the different ways the rooms can be arranged. One of the model houses is a duplex, that is, it is one big house that is divided into two units. The two units look like mirror images of one another. Where one has the garage on the right, the other has the garage on the left. Also, in one unit you come in the front door and the kitchen is on the right, in the other it is on the left. The salesperson makes them go into the other unit while he bangs on the wall so they can see

how quiet it is. Mama is impressed, they can hardly hear him banging at all. They look at the two other model homes, one has three bedrooms and one has four bedrooms. They are all very nice with new carpets and that new paint smell.

Sarah's mama and papa talk late into the night that week. They decide to buy one of the brand-new houses in the subdivision. Mama likes that the houses are all new and that she'll get to pick out all the colors, the carpets, and the appliances. Papa is glad that it is close enough to campus to walk to work. Sarah and her brothers are excited about the swimming pool and recreation center where they can go play.



Sarah's parents will have to sign a building contract, which is an agreement between them and the developer—the person building the home—listing what Sarah's parents agreed to pay for the home and the type of home the developer agreed to build for them.

This is a little more complicated than buying an already finished house, Sarah's papa explains to her, but it means the house will be exactly the way they dreamed.

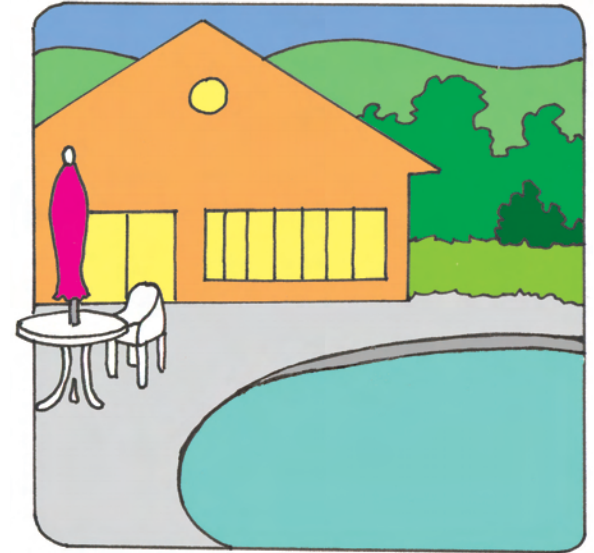
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Angelita's Family Finds a Home

Angelita, her sister, and her brother are getting really bored with looking at houses. Their parents have spent every weekend for the past month looking. They are SO bored, that by the time they drive up in front of the little green house with the fence in front, they didn't even notice how nice it is. It is a small house, but it is very cozy and inside is the nicest lady. She is elderly now, but she raised her three children in the house. Her children went to the same school where Angelita and her siblings go. The house is in a very good neighborhood full of bigger, fancier houses, but the lady tells Angelita that there are several kids who live on the street.

After they see the house, Mrs. Martinez, the real estate agent who has been showing them houses, sits down with Mama and Papa. She says they should offer a little bit less than what the lady is asking.

"Are you sure?" Mama asks her. "Why would we offer her less than what she is asking for the house? Why would she sell it to us for less money than she wants?"

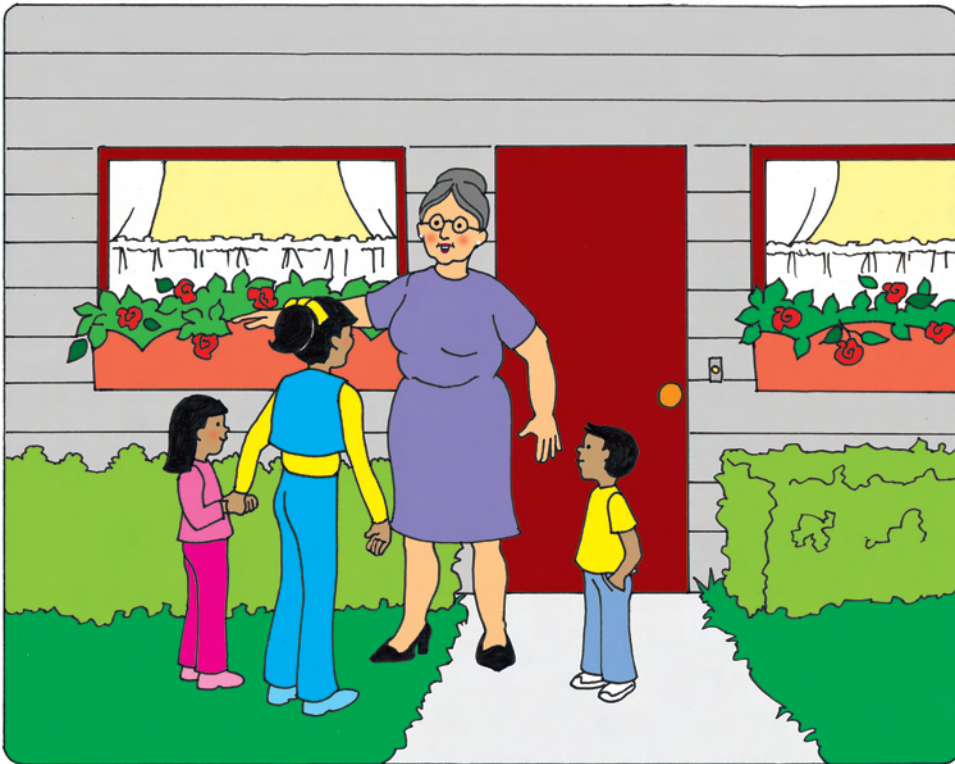


"The house has been on the market for a long time," Mrs. Martinez explains. "And there are a few things that make it worth a little less than what she is asking. For example, it needs a new roof and it is the smallest house in the neighborhood."

"But she is an old lady," Papa says. "We would not feel right trying to cheat her."

"You are not trying to cheat her," Mrs. Martinez assures him. "One reason the house has been for sale for a long time is that the listing price is too high. No one wants to pay that much money for the smallest house on the street."

"It is such a pretty little house," Mama says. "I can't understand why no one has bought it."



"Sometimes," Mrs. Martinez tells them, "it helps if you write a letter to the seller telling her what you like about the house and how you can see raising your children there. She raised her family in that house, and I know from talking to her in the past that she would love to see another family grow up there."

"I can do that," Mama says. "I think we could be very happy there."

So Mama writes the nice lady a letter, and Mrs. Martinez goes to negotiate with the lady's Real estate agent. Mrs. Martinez

explains that because the house needs a new roof, that they will make an offer that is lower than the asking price. They will offer the same as the asking price minus the amount it will cost to put a new roof on the house. They also want to write contingencies into the offer dependent on a full disclosure of any physical problems there might be with the house. They will know about any problems because they will get an inspection done. A contingency is a clause that a real estate agent writes into an offer, which says that if certain conditions are not met, for example, if the home inspector finds a major problem with the house that the seller didn't know about or didn't tell the buyer, then the buyer is no longer obligated to buy the house.

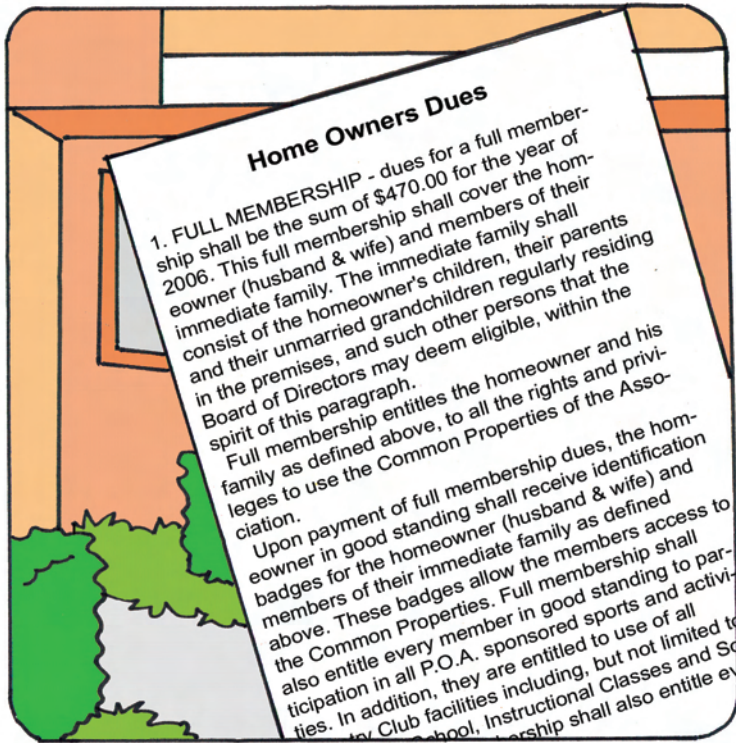
Angelita and her family are very excited when the nice lady accepts their offer. They begin to make plans to fix up and decorate their new house.

* * * * *

Hue's Family Finds a Home

Hue's parents have been looking at condominiums. Hue's mother likes that in the apartment complex where they live now, they don't have to worry about taking care of a yard and that there is a swimming pool and a recreation center. She wants to find a condominium that is similar to the apartment complex where they live now. Hue's parents would stay in the apartment where they are now, but they worry that they are not building any equity. So on Sundays, when the bakery is closed, Hue and her family go out looking at condominiums.





Condominiums, Hue's father explains to her, are a little bit more complicated than buying a house because you do not really own the land or the building, but just your unit in the building. Also, you must be careful, he tells Hue, to find out how much the Homeowner's Association Dues are.

Homeowner's Association Dues consist of the money that each person who owns a unit in the condominium must pay toward keeping the buildings, recreation center, and yard in good shape. In some cases, these dues can be very expensive, Hue's father tells her. But you also want to be careful that they are not too low, because there may be additional unexpected fees that the dues don't cover.

On the third Sunday that Hue and her family go looking for a condominium, they find a very nice one in a newer development downtown that is on the same bus line as the

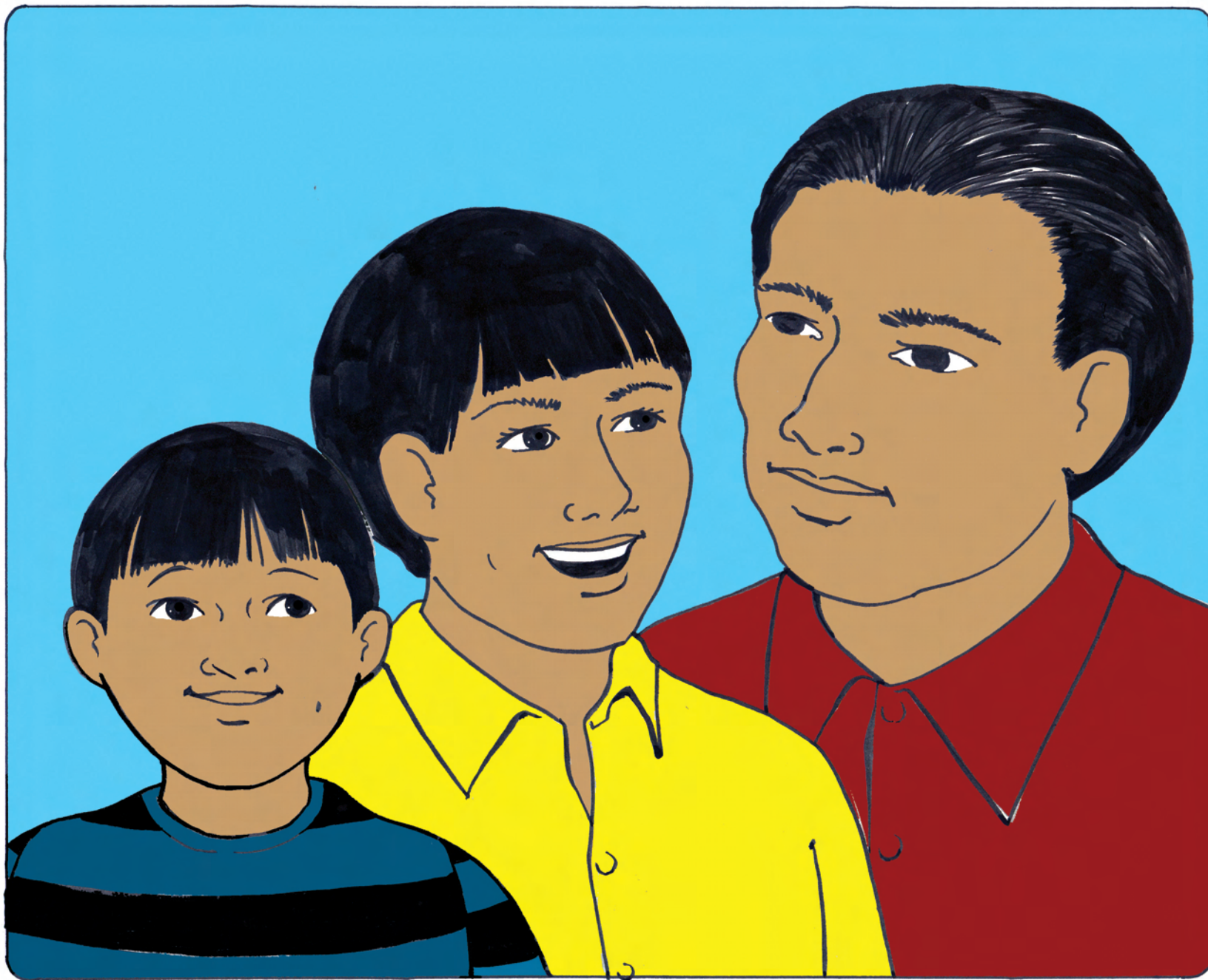
bakery. It is two stories high, with a small patio yard and three bedrooms, so Hue's grandmother, Noi, who lives with them will have her own bedroom. Hue's father is happy about the patio where they can barbecue in the evening, and where Noi can grow a few peppers and flowers in pots.

Hue is also excited because when they go back to the condominium so her father and mother can sign all the papers, she sees Stewart, her friend from school. He is there with his mother and sister, Laurie. They are buying one of the units in the same complex. Hue is happy because she likes Stewart, and Laurie is only a year younger than she is and so she will have some other kids she knows to play with.

Vocabulary Terms

- **Subdivision:** A large tract of land that has been divided into many small parcels for sale. Often, a single developer will develop all the parcels of a subdivision.
- **Model Home:** A sample home built by the developer of a subdivision as an example of the layout and amenities of the houses to be built in that development.
- **Duplex:** A house consisting of two separate family units in a single building.
- **Listing Price:** The price entered in the listing agreement between the seller and the seller's agent. This is the price the seller would like to get for the house, and it is negotiable based on market value, the condition of the property, and other factors.
- **Contingencies:** Specific conditions that must be met in order for the sales contract to be binding. Typical contingencies include approval of financing and home inspection.
- **Condominium:** A form of property ownership in which the buyer acquires full ownership of an individual unit in a multi-unit complex, while also acquiring shares in the common elements of the complex (such as the land, amenities, etc).
- **Homeowner's Association Dues:** Fees assessed by the homeowner's association of a condominium complex to cover expenses for all common areas including taxes, maintenance, and repair.





Making Sure We've Found the Right House

Peter Begay is a Native American boy who lives with his dad, Joe, and his younger brother, Ed, in a two-bedroom apartment in the same big complex as Hue and her family. Peter's family moved to California three years ago after Peter's mother died. Peter's dad works in the Information Technology department at the university where he helps keep all the university e-mail and Web sites up and running. He's been saving since he got this new job, and now he wants to find a nice house for his family. Peter's dad would like to find someplace where he can have a little garden—he misses growing the tomatoes and chilies that he grew at their old house in Arizona. They go to the same Catholic school as Beto and Ron—all three boys are on the same after-school soccer team and are very good friends.

Peter and his family looked at a lot of houses before they found the small, two-bedroom house in the same neighborhood where Beto's and Angelita's families found their houses. It is in an older subdivision where the houses need a little work but are priced fairly and are close to their school. Peter's dad is good with tools and he doesn't mind doing work on the house himself. Peter is looking forward to helping him. His dad says it will be a project for the three of them. When they go to look at the house before making an offer, their dad shows Peter and Ed all sorts of things they



would never have thought to look for themselves, like whether the foundation of the house is dry, if the pipes under the sinks and in the crawlspace look solid, and what kind of insulation is in the attic.

Like Angelita's family, Peter's dad made an offer on the house with contingencies. One of those contingencies is that they get a home inspector to come look at the house and write a property inspection report. Before the bank will lend Peter's family the money to buy the house, they require this report, which will list all the physical problems that exist in the house. The inspector's name is Mr. Campbell, who Peter's dad found by asking many different people he knows for a recommendation. Peter's dad was told that it's important to find a home inspector with a good reputation, who is knowledgeable about different kinds of houses, and who will make a fair

assessment of any problems.

Mr. Campbell arrives in his van and explains to Peter's dad the types of things he'll be looking for. He has a long checklist attached to a metal clipboard, and he tells Peter's dad that he will look at the physical condition of the house, walls, foundation, crawl space, and attic. He will go up on a ladder and inspect the roof, chimney, and gutters. He also will do a test for other hidden home dangers such as radon, mold, and asbestos to ensure the home is safe.

Once he has inspected the house, Mr. Campbell will deliver a written report, which the bank will review before agreeing to loan Peter's family money to buy the house. The bank wants to make sure that it is a good house, it will not cost more to fix



up than it is worth, and that it is the kind of house that will grow in value over the years. This is what Peter's dad wants as well, so everyone is very interested to hear what Mr. Campbell thinks about the house.

Three days later, Peter's dad gets Mr. Campbell's report. The house is as good of a house as Peter's dad thought. Everyone is very happy because although some work will have to be done—there are leaky pipes in the back bathroom and the roof will need to be replaced in the next five years—there is nothing seriously wrong with the house. It is a good, solid house that can use some love and care, and that is exactly what Peter's dad and his boys intend to give it.

Vocabulary Terms

- **Home Inspector:** A person who is specifically trained to inspect properties. They may be members of the American Society of Home Inspectors, which is a professional association of independent home inspectors.
- **Radon Gas:** Radon is a naturally-occurring substance that may be found in the earth and rock beneath a home, as well as in the building materials used to build the home. It is harmful in high quantities.
- **Mold:** A naturally-occurring fungus that can, in large quantities, cause allergic reactions in people. Mold is also a signal that there are water leaks in a building.
- **Asbestos:** A mineral substance that does not burn, conduct heat or electricity. Formerly used to make fireproof insulation, roofing and siding. It is not longer used because it can cause serious illness.



We're Getting a Mortgage

“Hey Ron,” his dad calls to him one evening after dinner. “Come on over here, I want to show you some things.”

“What’s all that?” Ron asks. His mom and dad have stacks of papers on the table.

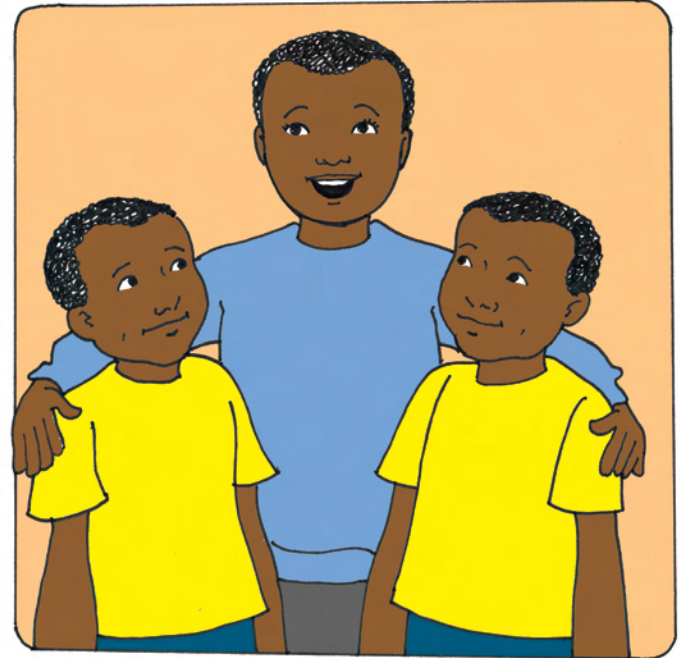
“We’re getting the paperwork together to take to the bank,” Ron’s mom says. “So we can get a mortgage to buy the house.”

“This house?” Ron asks.

Ron Jones lives with his mom and dad and twin brothers, Robbie and Reggie, in a house that they have rented from an elderly lady for many years. Mrs. Clausen died last spring, and her son wanted to sell the house.

“Yup,” Ron’s dad says. “I talked to Mrs. Clausen’s son last week, and he agreed to sell us the house. He’s going to give us a really good price, and we won’t have to move.”

“It means you three boys will have to keep sharing a room,” Mom says.



"That's okay," Ron says. "I like sharing a room with the twins. I think I'd be kind of lonely all by myself."

"I want you to see how this works," Dad says. "You're growing up fast, and someday you're going to buy your own house."

"It looks complicated," Ron says, looking at all the papers. "They're very official looking."

"It's just a lot to keep track of," Dad replies. "But there are some things you should know about. Like this, for example," he says, pulling a multi-page printout out of the stack.

"What's that?" Ron asks.



"This is a credit report," Dad says. "It's a report of every loan we've ever taken for things like cars, and other things such as charge accounts at stores, and credit cards. It shows whether we paid our bills on time, and if we paid more than the minimum amount due on our credit cards every month. Then they use this information to calculate our credit score."

"Credit score?" Ron asks. "You mean like a baseball score?"

"Sort of," Dad explains. "It's a number between 300 and 900 that tells a bank whether you are a good risk or not. They're trying to figure out if you are responsible and whether they can trust you with a large loan, like for a house."

"Did we score okay?" Ron asks.

“Yes, we have a good score.” Dad replies. “Your mom and I have been working on paying down our debt for a couple of years now because we knew we were going to buy a house.”

“That’s good,” Ron says. “I like this house and I’m glad we’re not going to have to move.”

* * * * *

Stewart’s Mother Gets a Mortgage

Over at First Western Bank, Stewart’s mother is meeting with her banker about a mortgage for the condominium they want to buy. Stewart has come along because his mother thinks it’s important for him to know how these things work. Someday he’s going to buy a house, so she thinks it would be good for him to see how the process works. Stewart thinks it’s kind of boring, but he tries to pay attention.

Stewart’s mother sits down with Ms. Borowicz and pulls out the file she’s put together. It contains her mortgage application, copies of the last three years of her tax returns, the sales contract for the condominium, copies of the last three months of her bank statements for her checking and savings accounts, her car payments, and her student loan payments. It’s a lot of paperwork, and it took them a long time at the copy shop making sure they had enough copies of everything and hadn’t lost any pieces of paper.

Ms. Borowicz goes over all the forms with Stewart’s mother and congratulates her on getting the whole file together.



"It says here that you can put five percent down on the house," Ms. Borowicz says. "Is there any way you could make a bigger down payment? If you can make a bigger down payment, then you won't have to pay the Private Mortgage Insurance."

"I'm afraid not," Stewart's mother says. "I've only been out of school a few years, and since Stewart's father died, well, it's just me supporting us all."

"Of course," Ms. Borowicz says. "It's no problem to do a ninety-five percent loan. However, you should keep in mind that if housing prices keep going up the way they have been, it might be a good idea to refinance in a couple of years. If prices go up, your equity will grow and you might be able to stop the Private Mortgage Insurance payments."



"Really?" Stewart's mother says. "I didn't know that. I'll keep that in mind. It's really important to me to get a fixed-rate mortgage. I know you can sometimes get a lower payment on an adjustable-rate mortgage, but I'm worried about the interest rate going up on me. I'd rather know what it's going to be for the life of the mortgage."

"I understand," Ms. Borowicz says.

"What does 'refinance' mean?" Stewart asks.

"Refinancing," Ms. Borowicz explains, "is when a person applies for a new mortgage, usually at a lower interest rate, so they'll have a lower

monthly payment. They use the new mortgage to pay off the old mortgage. It's important to remember that there are costs associated with refinancing, so you have to take those into account before deciding that you want to change your type of mortgage."

"Do you understand the difference between a fixed-rate mortgage and an adjustable-rate mortgage?" she asks.

"It sounds like a fixed-rate mortgage always stays the same," he says.

"That's right," Ms. Borowicz agrees. "A fixed-rate mortgage is one where the interest rate remains the same for the duration of the mortgage. Because mortgages are often for such a large amount of money, they are paid back over a very long time—usually for fifteen or thirty years. A fixed-rate mortgage gives you the peace of mind that your mortgage payment will never change."

"An adjustable-rate mortgage," she continues, "is one that starts with a low interest rate that will then gradually rise over time. An adjustable-rate mortgage also changes depending on what the national interest rates are doing—if they go down, so might the rate of interest that you are paying. If they go up, then your interest rate will go up."

"That's why I want a fixed-rate mortgage," Stewart's mother explains to him. "That way, I'll always know what my payment will be, and we can budget for that."

"I see," Stewart says. "Are we getting a fifteen- or thirty-year mortgage?"





"I would like to apply for a fixed-rate, thirty-year mortgage," Stewart's mother says. "I'll not only get the security of always knowing what my payment is, but I'll also get a lower monthly payment than for a fifteen-year mortgage."

"A thirty-year mortgage is the most common kind of mortgage," Ms. Borowicz explains to Stewart. "Sometimes, when interest rates go down, people might choose to refinance to a fifteen-year mortgage because that way they'll pay off the mortgage sooner, but for most people, a thirty-year mortgage is what they start with."

"Thank you for explaining everything so patiently," Stewart's mother says to Ms. Borowicz.

"Oh, it's not a problem at all," Ms. Borowicz says. "It's important to understand how these things work. I think it's wonderful that you're including Stewart at such a young age so he'll know how to plan for his future."

* * * * *

Beto's Family Talks to a Mortgage Broker

Meanwhile, over at the National Mortgage Company, Beto has gone with his mami and papi to meet with the mortgage broker who is helping them get a loan. A mortgage broker is not a banker, but rather a person who helps find mortgages for people. A mortgage broker is helpful for people

who do not feel they have the time or the knowledge to shop around at many different banks for the best mortgage deal. It is also for people who might need help because their credit reports show that they have had difficulties in the past.

Beto's mami and papi do not have problems with their credit report but they feel unsure about the many different kinds of mortgages. A friend recommended a broker to them at the National Mortgage Company. Today, they have come in to meet with Mr. Gonzales, who is helping them find a good mortgage.

Beto's parents have enough money to put down twenty percent of the house's cost as a down payment. A down payment is not part of the mortgage. Instead, it is the part of the purchase price that they will pay in cash for the house. Lenders like to see that a family has managed to save a large amount of money like this. They will generally give the best interest rates to mortgages with a down payment of twenty percent or more. Mr. Gonzales tells Beto's family that because they have such a big down payment, he has found them a very good mortgage at a competitive rate and for which they will have to pay very few points.

Mr. Gonzales explains that when a person gets a mortgage, they usually have to pay points—sometimes called an origination fee—to the lender from whom they are borrowing the money. Points are actually a percentage of the total loan amount—one point is equal to one percent of the total loan amount. Generally, if you are making a large down payment like Beto's parents, you will have to pay fewer points on your mortgage.

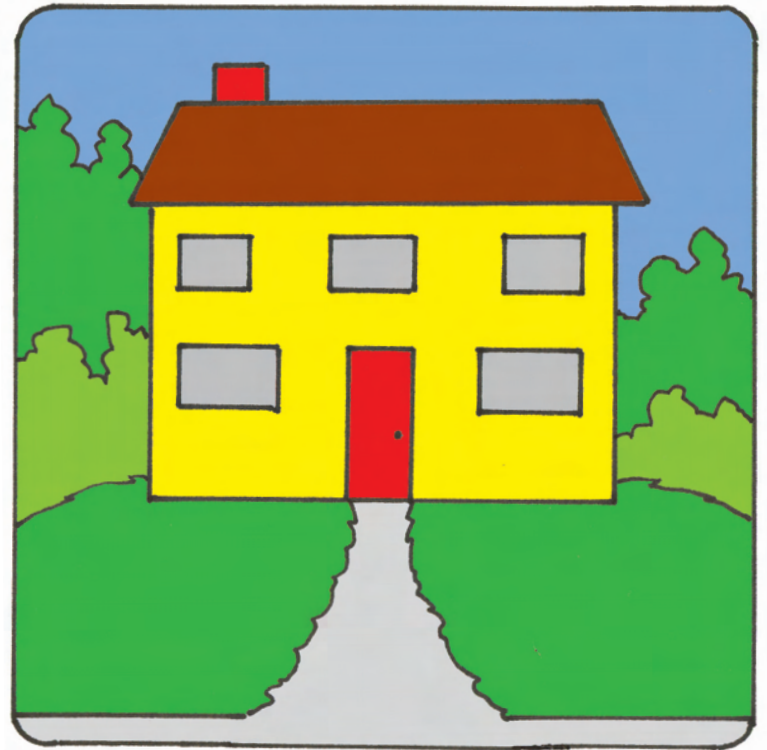


Like Stewart's mother, Beto's parents agree that a fixed-rate, thirty-year mortgage is the best one for them. Beto waits patiently while they sign their names in many places on the loan papers. It seems to Beto like it's an awful lot of work to buy a house, but he's very excited about the house that they have found. Also, his mami and papi are so happy, that he doesn't mind waiting while they sign and sign and sign.

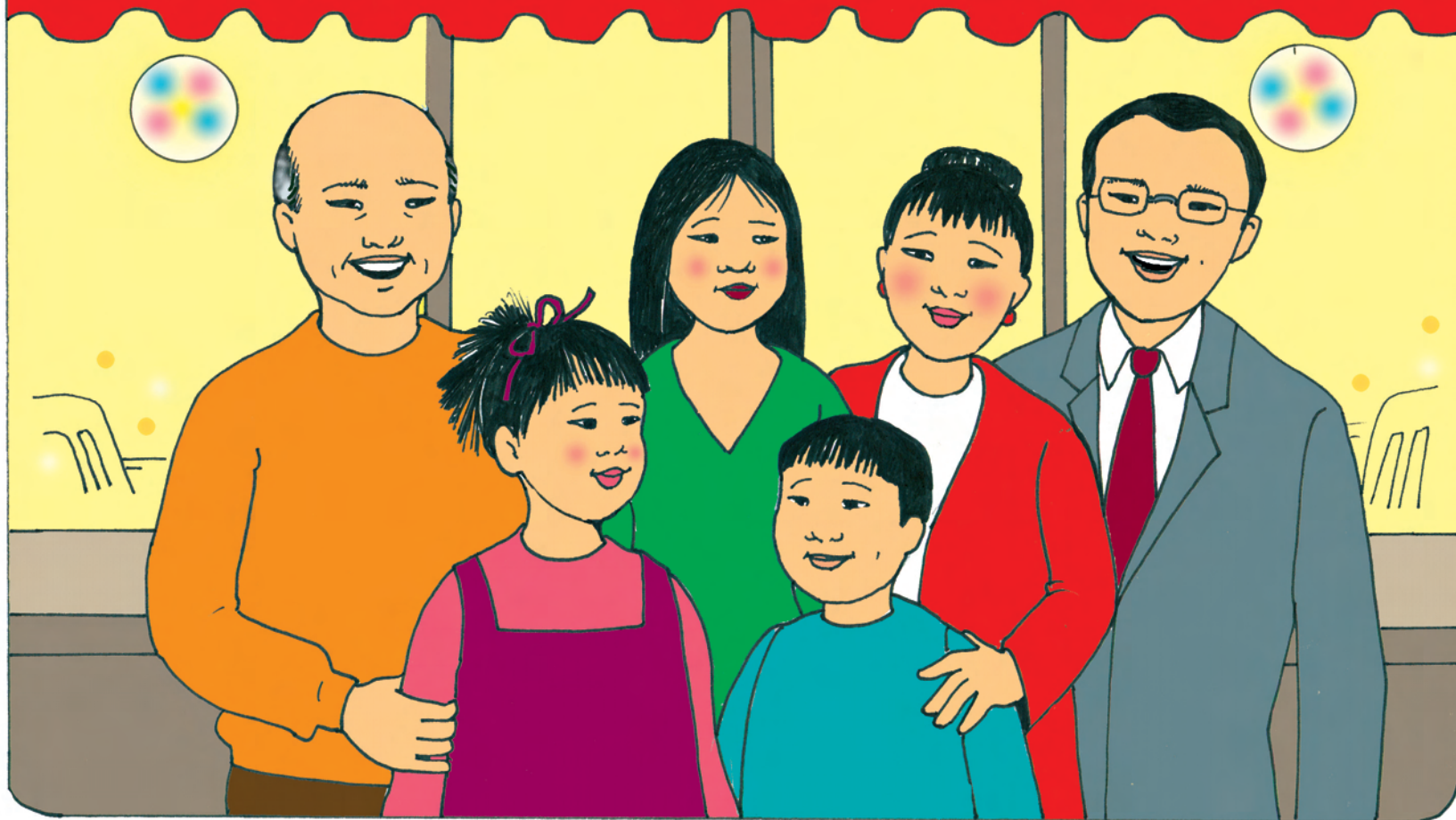
Vocabulary Terms

- **Credit Report:** A report used by a lender to determine the creditworthiness of an applicant. A credit report contains a record of all debts incurred by the applicant, as well as payment history.
- **Credit Score:** A numerical score, which reflects the level of credit risk a borrower presents. The credit score is calculated based upon the information recorded in the **credit report**.
- **Mortgage Application:** The paperwork that a buyer must fill out to apply for a mortgage from a lender. The specific supporting documents that a lender will request vary, but in general, a lender will want to see proof of income, a sales contract, W-2 and tax forms from previous years, bank statements, and identity information.
- **Private Mortgage Insurance:** Insurance that is required if your **down payment** is less than 20% of the purchase price of the house. Once your **equity** in the home has risen to 20%, you no longer need this insurance.
- **Down Payment:** The part of the purchase price that the buyer pays in cash and does not finance with a mortgage. In general, the larger **down payment** a family can afford, the better rate they will get on the mortgage.
- **Fixed-rate Mortgage:** A mortgage in which the interest rate is fixed, or locked in, at a specific rate that does not change for the duration of the loan. This means the mortgage payment is the same each and every month.

- **Adjustable-rate Mortgage:** A mortgage in which the interest rate is adjustable and changes over the life of the loan. Typically an **adjustable-rate mortgage** starts with a low interest rate that rises over time. This means that while the mortgage payment may be low at the beginning of the loan, it may increase up to the rate at which it is capped.
- **Interest Rate:** A rate that is charged or paid for the use of money. An **interest rate** is a percentage of the amount of the loan, which is charged to the borrower each year.
- **Refinance:** To apply for a new loan under different terms than the original loan. The borrower will typically use the new loan to pay off the original mortgage, usually in order to obtain more favorable loan and repayment terms.
- **Mortgage Broker:** A person or company that buys mortgages wholesale from lenders and then re-sells them to buyers. A mortgage broker is most useful for someone who does not have the time or skills to shop around for the best mortgage rates, or for someone who has blemishes on his or her **credit report**.
- **Points:** Also known as the **Origination Fee** for a loan, points are interest charges paid up front when you close on your loan. Points are actually a percentage of the total loan amount (one point is equal to one percent of the loan amount).



Chinese Cuisine Restaurant and Take Out



We're Closing on Our New House

Poppy Chau lives with her ma and pa, her brother Paul, her auntie MaeMae, and her grandfather Yeh Yeh in an apartment above her grandfather's restaurant. Poppy's parents want to find a house that isn't too far from the restaurant. They plan to rent out the apartment above the restaurant, which is in a building that Yeh Yeh owns outright, to help pay for the new house. Poppy's pa has a job with a big computer company, and her ma helps Yeh Yeh run the restaurant. Auntie MaeMae works in a bank and is getting married soon. She'll live with her husband, but Yeh Yeh will stay with Poppy and her parents.

Poppy's parents looked for a long time, and finally they found a house in a neighborhood they hadn't thought of before. It's a little far from the restaurant, but the house is listed for a good price, and it has a big garage that they can convert into an apartment. They talk to auntie MaeMae and her future husband, and everyone decides that they will live in the new apartment and help pay the mortgage. Later, when auntie MaeMae and her husband want to buy their own house, the family will be able to help them. Everyone is very happy with the new house because this way, the whole family can still stay together.

Poppy's parents have been to the bank and got a mortgage. Now they are going to the Title Company to "close" on their new house. A Title Company does many things, but its main job is to research everyone who has ever owned, or "held title" to a piece of property and to insure that the homeowner is protected should someone make any claims on the property other than the person

who is buying it. The Title Company also prepares all the documents that need to be signed and takes care of the legal requirements of closing the sale of the property.

Poppy and her parents meet their real estate agent at the Title Company, where the Title Company officer indicates that Poppy's parents will need to provide their signature on many documents. One has to do with the sale of the house, which states the price Poppy's parents paid for the house and that any contingencies on the sale were taken care of before today. Another has to do with the mortgage — how much money Poppy's parents have borrowed and from whom, as well as the interest rate and how many years the loan is for. One is about the title to the house, and it shows that the Title Company has researched everyone who has ever owned the house or borrowed money against it. Poppy's parents sign off on Title Insurance, which means that the Title Company





will insure they won't suffer a loss should someone else make a claim on the property. Poppy's parents are able to provide all these signatures simultaneously via a new computer technology that eliminates the stacks of paper that were once necessary to close on a house.

The very last document Poppy's parents sign has a whole bunch of numbers running down the right side. It is a summary of the closing costs for the house. Closing costs are all the charges for things that weren't included in the actual sale of the house. These costs can include items like fees for credit reports and appraisals; the points, or loan origination fees, on the mortgage; the first payments on home and title insurance; and charges for filing and recording the legal documents for the house. Poppy's parents have been careful to make sure they'd have enough money for the closing costs, and hand over the cashier's check they got from the bank before they came in.

Finally, after what seems to Poppy like a very long time, all the adults stand up and shake hands with one another.

"Congratulations," the Title Company officer says. "Congratulations on your new home. I hope you will be very happy."

"Thank you," Poppy's pa says. "I am sure we will be very happy in our new home. Thank you for all your help."

Vocabulary Terms

- **Closing:** To complete or make a sale final. **Closing day** is the day that the buyers meet at the Title Company to sign all the final paperwork on the sale.
- **Title Company:** A business that specializes in researching the **title** history of properties for sale in order to verify that there are no outstanding claims on that property.
- **Title:** A document stating the right to ownership of a piece of real estate.
- **Title Insurance:** Insurance purchased to protect against outstanding claims against the title of a piece of real estate.
- **Escrow:** The holding of important documents and money related to the purchase or sale of a piece of real estate, by a neutral third party during the period of time in which the sale is still being negotiated.
- **Homeowner's Insurance:** Insurance to cover the value of the house and your possessions in case of damage by fire or disaster. As well, homeowner's insurance covers any liability you might have for accidents that occur on your property.
- **Closing costs:** These are costs that must be paid on **closing day**. These vary but may include **points, escrow fees, homeowners insurance, and title insurance.**



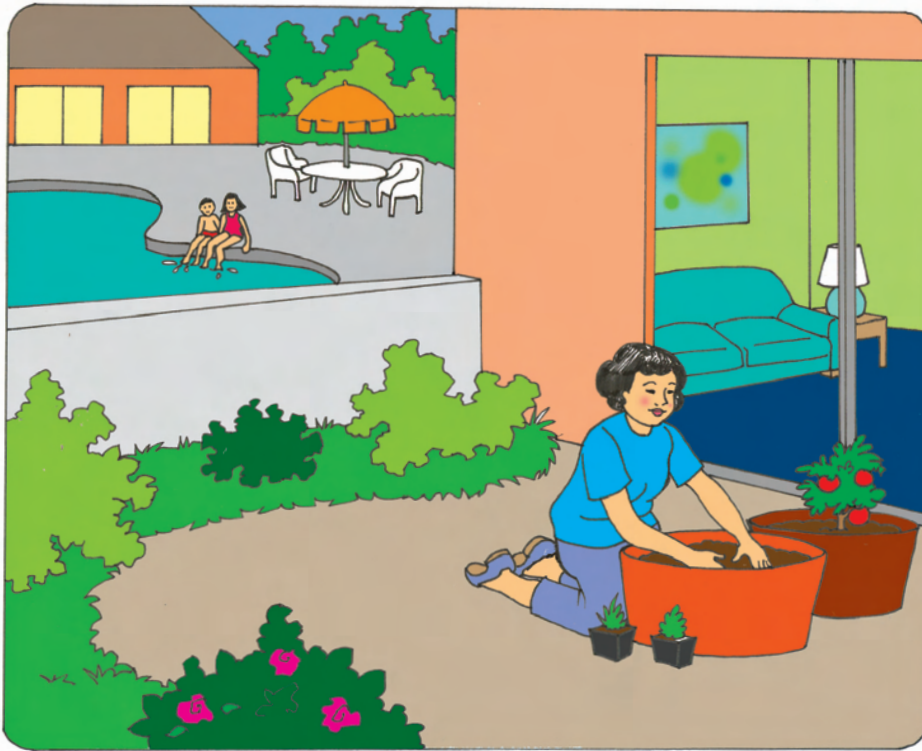
Making Our House Our Home

The house Beto's family bought has been a rental for the last ten years or so, and it is somewhat run down. Beto's papi and his uncles show the rest of the family how easy things are to fix. They show Beto, his sisters and his mami how the important things in the house—the foundation, roof, and plumbing, are all fine. It is just the way the house looks that needs to be changed. Because the house needed some work, Beto's family got it for a very good price, but his papi and uncles are confident that they can fix it up in no time.

For almost two months, Beto worked alongside his papi and his uncles. They put up new drywall to fix the walls. They painted. They pulled out the old carpet and put in new carpet. They fixed and cleaned up the bathroom sink. By the time they are done, the house is beautiful. Beto even gets his own room for which he picked the color—he chose green walls while his little sisters picked yellow for their room. The whole family pitched in to fix up the house, and when moving day finally comes, they have a big barbecue on the back patio. Beto loves his new house, and he's happy that he didn't have to change schools. He can still ride his bike to school and to his friend Ron's new house, which is only two blocks away.

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Hue and her family are very pleased with their new condominium. Hue's mother is happy because the carpets and the appliances are all new and the walls have fresh new paint. Hue and her brother have bunk beds in their new room, while their grandmother is very happy with her own bedroom.



She is busy planting herbs, peppers, and tomatoes in pots on the little patio outside. Hue and her brother are very excited that there is a beautiful swimming pool right on the other side of their little patio fence, so they can swim and their grandmother can watch them. There's also a bus that runs from just outside the condominium complex gates to downtown and stops right by the bakery. This way, Hue, Duong, and their grandmother can come and go as they please. All in all, the Nguyen family is very happy with their new home, and they settle right in.

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The house that Peter Begay's family bought is in the same neighborhood where Beto and Ron now live. The house is not new, and it needs some work. Peter's grandparents come from Arizona to help fix up the house. Peter and his brother Ed are really excited to work alongside their father and grandfather, especially after Peter's father comes home one day from the hardware store with a brand-new tool belt for each of them. They love their tool belts and proudly put them on and hang their new hammers from the hammer loops. Peter's father teaches him how to replace the tile in the bathroom—Peter likes ripping up the old tile better than laying new tile, but likes working with his father. The boys' grandfather teaches them how to paint the edges of the walls, and it turns out that Ed is very good at painting the edges. He's always been more patient than Peter, who prefers the messier jobs, like ripping up tile, or using the big paint roller on the extension pole.

The boys also love having their grandmother come stay with them. She cooks meals for them, and helps the boys pick out new sheets and towels for their new bedroom and bathroom.

It takes the family about a month to fix the house up, and then their grandparents stay to help set up the new house. Peter and his brother are very happy in their new room. Their father even buys a new sofa that converts to a bed so their grandparents can come stay with them more often. By the time the boys have to say good-bye to their grandparents, the house is clean, freshly painted, and everything is in its place. Best of all, both Peter and Ed have friends in the neighborhood who they can go play with. Everyone in the Begay family is very happy with their new home.

* * * * *

Sarah Kim and her family have watched with growing excitement as their house in the new subdivision near the university has been built. Sarah, her mama, and grandmother spent a lot of time picking out the appliances and the colors of the carpets and the walls. Sarah is very excited about her room, which will have a deep-pink carpet and pale pink walls. Her little brothers will share a room. They picked out light blue for their walls and a darker blue for the carpet.

The new house is close enough to the university that her parents can walk to work, which they like. There is also a beautiful recreation center with a swimming pool where Sarah and her brothers can swim.

It takes nearly six months for their new house to be built, and the Kims go see it nearly every weekend. For a long time, it seems to be only bare walls, but it all quickly comes together toward the end.

Finally, after months of waiting, moving day arrives for the Kim family. They rent a big truck and many people from their church and some of Sarah's papa's students come to help them. Everyone carries in the Kims' belongings and puts them in the rooms of the new house. It is very messy for a few days while they unpack everything, but there is so much space in the new house that Sarah's family unpacks things that have been in storage for a very long time. Sarah's grandmother has a whole trunk full of pretty things she brought from Korea when she came to live with them. She says that now that the family has such a beautiful house, she can bring them out and put them on shelves.

Although they have to go to a new school, Sarah and her brothers are so happy in their new house and their new neighborhood that it does not take them long to settle in.

* * * * *

One day, Peter Begay rides up to the Jones' house on his bike. Ron's dad is in the garage cutting wood on a table saw.

"Hello Mr. Jones, is Ron here?" Peter asks.

Ron's dad stops sawing and pushes his safety glasses up on his forehead. "Hi Peter," he says. "I think he's in his room—just go on in through the garage door."

Peter steps through the garage door into the kitchen. "Hi Mrs. Jones," he says to Ron's mom who is in the kitchen. "Mr. Jones says he thought Ron was home."

"Hello Peter," she says, drying her hands on a dishtowel. "He's in his room." She walks over to the back hallway. "Ron!" she calls. "Peter's here!"

Ron steps out of his bedroom door. "Hi Peter, come see what I've done to my room. I painted it myself," he says. "I mean, Dad helped, but I did the big parts of the walls."

"I like using the roller on the pole," Peter says. "I even did the ceilings at our new house."

"Cool," Ron says. "Maybe I'll talk to my dad about doing that."

"Boys!" Ron's mom calls down the hallway. "Do you want some fruit juice?"

The boys run down the hall and slide on the newly polished wood floors. Ron's mom has some fruit juice and sandwiches for them. They all agree that it's going to be really nice to live in the same neighborhood together.

* * * * *

Stewart and his sister Laurie love their new condominium. It's a lot like their old apartment, but everything is clean and bright and newly painted. They've got their towels and have gone to the swimming pool. When they find it, Stewart recognizes Hue from his class at school. She's there with her grandmother and little brother. Laurie and Hue start talking about their new rooms, so Stewart decides he should teach Duong how to do cannonballs off the diving board. They go off again and again trying to



make the biggest splashes they can, and Duong's grandmother claps for them each time. The four kids have a great time playing together all afternoon. Stewart's mother finds them by the pool.

"Stewart and Laurie!" she says. "You know you're not supposed to go swimming without me. There's no lifeguard! What if something happened?"

"It's okay Mother," Stewart says. "This is Hue Nguyen from my class, and this is her grandmother, Mrs. Nguyen. They were here with us."

"Hello Hue," she says. "It's nice to see you again, and hello Mrs. Nguyen." Stewart's mother nods toward Hue's grandmother.



Hue's grandmother doesn't speak much English, so Stewart's mother asks Hue, "Hue, would you please thank your grandmother for watching Stewart and Laurie all afternoon?"

Hue speaks to her grandmother in Vietnamese, and her grandmother says something back to her.

"My grandmother says that it was not a problem at all. Anytime Stewart and Laurie want to swim, they should come to our house over there," Hue points. "If she is home, she will be happy to watch them."

“Oh,” Stewart’s mother says. “Thank her very much but that is too much trouble. I will make sure to come down to the pool with Stewart and Laurie from now on.”

Hue translates and her grandmother laughs and replies in Vietnamese. “My grandmother says that they should know they can come knock on our door in case they are tempted to sneak out again,” Hue says. “But they also should listen to their mother like good kids.”

“Yes,” Stewart’s mother agrees. “Thank her again very much for being so kind.”

Hue speaks to her grandmother in Vietnamese as they all walk out of the pool enclosure. Her grandmother replies to her, which Hue translates, “My grandmother says that you should come for dinner some night soon, now that we are all neighbors. We have a barbecue in our backyard and we can all sit together and eat.”

“Please thank your grandmother very much Hue,” Stewart’s mother says. “We’d like that.”

Stewart is glad that Hue is in the same condominium complex, especially because if Laurie has a girl to play with, then maybe she won’t bug him so much.

* * * * *

“Auntie MaeMae!” Poppy calls, running across the backyard to the apartment they all helped build in what used to be the garage of the Chau’s new house. “Auntie MaeMae—can I come play with the baby?”

“Poppy!” MaeMae says. “Not so loud! Of course you can come in, but you don’t need to shout. The baby doesn’t like shouting.”



“Ma’s making red eggs in the house—it’s going to be a big party, isn’t it?” Poppy asks.

“Here, be careful,” MaeMae says, putting her new baby boy in Poppy’s arms. “Well, we haven’t had a boy baby since Paul, and he’s nearly ten now. A Red Egg Day is a big celebration. Your parents and grandfather Yeh Yeh have many friends who want to come pay their respects. It is a very big day ... ”

“For a very big baby,” Poppy teases, rocking back into the pillows of the big corner chair with her new cousin.

MaeMae and Poppy hear Poppy’s ma calling from the other house. It’s been nearly a year since they’ve moved into their new house. Although it took Poppy a while to settle into her new school, she has found a new best friend just down the street.

“Come on Poppy,” MaeMae says, scooping up the baby. “Time for dinner.”

Poppy skips down the stairs and across the backyard. Her new house is so nice. It’s a long bus ride from the restaurant, but there is so much more space, and the family still is together.

As Poppy and MaeMae come in the kitchen door, Poppy smells the ginger and garlic cooking in the wok. It’s her favorite smell in the entire world. The rest of the family is already in the kitchen around the big table, and there are many dishes on the Lazy Susan in the middle.

“Come,” Poppy’s ma says. “Come sit while it is still hot. Here MaeMae, you need some chicken with black mushrooms, it will make you strong for the baby.”

Poppy slips into her seat next to her brother while Yeh Yeh puts a steaming plate of green vegetables with oyster sauce on the table. The restaurant is closed on Monday nights, and it is the one night of the week that they all get to have dinner together at the big kitchen table. They share so many good dishes and plan the baby’s Red Egg Day.

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It is moving day for Angelita and her family. Angelita’s family has spent the last month repainting and cleaning the new house they bought in the same neighborhood as Peter’s and Beto’s and Ron’s families. Like the houses those families bought, Angelita’s house needed a little bit of work before they could move in, so the children have helped out on weekends for the past few weeks. When Angelita’s mama opens the door to their new room,





the matching bedspreads and curtains amaze Angelita and her sister. The room is so much more beautiful than they ever thought it might be. Their parents have kept this for a surprise. They hug their mama and jump up and down with excitement at how pretty their new room is.

The girls love their new house, and after they are done helping their parents unpack more things, they run out to the garage, find their bikes, and ride down the block to visit their friends Ron and Peter. Their new house is so nice, and they are in a neighborhood where they have many friends. It was a lot of work for all the members of their family, but now they have a new house. They are very happy.







ISBN 099768931X



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