Thank you, Jane. On behalf of the Women’s Bureau, I would like to thank our presenters for providing us with such invaluable information on buying and selling your home. I would like to also thank our listeners for joining the call. I’m sure we’ve all learned a great deal about buying and selling our home. I know, for me, it was one of the most exciting events that I’ve ever experienced, and that was way back in the 1970s. Things have surely changed a great deal since then. Now more than ever, there’s so much information available through print media, on television, and especially on the Internet.

For example, if you’re an AOL subscriber, AOL has a home-buying planner, which contains a useful list of tasks associated with home-buying. The first task is “Check your credit.” Also AOL has a home affordability calculator, and the Web site of WIFE.org (Women’s Institute for Financial Education) contains a feature article, “Rent or Buy,” excerpted from the new book *It’s More Than Money, It’s Your Life* by Candace Bahr and Ginita Wall. The article contains a chart with the following four suggested steps, for determining whether it’s better to rent or buy: Compare the cost to rent or buy; compute the earnings you would
lose on money invested elsewhere, as compared with using that money to make a down payment on a house; compute the income tax savings from annual mortgage interest and property taxes; compute the annual appreciation of the value of your home. For more details, you can check out the WIFE Web site at www.wife.org. [On the Ginnie Mae web site---http://www.ginniemae.gov/—there is also a calculator to compare the advantages and considerations of owning vs. renting a home.]

Another great source of information is the Web site of the US Department of Housing and Urban Development, www.hud.gov. Among other things, it contains common questions from first-time homebuyers. In other words, be well informed before taking action. This concludes our call. Please join us for our next Wi$e Up teleconference call on Friday, July 29, 2005, at 12:00 EDT. The topic will be “Different money personalities.” Thank you.