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Dear \_\_\_\_\_ :

Your mortgage payment for \_\_\_\_\_ and \_\_\_\_\_ have not been received and you are in default of your loan. We would like to help you avoid a very serious situation. If these payments are not received by \_\_\_\_\_, you run the risk of being foreclosed on and you could lose your home. Additionally, a deficiency judgment could be sought against you to hold you responsible for any losses that might result. Please let us help you prevent this situation from becoming more serious by calling \_\_\_\_\_ at \_\_\_\_\_ immediately. You can reach \_\_\_\_\_ between \_\_\_\_\_ and \_\_\_\_\_ Monday through Friday.

We want to help you keep your home. If you missed your mortgage payments because of a condition beyond your control (such as illness, loss of your job, or some other serious condition that temporarily made it impossible for you to make your payments) please let us know so we can work out a plan for repayment.

Read the enclosure entitled "Avoiding Foreclosure" which provides helpful information on counseling services available as well as answering many questions commonly asked.

If you have already mailed your payment, then please disregard this notice.

Sincerely,

Collection Department

Enclosure

Foreclosure

What Can and Should You Do

to Save Your Home?

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If you are having problems making your monthly mortgage payments, you must act immediately.

IF YOU DON'T, YOU  
MAY LOSE YOUR HOME!

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If you are having problems making your monthly mortgage payments, you might find some helpful suggestions in this leaflet, but you must act immediately. If you do, you might avoid losing your home through foreclosure.

Foreclosure is the legal means that your mortgage company may use to get ownership of your home when you do not make your monthly mortgage payments. When foreclosure takes place, the mortgage company becomes the owner of your home. You must then move into other housing. Under those circumstances, you might find it less expensive to make your mortgage payments than to rent housing.

If your mortgage is foreclosed, you risk being pursued by the Department of Housing and Urban Development for a deficiency judgment. A deficiency judgment is a debt obligation, approved and recorded by a court of law, that establishes the fact that even after foreclosure has occurred, you owe additional money on your former mortgage loan. This can happen when the proceeds of the foreclosure auction sale of your mortgaged property are insufficient to cover the amount you owe at the time your mortgage is foreclosed. Existence of a deficiency judgment considered a "bad mark" on a person's credit history, could affect your ability to qualify for credit and/or secure another FHA-insured loan in the future.

If you have fallen behind in making your monthly mortgage payments or if you think you won't be able to keep the payments current, you should follow the suggestions contained in this leaflet. Don't delay. Even the difference of one day might determine whether you keep or lose your home. Do Something Now! Today!

## What Can and Should You Do to Save Your Home?

First, call your mortgage company. Call Collect. If the company won't accept a collect call, ask if they have a toll-free number that you may call. If neither of these types of calls is possible, call at your expense and ask to speak with someone in the mortgage servicing department. Tell the company representative you would like to talk about your mortgage payments. Explain that you know your payments are overdue and you are not sure you will be able to bring them current in the immediate future. When you call your mortgage company, you should have available your mortgage loan number and information (such as loss of income, loss of employment, and unexpected

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medical bills or other bills) pertaining to your reason for not being able to make your mortgage payments.

If you cannot telephone your mortgage company, write to them. Briefly explain the reason why you cannot make your mortgage payments. Ask that a representative of the company get in touch with you as soon as possible. In your letter to the company include the telephone number(s) where you can be reached. Include the address of the property on which you cannot maintain the payments. From the records you have of your mortgage, add to your letter the number assigned to your mortgage by the company. This will help the company to respond to you quickly.

When the mortgage company gets in touch with you, cooperate with them fully. Provide them with whatever information they request. This information will help them to help you. Be prepared to share with them the facts about why you can't keep up the payments and the details about your current and expected future income. Without such personal information the mortgage company may not be able to help you.

Second, call a housing counseling agency if there is one in or near your community. THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) has approved more than 475 such agencies and provides funds to some for the purpose of counseling homeowners who cannot keep up their payments on mortgages insured by HUD. If you do not know whether HUD has insured your mortgage, the mortgage company can tell you; however, many housing counseling agencies, including those approved by HUD, offer free housing counseling to persons with mortgages not insured by HUD.

You may obtain information about the location of housing counseling agencies from a number of sources:

1. Your mortgage company
2. Any local HUD office (See list of HUD offices and telephone numbers in this leaflet.)
3. The housing authority or housing office for your State, county or city

Call the counseling agency and tell them you cannot keep up your monthly house payments. Ask for an appointment to discuss your problem with a housing counselor. You will find the personnel of these agencies trained and skilled in assisting persons faced with the

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possibility of losing their homes through foreclosure. Some of these agencies have had years of experience and have helped many homeowners avoid foreclosure and save their homes.

A housing counseling agency may be able to help you keep your home, but remember this:

**You Must Act Immediately!**

IF YOUR MORTGAGE IS INSURED BY HUD and you cannot, for any reason, obtain assistance from your mortgage company or a housing counseling agency, call the nearest HUD office and ask to speak to a loan servicing staff person. The staff person may be able to assist you in working out a plan with your lender. You should also ask them about HUD's mortgage assistance programs. This is a possible way of avoiding foreclosure and saving your home. If your mortgage is not insured by HUD, you must call your mortgage company or a housing counseling agency for assistance. HUD has authority to work only with mortgage companies that handle FHA-insured mortgages.

If you bought your home with a Veterans Affairs (VA) guaranteed loan, call the VA office nearest you.

**Beware of Equity Skimming!**

If you are selling your home without professional guidance or because you are in financial difficulty, beware of buyers who try to rush you through the process. Although an offer may be perfectly legal and to your satisfaction, be alert to the following examples of how some "buyers" might take advantage of you:

oA "buyer" may approach you and offer to get you out of trouble by promising to pay your mortgage payments or promises you a large sum of money when the property is sold.

This "buyer" often suggests that you move out immediately and that you give the title to the "buyer" (meaning the buyer would own the property). This is usually done by using a "quit-claim deed". A "buyer" may also offer to let you stay in the property or, if you move, rent it to someone else.

- oThe "buyer" collects monthly rent, does not make any mortgage payments, and allows the lending institution to foreclose on the mortgage.

- oYou will probably think that you will avoid possible foreclosure by signing over the property to the

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"buyer". In addition, you might think that you no longer have to make any further mortgage payments to the mortgage company, when, in fact, you still have to do so.

- oIn the end, you might lose everything except any small down payments from the "buyer" and may lose your good credit rating. By the time the lending institution gets around to evicting you or the tenants, as the case may be, the "buyer" has made a profit at your expense.

You can avoid being victimized by watching for the following warning signals:

- oThe prospective "buyer" does not look closely at the house; but just takes a quick look around and makes an offer right away.

- oThe prospective "buyer" does not put up any money, just gives you a piece of paper, which, in so many words, is an I.O.U.

- oThe prospective "buyer" offers a relatively small sum of money as a down payment and promises more when the house is sold.

You can avoid being victimized by taking the following precautions:

- oCheck any deal involving your home mortgage with a lawyer and/or your mortgage company.

- oTry to get references and credit information from anyone who offers to bail you out of financial trouble.

- oCheck with the State Attorney General or the State Real Estate Commission or the local District Attorney's Consumer

Fraud Unit to see if there are previous complaints filed against the prospective "buyer".

oDon't sign any papers unless you understand what they are. Many a homeowner has signed away the deed to his/her home because the "buyer" told them the papers were something else.

oIf you sign an agreement, make sure you get all the "promises" in writing.

Homeowners with financial difficulties are vulnerable to the so-called "quick fix". But, if you want to save your home, don't be fooled by the equity skimmer. Seek

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guidance and assistance from reputable and concerned parties.

#### Things to Remember

- 1.Take Immediate Steps to save your home.
- 2.First, call or write to your mortgage company.
- 3.Second, call a housing counseling agency and arrange an appointment.
- 4.Call your HUD or VA office only after you call your mortgage company or housing counseling agency and they cannot help you.
- 5.Cooperate with whatever source of help you call.
- 6.Usually, you don't need a lawyers assistance.
- 7.Do Something About the Problem Now!
- 8.If you do Nothing and do not bring your payments current, you will lose your home.
- 9.Beware of the Equity Skimmer.

This publication may be reprinted. However, in no case may any change in, deletion of, or addition be made to its contents.

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Field Office Addresses and Telephone Numbers

The first line of the mailing address for all offices is U. S. Department of Housing and Urban Development. Telephone numbers listed are not toll free.

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Region I (Boston)

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Boston Regional Office  
Room 375  
Thomas P. O'Neill, Jr. Federal Building  
10 Causeway Street  
Boston, MA 02222-1092  
Commercial No. (617) 565-5234

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Field Offices

Hartford Office  
First Floor  
330 Main Street  
Hartford, CT 06106-1860  
Commercial No. (203) 240-4522

Manchester Office  
Norris Cotton Federal Building  
275 Chestnut Street  
Manchester, NH 03101-2467  
Commercial No. (603) 666-7681

Providence Office  
Sixth Floor  
10 Weybosset Street  
Providence, RI 02903-3234  
Commercial No. (401) 528-5351

Bangor Office  
99 Franklin Street  
Bangor, ME 04401-4925  
Commercial No. (802) 945-0467

Burlington Office  
Federal Building  
Room B-28  
11 Elmwood Avenue  
P. O. BOX 879  
Burlington, VT 05402-0679  
Commercial No. (802) 951-6290

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Region II (New York)

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New York Regional Office  
26 Federal Plaza  
New York, NY 10278-0068  
Commercial No. (212) 264-6500

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Field Offices

Albany Office  
52 Corporate Circle  
Albany, NY 12203  
Commercial NO. (518) 464-4200

Buffalo Office  
Lafayette Court  
465 Main Street  
Buffalo, NY 14203  
Commercial No. (716) 846-5755

Camden Office  
Hudson Building  
800 Hudson Square - Second Floor  
Camden, NJ 08102-1156  
Commercial No. (609) 757-5081

Newark Office  
13th Floor  
1 Newark Center  
Newark, NJ 07102-5260  
Commercial No. (201) 622-7900

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Region III (Philadelphia)

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Philadelphia Regional Office  
Liberty Square Building  
105 South 7th Street  
Philadelphia, PA 19106-3392  
Commercial No. (215) 597-2560

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Field Offices

Baltimore Office  
Fifth Floor  
City Crescent Building  
10 South Howard Street

Baltimore, MD 21201-2505  
Commercial No. (410) 962-2520

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Charleston Office  
Suite 708  
405 Capitol Street  
Charleston, WV 25301-1795  
Commercial No. (304) 347-7000

Pittsburgh Office  
Old Post Office Courthouse Building  
700 Grant Streets  
Pittsburgh, PA 15219-1939  
Commercial NO. (412) 644-6428

Richmond Office  
The 3600 Centre  
3600 West Broad Street  
P.O. BOX 90331  
Richmond, VA 23230-0331  
Commercial No. (804) 278-4507

Washington, DC Office  
820 First Street, NE  
Washington, DC 20002-4205  
Commercial No. (202) 275-9200

Wilmington Office  
Suite 850  
824 Market Street  
Wilmington, DE 19801-3016  
Commercial NO. (302) 573-6300

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Region IV (Atlanta)

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Atlanta Regional Office  
Richard B. Russell Federal Building  
75 Spring Street, SW  
Atlanta, GA 30303-5136  
Commercial NO. (404) 331-6377

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Field Offices

Birmingham Office  
Beacon Ridge Tower

600 Beacon Parkway West, Suite 300  
Birmingham Office  
Commercial No. (205) 290-7617

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Caribbean Office  
New San Juan Office Building  
159 Carlos E. Chardon Avenue  
San Juan, PR 00918-1804  
Commercial No. (809) 766-5246

Columbia Office  
Strom Thurmond Federal Building  
1835 Assembly Street  
Columbia, SC 29201-2480  
Commercial No. (803) 765-5592

Coral Gables Office  
1320 South Dixie Highway  
Coral Gables, FL 33146-2911  
Commercial No. (305) 662-4500

Greensboro Office  
2306 W. Meadowview Road  
Greensboro, NC 27407  
Commercial No. (919) 547-4000

Jackson Office  
Doctor A. H. McCoy Federal Building  
100 West Capitol Street, Room 910  
Jackson, MS 39269-1096  
Commercial No. (601) 965-5308

Jacksonville Office  
301 West Bay Street, Suite 2200  
Jacksonville, FL 32202-5121  
Commercial No. (904) 232-2626

Knoxville Office  
Third Floor  
John J. Duncan Federal Building  
710 Locust Street  
Knoxville, TN 37902-2526  
commercial No. (615) 549-4384

Louisville Office  
601 West Broadway  
P. O. Box 1044  
Louisville, KY 40201-1044

Commercial No. (502) 582-5251

Memphis Office  
One Memphis place  
200 Jefferson Avenue, Suite 1200  
Memphis, TN 38103-2335  
Commercial NO. (901) 544-3367

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Nashville Office  
Suite 200  
251 Cumberland Bend Drive  
Nashville, TN 37228-1803  
Commercial No. (615) 736-5213

Orlando Office  
Suite 270  
Langley Building  
3751 Maguire Boulevard  
Orlando, FL 32803-3032  
Commercial No. (407) 648-6441

Tampa Office  
501 East Polk Street  
Suite 700  
Tampa, FL 33602-3945  
Commercial No. (813) 228-2501

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Region V (Chicago)

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Chicago Regional Office  
Ralph H. Metcalfe Federal Building  
77 West Jackson Boulevard  
Chicago, IL 60604

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Field Office

Cincinnati Office  
Room 9002  
Federal Office Building  
550 Main Street  
Cincinnati, OH 45202-3253  
Commercial No. (513) 684-2275

Cleveland Office  
Renaissance Building

Fifth Floor  
1350 Euclid Avenue  
Cleveland, OH 44115-1815  
Commercial No. (216) 522-4058

Columbus Office  
200 North High Street  
Columbus, OH 43215-2499  
Commercial No. (614) 469-5737

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Detroit Office  
Patrick V. McNamara Federal Building  
477 Michigan Avenue  
Detroit, MI 48226-2592  
Commercial No. (313) 226-7900

Flint Office  
The Federal Building  
605 N. Saginaw, Room 200  
Flint, MI 48502-2043  
Commercial No. (313) 766-5109

Grand Rapids Office  
2922 Fuller Avenue, NE  
Grand Rapids, MI 49505-3499  
Commercial No. (616) 456-2100

Indianapolis Office  
151 North Delaware Street  
Indianapolis, IN 46204-2526  
Commercial No. (317) 226-6303

Milwaukee Office  
Suite 1380  
Henry S. Reuss Federal Plaza  
310 West Wisconsin Avenue  
Milwaukee, WI 53203-2289  
Commercial No. (414) 297-3214

Minneapolis-St. Paul Office  
220 Second Street, South  
Minneapolis, MN 55401-2195  
Commercial No. (612) 370-3000

Springfield Office  
Suite 206  
509 West capital  
Springfield, IL 62704-1906  
commercial No. (217) 492-4085

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Region VI (Fort Worth)

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Fort Worth Regional Office  
1600 Throckmorton  
P. O. Box 2905  
Fort Worth, TX 76113-2905  
Commercial No. (817) 885-5401

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Field Offices

Albuquerque Office  
625 Truman Street, NE  
Albuquerque, NM 87110-6472  
Commercial No. (505) 262-6463

Dallas Office  
Room 860  
525 Griffin Street  
Dallas, TX 75202-5007  
Commercial No. (214) 767-8359

Houston Office  
Norfolk Tower  
2211 Norfolk, Suite 200  
Houston, TX 77098-4096  
Commercial No. (713) 834-3274

Little Rock Office  
TCBY Tower  
425 West Capitol Avenue  
Little Rock, AR 72201-3488  
Commercial No. (501) 324-5931

Lubbock Office  
Federal Office Building  
1205 Texas Avenue  
Lubbock, TX 79401-4093  
Commercial No. (806) 743-7265

New Orleans Office  
Fisk Federal Building  
1661 Canal Street, Suite 3100  
New Orleans, LA 70112-2887

Commercial No. (504) 589-7200

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Oklahoma City Office  
Alfred P. Murrah Federal Building  
200 N. W. 5th Street  
Oklahoma City, OK 73102-3202  
Commercial No. (405) 231-4181

San Antonio Office  
Washington Square  
800 Dolorosa Street  
San Antonio, TX 78207-4563  
Commercial No. (210) 229-6800

Shreveport Office  
401 Edwards Street, Suite 1510  
Shreveport, LA 71101-3107  
Commercial No. (318) 676-3385

Tulsa Office  
Suite 110  
1516 South Boston Street  
Tulsa, OK 74119-4032  
Commercial No. (918) 581-7158

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Region VII (Kansas City)

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Kansas City Regional Office  
Gateway Tower II  
400 State Avenue  
Kansas City, KS 66101-2406  
Commercial No. (913) 551-5462

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Field Offices

Des Moines Office  
Federal Building  
210 Walnut Street, Room 259  
Des Moines, IA 50309-2155  
Commercial No. (515) 284-4512

Omaha Office  
10909 Mill Valley Road  
Omaha, NE 68154-3955

Commercial No. (402) 492-3100

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St. Louis Office  
1222 Spruce Street, Room 3207  
St. Louis, MO 63103-2836  
Commercial No. (314) 539-6983

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Region VIII (Denver)

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Denver Regional Office  
Executive Tower Building  
1405 Curtis Street  
Denver, CO 80202-2349  
Commercial No. (303) 844-4513

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Field Office

Casper Office  
4229 Federal Office Building  
100 East B Street  
Casper, WY 82601-1918  
Commercial No. (307) 261-5252

Fargo Office  
Federal Building  
657 Second Avenue North  
P. O. Box 2483  
Fargo, ND 58108-2483  
Commercial No. (701) 239-5136

Helena Office  
Federal Office Building, Drawer 10095  
301 South Park, Room 340  
Helena, MT 59626-0095  
Commercial No. (406) 449-5205

Salt Lake City Office  
257 Tower Building  
257 E. 200 South, Suite 550  
Salt Lake City, UT 84111-2048  
Commercial No. (801) 524-5379

Sioux Falls Office  
Suite I-201

2400 West 49th Street  
Sioux Falls, SD 57105-6558  
Commercial No. (605) 330-4223

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Region IX (San Francisco)

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San Francisco Regional Office  
Phillip Burton Federal Building  
and U. S. Courthouse  
450 Golden Gate Avenue  
P. O. Box 36003  
San Francisco, CA 94102-3448  
Commercial NO. (415) 556-4752

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Field Offices

Fresno Office  
Suite 138  
1630 E. Shaw Avenue  
Fresno, CA 93710-8193  
Commercial No. (209) 487-5033

Honolulu Office  
7 Waterfront Plaza  
500 Ala Moana Boulevard, Suite 500  
Honolulu, HI 96813-4918  
Commercial No. (808) 541-1323

Las Vegas Office  
Suite 205  
1500 East Tropicana Avenue  
Las Vegas, NV 89119-6516  
Commercial No. (702) 388-6500

Phoenix Office  
Two Arizona Center  
400 N. 5th Street, Suite 1600  
Phoenix, AZ 85004-2361  
Commercial No. (602) 379-4434

Reno Office  
1575 DeLucchi Lane, Suite 114  
P. O. Box 30050  
Reno, NV 89502-6581  
Commercial No. (702) 784-5356

Sacramento Office  
Suite 200  
777 - 12th Street  
Sacramento, CA 95814-1997  
Commercial No. (916) 551-1351

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HUD Letter #1A

San Diego Office  
Mission City Corporate Center  
2365 Northside Drive, Suite 300  
San Diego, CA 92108-2712  
Commercial No. (619) 557-5310

Santa Ana Office  
Suite 500  
3 Hutton Centre Drive  
Santa Ana, CA 92707-5762  
Commercial No. (714) 957-7333

Tucson Office  
Security Pacific Bank Plaza  
33 North Stone Avenue, Suite 700  
Tucson, AZ 85701-1467  
Commercial No. (602) 670-6237

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Region X (Seattle)

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Seattle Regional Office  
Federal Office Building  
909 First Avenue, Suite 200  
Seattle, WA 98104-1000  
Commercial No. (206) 220-5101

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Field Offices

Anchorage Office  
University Plaza Building  
949 East 36th Avenue, Suite 401  
Anchorage, AK 99508-4399  
Commercial No. (907) 271-4170

Boise Office  
Plaza IV, Suite 200  
800 Park Boulevard  
Boise, ID 83712-7743  
Commercial No. (83712-7743)

Portland Office  
520 Southwest Sixth Avenue  
Portland, OR 97204-1596  
Commercial No. (503) 326-2561

Spokane Office  
Farm Credit Bank Building  
8th Floor East  
W. 601 First Avenue  
Spokane, WA 99204-0317  
Commercial No. (509) 353-2510

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Locations of Your U.S. Government Bookstores

GPO operates U.S. Government bookstores all around the country where you can browse through the shelves and take your books home with you. Naturally these stores can't stock all of the more than 21,000 titles in our inventory, but they do carry the ones you're most likely to be looking for. And they'll be happy to order any Government book currently offered for sale and have it sent directly to you. All of our bookstores accept VISA, MasterCard and Superintendent of Documents deposit account orders. For more information, please write to your nearest U.S. Government Bookstore.

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ATLANTA  
First Union Plaza  
999 Peachtree Street, NE  
Suite 120  
Atlanta, GA 30309-3964  
TEL: (404) 347-1900  
FAX: (404) 347-1897

BIRMINGHAM  
O'Neill Building  
2021 Third Ave., North  
Birmingham, AL 35203  
TEL: (205) 731-1056

FAX: (205) 731-3444

BOSTON

Thomas R. O'Neill Building  
Room 169  
10 Causeway Street  
Boston, MA 02222  
TEL: (617) 720-4180  
FAX: (617) 720-5763

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CHICAGO

One Congress Center  
401 South State Street  
Suite 124  
Chicago, IL 60605  
TEL: (312) 353-5133  
FAX: (312) 353-1590

CLEVELAND

Federal Building  
1240 E. 9th St., Room 1653  
Cleveland, OH 44199  
TEL: (216) 552-4922  
FAX: (216) 552-4714

COLUMBUS

Federal Building  
200 N. High Street  
Room 207  
Columbus, OH 43215  
TEL: (614) 469-6956  
FAX: (614) 469-5371

DALLAS

Federal Building  
1100 Commerce St, Rm. 1050  
Dallas, TX 75242  
TEL: (214) 767-0076  
FAX: (214) 767-3239

DENVER

Federal Building  
1961 Stout Street,  
Room 117  
Denver, CO 80294  
TEL: (303) 844-3964  
FAX: (303) 844-4000

DETROIT  
Federal Building  
477 Michigan Avenue  
Suite 160  
Detroit, MI 48226  
TEL: (313) 226-7816  
FAX: (313) 226-4698

HOUSTON  
Texas Crude Building  
801 Travis St., Suite 120  
Houston, TX 77002  
TEL: (713) 228-1187  
FAX: (713) 228-1186

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JACKSONVILLE  
100 West Bay Street  
Suite 100  
Jacksonville, FL 32202  
TEL: (904) 353-0569  
FAX: (904) 353-1280

KANSAS CITY  
120 Bannister Mall  
5600 E. Bannister Road  
Kansas City, MO 64137  
TEL: (816) 765-2256  
FAX: (816) 767-8233

LAUREL  
Government Printing Ofc.  
Warehouse Sales Outlet  
9660 Cherry Lane  
Laurel, MD 20707  
TEL: (301) 953-7974  
TEL: (301) 792-0262  
FAX: (301) 498-9107

LOS ANGELES  
ARCO Plaza, C-Level  
505 South Flower Street  
Los Angeles, CA 90071  
TEL: (213) 239-9844  
FAX: (213) 239-9848

MILWAUKEE  
Federal Building  
517 E. Wisconsin Avenue  
Room 190  
Milwaukee, WI 53202

TEL: (414) 297-1304  
FAX: (414) 297-1300

NEW YORK

Federal Building  
25 Federal Plaza, Room 110  
New York, NY 10278  
TEL: (212) 264-3825  
FAX: (212) 264-9318

PHILADELPHIA

Robert Morris Building  
100 North 17th Street  
Philadelphia, PA 19103  
TEL: (215) 597-0677  
FAX: (215) 597-4548

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APPENDIX 19(A)

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1000 Liberty Avenue  
Room 118  
Pittsburgh, PA 15222  
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FAX: (412) 644-4547

PORTLAND

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Portland, OR 97201-5801  
TEL: (503) 221-6217  
FAX: (503) 225-0563

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Norwest Banks Building  
201 West 8th Street  
Pueblo, CO 81003  
TEL: (719) 544-3142  
FAX: (719) 544-6719

SAN FRANCISCO

Federal Building  
450 Golden Gate Avenue  
Room 1023  
San Francisco, CA 94102  
TEL: (415) 252-5334  
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FAX: (202) 376-5055