



A GOTHIC COTTAGE.
DESIGN SECOND.

PLATE VI gives a perspective view of a Gothic Cottage, the front elevation of which is shown in Plate VII. This beautiful design, combining economy with its careful appearance, it may be built of brick, or at a somewhat reduced cost, with the substitution of stone and the specifications below followed in other respects. These estimates are carefully calculated, and are certainly not too small. Plate VIII exhibits the ground plan.

PLATE IX consists of details—Fig. 1, a vestibule post with a section through the cornice—Fig. 2, a crocket course to the preceding—Fig. 3, part and cornice of the entrance porch—Fig. 4, inside door—Fig. 5, a chimney-cap.

PLATE X also consists of details—Fig. 1, shows a window with outside dressings—Fig. 2, section of inside dressings—Fig. 3, cornice—Fig. 4, base—Fig. 5, section of a window frame—Fig. 6, Faint—Fig. 7, section through a conservatory post and eath.

Further remarks are unnecessary, all other important points being explained by the following

SPECIFICATION

Of the workmanship and materials to be used in the erection of a Gothic Cottage.

GENERAL DIMENSIONS.—The main building is to be twenty by thirty-five feet. Entrance hall is to be fourteen by fifteen feet. The conservatory is to be eleven by twelve feet. The rear building is to be seventeen by twenty-five feet. The whole is to be two stories high, the first story twelve feet to the top of the second floor, the second story ten feet in the clear and the roof to have fifteen feet pitch.

ROOMS.—The first floor is to contain a drawing room, library, dining room, hall and kitchen. The second story is to contain five chambers, the entry and bath room. There are also to be two rooms in the left of the main building.

EXCAVATION.—There is to be beneath the entire extent of the building, an excavation five feet below the yard pavement. The earth therefrom is to be graded around the building to the under side of the water-table, and the surplus earth to be removed to such parts of the grounds as may be desired.

STONE WORK.—All other walls are to be composed of quarry building stone of a good quality, and to be eighteen inches thick to the underside of the flooring joists. The foundations of the porch, vestibule and conservatory, are to be at least two feet deep. All the above masonry is to be laid out in the best mortar, made from good coarse sharp sand and wood burnt lime. All the facings of the walls are to be well dressed and white-washed.

BRICK WORK.—All the outside walls and the division wall between the two buildings are to be of course hard brick, and to be ten inches thick, with a hollow space in the centre. All fires are to be well pargetted, and topped out above the roof at its apex, finished with an ornamental chimney-cap as in the elevation. Also a brick furnace chamber is to be built in the cellar, of a capacity sufficient for the reception of Chilson's No. 4 furnace.

WINDOWS.—All sash are to be one inch and a half thick, hung to casement frames with suitable hardware, and secured by plate flash bolts at top and bottom. The glass are all to be diamond shape, except those of the kitchen.



PERSPECTIVE VIEW.



ENGLISH GOTHIC STYLE.

HOW TO PROTECT YOURSELF

FROM MORTGAGE MODIFICATION AND FORECLOSURE AVOIDANCE SCAMS.

Always proceed with caution when dealing with anyone offering to help you modify your mortgage or avoid foreclosure. Remember that you do not need a third party to work with your lender — any such party should make the process easier, not harder and more expensive.

CONTACT YOUR LENDER OR MORTGAGE SERVICER FIRST.—Speak with someone in the loss mitigation department for mortgage modification options and other alternatives to foreclosure.

MAKE ALL MORTGAGE PAYMENTS DIRECTLY TO YOUR LENDER OR MORTGAGE SERVICER.—Do not trust anyone to make mortgage payments for you, and do not stop making your payments.

AVOID PAYING UP-FRONT FEES.—While some legitimate housing counselors will charge fees for their services, do not pay fees to anyone before receiving any services. Make sure you are dealing with a legitimate organization.

KNOW WHAT YOU ARE SIGNING.—Read and understand every document you sign. Do not rely on an oral explanation of a document you are signing — make sure that you read and understand what the document actually says. Otherwise, a document may obligate you to terms you don't want or may even convey ownership of your home to someone else. Never sign documents with blank spaces that can be filled in later. Never sign a document that contains errors or false statements, even if someone promises to correct them. If a document is too complex to understand, seek advice from a lawyer you trust or a legitimate, trusted financial counselor.

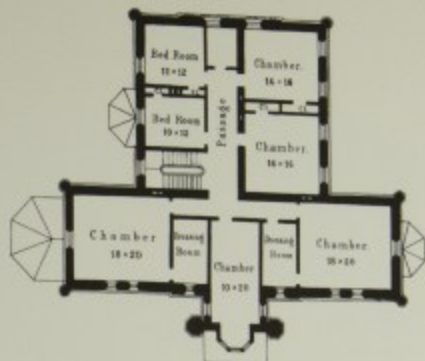
DO NOT SIGN OVER YOUR DEED WITHOUT CONSULTING A LAWYER YOU SELECT.—Foreclosure scams often involve transfer of ownership of your home to a non-artist or another third party. Never agree to this without getting the advice of your own lawyer, financial advisor, credit counselor, or other independent person you know you can trust. By signing over your deed, you lose the rights to your home and any equity built up in the home — and you are still obligated to pay the mortgage.

GET PROMISES IN WRITING.—Oral promises and agreements relating to your home are usually not legally binding. Protect your rights with a written document or contract signed by the person making the promise. Keep copies of all contracts that you sign. Again, never sign anything you don't understand.

REPORT SUSPICIOUS ACTIVITY TO RELEVANT FEDERAL AGENCIES, AND TO STATE AND LOCAL CONSUMER PROTECTION AGENCIES.—Reporting con artists and suspicious schemes helps prevent others from becoming victims. If your complaint or question involves a national bank and you cannot resolve it directly with the bank, contact the OCC's Customer Assistance Group by calling (800) 876-4743, or by visiting www.HelpWaddy@oak.gov.

CONTACT A LEGITIMATE HOUSING OR FINANCIAL COUNSELOR TO HELP YOU WORK THROUGH YOUR PROBLEMS.—To find a counselor, contact the U.S. Department of Housing and Urban Development (HUD) at (800) 241-5817 or (877) 476-1275, or go to www.hud.gov. Call (888) 993-HOPE, the Homeowner's HOPE Hotline to reach a nonprofit, HUD-approved counselor through HOPE NOW, a cooperative effort of mortgage counselors and lenders to assist homeowners. Visit NeighborWorks America's Web site at www.nw.org/network/home.asp.

APPLY FOR A GOVERNMENT-SPONSORED LOAN MODIFICATION OR REFINANCING.—The U.S. government has developed a major loan modification and refinancing program to help homeowners find affordable loans and to save their homes. Go to this Web site for information on these federal mortgage modification and refinancing programs: www.makinghomeaffordable.gov.



SECOND FLOOR.



GROUND PLANS.



DRAWING ROOM.



THE MANSION.