



COMMISSIONS & TERMS

TERMS

Net due 30 days from publication date. Interest rate of 1.5% per month added to invoice after due date. 2% net discount allowed if payment received within 10 days of invoice date. New advertisers must submit payment with first insertion. All payments must be made in U.S. funds.

COMMISSIONS

Fifteen percent of gross billing allowed when payment terms and materials specifications are met.

CANCELLATIONS

Cancellations or changes in orders cannot be accepted after published advertising closing date. Covers and inserts are non-cancelable 30 days prior to ad closing.

PUBLISHER'S PROTECTIVE CLAUSE

In consideration of publication of an advertisement, the advertiser and the agency, jointly and severally, will indemnify and hold harmless the magazine, its officers, agents, and employees against expense (including legal fees) and losses resulting from the publication of the contents of the advertisement, listing or photo including, without limitations, claims, suits for libel, violation of the right of privacy, copyright infringement or plagiarism.

The publisher will not be bound by any conditions printed or otherwise appearing on order blanks or copy instructions when such conditions conflict with the regulations set forth in this rate card.

All advertisements are accepted and published by the publisher on the representation of the agency and the advertiser that both are authorized to publish the entire contents and subject matter of the advertisement.

All accounts are due and payable within 30 days; any additional expense required to collect delinquent accounts will be the responsibility of the advertiser. All accounts handled by a collections agency will include a 35% fee, plus any related legal expenses.

The publisher will hold advertiser liable for payment of all advertising costs and accrued interest as stated in this rate card in the event advertising agency does not remit full amount due within 60 days of publication. All payments must be made in U.S. funds.

The publisher reserves the right, without liability, to accept or reject any advertisement, space reservation or contract at any time, with or without notice to the advertiser. Under no circumstances shall publisher's liability to advertiser or advertising agency exceed the invoiced cost of the advertising space.

Please use the following ad guidelines when preparing your ad. Please feel free to contact our Production Director, Marcia Doble, at 800-826-3893 X2267, if you have any questions regarding the following information.

We do not guarantee color matching. A color proof such as an Epson or Kodak Approval® must be supplied with all 2- 3- and 4-color ads. A laser proof is required with all black and white ads. Publisher is not responsible for the outcome of any digitally supplied ads received without an appropriate color or black and white proof. If requested, publisher can create one and bill the customer.

WE ACCEPT THE FOLLOWING FILE FORMATS:

InDesign, Illustrator AI/EPS, PhotoShop PSD/TIFF/EPS, QuarkXPress, PDF X-1a

WE DO NOT ACCEPT THE FOLLOWING FILE FORMATS:

PageMaker, CorelDraw, Freehand, MS Word, MS Publisher

WE ACCEPT THE FOLLOWING TYPES OF FONTS:

Adobe® Type 1 Postscript fonts, OpenType Fonts, TrueType®

WE DO NOT ACCEPT THE FOLLOWING TYPE OF FONT:

Multiple Master® fonts.

INDESIGN CS–CS4 REQUIREMENTS

- Include all linked images and fonts.
- CMYK or grayscale. Please do not use spot colors.
- Use actual fonts, do not apply local font styles (i.e., bold, italic, etc.).
- If you are submitting your ad as a PDF from InDesign CS–CS4 please convert all type to outlines and flatten transparency. Please review the following document on our web site for instructions on how to export a high-resolution PDF from InDesign, or click on this link. InDesPDF_Instructions.pdf

QUARKXPRESS 5.0, 6.0 & 7.0 REQUIREMENTS

- Include all linked images and fonts.
- CMYK or grayscale. Please do not use spot colors.
- Use actual fonts, do not apply local font styles (i.e., bold, italic, etc.).
- If you are submitting your ad as a PDF from Quark 5.0, 6.0 or 7.0. Please review one of the following documents on our web site for instructions on how to create a high-resolution PDF, or click on these links. PDF_from_Quark5.pdf, PDF_from_Quark6.pdf, PDF_from_Quark7.pdf.

ILLUSTRATOR 10, CS–CS4 REQUIREMENTS

- CMYK or grayscale. Please do not use spot colors.
- Use actual fonts, do not apply local font styles (i.e., bold, italic, etc.).
- Convert all text to outlines.
- Vector .eps files must have transparency flattened and saved with the transparent .tiff preview option. If you are submitting your ad as an .eps file from Illustrator CS–CS4. Please review the following document on our web site for instructions, or click on this link. Saving an EPS_Illustrator.pdf

PHOTOSHOP 7, CS–CS4 REQUIREMENTS

- We accept native .psd, .tiff (layered or flattened) and .eps files.
- CMYK or grayscale. Please do not use spot colors.
- All images must be 300dpi.
- If you are sending a .psd or layered .tiff file please include all fonts used.

SUBMITTING YOUR AD

MAIL:

Please send all advertising material on CD (600-700MB) or DVD (4.7GB) to:
 Marcia Doble
 Home Buyer Publications
 4125 Lafayette Center Drive, Suite 100
 Chantilly VA 20151
 (800) 826-3893 X2267

E-MAIL:

Files that are smaller than 10MB may be e-mailed to Marcia Doble at mdoble@homebuyerpubs.com.

FTP SITE INFORMATION:

- Please include YOUR company name in the file name.
- A proof must be supplied when an ad is sent to the FTP site. For color ads, a digital color proof must be supplied, (Kodak Approval®preferred). PDF proofs are acceptable for content proofing only.

FTP ACCESS

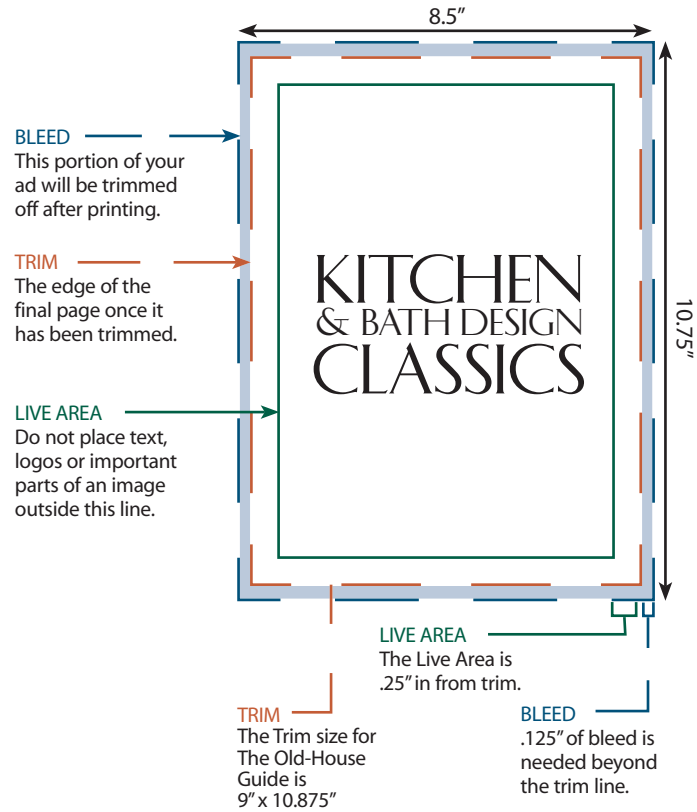
Host: ftp.strasburg.rrd.com

User Id: hbp

Password: 4G6jvPRs

Directory: to-hbp/advertisers

- **PC users:** Launch Internet Explorer. Enter ftp://ftp.strasburg.rrd.com in the address line. Enter the User Name and Password in the dialog box and click on "Log On". Open the "To-HBP" folder, scroll down and click on the "Advertisers" folder. You are now ready to drag and drop your file/s directly into the browser window.
- If you are using version 7 or higher of Internet Explorer, you may experience some difficulties dragging and dropping your files onto the FTP site. If this happens go to the top right of your Internet Explorer window and there should be a drop down button named 'Page.' Click on Page and select 'Open FTP Site in Windows Explorer.' You will need to log on again (using the same User ID and Password above), but will be able to access the To-HBP/Advertisers directory to drag and drop your files onto the FTP site now.
- **OSX Mac users:** Using an FTP program such as Fetch or Cyberduck and log on to the FTP server using the FTP Access information above. Enter the "To-HBP" folder, scroll down and click on the "Advertisers" folder. Drag and drop your file/s directly into the "Advertisers" folder.
- Once the file is uploaded, please e-mail Marcia Doble at mdoble@homebuyerpubs.com with the file name/s.



MAGAZINE SIZE

Trim Size:9" x 10.875"
 Live Area on Bleed Ads:25" from Final Trim

AD SIZES

W X H

Full Page (bleed)9.25" x 11.125"
 Spread 2 page (bleed)18.25" x 11.125"
 1/2 Page Horizontal7.5" x 4.687"

PRESS SPECIFICATIONS

Printing:Web Offset
 Ink:4-Color Process, SWOP Standards
 Line Screen:133 Line Screen
 Binding:Perfect Bound