

BUILD A DREAM Full of Light



2,461 square feet

HMAFAPW1713 Details:

- ◆ Bedrooms: 3+
- ◆ Baths: 2 1/2
- ◆ Main floor: 1,340 sq. ft.
- ◆ Upper floor: 1,121 sq. ft.
- ◆ Basement: 1,340 sq. ft.
- ◆ Garage: 510 sq. ft.
- ◆ Exterior Wall Framing: 2x6

A perfect family design, this home features all bedrooms on the second floor. The laundry is located there too.



With its wrapping porch and multiple entrances, this home looks great from every angle.

Looking for a home with light-filled rooms and thoughtful amenities? Plan HMAFAPW1713 from Homeplans.com integrates beautifully with its surroundings with a generous wraparound porch and lots of windows everywhere.

Through the foyer, a dining room waits on the left and the stairs to the right. Ahead, the kitchen's snack counter serves the fireplace-warmed living room, with the cooktop right there so you can look out and enjoy conversation with family and friends while preparing food. A central island adds even more prep space. Doors to the porch let in fresh breezes.

Nearby, double doors lead into the bright den.

Upstairs, enjoy the master suite's romantic fireplace and a private bath that boasts dual sinks, a large tub, and a separate shower.

Two additional bedrooms down the hall use another bath, which also has two sinks (no waiting to brush teeth!). The laundry room is just steps away, making trips from here to bedrooms and closets wonderfully easy.

This home features 2,461 square feet of finished living space on two levels. An unfinished basement offers another 1,340 square feet of space to finish later.

A downloadable study plan of this house, Plan HMAFAPW1713, including general information on building costs and financing, is available at www.houseoftheweek.com. To receive a study plan by mail, include a check or money order for \$10, plus state and local sales tax, payable to House of the Week. Mail to: Hanley Wood, 3275 W. Ina Rd., Suite 260, Tucson, AZ 85741. Be sure to reference the plan number. To view hundreds of home designs, visit www.houseoftheweek.com.

Associated Press

TOLEDO BLADE MORTGAGE GUIDE

Check rates daily at <http://toledo.interest.com>

Bankrate.com

Program	Rate	Points	Fees	% Down	APR
PNC MORTGAGE 419-242-HOME (4663) http://pncmortgage.com/toledoohio CALL FOR RATES!! Ask about our guarantee! ALWAYS FREE PRE-APPROVAL SERVICE No PMI and Government loans available State of Ohio and City of Toledo Program Specialists Servicing Northwest Ohio and S Michigan (C) 405 Madison Ave., Toledo, OH 43604	6.125%	0.00%	\$350	5%	3.517
DIRECTIONS CREDIT UNION 419-841-9838 http://www.directionscu.org/mortgage_loans.aspx	3.500%	0.000%	\$350	5%	2.780
local servicing, low closing costs, pre-approvals (E) 5121 Whiteford Road, Sylvania, OH 43560					

Program	Rate	Points	Fees	% Down	APR
FIRST PLACE BANK 419-865-2480 30 yr fixed Call for Rates 15 yr fixed Call for Rates (C) 7131 Spring Meadows W. Dr., Holland, OH 43528	6.00%	0.00%	\$350	5%	3.517

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IN THIS FEATURE
CALL BANKRATE.COM
@ 800-509-4636**

Program	Rate	Points	Fees	% Down	APR
GENOABANK 419-855-8381 http://www.genoabank.com Jennifer Fondessy 419.698.1711 Lori Magrum 419.873.9818 Mark Carr 419.855.8381 (A) 801 Main St., Genoa, OH 43430	6.125%	0.00%	\$350	5%	3.517

	30 yr fixed	15 yr fixed	5 yr ARM
This week	3.81	3.04	2.75
Last week	3.79	3.04	2.76
Last year	4.32	3.44	3.07

Source: Bankrate.com, for more information visit www.bankrate.com. Bankrate national averages are based on 100 largest institutions in the top 10 markets in the United States.

Program	Rate	Points	Fees	% Down	APR
GLASS CITY FEDERAL CREDIT UNION 419-887-1018 http://www.glasscityfcu.com CALL FOR RATES LOW DOWN PAYMENT FINANCING AVAILABLE ALL MORTGAGE LOANS SERVICED LOCALLY HOME EQUITIES UP TO 80% OF VALUE EXPERIENCE THE CREDIT UNION DIFFERENCE! (E) 1340 Arrowhead, Maumee, OH 43537	6.00%	0.00%	\$350	5%	3.517

\$165,000 loan amount

Loan Program	Rate	Monthly Payment
1 yr ARM	2.99%	\$693.87
5/1 ARM	3.75%	\$673.60
15 yr fixed	3.04%	\$1,142.64
30 yr fixed	3.81%	\$769.77

\$435,000 loan amount

30 yr jumbo	4.36%	\$2,168.04
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Source: Bankrate.com

Here's what the monthly loan payment would be on a home mortgage loan using the following programs at prevailing interest rates

Legend: The rate and annual percentage rate (APR) are effective as of 9/21/12. © 2012 Bankrate, Inc. <http://www.interest.com>. The APR may increase after consummation and may vary. Payments do not include amounts for taxes and insurance. The fees set forth for each advertisement above may be charged to open the plan. (A) Mortgage Banker, (B) Mortgage Broker, (C) Bank, (D) S & L, (E) Credit Union, (BA) Indiana Licensed Mortgage Banker, NYS Banking Dept., (BR) Indiana Registered Mortgage Broker, NYS Banking Dept., (loan arranged through third parties). "Call for Rates" means actual rates were not available at press time. All rates are quoted on a minimum FICO score of 740. Conventional loans are based on loan amounts of \$165,000. Jumbo loans are based on loan amounts of \$435,000. Points quoted include discount and origination. Look Days: 15/60. Annual percentage rates (APR) are based on fully indexed rates for adjustable rate mortgages (ARMs). The APR on your specific loan may differ from the sample used. Fees reflect charges relative to the APR. If your down payment is less than 30% of the home's value, you will be subject to private mortgage insurance, or PMI. Bankrate, Inc. does not guarantee the accuracy of the information appearing above or the availability of rates and fees in this table. All rates, fees and other information are subject to change without notice. Bankrate, Inc. does not own any financial institutions. Some or all of the companies appearing in this table may be available to you. If you are seeking a mortgage in excess of \$417,000, most legislation may enable lenders in certain locations to provide rates that are different from those shown in the table above. Sample Repayment Terms—rs. 360 monthly payments of \$5.25 per \$1,000 borrowed or. 180 monthly payments of \$7.36 per \$1,000 borrowed. We recommend that you contact your lender directly to determine what rates may be available to you. To appear in this table, call 800-509-4636. To report any inaccuracies, call 800-509-4636. • <http://toledo.interest.com>