

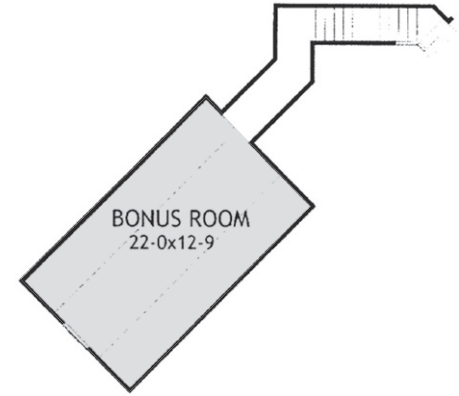
BUILD A DREAM Tavern-Like Features



2,091 square feet

HMAFAPW1717 Details:

- ◆ Bedrooms: 3+
- ◆ Baths: 2 full, 1 half
- ◆ Main Floor: 2,091 sq. ft.
- ◆ Bonus Space: 349 sq. ft.
- ◆ Garage: 495 sq. ft.
- ◆ Dimensions: 78-9 x 71-5
- ◆ Exterior Wall Framing: 2x6



The garage is so well disguised by the gorgeous stone and trusses on the front, you might forget its there.

This stunning design makes extraordinary use of modest square footage. A bonus room over the garage offers another 349 square feet of space to finish or use for storage.

The spacious kitchen and family room serve as the heart of the home, with a see-through fireplace adding pizzazz between here and the dining room. This clever placement frees up the back wall for windows. An island provides extra counter space in the kitchen, which also has a snack bar for convenient meals.

The media room/study offers a quiet spot to work from home, with the powder room conveniently near.

Tucked away on the left side for privacy, the master suite dazzles with a box-bayed sitting area, double walk-in closets, and private deck access.

On the other side of the home, two family bedrooms share a bathroom with dual vanities.

Extensive outdoor spaces include a hearth-warmed barbecue porch for year-round comfort.



A downloadable study of Plan HMAFAPW1717, 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																											
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 100% OF VALUE EXPERIENCE THE CREDIT UNION DIFFERENCE! (E) 1340 Arrowhead, Maumee, OH 43537 NMLS 445858																																
DIRECTIONS CREDIT UNION 419-841-9838 http://www.directionscu.org/mortgage_loans.aspx 30 yr fixed 3.500 0.000 \$350 5% 3.517 15 yr fixed 2.750 0.000 \$350 5% 2.780 local seving, low closing costs, pre-approvals (E) 5121 Whitelord Road, Sylvania, OH 43560																																
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																																
GENOABANK 419-855-8381 http://www.genoabank.com Call one of our experienced Mortgage Originators today! Jennifer Fondessy 419.698.1711 Lori Magrum 419.873.9818 Mark Carr 419.855.8381 Carly Shultz 419.855.8381 (A) 801 Main St., Genoa, OH 43430																																
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																																
LENDERS, TO PARTICIPATE IN THIS FEATURE CALL BANKRATE.COM @ 800-509-4636																																
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>30 yr fixed</th> <th>15 yr fixed</th> <th>5 yr ARM</th> </tr> </thead> <tbody> <tr> <td>This week</td> <td>3.54</td> <td>2.87</td> <td>2.72</td> </tr> <tr> <td>Last week</td> <td>3.57</td> <td>2.88</td> <td>2.72</td> </tr> <tr> <td>Last year</td> <td>4.24</td> <td>3.47</td> <td>3.17</td> </tr> </tbody> </table>							30 yr fixed	15 yr fixed	5 yr ARM	This week	3.54	2.87	2.72	Last week	3.57	2.88	2.72	Last year	4.24	3.47	3.17											
	30 yr fixed	15 yr fixed	5 yr ARM																													
This week	3.54	2.87	2.72																													
Last week	3.57	2.88	2.72																													
Last year	4.24	3.47	3.17																													
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3">\$165,000 loan amount</th> </tr> <tr> <th>Loan Program</th> <th>Rate</th> <th>Monthly Payment</th> </tr> </thead> <tbody> <tr> <td>1 yr ARM</td> <td>3.02%</td> <td>\$697.43</td> </tr> <tr> <td>5/1 ARM</td> <td>2.72%</td> <td>\$670.98</td> </tr> <tr> <td>15 yr fixed</td> <td>2.87%</td> <td>\$1,129.17</td> </tr> <tr> <td>30 yr fixed</td> <td>3.54%</td> <td>\$744.61</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3">\$435,000 loan amount</th> </tr> <tr> <th>Loan Program</th> <th>Rate</th> <th>Monthly Payment</th> </tr> </thead> <tbody> <tr> <td>30 yr jumbo</td> <td>4.06%</td> <td>\$2,091.83</td> </tr> </tbody> </table> <p>Source: Bankrate.com</p>						\$165,000 loan amount			Loan Program	Rate	Monthly Payment	1 yr ARM	3.02%	\$697.43	5/1 ARM	2.72%	\$670.98	15 yr fixed	2.87%	\$1,129.17	30 yr fixed	3.54%	\$744.61	\$435,000 loan amount			Loan Program	Rate	Monthly Payment	30 yr jumbo	4.06%	\$2,091.83
\$165,000 loan amount																																
Loan Program	Rate	Monthly Payment																														
1 yr ARM	3.02%	\$697.43																														
5/1 ARM	2.72%	\$670.98																														
15 yr fixed	2.87%	\$1,129.17																														
30 yr fixed	3.54%	\$744.61																														
\$435,000 loan amount																																
Loan Program	Rate	Monthly Payment																														
30 yr jumbo	4.06%	\$2,091.83																														

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.

Legend: The rate and annual percentage rate (APR) are effective as of 11/19/12. © 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) indicates Licensed Mortgage Banker, NYS Banking Dept., (BR) indicates Registered Mortgage Broker, NYS Banking Dept., (loans 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 \$435,000. Points quoted include discount and/or origination. Lock Days: 30-60. Annual percentage rates (APRs) 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 20% 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 pay a fee to appear in this table. If you are seeking a mortgage in excess of \$417,000, recent legislation may enable lenders in certain locations to provide rates that are different from those shown in the table above. Sample Repayment Terms - ex. 360 monthly payments of \$5.29 per \$1,000 borrowed ex. 180 monthly payments of \$7.56 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 888-509-4636. *<http://toledo.interest.com>