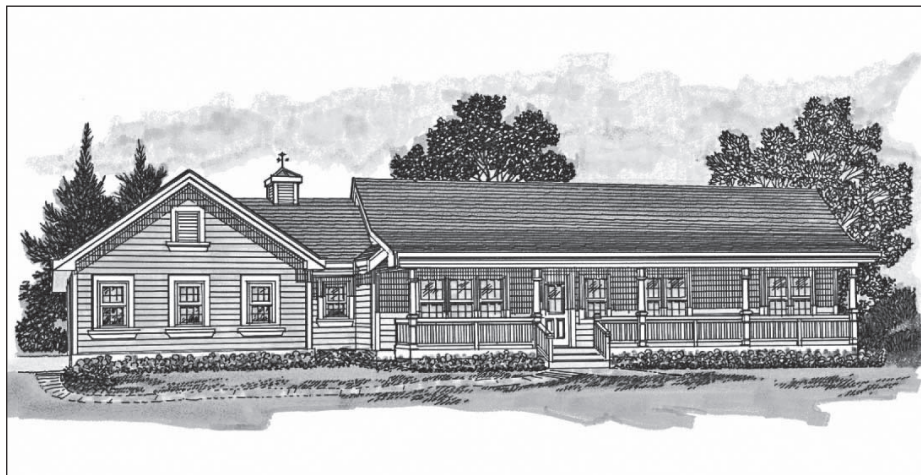


BUILD A DREAM

Cooking in this Country Kitchen



1,652 square feet

HMAFAPW01934 Details:

- ◆ Bedrooms: 3
- ◆ Baths: 2
- ◆ Main Floor: 1,652 sq. ft.
- ◆ Standard Basement: 1,652 sq. ft.
- ◆ Garage: 495 sq. ft.
- ◆ Dimensions: 78-6 x 48-0
- ◆ Exterior Wall Framing: 2x6

Vaulted ceilings throughout add a sense of airy spaciousness to this thoughtful design.

What could be more inviting than a wide porch? Atop the roof, a cupola adds an extra dash of charm.

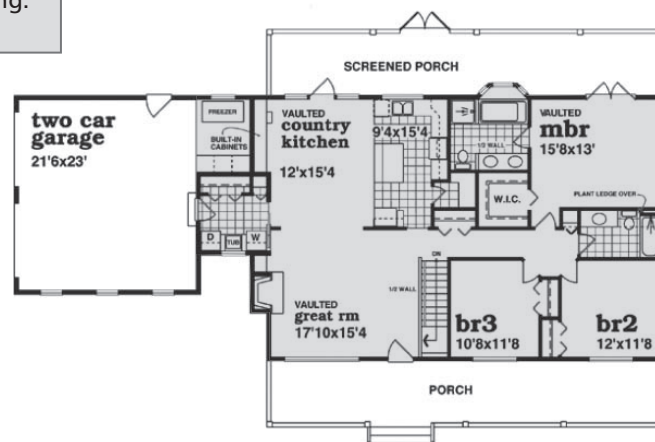
This country-influenced ranch home offers outdoor living on both front and back porches. Vaulted ceilings in the Great Room, kitchen, and master bedroom create the feeling of extra space in the 1,652-square-foot home. Double the living space by finishing the standard basement.

A fireplace warms the Great Room. Nearby, an island adds another surface for preparing food in the country kitchen, which also has room for a table. A window above the sink lets you enjoy the view while washing

dishes. Built-in cabinets and a desk provide room to store cookbooks and charge electronic devices.


In the sleeping wing, the roomy master suite features doors to the rear porch, a walk-in closet, and a private bath with a bay window surrounding the tub, a separate shower, and a dual-sink vanity.

Two additional bedrooms share the hall bath. Thoughtful details include an alcove in the garage with space for a freezer, and the laundry room's convenient closets and tub.



A downloadable study of Plan HMAFAPW01934, 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



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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.					
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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 12/10/12. © 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 \$165,000. Jumbo 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>