

MATCHING CULTURED MARBLE bathtub, vanity and wall paneling provide a luxurious bath retreat.

Loan, sweet loan helps many realize dream of remodeling kitchen or bath

When you're planning a new bath or kitchen, it's easy to get caught up in floor plans and color schemes. But if you're like most people, you need a loan to make your dream a reality.

This year, Americans will spend billions of dollars on home improvement. And with all kinds of financial institutions offering all kinds of loans, it's easy to get confused.

Most credit unions offer very competitive rates on loans you can customize to fit your financial situation and remodeling goals, according to the Credit Union National Association.

If your job is fairly small, say under \$2,000, two options are an advance on your credit card or an unsecured personal loan.

The advantage of a credit card advance is that it's fast and paperwork-free; the average credit union credit card annual percentage rate is 15.7 percent.

Unsecured personal loans, or signature loans, require a little paperwork, but will cost less. The average interest rate on a personal loan is 14.8 percent.

For larger remodeling projects, a home equity loan is a traditional source of money. Strictly speaking, any loan secured by the value of your house, minus outstanding mortgage debt, is a home equity loan.

A home equity loan can be a second mortgage or, if you own your home free and clear, you can take out a home equity first mortgage.

You can also refinance your existing mortgage for a larger amount and convert equity to cash.

Home equity credit is ideal for major expenses; an improvement that boosts the value of your house is a smart use of credit.

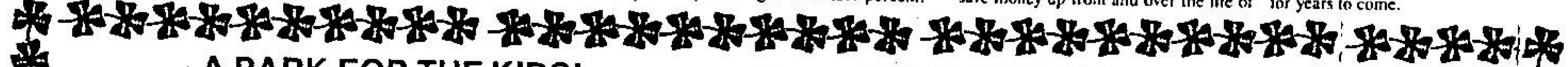
Compare interest rates and loan origination fees before you borrow; you'll save money up front and over the life of

the loan. One popular feature of a home equity loan is that interest payments on loans up to certain amounts are still fully deductible under the new tax laws. Ask your lender for details.

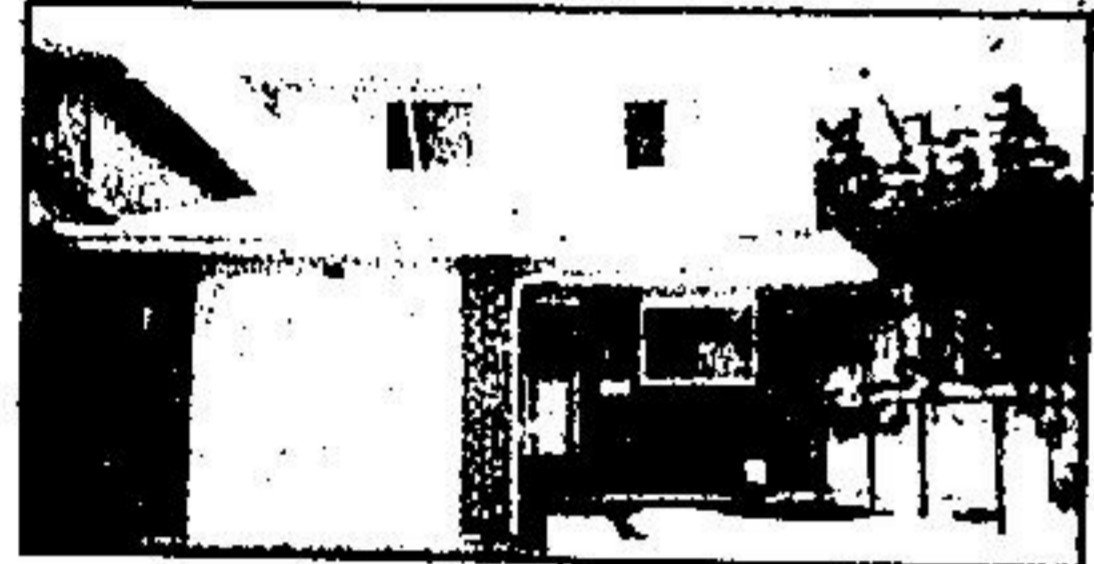
Whether you are in the market for a small or large loan, it's important that you shop around for a loan that's right for you, then negotiate the best possible rate. A credit union loan officer or financial counselor would be happy to discuss your options.

Experts agree that, with the right design, remodeling a kitchen or adding a bath is one of the best home improvement investments you can make.

When you sell, you may recover more than the improvement cost. And when using your new kitchen or bath, you'll realize the dividend on your investment — enhanced property value and enjoyment for years to come.

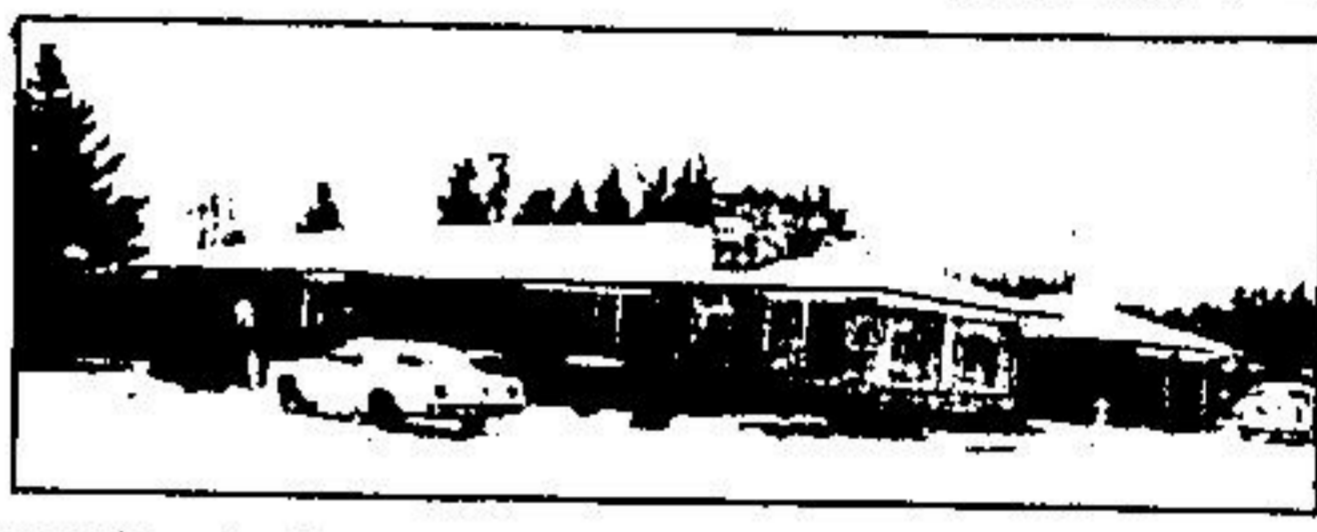


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Right next door is a lovely little park for the little folk of your family. This 3 bedroom, spotless home is only a year old and is filled with lovely new features, including a beautiful pine rec room. Priced to sell at \$157,500.

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Large country kitchen

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