

Start search off right

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in an escrow account. In addition, lenders are required to perform an analysis once a year and to notify borrowers of any shortage/deficits in the escrow account.

An informed borrower is a smart borrower. **ROLAND K. HAWKINS** is a Real Estate Agent with Coldwell Banker United Realtors. He can be reached at (704) 840-5762 or via the internet at www.rolandhawkins.com.

It's easy to add a new shower in your bath

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shower doors could require to four hours to install," adds Klein.

The doors, appropriate for a bath or shower, have adjustable frames that can

accommodate a wide range of openings without requiring any cutting or drilling. A compression fit mechanism provides a solid surface, leak-proof seal. Constructed of tempered glass, the doors are

durable and easy to clean. For more information on Ensemble shower systems and Finesse Quick Install shower doors, call (800) STERLING or visit Sterling-Plumbing.com.

How to choose the right flooring to fit your lifestyle

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However, they are sensitive to climate changes and may expand and contract throughout the year. They are also susceptible to water damage and need constant maintenance. These kinds of floors can also be quite cool in the wintertime. A flooring choice that has a lot more flexibility is Marmoleum. Made mainly from organic materials, it is an environmentally friendly surface that is easy to maintain and is enhanced by time. Exposure to the air serves to increase its durability, yet it remains a comfortable and

warm surface on which to walk. "Homeowners today want a flooring product that is easy to clean, comfortable to live with and one that looks great too," says Marotto. "Marmoleum is an exciting alternative." Cleaning involves just the occasional dust and damp mopping. Unlike with other surfaces, muddy footprints and other stains don't sink in. They can be easily wiped off with a damp cloth. Not only is Marmoleum practical, it can enhance any interior design style from retro to modern to country.

Available in sheet or tiles, it

can be customized with decorative border and corner pieces. Colors range from solids to cubed or spattered effects and can be mixed in unlimited ways. Some of the color palettes offered include mixed greens, rhythmic blues, grey-dations, sunsets boulevard, and neutral color collaborators. "If you can imagine it, you can create it," adds Marotto. "Have fun with it!"

For more information about Marmoleum, or to find the dealer nearest you, log on to www.themarmoleum-store.com or call (866) MAR-MOLEUM.

How to accent, create focal points

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eyes, as if you are seeing it for the first time. Really notice the overall effect of the room as you enter, and what your eye is drawn to," Van Allen says. Archways, doorways, even the opposite wall can serve as an appropriate canvas. Painting those types of surfaces a contrasting color to the overall room color can create interesting visual patterns. Examine specific architectural features of the room. Are there windows, mantels or other trim details that can be highlighted? If the room itself does not have a lot of features, you can create focal points.

"Take a favorite piece of furniture, a desk or cabinet, and place it against the wall. Then you can paint the wall area around the furniture, visually framing it," she says. Using a stencil to create a painted border around a doorway, window or piece of furniture can also create a visual frame.

"Stenciling is a way to bring subtle elegance to a room, and you can choose a pattern to work with your upholstery, rugs, or window coverings to bring cohesion to various elements within the room," Van Allen adds.

For these types of small projects, you won't need much paint. The new Twist & Pour quart container from Dutch Boy is the perfect size for smaller jobs such as furniture, trim or accent areas. The new Twist & Pour container is lightweight durable plastic, and has a molded handle, making it easy to carry while you work. It has a three-and-a-half-inch diameter opening, allowing you to work directly from the container and eliminating the need for messy paint trays. It is also resealable so you can take a break and return to the project as you have time. Some other ideas for accenting a room include:

- For a sophisticated look, paint walls in a light neutral color, and paint a mantel, trim and picture frames in either a darker shade of the same color or a contrasting color.
- If you are painting your walls a medium to dark color

consider a second color for the trim. White is a classic choice but you could also use a light gray or beige.

- Don't limit yourself to four walls—consider the ceiling as an additional area for color, as well. A dark color can create an intimate feeling in a dining room, for example. Or a sky blue will open and lift the ceiling of a bedroom or porch.
- A creative way to highlight and bring together a collage of photos on a wall is to frame them with a single color block painted behind them.

- Personalize a bland room with a favorite quote either painted free-hand or stenciled around the perimeter of the room.
- Artist canvases come in a multitude of sizes and can be painted to create moveable and easily changeable blocks of color for a room. They can all be painted a single color, or you may vary the mix with different shades of the same color. A mixture of colors could even become a work of art in itself and could be a tool for bringing together different colors within a room.

- Don't be afraid to mix multiple patterns in similar colors to create interest, but make sure you use a bright enough color to make a statement. Choose varying patterns for room elements such as wall borders, accent pillows and upholstery throughout the room. Once you have decided on the color accents and the techniques you want to use, you need to choose your tools.

Picking the right tools for the job initially will save you time in the long run. For sprucing up trim, you'll need a trim brush. Trim brushes are typically two inches or two-and-a-half inches wide. Look for brushes with well-tapered bristles, avoiding brushes with bristles that are all the same length. Foam applicators may be used for small areas, or fine work such as stenciling, but brushes work best for larger jobs.

For any trimwork, you will need to tape off the walls, and protect the work area with dropcloths. Once you

have accentuated the room with wall color, you can echo that theme through accessories such as throw pillows, pottery, or an area rug. You don't need to match color exactly; instead, try various shades of the same tone to create a finished look.

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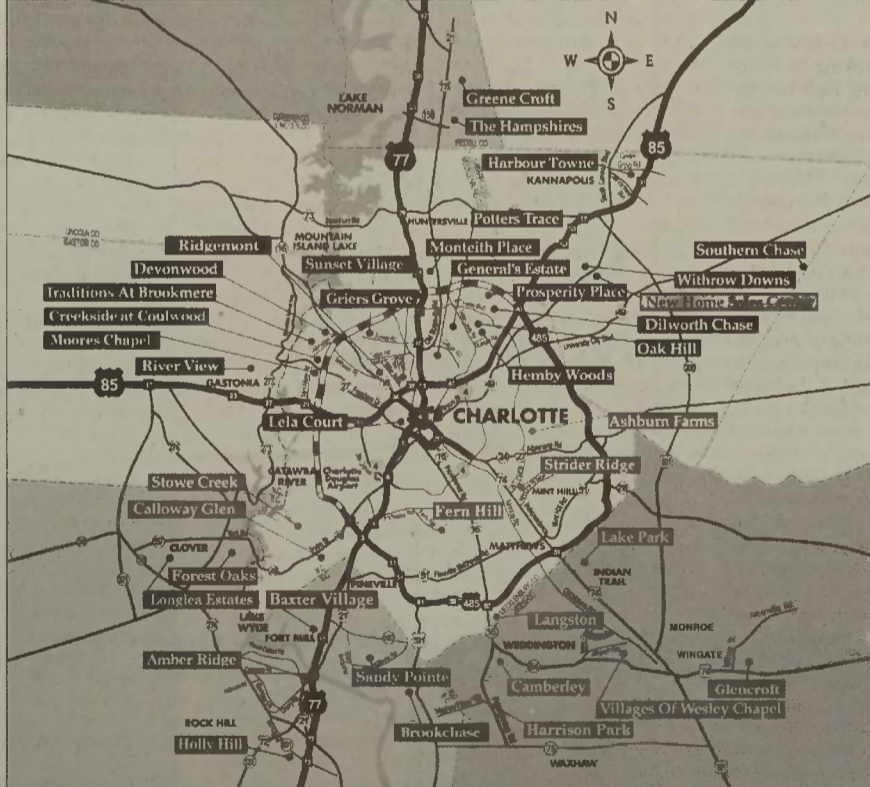
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