

Give your home an Italian flair

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add architectural interest to expanses of blank wall, often at a fraction of the cost of large-scale artwork or custom painting. "Our murals are

very easy to install," says Imholte. "They go up just like wallpaper. It's an instant transformation for any room. Our customers love using the Tuscan Villa design in their

dining rooms. It gives the feeling of enjoying a meal 'al fresco' year round."

For Sicilian style in the kitchen, use accessories to bring in touches of the old

country. Earthenware jars with green, blue or yellow glazes can hold utensils near the stove, or biscotti on the counter. Serve wine in slender tumblers instead of stemware

and let guests help themselves family-style from large platters at the table. Use a sunny windowsill to hold small pots for growing fresh herbs. Oregano, basil, flat-

leaf parsley, rosemary and sage each add an authentic taste to recipes with a quick snip. For more information on wall murals, visit www.MuralsYourWay.com.

Innovation makes kitchens convenient and stylish

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adding other stylish elements as well, such as colorful tiled backsplashes and beautiful wood cabinets. "People realize the value of a good kitchen, and the value it adds to their homes," says Hurd.

And details like plumbing and lighting are just as important as the right appliances. Two new sinks and accessories from Kohler reflect the trend of kitchens that work hard and look great. Cast iron sinks with Smart Divide functionality

provide the best of both worlds — the convenience of a double-basin sink and the roominess of a single-basin sink. Kohler accomplishes this thanks to a basin divider that is half the height of conventional dividers and thereby offers greater clearance between the faucet and the mid-section of the sink. Thanks to this innovative design, the Smart Divide sink is better suited to accommodate larger pots and pans with extended handles. It also helps save water, since

extra long pots and pans can be more fully submerged, meaning less water is required to soak the cookware. The Smart Divide sinks are available in two models, Iron/Tones and Langlade. Homeowners who want streamlined functionality will love the accessories they can use with the sinks, including Kohler's popular Forté pullout kitchen faucet. Graceful and functional, the spout height and reach are generous enough to provide added clearance when han-

dling large containers. The pullout spray head is easy to maneuver and the spray pattern can be changed with one hand. It is easy to maintain, featuring a MasterClean Sprayface that withstands calcium buildup and can be cleaned simply by rubbing the sprayface with a fingertip. The faucet is available in a number of finishes to fit any décor. If you're searching for an uncluttered look for your kitchen, you can add a hot water dispenser for making instant coffee or tea and put

soap or lotion dispenser under your sink for a sleek look. A new universal cutting board means you can wash and chop your produce right at the sink no matter what

size your kitchen sink happens to be. For more information on these and other innovations for the kitchen, visit KOHLER.com or call (800) 4-KOHLER.

www.thecharlottepost.com

One call can protect home and credit

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year payment plan along with a smaller portion of your consumer debts. Making a monthly Chapter 13 payment and resuming your regular payments may or may not work for you.

If bankruptcy is not a valid option remember, most

lenders will work with you and your situation if they can. Some lenders will consider a short sale if the mortgage payoff exceed the market value of the home. By accepting a short sale your lender have accepted the sale of your home which is short of the payoff amount due.

Contrary to popular belief, lenders prefer not to take back properties. Contact your local attorney and/or realtor to find out what options you have in lieu of losing your home.

A simple phone call may prevent you from being foreclosed on and ruining your

credit. Be proactive, because more often than not this information is free.

ROLAND K. HAWKINS is a Real Estate Agent with Coldwell Banker United Realtors. He can be reached at (704) 840-5762 or www.rolandhawkins.com.

Beautify your home for the summer

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Other ways to beautify your home include cleaning your windows and screens, which will improve exterior appearance and allow more light into the home. Refinishing your deck can bring back a warm, natural wood look, while also protecting it from the sun's UV rays and heavy summer foot traffic. You can even restore your home's vinyl siding and shutters to their original color and shine! In the past, the only vinyl care options available were both costly

and time consuming, but now there's an easy-to-use, inexpensive solution that can be done in half the time of painting.

Restora, from The Flood Company, is a unique two-step process that thoroughly cleans exterior vinyl, and then restores the original, rich color and vibrant sheen for a "like new" appearance.

"Vinyl siding and shutters are considered low-maintenance materials for your home. However, vinyl still needs to be cleaned, especially after a few years in the

elements when it begins to look weathered," says Danny Lipford, host of the national television show, Today's Homeowner with Danny Lipford. "Restora offers a quick, effective and long-lasting solution homeowners can do themselves."

The easy, two-step vinyl care system first removes surface dirt, chalk, stains, etc. and cleans deep to eliminate oxidation and built-in contaminants, then restores the original color of dull, faded exterior vinyl. Guar-

anteed not to crack, peel or blister, Restora gives homeowners a solution that provides long-lasting color, strong surface adhesion, and superior penetration, while saving time and money.

So before you answer the call of the great outdoors, take the time to get your home ready for summer. Clean and revitalize your weathered vinyl and be proud of having the best-looking house on the block. For more information, visit www.flood.com.

Feathering your first nest

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much theirs as yours.

- To find common ground, each create a folder of magazine images that reflect your personal preferences. Trade folders. Talk about how a room makes you feel, what you like. How can you blend your styles? "Fortunately, my fiancé Sean and I have similar tastes," says Kristy. "We decide things mutually and shop together. We're trying to pick pieces we agree on so one of us won't resent the decision later on."

Setting priorities

Buying furniture gives added meaning to the vow, "Til death do you part."

- You will likely live with your furniture decisions for a long time — and not necessarily in the same home, so take your time; consider scale and flexibility. Be safe with big purchases, playful with accessories.

- Create a master plan and prioritize purchases and projects.
- Don't paint yourself into a trend corner. Like the basic black dress, classic styling endures. Beautiful proportions and clean lines can be dressed and re-dressed imaginatively as your taste evolves — as it surely will. Express your personal style through easy-to-change accessories and color.

- Do, however, follow today's trend toward quality. Quality is worth saving for — it never goes out of fashion. Hint: An eclectic style of decorating blends things you each love and allows your look to evolve naturally and without feeling dated.

Begin with the basics

A few quality pieces create a strong foundation. Bed: A great bed honors you, your health, and your relationship. Think eclec-

tically: add your own personality (and future flexibility) by mixing a nightstand with an open or skirted side table.

Sofa: "Transitional" upholstery combines contemporary and traditional styling. The Brewster sofa from Nautica's Breakers Point line is a good example, blending modern sleek lines with a gracefully tailored skirt. Such neutral styling holds its value and good looks. Small space? Consider the versatility of two loveseats, or a loveseat with a chair and ottoman — the latter can double as a cocktail table.

Dining Table: Unless you'll use a grand dining table regularly, opt for a round table or a table that can expand with leaves. Later it can dress up a breakfast room. You can pair your simply styled table with farmhouse, formal, or funky chairs to create your own look. An off-duty dining table also makes a handsome work space. Hint: Invest in at least one good piece of furniture each year. You'll soon have a most solid foundation.

Do your homework

Before buying anything, measure everything (don't forget elevators and doorways), and draw a floor plan.

Check out design Web sites and TV shows. Visit furniture manufacturers' online catalogs and furniture stores for ideas on style, function and dimensions. And always keep a packet of your fabric swatches, paint chips and favorite room photos handy. "We're not buying on impulse," says Kristy's fiancé, Sean Keller. "We're shopping piece by piece. And when we find something we like, we think about it for a few days just to be sure."

"We'll be living with the things we buy for a long time," adds Kristy. "And we want our home to reflect who we are now and in the future." To explore Nautica and other stylish furniture brands can be seen at www.lexington.com.

OWNING YOUR FUTURE

Homeownership is a national priority. HUD is the nation's housing agency committed to increasing homeownership and dedicated to helping first-time buyers and minority families become homeowners. Each year, HUD programs and services help tens of thousands of families accomplish the dream of a lifetime: owning a home.

Most likely, you'll need to borrow money to buy a house. Getting a fair deal will help you to keep your home and boost your home equity wealth. Home equity is the part of the value of your home that belongs to you—the value of your house minus what you owe on the mortgage. Your goal is to get a loan that doesn't include high fees or a high interest rate. With low fees and a low interest rate, you can pay down your debt more quickly and own more of your house.

In The Fine Print

The starting interest rate on adjustable rate mortgages (ARMS) may be low, but they can go up after a certain period of time. Check how much your interest rate can increase each year and over the life of the loan—and what that could do to your monthly payments. Also be aware of any unnecessary fees, payments, and penalties. Some loans appear to give low monthly payments, but require a big lump sum payment, or a "balloon" payment, at the end of the loan. Some loans come with prepayment penalties; fees charged if you pay off your loan to sell your home or to refinance.

For more information, call 1 (800) 569-4287 or go to www.owningyourfuture.gov and select "Buying a Home."

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Watch Your Wealth

The wealth you accumulate in a house is no different than money in a checking or savings account. Be as careful and attentive to your home equity as you would be to your bank account. Be cautious about refinancing or borrowing against your home equity. Remember, refinancing isn't always a good idea. Don't let someone sell you a loan you don't need or can't afford. Be wary of pitches like "NO CREDIT, NO PROBLEM" or random mail promising favorable mortgage rates. If it sounds too good to be true, it probably is.

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Expand your horizon

The Charlotte Post

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