

How to create the home of your dreams

Continued from page 4D

Dawsons discover a log home design beyond what they had imagined. "I was so pleased when I received my first set of plans. The design team was able to incorporate all my

wants, needs and desires into the plan. They really listened to what I had to say. And the pictures were worth more than 1,000 words."

Now living in their log home, Joe and Angie routine-

ly comment on how everyday is like a vacation, such a relaxed atmosphere. Their only regret is that they didn't build their log home dream sooner. If you want to live the log home lifestyle like the

Dawsons, but don't know where to start, give the folks at Wisconsin Log Homes a call.

All homes are created by visions and dreams of people just like you. Start by obtain-

ing the Wisconsin Log Homes planning guide filled with more than 100 plans and ideas. From there they can create your personalized home, and discuss the best way to get it built. Their helpful team can be reached by calling (800) 844-7976, or visit their Web page at www.wisconsinloghomes.com.

ADVERTISE!
704-376-0496

DON'T PAY ANOTHER CENT IN RENT TO YOUR LANDLORD BEFORE YOU READ THIS AD!

We have access to many special programs to get you in a home. Pay as little as \$500 w/low monthly payments. You don't need perfect credit to qualify for some of these programs. Call today to find out if you qualify & learn about our Buyer's Service Guarantee!

Deadwiley Realty
704-598-2631

Incorporate personal style into bathroom

Continued from page 4D

1) Do you prefer? A. Shabby Chic, comfortable looks B. Ornate designs C. Simple, clean lines and geometric shapes D. Exotic and unexpected combinations

2) When choosing furniture, you gravitate toward: A. Overstuffed pieces with distressed and crackle finishes B. Leather, cherry wood and dark stains C. Light woods, like natural maple D. Organic pieces, in different prints and colors, from unique locales around the world

3) When you accessorize a room, you most likely choose: A. Items that are old, rustic or have a touch of whimsy that make a room cozy and inviting B. Family heirlooms, accented with items you've found at estate sales C. New accessories that are placed sparsely and carefully throughout the room D. Funky, fun accessories you found everywhere from thrift stores to high-end boutiques to a vacation overseas

4) Where do you do most of your home shopping? A. Arts and crafts fairs B. Estate sales, auctions and antique shops C. A chic, modern home store or trendy mail order catalog D. All of the above If you consistently chose A's, you gravitate toward a casual style. If you chose mostly B's, you're probably more the traditional type. Mostly C's? You have a contemporary style, and D's indicate a taste for

the eclectic.

Now that you've identified the style that suits your personality, here are some suggestions for decorating your space accordingly.

1. Casual: Casual style is homey and welcoming. There are many takes on this look, but they all incorporate a clean and comfortable feel. Fabrics are generally soft and textured. Furniture is overstuffed and inviting. Washed wall finishes or beaded boards (called wainscoting) can give your bathroom this casual feel. Using old furniture such as wardrobes or dressers for storage cupboards adds some visual interest and whimsy to your look. Wicker baskets are ideal for countertop organization. Go vintage with your bathroom fixtures, too, with antique nickel finishes and twisting and curved designs. Towel bars, a paper holder and matching toilet tank lever in this style provide warm details that add the finishing touch to this décor.

2. Traditional: Traditional style calls to mind the feeling of formality and luxury. Large, rich floral prints on fabrics, drapes, or wallpaper will give your bathroom the character it needs to pull off this look. Cherry woods or other dark finishes create a rich feel. Choose accessories like the Gilcrest Collection from Inspirations by Moen, in a rich oil rubbed bronze fin-

ish. The towel bars, mirrors and shelving have decorative finials, grooved flourishes and intricate detailing for a time honored appearance.

3. Contemporary: Easily recognizable by its modern design and sophisticated, sleek lines, a contemporary theme can work well in a bathroom where surfaces are angled and smooth. If you want to create this look, select cabinetry in natural wood finishes and contrast with stone or marble, or go for the urban chic look with all stainless steel. Add dramatic towel bars, shelving and paper holders in chrome finishes to make an impact in this style of bath.

4. Eclectic: The eclectic decorator mixes and matches design elements to create unique and visually interesting combinations. If you aren't afraid to paint your heirloom bookshelf orange and top it with a Buddha, or put a jukebox near your Persian rug, you lean towards an eclectic style.

But eclecticism can be more

restrained, too, combining organic looking pieces that share shapes, textures, or colors.

Neutral walls and floors look best with eclectic rooms since they serve as the canvas for your creativity. Look for accessories that make a statement. Choose those that are inspired by nature or capture the feel of an exotic locale like Africa, Asia or Tuscany. By definition, there are no rules for eclectic decorating. It does, however, require a keen eye for harmonious (as opposed to hodge-podge) combinations.

"Remember," points out Bitterman, "Just because you prefer a certain style, you can still mix and match and have fun. The point is to create a room that says you, one that brings enjoyment and allows you to relax and feel comfortable." For more information on bath style trends, or accessory products available from Inspirations by Moen, call (800) 321-8809, or visit their www.csi.moen.com.

NEW HOMES FOR SALE!

\$0 Down

0% Interest

Many options to choose from!!
Monthly Payments \$350 - \$600



Call 704-376-2054 ext. 38 for details.

Keep money away from chimney

Continued from page 4D

subsequent yearly evaluations.

If the chimney was not inspected at the time the appliance was installed, it is important to have the chimney-heating appliance relationship checked out. Inspections are especially important when older chimneys are paired with higher-efficiency appliances and boilers (generally, those with efficiency ranges above 80 percent) but are also important with new chimneys and older heating appliances. (Appliances with efficiency ranges of 90 percent do not require vertical vents and are vented horizontally).

When gas burns in vented heating systems, the dangerous fumes that are the by-products of combustion, including carbon monoxide, are released into the chimney through a connector pipe. Funneling these fumes out of the living area is the primary purpose of a chimney. In addition to carrying off toxic gases, chimneys also create the draft that provides the proper air and fuel mixture for efficient operation of the heating appliance.

Natural gas is a clean-burning fuel, but today's high-efficiency gas furnaces pose special problems. The fumes they produce are cooler and contain high levels of water vapor, which can cause more chimney condensation than older models. Since these vapors can also contain chlorides picked up from house-supplied combustion air, the flues are subjected to more corrosive conditions than before and can quickly deteriorate or plug up completely.

A gas heating appliance and a gas hot water heater commonly share a chimney flue.

SAVE THE DATE!

"Optimum's Ultimate Open House"

A HOME INVENTORY REDUCTION SALE

Friday, October 14th thru Sunday, October 16th, 2005

Charlotte Merchandise Mart, Charlotte, NC

Featuring

- Charlotte's Finest Realtors all under one roof with 1000's of homes for immediate purchase!
- Many homes priced below original asking price, open for immediate viewing and sale!
- Appraisers and underwriters on-site for immediate approval!
- At least 1/2% off best interest rates for these 3 days only!
- Door prizes and Drawings for FREE Vacation Getaways!
- Children's Activities on Saturday and Sunday!
- Entertainment on Sunday!

Sponsorship Opportunities Available! Limited Exhibit Space, Contact Us Today!

For more information contact:

• **Tommaso** - SRThomas@GoOptimum.com • 704.277.2981

• **Tommaso** - PZommi@GoOptimum.com • 704.944.4951

www.GoOptimum.com

Printed By: **ACTIV**

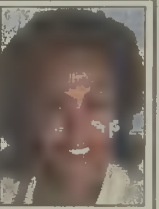
OPTIMUM
FINANCIAL GROUP
The Home Mortgage Lender

Ready for a NEW HOME?

Not sure if you qualify?

Need honest, expert advice?
"I will save you time and money!"
Call me today.

Prudential
Carolinan Realty



Marva Topham
704-604-0882

8320 University Executive Park Dr.

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.

Know Your Stuff

In order to build and keep the wealth in your house, first be a savvy borrower. Savvy borrowers know their credit score. Some borrowers save thousands of dollars by improving their credit scores before taking out a loan. Borrowers who meet certain credit standards are eligible for "prime" loans with better interest rates. Loans to borrowers who don't meet traditional credit standards are known as "subprime" loans or "non-prime" loans. These loans generally cost more than prime loans.

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

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."