



*Home*

**BUILDING**

**PLANBOOK**

KEARNEY HUB PUBLICATION



# Mortgage Estimator

Worksheet      Courtesy of Town & Country Bank

## Income:

Your gross monthly income: \_\_\_\_\_  
 Your spouse's gross monthly income: \_\_\_\_\_  
 + \_\_\_\_\_  
 + \_\_\_\_\_  
 Other monthly income: \_\_\_\_\_  
 = \_\_\_\_\_  
 Total gross monthly income: \_\_\_\_\_  
 x 0.43  
 =   
 Gross monthly household income available for debt repayment

## Debt Payments:

Existing monthly payments for:  
 Credit cards \_\_\_\_\_  
 Vehicle loans \_\_\_\_\_  
 + \_\_\_\_\_  
 Student loans \_\_\_\_\_  
 + \_\_\_\_\_  
 Personal loans \_\_\_\_\_  
 + \_\_\_\_\_  
 Other \_\_\_\_\_  
 + \_\_\_\_\_  
 Total existing monthly payments: \_\_\_\_\_  
 =   
 Total income available for housing \_\_\_\_\_  
*Box "B" minus Box "A"*  
 Less monthly real estate taxes \_\_\_\_\_  
 - \_\_\_\_\_  
 Less monthly homeowner's insurance \_\_\_\_\_  
 - \_\_\_\_\_  
 =   
 Total income available for home loan \_\_\_\_\_  
*(Principal, interest, and mortgage insurance)*

## Monthly Payments

Loan Amount	Loans < 80% of value			Loans > 80% of value (includes MI for 95% LTV)		
	----- Rate -----			----- Rate -----		
	2.75%	3.00%	3.25%	2.75%	3.00%	3.25%
\$ 80,000	\$327	\$337	\$348	362	373	383
90,000	367	379	392	407	419	431
100,000	408	422	435	452	466	479
110,000	449	464	479	498	512	527
120,000	490	506	522	543	559	575
130,000	531	548	566	588	606	623
140,000	572	590	609	633	652	671
150,000	612	632	653	679	699	719
160,000	653	675	696	724	745	767
170,000	694	717	740	769	792	815
180,000	735	759	783	814	838	863
190,000	776	801	827	860	885	911
200,000	816	843	870	905	932	959
225,000	919	949	979	1,018	1,048	1,079
250,000	1,021	1,054	1,088	1,131	1,164	1,198
275,000	1,123	1,159	1,197	1,244	1,281	1,318
300,000	1,225	1,265	1,306	1,357	1,397	1,438
325,000	1,327	1,370	1,414	1,470	1,514	1,558
350,000	1,429	1,476	1,523	1,583	1,630	1,678

rates and payments based upon 30 year amortization

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# the Mead Legacy Home Plan Collection



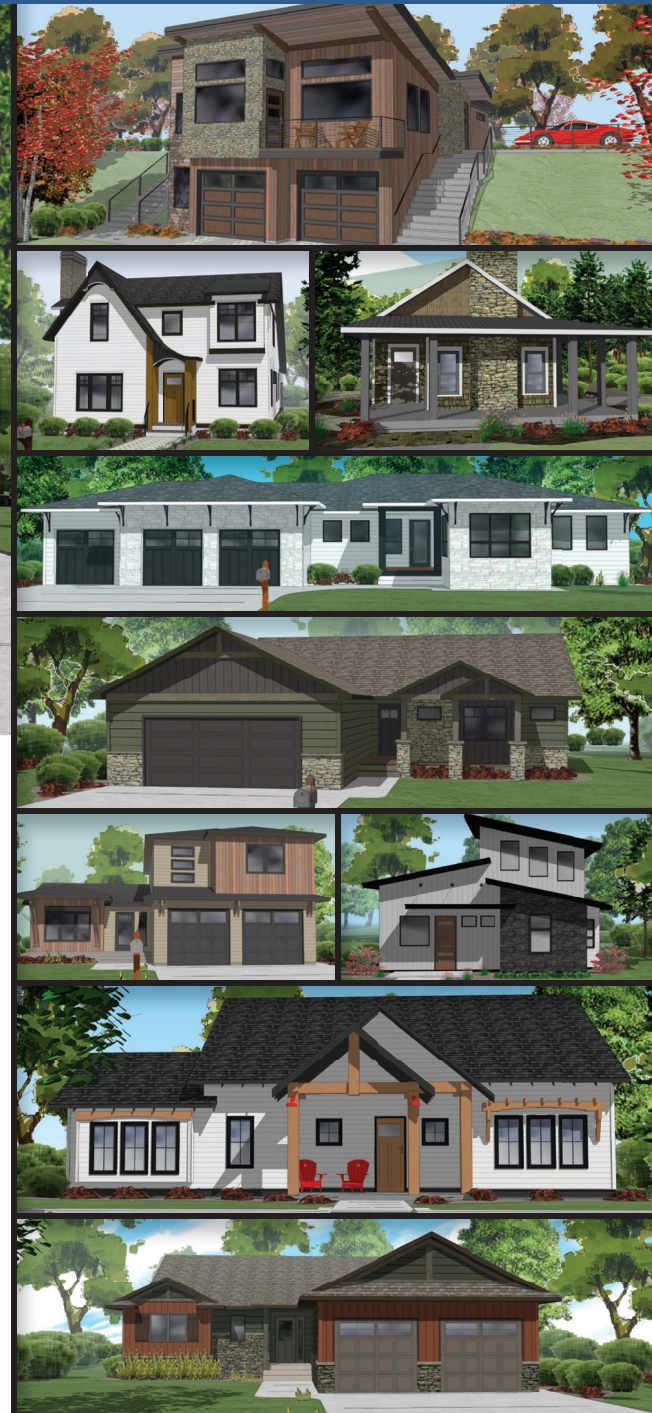
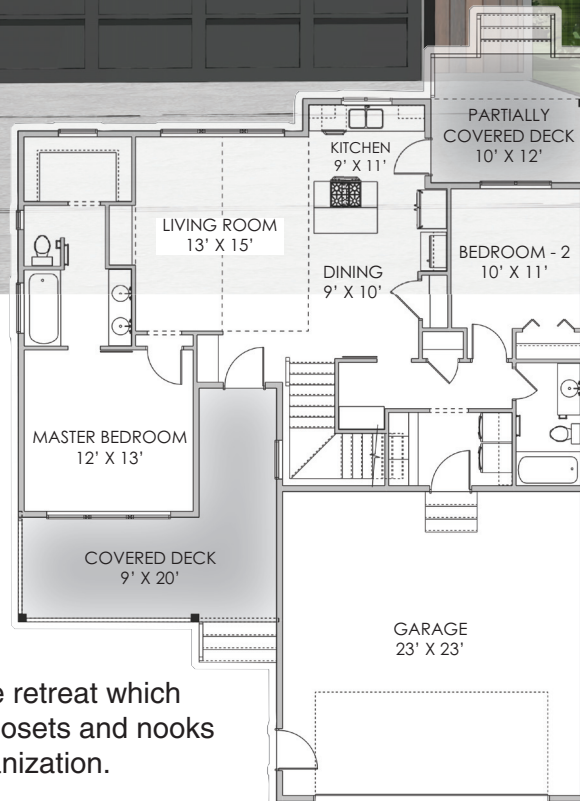
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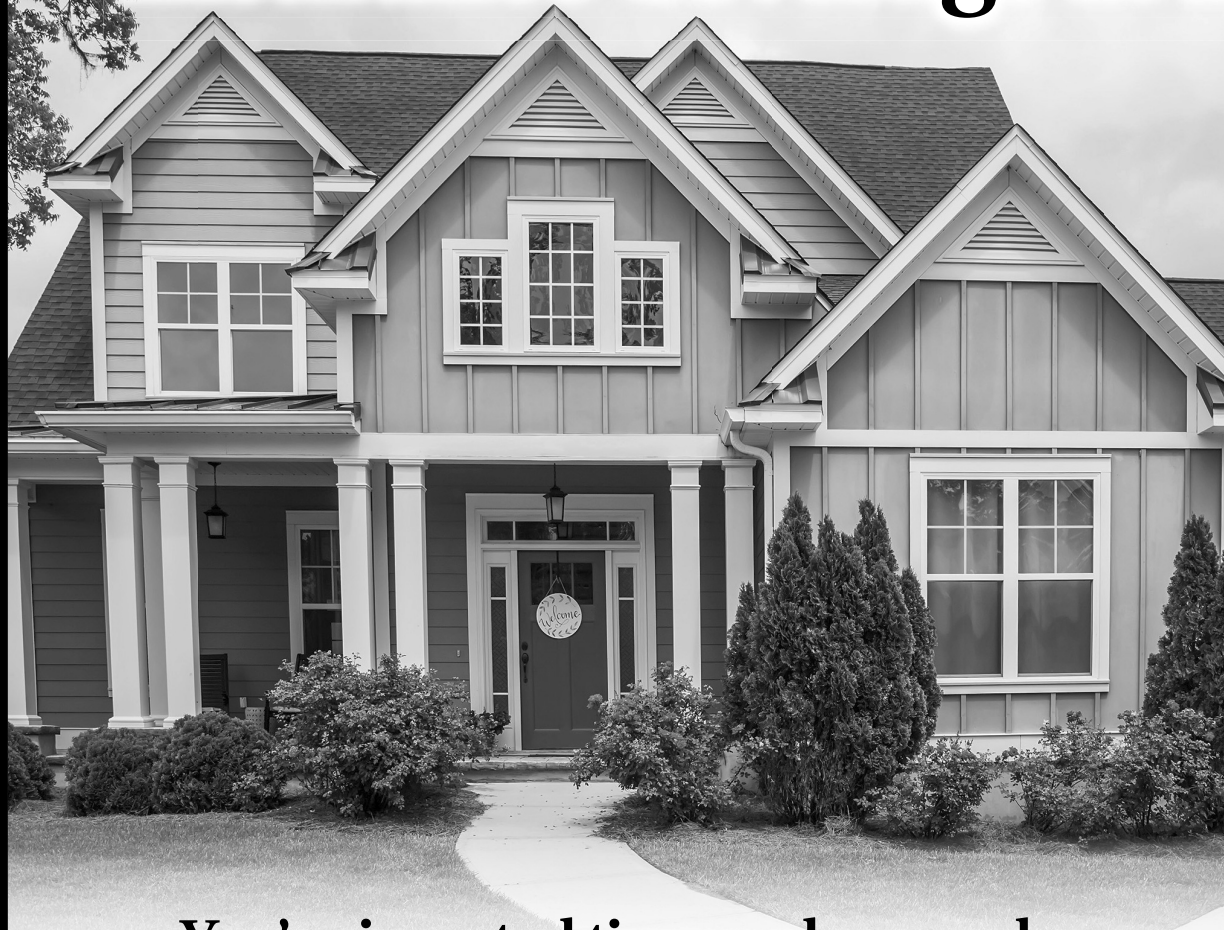


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# Tips to Find the Best Homeowners Insurance Coverage at the Best Price



- Know the different types of coverages**
- ACV- covers the house and items based on their current worth, and not what you paid for them
  - Replacement Cost- Coverage based on what you actually paid for the items
  - Guaranteed (or extended) replacement cost/value – The most comprehensive, this inflation-buffer policy pays for whatever it costs to repair or rebuild your home—even if it's more than your policy limit.

- Know what is covered and what is NOT covered**
- Commonly covered perils include fire, hail, theft and vandalism
  - Common exclusions include flood, earthquake, pet damage

- Review and Update your insurance annually**
- Keep a current inventory of personal property with photos, video and receipts for major purchases
  - Notify your Agent about major home upgrades
  - Notify your agent about Classic Cars, Antiques or Investment Items (jewelry , firearms, etc...)

- Ask about money saving discounts**
- New home savings
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# exploring different backyard structures

By METRO CREATIVE CONNECTION

Designing an ideal backyard space requires forethought and an eye for style. Knowing which features to include in a yard often boils down to what homeowners want to achieve in the space. Will it be a relaxing oasis or a central entertaining focal point?

People often look to various structures to add height and visual interest to outdoor spaces. Homeowners will likely come across structures like arbors, gazebos, pergolas, and even trellises as they wade through the variety of features they can incorporate into backyard plans. Each of these structures can add appeal, but they also can offer shelter from the sun and privacy when enjoying the yard. There are significant differences between each structure, so here's an in-depth look at what sets them apart.

- **Arbor:** An arbor is one of the more simple garden structures. It is usually a frame that is arched or square-cornered. Most homeowners use it as an entryway to a garden or even the front of the home. Those with green thumbs may cover the arbor with climbing and trailing plants. The Spruce says arbors date back to early Egyptian and Roman gardens and were used throughout Europe by the late 16th century.

- **Pergola:** The words arbor and pergola are often used interchangeably, but to suggest the two structures are the same would not be accurate. Pergola comes

from the Italian word "pergola," which means "projection." Pergolas were once projected from exterior walls and supported on one side by pillars or columns. Today, arbors are usually freestanding units with two or four posts. Pergolas may be connected on one side to a home or another structure. Some are freestanding units supported by four posts. Pergolas tend to be larger and offer more privacy and shade than arbors.

- **Gazebo:** Gazebos are more defined garden buildings, states the contractor referral site Network. Gazebos are freestanding units that can be built in various shapes. Some are octagonal, others are square. Like a pergola, a gazebo is supported by columns and may have low railings or built-in benches. Gazebos also may have a more solid roof than arbors or pergolas, providing sun and other weather protection. The roof may have added architectural appeal, like a cupola.

- **Trellis:** A trellis is a simple, geometrically-shaped structure that provides a surface for climbing plants. A trellis also may support fruit-bearing trees. Trellis work may be used in conjunction with an arbor or pergola, or be installed on fencing.

Incorporating structures into backyard designs can provide functionality and appeal.



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We are also pleased to let you know that Hannah Kizer, currently designer and sales professional at Jacobi Carpet One and Lisa Hibberd, former cabinet designer for Showcase are partnering in their own cabinet, lighting and design service opening in May 2021. Innermost Designs will be located at 5712 1st Avenue Suite B in Kearney. Jacobi Carpet One will have a small showroom within their design studio.

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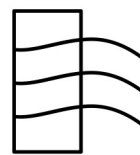
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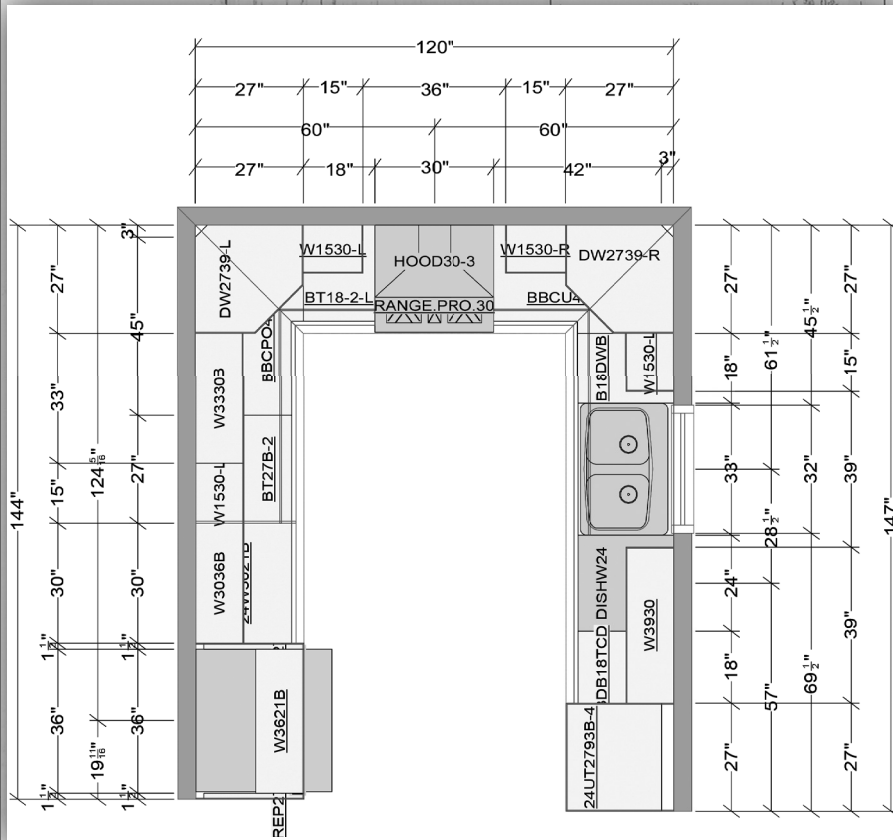


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# exterior lighting can add ambiance to a property

By METRO CREATIVE CONNECTION



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**fnbo** | MORTGAGE

The value of the right lighting in a home is undeniable. Lighting can instantly transform a room and create the ambiance homeowners are looking to establish. Though it might be mostly seen as a way to create mood inside a home, lighting also can do much for lawns and gardens.

Backyards have come a long way over the last several decades. Once reserved as play areas for children and stomping grounds for the family dog, backyards have become oases for homeowners and their families. Outdoor living areas are wildly popular, and no such area is complete without exterior lighting. In fact, a recent report from the National Association of Home Builders found that 85 percent of home buyers want exterior lighting, making it the second most desired outdoor feature (patios topped that list).

Exterior lighting can have a dramatic effect on landscaping, and estimates from the online financial resource Kiplinger.com suggest such lighting is inexpensive, with installation averaging roughly \$67 per fixture.

When installing exterior lighting around their landscapes, homeowners can keep various tips in mind to create a relaxing, awe-inspiring mood on their properties at night.

· Consider uplights. Uplights are installed in the ground and direct light up at a tree, focusing on its trunk or canopy. This creates a dramatic effect that makes it possible to

enjoy majestic trees at night just like you might when spending time in the yard during the day.

· Focus on trees. Many homeowners already have exterior lighting lining their walkways and patios, but focusing on trees can create an entirely different look. Though it's possible to install exterior tree lighting on your own, landscaping professionals with lighting experience know which fixtures will pair most effectively with the trees around your property and how to arrange them for maximum effect.

· Opt for warm light. Warm white light creates an inviting feel around the property. The exterior lighting experts at Utah Lights acknowledge that choice of lighting is up to homeowners but also note that, in situations with lower levels of ambient light, such as in exterior lights around a property, people typically prefer warmer light. That's because warm light tends to be easier on the eyes and directs attention to the features of the landscape, which is many homeowners' goal when installing exterior lighting in their yards.

· Utilize a timer. Modern exterior lighting timers make it easier than ever to control the lights outside a home. Many such timers even adjust for the changing seasons and the shifting hours of daylight. That means homeowners shouldn't have to tinker with the timer once it's set.



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# Tips to prepare for your next big home project

By METRO CREATIVE CONNECTION

The planning process is one of the most exciting parts of a home renovation project, and with social distancing keeping us indoors, now is the time to dream big and get ready.

Whether it's a basement makeover, a pool addition or even building a new house from scratch, here are some tips to get started:

1. Factor in your lifestyle. Think about your priorities and lifestyle - do you work from home without a proper home office? Do you enjoy cooking and entertaining? Is your backyard living up to its potential as an extension of your home? Asking these kinds of questions can help you determine the most beneficial focus for your next project.

2. Educate yourself. Take advantage of this extra time you have to learn about materials, processes and new innovations. You can make smarter purchasing decisions by finding out the answers to key questions, such as: Is this material mold-resistant? How long will it last? Is this a passing fad or will it stand the test of time?

3. Consider sustainability. Products and materials that reduce your carbon foot print don't just help the planet -they're often better for your wallet, too. When doing your research, look for energy-efficient

appliances, windows, walls and more to build a greener home that will last longer and save you money in the long run.

4. Disaster-proof your design. The pandemic has taught us that sometimes the worst can happen. From natural disasters to fires and flooding, we need our homes to offer as much protection as possible. Whether you're planning an extension to your home, pools and spas for your backyard or a custom-built home, insulated concrete forms from Nudura are a smart investment. An eco-friendly alternative to traditional materials like wood, ICFs are disaster resilient, designed to withstand wind, fire, tornados, and more.

5. Budget for smart splurges and savings. Budgeting is one of the most important parts of the planning process because you want to spend your hard-earned money wisely. You'll want to splurge on items that will boost your property value, like energy-efficient features, creating more living space and a solid foundation. Upcycling and repurposing furniture, DIY-ing simpler projects like painting, and spending more on nicer hardware but less on cabinets are clever ways to save.



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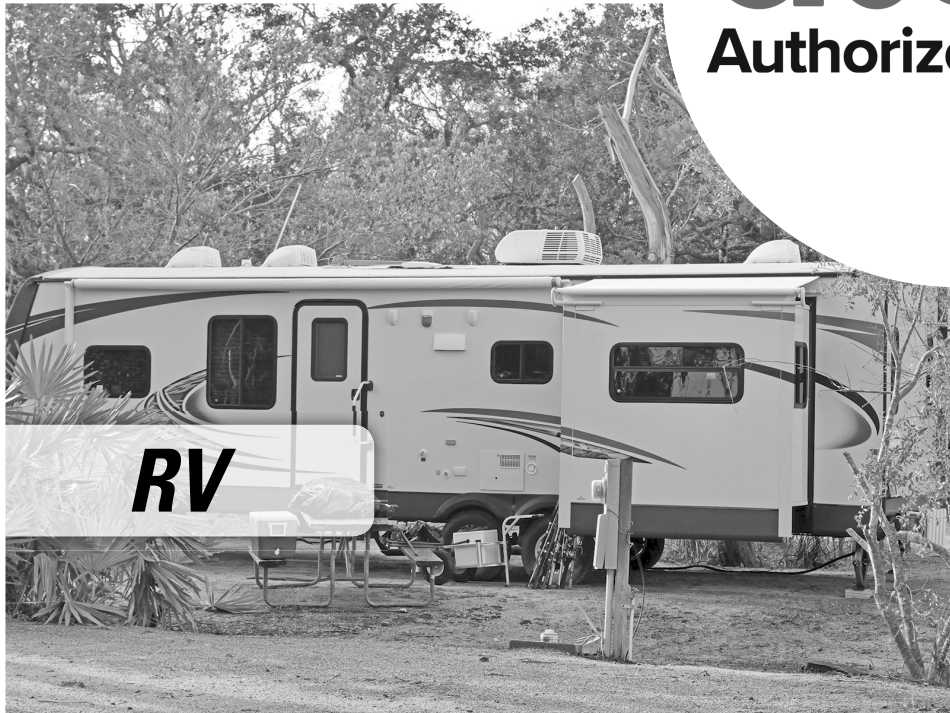
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**HOW DO I GET AN ENERGY LOAN?**

Obtain price quote/bid for your desired project from contractors, dealers or installers and call Exchange Bank for an appointment to apply for the loan. Please remember, do not start on the project prior to Nebraska Energy Loan commitment, your lender will advise you when to begin the project.





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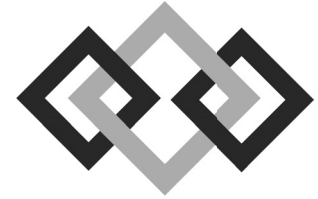
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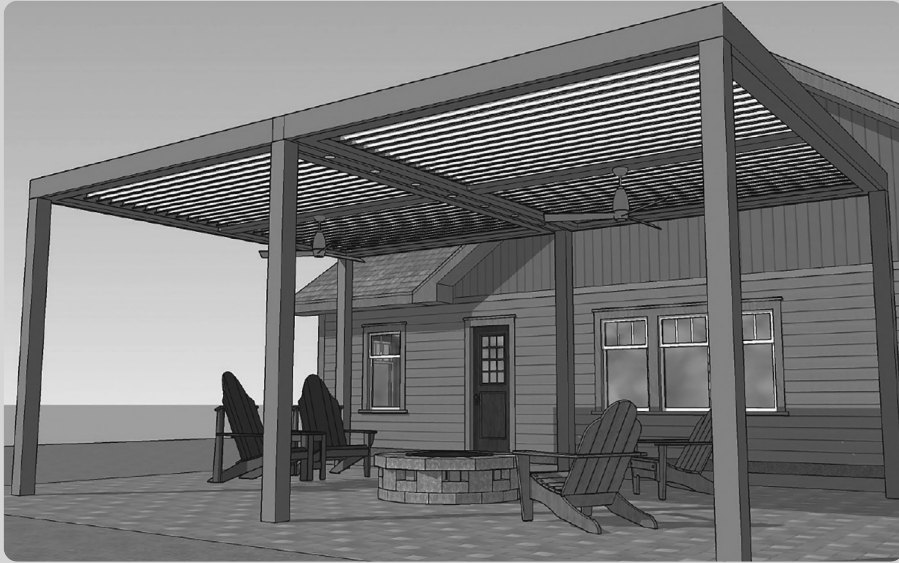
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# The average timelines for popular renovation projects

By METRO CREATIVE CONNECTION

Home renovation projects are significant undertakings. Working with skilled and experienced contractors can ensure projects go smoothly and are completed promptly. Timing is a big consideration for homeowners as they begin renovating their homes, and the home improvement experts at HomeAdvisor note that the following are some general timelines for popular renovation projects.

- Home addition: Short of a full-scale demolition and rebuild, home additions are the most time-consuming projects homeowners can undertake. HomeAdvisor notes that its survey of customers who recently completed home addition projects reported that the average time from start to finish was between three and four months. Certain variables, including the scale of the project and the local permits process, can extend the time it takes to complete a home addition.

- Kitchen remodel: Scale is a big factor to consider when estimating the time it takes to complete various home improvement projects, and kitchen remodels are no exception. Some HomeAdvisor users reported projects taking as long as four months, though the average time reported was roughly six weeks. Projects that require major overhauls like rearranging the plumbing and moving walls will likely take longer than more cosmetic projects that are limited to replacing cabinets and countertops.

- Bathroom remodel: More than 1,000 homeowners surveyed by HomeAdvisor reported that bathroom remodels took about 4.5 weeks from start to finish. Small-scale remodels that focus on painting the walls a fresh color and replacing existing tiles can be completed in less than two weeks. But like with kitchen remodels, bathroom remodels that involve replacing plumbing fixtures and removing walls figure to take much longer than that.

- Siding installation: HomeAdvisor users report that new siding projects take roughly two weeks from start to finish. That estimate is the same regardless of which materials homeowners are replacing and installing.

- Replacement windows: Homeowners who want to replace all the windows in their home can expect such a project to take roughly three weeks. HomeAdvisor notes that such a timeline need not concern homeowners worried that they will be forced to brave the elements during the length of the project. Much of a contractor's time during a window replacement project will be spent on upfront measuring and then ensuring a tight fit once the windows have been installed.





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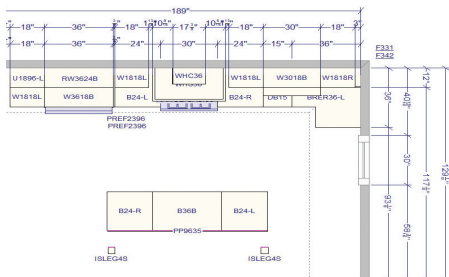
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### STEP 1



Floor Plan

### STEP 2



Wireframe

### STEP 3



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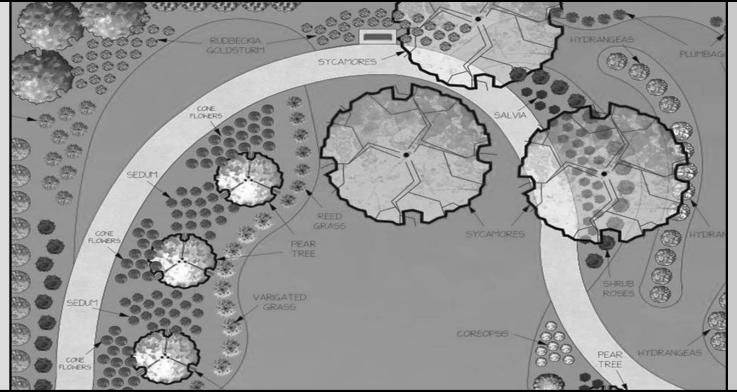
### STEP 4



Actual Photo of Completed Kitchen



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