



Home Improvement Summary Booklet

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presented by:
<http://www.SayImprove.com>
part of the SayPlanning.com life-event network



Improving Your Home: Summary Booklet

SUMMARY: STARTING YOUR HOME IMPROVEMENT PROJECT

View Home Improvement Ideas

Your first step is figuring out what you would like to do.

Perhaps you are looking at expanding your kitchen, adding a bonus room, updating your bathroom appliances, or simply redecorating the nursery room.

View some ideas on home improvement trends and other home projects:

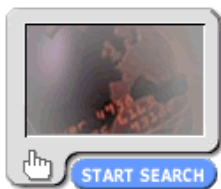
design considerations: <http://www.SayImprove.com/ideas/>

Design Your Home Improvement Project Plan

Take your ideas and develop a plan that can be presented to a home improvement contractor. The plan includes:

- traffic and layout considerations for best design
- sketches and architectural plans, if needed
- construction specification plan, noted below
- architectural engineering plans, if needed
- meeting with an architect and/or engineer

view what's needed: <http://www.SayImprove.com/plan/>



LetsRenovate.com

Design Your Home Remodeling Specifications

The Specification Plan defines the design and product specifications for your home remodeling project.

if completed

It will list the size and type of rooms, the general layout of each floor, the plumbing needs throughout the house, flooring requirements for each room, type of doors and windows, electrical plan, type of HVAC, landscaping layout, etc.

Begin with Design Plan A:

visit our affiliated site for a complete discussion on specification planning
<http://www.LetsRenovate.com/specs/>

Find a Contractor

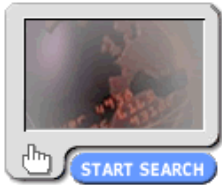
Define your project specification plan prior to selecting a contractor. The plan will support your selection criteria and cost estimate.

find and select the right remodeling contractor:

<http://www.SayImprove.com/contractor.html>

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HOME IMPROVEMENT SHOWCASE



[SayImprove.com](http://www.SayImprove.com)

- ATTIC FLOOR PLAN:** <http://www.SayImprove.com/attic>

Ideas and product trends for: attic insulation, home ventilation and air quality, heating and cooling, water heating, attic storage, bonus rooms for stellar exploration and art gallery.

- UPSTAIRS FLOOR PLAN:** <http://www.SayImprove.com/upstairs/>

Ideas and product trends for: master bedroom, master bathroom, nursery room, child bedroom, teen bedroom, cleaning closet, utility room, bonus rooms for home office, play and exercise.

- MAIN FLOOR PLAN:** <http://www.SayImprove.com/main/>

Ideas and product trends for: kitchen, dining room, living room, family room, den library, foyer, utility room, conservatory, recreation room, music room, home bar, home theater, and more.

- BASEMENT FLOOR PLAN:** <http://www.SayImprove.com/basement/>

Ideas and product trends for: heating and cooling, water heating, storage, utility room, dark photography room, sports closet and more.

if completed

- HOME PROJECTS:** <http://www.SayImprove.com/plans/>

Ideas and product trends for: home flooring, home lighting, home decor, home entertainment, door and windows, walls and ceilings, utility desk, and more.

- EXTERIOR HOME PLAN:** <http://www.SayImprove.com/exterior/>

Ideas and product trends for: exterior siding, driveway, walkway, rain gutters, chimney, roofing, and more.

- GARDEN LANDSCAPING PLAN:** <http://www.SayImprove.com/outside/>

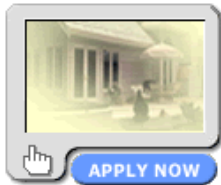
Ideas and product trends for: garden design, garden maintenance, garden structures, decks and patios, garden lighting, garden furniture, swimming pools, water ponds, sport facilities, and more.

Complete Product Showcase:

Link to: <http://www.SayImprove.com>

FINANCING YOUR HOME IMPROVEMENT PROJECT

Types of Home Equity Financing



[YourEquity.com](http://www.YourEquity.com)

Home Equity Lines of Credit

works like a credit line. You will receive special "equity" checks that can be used to advance yourself a loan up to your approved available balance. Simply write the loan amount you need.

Home equity lines of credit are variable rate products. The interest rate is subject to the PRIME rate plus or minus a margin.

Home Equity Loans

the home equity loan is a fixed rate loan. The money is advanced to you when you close your equity loan. This advance is a one-time loan, with no further advances made on your account.

Home equity loans are fixed rate products. Your rate will not go up or down during the term life of the loan. Rates are set by the lender.

How to Finance Home Improvement

if completed

1) Start with a Home Equity Line of Credit:

Use the equity line to make payments to contractors and suppliers during the construction phase of your project.

2) Close Out Your Financing with Your Home Equity Loan:

At the end of the construction phrase, close the line out and convert the balance into a fixed-rate home equity loan. Repayment terms can be set to 15 years or more. Make sure your equity loan allows prepayment without penalty.

HOME EQUITY PRODUCT FEATURES	
Equity Loans	fixed rate loans at 10yr-20Yr
Equity Lines	credit lines with check access
Loan Amounts	depend on LTV value of home
Interest Cost	may be tax deductible
Shopping Rates	use our comparison sheet
Get Information: http://www.YourEquity.com	

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OTHER QUICK LINKS

HOME CENTER LINKS		NOTES
<input type="checkbox"/>	Home Buying Guide http://www.SayHomeBuy.com	
<input type="checkbox"/>	Home Building Guide http://www.SayBuild.com	
<input type="checkbox"/>	Home Selling Guide http://www.SayHomeSell.com	
<input type="checkbox"/>	Moving Into Your Home http://www.SayRelocate.com	
<input type="checkbox"/>	Remodeling Your Home http://www.LetsRenovate.com	
<input type="checkbox"/>	Making Some Home Improvements http://www.SayImprove.com	

DEBT / CREDIT MANAGEMENT GUIDE		NOTES
<input type="checkbox"/>	Building and Sustaining Your Credit http://www.SayGoodCredit.com	
<input type="checkbox"/>	Budget Management http://www.SayPlanning.com/budget/	
<input type="checkbox"/>	Lowering Your Bills http://www.SayLowerBills.com	

OTHER LINKS OF INTEREST		NOTES
<input type="checkbox"/>	College Planning Center http://www.OfftoCollege.com	
<input type="checkbox"/>	College Savings Tips http://www.SayPlanning.com/mynetinvest/	
<input type="checkbox"/>	Increasing Your Income Guide http://www.SayPlanning.com/income/	
<input type="checkbox"/>	Center for Unique Online Shopping http://www.nBuy.com	
<input type="checkbox"/>	View What's New in Rebate Credit Cards http://www.SayCards.com	