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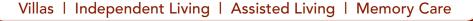
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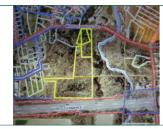


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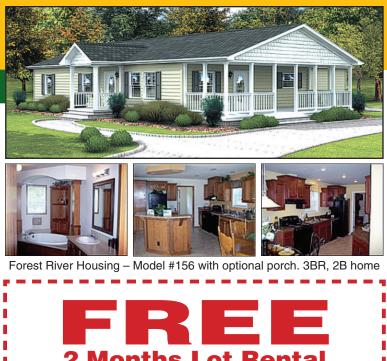
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Making the best of a small dining space

Some homeowners may aspire to have expansive dining rooms replete with seating for 12 beneath a stunning chandelier. That kind of space certainly makes hosting dinner parties easier. However, modern homes typically have small dining rooms that require homeowners or renters to be resourceful when entertaining guests.

Hosts may not be able to expand their dining spaces, but there are some clever ways to maximize every inch of a small dining room and even some smart solutions for those who don't have dining rooms at all.

• Create the illusion of more space. Eating areas can be made to feel larger with a few tricks. A mirror on the wall will reflect light and make the room appear larger. In addition, a large-scale patterned floor or oversized artwork on the wall may make the room appear more spacious.

• Maximize seating. Chairs can take up a lot of room in a dining space. To maximize seating availability in smaller dining rooms — or in spaces where you need to create a seating area — look to built-in banquettes or bench seating. These ideas can help create an instant cozy nook and save on space in the process.

• Let space lead furniture choices. Depending on

the size and shape of the room, select a table that will fit comfortably. A round, pedestal table may take up less real estate in a smaller room than an oblong or rectangular one. Also, if you have a narrow, galleytype dining space, select a narrow table and low-profile chairs. Again, benches may work well in narrow spaces.

• Utilize the kitchen island. Many modern homes have no dedicated dining rooms but kitchens that open up to living rooms. Homeowners with kitchen islands can utilize large islands as dining areas, and they're easy places to enjoy casual meals when stools are pulled up to the island.

• Install a drop-leaf table. Drop-leaf tables do for dining spaces what Murphy beds do for guest rooms. A wall-mounted drop-leaf table can be dropped down for entertaining and folded back up when the space needs to be repurposed.

• Lighten up the color palette. Make dining spaces seem larger with brighter colors. Brightly colored decor, furniture and flooring can do the trick.

• Invest in storage pieces. A simple buffet can store silverware, table cloths, wine glasses, and more, but also serve double-duty as a bar or server for a buffet.

Petite dining spaces can be functional when space is maximized and design tricks are called into action.





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The information provided assumes the purpose of the loan is to purchase a property, with a loan amount of \$150,000 and an estimated property value of \$187,500. The property is located in Ohio. The property is an existing single family home and will be used as a primary residence. An escrow (impound) is required. For a well-qualified borrower; subject to certain underwriting guidelines. At a 2.625% interest rate, the APR for this loan type is 2.730%. The payment schedule would be 359 payments of \$602.48 at an interest rate of 2.625% and 1 payment of \$600.96 at an interest rate of 2.625%. Because an escrow account is required, the actual monthly payment will also include amounts for real estate taxes and homeowner's insurance premiums. **RATES AND OFFER SUBJECT TO CHANGE WITHOUT NOTICE. Rates Effective 10/04/2021.**