

SEPTEMBER 2023

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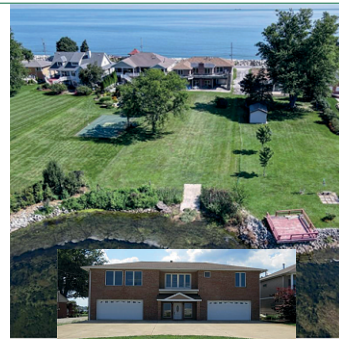
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## Steps to take before applying for a mortgage

A home is the single biggest purchase most people will ever make. That's perhaps become even more true in recent years, when the cost of homes has increased dramatically.

The sticker price of a home may come as a shock to first-time buyers, but few homeowners purchase their homes in cash. Mortgages are a vital component of home ownership for the vast majority of buyers. Mortgages are loans obtained through the conveyance of property as security. When homeowners pay off their mortgages, the title of the property officially transfers to them from their lenders.

Though most homeowners utilize mortgages to buy their homes, that does not mean the process is the same for everyone. A host of factors affect mortgage terms, and there's much prospective homeowners can do to secure the best agreement possible.

- Recognize why a low interest rate is important. Mortgage interest rates have drawn considerable attention in recent years, as rising inflation has led to rates that have reached their highest point in more than a decade. Even a seemingly small difference in interest rates can save or cost homeowners thousands of dollars, if not tens of thousands, over the course of a loan. For example, the financial experts at Bankrate.com note that the difference between a 5.5 percent interest rate and a 6 percent interest rate on a \$200,000

mortgage is roughly \$64 per month. That might not seem like a lot, but over the course of a 30-mortgage the borrower who gets the 6 percent loan will pay in excess of \$23,000 more in interest than the borrower who secures the 5.5 percent loan. Recognition of the benefits of securing the lowest interest rate possible can motivate prospective buyers to do everything in their power to get a low rate.

- Work on your credit score. So how can borrowers get the best possible rate? One way to go about it is to improve credit scores. Average mortgage interest rates vary significantly by credit score, with higher scores earning borrowers significantly lower rates. According to data from FICO, as of mid-February 2023 borrowers with a FICO score of 760+ earned an average interest rate of 6.06 percent, while those with scores between 620-639 secured an average rate of 7.65 percent. By bolstering their credit scores before applying for a mortgage, prospective homeowners can improve their standing in the eyes of mortgage lenders, which can potentially save them tens of thousands of dollars over the life of the loan.

- Identify how much you want to spend. Prospective home buyers may be approved to borrow much more money than they think they will qualify for. That's because lenders do not consider factors like utilities, insurance, day care, or other expenses everyone has.



That means it's up to borrowers to determine how much those expenses will be, and how much they should be spending on a home. Though it might be tempting to borrow up to the amount lenders approve you for, in general it's best to stay below that amount so you can capably meet all of your additional obligations.

Mortgages enable millions of people to buy homes each year. Some simple steps before applying for a mortgage can help prospective homeowners secure the best terms.

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# Amplify Autumn Curb Appeal

## 5 home renovation projects to tackle this fall

(Family Features) With lower temperatures and milder conditions, fall provides a perfect opportunity to tackle that home renovation to-do list. Whether you plan on making minor improvements or wholesale changes are on the horizon, taking on a few DIY projects can help you boost your home's curb appeal (and its value) while also prepping for colder weather in the days ahead.

Making investments now - like putting time and money toward long-term energy efficiency - can pay off down the road, whether you're planning for a potential sale or simply looking to get more enjoyment out of your home. Plus, many exterior upgrades can be completed by homeowners, meaning there's no need to hire a professional when it's time to give your home a refresh.

Beautify those dull areas, boost resale value and add comfort with these ideas from the experts at Westlake Royal Building Products, a manufacturer of high-quality, low-maintenance products designed to meet the specifications and needs of building professionals, homeowners, architects, engineers and distributors.

### Add or Replace Shutters

As a classic exterior design element, shutters can add instant charm to your home. With a variety of materials and colors to choose from, you can add shutters that suit your style and budget to give your home a more polished look. If it's already adorned with shutters, consider updating them with newer styles for a fresh appearance.

### Upgrade with Stone Veneer

Natural and textured home trends continue to rise, leading many building pros and homeowners to gravitate toward stone veneer, or manufactured stone, as it can replicate the look of real stone. The wide range of exterior and interior applications means you can add comfort, character and beauty while complementing your existing style. Consider an option like Versetta Stone from Westlake Royal Building Products, which offers homeowners an authentic, hand-crafted look in a panelized format that's easy to install with nails and screws. There's no need to paint, coat or



seal once installed for a low-maintenance solution for accent walls, fireplaces, siding, entryways and walkways.

### Refresh Porch Columns

Routine cleaning is one way to maintain porch columns, but if they're rotting or splitting, consider PVC porch column wraps for a visual transformation. Easy and often affordable, they're durable and decorative to fit existing columns or poles and can be painted to match your exterior color palette. They're resistant to pests, moisture and weather damage for long-lasting and nearly maintenance-free upgrades.

### Invest in Insulated Siding

Good insulation is key to keeping your home warm, cozy and weather-proof during colder months. While there are many ways to upgrade the insulation of your house, some homeowners are turning to insulated siding for a long-term solution. Long-lasting, weather-proof, durable and aesthetically pleasing, CraneBoard Solid Core Siding from Westlake Royal Building Products offers a cost-efficient way to beat the cold. It's low maintenance, built to last



and withstands temperature fluctuations and hurricane force winds for a highly functional option to keep cold out for years to come.

### Update the Driveway

Whether you're looking to make some simple updates or it's time for a complete renovation, showing your driveway some love can significantly improve your home's curb appeal. Adding an address post with a hanging basket or planting trees,

shrubbery or flowers along the sides lends immediate aesthetic improvement. For added low-light visibility and visual appeal, install lights along the perimeter to help the greenery stand out in the evening. If you're ready for a major overhaul, consider upgrading the driveway using cobblestone, pavers or stamped concrete.

To find more ways to boost curb appeal this fall, visit [WestlakeRoyalBuildingProducts.com](http://WestlakeRoyalBuildingProducts.com).



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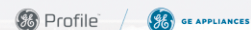



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