

## \*Buy

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can afford more than you are already paying on a mortgage or rent, put the additional amount in a savings account. For example, if you currently pay \$800 a month and you can truly afford \$1,100, put the additional \$300 in a savings account. This will show you that you can afford the higher monthly payment, as well as accumulate some money for your down payment or cash reserves. You want a house to be a joy, not a burden. It will

also be important to work with a Realtor who understands your needs and desires.

If inflation rages over the next few years, buying a home might be a smart move. Fixed interest rate debt is a great hedge for inflation. Inflation will help drive up nominal wages, making house payments easier to afford.

Weigh all the factors

Being a home owner is very exciting. And if you do some research and weigh in all the factors, it could possibly be a move for you right now. In this kind of economy, if you

have a stable job and expect to live in the house for 5 or more years, then the benefits of buying in the near-term appear to outweigh the costs at this time.

If you do find it will work for you at this time, here are a few guidelines:

- 1) Find a house you love
- 2) Find a house that makes sense for your financial situation
- 3) Find a house you will have for more than 5 years
- 4) Lock in a long-term mortgage

Work with your mortgage

lender to determine which mortgage options work best for you. If you have mortgage lending questions or would like to discuss home mortgage loan options, we'd be happy to sit down with you. Just call or email to set up an appointment: Gloria Bohn, 605-665-4951, gbohn@firstdakota.com Sandy Brown, 605-624-5845, sbrown@firstdakota.com

Or go to FirstDakota.com to complete our prequalification application.

■ *Editorial provided by First Dakota National Bank*

# Add some fresh color to kitchen cabinets

Many homeowners dream of giving their kitchens a full-scale remodel. Though such a project can give a kitchen an entirely new look, that look does not come cheap. According to Remodeling magazine's 2013 "Cost vs. Value Report," homeowners can expect to spend more than \$53,000 on a major kitchen remodel and recoup just below 70 percent of that cost at resale. So while the idea of a full-scale kitchen remodel might be a dream project, the cost of such an undertaking is beyond many homeowners' budgets.

But homeowners who cannot afford a full remodel can still give their kitchens a new look and can do so for relatively little money. Painting kitchen cabinets a new color or simply giving fading cabinets a fresh coat of paint can instantly add life to a kitchen, giving the room an entirely different feel without breaking the bank. The following are a few tips for homeowners planning to paint their kitchen cabinets.

\* Assess your existing cabinets. Some cabinet materials, including wood and metal, can be repainted without much of a fuss. But other materials, including plastic

laminates, are not so amenable to repainting, and will likely require specialty paints. Homeowners with plastic laminate cabinets should first paint a spot or two with a sample paint, being careful to choose a spot that's concealed. If the paint bonds well to the plastic laminate, then you can go forward and buy enough paint to redo all of the cabinets. If the paint does not take, consult a professional to find a paint that's likely to be a better fit. Expect this process to be one of trial and error.

\* Plan for ornate cabinets to take a little longer. Painting projects will go faster when cabinets have flat fronts, but they can take considerably longer when cabinets are unique and more detailed. If your cabinets are ornate, then factor this extra time into your schedule.

\* Remove the doors and hardware. When painting cabinets, it's best to essentially disassemble them, removing the doors, handles, knobs, latches, and any additional hardware. When removing hardware, be sure to set them aside in clearly marked plastic bags so it's easier to reassemble the cabinets once the fresh coat of paint has dried.

As doors are removed, number each door and its corresponding location, much like products that require assembly are numbered at the factory. This makes it easier to reassemble and ensures the cabinets and their hinges will

align properly once you have finished painting.

\* Don't paint dirty surfaces. Cabinet surfaces have likely collected their share of dirt,

## \*Cabinets

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