

In 2006, MARC (Mid-America Regional Council) began a home remodeling loan program in 15 inner-ring Kansas City suburbs. They partnered with CommunityAmerica Credit Union to provide more than 130 loans totaling approximately \$2.3 million. The program was a success and has expanded to over 33 communities including the unincorporated areas of Clay and Jackson County, MO and Johnson County, KS. (see complete list below)

KANSAS

- Bonner Springs
- Edwardsville
- Fairway
- Gardner
- Johnson County [unincorporated]
- Kansas City, KS
- Leavenworth
- Merriam
- Mission
- Olathe
- Overland Park
- Prairie Village
- Roeland Park
- Shawnee
- Tonganoxie
- Westwood

MISSOURI

- Clay County [unincorporated]
- Gladstone
- Grandview
- Houston Lake
- Independence
- Jackson County [unincorporated]
- Kansas City, MO
- Lee's Summit
- Liberty
- North Kansas City
- Northmoor
- Parkville
- Platte City
- Platte Woods
- Raytown
- Riverside
- Sugar Creek

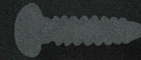
KEEP YOUR HOME VALUABLE AND YOUR NEIGHBORHOOD DESIRABLE. START WITH A MARC HOME REMODELING LOAN FROM COMMUNITYAMERICA.

913.905.6629 | marc.org/loanprogram



*APR = ANNUAL PERCENTAGE RATE. Payment will be equally amortized over the term of the loan. Example: \$30,000 loan amount at 6.25% APR for 120 months results in monthly installments of \$336.82. Minimum loan amount \$5,000, maximum loan amount capped at \$30,000. Tax-assessed value of home may not exceed \$250,000. Minimum and maximum loan amounts and tax-assessed value restriction set by MARC. Applicant pays for mortgage tax (in KS \$2.60 per \$1,000). Homeowners insurance required. Program and rate subject to change and will end at the discretion of CommunityAmerica. **Consult your tax advisor regarding deductibility of interest. CommunityAmerica Credit Union is federally insured by the National Credit Union Administration.

REMODEL. REVITALIZE.



IT'S TIME TO BRING IN THE BIG TOOLBOX AND A LOW-INTEREST HOME EQUITY LOAN.



MARC
Mid-America Regional Council


**Community
America**
CREDIT UNION



YOU LOVE THE NEIGHBORHOOD. BUT THE OLD HOUSE NEEDS MORE THAN JUST A NEW COAT OF PAINT.

REMODELING ISN'T ABOUT KEEPING UP WITH THE JONESES.

And it's more than just changing the look of a room. Remodeling increases the value of your home, which keeps your neighborhood vital and desirable for future homebuyers, which keeps property values high.



WHAT IMPROVEMENTS TO MAKE?

You can make basic changes to help increase the efficiency of your home like window and door replacements or plumbing and electrical upgrades. Or you can get fancy with a room addition, kitchen modernization or a completely new facade.

TIP

Consider how long you intend to live in the house when deciding on the type of improvements you want to make.

NEED IDEAS?

How do you upgrade or modernize an older home? Get some fresh ideas from the *Idea Book* and *Green Idea Book*. Visit marc.org/loanprogram/



DIY OR HIRE A PROFESSIONAL?

If you are the adventurous type or very handy, you could tackle a home improvement project on your own. But if you're like most of us with no such expertise, hiring a reputable local contractor is probably the way to go.

TIP

Remember to get a comprehensive proposal and a signed contract before any work begins.



WHERE TO GET THE CASH?

This is where CommunityAmerica steps in. You can get a low-interest rate home equity loan to do all the updates you want. In fact, you'll get a discounted rate as part of the **MARC Home Remodeling Loan Program**.

TIP

Check with your tax professional. The interest could be tax-deductible.** And who couldn't use another deduction?

MARC HOME REMODELING LOAN PROGRAM DETAILS:

- + special discounted interest rate
- + loan amounts from \$5,000 up to \$30,000
- + flexible terms from 1 to 10 years*
- + home must be owner-occupied
- + tax-assessed value not to exceed \$250,000
- + home equity loan has a fixed rate with a one-time advance
- + must qualify per CommunityAmerica lending standards



CALL COMMUNITYAMERICA TO APPLY TODAY. 913.905.6629