

# ummer Decor Ideas for Your Home

enjoying the season. From the views, and not cover up the cooling interior color palettes to opting for casual interiors over the stuffy formal ones, summer decor ideas are easy. Do you have a summer beach house, or would you like your home to FEEL like a summer beach house? Either way, the warm outdoors and cool evening breezes make your home the optimal place to entertain and relax. Try these easy summer decor ideas to take advantage of all that the season has to offer.

FURNITURE: Dark and muted tones are perfect for fall and winter, but spring and summer scream for light and airy colors. Use removable slipcovers, or decorative throws to bring bursts of color and brightness. Prefer whites and neutrals? White and khaki slipcovers are casual but can be dressed up with formal throw pillows in an

DRAPERY: When you want to bring in the cool night air, and keep out the hot summer sun use curtains instead of drapery. Drapery material is heavy and dark, while curtains paired with sheers can give you versatile flexibility in the summer

windows use valances. Valances in summer textures and colors will leave your windows looking finished, with an obstructed view.

BRING IN THE OUTDOORS: When you think of summer it's all about the feelings of the outdoors. Flowers, plants and fresh fruit centerpieces make your home smell aromatic and look beautiful. For a more rustic feel, try bringing in eco-friendly materials like bamboo, hemp, and jute area rugs. These materials bring an exotic and natural feeling of the outdoors in. Remember, entertaining outdoors will also give a welcome break to being inside. Summer is about being flexible and spontaneous!

VIEWS: What better way to welcome summer into your home, than looking at a breathtaking view? Maximize your furniture placement by facing it towards your pool or lush green yard. Your enjoyment of your home is based on your emotions. If opening windows to hear nature makes you feel good, do it! Don't love the view from your windows? Consider

that you love the look and feel

KID FRIENDLY: Let's face it,

summer time means kids around the house! Make sure fabrics and slipcovers are machine fun! Make summer time arts and crafts projects with seashells, pine cones, and nature inspired

kids are out of school and finds, which the kids can pick out. Their projects can turn into summer décor that you display proudly around your home! washable, and are casual and Summer decor is all about finding the right balance between enjoyment, relaxing, and livable interiors. Try these

tips for your home and see if you don't instantly feel like taking the day

offto enjoy your











Transporting • Set-Ups • Tear Downs YOUR COMPLETE MOBILE HOME TRANSPORTATION, SET-UPS & TEAR DOWNS













#### **Manufactured Home Financing Tips**

As with any other buying decision, it is important to shop around when looking for a mortgage company to work with. If a lender makes you an offer, that doesn't necessarily mean you have to jump at it and say yes. Look at several lending institutions, schedule appointments, and request information about how to finance manufactured homes. Ask for a copy of the lenders' basic manufactured home financing program. Here are some additional questions to ask:

What type of loan do you qualify for? Will it be a traditional mortgage, a construction loan, an end loan or a personal loan?

What are the advantages and disadvantages of each of the loan options you qualify for?

If you choose an "end" loan, how long will it take for retailer and contractors working on the project to receive their payments?

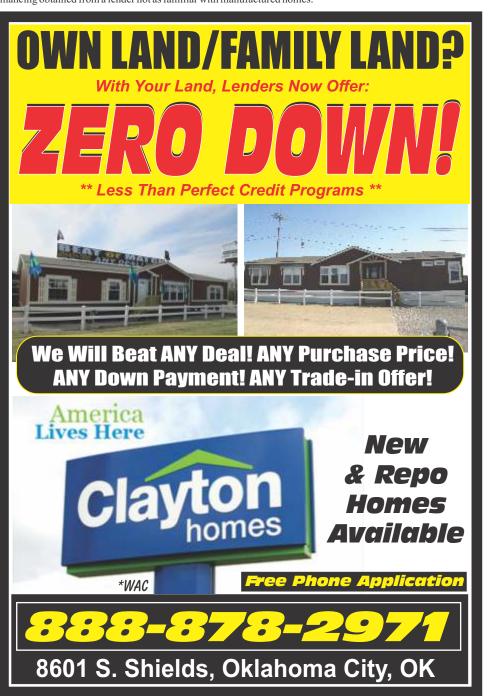
During the manufactured home financing process, do you work in conjunction with the funding requirements of the manufactured home retailer?

Follow Through With Your Research

Once you have found a lender you are comfortable working with and will meet the coordination criteria of your retailer, ask a lot of questions. The lender should also explain how many years you'll be paying on the loan. He/she should explain the interest rate and whether it's fixed or adjustable. In addition, the lender should discuss your credit report with you. The information found on your credit report provides the lender with with an insight into your credit history and determines the interest rate.

Consider Retailer Financing Programs

If you are having difficulty securing financing for your manufactured home, the dealer from whom you are making your purchase will most likely have available financing programs with lenders that specialize in manufactured home financing. The terms and conditions of these loans are usually competitive and less complicated than financing obtained from a lender not as familiar with manufactured homes.



# Affordable Manufactured Homes "Make Sense"



The most affordable kind of new homes, according to U.S. Census Bureau figures, are modern manufactured homes.

According to the 2012 Foremost Survey of Mobile/Manufactured Home owners, 36% of households who own manufactured homes have less than \$25,000 in net worth. That underscores the affordability of manufactured homes.

What surprises many is that 23% of those surveyed have a net worth of \$100,000 to over \$500,000. This only demonstrates the broad cross appeal of the manufactured home.

Contrast the net worth of manufactured home owners with this from the Harvard study. "Among households aged 35-44 in the uppermiddle income quartile, for example, median net worth in 2010 was just \$13,000 for

renters, but \$69,700 for owners."

The standard of living determination of the Foremost study easily qualifies renters for owning a new manufactured home.

The rising cost of rent is another reason that owning a manufactured home makes more sense, both as a personal housing option and as a public policy.

Why should local, state or the federal government subsidize renting to the tune of billions of dollars a year, when people can save money and encourage affordable home ownership by turning

to quality manufactured homes?

The Foremost study has also determined that 39% of manufactured home owners own a mobile home in a land-lease manufactured home community, with 46% living on their own private

The homeowner option of not owning the land means that millions of manufactured home owners benefit from home ownership. When situated in a land-lease community there are little or no real estate taxes, as states, counties and cities collect taxes from those who own the leased land. An increased use of manufactured homes could save taxpayers billions of dollars per year! If you are among the 75% of renters who desire to own your dream home, it is still possible, with an affordable quality new manufactured

PRESITGE MED. HOMES 405-275-3555 • 800-229-1132 **BANK REPO MANUFACTURED HOMES MUST SELL ALI** 1998 Skyline 3/2, D/W 2012 Southern Energy 4/2 Double 2009 Palm Harbor 3/2, Double 2007 Champion, 2x6, Fireplace, 4/2, D/W 2008 Lexington, 5/2 D/W 2006 Legacy, 2/2, S/W 1999 Fleetwood, 4/2, D/W 1998 Guerdon, 5/3, D/W 1999 Fleetwood, 3/2, S/W

home built exactly as you need and desire it to be. It just "makes sense."

BE A PART OF THE FALL TOUR, RESERVE YOUR SPACE NOW





### FREE WITH NEW HOME!

Delivery allowance, leveled, tied down, trim out, a/c Installed, and 2 sets of steps. Hours: M-Th 9a-5:30p, F 9a-5p, Sat 9a -4p

Bring us any floorplan &

quote and we will beat it!









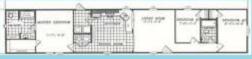
#### CHAMPION 16X80 3 BED/2 BATH



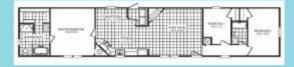
#### ATHENS CEDAR CABIN

16X80 3 BED/2 BATH





#### **CLAYTON SI PAD** 16X80 3BED/2 BATH



#### **CLAYTON VISION** 28X52 3 BED/2 BATH



# 1 + ACRE LOTS WITH APPROVEMENTS

#### SHERMAN RBI#1585

**26** 866 406-2578 903.868.2577

17245 STATE HWY 56, SHERMAN, TX

#### **DENISON** RBI #34559

**888.678.4560** 903.465.7018 4526 TEXOMA PKWY, DENISON, TX









## **Free Application By Phone**

www.oakwoodhomesoftulsa.com **918-437-1870** 

CELEBRATING THE AMERICAN DREAM
OF HOME OWNERSHIP
DISTRIBUTED BY:

THE OKLAHOMA BARGAIN JOURNAL 126 E. CHOCTAW AVENUE MCALESTER, OK. 74501 918-426-5500 FAX: 918-426-3510

WWW.WEEKLYBARGAINJOURNAL.COM

ANNUAL DISTRIBUTION SPECIAL SECTION

# Celebration of American Dreams During the Month of July!



- Family Owned And Operated
- Same Location For Over 30 Years
- **\$ LOWEST PRICES ANYWHERE**
- Friendly Staff Over 100 Years Combined Knowledge
- Most Value For Your Money
- \* Member of BBB & MHAO
- High Customer Satisfaction Rating
- Multiple Award Winning Dealership
- Homes For Every Budget
- **\* WE MAKE DREAMS COME TRUE!!!**

#### FLEXIBLE FINANCING AVAILABLE!

## Two locations to serve you!

5817 S. Shields **405-631-3639** 



6220 S. Shields 405-635-1797

**UNIVERSALOKC.COM**