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#### Adjustable-Rate Mortgage (ARM)

- Lower introductory fixed rate for up to 7 years<sup>1</sup>
- Lower monthly payment up front
- Rate changes limited after fixed rate period

#### Home Equity Fixed-Term Loan

- Fixed interest rate
- 5, 10, and 15-year terms Fixed low monthly
- payment
- Additional tax deductions<sup>2</sup>

#### Home Equity Line of Credit

- Intro promo rate for 12 months<sup>3</sup>
- Interest-only payments for 10 years
- Easy access for 10 years
- Additional tax deductions<sup>2</sup>

### Visit adviacu.org/loans or call 844.ADVIA.CU to get started.

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energy balance and the interest rate is expected to change by 2% every 12 months. In this scenario, the highest monthly payment would be \$1.772.56. Payment does not include property taxes/insurances, actual payment will be higher. Terms are abject to change by 2% every 12 months. In this scenario, the highest monthly payment would be \$1.772.56. Payment does not include property taxes/insurances, actual payment will be higher. Terms are abject to change at any time 3 Promotional APR with combined loan-to-value of 70% or below on Advia's Interest on home equity loans and lines of credit for first 12 billing cycles after closing. Estimated monthly payment for a \$10,000 HELOC during the promotional period for the following APR: 6.49% = \$54.08 (interest only). Minimum credit score of 700. Following the promo period of 12 months. APR will rever to a variable rate, which may change quartery based on the value of the index of Prime Rate as stated in the Wall Street Journal as of the last business day of each quarter is defined as a calendar quarter beginning 1/1.4/1.7/1, and 10/1. Your APR is equal to as low as the Prime Index + or – a margin. Ask about current rates. An increase in the index will result in an increase to your APR (including alfetime interest rate cap of 8% over initial loan rate). Variable rate to both the draw and repayment periods; based on credit score of Foorwer(s) and Combined Loan to Value (CLTV) of secured rate as a street in the 200 of application. All loans subject to change as black to the application. Multis 4/1.4/1.7/1 and 10/1. Your APR is equal to a slow as the Prime Rate as drate as a street in the Wall Street Journal as of the last business day of each quarter is a street in the index will result in an increase to your APR (including alfetime interest rate cap of 8% over initial loan rate). Variable rate ted to Prime Rate for both the draw and repayment periods; based on credit score of borrower(s) and Combined Loan to Value (CLTV) of secured rate as a drate of the pastor to approvalue



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## Have Home Questions? Need Answers?

What is the condition of my insulation? Is my home solar ready? Do I have a mold issue? Do I qualify for rebates or incentives? Is my home safe and healthy? How is my indoor air quality?







#### **Knowledge is Power!** Call Better World Builders today for a Home Performance Energy Audit and gain valuable insight on your home's performance and well-being.

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Home & Garden Expo 2024 Show Guide

# HOME & Garden EXPO 2024

### **FREE Seminars!**

#### FRIDAY, MARCH 8

**— 1:00**рм **—** 

#### **Growing Herbs Indoors**

Learn how to start, grow, and overwinter your favorite herbs indoors, caring for them with lights and fertilizers. Presented by John Ujlaky, Horizon Hydroponics

#### — **2:00**рм — Urban Gardening

From apartment balcony to raised bed, you can grow beautiful, productive plants in limited spaces. Presented by Linda Whitlock, Secret Gardens

- **3:00**рм -

#### Lavender Through the Seasons: Year-Round Care & Enjoyment

Explore how lavender can be maintained and enjoyed throughout the year, seasonal care tips, harvesting methods, and ways to preserve lavender's beauty and fragrance in different seasons. Presented by Anthony Tran, Shades of Lavender

#### — **4:00**рм —

#### Healthy Home Remodeling

Maximize the value and comfort of your home projects while receiving tax credits, rebates and improving indoor air quality. Presented by Mark Lee, of Better World Builders and Brad Batholomew, of Bartholomew Heating and Cooling





#### All seminars held in the North Building (Market Kzoo)

#### **SATURDAY, MARCH 9**

— **11:00**АМ —

#### So, You Want to be a Beekeeper?

If you've ever dreamed of having your own bee hives, a beekeeping instructor with KVCC will be your guide. Presented by Brian Walters, President of the Kalamazoo Bee Club

#### — **12:00**PM — Native Shrubs, Beautiful

#### Alternatives to Invasive Shrubs

Learn about Native Shrubs (including pictures) that can replace invasive shrubs and why this is important. Presented by Alysia Babcock, Owner, The Garden Guru Kzoo

#### — **1:00**рм —

#### Knowing if Solar is Right for You

We'll walk you through the basics of solar panel operation and their environmental and economic impacts. We'll also talk about the relationship with utility companies. Presented by Ray Myers, Michigan Solar

nuy myers, michigan Sor

#### — **2:00**рм —

#### **Create Stunning Centerpieces**

Tips for using simple items like grocery store bouquets to create beautiful arrangements. Presented by Sherri McCarty Snyder, Owner, Green Goddess Farm

#### — 3:00рм —

#### Healthy Home Remodeling Maximize the value and comfort of your home projects while receiving tax credits, rebates and improving indoor air quality. Presented by Mark Lee, of Better World Builders and Brad Batholomew, of Bartholomew Heating and Cooling

#### — 4:00<sub>PM</sub> — Making Mushrooms the Centerpiece of the Meal

Sautéed with onions or simmered in red wine and butter, mushrooms make great sides. We'll show you ways to cook King Oyster mushrooms that will really make them the star of the show. Presented by ZAZU Mushrooms





#### **SUNDAY, MARCH 10**

#### – 12:00pm – Waking Your Landscape

#### in the Spring

Does spring fever have you itching to start cleanup in your landscape? Learn the best time to complete those spring gardening tasks so that your landscape grows to its glorious potential this year. Presented by Linda Whitlock, Secret Gardens

#### — 1:00<sub>PM</sub> — The Benefits of Adding a Rain Garden to your Landscape

Learn why Rain Gardens are important, the planning and installation process and the best plants to add to your rain garden. Presented by Alysia Babcock, Owner, The Garden Guru Kzoo

#### — **2:00**рм —

#### The Bee's Knees: Pollinators and Lavender

Discover the vital role of bees in a lavender farm's ecosystem and how these essential pollinators contribute to the health and beauty of lavender. Presented by Anthony Tran, Owner, Shades of Lavender

#### FOR FREE ACTIVITIES ALL WEEKEND

Visit the Kalamazoo in Bloom Booths in the North Building of the Expo Hall!











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Kalamazoo

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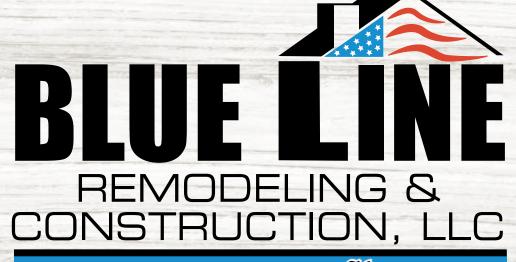
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Home & Garden Expo 2024 Show Guide

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