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President's Perspective



Happy Holidays to all of you! I want to extend my gratitude to you, our loyal members, for your continued support of Factory Built Owners of America. We appreciate you always, but at this time of year I want you to know that we are especially grateful for you. Whatever you celebrate during this time of year, I wish you great happiness with your family and friends.

Many of our readers have requested information on how to remodel and update their homes. In this issues of the *Factory Built Bulletin*, Jim McKelvey will discuss how to repair walls and prepare them for painting, texturizing, wainscoting, etc. Jim's article begins on page 3.

In keeping with the remodeling theme, Balance offers suggestions for updating your home without breaking the bank. Their article, Remodeling on a Budget, begins on page 9.

Sometimes with the holiday season comes post holiday debt. Take some advice from Consumer Credit Counseling of San Antonio to minimize the holiday debt "hangover." Their article, Holiday Debt Do's begins on page 7.

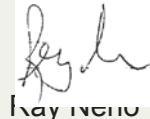
Since the first of the year is typically when colleges want applications for the coming school year, we are providing an article on Student Choice: Paying for College Made Easier. This article is being brought to you by San Antonio Federal Credit Union (SACU), and it begins on page 11.

Please let us know what other types of articles you would like to see in this newsletter. We are always open to suggestions on how to make this a better publication for you, our readers. Feel free to call us at 866-764-5505 or email us at info@factorybuiltowners.org.

Again, thank you for being such loyal members of FBOA. Have a very safe and healthy holiday season, and a prosperous New Year!



Yours sincerely,



Ray Heno
FBOA Board President



Minor Repairs, Wainscoting, Painting and Texturizing for Walls

by Jim McKelvey, Remarketer, CU Factory Built Lending

Hello my friends! I am glad to be back writing another article for you. I am in a great mood today. It could be because today is my birthday. My 91 year old Mama says that I'm 57, but I say that I am 17 with 40 years of experience. I am doing my best to never grow up!

Many of you have requested information on how to update the interior look or of your manufactured home. One thing that really sets the tone or feel of a home is the walls. The higher end manufactured homes have textured sheetrock walls, but most standard homes have vinyl covered sheetrock walls. The vinyl covering the sheetrock panels is similar to wallpaper, and it can really make the home look dated. These panels are 4 feet wide and 7' to 9' tall, by 3/8" to 1/2" thick. Because they are such specialized panels, you can't just go to the store and buy one to match if one gets damaged. So I will discuss four different ways of improving the interior walls of your home for a more updated look. First, I'll discuss how to make **minor wall repairs**, then how to **install wainscoting**, you'll learn how to **prime and paint** the walls, and finally, one of my favorites, how to **texture** your vinyl walls.

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Minor Repairs, Wainscoting, Painting and Texturizing for Walls

(continued from page 3)

Minor wall repairs. The color of the panels and location of the damage to your walls will determine the type of repair needed. If you have small holes or tears around the electrical receptacles, they can often be filled with caulking in a matching color. If you use latex caulking, take a damp cloth or sponge to remove any excess caulking.

To repair flat battings (molding) in a living room, for instance, remove flat battings from somewhere else inconspicuous, such as a closet, and use that to repair the damaged piece. I have also taken a panel out of a utility room or closet and used it in a living room. These can be tricky, though, because these interior wall panels are not only stapled to the wall stud, but glued. If you take your time, they can be removed without damage. I suggest you only take a 16" wide strip of wall panel, making a vertical cut down the wall studs and replace the section between the two studs covering the seams with flat molding. Use drywall in the closet to repair the area you removed, and paint all of the closet walls.

Repair holes in walls by first creating a stencil, placing paper over the hole and drawing a square or rectangle shape large enough to cover the hole. Cut out the stencil then place it over the whole marking the wall for the cut-out. Cut through the drywall removing the damaged piece. Now, using the stencil again, cut out a piece of similar thickness sheetrock for your patch. Slide a couple of pieces of wood panel or sheetrock through the hole to the back side, and set it with sheetrock screws from the front side. You can also use liquid nails adhesive to help secure it. This creates backing for your patch. Now you can glue and screw the new patch and it won't fall thru. Once this has dried, take a putty knife, and cover the seam with some premixed drywall joint compound. After the compound has dried, take a little sandpaper on a sanding block to smooth it, or wipe it with a damp sponge before it sets up.

Now here is another cool trick I learned from an old friend, Steve Browning. You can remove all of the trim molding from the walls and overlay the walls with 1/4" thick drywall. Install the 4'x 8' panels horizontally. Lay the first panel on its side on the floor up against the wall and go around the entire room. Since many homes have a 7' to 7 1/2' side wall the next panel will need to have a 1' to 6" strip cut off the length. This will leave one horizontal seam around the middle of the wall that will need to be taped and floated. Use sheetrock screws, and as usual, a little liquid nails to secure sheetrock to the walls. Apply outside corner trim around the windows or cut strips of 1/4" sheetrock to go inside of your window sills and use standard drywall metal edge trim. Again, prime your walls for best results.

Minor Repairs, Wainscoting, Painting and Texturizing for Walls

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You can remove a damaged vinyl covered sheetrock panel, and replace it with a similar thickness sheet of regular drywall. Regular drywall, (sheetrock) comes in 1/4", 3/8", 1/2", and 5/8" thickness. Not all stores carry the 1/4" and 3/8", but it's out there, just make a phone call to your home store. A 4'x 8' sheet of drywall costs around \$5-\$6 per sheet. Remember, **you must prime your walls before applying joint compound, texture, or paint or it will not stick to vinyl covered sheetrock.**

To repair a plug that has pulled away from the wall, slide strips of thin paneling through the opening and glue them on each side of the outlet using liquid nails. Use a small clamp to hold them in place until dry, and then reinstall the plug. If tears are visible behind the original plug cover, install an oversized plug cover.

Repair walls damaged by chair backs hitting the wall by installing a wide chair rail horizontally around the room. This leads me to my next topic.

Wainscoting: This is a wonderful treatment to repair walls and change the feel of a room. Often when I would purchase used homes for resale, I find a lot of wall damage under windows from leaks or pets. Taking a 4' x 8' wood wall panel, which costs between \$15 and \$40, cut it into 3 equal pieces of 32" tall by 48" long. One panel covers a 12' wide wall. Glue and brad nail these panels to the wall. Finish the wainscoting by attaching molding to the top edge.

Prime and paint walls: This works well to freshen a room. First repair any damage to the walls to be painted, and then clean the walls to prepare them for paint. Be sure to cover the floor with a tarp or plastic to protect it. Then tape around the cabinets, windows and doors to protect the woodwork. Tape the ceiling where it adjoins the wall to protect it from paint as well. Begin painting walls with a coat of primer paint first using a 3/8" nap roller and a good brush for the trim in the corners, around the ceiling, windows, and doors. I like Kilz 2 primer because it is water based, easy to clean up, and low on fumes. Once the primer has dried, you may begin painting with your desired paint. As a side note, paint comes in different sheens from gloss to flat. Keep in mind that a flat paint will not show flaws in the walls like gloss, however, flat paint is not washable. If you get a hand print on a flat painted wall the only way to make it go away is to repaint it. I like using eggshell sheen paint; because it is washable and still covers flaws.

Texturing vinyl walls. This will upgrade the look and feel of your house. I just love this approach. Once you have the old walls prepared or you have applied new drywall, making sure you have primed the walls, cover the floor, windows

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Minor Repairs, Wainscoting, Painting and Texturizing for Walls

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and outer perimeter of the ceiling 3' from the wall you will be spraying with texture. Using a hopper to spray texture onto your walls is easy. These hoppers look like a paint spray gun with a 16" tall funnel on top. The instructions on each gun will tell you how much air pressure to use and the nozzle on the spray gun allows you to adjust for the desired texture. I set mine for a light texture to achieve an orange peel look, but you can shoot heavy and flatten the texture with a trowel and get a knockdown look. Don't be afraid. Just practice on a piece of sheetrock until you get the look that you desire.

You can take premixed joint compound, and add a **little water** to create the consistency of a thick honey to use in your hopper. The mixture needs to be able to flow down to the gun. If it is too thin, it will run when it hits your wall, if too thick, it won't flow thru the gun. Don't be afraid, and remember if you don't like what you are seeing when you start, just scrape it off. If it dries, and you don't like it, just sand it down and start again.

Once your texture is dry, apply paint with a 3/8" nap roller, and cut in with a small brush. Again I would recommend an eggshell sheen. Remember to save a small can of paint with the paint code. If you ever need to touch up or repaint, you will be glad you did.

Once you have mastered the techniques, and you see the results, it will be hard to stop as you go thru your home. If you decide to try this in the bathrooms, and you are going to overlay the walls with new drywall, be sure to use green board which is designed to be used in wet areas.

All of these upgrades and repairs are really simple and a lot easier that you might think. But if you run into difficulty, be sure to use the knowledgeable people at the home improvement stores. They are usually happy to help. There are also home improvement books that will take you step by step thru the process. Good luck and have fun.

~Jim





Holiday Debt Do's

*Consumer Credit Counseling Service of Greater San Antonio
Provides Tips for Repaying Holiday Debt*

As the holidays wind down some people begin to prepare their New Year's resolutions. For many it's losing weight or quitting smoking. For others, it may involve getting out of debt. The post-holiday financial 'hangover' doesn't have to define the rest of your financial year. With smart planning, you can take steps to minimize the anxiety of post-holiday bill paying. To that end, **Consumer Credit Counseling Service of Greater San Antonio (CCCSA)** offers the following tips for getting rid of holiday debt.

DO assess your debt. Total up all your receipts from holiday shopping, entertaining and traveling so you can prepare for the bills as they're delivered. Carefully review your bills as holiday time is often riddled with an increase in identity theft. Make sure you can account for every purchase. Unauthorized charges should be disputed immediately, and in writing.

DO pay your bills as soon as they arrive. Avoid getting hit with late fees or over limit fees. At the first sign of a late or missed payment, inform creditors of your present situation and how you plan to resolve your financial problems. If

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Holiday Debt Do's

(continued from page 3)

you have a good credit and payment history, you may be able to negotiate your next payment. Remember, your creditors would rather keep you as a customer than lose you to bankruptcy.

DO pay more. Pay more than the monthly minimum payments as often as possible. Add extra cash to accounts with high interest rates. Remember, credit card debt is simply an unsecured loan. The longer the life of the loan, the more you'll pay for borrowing the money.

DO use your gift cards. Chances are if you got a non-store specific gift card for the holidays you can use it at the grocery store or drugstore or other places where you purchase everyday items. That way, you don't have to reach into your stash of cash. It's just like getting free stuff. Or you can use money usually spent on necessities to pay down more post-holiday debt.

DO develop and stick to a budget. Creating a budget helps you understand exactly where your money goes so you can meet your financial goals. Following the budget you've outlined will help your savings grow and your debt levels shrink.

DO sell unwanted holiday gifts. Why wait to re-gift later in the year when you can sell unwanted holiday gifts over the Internet? With online resellers such as Craigslist, e-Bay, and Froogle, the Internet has made it easy for anyone with a Web connection to sell unwanted items for some fast cash. While it also could be easy to shop while trying to sell, don't give in to the temptation!

DO start saving now! The holidays come at the same time each year, so start saving now and you'll hopefully avoid a holiday debt hangover next year. Check local banks or financial institutions for holiday savings accounts.

DO find relief through the NFCC member difference. From financial education to debt management services, CCCSSA's trained, Certified Consumer Credit Counselors offer low-cost and free financial educational information, money management advice and debt reduction services.

Consumer Credit Counseling Service of Greater San Antonio is a non-profit, full-service financial counseling agency that has been helping South Texans since 1984. They may be reached at 210.979.4300 or 800.410.2227, or www.cccssa.org.



Remodeling on a Budget

by Balance Financial Fitness

Wouldn't it be nice if our homes required absolutely no work? Unfortunately, those homes rarely exist. That is why so many homeowners remodel. With encouragement from advertisements and home decorating magazines, however, it is easy to over spend on remodeling. Some people spend so much that they can no longer afford their homes. Remodeling your home does not have to break the bank.

Determine what you can afford to spend

The most important part of any remodeling project is knowing what you can afford. Remodeling should allow you to enjoy your home more, not cause headaches over mounting debt. If you are paying for your remodeling with savings, the amount you have saved will limit what you can spend, but if you are paying on credit, it is easier to get in trouble. Unless the home is in desperate need of repair, delay projects until you can afford them, or do only those projects you can afford right now.

Remodeling on a Budget

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A little bit goes a long way

Simple things, like repainting walls and replacing outdated blinds and fixtures, can make your home look significantly better without having to spend a ton of money. You may want to start small before deciding to embark on big projects.

Skip the stainless steel and professional appliances

There is nothing wrong with purchasing stainless steel appliances, but if you are on a budget, purchasing black or white appliances instead is a good way to save. Stainless steel appliances can cost hundreds of dollars more than those in other colors. Professional appliances can have features that regular appliances do not have, but they usually cost significantly more too. Decide if you really need the eight burner stove with a griddle and refrigerator with digital temperature control and a wine rack.

Refinish or reface instead of replace your cabinets

Dated cabinets are common in older homes. While new cabinets could make your kitchen look nicer, ripping out the old cabinets and putting in new ones can be expensive. For the cost of a can of paint and some new knobs, old cabinets can get a fresh look. Resurfacing cabinets is another option. This costs more than painting cabinets but usually less than replacing them.

Use cheaper materials

Materials such as granite slabs and hardwood floors are appealing to many, but they can be budget busters. On the other hand, options like granite tiles and laminate wood flooring can provide a nice look at a fraction of the price.

Do the work yourself

Laying your own flooring or doing your own demolition could save you thousands of dollars. There are countless books and websites available with helpful information for do-it-yourselfers. However, a wise remodeler knows when to call in the professionals, especially if it involves highly specialized work, such as plumbing and electrical. If you do not know what you are doing, it could cost more money to have professionals fix your mistakes than what they would have charged in the beginning.

Magazines may showcase kitchen remodels done for \$60,000, but you do not need to spend that much. Updates can be done for a few thousand dollars, or less. Make money savvy choices and enjoy your home without worrying about paying mounting debt.



The Student Choice: Paying for College made Easier **<http://sacu.studentchoice.org>**

by Juan Antonio Ruiz, Director of Education Loans, SACU

With the cost of education constantly on the rise, more students and families are taking advantage of student loans to help pay for college. However, before you borrow, learn about all other Federal, State, private and institutional resources available to pay for college. Some of it may be free money such as grants and scholarships but you have to apply for the funds. It is never too early to start.

Things you should do:

- Meet with your high school counselor for information on career choices, colleges and financial aid.
- Learn about your college of choice; take a tour of the college.

The Student Choice: Paying for College made Easier

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- Complete your financial aid application as early as you can. It is available on line at www.fafsa.edu.gov as early as January 1st. Parents and students can request a Personal Identification Number on line as early as the beginning of the senior year. You can learn more about financial aid by visiting our website at <http://SACU.StudentChoice.org>.
- Search for scholarship applications as early as November of your senior year; talk to your high school counselor, visit with a college representative, or go on the web. There are many government-sponsored sites.
- Meet with a financial aid counselor and learn more about financial assistance programs, application deadlines and institutional policies. You can find out more information about financial programs at www.studentaid.ed.gov.

If you decide to borrow funds to pay for college, first take a look at student and parent loans offered directly from the U.S. Department of Education known as Federal Direct Stafford and Federal Direct PLUS Loans. These loans will typically offer lower interest rates and provide many repayment terms and benefits.

In some cases, you may find that the financial aid awarded to you, including federal loans, will not cover all of your college costs. At SACU we are working hard to help you meet all costs associated with attending college. The CU Student Choice loan program can help you fill the gap that financial aid may leave behind. CU Student Choice, like federal student loans, offers flexible repayment options, lower interest rates, zero origination fees and many other benefits. You could save hundreds of dollars a year by choosing SACU's loan. Learn more by visiting <http://SACU.StudentChoice.org>.

To apply, visit <http://SACU.StudentChoice.org> and click the "Apply Now" button or call 800-326-1604. Our Student Loan call center is open 24 hours a day, 7 days a week to answer your questions.





Merry Christmas!

Happy Hanukkah!

Happy Kwanzaa!

Whatever you're celebrating this month make it a happy event and have a very Happy New Year!

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FBOA members receive a refund of 15% off Skirt-Guard. Request coupon from FBOA, purchase Skirt-Guard via the company's website, and mail coupon with copy of purchase receipt to receive refund.



Whether you're interested in developing a workable spending and savings plan, getting out of debt, understanding and improving your credit report, buying a home, or planning for your financial future, BALANCE can help. Access free and confidential financial counseling and education through BALANCE, a nonprofit service.

Immediate access to financial counselors is available by phone at 1-888-456-2227 Monday through Thursday from 5 A.M. to 8 P.M., 5 A.M. to 5 P.M. on Fridays and 8 A.M. to 5 P.M. on Saturdays (PST).

If you're an FBOA member, call the FBOA office at 1-866-764-5505 to get the info you need to access the benefits listed above.

We're here for you!



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Please send them to:

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at the email or postal address above.

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I am an owner of a manufactured home.

OR

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