

HOUSECALLS



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Eco-Fashion: "Living walls" Grow Green

Architects are expanding on the idea of roof gardens by creating exterior wall gardens.

While roof gardens have long been touted as an eco-friendly, energy-saving idea, the notion of making walls into gardens never took root in design circles until recently. Now, architects are calling on hardy perennials such as *Pachysandra terminalis* to create a stunning new look in building design, according to Time.

Pennsylvania's Longwood Gardens boasts North America's largest living garden wall. At 3,590 square feet, it's 50 percent bigger than the previous record holder, PNC Bank in Pittsburgh. In South America, the InterContinental Hotel in Santiago, Chile, has unveiled its 17,000 square foot living wall.

These living walls require expensive drip irrigation and electronic monitoring systems so the plants don't dry out.

Choosing a New Home Mortgage Lender

Selecting a mortgage lender for a new home is one of the most important steps to ensure that the loan process runs smoothly and you get the right loan.

• Mortgage Brokers

They work with multiple lenders to get the best pricing for you. They act as an intermediary between you and the lender. Some have the capability to furnish a construction loan and convert it to permanent financing when the home is complete.

• Mortgage Bankers

Bankers negotiate with multiple lenders to get a good interest rate and product for you. They keep the loan "in house," which means their own employees

process the loan completely. This is a good option if you are limited on closing time.

If you are building a custom home, a mortgage banker may have access to construction financing in-house or may broker this portion of the loan out to other construction lenders

(interim lenders).

• Banks and Credit Unions

They can be a direct source for mortgages and construction financing. They may not be able to offer the best interest rates because they don't work with multiple lenders. The loan could take less time.

• Builder's Mortgage Lenders or Brokers

Many production homebuilders have their own mortgage lenders. Some will make it a condition of your contract that you use their lender. But they may require points up front. Once you agree to this, the interest rate or loan program might be higher than the market interest rate.

It's wise to write in the construction contract that you would like the option to use the lender of your choice. This will make the builder's mortgage lender try to be competitive. If they are not, you can use your own lender and still have incentives offered in the contract, according to experts at : newhomesmarketcenter.com.





ASK THE EXPERT

We are going to paint the interior of our house before we put it on the market. It would be easier to paint the ceilings the same color as the walls. Is this a good idea?

Glad you asked, because this issue of the newsletter focuses on paint colors. Here's some advice from home stagers.

First, never ignore the ceiling when you are preparing your house for sale. You might not notice the ceiling yourself but buyers do notice flaws in paint and texture in ceilings. Fresh paint on the walls always makes an old paint job on a ceiling seem dingy.

For ceilings, white bounces light to make a room look brighter and larger. Choose a shade of white that complements your wall color.

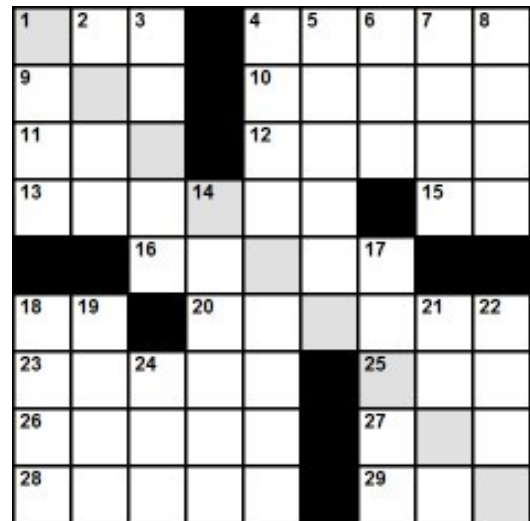
For heavily textured ceilings such as a swirled plaster, popcorn or lace finish, white is always the best color. Paint carefully so that the finish is even and no depressions in the pattern are ignored. Unpainted spots tend to stand out in patterned ceilings.

If your ceiling is smooth plaster, you can paint it in a light color complementary

Winter Garb Crossword

Across

1. Word said with a salute
4. “__ We Dance”
9. Yoko __
10. Eagle’s nest
11. Jersey call
12. Fancy fabrics
13. Respond
15. “Give __ a hug”
16. Seed coat
18. Hence
20. High standards
23. Boxing venue
25. “Look here!”
26. Carp
27. Authorize
28. Aerodynamic
29. Conditions



Note: The title is a clue to the word in the shaded diagonal.

Down

- | | | |
|--------------------|-------------------------|-----------------------|
| 1. Body | 6. Escort’s offering | 19. Face-to-face exam |
| 2. __ a good thing | 7. In __ of | 21. Head cook |
| 3. Fowl place | 8. Minus | 22. Drunkards |
| 4. Business pitch | 14. Wimp | 24. Night before |
| 5. Fireside | 17. Garlicky mayonnaise | |
| | 18. Pouches | |



to the walls. A tinted ceiling can dramatically change the whole look of a room, so make sure the color you choose is not too dark or unusual.

If your ceilings are high, you can paint any color that goes with the rest of the room. To make ceilings feel lower, and if you have enough light in the room, consider painting them a slightly darker color than the walls.

For average height or low ceilings, consider using a lighter tint of the wall color. It makes

the ceiling part of the decor.

Always choose neutral colors for walls when you are planning to sell your home. It doesn't matter how much you love your wall colors. When you are planning to sell, you have to start looking at your home with the eyes of a stranger. People have different opinions about color. Don't make your home stand out because a potential buyer hates the wall color.



Focusing on Color : Painting Your World

Wherever we go, we respond to color, though its effect is often underestimated. Color use is important to us in our homes and workplaces.

If you are selling a house, you will want to choose different colors than those you might use for your own home.



If you just purchased a house, you can add some of your own personality

with paint.

HGTV's Shari Hiller says color accounts for 60 percent of our response to a room. Here is some advice.

* Living room: Start with colors you love from something in the room. Consider colors from artwork, a rug, dishes, an accessory or furniture for a main color or accent. Buy two or three quarts of paint. Paint sample boards to hold up to the furniture, fabrics and surfaces you choose.

If you aren't sure where to begin with a color, experiment in a bathroom, a small hall or area between rooms.

* The dining room: Do you want the area to feel social and stimulating or be formal and quiet? Warmer, contrasting and somewhat brighter colors add to a sociable atmosphere. Deeper blue-greens and neutral colors make the dining area more formal.

* The monochromatic color scheme: In

any room, one color need not be boring. You can create bold or subtle variations within one color group with contrasting paint finishes. It helps to use matte finish paint for walls and slightly shiny eggshell paint for wood trim. The paint will appear to be a slightly different color. It can be attractive to paint an entire wall in a lighter or darker hue of the same color.

White or off-white tint can be a striking accent when used as trim with a monochromatic color group.

* For bedrooms: Softer, cool colors and neutrals create a quiet feeling.

* Children's bedrooms: Stay away from bright and intense wall colors, which are said to lead to unrest and irritability.

For an accent color in any room, select a warmer color, more toward reds, or a cooler color more toward blues, to compliment your main color group.

February 2010 American Heart Month Focus on Women and Heart Disease

This year, the American Heart Association presents "Go Red for Women," a movement providing information to women about cardiovascular disease.

Traditionally, we think about men being the primary victims of heart disease, but each year, it claims the lives of hundreds of thousands of women.

The older you are, the more likely it is that you will get heart disease. But healthy living at any age is the foundation for disease-free later years.

In your 20s, health isn't on your mind, and you believe there will be plenty of time later to think about it. Wrong. Heart disease can develop at any age, so it's crucial that you make health conscious decisions that will benefit you now and in the long run. Don't smoke, drink in moderation, and choose birth control methods carefully.

In your 30s, life is a balancing act between family, work and yourself.

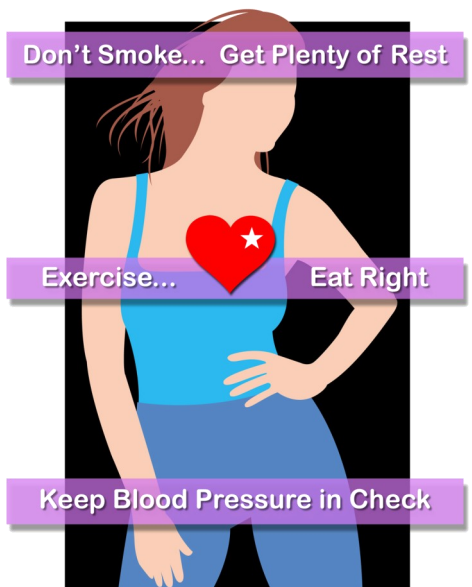
But you're not a kid anymore. Now is the time to build heart-healthy habits. If you avoid the conditions that put you at risk for heart disease until you turn 50, you may never develop heart disease. Check your family history, quit smoking, and avoid gaining weight.

In your 40s, it becomes even more important to make healthy choices. No matter what life brings, it's important to stay happy and healthy so you can enjoy the years to come. Make healthy lifestyle choices now that will benefit you in the long run. Eat well, exercise, watch your weight, and get a checkup.

In your 50s, your body is changing and that affects your heart. Check with your doctor too see if your numbers are acceptable for cholesterol, triglycerides, blood pressure, fasting glucose, and body mass index. To get your estimated

heart risk, go to: goredforwomen.org.

In your 60s, heart disease is more likely, but you have the power to prevent it. Smoking is the most preventable cause of death in the United States. It's never too late to quit. Keep an eye on body weight, continue to exercise, and have your blood pressure checked.





ESA, SRES, ABR, SFR,
EcoBroker, ePro, MBA



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FEBRUARY

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2  Groundhog Day	3	4	5
6 Super Bowl XLV	7	8	9	10	11	12 Lincoln's Birthday
13	14  Valentine's Day	15	16	17	18	19
20	21  Presidents' Day	22 Washington's Birthday	23	24	25	26
27	28					

Disclaimers: All real estate information deemed reliable but not guaranteed and should be independently verified. All properties are subject to prior sale, change, or withdrawal. Neither listing broker(s) nor this company shall be responsible for typographical errors, misinformation, misprints and shall be held totally harmless. If your property is currently listed with another real estate broker, this is not a solicitation of that listing.

Would You Like To Have Regular Reports on Real Estate Activity In and Around Your Neighborhood Delivered Right to Your Inbox?

Even if you aren't actively looking to sell or buy you may want to see what's going around where you live. Or you can pick ANY neighborhood in the Triangle and monitor real estate activity.

This Exclusive Service Is Called A

Market Snapshot Report

And It's Free Just Register At

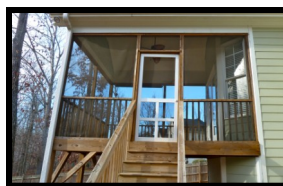
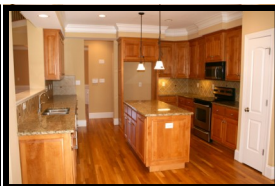
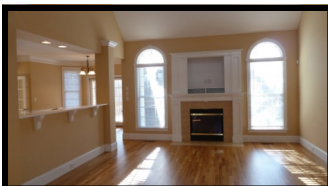
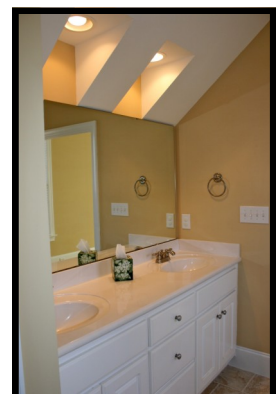
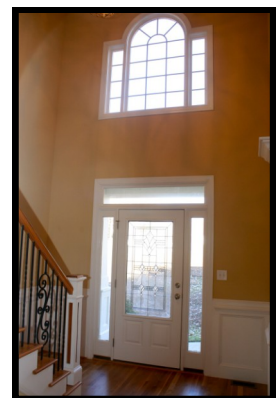
www.TheTrianglesBroker.com

Just Listed in Georgetown Woods in Youngsville Only \$335,000

www.65Kensington.com



3,045 SF 3 BRs 2.5 Baths On .72 Acre Lot W/2 Car Garage Lrg. Kitchen w/Island, Vaulted Fam. Rm, 1st Floor MBR, Formal DR, Office, Bonus, Screen Porch, 6ft Wood Privacy Fence





<<<< **My Listings as of January 29th, 2011** >>>>

Beautiful Transitional Home in Georgetown Square in Youngsville. 3,045 Sq. Ft on .72 acrs. 3BRs, 2.5 BAs, Kitchen w/IsL, Fam Rm w/ FP, 1st floor MBR, W-I-C, Bonus Screen Porch, 6ft Wood Privacy Fence



\$335,000
www.65Kensington.com

4,700 SF 4 Bedrooms 3.5 Baths On .72 Acre Lot With 3 Car Garage Gourmet Kitchen, 2 Story Great Rm w/See Through Gas FP 2 Story Foyer Lrg Bonus Room 1st Floor MBR, Sun Room, Hearth Rm, Game Room, Formal DR,



\$475,000
7704KensingtonManor.com

3,430 Sq. Ft. 4BR, 2.5 BAs in Historic Oakwood in downtown Raleigh. 3 Story, with bonus Rm and Guest BR and Full Bath on 3rd floor. Gourmet Kitchen w/ island. Family Rm w/ Gas FP, multi-level back



\$610,000 Short Sale
www.403Edenton.com



North Raleigh Contemporary Ranch in Stone Ridge . 4,236 Sq. Ft. 4BRs, 3.5BAs . Updated



\$525,000
www.813ThatcherWay.com

North Raleigh home in Wakefield. 4BRs, 3.5BAs, 2 Story Great Room, Sun Rm, Gourmet Kitchen w/island, breakfast nook. 1st floor Master Suite with W-I-C, Separate Tub/Shower, twin vanities, back deck,



\$369,900
www.11904PawleysMill.com

1,500 Sq. Ft. 2 Bedroom Garden Home with 2 full baths, living/dining area with gas FP. Garden rm with tiled flooring. Kitchen with eating area, & under cabinet lighting. Comes with refrigerator and washer/dryer. 2 Car



\$254,900
www.4602LudwellBranch.com

Wake Forest home off Burlington Mills Rd. 3,111 Sq. Ft. 4 BRs, 2.3 BAs. Kitchen has granite counter tops, island, gas cook top, double SS sink. Large Family Rm with gas FP. Living/ Dining area. Lrg Master



\$225,000
www.8705Poteat.com

In Falls Landing off Mitchell Mill Rd in N Raleigh off Hwy 401N. 2,220 Sq. Ft, 4 BR, 2.5BAs. Large Family Rm with gas FP, kitchen has lots of cabinet space, w/ island. MBA is large with separate Tub/Shower,



\$210,000
www.3222LandingFalls.com

