

# 6D REAL ESTATE

## Avoid buyer pitfalls

To have a successful home buying experience there are several potential pitfalls you must avoid.

One of the biggest mistakes many homebuyers (particularly first-timers) make is not getting pre-qualified. A lender's pre-qualification, or better yet pre-approval, will help you identify the maximum amount of home loan you can afford. This qualification can be used as a home buying measuring stick.

Too often buyers get sticker shock when they see the monthly payment on their dream home. A home's monthly payment usually includes the monthly taxes and insurance fees along with the principal and interest payment. That is why it is so important to get pre-qualified before starting your home search.



ROLAND  
HAWKINS

Also, understanding the advantages and disadvantages of the various mortgage options can make a world of difference. Living "house rich and cash poor" could lead to a very uncomfortable existence. If every dollar you earn is directed toward your house payment this situation has the potential to be very stressful.

Many buyers believe that they can save some money by not hiring a real estate professional. A buyer's agent will work on your behalf to help you close on the best deal available to you, not hiring a buyer's agent is a mistake because most listing contracts include a provision that pays a buyer's agent commission for your representation.

In North Carolina, every potential homebuyer is entitled to representation in a real estate transaction. This representation is not limited to resale homes. Actually, a good number of new homebuilders count on Realtors' business as part of their market strategy. New homebuilders pay the buyer's agents commission for introducing potential qualified buyers to their new home communities. If you would not go to court without a lawyer, then why would you purchase a home without the guidance of a real estate professional?

Another pitfall is the "perfect home" syndrome. This represents a buyer's fear that they will never find the perfect home. Better yet, they may use the excuse that they are waiting for the lowest interest rate.

While you attempt to save additional monies for a home down payment, property prices and mortgage interest rates could also rise making your monthly payment higher in the long run.

The right home may correspond with how much he or she can afford to purchase or it may be the home with the most convenient location or has the most features on their wish list.

Another potential home buying pitfall is not having a home inspected. It is considered a prudent decision to have a home inspected prior to accepting it. This is your opportunity to discover any hidden defects or potential expenses that you could inherit after closing.

ROLAND K. HAWKINS is a Real Estate Agent with Coldwell Banker United Realtors. He can be reached at (704) 840-5762 or via the internet: <http://www.rolandhawkins.com>

## Stoves a hot new option for heating



PHOTO: ARA CONTENT

Multi-fuel stoves provide options for home heating.

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If environmental, cost and convenience concerns put the damper on your love affair with your wood burning stove, take heart.

New energy efficient multi-fuel stoves that burn environmentally friendly, renewable fuel could reignite your passion.

Wood-burning stoves have been a home heating staple for centuries. More recently, stoves that burn dried wheat or corn, or pellets made from dehydrated, compressed wood chips, have grown in popularity. Multi-fuel stoves are the first heating option that allows you to burn all three environmentally friendly fuels in the same stove.

Like traditional wood or other single-fuel stoves, the multi-fuel stoves, when used as an alternative heat source for your home, can cut your energy bill by up to 70 percent, says Glenda Lehman Ervin of Lehman's, an old-time general store founded by her father in northeast Ohio in 1955. "The Environmental Protection Agency rates multi-fuel stoves as the most energy efficient stoves available," Lehman Ervin says.

Purchasing pellets, shelled and dried corn or hulled and dried wheat can be cheaper than buying wood and easier than chopping your own free wood. These alternative fuels are good for the environment because they are made of endlessly renewable materials that do not contribute to climate change the way fossil fuels do.

"You need to have the storage space for wood and it takes a year to properly season wood for your stove," Lehman Ervin notes. Wood must also be stored properly to ensure it is preserved and does not attract rodents or insects close to your home. Corn, wheat and pellets, however, require much less storage space and no special preservation or consideration by the homeowner.

"Anyone who doesn't have access to wood or who would prefer to

avoid the chore of chopping it, or the risk of storing it in their home, would find a multi-fuel burning stove a versatile alternative," she says. Like any stove, the multi-fuel stoves require a chimney. And the convenience of the alternative fuels makes a multi-fuel stove a good option for anyone living in a more urban area.

Multi-fuel stoves cost about the same as a traditional wood-burning stove. However, fuel costs are less than buying wood and far beneath fossil fueled heat. Dell-Point Europa, manufacturers of Greenfire stoves, cite a vast difference in average fuel costs, more than \$1,500 per month for electric, \$1,000 for oil and just \$385 for corn.

"Depending on where you live in the country, finding fuel can be as easy as visiting the local feed store," Lehman says. Or, you can find retailers on line at [www.pelletheat.org](http://www.pelletheat.org), the Web site of the pellet fuels institute, or by searching online for corn and wheat sellers in your area.

In bread basket states, corn and wheat are popular fuels. In the Pacific Northwest and Northeast, wood pellets may be more readily available.

To learn more about multi-fuel stoves, log on to [www.lehman.com](http://www.lehman.com). Fuel Facts

Approximate annual heating costs of:

- Electric - \$1,505
- Propane - \$1,390
- Oil - \$884
- Natural gas - \$864
- Wood pellets - \$658
- Wood - \$450 (or free if you have access to wood on your property)
- Corn - \$385

Fuel oil and natural gas form over millions of years through natural process. They are not "sustainable" fuel resources. Corn, wheat and wood are renewable.

- Corn and wheat can regenerate in a 180-day cycle
- Corn, wheat and wood do not contribute to climate change



## Fireplaces combine form and function

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Relaxing comfortably in front of the fireplace is a time-honored way to spend a crisp autumn evening at home with family. If the first cold snap sends you indoors to embrace the warmth of a comforting fire, you'll be happy to know that luxurious design has now met modern fire technology — making high-quality fireplaces the "hottest" home appliance trend this season.

Just as homeowners now require stainless steel kitchen appliances and energy-efficient washers and dryers, many consumers are now becoming "smarter" about the fireplaces used in their homes. Increasingly, homeowners are asking for heat sources that not only create warmth and comfort for the whole family, but also offer the finest in style and efficiency.

Thanks to modern technology, many of today's fireplaces are a far cry from the unattractive and inefficient hearths of the past. Whether you're designing your dream home, or just looking for an easy way to maximize comfort and save heating costs this season, remember the following when considering this popular home upgrade.

### Go to the source

It all begins with knowing which fuel source is most appropriate for your needs. Natural gas is a convenient way to have a warming fire at the flip of a switch or remote control. For more rustic or rural home settings, wood is the preferred fuel source for its classic "crackling" sound, and its low-cost and availability. As an interesting alternative, pellet stoves have become a popular heat source. Pellet stoves use recycled wood "pellets" normally destined for landfills, and many can also burn dried corn, a fuel type readily abundant in many parts of the country.

Efficiency is important

One of the most critical

performance measures of any heating appliance is the overall efficiency. This important data tells you how much of the generated energy is turned into useful heat — and is especially important with rising fuel costs nationwide.

"Heating appliances these days are no longer the fireplaces of old," says Kurt Rumens, president of Fireplace Xtremadair ([www.fireplace.com](http://www.fireplace.com)). "If you have an older fireplace, the efficiency difference can be drastic when compared to newer fireplaces. You can easily get more heat for your money and help avoid high-energy bills by upgrading an existing fireplace."

### Consider zone heating

Forced air heating systems distribute heated air from a central furnace unit through ducts to all areas of the home — even unoccupied rooms, thus wasting money. By contrast, an efficient fireplace emits warmth directly into the living space needing heat. This approach reduces household energy usage, while increasing ambience and comfort levels to the areas used most. Only heating the rooms you use is an obvious cost-effective heating solution.

With a wide variety of high-efficiency stoves and fireplaces available, there are now zone heating solutions for practically every room in the house. From large gas fireplaces in the living room or master bedroom, to compact pellet stoves for a small basement or alcove in the corner of the house, you can now have warmth and efficiency wherever you desire.

### Architectural consistency

Simply put, architectural consistency is a matter of replicating a particular architectural style in finished materials. And maintaining architectural consistency makes all the difference between a fireplace that looks like a cheap add-on and one that looks like it's an original part of the home.

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