

Real estate

THURSDAY, MARCH 8, 2007

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Watch for buying 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 prior to looking for a home. 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.

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

Many homebuyers 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.

In North Carolina every potential homebuyer is entitled to representation in a real estate transaction. This representation is not limited to resale homes. Actually, numerous homebuilders count on Realtors' business as part of their market strategy.

Another pitfall that too many homebuyers fall prey to is the "perfect home" syndromes. This is one of the most common excuses for not owning a home. This represents a buyers fear that they will never find the perfect home.

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.

By doing your homework, you can avoid some of the most common home buying pitfalls.

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ROLAND HAWKINS



Dimension is an important guideline in building a successful outdoor garden.

Make over garden with these tips

ARTICLE RESOURCE ASSOCIATION

Whether you are looking to create an outdoor retreat or just want a great place to entertain this summer, night and day backyard transformations can be a blooming success with tips from a pro any gardener can follow.

Professional garden designer and author of "Container Gardens for Florida" and "Instant Container Gardens," Pamela Crawford shares the five fool-proof secrets she used to breathe life into the gardens surrounding her exquisite Georgia home.

1. Annuals are a quick fix "Annuals are the perfect solution for injecting color into an outdoor scene," says Crawford. Look for bold new color choices in annuals like petunias, impatiens and vinca along with intricate pattern details in foliage annuals like coleus.

"Plant sweeps of color in hues that pop, like reds, pinks and oranges," says Crawford. The 'sweep' technique draws the eye across the space and lends to an 'at ease' feeling for those that enter the garden."

2. Fashion fabulous yet functional containers "A great container arrangement adds instant style to patios, porches, walkways and even flower

beds," says Crawford.

So what design guidelines did Crawford adhere to in building the container plants that adorn her home? In one word: dimension. "For the front porch, I chose hanging baskets filled with white wax begonias, new guinea impatiens, and caladiums. Their vigorous growth habit offers volume," she says.

3. Feed them or forget it "Many gardeners skimp on providing their plants with basic needs like food and water," says Crawford. "That's why I recommend that gardeners only plant as much as they are realistically willing to maintain."

Crawford feeds her plants with a slow release fertilizer called Dynamite. It contains both macro and micro nutrients, and feeds plants continuously for up to nine months.

And along with food, plants need plenty of water. "Water well," says Crawford, "It's a common mistake to give plants too little water." With both container and bedding plants, remember they prefer a slow soaking rather than a fast hit with the hose because it allows the roots time to absorb the water.

4. Invent depth with illusions Adding "wow-factor" to your gardens can be as

simple as adding one major feature or a series of mini features. For the flower border that outlines her back pathway, Crawford installed decorative black metal posts, of varying sizes from 3 to 5 feet, in a staggered arrangement throughout the border. When planted with lush, bountiful hanging baskets, the posts created mini focal points along the curved pathway. While the width of Crawford's flower border was a mere 2 1/2 feet, the flower-adorned posts added depth that created an illusion of a larger space.

5. Accessorizing the exterior

Well-placed accessories like planters, garden ornaments and fountains make all the difference when attempting to upgrade an outdoor style, but selecting and using them appropriately can be a challenge. When working with accessories, Crawford says to "think in terms of scale and style."

"Look at your home's architecture and hardscaping for style clues," she advises. "Once you have found your style, be it ultra-modern or cottage garden, pick a theme and continue it throughout the space by adding other accessories of the same genre."



PHOTO/ARA CONTENT

Today's homeowners have all the tools needed for a beautiful lawn and garden.

Pro advice for a top-notch lawn

ARTICLE RESOURCE ASSOCIATION

Top-notch gardening tools, expert landscaping advice and high-speed Internet — whether gardening is your life's passion or just a now-and-then hobby, today's homeowners have everything they need to maintain a beautiful lawn and garden right at their fingertips. While gardening has always been a favorite American pastime, the accessibility of helpful tips, products and the expertise of everyday outdoor enthusiasts reaches far beyond the basics of lawn care available a century ago.

It was, then, that The O.M. Scotts Company — known today as The Scotts Miracle-Gro Company — launched its small mail-order seed business. Often overlooked is just how much the lawn has evolved during the last century: It's more drought-tolerant, disease-resistant and heartier than when the concept of residential turf first gained momentum.

Over the past 100 years, the company grew right along with — and often ahead of — homeowners' desire to transform lawns and gardens into awe-inspiring works of art.

"The lawn is a masterpiece in its simplicity and is the part of the lawn and garden equation that deserves more credit," says Bruce Augustin, director of agronomy at ScottsMiracle-Gro. "A healthy lawn enhances not only the aesthetics, but also increases the environmental benefits of a garden and landscape; without it, the whole picture loses its allure."

With the wealth of information, products and tools available today, even the most inexperienced homeowner can grow a beautiful, healthy lawn. Augustin and ScottsMiracle-Gro offer some helpful tips to repair trouble spots and get your lawn growing healthy this spring:

- Choose the right seed: Spring is a great time to walk the lawn and scout for areas that may need repair. Today's premium seed blends contain the newest grass varieties and require less lawn care and have fewer pest problems. Local hardware stores, nurseries and garden centers can help you select the right variety for your lawn.

- Time it right: Spring is actually a great time of year to seed (fall is as well), and you can achieve great results by planting as soon as possible. Ideally, you want to keep seedlings from being nipped by a hard frost, while also giving the grass time to mature before basking in the hot summer sun.

- Prepare the soil: Remove excess dead grass and work the soil to a depth of approximately 1 inch to promote good soil and seed contact and to create a good environment for root growth. For improved germination, add a quality soil like Scotts Turf Builder Seeding Soil.

- Sow the seed evenly: Seed the area by using a lawn spreader, either drop-type or rotary; Scotts Deluxe EdgeGuard Broadcast Spreader helps ensure products are applied only where intended.

- Be sure to fertilize: Apply a starting fertilizer the same day you seed to get seeding off to a strong start.

- Keep the seedbed moist: To germinate, water lightly and frequently, rather than deeply; only the top 1/2 inch of soil needs to be kept moist; spread straw or mulch to help contain moisture until seedlings are well established (typically 6 to 8 weeks).



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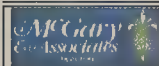
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