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HOME BUYING 101

**ALL ABOUT MORTGAGES & FINANCING**

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Custom plans included. ML# 58766

**3331 Emory Oak Drive** - Private estate site  
backs to creek with filtered view of Hole #10.  
3,000sf min., .690 acres. ML# 52717

**3203 Elm Creek Court** - Phs I Traditions  
homesite w/view of Hole #2 green and creek.  
2,500sf min, .533 acres. ML# 58602

**3233 Pinyon Creek Drive** - Traditional site  
w/buffer behind, landscaped island in front.  
2,300sf min, .383 acres. ML# 58413

**3311 Emory Oak Drive** - Estate site w/dbl  
fairway view of Traditions' Holes #7 & 18.  
3,000sf min., .690 acres. ML# 54498

**3604 Red Cedar Court** - Traditional site  
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# Home Buying 101

article by JEN ZWEIACKER, Zweiacker & Associates

**Buying a home** is one of the biggest decisions a person will make in their life. It can seem like a daunting task. The unscrupulous leading practices of the last decade and “buyer beware” warnings in the media make it hard to know where to start. If you follow these steps, do your research, and trust your instincts, the process can be fun and rewarding!

### Step 1: Evaluate What You Can Afford

Evaluate your income and monthly expenses. Not only will you need to consider what you currently pay in monthly bills, but also account for utility bills and upkeep on a new or larger home. Be certain that, in addition to your mortgage payment, you have enough money remaining each month to put into savings, investments, and entertainment. The amount that you decide that you can comfortably afford per month should cover your mortgage, taxes, homeowners insurance, and mortgage insurance (which can be rolled into your payment). Often, people make the mistake of purchasing the largest home they can afford. Do not make this mistake! You don't want to find yourself in a nice home, but without the funds to adequately furnish and decorate your home or the financial ability to take part in the fun activities that you once enjoyed.

You will also need to make sure that you have saved enough money for a down payment on your new home. According to the current FHA guidelines, the minimum down payment is 3.5% of the sales price of the home. Closing costs will have to be paid in addition to the down payment and range from approximately \$3,500-\$7,500 for most transactions. It is not uncommon to negotiate for a buyer's closing costs. Some loan programs allow “gifting” of funds from approved sources to help with a down payment. This is something that you will need to discuss with your mortgage lender.

Start by crunching the following numbers to see how much home you can afford:

1. Car Payment \$ \_\_\_\_\_
2. Car Insurance \$ \_\_\_\_\_
3. Utilities \$ \_\_\_\_\_
4. Cable/Internet \$ \_\_\_\_\_
5. Telephone \$ \_\_\_\_\_
6. Cell Phone \$ \_\_\_\_\_
7. Groceries \$ \_\_\_\_\_
8. Other Loans \$ \_\_\_\_\_
9. Credit Cards \$ \_\_\_\_\_
10. Clothing \$ \_\_\_\_\_
11. Entertainment \$ \_\_\_\_\_
12. Gas \$ \_\_\_\_\_
13. Investments \$ \_\_\_\_\_
14. Savings \$ \_\_\_\_\_
15. Child Care \$ \_\_\_\_\_
16. Miscellaneous \$ \_\_\_\_\_  
(medical, gym)

Total your take-home pay and subtract the above monthly expenses to find what you have in your budget for a monthly house payment.

## Step 2: Financing

Your next step is to find a mortgage lender. We always recommend using a local lender. Online and out of town lenders often fail to come through on promises of low interest rates, reduced closing costs and closing dates. Local lenders can compete with any interest rate that you find online and can get you to the closing table in a timely fashion. They are a part of our community and answer to their customers and to local Realtors both during the transaction and when they see us for years to come throughout the Brazos Valley!

They will evaluate your FICO scores (scores used to evaluate your credit worthiness), debt to income ratio, and a number of other factors to determine your interest rate and ideal price range.

### When you meet with a Mortgage Lender, you will need to provide:

- Driver's License and Social Security Card
- The previous two year's W-2 Forms (if self-employed, you will need to supply your most recent two full tax returns, all schedules)
- Most recent one month of pay stubs
- Most recent two months of bank statements (all pages, all accounts)
- Most recent two months or recent quarterly statement of all other assets (401 K, IRA, Stocks, Bonds, Mutual Funds, etc.)

### Important questions to ask your mortgage lender:

#### Is this a fixed or adjustable rate mortgage?

Interest Rates in a **fixed rate** mortgage remain the same throughout the life of the loan.

**Adjustable rate** mortgages will "reset" a few years into the mortgage. The interest rate (and your monthly payment) may increase or decrease. With interest rates at historically low rates, I would advise you to avoid the riskier adjustable rate mortgage and go with a fixed rate mortgage.

#### What is the difference in payments on a 15 year vs. a 30 year mortgage OR what can I afford if I do a 15 year note vs. a 30 year note?

In a **15 year note**, not only do you have the opportunity to pay off your loan more quickly, but the portion of your payment that goes to your principal balance is much larger from the beginning. Contrary to popular belief, the monthly with a 15 year note is not double the payment of a **30 year note**. Example: At 6% interest rate, the monthly payment on a \$150,000 loan (including taxes, homeowners insurance, and mortgage insurance) would be approximately \$1,345 for a 30 year note, while the approximate payment on a 15 year note would be \$1,712, a difference of \$367. At the end of 5 years, the principal balance on a 30 year note will be approximately \$139,581, while the principal balance on a 15 year note would be \$114,013.

#### Is there a pre-payment penalty on this loan?

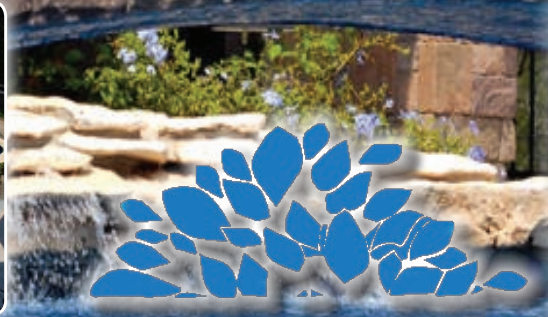
Some loans require the homeowner pay a penalty if they sell their home or pay off their loan within a few years of purchasing the property. You do not want a loan with a pre-payment penalty. Even if you plan to live in a home for 30 years, you never know what might happen in the future and a pre-payment penalty can be a real financial hardship.

*continued on page 28*

### How to Calculate Your Mortgage Payment

1. Principal \$ \_\_\_\_\_
  2. Interest \$ \_\_\_\_\_
  3. PMI (if applies) \$ \_\_\_\_\_
  4. Property Taxes \$ \_\_\_\_\_
  5. Insurance \$ \_\_\_\_\_
  6. HOA Dues \$ \_\_\_\_\_
- Total Payment: \_\_\_\_\_

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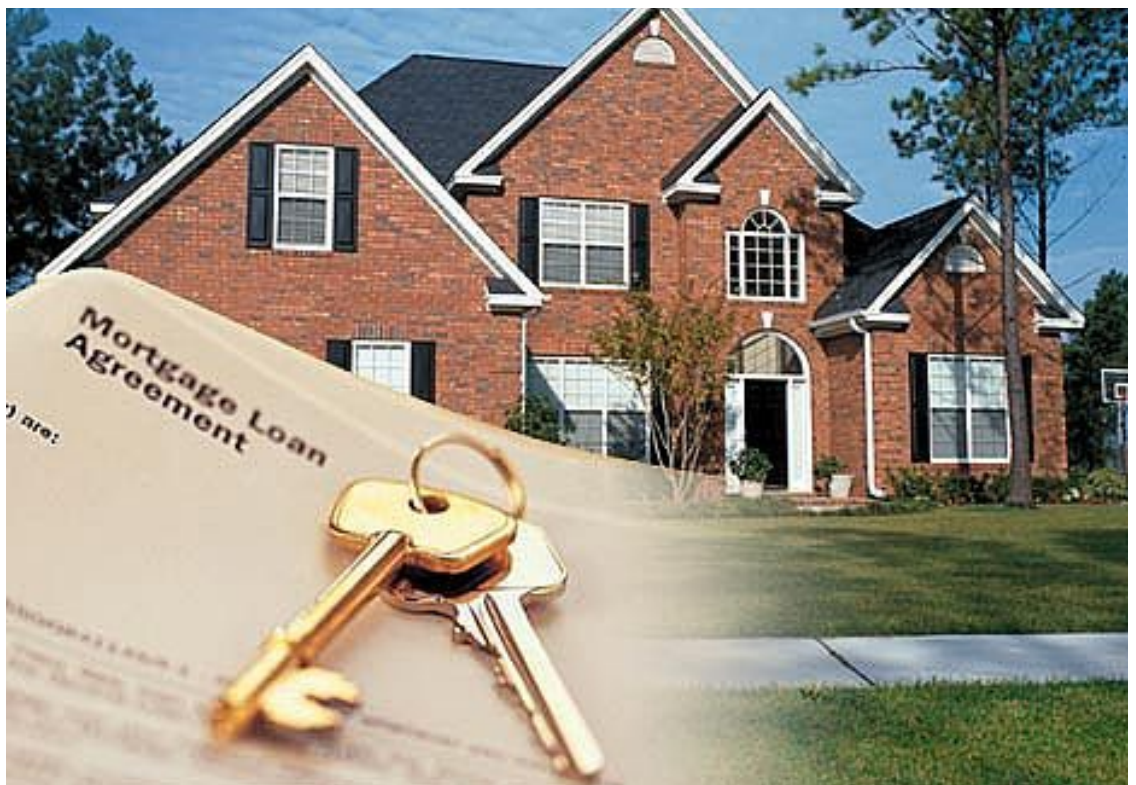
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# Financing Your Dream

With all of the financial products available to prospective home buyers, it's easy to get confused. **Janelle Carver** discusses some common questions about home loans.

article by JANELLE CARVER, Cornerstone Mortgage Company

## **How do I determine how much home I can afford?**

By working with a loan officer before you even start looking for a home, you can determine up front your maximum home purchase price and the mortgage loan amount you are eligible to borrow. During the pre-approval process, your loan officer will run your credit report and verify your assets and income; your loan application can then be submitted to the underwriter for full credit approval. Your loan officer also can supply you with a complete, written credit approval before you make an offer on a home. Keep in mind, a pre-approval is not binding for the lender or you, and is subject to other conditions (i.e., property appraisal).

## **What affects a borrower's interest rate for a loan?**

The interest rate a borrower qualifies for is generally driven by his or her credit history and score; the higher the credit score, typically the more favorable the rate. Other factors affecting the interest rate for a loan include: loan size and type, property type, employment history, available assets, occupancy type, residency, and closing date. Because rates change daily, it is important to work closely with your lender, ensure you have all the proper documentation in place and lock in your rate as soon as you can.

## **What is the Annual Percentage Rate (APR)?**

The APR is the annual cost of the loan transaction expressed as percentage rate, which allows you to easily compare home loan options. The APR is often higher than the interest rate you qualify for, because points and other prepaid finance charges are factored into the APR to show the true yield on the loan. Be sure your lender always discloses APR when quoting a program's interest rate.

## **What are the qualifications for the three basic types of residential loans: VA, FHA and Conventional?**

**VA loans**, guaranteed by the Veteran's Administration, are for veterans and active duty military personnel who meet certain eligibility criteria. VA loans do not require a down payment and in some cases, the home seller may be willing to pay all or part of the closing costs. This allows the veteran to purchase a home with little or no money down.

**FHA loans** generally are geared toward helping first-time homebuyers secure financing, although you do not have to be a first-time homebuyer to qualify. The down payment requirement is currently 3.5%, which is less than the typical down payment requirement for Conventional loans (5 to 10%). With an FHA loan, the home seller currently can pay up to 6% of the sale price toward the buyer's closing costs. FHA loans require mortgage insurance protection; in addition to a monthly fee, the borrower pays an up-front mortgage insurance fee which may be financed into the loan.

**Conventional loans** typically follow the strictest guidelines for eligibility in terms of loan amounts, and require higher credit scores and down payments than FHA loans. If the down payment made is less than 20%, the borrower must obtain private mortgage insurance (PMI), the fee of which is added to the monthly payment and calculated based upon the borrower's credit score, debt ratio and down payment amount.

Because of the current regulatory environment, loan programs, qualification criteria, down payment and credit requirements change frequently. It's important to work with a local, reputable lender who understands these changes, can personally answer your questions and concerns and can help you determine which home loan option is best for you.

### What are income and debt ratios?

The income ratio is your total monthly housing expense divided by your gross monthly income before taxes. The debt ratio is your total monthly housing expense plus any recurring debts (i.e., monthly credit card minimum payments, car payments or other loan payments) divided by your income. Standard underwriting guidelines suggest a maximum 28% on income ratio and 36% on debt ratio, but these ratios vary based on the loan program, borrower's financial strength and down payment.



### What is mortgage insurance?

Mortgage insurance insures lenders in the event of a borrower's foreclosure. It is paid for by the borrower, and allows lenders to grant loans that might otherwise have been denied. Depending on the borrower's credit scores and loan structure, mortgage insurance may be required when the down payment is less than 20% of the sale price.

### What are the costs associated with securing a home loan?

In addition to any down payment made, a home loan typically involves several fees, such as loan origination or underwriting fees, transaction, settlement and closing costs. Your lender should provide you with an estimate of fees, and should clearly explain what each fee includes and advise which must be paid up front (at time of loan application) and which must be paid when you close on the home. Costs vary by lender; working with a reputable, local lender is the best way to ensure the lender is held accountable for these fees and costs.

Your lender should provide you with an estimate of fees, and should clearly explain what each fee includes and advise which must be paid up front (at time of loan application) and which must be paid when you close on the home.

### Are mortgage brokers the same as mortgage bankers?

Many people commonly classify all lenders as mortgage brokers. In actuality, mortgage brokers act as independent agents between borrowers and various investors; the broker secures a program rate and adds a fee for his or her services. Because brokers do not have the backing of a bank or access to a mortgage bank's funds or credit lines, many have recently closed their doors or affiliated with more regulated companies.

Mortgage bankers, in contrast, work for mortgage companies and provide various levels of resources to meet the clients' funding needs. They also offer in-house services and have access to all government regulatory systems, ensuring they are current on industry and lending guidelines. Mortgage bankers also offer a wide range of home loan options, investor sources and flexibility.



Janelle Carver, Senior Vice President of Cornerstone Mortgage Company knows exactly what it takes to help families achieve their home buying dreams! She has been in the Mortgage industry for 27 years, and with Cornerstone for the last 19 years, earning a reputation for prompt, personal service and a common-sense approach to residential lending. This kind of stellar customer service has earned her ranking among the top 50 residential lenders in the nation, for number of loans originated, for several years running.

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## How to Hire a Housekeeper

No time to keep house the way you want? Thinking of hiring help? Here are some tips on how to find the best company for your needs.

article by JANETH MOUTRAY, Superior Housekeeping Service

**So much to do, so little time.** You've got dust, cobwebs, finger prints, unmade beds, and soap scum to take care of -- which means less time devoted to family, volunteer work, hobbies, and most importantly, rest. And, you'll have to do it all over again next week, month after month, year after year. So, in order to keep your sanity, you decide to hire a housekeeper.

It can be unnerving to give strangers access to your home. Housekeepers will be cleaning your home, moving things around, and in many cases will be in your home while you are out. But, how do you choose the right company for the job? Here are some tips for choosing a housekeeper that you can trust.

**Choose a company that is bonded and insured.** Liability insurance protects your home if there is damage or injury. In most cases, the cleaning company can have their insurance company provide you a certificate of insurance. This will allow you to have the proper information to make a claim directly, if necessary. A *surety bond* protects you if there is any problem with theft. Companies that issue the bond may require the cleaning company to perform background checks on all the employees covered; therefore you can rest easier with this level of protection. Any company taking on the added expense is well worth the extra cost of their services.

**Referral from a friend or acquaintance.** We all value the opinions of family, friends, neighbors, and co-worker. Receiving a referral from one of these trusted sources is a wonderful way to get information about a cleaning service. They share your concerns and normally give an honest, fair assessment. Be sure to ask them what services they receive, what they like and dislike. If you call any services that you were given as referrals, be sure to mention the person that referred you. In many cases your friend may receive a referral fee, gift or discount on services. Also, don't forget to check the local Better Business Bureau to see how the company rates, service-wise.

**Company size, service area and years in business.** Choosing a company or person to do your household chores requires you to know what your needs are. Do you need flexibility in the schedule of when the cleaning will be performed? Do you need a company that is closer to your home to avoid the extra cost of travel? Do you want to provide the cleaning supplies or have them provided for you? Do you have a specific list of chores you want handled or do you want the company to maintain everything following a schedule of maintenance?

Your answers to these questions will help you decide what kind of services you need. You may need a company that offers a team of housekeepers get the job done; a person that works for themselves in your immediate area so that you don't have to pay mileage. Maybe you need the service to provide cleaning for not only your home but also for your office or business. Company size and service area may dictate if they are the best fit for you and your family. Knowing that a company has been in business for many years ensures that they know how to do the work they advertise to do and do it well enough to enjoy longevity in the business.

**Single Person vs. Team Cleaning** Choosing a person that works alone may sound comforting, but if they get sick, have an emergency, sick child, etc. on the day you were expecting your home cleaned, you will likely be disappointed. On the flip side, if you need to cancel or change cleaning dates, will your large cleaning company be flexible?

If you make a change in the schedule, will the same staff be cleaning? All important questions you should ask before the cleaning services begin.

**Cleaning Supplies: Yours or Ours?** Deciding on using your own cleaning products or having them provided for you is another decision to make. By having the supplies available for use in your home, you control what is used on your appliances, counters, floors, furniture, surfaces, etc. You can determine scents, brands, strengths and types of cleaners. Many homeowners have instructions from builders on what products to use on which surfaces for best maintenance. Any cleaning company should respect your requests. They should also point out to you if a product or procedure is creating problems or not solving specific cleaning issues.

If the supplies are provided, be sure to ask what will be used and where it will be used. Consider if the products are safe for your children or pets. Will they be providing a vacuum? If so, ask what kind. Hopefully they will employ a commercial-grade vacuum and your carpet will receive a better cleaning. Their employees should be well trained in the use of all the products and how to use them to get the best result. Keep in mind that there may be additional charges for these items to be provided.

**Services provided.** We all have a different idea as to what is necessary in order to properly maintain our living spaces. Choose a company that keeps a list of the services and areas they will maintain. Being able to request that windows, refrigerators or ovens, high shelves or bookcases, base boards and door frames be cleaned regularly is a plus in a home maintenance schedule. Some customers like dishes loaded in the dishwasher or emptied, some like the garage swept or outdoor cooking spaces cleaned, make sure these are options. You may want your bed linens changed, make sure this is possible. The important thing is make sure these things can be provided if you need them or if your needs change. Be sure to know the limits of service and the ability to make changes to the scope of work. Know if the service is for detailed cleaning or just the easy-to-reach places. *continued on page 12*



*Interiors by  
Joan*

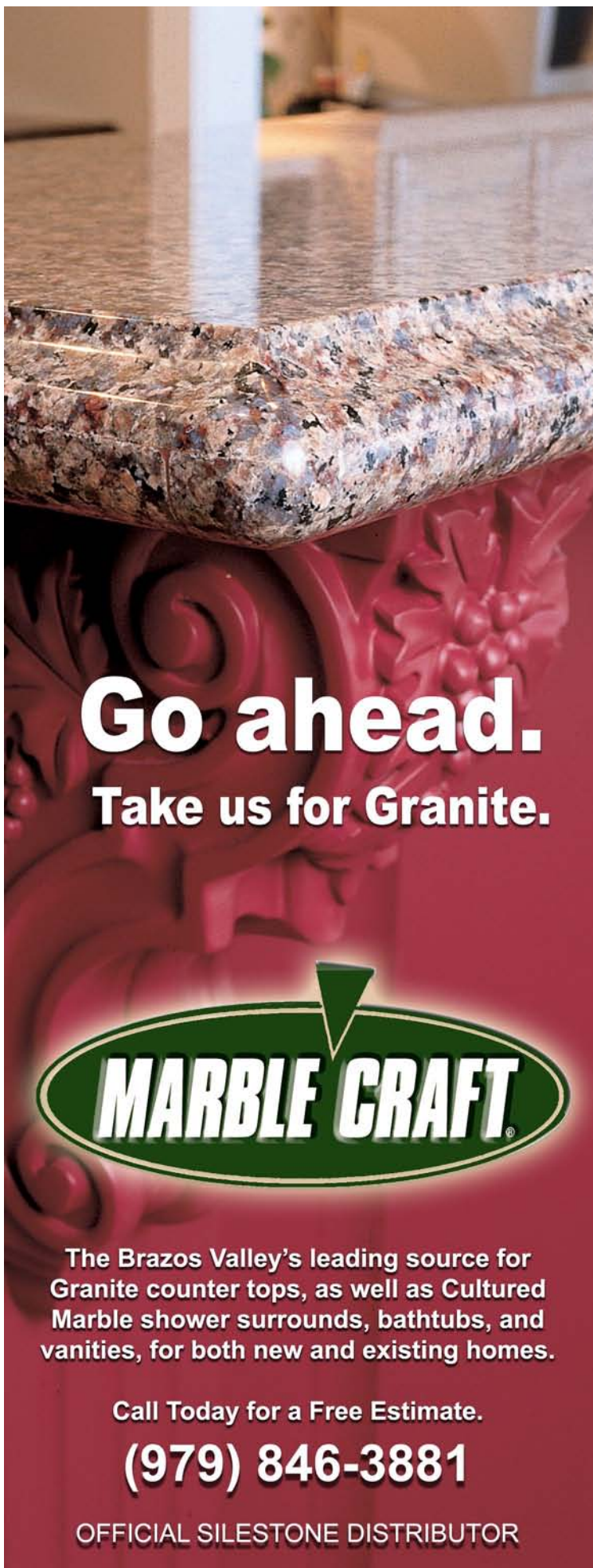
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**Frequency Schedule & Flexibility** Make sure you the company you select can meet your frequency schedule. Make sure you can decide if services are **daily, weekly, bi-monthly, monthly** or **occasional**. Frequency will normally determine the price you pay. If you can't live with dust, in most cases, your frequency of cleaning should be at least every two weeks. If you are rarely home, consider monthly to just keep things maintained. If you have a busy family and schedule, you may need weekly service just to keep up with the daily mess. Some families even find daily maintenance is necessary to do basic tasks, followed by a more thorough cleaning weekly.

Any house cleaning company or individual housekeeper worth the money will guarantee satisfaction. It is possible for items or areas to be mistakenly missed but they should be willing to correct this for you.

**Cost.** The cost of the cleaning service will vary due to your request or needs. The basic fee is normally based on square footage or by an hourly rate. Choose a company that can tell you what to expect each visit and if there will be any additional charges. Most companies will have a list of cleaning tasks they provide in basic services. Many will also do special requests for an additional fee. All the choices and considerations above will affect the cost of the service you need. If you make changes to the scope of work, then the price of service may change as well.

**Satisfaction Guarantee.** Any house cleaning company or individual housekeeper worth the money will guarantee satisfaction. It is possible for items or areas to be mistakenly missed but they should be willing to correct this for you. If a degree of cleanliness could not be achieved, they should be able to tell you why it was not possible. The may happen in cases of ovens, tubs, furniture, etc. Make sure they know your expectations but also be willing to pay for the length of time it may take and provide the tools necessary to meet these expectations. Revisiting to make any corrections should be done at your convenience and soon after the original visit. If that cannot be done, be sure to at least have someone form the company view the error or take pictures.

Choosing a service by fancy advertising or websites alone does not ensure great results. Know what you want from a cleaning service, know what you are willing to negotiate on and know what your schedule will be will assist you in making your first choices. From there, you can consider all the other key points mentioned above. Choosing your cleaning service may take a little time. But in the end you, your family and your home will be happier for it.



Questions or comments about selecting a housekeeper? Contact Janeth Moutray of Superior Housekeeping Service at 979.777.8589. "We do everything so you don't have to."

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# Creating Comfort with Window Coverings

Whether you're losing sleep over privacy concerns, light control issues, high energy bills or simply by looking at your boring old window treatments, new window coverings might be the answer to your problem!

article by STEPHEN STRONG, Budget Blinds

**Getting a good night's sleep shouldn't be a luxury** and there are simple things you can do to create a sleeping/living environment that's a knock out.

One suggestion to get your required amount of rest is to make the bedroom conducive to sleep – dark, cool, quiet and comfortable. There are wonderful window treatments that block light and prevent heat gain, making them excellent choices for the bedroom.

Exposure to light can disrupt sleep. When the light is bright enough, it can reset a person's sleep-wake cycle or circadian rhythm. If drawing the blinds closed doesn't block the light from that pesky streetlight at night or afternoon sun disturbing your nap, there's still hope. Keep in mind that many of the same features that make a bedroom "sleep friendly" will also improve security, save on energy bills, and make any room much more attractive to the eye. You win all the way around with the right window treatment.

The key to complete light blocking, added security, and greater energy savings is the features you choose. Some light-blocking features can be added to new window treatment purchases to enhance room darkening. Others can be added to existing window treatments to enhance light blocking. Here are some of the options homeowners can choose from:

- **Add a blackout liner.** Blackout liners are perfect for people who need to sleep during the day or just want to enjoy their Sunday nap comfortably. They are also a friend to new parents who want to encourage good sleeping habits for infants and toddlers.

- **Add decorative tapes to horizontal blinds** to block light that enters through the rout holes (openings the strings pass through), or choose routless louvers for your blinds. Some window covering companies may offer the routless option at no extra cost.

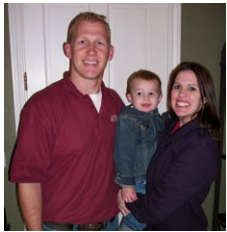
- **Cornice boxes and valences block light** that can enter through the small gap at the top or headrail of the window treatment. Cornice boxes can be covered with a variety of decorative fabrics to match bedspreads and pillows and really dress up the appearance of the window in addition to blocking light. Valences can be ordered with returns to give the appearance of a cornice box and this option can be chosen at no additional cost from many companies.

- **Roman shades and woven woods** benefit from the addition of room darkening liners, which present a uniform look to the street and added security. Room darkening cellular shades block light and add insulation between cooled indoor air and the glass. All these treatments provide great color possibilities for the room, as well as, reducing light.

- **Programmable motorization** is a great additional feature if you want your window treatments to open and close on a set schedule. Just set the programmable timer to open your window treatments at a specific time in the morning and the light that was blocked all night will help wake you up or cheer you up - even warm you up.

• **Add drapery panels** to block light from seeping through any gap that exists between your window treatment and the wall. Security is improved by this and you also get the added benefit of being able to change your drapery panels with the seasons and thus update the look of your room.

Once you determine the options and features that are right for you, it's easy to get comfortable with window treatments. Look for a window covering vendor who offers turnkey service, selections from many window treatment companies, and the best warranties in the business. Ask for an in-home consultations, so your vendor can provide samples and explore what window covering options will work best in the room and with your lifestyle.



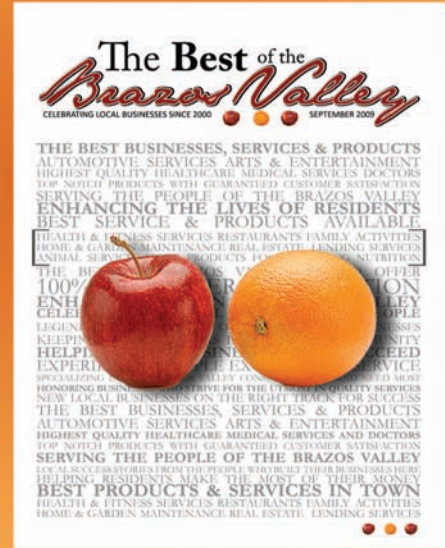
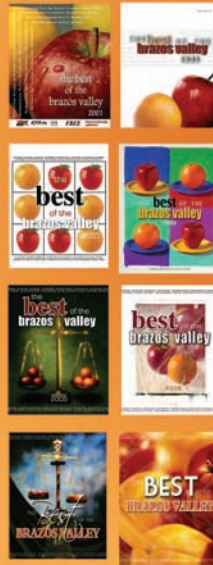
Stephen Strong is the manager of the local independently owned and operated Budget Blinds that serves the Brazos Valley. For a free design guide from Budget Blinds, or to schedule a complimentary in-home consultation, please call 979-820-5000.

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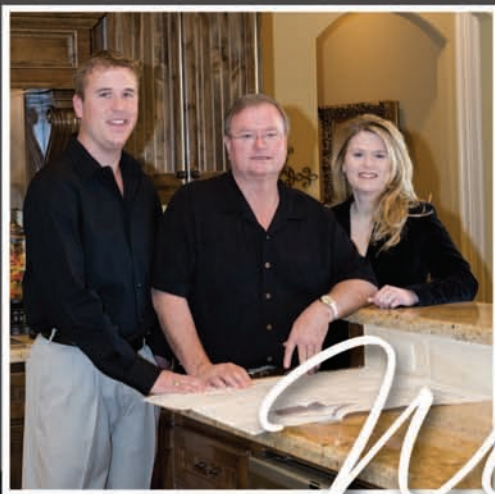
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# Welcome Home..

At Home's Builder Profile - **MARIOTT HOMES, INC. & THE MARIOTT GROUP**



Getting your home organized doesn't have to be accomplished in a single day to be successful. Instead of rushing through a home organization project, go room to room over a period of several days. Spend a set amount of time in each room to take inventory, sorting and removing what's no longer needed. Plan purchases of home organizational items and installations that will efficiently organize what remains of the inventory.

With a little thought and muscle, you can create a more enjoyable home environment and quite possibly have your most organized year yet. Here are a few home organization tips for your de-cluttering crusade:

**BE A GUEST IN YOUR OWN HOME.**

In living spaces that are used the most, take a step back and consider how a guest might view the room. There's a fine line between "lived-in" and disorganized, and the amount of clutter is what tips the balance one way or the other. Remove anything that isn't used or needed daily, and use storage containers for the items that tend to be free-floating.

**MAKE HOME ORGANIZATION A DESTINATION.**

Set up easy-to-use home organization centers at key points in the home, such as entryways, mud rooms, and laundry areas. If you don't have an entire room designated as a home office, carve out a small but functional space in the kitchen or elsewhere to be used for managing mail, making phone calls, and Internet access.

# Home Organization Tips

## Clear away the clutter for more comfort

Printed with permission by Tom Kraeutler, Nationally Syndicated Radio Host of **The Money Pit**

It's time to stroll around your home and find ways to efficiently improve your home organization, improve household traffic patterns, and dump the clutter that adds stress to your life and wastes energy.



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## A PLACE FOR EVERYTHING, AND EVERYTHING IN ITS PLACE.

Furnish rooms with wall systems that can accommodate shelves and drawers, and add clever double duty pieces, like ottomans with cushioned tops that can be removed to reveal handy storage.

## LOOK UP.

When searching for storage places, don't neglect the area above your head. Many manufacturers make storage systems that capitalized on space overhead for storage of bicycles or boxes, especially useful in a garage. Racor, for example, has a cabling system that allows easy storage of one or two bikes, as well as a HeavyLift platform system that can safely raise 16 square feet of storage weighing up to 250 lbs into unused space overhead.

## DISPLAY YOUR HOME ORGANIZATIONAL FLAIR.

As you load up those wall systems with your must have belongings, take care to arrange visible items in a way that showcases a soothing selection rather than impending overflow. Again, think like a guest; does that shelf of DVDs say "eclectic movie library", or "there's no way I'll ever get around to watching all of these"?

## PROFIT FROM THE RESULTS.

When setting apart the items you can do without, consider selling or donating anything gently used or collectible. Team up with neighboring organizers for a yard sale, set up online auctions, or, if you happen to itemize your deductions, donate clothing, furniture and books for a break at tax time.

These home organization tips will free up your time for other home improvement projects on the horizon, and you'll spend less time on finding places for items that will now have a place to call home.

For more great household tips and projects listen to *The Money Pit* on Newstalk 1620 WTAW on Saturdays from 7-9am.

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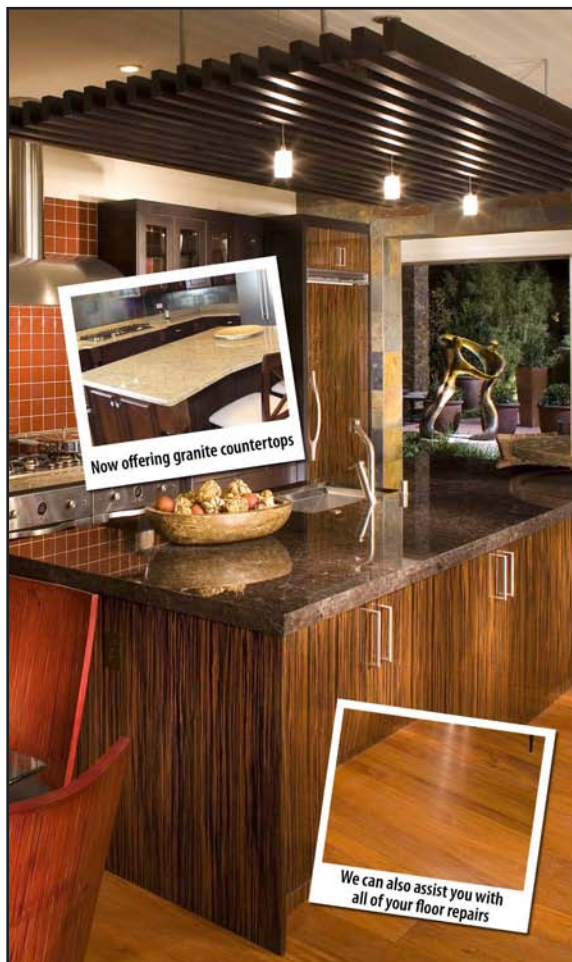
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# Neil Sperry's Garden FAQ

## TEXAS WEATHER

**Question:** How do I manage my plants when my area experiences prolonged cloudiness and rainy conditions?

**Answer:** If you get a good bit of cloudy, rainy weather in late spring or fall, expect fungal diseases to show up. Watch closely, then treat with an appropriate fungicide at first signs of an outbreak. Expect, too, for your healthy, vigorous plants to wilt temporarily when they're exposed to full sun for the first time in several days.

If you continue to have troubles with plants in one particular part of your garden because of excessively wet soils, consider installing gutting and downspouts, also in-ground grates and drains, and perhaps even a French drain to carry the excess water away to a storm sewer or to the curb.

## GENERAL GARDENING

**Question:** When should I prune my plants?

**Answer:** It's best to prune most plants lightly and frequently rather than by massive amounts at any one time. However, there are some specific fine-tunings. Plants that should be pruned during the winter include shade trees, evergreen shrubs, summer-flowering shrubs and vines, ground covers, fruit and pecan trees and grape vines. If any of these needs to be pruned it should be done during the winter dormant period. Bush roses are pruned in mid-February. Prune spring-flowering shrubs and vines (including climbing roses) immediately after they finish their main round of spring blooms. Blackberries are pruned immediately following harvest.

## TREES

**Question:** How can I remove an unwanted tree and its stump and roots?

**Answer:** You have three good ways. Cut it off 15 to 18 inches from the ground and pull it out using a pickup truck and a very heavy tow chain wrapped tightly around the stump. Cut as

many lateral roots as you can before you start pulling. Your second option will be to have it ground out by an arborist. They have machines that can quickly remove stumps. Your third option would be to wait it out. It will eventually decay, although a sunken area will develop as the wood decays. This is a slow process that is not sped along appreciably by products that will make that claim.

## TEXAS ROSES

**Question:** When should I plant new roses?

**Answer:** Roses can be planted in February, while the plants are dormant. They can also be bought and planted in April and May (and later) while they're in bud and bloom. Buy modern roses in 2-gallon pots (or larger) to ensure that you have well-developed root systems. Antique roses are grown from cuttings, so 1-gallon plants will do quite well.

## WILDFLOWER PLANTING

**Question:** When should I plant wildflower seeds in my landscape?

**Answer:** Sow wildflowers generally at the same times that nature would. For our spring-flowering types such as bluebonnets, late summer is best. Plant them into tilled soil away from competing turfgrass. Keep them moist until they are well established. Little or no supplemental fertilizer should be needed.

## SHRUBS

**Question:** How much do I prune my crape myrtles, and when is the best time to do it?

**Answer:** Most crape myrtle pruning is done improperly or it wasn't needed in the first place. First thing to note: never use pruning as a means of controlling height with your crape myrtle. If it is too tall, move it to another location where it can grow to its full genetic potential. Never "top" any crape myrtle at any time for any reason. Topping is the quickest and surest way to ruin an otherwise lovely crape myrtle. You can remove internal shoots and unwanted



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branches, but never leave stubs. All cuts should be flush with a remaining trunk or branch. You do not have to remove seed pods in the winter, although you can trim them away following each round of summer bloom to encourage new growth and additional flowering. Those cuts should be made right at the bases of the spent flower clusters so that the seed pods are all that you're removing.

## GROUND COVER

**Question:** How can I get bermuda grass out of my Asian jasmine bed?

**Answer:** Bermuda always seems to find a way into Asian jasmine. Landscape contractors discovered many years ago that glyphosate weed killers would selectively kill the bermuda without killing the Asian jasmine. While it's not listed on the products' labels, this treatment does, indeed, work. If you choose to use it, do so in early summer, once the Asian jasmine has taken on its darker green, more leathery look. Use a pump sprayer and apply the herbicide specifically to the bermuda, minimizing drift as much as possible. For the record, this technique does not work with any other ground cover, as they will be damaged by the weed killer.

For more great gardening tips and projects listen to *Neil Sperry's Texas Gardening* on *Newstalk 1620 WTAW* on Saturdays from 11am-Noon.

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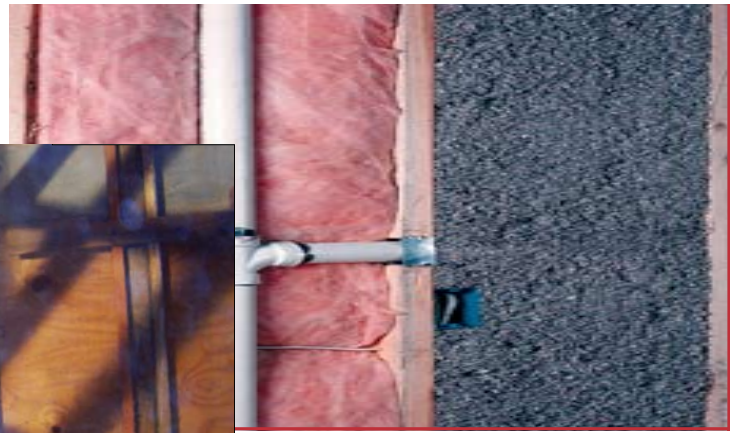
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# Insulation & Pest Control?

The new Thermal Acoustic Pest Control insulation product offers three-way benefits to homeowners.

article by LESLEY HENTON, At Home Magazine photos courtesy of Orkin

Since the mid-90's, Brazos Valley residents have looked to Orkin Pest Control to keep their houses free from pests. Jim Berry, a 26-year Orkin veteran, and his wife, purchased the local franchise in 2008 and have continued the Orkin tradition of excellence. We spoke with Berry about a revolutionary innovation in pest control - T.A.P. which stands for **Thermal Acoustic Pest Control**.

T.A.P. is an all-natural fiber insulation that not only keeps pests out, but keeps your energy bills down. "T.A.P. is a 'green' product made of recycled cellulose," says Berry. "Treated with boric acid, an all-natural product, T.A.P. is used best when it is applied as a 'cap' to your existing insulation." This cap is blown in on top of what you already have in your attic. It tightly packs and fills in all the voids in your insulation. T.A.P. can be installed in existing attics or in attics, walls and crawlspaces of new construction.

## SAVING ENERGY AND MONEY

T.A.P. is a weapon against soaring energy bills; it can save you as much as 28-30% of your energy costs. "Customers tell us that they generally see immediate reduction in their first utility bills," says Berry. Because T.A.P. is more dense than fiberglass insulation, it better resists heat transfer. And since there aren't the leaks and drafts associated with ordinary insulation, mechanical systems don't have to work as hard and use less energy. "Areas in homes with T.A.P. maintain more uniform temperatures between floors and ceilings, upstairs and downstairs, even next to exterior walls," says Berry. "Thus with more even temperatures in the home, T.A.P. can help save both energy and money on utilities." Rated an Energy Star Sealant, this treatment has been found to pay for itself within two years and the benefits last many years after installation.

## PEST CONTROL

The other benefit of T.A.P. that you don't get with standard insulation is its pest control qualities. The boric acid in this insulation is deadly to insects, but safe for use around humans and pets. "This is the only insulation that is EPA approved for all pests including silverfish, American roaches and best of all, subterranean termites." The termites ingest the boric acid and return to the colony, providing that food source to the entire colony. Insects can't build up a tolerance to T.A.P. and it never needs re-treating.

## SOUND CONTROL

If that's not enough, T.A.P. will also help keep your home safe from fire and unwanted noise. "Ordinary fiberglass insulation can melt, creating a chimney-like effect in a wall," says Berry. "T.A.P. is fire-retardant, forming a charred surface barrier which limits the spread of fire." And because this insulation is sprayed in, it creates a custom, soundproof fit that eliminates or reduces unwelcome noise from outside.

T.A.P. carries a lifetime replacement warranty and Orkin offers in-house financing. Orkin has over a century of pest control experience, and they believe T.A.P. will enhance your home and save you money. "The great thing about this insulation is that its benefits last a lifetime," Berry says. "T.A.P. is an investment, not an expense."

*Ask your Orkin man about this product as a part of your home's total pest management. For more information, visit [www.TAPinsulation.com](http://www.TAPinsulation.com) or call your Bryan-College Station Orkin man at (979) 693-3855.*

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If you have ever thought of making some home improvements now is one of the best times that you can invest in energy efficiency for your home.

Many home improvements now carry a 2010 federal tax credit and approved Energy Star appliances purchased between April 16 and April 25, 2010 will qualify for a cash rebate from the State Energy Conservation Office. Homeowners served by the College Station Electric Utility may further qualify for cash rebates from the varied array of energy conservation rebates offered by the College Station Utility Energy Services Division.

**Federal Tax Credits Available for Home Energy Efficiency Measures**

The Consumer Energy Efficiency Federal Tax Credit was approved by the stimulus bill that was passed by Congress in 2009. A *tax credit* differs from a tax deduction in that the tax credit reduces tax directly while a tax deduction or allowance reduces only the taxable income.

Homeowners wanting to take advantage of the tax credit, and save energy and money, may do so by adding insulation, reflective roofing, or installing energy-efficient windows, doors, water heaters, or heating and air conditioning systems and receive 30% of the cost, up to \$1,500, back via the federal tax credit. These installations apply solely to existing principal residences, (non rentals) through December 31, 2010.

# Energy Efficient Investments

Now is the best of times to improve your home.

article by JANE SAYERS, College Station Utilities & KEN SIDDALL, Energy Star Solar

Many home improvements now carry a 2010 federal tax credit and local utility rebate offers. With all of the cash-back incentives available, return on investments in energy efficiency pay off faster than ever.



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Going even further, homeowners that install geothermal heat pumps, solar energy systems, residential wind turbines, and fuel cells -- all energy generation equipment aren't limited to the \$1,500, but qualify for the full 30% of the cost after local utility rebates.

For example, if Bryan utilities (BTU) customer buys a 3kW solar energy system that typically sells for \$20,000 is now eligible for a \$12,000 BTU rebate and a \$2,400 Federal Tax credit (30% of the \$8,000 remaining system cost) resulting in a \$14,400 savings before any electricity is produced.

This credit applies to newly constructed homes through December 31, 2016. Some installation costs are also covered by the tax credit. For information on qualifying installations for the federal tax credit and how to file for and obtain the tax credits, visit the Energy Star website at <http://www.energystar.gov/taxcredits>.

#### Texas State Energy Conservation Office Appliance Rebates

On December 11, 2009, the Department of Energy (DOE) approved a state award of \$23 million to the State Energy Conservation Office (SECO) for a state-wide rebate program for energy efficient appliances. Appliance mail-in rebates will be available (directly and via advanced reservations) to consumers who purchase eligible Energy Star appliances to replace the same type of existing, functional appliance. The rebate period will be between April 16 and 25, 2010 during a period that coincides with Earth Day. Qualifying appliances include Energy Star refrigerators and freezers 14.5 cubic feet or greater, clothes washers, dishwashers, room and central air conditioners and heat pumps.

Texas consumers will have an opportunity to reserve an appliance rebate by calling a toll-free number or registering online approximately two weeks prior to the beginning of the rebate period. The rebate program will not be retroactive and will only apply to eligible appliances purchased once the program begins. SECO will be working with retailers and recycling facilities to create a system to help consumers replace their old, functional ap-

pliances and recycle them where available. Purchasers will be limited to two appliance rebates and two recycling rebates per household. For more information on program details and qualifying equipment or to sign up for rebate information e-mails, visit the SECO website at <http://www.seco.cpa.state.tx.us/arra/rebate/index.php#offers>.

#### College Station Utilities Energy Conservation Rebate Programs

College Station Utilities has long held a commitment to the promotion of energy efficiency. In honor of our commitment, CSU offers numerous energy conservation rebate packages to encourage and assist College Station Utility electric customers in addressing their personalized energy conservation needs. Should you decide to participate in the federal tax credit program, the CSU Energy Back II Air Conditioning Replacement Program, for replacement of central air conditioning systems, and/or the Sun Source Residential PV Solar Rebate Program for solar installations may also apply and entitle you to additional rebates from College Station Utilities. For more information about eligibility requirements or other energy conservation programs available to you contact the CSU Energy Services personnel at 979-764-6274 or 979-764-6343 or visit our website at <http://www.cstx.gov/utilities>.

#### BTU's Green Plus Rebate Programs

Bryan Texas Utilities (BTU) also offers rebate programs to encourage energy efficiency both for residential and commercial customers. With renewable energy rebates for Photovoltaic (PV) Solar Rebate and Solar Water Heating Rebate; and energy efficiency rebates like the HVAC & Heat Pump Rebate; Compact Fluorescent Lighting (CFL) Rebate; and Light Emitting Diode (LED) Lighting Rebate, it's easy to see how our community utilities are encouraging Bryan and College Station residents and business owners to go Green -- and it pays off for everyone. For more information on Bryan's rebates, visit [www.btutilities.com](http://www.btutilities.com).

For more information on energy efficiency and the available rebates and tax credits, visit with your local utility company. For info on energy generation, visit HomeStar Solar at [www.homestarsolar.com](http://www.homestarsolar.com).

# Save Water, Save Energy, Save Money.



**Get Flush with Savings!** Save money with every flush by replacing your water-guzzling toilet with a WaterSense labeled toilet. Save even MORE money with a rebate from College Station Utilities!



**Save Up for a Rainy Day** Install a rain barrel and make the rain work for you! Rebates available NOW from College Station Utilities.



**Spring into Conservation** Get ready for spring and summer gardening with a FREE irrigation Check-Up and get your yard and sprinkler system in shape!



**College Station Utilities**  
Reliable, Affordable, Community Owned

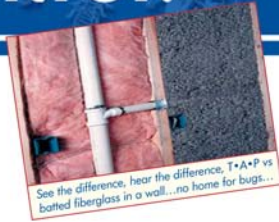


**green** college station

For more great information about rebates and how to reduce your utility bill, visit [www.cstx.gov/green](http://www.cstx.gov/green) or call 979-764-6223

# How can an insulation be a pest control?

**T.A.P.™**  
PEST CONTROL INSULATION



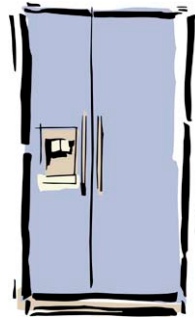
**T•A•P (Thermal Acoustical Pest Control)** is the result of the combination of a pesticide with the best insulation for a patented product that:

- Controls Pests • Is Environmentally Friendly
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- Contains All-Natural Ingredients • Provides a Perfect Fit



For more information about T•A•P Pest Control Insulation, contact your local Orkin man at  
**(979) 693-3855**  
Toll Free (877) 693-6836

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## Got Extra Materials?

REMODELING? RENOVATING? MOVING? Donate your extra building materials to Habitat for Humanity's ReStore

article by ABIGAIL JOHNSON, B-CS Habitat for Humanity

**When doing renovations on your home** and removing materials that are too good to throw away, don't trash them! Consider donating them to **Habitat ReStore**. Your project is complete, but you have extra materials. Don't store them, donate them to Habitat ReStore. Wrong color, wrong size, can't return them? Donate them to Habitat ReStore.

When you donate your surplus, overstocked, close-outs, slightly damaged, or "wrong" order materials to the ReStore, we will sell them to anyone who can use them. Quality new and like-new building materials are sold at discounted prices as well as home furnishings and appliances. Items sold at Habitat ReStore are donated by local contractors, retailers and individuals in the community. All profits go directly to the Bryan/College Station Habitat for Humanity housing ministry.

**Donate!** Items that we can accept as donations include: building, plumbing, electrical, roofing, landscaping and mason materials; appliances (in working condition); furniture in good condition; tools; home décor items; home furnishings such as rugs, chandeliers, curtains and curtain rods.

**Volunteer!** With the ReStore comes lots of non-building volunteer opportunities. If you've always wanted to volunteer for Habitat for Humanity, but your schedule or skills haven't allowed for onsite construction work, now is your chance to get involved! Volunteer tasks include unloading deliveries, cleaning and testing donations, stocking merchandise and assisting customers. For more information, please contact the Habitat for Humanity Director of Volunteer Programs at 979-823-7200 ext. 114.

**Shop!** The Habitat for Humanity ReStore has some of the best deals in town — come see for yourself.

- \* 25%-75% below retail prices
- \* New inventory arriving daily
- \* Special sales in addition to our already low prices
- \* Proceeds stay local to build affordable housing

**Go Green!** ReStore is the perfect environmentally and socially responsible way to keep good, reusable materials out of our landfills and the waste streams.

**We Make it Easy!** We will pick up your larger items — call ReStore at 979-775-8122 for details and scheduling.

Habitat ReStore is located at 2211 Maloney Avenue in Bryan. Call us at 979-775-8122 or visit us online at [habitatbcs.org/restore](http://habitatbcs.org/restore). We are open Monday – Friday 9:30 am – 5 pm and Saturday 9:00 am – 3:00 pm.

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and Evenings from 7-9pm

Dave Ramsey offers life-changing financial advice as host of the nationally syndicated radio program, *The Dave Ramsey Show*.

### Our Daily Lineup

- 6:00-8:00am - **Local Morning Show**  
Local news, weather, sports, devotionals, bible trivia and more!
- 8:00-10:00am & 6:00-7:00pm - **Dr. Laura**
- 10:05-10:20am - **Precept Bible Study** with Kay Arthur
- 10:30-11:00am - **Focus On The Family** with Dr. James Dobson
- 11:00-11:30am - **Bible Answerman** with Hank Hannagraft
- 12-12:30pm - **Mid Day Show & Community Calendar**
- 12:30-1:00pm - **Insights for Living** with Chuck Swindoll
- 1:00-3:00pm - **Janet Parsahall's America**
- 3:00-5:00pm & 7:00-9:00pm - **The Dave Ramsey Show**

She's her kid's mom. She's also the most listened to female radio host in the nation. She "preaches, teaches, and nags about morals, values and ethics."

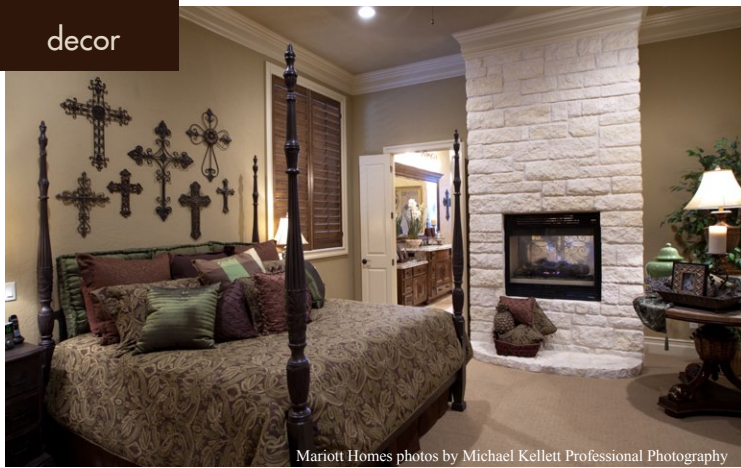
**Dr. Laura Schlessinger**

Weekday Mornings from 8-10am  
& Evenings from 6-7pm

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Mariott Homes photos by Michael Kellett Professional Photography



It is important to remember that different textures and shapes are imperative for a rich, dynamic look. However, too many accessories can be more hazardous than good...choose wisely and have fun.

# Decorate with Style

Here are some great tips for decorating your home while keeping in style with the newest trends.

article by MITZI MARIOTT PAMPELL, Mariott Homes, Inc.

## Have Faith in Yourself

Believe it or not, you know your preferences and distastes better than anyone. You recognize the colors that promote enchanting feelings and playful memories; along with ones that muddle your thoughts and disrupt your organization. Follow your heart with a color theme that sends you into a mode of rejuvenation and deserving retreat.

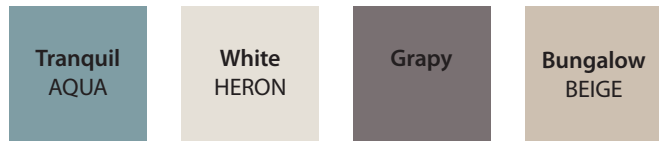
## 2010 Colors Combinations to Consider:

Here are some beautiful new paint color combinations from the top designers at Pittsburgh Paints, Sherwin Williams, and Benjamin Moore.

### Pittsburgh Paints:



### Sherwin Williams:



### Benjamin Moore:



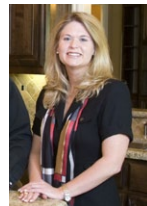
**Focus on the Positive**...secure your favorite piece within a room that you would like the other components (i.e. paint, lighting fixtures, flooring or hardware) to be built around. Remain focused throughout your decorating venture, stick to the core of the project...not the fluff that derails your original idea. Possible subjects of focus could include your favorite chair, artwork that inspires you, a robust floral arrangement, even a rug that creates a sense of warmth.

**Accessories are your friend**...they enhance texture, emphasize theme and enrich color. They will conclude your final masterpiece by adding panache and gumption, which your room might have lacked before.

Here are some examples of great textured accessories that would work for additional interest in your design.

- Woven Textures (i.e. Grapevine Spheres)
- Glass Hurricane with Textured Candle
- Something of Personal Interest (i.e. the letter "M" for Mariott, or a Violin)
- Mosaic Glass • Unique Platter

**Be Unapologetic**....This is your home and your space, so go with your inspiration and it will turn out beautifully. Remember that there are no rules, except for those that you set for yourself.



Mitzi Mariott Pampell is an Interior Designer for Mariott Homes, Inc. She helps and organizes the interior design process for the home building customer. Customers meet with her for a wide array of decorating needs from choosing a stone and shingle combination to selecting coordinating cabinet door hardware, and everything in between. She graduated from Texas A&M University in 2002 with a Business Degree in Marketing. She has been a part of the Mariott Team for approximately seven years.

at home

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## What's on your Wish List?

### Type of Home:

- Single Family ○ Condo
- Patio/Townhome ○ Acreage
- New Construction ○ Single Story
- Two Story + ○ Split Floorplan

### Home Features:

- # of Bedrooms \_\_\_\_\_ Baths \_\_\_\_\_  
 Min. Square Footage \_\_\_\_\_  
 Garage Capacity \_\_\_\_\_
- Pool ○ Formal Dining Room
  - Fireplace ○ Covered Porch
  - Study/Office ○ Game/Media Room
  - Built-in Storage ○ Workshop
  - Deck ○ Play Structure ○ Dog Run
  - Sprinklers ○ Window Coverings
  - Pantry ○ Gas Appliances
  - Wood Flooring ○ Open concept

### Subdivision Features:

- Large Yard/Lot ○ Corner Lot
- Mature Trees ○ Fenced Yard
- Deed Restricted ○ Golf Course
- Cul-de-Sac ○ Park/Rec Area
- Neighborhood Pool ○ School Dist.

### May I have a Good Faith Estimate (GFE)?

You will want this to compare the interest rate and closing costs of the lenders that you interview.

### Step 3: Find a Qualified Realtor

The great thing about working with a Realtor when you are a buyer is that you do not typically pay for their services! A buyer's agent is paid by the home's seller.

Finding the right Realtor can make the difference between a seamless transaction and a total nightmare. You need to interview your Realtor prior to making the decision to work with him or her. If you are a first time home buyer, you will probably want someone who will walk you through the whole process. There are many part-time Realtors that are only available at certain times during the week. You may want to work with someone who can work around your schedule, instead of you having to work around theirs.

A good Realtor will ask you a lot of questions before you set out to look at homes. They should do a thorough analysis of your wants and needs and take the time to answer any of your questions. Be certain that you are 100% comfortable with your Realtor before you move forward.

### Step 4: Make Your Wish List

Your Realtor should be able to help you with this step. He or she may think of things that you have not considered. I recommend that you make 3-H lists: a list of items or features that your new home **MUST HAVE** (these items are non-negotiable), a list of fea-

tures that you **WOULD LIKE TO HAVE** and things that the home **MUST NOT HAVE**.

### Step 5: Start House Shopping

Your Realtor will either sit down with you in person to review your choices, or if it's better for you, they may email you photos and information on some properties. You will narrow down the list and schedule a time to go view the homes. If you do not find "the" home on the first time out, your Realtor will probably have a good idea of what you are looking for and may preview some other properties for you prior to taking you back out to look at more homes.

### Step 6: Make an Offer

Once you find the perfect home...it's time to make an offer. Your Realtor should review sales of comparable homes from the previous 6 months to help you determine a fair sales price for the home.

Your Realtor will probably recommend that you have the property inspected prior to the end of your option period. A **General Inspection** will evaluate the structural and mechanical aspects of your new home. A **Wood Destroying Insect Inspection** checks for termites, carpenter ants, and other wood destroying insects. An **HVAC Inspection** will determine whether the heating and A/C systems are functioning as intended. There are many other inspections that you may want to consider from pool inspections to mold inspections. Your Realtor can advise you on any other relevant inspections. Any items you feel need to be repaired prior to closing should be negotiated with the seller prior to the end of the option period.



## Lighten your load. And save loads of money, too!

The **College Station Utilities Compact Fluorescent Lighting Program** offers rebates to customers who replace their old incandescent bulbs with compact fluorescents. Visit [www.cstx.gov/utilities](http://www.cstx.gov/utilities) or call (979) 764-3724 for details on how to put money back in your wallet with this program!

• Compact Fluorescents can reduce lighting costs by 75% without reducing lighting output.

• CFL bulbs produce less heat than standard incandescent lights, thus reducing unwanted summer heat gain.

**Facts about Compact Fluorescent Lighting**

• CFL bulbs are eight times more efficient than standard incandescent bulbs and have 10 times the lifespan.

• Replacement of one incandescent light with a CFL is estimated to reduce 100 pounds of carbon emissions per year.



Let CSU Energy Personnel help you lighten your lighting load and save you energy & money. Call us at (979) 764-3724 or visit [www.cstx.gov/utilities](http://www.cstx.gov/utilities) for your rebate request.



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Reliable, Affordable, Community Owned

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**Price is not the only element of an offer.** There are many terms to be negotiated, as well. You will need to determine:

- How much **earnest money** to put down (usually about 1% of the sales price of the property- this is shows the seller that you are serious about buying the property)
- Who will pay for the **survey** if there is not an acceptable existing survey.
- The **closing date** (usually 30-45 days)
- Whether you will ask for a **seller contribution** (which goes towards your closing costs)
- The **option period** ( The buyer will write a check or "option fee" to the seller to "buy" a period of time- usually 7-10 days – to be certain that they want to purchase the property.) During this time, the buyer has an "unrestricted right to terminate" the contract. If the buyer decides to terminate during this time, they lose the option fee, but keep their earnest money, less the cost of inspections.

**Final Steps:**

**You are in the home stretch! A few final things to remember before you close:**

1. Make arrangements for homeowners insurance
2. Schedule to have your utilities turned on and mailing address changed
3. Schedule your movers
4. When you go to the Title Company to close on your new home, remember to take a valid Driver's License.



*Jen Zweiacker, REALTOR, is the owner of Zweiacker and Associates at Keller Williams in College Station. She lives with her husband and partner, Greg at home with her furry children. She is happy to answer your real estate questions - call her at (979) 324-4796 or visit her online at [www.zarealestate.com](http://www.zarealestate.com).*

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\*Energy savings based on inside-mounted shades in all windows. Savings vary with such factors as specific Architella fabric, window R-value and climate. For tax credit details and restrictions and a list of qualifying products, ask a salesperson or check out the Manufacturer's Certification Statement and FAQs at [hunterdouglas.com/taxcredit](http://hunterdouglas.com/taxcredit). Hunter Douglas and its dealers are not tax advisors. Consult a tax professional regarding your individual tax situation and ability to claim a tax credit related to the purchase of the qualifying Duette Architella honeycomb shades with Architella fabric. © 2009 Hunter Douglas. \* Registered trademark of Hunter Douglas.

# Rooms with a Splash of Color

Do your rooms need to “kick it up a notch” in the color department? Here are some great ideas to add color to your living spaces.

*Images by Better Homes and Gardens*



Top Left: Many new homes come with a boring “plain vanilla” kitchen. Yet look at what color can do. Formerly white cabinets have a new coat of red and walls sport a fresh coat of Provencal gold. For interest, some cabinet door panels were replaced with sparkling leaded glass. Top Middle: Hot pink on the walls takes a leap of faith, yet the effect is dazzling. Here, duvets and pillows made from a bright toile and plaid repeat the deep wall color on bedding. These prints also tone down the dazzling effect of white matelasse coverlets and furnishings. Top Right: Dash on bright happy color in spaces where kids congregate. This mudroom is fit with individual cubbies, drawers, and boot areas help kids zone in on their own clothes and equipment. It is the daring wall color that brings the area to life. Bottom Left: This pretty room is steeped in butter yellow hues with highlights of deep brown. Deeply comfortable upholstered sofas hover around a mosaic tile coffee table. Long puddled draperies signal elegance. Over the chest, a set of four art prints hangs in a symmetrical arrangement. Bottom Middle: This breezy bedroom is designed to take comfort seriously. The furniture and accessories are delightfully relaxed and inviting, from the floral pillow covers and chenille duvet cover to the prewashed bedding. Bottom Right: Chocolate brown walls and white accents set a sophisticated tone in the living room. The wall color was plucked from the ottoman fabric, creating a dramatic and memorable space.



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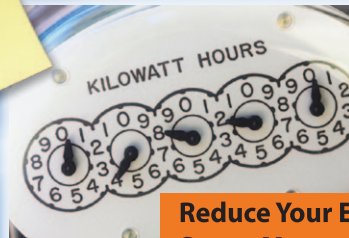
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**Smart:** Zero emissions • Incentives make now the time to buy

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