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A Beautiful Lawn IN LESS TIME

For homeowners looking to create a more inviting outdoor living space, it all starts with a beautiful lawn. But without the right routines and tools, achieving and maintaining a top-quality yard can be time consuming.

One of the best ways to save time and get the lawn you want is to invest in better lawn care tools. Now is a great time to take stock of the tools in your garage.

"If you're spending more time than you'd like maintaining your lawn, you might consider some key equipment upgrades," says Jamie Briggs, product manager at Exmark, a leading manufacturer of

mowers and other lawn care equipment.

"Choosing the right mower is more than just an investment to beautify your property," Briggs said. "A newer, faster mower will give you more free time to enjoy the outdoor living space you've worked so hard to create."

With that principle in mind, here are some insights about what to look for when replacing an older mower with a newer, more efficient model.

• **Maneuverability:** The ability to easily maneuver between flowerbeds, trees and other landscape features allows you to mow closer to these features. As a result,

you'll spend less time with a string trimmer.

• **Cut quality:** Some mowers deliver a better quality of cut than others. It's one factor to consider when upgrading your mower, especially with respect to the type of grass of your lawn.

• **Durability:** Look for features with increased durability, such as welded, fabricated cutting decks, commercial engines, hydro drive systems and heavy-duty welded, tubular steel unibody frames.

Briggs recommends homeowners take a look at the equipment used by the professionals.

STATEPOINT

"Landscape professionals earn their living efficiently maintaining beautiful properties. It's safe to say the zero-turn riding mower has become their tool of choice," he says.

Zero-turn riding mowers from Exmark, for example, are offered at a variety of price points and provide solid productivity, performance and durability. For more information, visit Exmark.com.

This season, give yourself more time and energy to enjoy the outdoor living space you've created, with an upgrade to newer, faster tools.

Recognize and avoid buying a Lemon

METRO CREATIVE

New or preowned vehicles are significant investments. New cars might be more expensive than preowned models, but according to Edmunds, the average cost of a preowned vehicle is around \$16,000.

Preowned vehicles seem and often are consumer-friendly options. However, preowned vehicles always carry some measure of risk. Unless a vehicle is covered by a warranty, consumers take that risk on themselves.

One way for buyers to reduce any anxiety they may have about preowned vehicles is to learn as much as they can about automobiles and spotting potential lemons. Despite the availability of vehicle history reports, some lemons still make it onto used car lots. The following are a handful

of ways buyers can protect themselves from buying lemons.

• **Research vehicles** through reputable sources. Investigate the reliability ratings of certain vehicles on reputable sites such as Edmunds.com, the National Highway Traffic Safety Administration website (NHTSA.gov) and Kelly Blue Book (kbb.com).

• **Ask the right questions.** Once you find a vehicle that interests you, ask pointed questions about its condition and features. Relatively new cars with high mileage may raise red flags, so ask how many owners such vehicles had and if maintenance records are available. Consumer Reports says a high-mileage car used on a long highway commute is better than if the car does many short trips or stop-and-go driving. Also ask if

a vehicle you're considering has been in an accident or if there are any recalls on the make and model.

• **Request a vehicle history report.** Ask to see a copy of the vehicle's history report. Such reports may include information about major accidents, mileage counts, number of owners, airbag deployment, and many other clues that can shed light on the condition of the vehicle. The report also may include warranty information and whether the car or truck was branded a lemon.

• **Conduct a visual inspection.** Look at the vehicle for certain telltale signs of wear and tear that may indicate you should not buy the vehicle. Such indicators may include prematurely worn pedals or a sagging driver's seat. Check for dents, chipped paint, mismatched body panels, body filler, or

sloppy repair work. Inconsistent welds around the hood also may indicate the car has undergone significant repairs.

When looking under the hood, Consumer Reports suggests paying attention to the level of grease and corrosion on the engine, radiator and battery. Check for wet spots that may be indicative of leaks. Melted wires or blackened areas can be a sign of an engine overheating or even a fire.

• **Rely on a trusted mechanic.** Ask a mechanic you trust to give the vehicle a thorough, professional inspection. He or she may be able to spot signs of a lemon more readily than amateurs.

Purchasing a car can induce some anxiety. Research and patience can calm buyers' nerves and ensure they find the right vehicle at the right price.

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Embrace greenscaping

FOR A HEALTHY LAWN



Lawn and garden enthusiasts are often on the lookout for new trends that can make their lawns and gardens healthier and more robust. One trend that has gained considerable popularity in recent years is the move toward greenscaping, a set of landscaping practices that the U.S. Environmental Protection Agency says can improve the health and appearance of lawns and gardens while protecting and preserving the planet's natural resources.

Why greenscape?

While the opportunity to protect and preserve natural resources is reason enough for many lawn and garden enthusiasts to embrace greenscaping, there are additional benefits to turning a landscape into a greenscape. Greenscaping promotes the planting of native plants, which are already accustomed to local climates and therefore do not require as much time and effort to care for than non-native plants. Non-native plants may struggle to adapt to foreign climates, requiring homeowners to water them more frequently than native plants. And homeowners who plant non-native plants can expect to spend money to ensure they survive. So non-native plants can waste water and also cost homeowners time and money.

How can I greenscape?

Planting native plants is just one element of greenscaping. The following are a handful of additional ways men and women with green thumbs can turn their properties into healthy greenescapes.

- Build and maintain healthy soil. The EPA notes that a single teaspoon of healthy soil contains roughly four billion organisms. These organisms help create a loose soil structure that promotes strong, healthy roots. In addition, healthy soil recycles nutrients

for plants while protecting them from certain pests and diseases. One way to create healthy soil is to conduct a soil test to determine if it has any nitrogen, phosphorous, potassium or lime deficiencies. Another way to build healthy soil is to add compost when mixing top soil for new garden beds or plants. Among its many benefits, compost can help soil retain nutrients and water.

- Water effectively. Lawns and gardens need water to thrive, but overwatering can be just as harmful to lawns as drought. Make a list of the types of plants (including the types of grass) in your yard, and then do your homework to determine how much water each plant needs. The EPA notes that vegetables and other annuals should be watered at the first sign of wilting, while perennials typically only need water if they are still sagging when temperatures cool in the evening. Trees and shrubs with fully established roots usually do not require any watering, though they might need some in years that are especially dry. Avoid watering in mid-day, when summertime temperatures are typically at their hottest and water is likely to evaporate. In addition, watering in the evening may encourage the growth of mold or disease, so water in the early morning.

- Practice "grasscycling." When mowing the grass, leave clippings on the lawn (though not in large piles dumped from buckets attached to the mower). It's a misconception that grass clippings contribute to the buildup of thatch that blocks water from getting to the soil. In fact, when clippings are left on the lawn, the soil recycles the clippings into fertilizer.

Learn more about greenscaping by visiting the EPA at www.epa.gov.

ND VEGETABLE PLANTING CALENDAR

USE THIS CHART TO ESTIMATE THE PERFECT TIME TO PLANT, TRANSFER, & HARVEST THESE MUST-HAVE VEGETABLES FOR YOUR GARDEN.

SOW INDOORS



SOW OUTDOORS



HARVEST



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CARROTS					SOW OUTDOORS							
ONIONS			SOW INDOORS	SOW INDOORS	SOW INDOORS							
CORN						SOW OUTDOORS						
PEAS				SOW INDOORS	SOW INDOORS							
CUCUMBERS						SOW OUTDOORS						
POTATOES					SOW OUTDOORS							
TOMATOES				SOW INDOORS	SOW INDOORS							

Tire maintenance

a key component of spring check-up

METRO CREATIVE

When warm weather arrives, many people enjoy a collective sigh of relief. Just as people welcome the end of the cold, snow and ice, cars and trucks also can benefit from more moderate temperatures.

Salt, grime and pot holes can take a toll on tires over the course of a typical winter. Drivers will not get far this spring and summer without tires in good repair, which is why tire maintenance should be part of any seasonal repair checklist.

Inflation levels

Now is the time to use a tire pressure gauge to see if tires are at the ideal inflation levels. Many tires indicate the recommended PSI (pounds per square inch) on their sidewalls. Cold temperatures may cause tires to deflate a little. Insurance states that winter weather can cause tire pressure reduction at about one PSI for every 10 degrees the temperature drops. Driving

on improperly inflated tires can be dangerous, potentially affecting handling and braking distances.

Check tires when they are cold for the most accurate reading. Properly inflated tires also will improve fuel economy, so drivers may even save a little money by inflating their tires.

Tire rotation/realignment

Examine the tires for tread wear. Any uneven or abnormal tread wear could indicate that the tires need to be rotated and the wheels realigned at the very least. Take the vehicle to a qualified mechanic to get their opinion on how to remedy the situation. Mechanics may recommend rotating tires every 6,000 to 8,000 miles, or about every six months for the average driver.

Wheel realignment may be necessary after a season of driving over potholes and other irregularities in the road. Misaligned wheels can cause handling problems,



like the car "pulling" to one side.

Tire replacement

Drivers may discover extreme tread wear, bulges or even cracks in the sidewall during a tire inspection. These signs indicate that it's time to replace the tires.

Failing to replace old, worn down tires can increase the risk of automobile accidents.

Thorough cleaning

Once tires are inspected and possibly serviced or

replaced, treat the car or truck to a washing and thorough detailing. This will help tires shine and get the vehicle road-ready for spring trips.

Great times of year to buy a new car

METRO CREATIVE

New automobiles are one of the biggest investments many consumers will ever make. Buyers typically look to get the best price on new vehicles, and when buyers begin their search for new vehicles can influence just how great a deal they get.

Timing your new car purchase correctly can save you hundreds and sometimes thousands of dollars. Automotive information experts, such as JD Power and Associates and Edmunds.com, note that certain times of the year may be best for cutting a deal.

End of year

One of the best and most consistent times to get a great deal on a new car is the end of the year. This is when car dealerships are trying to move the greatest number of vehicles to increase unit sales and annual revenue numbers. In addition, many dealers have annual quotas and offer bonuses to salespeople who meet certain annual sales figures. If you can wait until the end of December to make your purchase, you very well may drive off the lot with a great deal.

End of model year

New model year vehicles begin to arrive at dealerships sometime between the end of summer and the beginning of autumn. That means the

current year models still on the lot become a lot less desirable to customers eagerly awaiting next year's vehicles. Dealerships are willing to negotiate on the older models and may offer customers cash rebates to make room for the new inventory.

End of design cycle

From time to time, auto manufacturers roll out a newly designed car under the same name. The older body type then becomes less desirable, and that is when drivers can get bargains on cars that may have become outdated seemingly overnight. If you're more inter-

ested in saving money than setting trends, wait until the end of a car's design cycle to buy. You can save even more if a particular model is being phased out entirely.

End of the month

Similar to end of year deals, come the end of the month, salespeople and deal-

ers are trying to sell as many vehicles as possible in an effort to qualify for bonuses from auto manufacturers. If you can't wait until the end of the year to buy, consider the end of the month.

Save money on your next vehicle by shopping at the right times.



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Don't Give Them Plastic:

40 Vintage Gift Ideas For People Who Are Sick of Crap

JOANNA MANGAN | COLLECTORS WEEKLY

These days, it seems like everyone's going retro, but why buy cheap imitations of cool vintage stuff when there's a great selection of the real thing online? Treat Dad to a set of vintage clay poker chips or high-quality gutta-percha golf balls. Maybe Mom would like turquoise jewelry or a snappy tweed blazer. For that friend who loves "Mad Men," how about a mid-century-modern atomic clock? Your gift will stand out from the crowd, and you'll be giving your friends and loved ones what they really want.

Here then are our Top 40 Vintage Gifts:

1. **Poker Chips** Made of clay composite, casino chips embossed or incused with elaborate patterns add a touch of Rat Pack class to any home card game.

2. **Hot**

Wheels The original "sweet 16" from 1968 included a Chevy Camaro, a VW Bug, and a concept pickup called the Dodge Deora.

3. **Lunch Boxes** In the '50s and '60s, the lunch box you carried to school instantly branded you as a cool kid or a hopeless nerd.

4. **Ukuleles** These are the hottest instruments for aspiring players, mostly because they are relatively inexpensive to own, easy to play, and their sound just forces you to smile.

5. **Atomic Clocks** Whether you call them sunbursts, starbursts, or atomic daisies, these Mid-century Modern clocks are always timely.

6. **Turquoise Jewelry** Native American jewelry, made with turquoise nuggets and highly specialized silver-smithing techniques,

can give a ordinary ensemble authentic flair.

7. **Hats** You can dress up any outfit with the right hat; for women '20s cloche hats are en vogue again, while men always look

dapper in a fedora.

8. **Fountain Pens** Most casual writing these days happens on computers, so when you need write something in ink, make it a ceremony with a vintage fountain pen.

9. **Glass Paperweights** The Bohemians and Venetians were leaders in millefiori techniques, while Baccarat and Clichy made French glass artisans proud.

10. **Mickey Mouse Watches** Walt Disney's cuddly rodent has been keeping time since 1933, his skinny arms point to the hours and minutes on countless wristwatches and pocket watches.

11. **Art Pottery** Rookwood excelled at Art Nouveau and Arts and Crafts vases, Red Wing remains the king of stoneware, and Clarice Cliff proves that even plates can be works of art.

12. **Beaded Handbags** Women keep their lives in the purses, so why not contain it in a gorgeous vintage handbag, particularly an intricately detailed beadwork bag.

13. **Old Fur Coats** While it's controversial to wear a brand-new fur coat, some women dodge the guilt by

donning a vintage fur. And if it's vintage Christmas-styled coat, so much the better.

14. **TV Lamps** In the 1950s they were dime-store fodder, but today TV lamps add a rich retro glow to any room.

15. **Poison Bottles** Nothing says "I love you" like a vibrantly colored bottle once used to contain poison.

16. **Christmas Ornaments** Ditch the generic department-store ornaments and deck your tree with charming artifacts from Christmases past.

17. **Steiff Stuffed Animals** Lions, and tigers, and bears, oh yes!, but don't forget the monkeys and bunny rabbits.

18. **Pinbacks** Celluloid pinbacks from the 1890s to mid-20th century were mostly used to advertise the campaigns of political candidates, but some seasonal pins promoted toy stores.

19. **Radios** Clad in plastics from Catalin to Bakelite, vintage radios were the iPods of their day.

20. **Fishing Lures** Companies such as Heddon, Shakespeare, South Bend, and Chubb Creek are famous for their spinners and spoons, sinkers and floaters, and minnows and frogs.

21. **45 RPM Records** Elvis recorded for Sun, the Beatles made Capitol's yellow-and-orange swirl famous, and Okeh 45s were always a-okay.

22. **Fiesta** This brightly colored dinner and table ware was first produced in 1936, which accounts for its Art Deco look.

23. **Walking Sticks or Canes** Carrying a cane gives a gentleman a touch of Victorian

Era class—good ones have secret compartments for flasks or knives.

24. **Hand Fans** Ostensibly use to keep a lady cool, hand fans made of bone, lace, and even peacock feathers are actually tools for flirting the old-fashioned way.

25. **Hobo Nickels** Buffalo or Indian Head nickels were the most popular coins for hobo-nickel artists due to their thickness and low cost.

26. **Patchwork Quilts** They can be crazy, covered with checkerboards and stars, or appliquéd with countless floral motifs.

27. **Vintage Video Games** Atari kicked off the video-game craze with Pong in 1972, but Nintendo made it an art form with the 8-bit NES in 1986.

28. **Hawaiian Aloha Shirts** Looks for labels such as Shaheen, Catalina, Kamehameha, Kahala, Hale Hawaii, Royal Hawaiian, Duke of Hollywood, and—wait for it—J.C. Penney.

29. **Bookends** Books are more precious than ever, so keep them standing upright on a shelf between a pair of bronze or onyx bookends.

30. **Thimbles** Some were pounded from sterling silver and enameled, others were carved out of Wedgwood Jasperware, all prevented pin pricks.

31. **Cowboy Boots** These boots aren't just for rustlers or country-and-western singers. In fact, everyone from New York fashionistas to Texan two-steppers favor this classic leather footwear.

32. **Golf Balls** Get your golfer a 19th-century gutta-percha ball, or find a two-tone model from this century.

33. **Coffee Pots** A vintage enameled, stainless-steel, or cast-iron kettle is great for tea drinkers and kitchen collectors alike.

34. **Tin Robots** This is what our future looked like to postwar Japanese toy makers.

35. **Cookie Jars** McCoy made its Cauliflower Mummy, Shawnee had its line of pigs, and American Bisque produced jars featuring cartoon characters from Popeye to Yogi Bear.

36. **Dress Clips** Similar to brooches, these costume jewelry pieces clip onto hats and dresses—Coro Duettes come in animal-couple pairs that can be wore together or separately.

37. **Art Glass** Choose a vase from Murano or, if you are feeling flush, spring for a Chihuly.

38. **Tweed Blazers** This sharp, conservative suit jacket, pioneered by Coco Chanel in the 1950s and worn by Jacqueline Kennedy, never goes out of style.

39. **Sports Bobbleheads** The Giants fan on your list will want Buster Posey, but team mascots from the 1960s and '70s are always popular.

40. **302 Telephones** Sometimes called the "I Love Lucy" phone, the Henry Dreyfuss-designed 302 was a Western Electric workhorse for two decades.



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Advice from the **EXPERTS**

CHRIS TISI | TC NURSERY

TC NURSERY 9050 PROJECT RD S | BURLINGTON, ND

Much like a living room is for public entertaining and a bedroom is your quiet and private domain, your front and backyard will often serve different purposes with outdoor landscaping. You want passers-by to stop, roll down their windows, and say to themselves, "That's the house I want."

Chris Tisi, owner of TC Nursery in Burlington, ND believes that the outside of your home reflects the inside. The more time you spend in maintaining a beautiful yard will show others that you maintain that same standard on the inside as well. But landscaping is not only just important on the visual aspect but it also helps with maintaining energy efficient homes. The shade that is given from trees is helpful in heat retention with insulation. In the past, owners planted shrubs or trees next to their houses because it would help block the weather from penetrating into the siding. Now, we have insulation that is made to prevent the brutal winters in North Dakota.

General landscaping care and maintenance can be more about getting the most for your money. For homeowners who are interested in landscaping but don't know where to get started, Chris has given several helpful answers to those questions.

What is the best time of the year to get started on landscaping?

"It's a hard call, but usually by the end of April, first part of May we could start planting what we call bare root trees. They do not have leaves so the chilly evenings do not bother those types of tree." He recommends May 10th as the best day to start because before that, usually you run the chance of cold and snow that can do a lot of damage. "But the homeowner has to keep an eye on the weather and clean up your yard as the weather permits."

Does TC Nursery provide design and layout advice for homeowners interested in landscaping?

They will provide a concept de-

sign and best layout arrangement using current design programs such as PRO Landscape®. The program uses a photo of the homeowners property and Chris will arrange shrubs and trees that will work the best with the houses design, the proper foliage for that area, as well as keeping the ideas of the homeowners in mind.

After planting a new tree, is there a noticeable time frame whether the tree will be successful or not?

"Usually the odds of a new tree dying is a very slim chance - under 1%, unless it's not watered. If it gets too much water the plant will slowly decline and will be noticeable by the foliage and the way the growth is on the tree. The winter is always hit or miss and in early spring the tree will show what damage it has taken over the winter. About a year or two for most trees is about average."

How do you recommend caring for a new tree?

"A very slow trickle from the garden hose is usually recommended. Trees drink best with slow watering that will allow more absorption of nutrients. Trees hydrate themselves by the water dripping off their leaves and slowly absorbing by their drip line. Five gallons per week is usually recommended the best to start with." And for owners to measure that, they can take a five gallon bucket and time out how long for the hose on a slow trickle to fill that bucket. So if it takes 20 minutes to fill, you should be able to judge that every 20 minutes you should move the garden hose to another tree.

How many different types of trees & shrubs does TC Nursery offer?

TC Nursery offers 30 to 40 varieties of trees and carries almost 200 varieties of shrubs & bushes on location. They are also available to order in any special request homeowners would be interested in.



Chris Tisi is a Burlington, ND resident, who started TC Nursery in 2008. He bought it from the previous owners of Des Lac Nursery who managed for 30 to 40 years. He has over 22 years of experience in landscaping design and installation. TC Nursery is located at 9050 Project Road South in Burlington, ND, 15 minutes west of Minot. Chris and his staff can be reached by phone at (701)839-5217 or at their website at www.tcnurseryinc.com for more information.

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Build or Buy?

New homes have an array of advantages over existing ones, but buyers who want to contract a build have a lot of pros and cons to weigh.

MARY BETH KLATT | REALTOR MAGAZINE

Sometimes you just can't find the perfect house. With inventory as tight as it is, options are slim, and buyers often must settle for a home that isn't their best match if they're determined to purchase now. But there's still a way to get exactly what they want, even if it's not on the



market. They could build the house of their dreams — though the process may be grueling.

Building comes with many more details to keep track of than buying an existing home. You have to get construction permits, work with an architect,

worry about staying within zoning regulations. It's a daunting task that not every home buyer should take on. But for clients who want what they want and can't find it anywhere, new-home construction could be their best option.

So should you advise your clients to build instead of buy? You have to feel them out first to determine what their goals are. "It's important to know whether [building a home] is something your client will actually enjoy, or if it will become a job to them," says Christine Lutz, residential sales director at Kinzie Real Estate Group in Chicago. "Why do they want a custom home? Are they excited to bring their vision to life?"

The most obvious attraction to building a home is the opportunity it provides for customization. Buyers can make their new home whatever they want it to be when they're creating it from scratch. But

there are other advantages and disadvantages to building that your clients may not always be thinking about. Here are some key points to consider.

Cost of Building vs. Renovating

Existing homes commonly are outdated and require renovation. Though buyers will pay less at the closing table to purchase such a home, the additional renovation costs can quickly add up — possibly sending their total expenses higher than if they had built a new home.

According to the 2015 Remodeling Cost vs. Value Report, the following common mid-range remodeling projects can be steep in price (based on national averages).

Two-story addition: \$161,925

Master suite addition: \$111,245

Basement remodel: \$65,442

Major kitchen remodel: \$56,768

Bathroom addition: \$39,578

Roofing replacement: \$19,528

Minor kitchen remodel: \$19,226

Bathroom remodel: \$16,724

Window replacement (wood): \$11,341

Window replacement (vinyl): \$11,198

It might be a helpful exercise to add any of those costs to March's median existing-

home price of \$212,100, and see how close it comes to the median price of a new home, which was \$277,400 also in March. (Both figures come from the National Association of REALTORS®.)

"When I meet with a customer to remodel after they already made the purchase, many times they find out that it would have been more economical to just buy a lot and build a new home," says Michael Dembinski, senior vice president of sales at Rinehimer Construction Inc. in Poconos Pines, Pa. "It's important to always consider the cost to remodel an existing home versus the cost to build new. Many times, I will meet with the real estate agent and their potential buyer to assist them in their decision process."

However, there are some additional upfront costs associated with building, including the cost to buy the land as well as fees for architects and construction permits.

Difference in Value
Homes built today are likely to command higher values than existing homes, primarily because improved building standards have led to better-quality housing products, says Brett McIntyre, GRI, an agent with John Greene REALTOR® in Naperville, Ill. "The energy-efficiency standards and lo-

continued on page 9

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BUILD OR BUY? continued from page 8

cal building codes that are in place today far exceed those that were in place in prior years," he says.

The greening of new homes is an important value added that most existing homes don't have. Many markets now require certain energy-efficient features in new construction, such as a higher grade of insulation and Energy Star windows and doors, that aren't found in older homes. For people who build rather than buy, their homes will be ahead of the green curve — and that will fetch a better price when it comes time to sell. Demand for green homes is soaring, with more than 80 percent of home buyers across ethnic groups indicating they want energy-efficient features, according to a study last year by the National Home Builders Association. And the median sales price of a home with green features can be as high as \$47,600 above homes without them, according to a Redfin study.

On top of that, builders often exceed local and state building codes for quality control, and most new construction comes with a builder's warranty for up to five years in addition to manufacturers' warranties. "We all have said at one point, 'Things aren't made like they used to be.' And in the case of new construction, this is a good thing," McIntyre says.

Convenience and Budget

The transaction timeline is a major plus for existing homes. Buyers can move into a home immediately after closing, which typically takes place 14 to 60 days after a seller accepts a buyer's offer. Even if the home needs renovations, the work usually won't displace the new owner. But with building, the timeline to move in extends months — or even years.

"It's not all peaches and cream," says Rob Jensen, broker-owner and president of the Rob Jensen Company in Las Vegas. "The building process is not easy. It can take well over a year and requires constant attention. Even when working with some of the best builders your town has to offer, it's important to plan on making regular trips to the job site — almost daily. Plan on bringing the construction crew lunch once a week as well."

Buyers who build have to live elsewhere while construction is underway. For most, that means paying two mortgages or a mortgage and rent for a year or more. And if construction delays occur because of bad weather or contractor and inspection is-

sues, the extra costs can eat into their budget quickly.

Financing

Another reason buying an existing home may be more attractive than building is because it's often harder to obtain a construction loan than a traditional mortgage. Construction loans are more complex and involve more risk, and lenders will typically not approve them until building permits are secured. This means buyers need to have more money available upfront.

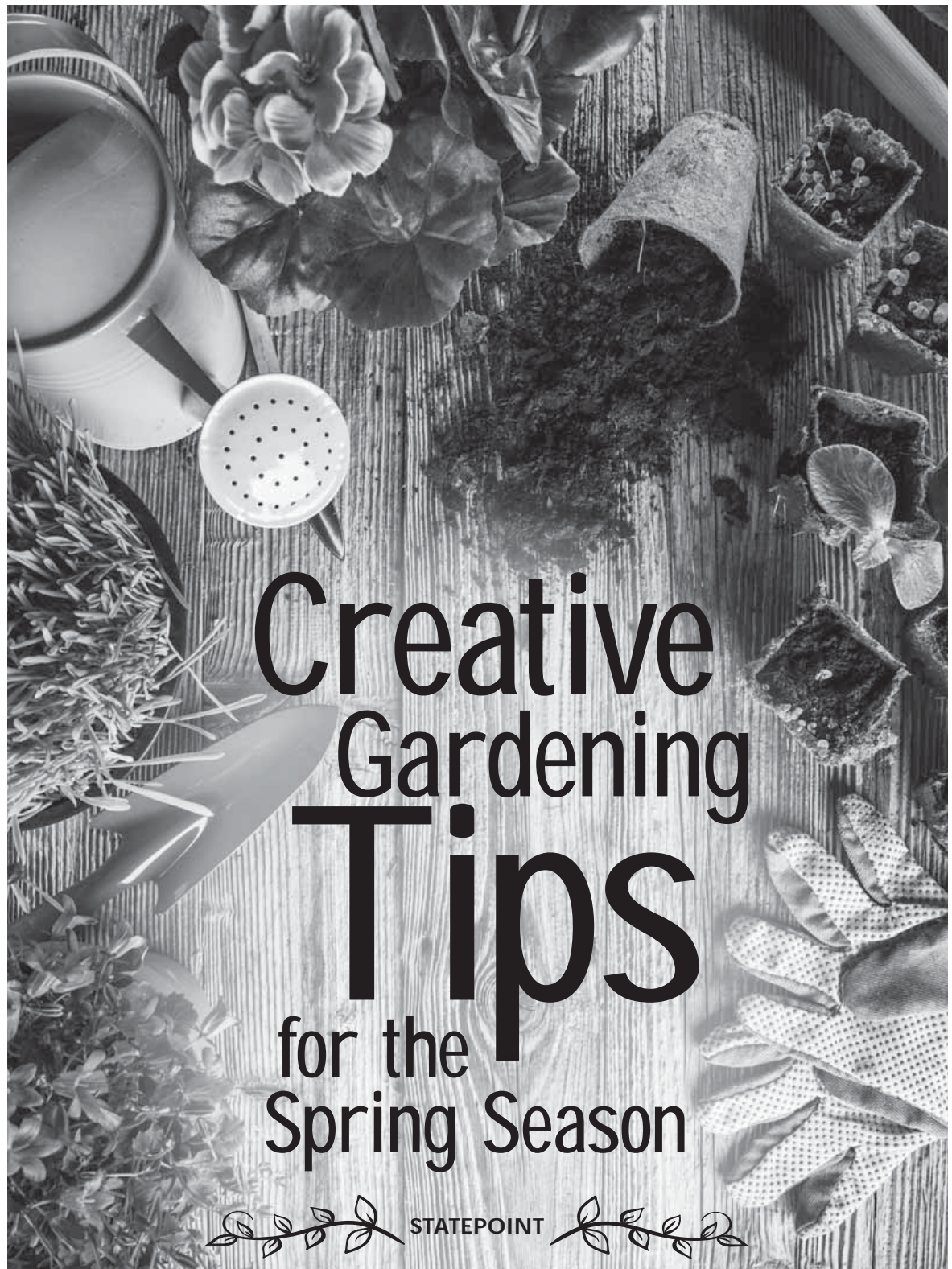
Traditional mortgages can also be cheaper. They come with the option of a fixed interest rate, whereas construction loans, which are short-term, most often have variable rates. Construction loans are also more difficult to qualify for because they cover a smaller percentage of a purchase than traditional mortgages, says James Roche, CEO of HousePlans.com. Construction loans will finance up to 65 percent of a project while traditional mortgages cover up to 80 percent of a home purchase, Roche says. So buyers will have to bring a much hefty down payment to the table if they're going to build. That's a high standard to meet on top of credit score and ability-to-pay qualifiers, which make it hard enough for many people to get any kind of loan at all.

When the build is complete, lenders tend to offer limited options for the repayment of the construction loan: refinance into a traditional mortgage or roll the construction loan over to a five-year ARM. Buyers most commonly refinance into a 30-year fixed-rate mortgage, but that will involve going through a completely new underwriting process.

Location

If location is important to a buyer who wants to build, it may be difficult to find land in the neighborhood of their choice. New subdivisions are the best bet for finding lots, but that means taking a chance on a location that hasn't been established yet. Existing city lots or unbuilt lots in older subdivisions are rarer to come across. If the buyer places a high importance on living in a location with a lot of amenities, it would probably be better for them to buy an existing home in an established neighborhood.

Here's the bottom line: If your buyer's ultimate goal is to have a perfect home that meets every desire — and they have time and cash to see the project through — then you should advise them to build. If the ideal residence is not as important to them and time is of the essence, tell them to buy.



Gardeners often focus on the science of their hobby: how much water and sunlight their plants need and how to improve soil quality and keep pests at bay. But there can be a lot of artistry behind the craft as well -- from how you harvest and enjoy flowers to how you convert unused spaces of your home into a viable indoor edible garden.

Put your creativity to good use this spring season by gardening with style.

Indoor Gardening

For those who don't have an outdoor garden or yard, the dream of enjoying your own freshly picked fruits and vegetables may seem out of reach. However, the nooks and crannies of your home can be creatively rendered into productive growing zones. And experts say that nearly all homes can support indoor gardening.

"Whatever the size of your home, there will be a selection of edible plants you can grow indoors, as long as you have some natural daylight filtering in," says Zia Allaway,

author of "Indoor Edible Garden: Creative Ways to Grow Herbs, Fruit and Vegetables in Your Home." "The areas where plants will grow can be windowsills, beneath a skylight or even in a dark, unlit area if you install grow lights."

In "Indoor Edible Garden," a highly visual guide full of practical tips and stylish ideas, Allaway offers step-by-step directions for everything from creating suspended shelves and hanging jars for growing herbs to mounting edible orchids onto bark and displaying them on walls. She points out that those embarking on indoor gardening should first evaluate the level of time they can commit.

"Just remember that unlike other projects in the home, such as decorating and cooking, all gardening projects require some aftercare. So, if you have a busy schedule, choose crops that will tolerate less watering and feeding."

Flower Arranging

While your flower garden is likely a beautiful work of art in and of itself, you can spread the joy by harvesting your flora and bringing the beauty in-

doors. Floral arrangements add vitality to any interior space.

"For me, every arrangement starts with the container. Think about what mood or style you want to evoke, and remember, anything can be a container as long as it can be made watertight," says Rachel Siegfried, author of "The Flower Book: Natural Flower Arrangements for Your Home," which explores 60 flowers, bloom-by-bloom in portraiture, including quick-reference profiles and tips.

Siegfried recommends that, when selecting flowers for your arrangement, pay attention to shapes, textures and colors to achieve good balance. Start with a primary focal flower and build out with a couple of secondary focals, a final flourish, and foliage.

For her part, she relies on instinct. "I get a 'buzz' when I find a good combination," she says.

From flowering bouquets to spicy pepper plants, apply creativity to your gardening this spring.



PREP POINTERS FOR THE UPCOMING hunting season



Hunting is a popular hobby and sport enjoyed by millions of people across North America. Over the last 10 years, data from the U.S. Fish and Wildlife Service indicates that more and more females are taking up hunting.

Hunting seasons vary depending on where you live. Regulations designed by local conservation, game, fish, and wildlife departments often dictate the start and end of hunting season. Although the licensing, seasons, limits, and fees for hunting may differ geographically, the preparation that goes into getting ready for hunting season is similar regardless of geography.

Many seasoned hunters realize hunting season does not begin on "opening day." Rather, it can take weeks or months to get ready for a successful season. Considering hunting seasons can be brief, preparation helps hunters make the most of their time spent in the field.

* Purchase your license,

tag or stamp. Many wildlife departments require hunters register in advance of the season, and this registration includes securing a hunting license. Because there is a limit to how many animals each hunter can hunt, tags for the animals they're hunting also will be issued. Hunters planning on going out for the season should stay apprised of when licensing and registration begins and ends so they can hunt legally.

* Scout areas. The landscape can change from year to year depending on a host of factors, including construction, commercialization and weather. Areas once open to hunting may now be restricted lands. Map out your potential hunting location and be aware of any new landmarks or changes.

* Check and replenish gear. Inspect weaponry, field-dressing supplies, clothing, and other supplies for wear and tear. Address any issues that need to be fixed, or replace items as necessary. If a rifle, bow or shotgun hasn't been fired in a while, take it to a range to verify accuracy

and sighting. If you hunt out of a tree stand or blind, make sure it is sturdy and in good condition prior to use.

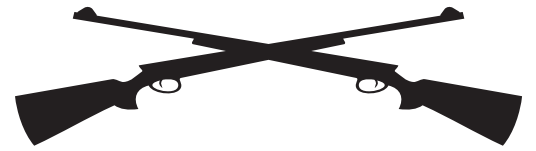
* Get in shape. Hunting often requires hiking in and out of the great outdoors in various terrain. It's helpful to increase physical activity leading up to the hunt to prepare your body for the physical demands of hunting.

* Organize and pack gear. Ensure your equipment is clean, in working order and packed away in your travel bags. Establish a system of organization and a checklist so you're certain you will have what you need. Don't forget to bring along your hunting license and animal tags; otherwise, you may be levied with costly fines.

* Always hunt safely. It is quite easy to get swept up in the moment when tracking game. Don't let overzealousness cloud rational judgment and safety precautions. Otherwise an injury or even death can occur.

Hunting season is on the horizon and that means preparing now for the few weeks of sport to come.

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Steps to take before an appraiser's visit

METROCREATIVE

Homeowners unfamiliar with the appraisal process might not know if there is anything they can do to make the process go more smoothly. While certain variables involved in the appraisal process, such as location of the home and the value of surrounding homes, are beyond homeowners' control, the Appraisal Institute recommends homeowners take the following steps before an appraiser visits their home.

- Clean the house. A dirty home that is full of clutter will not make the best impression on appraisers. Dirty homes may be vulnerable to insect infestations that can lead to structural problems with the home. While a dirty home is not necessarily an indicator of infestations or a reflection of a home's value, a clean home will create a stronger first impression with the appraiser.
- Make any necessary repairs ahead of the appointment. Homeowners who have been putting off repairs should make them before the appraiser arrives. Homes with repairs that still need to be made will likely be valued less than similar homes with no such repair issues. Though repairs can be costly, investing in home repairs will likely increase both the appraisal and resale value of the home.

• Obtain all necessary documents before the appraiser arrives. Homeowners who have certain documentation at the ready can speed up the appraisal process. Such documentation may include a survey of the house and property; a deed or title report; a recent tax bill; if applicable, a list of items to be sold with the house; purchase history of the home; and the original plans and specifications of the home.

- Inform the appraiser about recent improvements. Homeowners can inform appraisers about any recent improvements to the home and the cost of those improvements. The value of home improvements with regard to a home's appraisal value vary depending on a host of variables, but having such information at the ready can help appraisers make the most informed appraisal possible.



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3 tips to prepare to sell your home

METRO CREATIVE

According to Realtor.com, spring is the busiest and best season to sell a home. While a good home can find a buyer any time of year, homeowners might find the buyers' pool is strongest in spring and into summer. The reasons for that are many, ranging from parents wanting to move when their children are not in school to buyers wanting to move when the weather is most accommodating.

Because spring is such a popular time to sell a home, homeowners who want to put their homes on the market should use winter as an opportunity to prepare their homes for the prying eyes of prospective buyers. The following tips can help homeowners during the pre-selling preparation process.

1. Address the exterior of the home.

Winter can be harsh on a home's exterior, so as winter winds down, homeowners who want to sell their homes should make an effort to address anything that might negatively affect their homes' curb appeal. A study of homes in Greenville, S.C., from researchers at Clemson University found that the value of homes with landscapes that were upgraded from "good" to "excellent" increased by 6 to 7 percent. If it's in the budget, hire professional landscapers to fix any problematic landscaping or address any issues that arose during the winter. Homeowners with green thumbs can tackle such projects on their own, but hiring professionals

is akin to staging inside the home.

2. Conquer interior clutter.

Clutter has a way of accumulating over the winter, when people tend to spend more time indoors than they do throughout the rest of the year. Homeowners who want to put their homes on the market in spring won't have the luxury of waiting until spring to do their "spring" cleaning, so start clearing any clutter out in winter, even resolving to make an effort to prevent its accumulation

throughout winter. Just like buyers are impressed by curb appeal, they are turned off by clutter. The Appraisal Institute suggests homeowners clear clutter out of their homes before appraisers visit, and the same approach can be applied to open houses. Buyers, like appraisers, see cluttered homes as less valuable. In addition, a home full of clutter might give buyers the impression, true or not, that the home was not well maintained.

3. Eliminate odors.

A home's inhabitants grow accustomed to odors that might be circulating throughout the house. Pet odor, for instance, might not be as strong to a home's residents as it is to guests and prospective buyers. Because windows tend to stay closed throughout the winter, interior odors can be even stronger come late-winter than they are during the rest of the year. A thorough cleaning of the house, including vacuuming and removal of any pet hair that

accumulated over the winter, can help to remove odor. In the weeks leading up to the open house, bathe pets more frequently, using a shampoo that promotes healthy skin so pet dander is not as prevalent. Open windows when the weather allows so more fresh air comes into the home.

Spring is a popular and potentially lucrative time to sell a home, and homeowners who spend winter preparing their homes for the market may reap even greater rewards.

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Cold weather outdoor entertaining

METRO CREATIVE

Outdoor entertaining has never been more popular. As more and more homeowners turn their homes into their own personal oases, extending the party outdoors has become a bigger priority.

According to the American Home Furnishings Alliance's 2015 Outdoor Furniture Trend Report, out-of-doors areas on a property are the favored venues for celebrations with family and friends. While outdoor entertaining was once relegated to the warm weather seasons, advancements in technology have now made it more comfortable and enjoyable to entertain outdoors for much of the year. But hosts who want to extend the outdoor party after summer has come and gone should consider a few important entertaining tips.

- Start the party early. Summertime backyard barbecues and pool parties benefit from late-evening sunsets that illuminate patios and pool areas well into the evening. In addition, many hosts prefer to start such parties later in the day to avoid the sun during the early afternoon when it is at its most blazing. However, start the party earlier in the day when hosting in fall or early winter. Temperatures can drop considerably once the sun begins to set, so starting early can save hosts and their guests from cold air.

- Heat things up. Summertime hosts might employ canopies to protect themselves and their guests from the heat, and

it's important for hosts to take similar steps when the weather is chillier. The AHFA report found that 38 percent of homeowners intended to purchase fire pits for their outdoor entertaining areas, and such fire pits can keep guests warm as the sun goes down and the night air gets chilly. Fire pits have become must-have items for outdoor entertaining areas, and hosts can surely find one that suits their needs.

- Change the menu. Grilling hot dogs and hamburgers might still work when entertaining outdoors in fall and winter, but hosts may want to stray from other summertime fare like watermelon or pasta salad. Embrace the cold weather by roasting some nuts and making s'mores over an open fire. In lieu of summertime beverages like lemonade and beer, serve hot chocolate or wine to keep guests warm.

- Ensure there is adequate lighting. Mother Nature won't offer much lighting when you host a party outdoors in late fall and early winter, so make sure your patios and sidewalks are well lit. Guests will want to see one another and what they're eating, and well-lit walkways will reduce the risk that guests take a tumble or turn their ankles when walking to and from the house.

Outdoor entertaining need not end because summer has come and gone. But hosts must take a different approach to hosting when throwing outdoor gatherings in late fall and early winter.

Advice from the EXPERTS



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same day. North Dakota also requires home inspectors to obtain a license, you can check the North Dakota site to confirm licensing and also ask your inspection company if they are licensed and carry the required E&O Insurance. There are many different organizations that provide certification to home inspectors and home inspection companies that do uphold high standards. Check the certifications and experience of the home inspector you are deciding on.

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Tools of the home renovator's trade

METRO CREATIVE

Home renovation projects can be both exciting and tricky. Do-it-yourselfers are inspired by designs showcased in magazines, websites and their own communities. When DIY enthusiasts see a design they like, it's understandable that they may want to emulate these looks at home.

Remodeling is one of the larger DIY undertakings, and it goes beyond simple carpentry. Considering demolition, reconstruction, electrical, plumbing, and masonry work may be part of the DIY package, homeowners who are thinking about renovations must first stock up on the tools and other supplies of the trade. Having the right tools can mean the difference between a job well done and a job that needs to be redone.

- **Crowbar or prybar:** Before you can put in new construction, you might have to get your hands dirty with some demolition. Crowbars or prybars can be used to pry up wood slats, remove nails or remove old decking.
- **Tool pouch:** A tool and

fastener pouch gives DIYers a place other than their pockets to store fasteners and hand tools. Pouches can be attached to tool belts for added storage capacity.

- **Stud finder:** Invest in a more fool-proof method of locating studs behind drywall then knocking on the wall. Stud finders can provide a picture of studs, pipes and other hidden items inside an entire length of wall. This is essential to driving nails where they belong and can also prevent sending fasteners into wires or nearby plumbing.
- **Level:** A level is an essential tool for everyone from casual decorators to more involved renovators. Whether hanging pictures or ensuring molding is parallel, levels are must-have tools for DIYers.
- **Safety glasses:** Invest in a pair of safety glasses so no one working on a project deals with obstructed vision. Safety glasses also provide ample eye protection.
- **Extension cords:** If power tools are part of the renovation picture, extension cords can safely extend

power where it is needed. Be sure to invest in a gauge that is large enough to handle the amperage of your most powerful tool.

- **Measuring tape:** The "measure twice, cut once" mantra is key to home improvements. To measure accurately each and every time, no tool chest is complete without a sturdy measuring tape.
- **Ladder varieties:** Home improvements aren't always at ground level. Purchase ladders of various heights so you can safely reach various areas of the home and avoid injury. Step stools, a step ladder and an extension ladder all have their purposes on the job.
- **Digital inspection scope:** A scope lets you see inside walls, floors and ceilings to find the exact location of pipes, wires and joists. It also can be used to seek out the source of clogged drains or anywhere you desire sight into hard-to-manuever areas.

In addition to these tools, brooms, shop-vacs, hammers, screwdrivers, wrenches and pliers can complete a DIYer's basic toolbox.



5 weekend projects to try now

METRO CREATIVE

Home improvement projects range from major construction overhauls like bathroom remodeling jobs to smaller renovations that may entail something as minor as painting the walls. Smaller projects can often be conquered in a typical weekend but still provide a strong sense of accomplishment. The following are five projects tailor-made for weekend warriors.

1. **Improve storage in the entryway.** Home entryways are the first places many people drop mail, shed their shoes and toss their keys upon arriving home. As a

result, entryways can quickly be overrun with clutter. Storage solutions can include putting in a desk or hutch with baskets underneath to store umbrellas and backpacks. Or hang a coat rack and create a shoe rack to store shoes until the time comes to leave the house once again.

2. **Shed new light.** Add some design appeal to your home by replacing an old lighting fixture with something more modern. Such a task is relatively easy, and you need not possess the skills of a trained electrician.
3. **Add molding for a finishing touch.** Dress up spaces with crown molding or a decorative chair rail that

goes around a room. You can even use molding to frame new or existing artwork. Find a molding style that complements the architectural style.

4. **Update hardware in the bath and kitchen.** Switch the handles, draw pulls and knobs on cabinetry with new hardware. The time commitment is practically nil, but you might just give rooms a whole new feel.
5. **Patch and paint walls.** Spend a weekend filling in holes left behind by since-removed wall hangings. If the patches dry quickly, paint over them. If not, resolve to do your patchwork one weekend and paint the ensuing weekend.

10 Steps to BUYING A HOME



Buying a home may not be as easy as 1, 2, 3 – but it might be as easy as 1 – 10. While a variety of factors can affect the ease and timing of your transaction, a few basic steps are universal in most purchases.

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750

3 Get a Pre-Approval Letter

A pre-approval letter will give you buying power and help you gauge your budget.

First-time homebuyers made up



39% of all buyers as of November, 2012.



4 Determine Your Budget

Consider other lifestyle factors to determine what you're comfortable spending.

RULE OF THUMB

BUY A HOME THAT RUNS ABOUT

2.5X

YOUR ANNUAL SALARY



5 Find a Real Estate Agent

While you don't need an agent to buy a home, he or she can help you through the buying process.



89%

of buyers purchase their home through a real estate agent

continued on page 16

10 Steps to BUYING A HOME



Continued from page 15

6 Select a Property

You and/or your agent can arrange to see homes that suit your preferences.

AVERAGE NUMBER OF WEEKS SEARCHING: 12



AVERAGE NUMBER OF HOMES VIEWED: 12



7 Make an Offer

YOUR OFFER MAY REFLECT

- Your budget
- Current market conditions
- Condition of the home
- Terms of closing costs



8 Inspect the Home

A home inspection can help you determine any red flags, or other issues that can be negotiated into the purchase agreement.



77% of buyers order a home inspection prior to closing the transaction

9 Sign a Purchase Agreement

Also called the sales contract, this outlines the specific instructions for the transaction.



10 Close the Transaction

This is the time when all required events listed in the purchase agreement are fulfilled and funds are transferred to appropriate parties.

TOP REASONS FOR A TRANSACTION NOT CLOSING:

- ✗ Mortgage approval issues
- ✗ Changes in buyers' finances
- ✗ Inspection issues
- ✗ Shortcomings of foreclosures
- ✗ Lack of communication

Your real estate agent will help keep you informed throughout each step of the closing.



CONGRATULATIONS, NEW HOMEOWNER!



GSTOCKSTUDIO

Buying a Home?

What to know about down payments

STATE POINT

If you're in the market to buy a home, your down payment is probably top of mind. However, it's important to understand all your options, particularly if you've heard the rule of thumb that you shouldn't pursue homeownership unless you can put 20 percent down.

"In today's market, misconceptions about down payments are some of the most common, unfortunately," says Danny Gardner, Freddie Mac vice president of Affordable Lending. "And this discourages many prospective buyers from even leaving the starting gate."

Gardner points out that a growing number of homebuyers are putting down between five and 10 percent, and even as little as three percent through products like Freddie Mac's Home Possible Advantage. This

is important to keep in mind when determining how much home you can afford.

Prospective homebuyers concerned about down payments should also be aware that there are nearly 2,500 homeownership programs across the country that can help with down payment and closing costs, and an estimated 87 percent of U.S. homes are eligible for one or more of these programs, according to research by DownPayment Resource. The down payment program benefit most frequently found is about \$10,000, making researching these options and discussing them with your lender and real estate agent a worthwhile step. To determine your eligibility and learn more about down payment assistance, visit downpaymentresource.com/are-you-eligible.

Of course, home buy-

ers should not forget that there are benefits to putting more down initially -- this will lower your monthly mortgage payment and reduce the amount you will owe the bank. Additionally, those who put down at least 20 percent don't have to pay Primary Mortgage Insurance (PMI), an added insurance policy that protects the lender if you are unable to pay your mortgage. However, if putting 20 percent down will deplete all of your savings and leave you with no financial reserves, it's probably not in your best interest. What's more, you can cancel your PMI once you've built equity of 20 percent in your home.

Don't assume the dream of homeownership is beyond your reach. Get savvy! There are numerous programs and products available that can help you afford your down payment and beyond.



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We are featuring places to go & ideas for those family summer vacations.

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 - Canoeing • Kayaking • Boating • Golfing
 - Birding • Sightseeing
- as well as many ND events & attractions to keep you busy all summer long

Deadline: May 12 Publishes: May 26

For more information contact:

Beth Duchsherer
701.839.0946
NSGRAPHICS@SRT.COM

Advice from the EXPERTS

BROKERS 12 REALTORS

Brokers "12" Inc. is a unique Real Estate marketing firm with highly dedicated Realtors who have come together to provide our clients and customers with the best real estate service in the Minot area. We can help guide you through the complex and often confusing maze of buying and selling real estate. Below are some frequently asked questions about the real estate market.

Buyer:

Q: Buyer: "I currently rent and want to buy but am not sure if owning a home is a good idea"

A: Owning a home is a big step! But most mortgage rates are fixed while rents go up, equity in your home can be a financial resource later, you can build wealth without paying capital gains, a mortgage can act as a forced savings account, and overall; homeowners can enjoy greater wealth growth than renters.

Q: Buyer: "Where do I start?"

A: The number one step is to get pre-approved with a bank for a mortgage loan. A lender will let you know if you're able to buy a home today or they'll counsel you on how to get you on the right track to be able to buy a home in the future. They'll go through the different loan options, rates and payments with you to find the best

for your situation. After receiving your pre-approval letter you are at that point; ready, willing, and able to buy a home!

Q: Buyer: "Will it cost me to hire a REALTOR®?"

A: General rule of thumb is; No. However, every buyer's needs are different and will need to be determined when meeting with your REALTOR®. This is something that we cover while doing a buyer consultation session with you.

Q: Buyer: "Can you show me any listing or just Brokers 12 listings?"

A: We have direct access to all the homes listed through the Minot Multiple Listing Service which covers all of Minot and the surrounding areas! It does not matter what brokerage has it listed we can show you any home. If you're looking for a home outside of the MMLS's reach, we can connect you with a REALTOR® who does cover that area.

Q: Buyer: "Do I need to have a home inspection?"

A: Home inspections are not required but we highly recommend them. Some say "ignorance is bliss" but not when investing your hard earned money in a home of your own. We recommend you work with a professional, licensed inspector you can trust to give you the most information possible about your new home so that you can make an educated decision about your purchase.

Seller:

Q: Seller: "What's the first thing I should do?"

A: First you will want to get in touch with a REALTOR® (preferably one at Brokers12, Inc.) in order to schedule a walkthrough of your property in order to complete a FREE Comparative Market Analysis (CMA).

Q: Seller: "What is a CMA?"

A: CMA, is the term real estate agents use when they conduct an in-depth analysis of a home's worth in today's market. We compare your home to a minimum of 3 other properties that have recently sold that are similar to your home in terms of size, style and location. The housing market is constantly changing and this will determine what your home is worth in the current market as well as give you a snapshot of what to expect.

Q: Seller: "Now how do I get my house actually listed?"

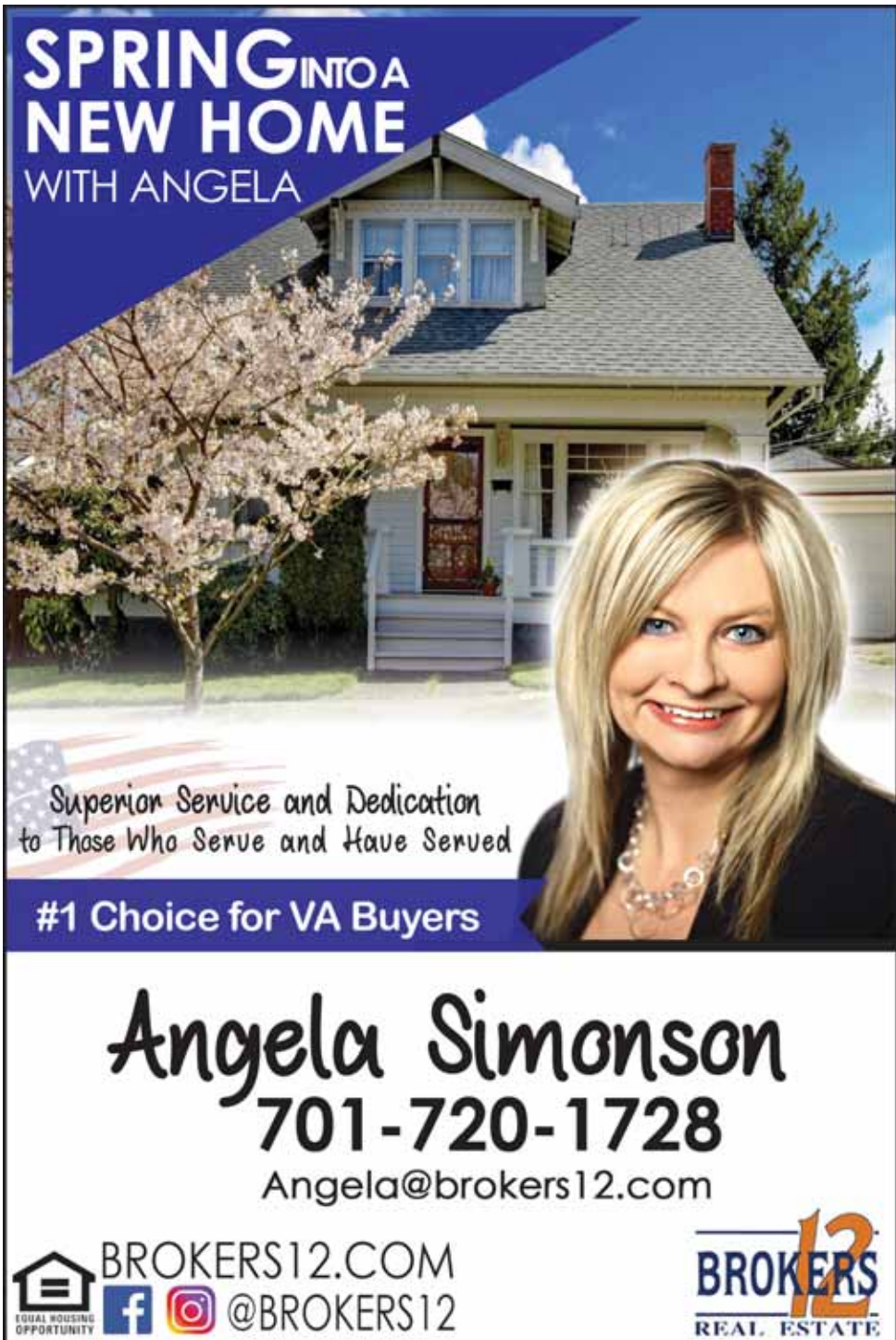
A: After a CMA is completed and you know how to competitively price your home; we'll guide you

through filling out all the required paperwork, photos are taken and we go over a marketing plan. This may seem relatively simple but actually on the back end of things, depending on your property to sell and your situation there is anywhere from 85-100 steps we take from pre-listing to post-closing to ensure your transaction is as seamless and stress-free as possible. But on your end, once all the paperwork is completed, pictures are taken and the marketing plan has been outlined- your house is ready to be put on the market!

Q: Seller: What is the benefit of having my house listed with a Realtor?

A: First and foremost, the experience and expertise that a Realtor offers when navigating through a real estate transaction cannot be substituted, especially when it comes to the deadlines, inspections, appraisals, and negotiations. Also, another major benefit when listing your home with a Realtor your home will be advertised on the local MLS that allows your property to be advertised to over 150 local agents along with their clients, this type of exposure just cannot be replicated without a REALTOR®.

For more information on real estate home buying and selling, clients can visit with Brokers 12 at 1201 South Broadway Minot ND 58701 Phone: (701) 852-3757 www.brokers12.com.



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BROKERS 12 REAL ESTATE



Buying or Refinancing your Home this Spring? Tips for success

STATE POINT

Many Americans start to think about their housing needs this time of year. For some people spring aligns with the school calendar, given the time it takes to find the right home, arrange financing and move in time for the next academic year. For others, an income tax refund, coupled with refinancing a mortgage, is the way to fund a home

improvement project. So how do you find the right loan products and lender?

- Research products and terms. Home loans come in two forms: fixed rate or adjustable rate. Fixed rate loans come with terms varying from 10 to 30 years for consumers who want the security of consistent monthly payments plus a rate that won't change over the life of the loan. Adjustable

rate mortgages (ARMs) typically are offered at a lower rate with an initial term of five to 10 years.

"A 30 year fixed rate loan is by far the most popular mortgage product with borrowers, but ARM's can be a good option if you plan on moving or refinancing," says Craig Evans, Ally Bank's mortgage executive. "When we start a dialogue with a potential customer,

we'll discuss the various options and suggest products geared toward their specific needs."

- Choose a lender focused on your needs. In a crowded mortgage landscape, it's important to find loan experts to help you through the process. For example, the Ally Home Team is on hand to help home buyers through the home loan experience, from application to close, ensuring they regularly answer questions borrowers may have along the way.

"Service and communications are the biggest considerations when it comes to choosing a lender, whether it's new construction, buying an existing home, or refinancing," says Beth Foley, broker associate at Beacon Sotheby's International Realty.

- Ask your lender what products fit your needs. For example, Fannie Mae's HomeReady product may be a good option for first-time homebuyers and millennials. Key benefits include down payments as low as 3 percent, plus these loans

are priced similarly to standard loan pricing, and flexible sources of funds can be used for the down payment and closing costs.

- Establish your limits. Some lenders provide useful tools to get you started, such as Ally Home, a new direct-to-consumer home loan service offered by Ally Bank, (www.ally.com). Its Affordability Calculator helps you analyze your household income and current financial obligations to estimate how much house you can afford.

- Refinance an existing loan. Refinancing is a potential option if it offers a better rate than your existing loan, allows you to lower your mortgage payment, or shortens the term of your existing loan. If you have considerable equity, it's also a way to consolidate debt or fund home improvements if used wisely.

For most people, buying a home is the biggest purchase of their life. Once you find your perfect house, make sure you make the right financing choices to complete the picture.



Team Gold



Sheila & Dawn

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 <p>MLS 170316 \$251,900 8 Greenway SE</p>	 <p>MLS 170528 \$345,000 2312 W Central</p>

Advice from the **EXPERTS**

GARY KRAMLICH | WATNE REAL ESTATE

The Real Estate business is where people can find help selling their home and find homes that will fit their family perfectly. A real estate pro is responsible for setting the sale price, marketing your home, running open houses, speaking with potential buyers and ultimately, walking you through the selling and buying processes.

Those of you who are about to start searching for a home, Gary Kramlich, Realtor & Broker at Watne Real Estate has answered a few questions to help get you started with your quest.

Is Minot a Home Buyer's Market currently?

"It's an absolute home buyer's market today. There was a peak housing market in 2014 through 2016 where there was an 8% reduction in house price. Back then home buyers were buying a bigger house for less money. Those times have changed and the market has leveled off, where they are not seeing the same reductions. Today the market has stabilized and the prices are about twenty percent off on certain types of housing and less on others." According to Gary, the biggest demand today is 3 bedrooms on one level with a double attached garage.

When will first-time buyers come back in force?

"The first time home buyer's market has diminished to some level because the people buying under that program have either bought already or have left the area." Today they are seeing more home buyers upgrading from a two bedroom with no garage to the sought after three bedroom with a double attached garage. "People prefer now to have housing with no basements whether or not they are in or out of the flood plain."

What is your advice for beginners when looking to buy a home?

"Get online and see what is available." All real estate companies within Minot will have multiple listings that are accessible on any real estate website. Many websites such as Watne's website, MinotHomes.com, or Gary's favorite CirclePix.com., will have several areas within Minot and the surrounding areas that have the current houses that are for sale. CirclePix.com is

a newer website that has audio and visual where visitors can see what's going on and what's new on the market. And for those homebuyers that are looking broader, most realtors can sell anywhere in the United States. They can also refer clients who are TDY(Temporary Duty) or PC-Sing (Permanent Change of Station) to other realtors they are affiliated with throughout the U.S. and other air base cities.

Should a first time home buyer look for a starter house or a house they will grow into?

"My advice to everybody is to buy the biggest house their budget will handle. Location is the most important. Look at the area where the house is located, the schools nearby and accessibility to necessities such as the grocery store, shopping and playgrounds." "I always encourage people to buy as much house as they can afford to buy today. Four years from now the interest rate will stay the same. Once the home buyer is locked into an interest rate, generally the homebuyer can absorb 1-3% increase annually in their salaries so their house payment reduces."

Gary Kramlich, Realtor & Broker at Watne Real Estate, has been a trusted and reliable Realtor & Broker for over 54 years. Gary, who was born on a hardworking farm near Hillsvie South Dakota and attended High School in Ashley, ND moved North to Minot to attend college in 1959. Years later he married a local nurse, Glory Connole and together they raised a large family in the home they built 30 years ago and still live in today. As Gary would say, "God has been good to us (his family)!" With 8 children and 13 grandchildren, Gary knows hard work and perseverance do pay off. Contact Gary Kramlich today! Your professional for all your home buying and selling needs.

For more information on real estate home buying and selling, clients can visit with Gary at Watne Real Estate at 408 N Broadway Minot ND 58703 Cell: (701)-721-0527 Phone: (701) 852-1156 Toll Free: (800) 568-5311 www.garykramlich.com or info@minothomes.com.

AVAILABLE PROPERTIES



• **119 Golden View Drive Lake Metigoshe, ND**
MLS #: 161346 | \$295,000
 3 bedroom, 3 bath, double car garage



• **1421 SW 12th St Minot, ND**
MLS #: 161976 | \$795,000
 Elegant Two Story Victorian Custom Built Home | 5 bed, 4 bath, 3,102 sq. ft.

- **10857 NE 15th Ave Bottineau/Lake Metigoshe, ND** MLS #: 161401
- **2230 E Burdick Minot, ND** MLS #: 161186
- **16 Birchwood Heights Lake Metigoshe, ND** MLS #: 161400
- **1625 SE 27th Street Minot, ND** MLS #: 170159
- **104 SW 8th St Minot, ND** MLS #: 170056
- **100 SW 8th St Minot, ND** MLS #: 170057
- **4540 N Broadway Minot, ND** MLS #: 170368
- **10 NE 45th Ave Minot, ND** MLS #: 160128
- **206 Castleman Lane Lake Metigoshe, ND** MLS #: 161828
- **406 SE 31st Ave - No. 117 Minot, ND** MLS #: 170373
- **1018 NW 5th Ave Minot, ND** MLS #: 162024
- **10010 NW 128th St Burlington, ND** MLS #: 170133
- **1001 SE 4th St Minot, ND** MLS #: 170330
- **120 Tyler Street Berthold, ND** MLS #: 170391
- **516 Dewey St Berthold, ND** MLS #: 170392
- **531 NE 1st Street Carpio, ND** MLS #: 170393
- **1530 SW 61st St Minot, ND** MLS #: 170369
- **425 NW BROADWAY Minot, ND** MLS #: 170401



GARY KRAMLICH

701-721-0526
 Kramlich@minot.com

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HOW LONG DO YOUR SYSTEMS AND APPLIANCES LAST?

	AVERAGE LIFESPAN	AVERAGE COST TO REPLACE		AVERAGE LIFESPAN	AVERAGE COST TO REPLACE
FURNACE	15-20 YEARS	\$3,880	MICROWAVE	9 YEARS	\$300
AIR CONDITIONER	10-15 YEARS	\$5,210	ELECTRICAL	10 YEARS	\$1,343
TOILET	10 YEARS	\$348	GARAGE DOOR OPENER	10-15 YEARS	\$319
WATER HEATER	10-15 YEARS	\$886	WASHER & DRYER	10-13 YEARS	\$1,500
PIPES	75-100 YEARS	\$1,193	ROOF	20-30 YEARS	\$6,624
SHOWER	20 YEARS	\$857	TRASH COMPACTOR	6 YEARS	\$554
DISHWASHER	9 YEARS	\$568	OVEN	13-15 YEARS	\$1,000
GARBAGE DISPOSAL	12 YEARS	\$400	SWAMP COOLER	15-20 YEARS	\$2,417
FRIDGE	13 YEARS	\$1,500	GARAGE DOOR	15-30 YEARS	\$675

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7 TAX BREAKS

every first-time homebuyer must know



BY SARITA HARBOUR

The tax landscape changes yearly. Congress meets occasionally to review and adjust the tax code, so first-time homebuyers must stay on their toes to understand year-to-year tax changes.

The government provides tax breaks for existing and new homeowners to incentivize buying homes. Homeownership offers multiple home tax deductions, tax credits and other breaks that aren't available to those who rent. If you bought your first home in 2016 — or you're hoping to buy one in 2017 — it can pay to familiarize yourself with first-time homebuyer tax credits so you can take advantage of tax breaks that lower your tax bill.

HOME MORTGAGE INTEREST DEDUCTION

The mortgage interest deduction is one of the biggest home tax breaks and is a crucial new homeowner tax credit. It covers interest paid on loans of up to \$1 million, or \$500,000 if you're married but filing a separate return.

The deduction can be especially beneficial for borrowers with new loans because interest charges on mortgages are typically steeper in the early years of the mortgage's term.

"The way loan amortization works, your first payments have the highest ratio of interest to principal," said Andrew Christakos, an accredited investment fiduciary with Westfield Wealth Management in Westfield, N.J.

You must itemize on Schedule A of your tax return to claim the home mortgage interest deduction. To do so,

add up all deductible expenses for the year, including those related to homeownership as well as other categories. Claiming the mortgage interest deduction can save you tax dollars if your itemized deductions are greater than your standard deduction.

Don't miss this new homebuyer tax credit. Your loan provider should send you Form 1098 shortly after the tax year ends. It will show the amount of interest you paid the previous year.

MORTGAGE INTEREST CREDIT

The federal government's mortgage interest credit provides another opportunity for first-time homebuyers to claim a tax break for the mortgage interest they paid. Unlike the mortgage interest deduction — which reduces your taxable income — this mortgage interest credit directly counts against your tax bill, lowering what you owe.

"It's a little-known but very cool program," said Deb Tomaro, a Bloomington, Ind.-based broker with RE/MAX Acclaimed Properties. "Depending on the purchase price of your home, a buyer can get 20 to 30 percent of the interest they pay every year back as a straight tax credit."

For example, imagine you prepare a return and find that you owe the IRS \$1,000 in taxes. However, completing IRS Form 8396 for the mortgage interest credit shows that you're eligible for a \$1,000 credit. In that situation, you can apply the credit and not owe the IRS anything.

The credit is not refundable, so you won't

receive a check if the credit is larger than what you owe in taxes.

To be eligible for this strategic tax break, a state or local government must have issued you a Mortgage Credit Certificate. Typically, this certificate is issued at the time you originate the mortgage. The certificate tells you how much interest you can claim as a credit. If you also claim a mortgage interest deduction when you file your taxes, you must reduce the credit by that amount — no double-dipping is allowed.

MORTGAGE POINTS DEDUCTION

You can also deduct what you pay in points to obtain the mortgage loan in the first place. Mortgage points are prepaid interest that can help a borrower qualify for a lower interest rate over the life of the loan. And, they can qualify for a tax deduction as well.

"Most homeowners overlook the deduction of points they pay to secure a mortgage loan," said Yvette Best, controller and senior tax accountant at Best Services Unlimited, a tax preparation company based in Fayetteville, Ga. "Buying points to lower the interest rate on your mortgage loan is one of the best tax breaks available right now. The return on investment is twofold because you get to deduct the cost of the points and the amount on interest paid in the same year as the home purchase."

You must itemize on your return to claim this deduction, and your settlement disclosure statement must specifi-

continued on page 22

10 RED FLAGS TO WATCH FOR WHEN BUYING A HOME

- ### POTENTIAL FOUNDATION OR STRUCTURAL PROBLEMS

 - Large cracks in the foundation, crooked door frames & hard to close doors could be a sign that there's a structural problem with the foundation.
 - The best way to determine whether there is damage, is to hire a structural engineer to conduct an inspection.
- ### INSECT AND/OR PEST PROBLEM

 - The most common pests include termites, powder post beetles & carpenter ants.
 - A pest inspector is a fairly inexpensive, & absolutely worth it, since a pest problem can cost a significant amount of money to correct.
- ### RANDOM FRESH PAINT

 - Many realtors suggest painting an entire room to freshen up the look of the home, although a room one small section of paint should be a red flag.
 - It's possible the seller is trying to cover up a problem, which should be a cause for concern.
- ### AMATEUR WORKMANSHIP & REPAIRS

 - It's common for flipped properties to have repairs that are completed by "flippers" who don't have the qualifications to complete the projects properly.
 - Some of the most common amateur workmanship jobs to keep an eye out for include: plumbing, carpentry, & electrical work.
- ### ODORS: BOTH GOOD & BAD

 - Both good & bad odors can be a bad sign. If a home has a plug in air freshener in every outlet or the windows open in the middle of winter, it's possible the home owner is attempting to cover up a foul odor.
- ### POOR OVERALL NEIGHBORHOOD CONDITION

 - Buyers should keep an eye out for boarded up or vacant properties in the neighborhood.
 - Problems or crime in a neighborhood can cause problems in the future, even if it's not the immediate future.
- ### STAINS ON WALLS AND/OR CEILINGS

 - If the seller doesn't cover up the stains on the wall or ceiling, it should still be seen as a red flag.
 - It's important to find out what caused the stain, as it could cause thousands of dollars in repairs in the future.
- ### ELECTRICAL SYSTEM ISSUES

 - Although most home buyers are not professional electricians, simply turning on light switches, checking for flickering lights, & checking outlets are good ways to tell if the electrical is working properly.
 - Two of the most common inspection findings are issues with the electrical raiser cable as well as improper wiring through a home.

continued on page 22

7 TAX BREAKS

continued from page 21

cally cite these fees as "points." Your home loan must be for \$1 million or less, just as with the mortgage interest deduction.

TAX-FREE IRA WITHDRAWALS

Saving money for a down payment and closing costs is a major consideration for most people when they're getting ready to buy a home. The IRS says you can pull funds from your IRA to help.

"First-time homebuyers who break into their IRAs to come up with the down payment do not have to pay the 10 percent penalty normally applied to withdrawals taken before age 59½," said Lisa Greene-Lewis, a certified public accountant and blog editor at TurboTax. "This incentive applies to current homeowners as well because you're eligible for first-time buyer status if you haven't owned a home in two years."

You can take up to \$10,000 from your IRA without penalty to buy a home, although you'll still need to pay taxes on the money. Your

401k plan does not qualify for the exception to the 10 percent penalty.

PROPERTY TAX DEDUCTION

Property taxes are one of the many lucrative tax breaks for first-time homebuyers. Taxpayers who itemize deductions on Schedule A are also eligible to deduct real estate taxes paid on a primary residence, said Laurie Samay, a New York-based certified financial planner with Palisades Hudson Financial Group.

You can deduct property taxes paid during the year for which you're filing. If you purchase a home midway through the tax year, you can claim all taxes paid from the date of sale onward.

HOME IMPROVEMENT TAX BREAKS

Improvements you make to a home can qualify for a tax break. If you use a home equity loan or other loan secured by your home to finance improvements, the loan will qualify for the same mortgage interest deductions as

your main mortgage.

Keeping track of capital improvements to the home also can help you out when you sell the home. If your home sells for more than you paid for it -- your tax or cost basis -- that extra money can be considered taxable income at capital gains rates subject to certain thresholds and rules. But home improvements can lower your taxes by increasing your tax basis.

"You can include the cost of improvements made to the property in the cost basis of the property when you're determining any capital gains on the sale," Christakos said. "Make sure you keep your receipts for major improvements so you can prove the costs you claim."

HOME ENERGY TAX CREDITS

Now for the bad news: Two property-related home improvement tax credits have been eliminated as of Jan. 1, 2017. That means both credits will no longer apply beginning with the 2017 tax year.

Nonbusiness Energy Property Tax Credit: This credit covered 10 percent of the cost of qualified home energy-efficient products between \$50 and \$500.

Residential Energy Property Tax Credit: This credit was equal to 30 percent of the cost of installing renewable energy sources.

You can still claim these credits if you made qualifying improvements to your home during the 2016 tax year. However, you won't qualify for the credit if you write the check before the clock runs out and the contractor does the actual work in 2017.

"The 30 percent Residential Energy Property Tax Credit applies to the cost of installing these products, including labor and installation, but must be taken in the year the item was placed in service," said Jayson Mullin, founder of Top Tax Defenders in Houston.

Keep all receipts and contracts from the installation, and file for this credit using Form 5695. This benefit is for existing homeowners and can also be claimed as a first-time homebuyer credit.



How to transform a fixer-upper

METRO CREATIVE

The real estate market will always have its ups and downs, but real estate is an oft-profitable investment. Real estate investors do their investing for various reasons. Some see a house as a place to hang their hats for years and years, while others look at properties as nothing more than investments.

Buying a home with the intent to fix it up and resell it is called a "fix and flip." In such situations, investors buy homes at below-market prices before refurbishing the homes with the goal of recouping their initial investment and then some when the homes are ultimately put back on the market. Flipping has become popular for both expert remodelers and novice investors. RealtyTrac®, the nation's leading source for comprehensive housing data, noted in its "Year-End and Q4 2015 U.S. Home Flipping" report that 5.5 percent of all single family home and condo sales during the year were flipped properties. This marked an increase from the same time the previous year.

Investing in a fixer-upper requires a leap of faith and a vision of what the home can look like in the future. Turning a real estate lemon into lemonade requires certain skills and a good measure of patience. The following are some guidelines to get anyone started.

- Don't bite off more than you can chew. Make an honest assessment of your abilities and which renovations, if any, you can handle. If you are unskilled or inexperienced working with your hands, then it can be easy for an investment property to quickly become a money pit. Before purchasing a property, hire a trained home inspector to tour the home with you and point out all of the areas that will need renovation. With this list, begin getting estimates on how

much money the work will entail. Determine if this fits with your budget or not. You do not want to invest so much that it exceeds what you could feasibly recoup when it comes time to sell.

- Overlook cosmetic things when visiting properties. Cosmetic issues include all of the easily replaceable items in a home, such as carpeting, appliances, interior paint colors and cabinetry. Focus on the bones of the house — the architectural integrity and those little touches that you envision having a "wow" factor.

- Seek the help of experts. Some flippers think they'll save the most money by doing all of the work themselves. This isn't always the case. Professional architects, designers and contractors may help you save money. Contractors have an intimate knowledge of where to buy materials and may be able to negotiate prices based on wholesale or trade costs. In addition, experts can help you avoid common pitfalls because they've already done this type of work time and again. It's smart to rely on expert advice, even if it means investing a little bit more.

- Save money by doing some work yourself. While the pros may tackle the more complex parts of a given project, such as rewiring electricity or changing the footprint of a home, you can still be involved. Ask to participate in demolition, such as taking down walls or removing old materials from the home. Such participation may be fun, and it can save you substantial amounts of money on labor.

- Recognize that not everything must be completely redone. Realize that, in some instances, a coat of paint and some new accents may be all you need to transform a space. For example, if kitchen cabinets are in

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10 RED FLAGS TO WATCH FOR WHEN BUYING A HOME

9 POOR DRAINAGE OR GRADING

- An obvious sign of poor drainage is pooling water. If the yard has mini lakes, it's likely to have poor drainage, which could lead to water problems inside the home.
- Other signs are overflowing gutters, migrating mulch in flower beds, water stains on basement walls and cracking in the foundation.
- Overall grading should be sloping away from the home's foundation.

MOLD 10

- Buyers should keep an eye out for boarded up or vacant properties in the neighborhood.
- Problems or crime in a neighborhood can cause problems in the future, even if it's not the immediate future.

FINAL THOUGHTS

- It's critical that, whether you are a first time or experienced home buyer, you are always on the lookout for these red flags.
- Although many of these may not be visible when viewing a home, many of these red flags can be found during a home inspection, which is another reason to have the home inspected before you make the purchase.

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8 THINGS NOT TO DO in your quest to buy a house

REALTOR.COM

If you have been approved for a mortgage for your next home, you might be assuming you can breathe easy now and just concentrate on packing and preparing for your move. Not yet.

While most of your hard work of building a good credit profile and amassing savings for a down payment and closing costs is behind you, it's important to remember that your lender will recheck your credit just prior to your settlement date and will also verify a few details such as your place of employment to make sure nothing has changed.

That's the key phrase—"nothing has changed." You must take care to maintain the same credit profile that led to your loan approval until your mortgage paperwork is completely signed.

Avoid the following actions to ensure a smooth settlement:

1. Don't apply for new credit: It may seem natural to apply for a credit card at a home improvement store or a furniture store when you are about to become a homeowner, but applying for credit can lower your credit score. Not only will you lose a few points because of a credit inquiry, but if you are ap-

proved for new credit, a lender may worry that you will spend up to your new credit limit and then default on your loan.

2. Don't close any credit accounts: You may be feeling that this is a good time to get your financial house in order by closing unused credit accounts or transferring your debt to a new credit card with a zero-interest balance transfer offer. While that's a smart move financially, it's a bad one for your credit score because you lose points when you have a higher usage of debt compared to your limit on one credit card and to your overall credit availability. Wait until your closing is complete before you make these changes.

3. Don't move your money around without a paper trail: Your lender will need the most recent bank statements before you go to settlement, so if you have any unusual deposits you will need to provide complete documentation of where the money came from. If possible, it's best to move the cash you will need for your home purchase into one account before you apply for a mortgage. If not, make sure you have complete and accurate records readily available.



4. Don't increase your debts: In addition to your credit score, your debt-to-income ratio is extremely important to a loan approval. If you take on more debt you could be in danger of going above the maximum acceptable debt-to-income ratio.

5. Don't skip a payment or make a late payment: One of the most important elements of your credit score is your history of on-time, in-full payments, so don't get so caught up in your move that you forget to keep up with paying basic bills.

6. Don't buy a car: You may be feeling that a new car would be a nice addition to the driveway of your new home. Resist that feeling. Even if you can easily afford a new car, the

depletion of your savings or the addition of a new car loan could derail your mortgage application. Wait until after you have moved to switch to a new car.

7. Don't change jobs if you can help it: While a job change could mean a raise or path to a better settlement, it could also de-

your a future, lay your Y o u r to verify employment and paystubs to new income loan can go settlement.

lender needs employment and will need prove your before your to settle-

8. Don't spend your savings: You'll need cash on hand at the settlement for your down payment and closing costs and your lender may even verify your cash reserves one more time, so make sure the funds stay in place.

In other words, no matter how hard it is at this exciting time, it's better to do nothing than to do anything.

HOW TO TRANSFORM continued from page 22

good condition, see if they can be refaced or painted instead of replaced entirely. Install new door pulls/handles to add visual interest. Look for some ready-made items, such as bookshelves, instead of installing custom carpentry.

• Think about what the buyer wants and not what you want. Renovate with an eye toward prospective buyers' needs. Keep things neutral and accommodating. Research the latest trends to understand what buyers might be seeking in a home. You want potential buyers to envision themselves moving right in.

Renovating a fixer-upper takes time, but it can be a worthwhile project, and one that can help anyone turn a profit in a booming real estate market.

A CUT ABOVE THE REST








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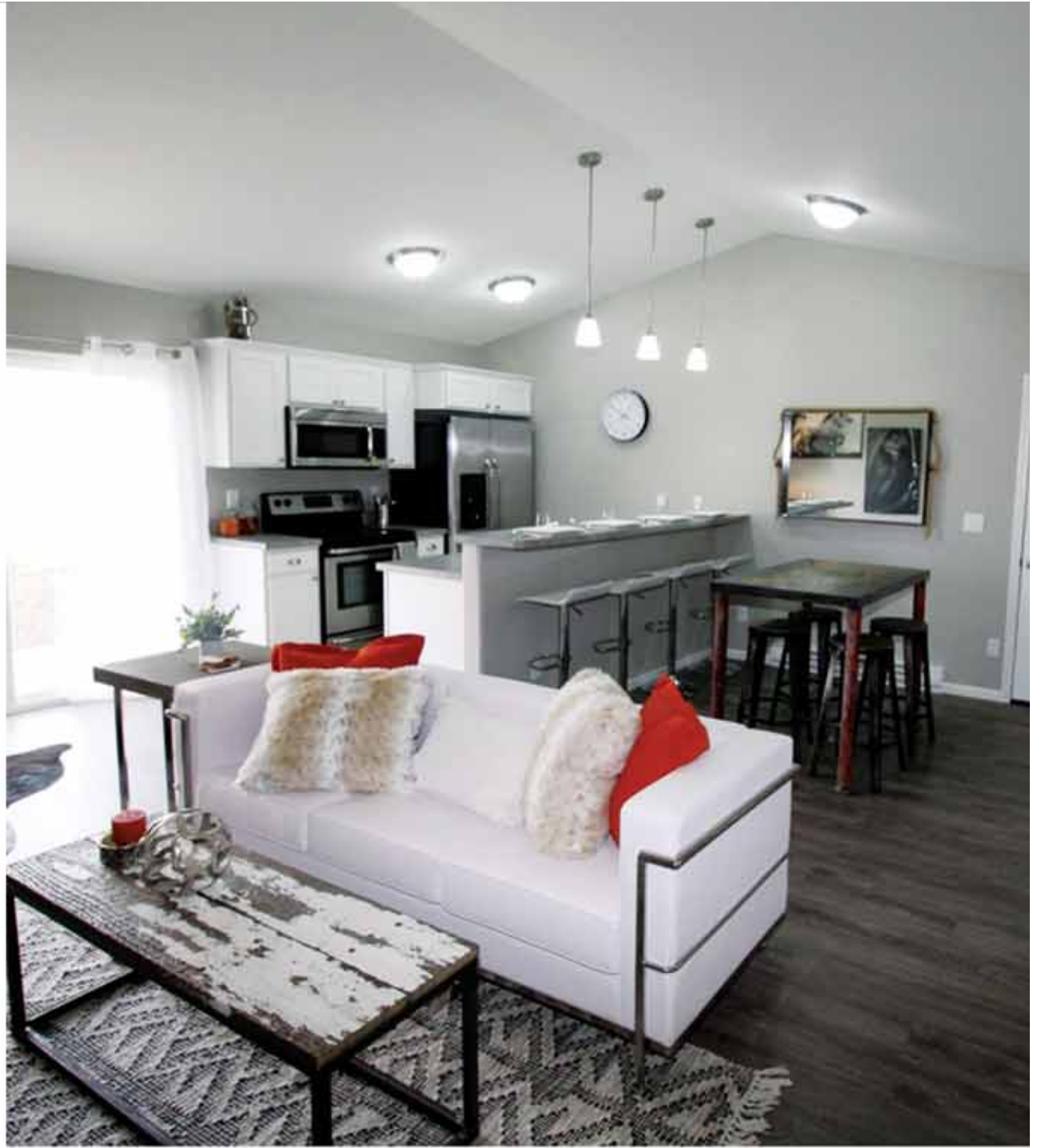
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