



HAPPY JULY!

If you have any family, friends, or loved ones this month looking to buy or sell a home, please give them our names!

Hello Everyone,

Please enjoy this months newsletter and don't forget to email me back with those "Ask Nate" questions. You may just be highlighted in next months feature!

I hope this newsletter finds everyone healthy and happy. Can you believe summer is here already?

The Green Corner is omitted this month. I thought due to the season it would be nice to have some gardening tips (still green I guess).

Coming in next months newsletter is "Great Organic Wines", some before/after photos on my most recently completed project and perhaps an announcement about Nathan Alan on HGTV!

Remember to be safe this Fourth of July!

NATE

Last months Nathan Alan listing

6076 Orchard Hill Lane



SOLD ! *in 2 weeks

Volume 1, Issue 5, July 2008

"Ask Nate!"

We are going to be giving you a call to begin out kitchen remodel. What can I do to plan and prepare for the project?

Thanks,
Jennifer.

Great question Jennifer! Planning is indeed the first phase to any project and, surprisingly, the most overlooked one too. The first thing I always tell my clients to do is compile a stylebook full of tear outs from magazines/books of rooms or kitchens that you like or appeal to you somehow. This is helpful for not only me but you. Next step is to define your goal. Is it functionality you're after, perhaps you want an island with a stool for everyone in your family, or maybe you would love a kitchen built for 2 to cook together, or perhaps you just want a quick and easy kitchen remodel for future plans to sell your home (call me :)). Whatever the reason, you must define your goal. Of course, you will also need to know your budget and what you can afford. Do a little research into the costs of materials (granite, stainless appliances) on your wish list to see if they are feasible. Next, you must have a time frame in mind. A typical major kitchen remodel will last about 2-3 months. Be prepared to eat out or we can place your fridge in another room. Lastly, be realistic. Make sure your expectations are reasonable and talk to people who have been there before.

Thanks,
Nate

GARDENING

SOME THINGS NOT TO DO

Don't cut iris leaves after the flowers fade. Leaves carry on photosynthesis and develop nourishment for next year's growth. Cut off brown tips and remove the flowering stalk down to the rhizome.

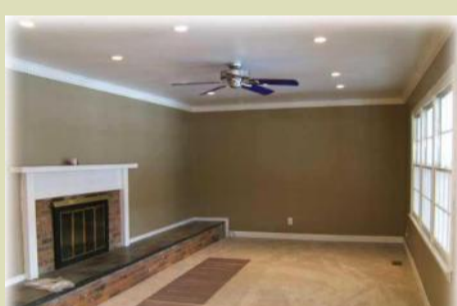
If you're growing plants outdoors in containers, **don't** use a soilless potting mix. Be sure that it contains at least half soil. Or make your own blend for window boxes and patio containers by mixing one part compost, one part garden soil, and one part builder's sand.

When shopping at a nursery, **don't** buy a tree or shrub with a damaged root ball. Inspect it carefully to make sure that it is uniform, not crushed, and a good size. For every inch of the trunk, the ball should be seven to eight inches in diameter.

Unless you're working your way through knee-high grass, **don't** remove those grass clippings from the lawn. Leave them where they fall to filter down to the soil, decompose, and recycle nutrients into the roots.



NEW LISTING !



5848 Susan Dr E.

This 3 bed 2 full bath home in popular Ivy Hills neighborhood has many updates including.. new lighting throughout, slate fireplace, huge walk in master shower with bench, new paint, new carpet, newer kitchen, large grassy yard, large screened in porch attached to rear of home, 2 car attached garage, low taxes.

\$179,900 **call us for more info or to see it



DESIGN TIP:

When installing tile in a galley kitchen try laying the tiles on a diagonal, this will break up the long lines.



What You Can Do to

Improve Your Credit



Credit scores, along with your overall income and debt, are big factors in determining whether you'll qualify for a loan and what your loan terms will be. So, keep your credit score high by doing the following:

1. Check for and correct any errors in your credit report. Mistakes happen, and you could be paying for someone else's poor financial management.
2. Pay down credit card bills. If possible, pay off the entire balance every month. Transferring credit card debt from one card to another could lower your score.
3. Don't charge your credit cards to the maximum limit.
4. Wait 12 months after credit difficulties to apply for a mortgage. You're penalized less for problems after a year.
5. Don't order items for your new home on credit — such as appliances and furniture — until after the loan is approved. The amounts will add to your debt.
6. Don't open new credit card accounts before applying for a mortgage. Too much available credit can lower your score.
7. Shop for mortgage rates all at once. Too many credit applications can lower your score, but multiple inquiries from the same type of lender are counted as one inquiry if submitted over a short period of time.
8. Avoid finance companies. Even if you pay the loan on time, the interest is high and it will probably be considered a sign of poor credit management.

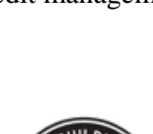


Current Mortgage Rates 7/1/08

30 yr fixed 6.23%

15 yr fixed 5.79%

3/1 ARM 5.49%



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