



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,

What beautiful warm weather we are having now in Central Indiana! Hopefully, you can all get outside and enjoy the beautiful weather and fall foliage!

We recently offered a kitchen remodeling class through IUPUI and would like to thank all those who attended. It was a getting started with the remodeling process and "how to" class. We also focused on new "green" products to incorporate into your remodel project. A spring class will be offered as well in March.

Lastly, with election day just around the corner we would like to remind you all to please make your voice count and VOTE!

NATE and COURTNEY



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"Ask Nate!"

Nate, Is a garage usually considered in the square footage in a home? What about a basement?

Thanks, Matt

Matt, Although a garage is attached to the home, it is not considered part of the home's square footage. That is because only livable space is considered in the TOTAL square footage calculation. A basement is not considered part of the homes MU (main plus upper) square footage and, therefore, not factored into the homes price per square foot. A basement is, however, factored into the TOTAL square footage of the home.

It is best to rely on a licensed appraiser to exactly recalculate the square footage of a house.

When a home's square footage is advertised, the figure usually comes from previous sales or tax records, perhaps as far back as the builder. Homeowners and real estate agents don't usually recalculate the square footage unless it is incorrect or not found in previous paperwork.

Hope that helps, Nate

DID YOU KNOW?

We can refer you to an out of town Realtor if you or someone you know is moving. All you have to do is give us who you want to work with and let us make the call to them first to refer you or just let us pick a fantastic Realtor for you. Its just that easy!



PUMPKIN SCONES

Yield: 12 scones

- 3 tablespoons butter
- 2 tablespoons brown sugar
- 1/2 cup pureed pumpkin
- 1 egg, beaten
- 1/2 cup milk
- 1/2 cup dried fruit bits or raisins
- 2-1/2 cups self-rising flour
- pinch salt
- melted butter to glaze



Preheat oven to 400 degrees F. Cream butter and brown sugar together. Mix in pumpkin. Stir in egg and milk, then add dried fruit or raisins. Sift together flour and salt and add to creamed mixture. Knead a few times on lightly floured surface, then form into a rectangle about 3/4 inch thick. Cut into 2- to 3-inch squares and brush with melted butter. Place 2 inches apart on lightly greased cookie sheet. Bake for 15 minutes.

GREEN CORNER

How would you like a \$20 rebate for purchasing a programmable thermostat?

Indy Energy Efficiency Tax Credits

Citizens Gas now provides cash rebates toward the purchase of high efficiency natural gas appliances (and thermostats). The buyer must be a Citizens Gas (Marion County) customer and provide a receipt and proof that the appliance meets the energy efficiency standards

[Click here for further details on the various rebate forms.](#)

Federal Tax Credits for Energy Efficiency

On October 3, 2008, President Bush signed into law the "Emergency Economic Stabilization Act of 2008." This bill extended tax credits for energy efficient home improvements (windows, doors, roofs, insulation, HVAC, and non-solar water heaters). Tax credits for these residential products, which had expired at the end of 2007, will now be available for improvements made during 2009. However, improvements made during 2008 are not eligible for a tax credit.

The bill also extended tax credits for solar energy systems and fuel cells to 2016. New tax credits were established for small wind energy systems and plug-in hybrid electric vehicles. Tax credits for builders of new energy efficient homes and tax deductions for owners and designers of energy efficient commercial buildings were also extended.

[Click here for further details.](#)

DESIGN TIP:

Design Dilemma: Even though my room has overhead lighting, it still feels so dark.
Solution: Light it up with up lights.
Up lights are a fantastic, inexpensive way to add interest to different areas of your design. Lots of up lights makes a space look commercial and modern, so select just a few to highlight special parts of your space. Your children's artwork and other art pieces will take on a new life when lit from below.



Price Reduced 10k!

\$224,900

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mls # 2848809



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30 yr fixed	6.46%
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5/1 ARM	6.16%



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