



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,

In this month's **Green Corner** I highlight "Great Organic Wines". Of course this was a tough evening of researching various wines so much as I only am reporting on 2! Please share with me any good organic or (NSA) no sulfites added wines you have sampled.

Please visit my website (www.nathan-alan.com) as I have posted some photos of my latest **minor kitchen remodel project**.

Also, don't forget about the Nathan Alan **t-shirts/tanks** as they are selling like hot cakes! Please email me if you would like one.

Enjoy the remaining days of summer because next month is already fall!

NATE

Volume 1, Issue 7, Sept. 2008

"Ask Nate!"

I just bought a 2 bedroom townhouse. 1 bedroom measures 10x10 and the other is 10x15. Would the value of the property be affected if I converted these adjacent bedrooms into one large bedroom?

In general terms, yes. As it would only then be a 1 bedroom, the market for resale would be that much smaller (some people, looking for 2 bedrooms, would not even look). On the plus side, with a nice size bedroom, you would probably 'blow away' any competition - the other 1 bedroom's you would be competing with at the time of sale. Keep in mind, however, 1 bedrooms generally don't get near as high a sales prices as 2 bedrooms.



TRIVIA:

The floors of buildings are called stories because early European builders used to paint picture stories on the sides of their houses. Each floor had a different story.



DID YOU KNOW?

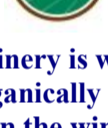
We can refer you to an out of town Realtor if you or someone you know is moving. All you have to do is give us who you want to work with and let us make the call to them first to refer you or just let us pick a fantastic Realtor for you. Its just that easy!



Real Estate Outlook: Worst is Over

by Kenneth R. Harney

Don't break out the champagne glasses quite yet, but there are more economic signs this week that the worst is over for the three year real estate correction cycle. One of the country's most prestigious groups of market forecasters, the National Association of Business Economists, says housing and consumer credit conditions will stabilize and begin improving as the year moves on. Equally important, said Ellen Hughes-Cromwick, chief economist at Ford Motor and president of the association: The entire U.S. economy will "slowly return to health" this year. The housing market offered some immediate hints of that recovery with new home starts up by 8.2 percent last month and building permits up by 5 percent. The mortgage sector continued to cooperate: Rates fell again for the third straight week. Year over year, inflation is still only around 2.3 percent. Despite these positive signs, the fact is that consumers are still worried about the overall direction of the U.S. economy and that's not helpful for home sales for sure. That negative mindset will certainly keep some buyers on the sidelines in the months ahead. Which is a shame if you look at conditions in most markets objectively. Most of the current numbers add up to an excellent buying opportunity. Prices are more affordable they've been in several years. There's a bumper crop of houses to choose from. Maybe the message is just taking a little time to get out there.



GREEN CORNER



In the winery is where the difference between "Organic Wine" and Wine "Made with Organically Grown Grapes" is determined. To carry the Organic Wine designation the wine must have no sulfites added and have less than 10 parts per million naturally occurring.

Name: Auzolan-Bodegas Vega del Castillo
 Country of Origin: Navarra, Spain
 Year: 2007
 Type of wine: Tempranillo and Cabernet Sauvignon grapes
 Price: \$12
 Alcohol %: 13.5
 Website: <http://www.vegadelcastillo.com/english/inicio.php>

Comments:
 Plum blueberry and currant flavors. Moderate tannins, dry yet slightly sweet at the end. Somewhat young tasting. Not bad but not great. A bit bland.

Rating: 2 out of 5 ★★



Name: Our Daily Red
 Country of Origin: Nevada County, California
 Year: 2007
 Type of wine: A blend of Fresno Syrah and Carignan and Mendocino Cab
 Price: \$10
 Alcohol %: 12.5
 Website: <http://www.ourdailyred.com>

Comments:
 Berry forefront with very little aftertaste. Slightly sweet with a hint of nuttiness. Low tannins, dry finish.

Rating: 4 out of 5 ★★★★★



*For more information on what can and cannot be used in organic grape and wine production, go to the source at <http://www.ams.usda.gov/nop>

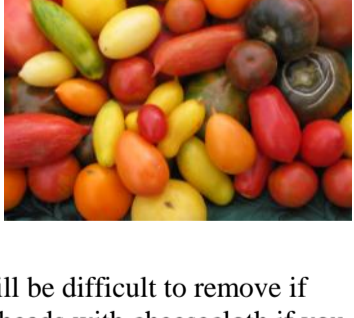
DESIGN TIP:

Decorative moldings can work wonders to transform a boring box into a wonderful room but how do you determine the size of crown moulding to buy? Crown mouldings should enrich the look of a room, not overpower it. I usually advise that you select the width of crown moulding based on the height of the ceiling, usually 1" of depth for each foot of ceiling height. This rule works well for large rooms where a room with 10' ceilings would have 10" crown mouldings. For smaller rooms and lower ceilings, the dimensions might be too wide and you would need to cut back on the width. Tape a piece of paper or cardboard to test different sizes.



GARDENING JOBS FOR SEPTEMBER

- If you have unripe tomatoes still on the vine and frost is fast approaching, pull out the vines by the roots and hang them upside down in a cool, dark place.
- Transplant rhubarb, strawberries, and raspberries well before the first light frost so that some root development may take place. Rhubarb and strawberries deplete the soil of nutrients in a short time, so find new locations for them every three or four years.
- Sunflower seeds are best dried on the plants. The seeds will be difficult to remove if you harvest the plants before they die naturally. Cover the heads with cheesecloth if you need to protect your crops from the birds.
- Now is a good time to evaluate the success of this year's garden. Make notes that will help you improve your garden next spring.



Current Mortgage Rates 8/2/08

30 yr fixed	6.26%
15 yr fixed	5.77%
5/1 ARM	5.92%



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