



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

Greetings,

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"Ask Nate!"



SPRING
is almost here

Hello Everyone. This month there is plenty to talk about because so much is happening in our world. As you know, the president signed a new stimulus package that includes a \$8,000 credit for first time home buyers. This is a perfect opportunity for me to help these particular buyers find their perfect residence! Not only can I help these buyers find a great home at a great value, but they can then use the \$8,000 to perhaps renovate a kitchen or bath. This will, of course, bring added value to their new home and will result in a wonderful investment.

As you know, I have over 10 years experience in kitchen and bath design working with Amish cabinet makers who build their cabinets specific to my hand drawings.

If you know of anyone who is thinking about buying a home for the first time, have them give me a call...I can help them make their dreams come true!

Thank you for your continued support.

Nate

Nate,
Can you give me more information on Obama's new Federal Tax Housing Credit program through the most recent stimulus bill?

Thanks,
Cheryl,

I have been getting many phone calls regarding this subject lately. First-time buyers can claim a **credit worth \$8,000** - or 10% of the home's value, whichever is less - on their 2008 or 2009 taxes. A big plus is that the credit is refundable, meaning tax filers see a refund of the full \$8,000 even if their total tax bill was less than that amount. To qualify for the credit, the purchase must be made between Jan. 1, 2009 and Nov. 30, 2009. Buyers may not have owned a home for the past three years to qualify as "first time" buyer. They must also live in the house for at least three years, or they will be obligated to pay back the credit. Additionally, there are income restrictions: To qualify, buyers must make less than \$75,000 for singles or \$150,000 for couples. Applying for the credit will be easy - or at least as easy as doing your income taxes. Just claim it on your return. No other forms or papers have to be filed. Taxpayers who have already completed their returns can file amended returns for 2008 to claim the credit. **Unlike the last tax credit this one does NOT need to be paid back.**

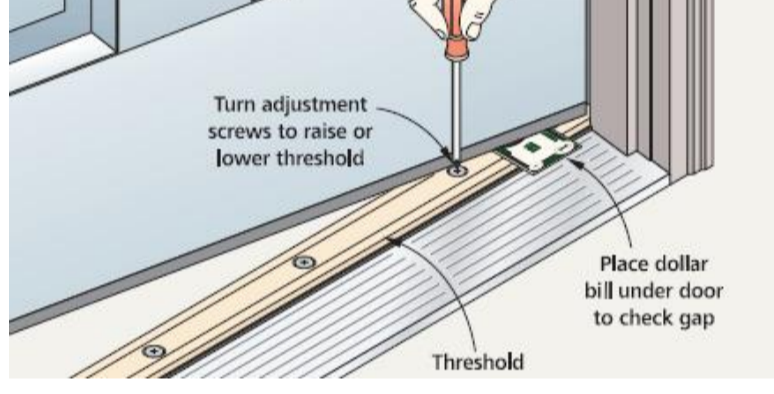


*** If you know of someone who would appreciate our services, please call us.**

GREEN CORNER

A PROPERLY TUNED DOOR CAN ELIMINATE DRAFTS

The space under the door is a notorious spot for air infiltration. Thankfully, many doors have an adjustable threshold for achieving a tight seal (*Illustration*).



But first you need to tighten the door hinges. Start by making sure the screws that attach the hinges to the door are tight. Then check the screws that attach the hinges to the door jamb. At least one screw in each hinge should be a long one that passes through the jamb and into the wall stud. If none is, replace one of the existing screws in each hinge with a #12 x 3" screw. Now you can adjust the threshold. To do this, lay a couple of dollar bills on the threshold, and then close the door. You should be able to pull the bills out with moderate resistance. If they slide out easily, turn the screws in the face of the threshold to raise it. You may have to repeat this several times to get the right fit.

Source: Workbench Magazine

DESIGN TIP

THE DINING ROOM

Nowadays, the dining room tends to be reserved for special occasions and entertaining. By incorporating it into the natural flow of the house, it can be used and enjoyed much more often.

- Consider using the room for dual purposes by adapting it into a library as well. Adding a beautiful bookcase will inject grandeur and interest. If you feel an open bookcase will look too cluttered then choose one with mirrored doors. This will hide the books from view and the mirrors will bounce light around adding glamour.



"Can somebody say...Buyers Market?"




Current Mortgage Rates 3/2/09	
30 yr fixed	5.25%
15 yr fixed	4.85%
5/1 ARM	5.05%



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