

OUTDOORS

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space you're working with and choose a material that won't get too hot or be adversely affected by the weather. Some possible materials to consider are granite, tile, concrete and stacked stone. Larger pieces of flagstone are an option when little space is needed, such as simply for holding platters.

Granite and quartz can get hot, and granite will crack if it expands too much, Taylor says.

"Quartz will possibly fade," she says, noting the countertop material has a lot of manmade colors. "I know most of the quartz companies will not warranty their tops if put outside, so I would not use that as an option."

- For the cabinetry, consider stainless steel, teak or a polymer material that would be more weather resistant. But be prepared to see water spots on the stainless steel, even if it's partially covered.

- Consider some type of tile or decking material for the flooring, but be sure to use something with a slip-resistant finish that does not absorb water.

Must-haves

Taylor considers the following to be must-haves for an outdoor kitchen:

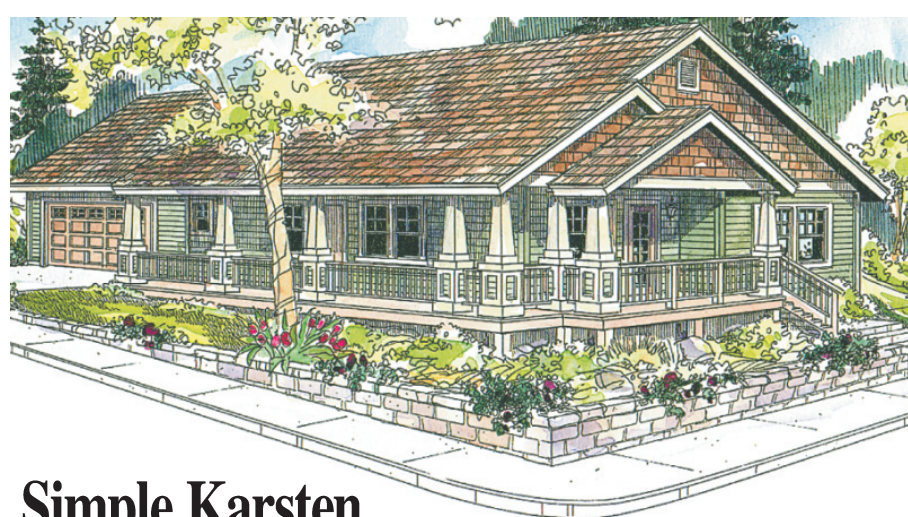
- Hidden garbage can** — Choose a pull-out garbage can that is hidden inside a cabinet. "It's so much better than seeing somebody have their big old, black plastic trash can that they're scraping food into," Taylor says. "You want it to be aesthetically pleasing."

- Storage** — Be sure to include drawers for storing cutting boards and grill tools, easing food preparation and cooking. "A lot of times when you're grilling outside, you hang them up and then take them in and wash them," Taylor says. "We don't think through the possibility of them staying outside."

- Refrigeration** — Auxiliary refrigeration that sits under a counter is a must-have for easy entertaining. Think beverage cooler and ice maker. But it's also a must-have for keeping food cool and insects at bay. Refrigerator drawers can hold your meats and vegetables until you're ready to grill.

Got a remodeling story to suggest? Or would you like to see a particular aspect of remodeling featured? Contact Catherine Wright at catherine.wright@gmail.com.

NEW HOME DESIGN



Simple Karsten features a broad covered porch

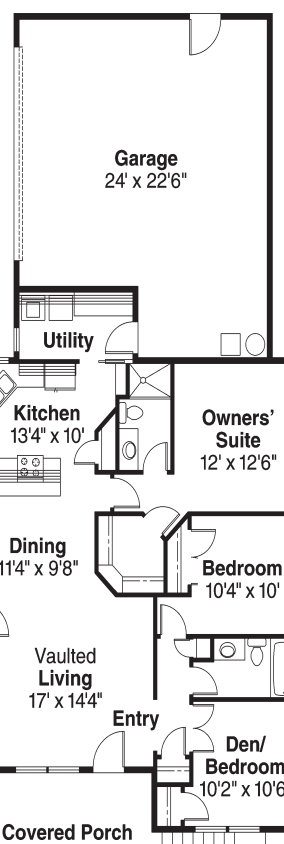
By Associated Designs

A parade of tapered Craftsman columns creates a colonnade effect while highlighting an inviting covered porch that wraps around two sides of the Karsten. It's spacious enough for dining, and great for simply relaxing in the afternoon breezes.

This compact Craftsman-style, single-level plan could be built as a get-away cabin, but it is equally well-suited for use as a year-round residence. Gathering spaces fill the left side; bedrooms (or two bedrooms and a den) are on the right.

Entering, you step into a bright and spacious, vaulted living room. A coat closet is tucked into an alcove just around the corner to the right. Plenty of natural light washes into the living room through wide windows on two sides. The ceiling flattens and drops to eight feet as the space flows into the dining room and kitchen.

Working at the kitchen sink, you have a view to the rear through win-



dows that fill the back corner. Potted plants can't help but flourish in

the bright triangle of space that fronts the sink. Meals and snacks can be served up directly from the cook top to the eating bar with no wasted steps. This counter also doubles as a buffet for the dining area.

A roomy pantry adds to the storage space, and laundry appliances are nearby, in an ample utility room that links directly to the garage.

The owners' suite has a private bathroom plus a large walk-in closet with built-in shelves in one corner. Additional shelving rims the walls, extending over the long rods.

Double doors open into the Karsten's front bedroom, or den. This space could also be used as a home office.

For a review plan, including scaled floor plans, elevations, section and artist's conception, send \$25 to Associated Designs, 1100 Jacobs Dr., Eugene, OR 97402. Please specify the Karsten 30-590 and include a return address when ordering. A catalog featuring more than 550 home plans is available for \$15. For more information, call (800) 634-0123, or visit our website at www.AssociatedDesigns.com.

Karsten
PLAN 30-590
Living Area 1265 sq.ft.
Garage 653 sq.ft.
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SMART

CONTINUED FROM PAGE 1B

sible rates and fees but also for a lender who offers good service and processing speed," he says.

- Use referrals to help ensure that you'll choose a reliable lender.

As Cecala says, real estate agents are in a good position to know which lenders will offer the smoothest and swiftest loan processing. After all, they work with lenders year after year and need to identify those most likely to get their deals to the finish line on time.

Though mortgage brokers who shop your loan application to multiple lenders are now fewer in number, large banks, community banks and credit unions are still making many home loans.

"Contact at least three different types of lenders before making your selection. Try to include on your list one mortgage broker, one major bank and one smaller bank or credit union," Cecala says.

- Don't give out your Social Security number prematurely.

To be sure, no self-respecting lender will guarantee that your mortgage rate has been locked in without first pulling your credit scores. But that doesn't mean you should give out your Social Security number (the key to pulling your credit scores) while you're still doing comparison shopping, Gumbinger says.

Granted, those with credit scores at the highest end of the range are eligible for the best possible mortgage rates. But getting your credit checked too often can hurt your scores.

- Watch out for excessive closing costs imposed by a lender.

There are a number of costs and fees involved in refinancing and only some of them are imposed by lenders, including include the cost for a home appraisal and a copy of your credit report.

To better protect consumers, the U.S. Department of Housing and Urban Development (www.hud.gov) has set tighter rules to let borrowers compare lenders on the basis of their charges. As a result, HUD now requires lenders to give borrowers an early and accurate listing of their closing costs.

But Gumbinger says it's up to consumers to carefully compare a lender's charges before deciding whether to proceed. To do this, it's important to study a copy of the lender's Good Faith Estimate, which lists all the fees you'd pay at closing. The lender must give you this estimate shortly after you apply for a mortgage.

By carefully reviewing your Good Faith Estimate early in the process, you'll have a chance to ask for lower lender fees or to change lenders to get a better deal.

Though mortgage lenders face stricter disclosure requirements in recent years, their fees have also climbed because of their heavier workloads, according to Gumbinger.

To contact Ellen James Martin, e-mail her at ellenjamesmartin@gmail.com.

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ON BOLIN CREEK!! • Open Layout Screened Por & Deck Overlooks Creek 4BR/3Ba • Spacious Lower Level **\$475,000**

1458 BYNUM HILL ROAD

Bynum Millhouse • Space for Gardens Wood Floors • Woodstove • Fresh Paint Walk to Haw • Live next to Clyde Jones! **\$119,500**

103 PINE LANE

Brick Cape Cod in Laurel Hill • 4BR Arched Doorways • Screened Porch Stone Terraced Landscaping • 3 Levels **\$549,000**

78 DOGWOOD DRIVE

CUTE Bungalow • Knotty Pine Walls FP & Built-Ins • Eat-In Kitchen • 1.67ac Sunroom • Huge Trees • Big Backyard **\$235,000**

65 FINCH'S WAY

Custom Built 3BR • Granite in Kitchen Stainless Appliances • 2 Story Liv Rm Bonus Rd • Fenced Yard • 2.7 ac **\$385,000**

130 STORYBOOK FARM LANE

3BR Contemp on 3.7 Ac • Large pond Open layout • Multiple decks • Sunrm 2 Car garage • Outbuildings inc log Shed **\$335,000**

LOTS & LAND

1.93 acre subdividable lot in Chatham Forest (Pittsboro). Rolling topography with hardwoods & pines. Amenities: sidewalks, playground, basketball court. **\$93,500**
 .3 acre lot in Chatham Forest (Pittsboro). Sloped lot has been cleared. Amenities inc: sidewalks, playground, basketball court. Possible owner financing. **\$24,000**
 10 Acres in Morgan Glen - Beautiful hardwoods, remains of 19th C. homeplace. Small protected n'hood in Carrboro w/large conservation easement. **\$275,000**
 8.6 AC ACROSS FROM MCDOUGLE SCHOOLS - Subdiv plan already approved by Town. Zoned R-20. Flowing creek on property. **\$700,000**

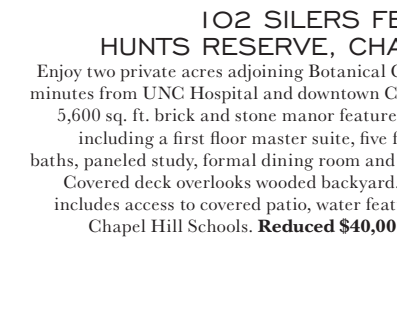
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SPECIALIZING IN THE FINEST HOMES IN CHAPEL HILL AND DURHAM



117 LAVINIA LANE
THE SHIRE, CHAPEL HILL

This is one of the finest family homes in the area and only five minutes from downtown Chapel Hill! The estate property includes 16+ acres, complete with its own golf driving range, regulation basketball court and large pool. The stunning gourmet kitchen, which was featured in Better Homes and Gardens Magazine, opens to a two-story great room with views of the pool. The media room is fully equipped. The fabulous master suite with sitting room includes a master bath with cathedral ceilings. There are five additional bedrooms including a third floor suite with a kitchenette. **Reduced \$50,000 to \$1,425,000.**



102 SILERS FEN COURT
HUNTS RESERVE, CHAPEL HILL

Enjoy two private acres adjoining Botanical Garden property minutes from UNC Hospital and downtown Chapel Hill. This 5,600 sq. ft. brick and stone manor features five bedrooms, including a first floor master suite, five full and two half baths, paneled study, formal dining room and a great kitchen. Covered deck overlooks wooded backyard. Fun lower level includes access to covered patio, water feature and hot tub. Chapel Hill Schools. **Reduced \$40,000 to \$1,350,000**



39525 GLENN GLADE
GOVERNORS CLUB, CHAPEL HILL

This charming brick transitional design home enjoys a wonderful location on nearly an acre at the fifth tee of the Mountain course. From a gentle knoll at the end of a private cul de sac, it overlooks both a pond and deep woods across the golf course. Open floor plan accentuates views and natural light. Great for entertaining with large foyer and two story living room, formal dining room and gourmet kitchen with a Viking cooktop, two Thermador ovens and a large pantry. Main level master suite includes a fireplace and woodland views. Two offices. Three bedrooms upstairs, including guest suite over the garage with a separate stairway. Large attic and unfinished daylight basement space for storage or expansion. 4,730 sq.ft. **Reduced \$120,000 to \$770,000**



12041 IREDELE
GOVERNORS CLUB, CHAPEL HILL

Enjoy extensive fairway views from this brick and cedar home behind the 6th tee of the Lakes Course. Fantastic main level master suite with separate sitting room, elegant bath with bidet, giant closet and private screened porch. Professional chef's kitchen with granite countertops and a butcher block island with 5 burner Dacor range, Dacor double ovens and two Bosch dishwashers. Open floor plan incorporates multiple gathering spaces and dining area. Upstairs includes two bedrooms en suite and a study/office which could be a third. Second office near the kitchen. Large attic and unfinished daylight basement spaces provide ample storage or expansion potential. Private location with no adjacent lots. 4,266 sq. ft. **Reduced \$30,000 to \$715,000**



NEW PRICE



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