

New Home

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Find, buy and create a space of your own

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IN TODAY'S PAPER



At Home

SECTION I

Fourth Ward

Holiday Home Tour

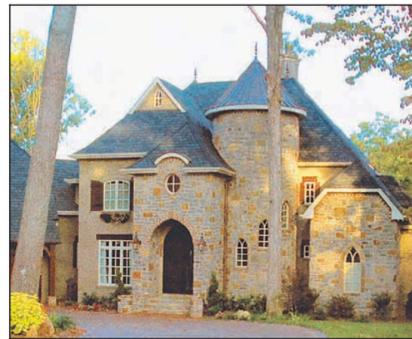
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SATURDAY, NOVEMBER 27, 2004

SECTION H



CUSTOM NEW HOMES, 3,000-5,000 SQUARE FEET | Kelly Custom Builders, Ray Kelly - The home and detached garage were placed on a corner lot in a way that created a rear courtyard for a lakefront pool. The main room at the heart of the home offers lake views through the front door and across the rear patio. To give the home a weathered look, the brick is reclaimed material from Europe and the stone is fieldstone from Tennessee. Inside, floors are heart pine that was distressed to look reclaimed.



CUSTOM NEW HOMES, OVER 5,000 SQUARE FEET | Stonebridge Luxury Homes, Ron Carroll - This home was designed to resemble a Gothic castle. Exterior features include hand-textured stucco and hand-hewn fir beams. The chimney pots are antiques from Europe. Inside, there's a walnut staircase with hand-forged iron railing.



CURB APPEAL | Kingswood Custom Homes, Peter Leeke - The exterior of this home is shake and stone, natural materials that create a warm, inviting facade. Inside, all the guest suites on the second floor offer lake views. Special touches include real stone on floors, columns and fireplaces.



SPEC NEW HOMES, 2,000-4,000 SQUARE FEET | E.S. Johnson Builders, Eric Johnson - Authentic wainscoting designs and unique ceiling treatments highlight this Nantucket-style home. Careful siting and extensive landscaping help the house sit comfortably on an awkward corner lot.

Jewels by the water

Best of Lake Norman competition celebrates variety, excellence

The Lake Norman Home Builders wanted to reflect diversity and recognize top-notch work with their first annual Best of Lake Norman competition.

They accomplished both. The competition categories ranged from grand new homes to innovative renovations, from "curb appeal" to "unique feature." And pictures of winning projects capture the quality.

Builders at the lake host an annual self-guided tour of new models, the Regatta of Homes. To raise the association's profile, the builders created their first public relations committee, headed by Kate Gaither of Newport Properties. "I think that developing a competition that distinguishes our members for their local work is a great opportunity," she said.

MORE PHOTOS OF WINNING ENTRIES ON PAGE 8H

The first annual judging drew 25 entries. Judges were Danny Kelly of Kelly McArdle Construction, Lindsay Daniel of Lindsay Daniel Architecture, Susanne Shaw of Today's Custom Home magazine and Dan Huckabee of Huckabee & Associates.

Awards were presented Nov. 11. Winners were:

■ Curb Appeal: Peter Leeke of Kingswood Custom Homes. Leeke also won second place in the same category.

- Renovations/Additions Under \$50,000: Larry Harkness of Harkness Builders.
- Renovations/Additions \$50,000-\$150,000: Brian Tarle of International Kitchen and Bath. Second place went to Jennifer Pippin of Pippin Home Designs.
- Unique Design Feature; Renovations/Additions \$50,000-\$150,000: Joyce Vukela-Mayer of JVM Homes.
- Spec New Homes Under 2,000 Square Feet: Brent Zande of Hughes Hamelink and Zande Builders.
- Spec New Homes 2,000-4,000 Square Feet: Eric Johnson of E.S. Johnson Builders.
- Custom New Homes 3,000-5,000 Square Feet: Ray Kelly of Kelly Custom Builders.
- Custom New Homes Over 5,000 Square Feet: Ron Carroll of Stonebridge Luxury Homes. — ALLEN NORWOOD

New Home Sale

Carrington Ridge



Sold for: \$186,450 | Listed at: \$188,370

Address: 6110 Colonial Garden Drive, Huntersville

Interior: 4 bedrooms, 2 1/2 baths, 2,479 square feet. Exterior: vinyl. Parking: two-car garage. Year built: 2004/new construction. Lot size: .14 acre. Directions to development: Take I-77 north to Exit 23, turn left on Gilead Road, left on Bud Henderson Road, subdivision on left.— ALLEN NORWOOD

Subdivision News | NEWS2USE: A listing of new home subdivisions, 6H

News2Use

Free credit reports on the way coast-to-coast

Carolinas residents must wait until September to see theirs

NATION'S HOUSING



Kenneth Harney

WASHINGTON — A major new credit resource for home buyers and other consumers is set to go live Wednesday in part of the country. It's www.AnnualCreditReport.com.

It won't reach the Carolinas until September, but eventually will provide congressionally mandated free credit reports for millions of Americans — one per year from each of the three national credit bureaus. It will offer extensive tools to help you monitor your credit files and guard against identification

theft. Though designed to be most efficient as an online resource, AnnualCreditReport.com also will be accessible by toll-free telephone (877-322-8228) and by regular mail (Box 105281, Atlanta, Ga. 30348-5281). Consumers anywhere should be able to visit AnnualCreditReport.com starting Dec. 1, but eligibility for free annual credit reports will be phased in over the coming ten months on a schedule moving from the Western region to the East Coast.

Creation of AnnualCreditReport.com was required by Congress in last year's Fair and Accurate Credit Transactions Act.

Among other provisions, the law ordered the three national credit bureaus — Equifax, Experian and TransUnion — to design and operate a centralized resource where consumers can obtain a free copy of each of their bureau reports once every 12

SEE HARNEY | 8H

Real Estate Q&A

Q. My mom said she read in your column that when we make a home purchase offer we can add: "This purchase offer valid for \$3,000 above any other competitive purchase offer" (or something to that effect). How should we word it?

In a very competitive local "seller's market," where there are more qualified buyers than homes for sale, you can try to make your purchase offer the winner.

However, the seller doesn't have to accept your offer, especially if a lower-price bidder appears better qualified. For this reason, be sure you are pre-approved in writing by an actual mortgage lender.

I suggest a phrase such as, "In the event a higher, legitimate purchase offer is received for this property from another qualified buyer within 24 hours, I offer \$5,000 more."

There is nothing illegal about including such a clause in your written purchase offer. For details, please consult a local real estate attorney.— ROBERT J. BRUSS, INMAN NEWS

Robert Bruss answers more real estate questions in today's At Home section.