

Good credit score is key to owning a home

The average American's credit score is about 650, but average just isn't good enough when it comes to getting a loan. Most lenders consider a credit score of 720 or higher a good bet for a mortgage or a loan.

It's important to know the top factors that affect your score and check your credit report for errors, which are increasingly common. Here are the best ways to raise your credit score in three simple steps:

Pay on time

The most important factor to a potential lender is whether or not you will pay your bills in full and on time. Schedule bill payments on your calendar or pay your bills as soon as you receive them. Remember that paying your bills comes before luxuries like going out to dinner or buying new clothes.

Use a variety of credit

A variety of credit, such as mortgage loans and credit cards, can show that you are responsible for repaying both large and small financial promises. Make sure to use credit responsibly, and don't run up credit card debt that you can't pay off immediately or within a few months.

Keep accounts open

It's never a good idea to open a credit card just to take advantage of a discount or a freebie and then close it right away. The longer your credit history, the higher your credit rating tends to be.

To see all of the factors that affect your personal credit score, you should check your credit report at least every six months. Using a site like EasyScoreToday.com instantly gives you a free, detailed and personalized analysis of your credit report with advice on how to improve it. Checking your own credit report at EasyScoreToday.com will not hurt your score.

Your credit report will show you details like accounts with past late payments, the various types of credit you've used, current balances and recent requests for credit. If you find negative or wrong information on your file, you can dispute it and have it removed. The longer these items stay on your credit file, the lower your credit score will become.

With good bill-paying and credit habits, and by keeping an eye on your credit report, you can work to raise your credit score. Raising your score from the national average of 650 to a more ideal 720 can help you obtain a mortgage and get a better rate on your loan and credit cards. The better your credit score, the less the term "credit crunch" will apply to you.

—ARA Content

Learn more

For more information and tips on how to raise your credit score, visit EasyScoreToday.com.

Homeowners save green by living green

By Liz Baker
TENNESSEAN CUSTOM PUBLICATIONS

Today, there are hundreds of energy-efficient materials and resources that can be implemented into every home, allowing for consumers to save money and Mother Earth at the same time. The best part of all? Going green adds tremendous value when it comes time to sell.

"There has been much speculation and discussion that in the next few years, more energy-efficient technologies will be mandated in homebuilding," says Corbi Parker, a Realtor with Keller Williams in Nashville. "If that is the case, then from the standpoint of resale, green-ing a home could certainly be of benefit."

So what is a green home? It's one that uses less energy, water and natural resources, creates less waste, and is healthier and more comfortable to live in. Although it may cost a little more up front, creating ways to reduce energy consumption will almost always end up saving the homeowner money in the long run.

"Homes actually have two costs: The purchase price and the cost of ownership," says Chad Smith, a Realtor with Village Real Estate Services in Nashville. "As more of us are looking for ways to save money, live healthier lives and protect our environment, I think that green homes and green building practices will become even more of a concern for homebuyers in the future."

The following options can save

prospective homeowners hundreds of dollars in energy costs in less than a year:

"Green" practices can help homeowners save money while increasing the value of their home.

ADBUILDER



Windows

The composition and placement of windows in a home can drastically affect energy usage. In warmer climates, locating windows away from the most direct sunlight will help keep a home cooler; in colder climates, windows on the sunny side of a home will help reduce heating loads. In fact, during the winter, homeowners can save up to 40 percent on their heating bill if all windows in the home feature Low-E technology.

Heating and cooling

The majority of energy costs for homeowners are associated with the heating and cooling sys-

tem. According to the Alliance to Save Energy (www.ase.org), you can use the following everyday ways to save on energy costs:

- Use a programmable thermostat that automatically sets to different temperatures for various times of the day and night. This could save as much as 33 percent a year on the utility bill — if

rescent lightbulbs) last up to 10 times longer than an ordinary incandescent lightbulb and save up to 75 percent on energy costs. On a typical home, this could save more than \$300 per year.

- Adding a few extra elements, like a GE Energy Star washer/dryer, refrigerator or dishwasher, will add tremendous savings, since all appliances that feature this rating must be at least 41 percent more energy efficient than minimum federal government standards.

Building materials

Many companies are now offering these alternative materials in an effort to help save the planet. For example, some offer paints that are low-VOC (volatile organic compounds) paints and carpets that emit fewer harmful gases and fumes into the environment, both in their production and once they are in the home.

James Maciuk, president of EcoBuild of Tennessee, says there are many products he recommends for those looking to be eco-friendly. Soy-based insulation can be used to seal homes while obtaining a higher home value. In addition, he recommends using wood that is certified by Forest Stewardship Council or the types of wood that regenerate more quickly (such as bamboo).

Go greener

To learn more about all things "green," visit TennesseeGreen.com

the thermostat is used correctly.

- Plug leaks. Households can reduce home heating costs by approximately \$170-\$320 per year with this method, depending on the fuel used.

"One of the best things you can do is to repair energy leaks within your home. Installing new weather stripping around doors and windows and improving insulation can help conserve energy and cut costs," says Smith.

Appliances and lighting

Conserve water and electricity by installing Energy-Star-rated appliances and energy-efficient lightbulbs in your home, such as:

- CFL lightbulbs (compact fluo-

NEIGHBORHOOD PROFILE

POINTE BARTON/BARTON'S COVE

By Carrie Lundy
SPECIAL TO TENNESSEAN
CUSTOM PUBLICATIONS

It's a tale of two neighborhoods: the best of lake property, the best of near-lake property. Pointe Barton and Barton's Cove, two subdivisions on Old Hickory Lake in Lebanon, offer residents a choice.

Pointe Barton, where homes were built in the early 1990s, is situated near Old Hickory Lake. So near, in fact, that there is a community boat dock in the neighborhood, and it has several lakefront homes. There is also common area near the lake that is owned and maintained by the Army Corps of Engineers as a wildlife preserve. No trees may be cut (or grass, for that matter) without the Corps' permission; it's a great place to spot birds and other wildlife. Besides the boat dock, there's a tennis court and lots of mature trees.

As you'd expect, there's a significant price difference between homes on the lake and those that are not. Homes in Pointe Barton that are not on the water have recently sold for amounts ranging from the \$190,000s to the \$300,000s. Lake homes at both Pointe Barton and Barton's Cove range from the mid-\$400,000s to about \$850,000.

The adjacent Barton's Cove neighborhood, located directly on the lake, was built in 2003. Its homes are generally larger; it has community boat docks like those of Pointe Barton's. Like their neighbors, residents at Barton's Cove can fish from their docks or just sit and watch the sunset. The Barton's Cove acre-plus lots are level, and the neighborhood



When you're not boating on Old Hickory Lake, or enjoying your 360-degree view of it, you can take a dip in your mineral springs inground pool at this Barton's Cove lake home. SUBMITTED PHOTOS



This home, on Old Hickory Lake in the Pointe Barton neighborhood, is close to a community boat dock and is priced at \$439,500.

is very private. All the streets end in a cul-de-sac, so there's no through traffic.

Most of the lakefront homes have been designed to take full advantage of the views. One home currently on the market has a front-facing garage so that almost the entire back of the house has windows overlooking the lake.

The Pointe Barton/Barton's Cove area is about 9 miles northwest of Lebanon's Public Square, the antique-shopping mecca for thousands of dealers, designers and tourists throughout the Southeast. There's also lots of shopping and dining nearby along West Main and South Cumberland streets.

For more information on the Pointe Barton and Barton's Cove neighborhoods, contact Anita Tate, Senior Residential Specialist and principal broker with West Main Realty & Auction, at 604-6670 or 444-7100.

Getting there

From Nashville, take Interstate 40 east to exit 232-B (Highway 109 North). Travel about 7.5 miles and turn right on Academy Road/Coles Ferry Pike. In about 3.5 miles, turn left into Pointe Barton subdivision. To reach Barton's Cove, proceed through the neighborhood, turning left on Pointe Court and right on Barton Shore Court.

DO-IT-YOURSELF

Make the most of your home electronics

For years, popular cable television programs like *Trading Spaces* and *While You Were Out* have shown Americans just how easy it is to tackle home improvement and renovation projects.

But one area remains off-limits to most DIYers: wiring. This wiring phobia is unfortunate, especially since most American households virtually run on wired equipment — from flat-panel televisions and home theater systems to personal computers and audio equipment.

Still, a recent survey found that six in 10 Americans are dissatisfied with their current home wiring, including that tangled mess most of us recognize lurking beneath our desks and behind our media centers.

And while most consumers report that they're comfortable with installing home electronic devices, two-thirds of those surveyed shy away from rewiring and are hesitant to hire professionals due to the high hassle factor and cost issues.

The new study was commissioned by FlatWire, maker of a paper-thin wiring that mounts to the surface and disappears into the wall or ceiling with standard finishing methods and a coat of paint or wallpaper. This method allows consumers to design their homes without wiring constraints. Here's how to wire without limits:

Dare to dream. A majority of consumers say they're constrained by existing electrical outlets when establishing home decor. Put your flat-screen where you want it, not where the builder decided to place an electrical or cable outlet.

Find sources of inspiration. Web sites, books and TV shows can provide advice, tips and creative suggestions for home decorating. Starting points include DIYNetwork.com and MarthaStewart.com.

Investigate safe alternatives to conventional wires. Most consumers purchase conventional wiring out of habit and don't consider alternatives. New flat wiring solutions make it easy to install devices without sacrificing aesthetics.

Enlist the help of friends or family members. It's easy to get overwhelmed once you corral your DIY supplies. Ask friends and family members to stop by one weekend and help out. With a few extra people on board, your project will be completed in no time.

Eliminate the mountain of wires that stands between your current home decor and the beautiful space it can be. Not only will you enjoy the aesthetics, but you might just increase the value of your home, according to nearly all consumers surveyed by FlatWire.

—North American Precis Syndicate