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2021



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- Oregon All Agencies

2019-2020 Certified Luxury Home
Marketing Specialist Designation
2019-2020 Million Dollar Guild
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2020 Diamond Award
2020 #1 Re/Max Broker
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*** *Transactions and Commissions*



**Jude Hodge,
Broker**

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Real estate agent honored

About Me - Jude Hodge

I have been a Brookings Harbor Resident for 30 years and I am an accomplished Internet Network Marketer and have been marketing online for nearly 30 years. I have been published in Networking Times, Cutting Edge Media, Home Business Connection, Youngevity's Magazine, Money Makers Monthly, Networker's Advantage and is a contributing author in "Build it Big," a book published by Dearborn Publishing for Direct Selling Women's Alliance. Platinum Power seller on eBay for 6 years and an eBay Education Specialist.

Here is a list of some of my awards

2014 Executive Award
 2015-2016 Platinum Award
 2017 Hall of Fame Award
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Our selling season does not end in this area. The majority of my clients have been over the age of 51 and retiring. Many were here for the busy season and went home without buying anything!! Our market has been so lean with listings that several of my clients check in with me weekly to see if there is anything new on the market. Everyday is a good day to get your home listed. Call me for a no obligation valuation of your home. It will be quick and painless I promise!!

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I offer cutting edge technology and marketing for every listing, it doesn't matter if it's a mobile or a mansion I appreciate every listing and go above and beyond for my sellers. "Not advertising is like winking in the dark, nobody knows".

BUYING?

Let me take you on a no obligation buyers tour of our area. It's important you know all you can about the area you're buying in. Let's find the area you love and then a move in ready home, a fixer, or the perfect spot to build on.

Jude Hodge of RE/MAX Coast & Country was recently named one of America's most productive sales associates as a part of REAL Trends + Tom Ferry America's Best Real Estate Professionals, a ranking report produced by REAL Trends and Tom Ferry International. She is now a member of the "America's Best Real Estate Agents," and ranked number #6 by individual transaction sides and #13 individual by sales volume for the state of Oregon.

REAL Trends America's Best Real Estate Professionals ranks over 14,500 residential real estate professionals solely based on their excellence in real estate sales during calendar year 2019. All production numbers are independently verified by a third party to ensure accuracy and report integrity. This group of highly successful real estate sales agents represents the top 1 percent of all real estate practitioners in the United States.

"Congratulations to Jude Hodge who made the America's Best list," says Tom Ferry, owner and founder of Tom Ferry International. "I have the pleasure of working with successful real estate professionals day in and day out, and I know all the hard work, late nights, and huge effort that goes into achieving such incredible results," says Ferry. "There are multiple ways to become successful in real estate. Yet, despite the differences, the real estate professionals on this list have one thing in common—they are simply the best. Congratulations to all recipients of this prestigious recognition."

"We are so proud of Jude," said Marie Curtis with RE/MAX Coast & Country, "to achieve these results while serving primarily in Curry County is simply remarkable. And for Jude, we know this type of recognition is only the beginning."

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DA-TONE ROCK PRODUCTS COMPANY PROFILE

Da-Tone Rock Products has been in business since 1957 and has been owned by Casey McLennan since 2011.

The Da-Tone Rock has a multitude of rock products to meet the customer's needs, including crushed rock from ¾ to Rip Rap of 8 ft diameter. We also have sands, screened topsoil, pea gravel and river rock. We have rock for your small projects to large projects. We serve businesses, government agencies, homeowners and all individuals needing our rock products.

We have grown to a company with 5 to 10 employees, and we have employees that have been with us for 25 years. We provide living wage jobs to employees, contributing to our coastal cities.

Our Mission is to build a successful company that never loses site of our customers and treats them as our top priority. Our goal is to grow and change with our community,

neighbors, and friends. We are here for you. Call us to discuss your project and your goals and we will help you find the best product for your needs.

We are located 1.5 miles up-river at 98109 North Bank Chetco River Road, Brookings, Oregon. We can be reached at 541-469-2612.



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McLENNAN EXCAVATION COMPANY PROFILE

McLennan Excavation was established in 2002 by Casey and Erin McLennan and has providing construction and excavation services for over 18 years. We started from a small single man crew and have grown to a company with 15 to 20 employees. We do small residential jobs to multi-million-dollar municipal jobs. We serve businesses, government agencies, homeowners and all

individuals needing our services. We are a medium size business treating our customers as if they are our sole responsibility and not one of many minor jobs.

Our Mission is to build a successful corporation that treats all customers as a top priority. Our goal is to grow and change with our community. We provide living wage jobs to employees, contributing to our coastal cities.

Our team is a mix of professionals with over 20 years' experience. We have 3 to 4 crews running projects that are diverse enough to meet all the needs of the customer at each job.

Our company provides excavation, trucking, road building, subdivisions, pipe laying, deep trenches, underground utilities, rock products of all sizes and concrete work for commercial and residential projects.

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We can be reached at 541-412-0106 or 541-373-0690

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Spring, Summer Adventures on the Wild Rivers Coast

It's the moment we've all been waiting for. The rains have slowed, trees begin to bud, and the sun shines longer each day. Spring-time on the Wild Rivers Coast is a sight to behold, full of nature's most spectacular inspirations. Residents of Curry county are blessed with blossoms sooner than most due to the warm coastal breeze that meets our shores.

Visitors and residents looking to stretch their legs after a long winter indoors are met with countless opportunities to have a custom adventure in this coastal paradise.

Hiking, biking, fishing and boating are a few of the local go-to recreation. The Chetco River provides a respite from the ocean breeze and if the river is more your style, consider discovering why it's called the Wild Rivers Coast with a guided kayak tour from Redwood Rides.

Or you can simply enjoy the epic beauty of the southern Oregon coast from the comfort of your vehicle by taking a scenic drive along the Samuel Boardman Corridor just north of Brookings. Stop at any one, or all, of the over-

looks and beach access points, Whaleshead beach is a local's favorite. You can also stop by Thomas Creek Bridge to snap a selfie with the tallest bridge in the state.

If you've made it this far you might as well take your senses on a trip to the spa at K Cherie's Botanical Spa Retreat in Gold Beach. This hidden gem is an Italian inspired agritourism destination with an exclusive botanical spa retreat & herb farm by 30 yr Clinical Herbalist Kim Cherie, focusing on organic spa facials, body treatments & fresh made on site skin care.

Are you ready to come home to Curry County? Our team is always here to lend a hand and help make your dreams of Oregon homeownership come true. I'd love to hear from you and answer any real estate questions you may have.

Looking forward to hearing from you!

Cheers,

Marie Curtis
Owner/Principal Broker
CLHMS, CRS

Did you know?

Debris from home improvement projects can often be recycled. According to Waste Management, the largest residential recycler and renewable energy provider in North America, common construction materials such as concrete, porcelain, tile, lumber, metals, masonry, plastic, carpet, and insulation can potentially be recycled. When recycled, debris from construction projects may ultimately be used in various ways to benefit the planet. For example, such debris

may be used as inerts that become road base, while clear wood may be transformed into mulch or biomass fuel. Crushed concrete can go on to live a second life as gravel or become dry aggregate for new concrete. Homeowners who want to recycle as much of their home improvement project debris as possible can work with Waste Management and/or their contractors to ensure the materials they no longer need continue to be put to good use.



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3 factors to consider when choosing a mortgage lender

A home is the most significant purchase many people will ever make. Perhaps because of that, many buyers, particularly those purchasing a home for the first time, are understandably nervous about the home-buying process. The decision regarding which home to buy warrants ample consideration, but so, too, does the buyers' choice of lender.

Mortgage lenders can be found all over the internet, and the sheer volume of lender options can make it hard for home buyers to find the right fit for them. Couple that with lending-related terminology that many first-time buyers may be unfamiliar with, and it's easy to see why prospective homeowners can feel overwhelmed about the process of borrowing money to buy their homes.

When looking for a mortgage lender, prospective homeowners should never forget that the choice of lender is, in most cases, entirely theirs to make. When making that decision, a host of variables should be considered. The following are three such factors that, upon ample consideration, may help buyers rest easy knowing they did their due diligence when looking for lenders.

1. REPUTATION/RECOMMENDATION

Just like other businesses, lenders have reputations, and oftentimes those reputations can be determined via some simple online research. Peruse online reviews to determine what past buyers felt about a given lender. If possible, ask friends, family or colleagues who they worked with to secure a mortgage.

2. FEES

Fees vary from lender to lender. Fees should not be mistaken for interest rates, which change daily and are typically dictated by the financial industry and prospective buyers' credit history and financial standing. When speaking with potential lenders, ask for a rundown of their fees, and the services those fees include, and closing cost estimates in writing, then compare and contrast fees and costs of various lenders before making a final decision. Some lenders may charge considerably more in fees than others, so buyers should put in the effort necessary to comparison shop.

3. Personal interaction

Buyers, especially those who have never before purchased a home, will likely have lots of questions.

This is where personal interaction with a prospective lender should be noted. Securing financing for a home purchase can sometimes seem like an impersonal process, but it doesn't have to be, and many lenders are happy to answer buyers' questions. Lenders who answer questions quickly and clearly can make buyers more comfortable about the home buying process. Buyers may want to avoid lenders who seem evasive or unwilling to answer questions in writing.



Pro-Tip:

MODERNIZE SMALL KITCHENS

Small kitchen improvements that maximize functionality and embracing high-end materials can add huge value to your home.

Many homeowners wish for expansive kitchens. Modernized kitchens that include sought after features and showcase the latest trends go a long way to improving the overall value of a home. Some homes simply don't have enough space for a centerfold-worthy kitchen featuring an island, wine refrigerator and walk-in pantry. However, **homeowners with small kitchens can still improve the form and function of their existing spaces.**

Work with Walls: Small kitchens require clever usage of vertical space. Vertical storage units, hooks, shelving, and more can move items out of drawers and off of counters. Consider an under-the-cabinet toaster oven and microwave to create more counter space.

Add some glass: The DIY Network recommends incorporating glass to improve the perception of space in small kitchens. Glass lets you see through the objects, thereby enhancing the feeling of spaciousness or what designers call 'negative space.' Glass also can be reflective, visually expanding the space.

Embrace high-end materials: It costs less to renovate small spaces than bigger areas, so homeowners may be able to afford high-end materials that really add personality to a kitchen. Flooring, counter materials and quality fixtures can really set small kitchens apart.

Create a Backyard Oasis and add value to your home and family time

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Our backyards are some of the best places to spend the spring and summer months, especially if you're practicing social distancing and are tired of being cooped up indoors. Fortunately, it's possible to transform your outdoor living space into a secluded, open-air retreat. At the same time you will be adding significant value to your home and upping the quality of life for your household.

Bring the indoors out. We often hear about bringing the outdoors inside, but the reverse is also true when designing a luxurious extension of your home. Honey, lived-in touches can take your outdoor space from sterile and unfinished to cozy and inviting. Think patterned throw pillows, fluffy blankets for chilly evenings, outdoor rugs, colorful lanterns, and decorative accessories like painted terracotta pots or metal tins.

Invest in comfy furniture. What's the best part of your living or family room? Chances are it's your comfortable couch or recliner. To recreate the same feeling, splurge on some soft furniture that will make you want to stay outside for hours reading a book or working remotely. It doesn't have to break the bank either - you can DIY a cozy lounging bench with reclaimed wood and hand-sewn cushions with outdoor stuffing and fabric.

Add a water feature. Water has a calming effect and is often linked to our favorite memories at the cottage or on vacation. A pool or spa can help transport you somewhere far away without leaving your home. A pool can help you and the kids get some exercise while swimming laps, while a spa can soothe tired muscles after a long day hunched over your laptop. If a pool isn't possible, consider installing a smaller water feature into the landscape.

Go wild with greenery. Live plants can help you feel connected with nature, and tending to them can help you feel relaxed yet productive during isolation. A vertical garden can add visual interest, while trees and shrubs can provide shade and character. Aromatic herbs like lavender or rosemary offer pleasant scents and can spice up your cooking. And don't be afraid to cut some flowers from your garden to place in vases or pots for beautiful finishing touches.

If you are looking for a luxury home that already has the feeling of an oasis, I'd love to hear from you and answer all your real estate questions. The Oregon coast is truly a serene setting and it would be our pleasure to assist in all your home buying or selling needs!

Cheers,
Marie Curtis
Owner/Principal Broker, CLHMS, CRS

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Ten reasons to buy your furniture in person at Barron's

Seeing really is believ-ing, especially when it comes to home decor. While our web-site can give you an idea of what a piece will look like in your home, there is just no surer way to shop than in the store. Yes, it's convenient to shop online for items you have already purchased and know well or small items. But buying a piece of furniture online is an iffy proposition.

Here are 10 great reasons to come to shop at your local furniture store. Barron's is a locally owned with deep com-munity roots. Terry Adams the owner was born and raised and is an Alumni of Brookings Harbor High.

Quality craftsmanship: In a picture any fur-niture can appear sturdy and appealing. But without actually look-ing closely at wood grain, connecting parts, upholstery, inner workings, and back and side angles, it's difficult to know what level of quality will show up on your porch.

No wrench set needed: Most home-owners aren't equipped with the best tools and knowledge to effectively tighten seams, align drawers, and balance shelves, etc. Bar-ron's does the heavy lift-ing for you, assembling furniture the ways it's meant to be assem-bled – by experts who have done it many times over.

Does it do its job? In terms of seating and the operation of furniture, you'll want to explore how comfortable it is for yourself. Being able to give a recliner a comfort test-run is impossible with online shop-ping. Looking inside drawers and cabinets will give you an idea of how your clothes, dishes, and other items will fit and remain safe and orga-nized.

Extensive stock: While online furniture stores may boast about the sheer num-bers of items they carry, they don't neces-sarily give you the options you might imagine and don't have caring people to help you locate just the right piece from their over-whelming inventory.

The deals: Barron's has deals too! Online stores may offer discounts, coupons, and deals, but Meyers keeps pace with a price match guarantee. Plus Barron's Re-wards you every time you shop with our VIP Barron's Bucks Rewards program.

Expertise, but no pressure: The human factor is a big selling point for in-store fur-niture purchases. At Barron's, you can ask questions about materials, warranties, pricing, delivery, and any other ex-pectations you may have. Our knowledgeable sales people are furniture experts who know the pieces they sell. There's no pressure with us – we get that you might need some time in the showroom to look and explore without someone hanging over your shoulder.

We still have online Shop-ping: We've still got great photos at barronshomefur-nishings.com to give you a taste before you visit the showroom. If you would like to add items to a shopping cart and make a purchase you can do that too!

SAVE TIME AND MONEY WITH MATERIAL ALTERNATIVES

Barron'sHome renovations are big business. The home renovation resource Home Advisor states that the national average cost of remodeling multiple rooms in a home was \$41,784 in 2018. While homeowners cannot change the size of rooms to save money, they can manipulate the materials used to keep expenses down. Many products on the market today are designed to rep-licate the look of more costly materials without the higher price tags. User-friendly DIY products also can help corral costs by cut-ting down on labor expenses.

Resilient flooring

Resilient flooring is manufactured to mimic the look of hardwood, tile, stone, and other materials. According to Armstrong Flooring, specialized manufacturing processes and coatings create a product that resists stains, dents, moisture, and scratches. Most resilient products are made up of several layers to create stability and absorb sound. These products tend to be less expensive than the materials they replicate.

Laminate countertops

Much like resilient flooring, laminate countertops are inexpen-sive, low-maintenance and durable alternatives to stone and solid-surface countertops. They come in many different styles that can look like granite or marble. Homeowners also can consider solid surface materials, tile, concrete, and wood block when looking for cost-efficient countertop materials.

Shower kits

Bathroom renovations can increase the overall value of a home. But some homeowners do not have the time or money to do a complete bathroom remodel. Replacing an old vanity with a new-er one and replacing an outdated tub/shower combination can improve the functionality of a space without breaking the bank.



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10 Things You Never Knew About Home Security

Your home is your most valuable possession. That's why savvy homeowners are always looking for new ways to protect their homes and families.

A few generations ago, the best defense homeowners had was the trusty lock and key. These days, homeowners look to high-tech security systems that can detect everything from broken windows, to sudden temperature changes in your kitchen. With 24/7 monitoring from a professional central station, you can be sure if something happens, you'll be notified immediately.

But if you're looking for some clever, "outside the box" security ideas, this article is for you. You're about to learn some of the smartest things you can do to enhance the security and safety of your home.

1. Always Arm Your Security System!

Whether you are asleep, running to the store, or leaving on vacation, arming your security system is the best way to stay safe. This simple step is often overlooked!

2. Find a New Hiding Spot for Valuables

Store valuables in your child's sock drawer rather than in your nightstand. Thieves often scour the master bedroom but tend to leave children's rooms untouched.

3. Burglar-Proof Your Alarm System

If your front entrance contains decorative glass, install your security keypad in a spot that is not visible from the doorstep. That way, burglars won't be able to peer in and see if the alarm is set.

4. Keep Car Keys Next to Your Bed

If you hear a noise and suspect that someone is trying to break in, press the panic button on your key ring. The car alarm will sound, and the burglar will have no choice but to flee the scene.

5. Pick the Right Plants

Plant thorny shrubs, such as rosebushes, beneath ground-floor windows. They'll add beauty to your garden and deter burglars.

6. Make a Plan for Vacation Security

If you're going away on vacation, ask a neighbor to do a daily check for flyers stuck in your front porch. Crafty criminals will leave restaurant ads to see how long it takes for residents to remove them.

7. Don't Leave Packed Cars in the Driveway

Rather than loading up the car the night before a vacation, quickly do it in the morning. A fully packed vehicle can serve as a green light for burglars.

8. Lower the volume of your telephone ringer.

This way, a passerby won't be able to hear it go to voice mail, which is an indication that no one is home.

9. Do a Security Check After Unfamiliar Visitors

If a worker or unknown visitor uses the bathroom, he may unlatch the window to gain entry later. Be sure to double-check all locks in the house.

10. Choose your locksmith wisely.

Some are unlicensed or dishonest, so always look for a well-established locksmith business that is bonded and insured.

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The average timelines for popular renovation projects

Home renovation projects are significant undertakings. Working with skilled and experienced contractors can ensure projects go smoothly and are completed promptly. Timing is a big consideration for homeowners as they begin renovating their homes, and the home improvement experts at HomeAdvisor note that the following are some general timelines for popular renovation projects.

- **Home addition:** Short of a full-scale demolition and rebuild, home additions are the most time-consuming projects homeowners can undertake. HomeAdvisor notes that its survey of customers who recently completed home addition projects reported that the average time from start to finish was between three and four months. Certain variables, including the scale of the project and the local permits process, can extend the time it takes to complete a home addition.

- **Kitchen remodel:** Scale is a big factor to consider when estimating the time it takes to complete various home improvement projects, and kitchen remodels are no exception. Some HomeAdvisor users reported projects taking as long as four months, though the average time reported was roughly six weeks. Projects that require major overhauls like rearranging the plumbing and moving walls will likely take longer than more cosmetic projects that are limited to replacing cabinets and countertops.

- **Bathroom remodel:** More than 1,000 homeowners surveyed by HomeAdvisor reported that bathroom remodels took about 4.5 weeks from start to finish. Small-scale remodels that focus on painting the walls a fresh color and replacing existing tiles can be completed in less than two weeks. But like with kitchen remodels, bathroom remodels that involve

replacing plumbing fixtures and removing walls figure to take much longer than that.

- **Siding installation:** HomeAdvisor users report that new siding projects take roughly two weeks from start to finish. That estimate is the same regardless of which materials homeowners are replacing and installing.

- **Replacement windows:** Homeowners who want to replace all the windows in their home can expect such a project to take roughly three weeks. HomeAdvisor notes that such a timeline need not concern homeowners worried that they will be forced to brave the elements during the length of the project. Much of a contractors' time during a window replacement project will be spent on upfront measuring and then ensuring a tight fit once the windows have been installed.

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Decor Ideas

FOR A FRESH SPRING LOOK

Spring is a season of rejuvenation, and that spirit of renewal can take hold inside a home.

Warm weather and longer hours of daylight make spring a perfect time to imagine a home's interior design in a new light. The following are a handful of decor ideas that may inspire homeowners to give their homes an entirely new look this spring.

Wallpaper: Wallpaper fell out of favor years ago, but new styles that aren't so heavily patterned can make for wonderful additions to any room. Large-scale prints can give a room a whole new feel without giving homeowners or their guests the impression that they have stepped back in time. A simple, mural-style floral wallpaper on the walls surrounding a table in a breakfast nook can bring nature inside.

Pastel colors: Nothing embodies the spring quite like pastel colors. If colorful, bright flowers dot the garden in the backyard, homeowners can bring those uplifting pastels inside by painting an accent wall or even adding some brightly colored accent furniture to rooms that could use a lift.

Accent Features: Sometimes the smallest changes to an interior space make the biggest impression. Replace dated accents like vases and table lamps with newer items that reflect the latest styles and trends. Such adjustments won't break the bank, and they can give rooms a whole new feel.





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Marie Curtis

Owner/Principal Broker

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Short sale versus foreclosure

Shopping for real estate may require prospective buyers to learn a whole new language. Buyers may come across certain terms they don't understand. Among the more common terms that first-time buyers may not fully understand are "short sale" and "foreclosure."

According to Realtor.com, short sales and foreclosure auctions are situations that occur when homeowners fall behind on payments and can no longer afford to live in a home. A short sale happens when a homeowner owes more on the mortgage balance than the market value of the property when the owner needs to sell. The homeowner can ask the mortgage lender to accept a lesser amount than the total mortgage owed — making the homeowner/seller "short" on paying the lender back.

A foreclosure is a legal process that occurs when a borrower cannot make mortgage loan payments for a significant period of time. If the debt is not recouped, lenders will step in and take ownership of the

property, putting it up for sale in a foreclosure auction.

While these situations can be troublesome for the homeowner facing financial peril, distressed properties can be advantageous for buyers who oftentimes can buy homes at steep discounts. However, short sales and foreclosures are not without challenges.

The real estate experts at Zillow say that foreclosures and short sales involve more layers than traditional transactions. Zillow offers that bank lenders historically can be slow at giving approval for mortgages to purchase short sale properties or even agreeing on an amount for the sale. As a result, buyers may miss out on other opportunities while waiting for short sales to move along.

Foreclosures carry their own hurdles. Buyers may not get a chance to even see a foreclosure property, nor be eligible to have it inspected, as foreclosed homes are typically sold "as-is" and at auction.

The real estate agency Re/Max says buying a foreclosure typically is faster than buying a short sale, and an investor can buy a foreclosed home for below market value. But foreclosures cannot be contingent on the sale of another home, so a buyer must have funds in place and be ready to move quickly.

Short sales are often initiated by homeowners looking to avoid foreclosure. As a result, short sale properties may be in decent condition. This may not be the case with a foreclosure. The American Society of Home Inspectors says foreclosed homes may have been neglected by having utilities turned off and no maintenance done on the home. Other homes may have been purposefully vandalized by the former owner or by squatters.

Short sales and foreclosure properties are options for buyers who want to get the best price possible on a home and are willing to take some risks in their pursuits.

When Re-roofing Consider All of Your Options

DAVE McMURRAY, JR.

When it's time to re-roof your home or business, make sure you explore all of your options. Depending on the structure of your property, your choices could include asphalt shingles- available in a wide range of colors or the clean lines of metal roofing that can last 50 + years, also in a choice of colors. Maybe you prefer the distinctive look of tile. Have a flat roof? Rubber membrane roofing is probably your best option. This very durable PVC rubber material is not unlike the material used for other PVC products, but it's also resistant to damage from sunlight.

Another important consideration is the company you choose to install your new roof. Is their crew properly trained for SAFETY and installation? Is the quality of their materials top notch? Are they licensed, bonded and insured to protect you and your home should there be any issues? Has the company been in business for a while, insuring they will still be around should you have a problem? Do they own the equipment they need to get the job done right, without cutting corners?

As a 101-year-old roofing company, McMurray and Sons has often been called upon to fix poor roofing jobs provided by less experienced companies. All of our roofers go through extensive training before they start installing roofs. It's why we've earned the designation given to only 3% of roofers in the United States, as a GAF Master Elite Contractor. GAF's confidence in the quality of our process allows us to offer GAF gold and silver warranties in addition to our own workmanship guarantees. It's important that your roofing materials are installed correctly and that your roofing company guarantees the work they do IN WRITING.

PV solar is another option to consider. With the rising costs of electricity you may want to integrate solar into your new roof. Solar is more affordable than ever. There are other options available, but at McMurray and Sons we utilize the GAF DecoTech® Solar System. Typically, this system will pay for itself in 7-9 years. We've used GAF's roofing products for years and rely on them to provide consistent high-quality materials that are backed by an outstanding warranty. Their solar system is

covered under the same "Golden Pledge" warranty as the roofing system.

GAF's solar roof-integrated product is direct-to-deck and installed just like a skylight, providing excellent water-shedding and saving time, materials and unnecessary roof penetrations. Instead of being mounted on brackets on top of the roof, this system is installed during re-roofing. These newer systems are more efficient and produce more savings on

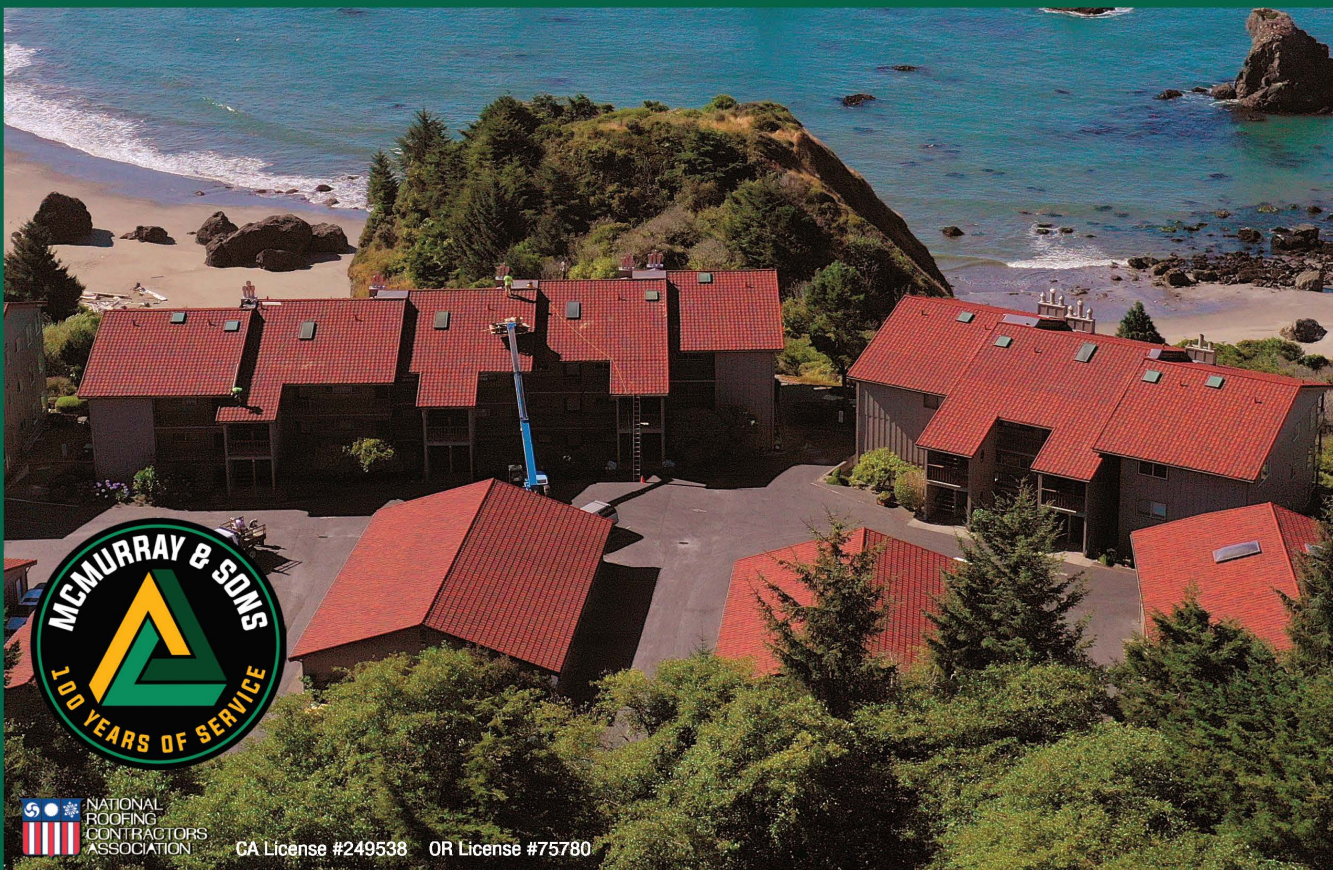
your power bill than the typical, old, roof-mounted systems.

McMurray and Sons was established in 1919 and has offices in Brookings, Bend and Eureka, CA.

For more information visit our website: mcmurrayandsons.com or call 541-469-3300.



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What are the differences between real estate agents and brokers?

Real estate transactions often involve significant amounts of money. As a result, it's common for both buyers and sellers to enlist the services of a host of professionals with real estate experience.

Both buyers and sellers may work with real estate agents and/or real estate brokers en route to buying or selling their homes. Agents and brokers are not one and the same, and there are some important distinctions between the two.

REAL ESTATE AGENT

According to Realtor.com, real estate agents are

professionally licensed individuals who can help both buyers and sellers. Agents also may help property owners rent their homes. The amount of training real estate agents need to earn their licenses varies by state. Once individuals finish their required training, they must take a written exam that tests their knowledge of federal real estate laws and general principles as well as the laws specific to the state in which they want to become licensed. Only after passing this exam do individuals become recognized real estate agents. Investopedia notes that achieving agent status is the starting

point for most real estate professionals.

REAL ESTATE BROKER

Real estate brokers are those professionals who have continued their education past the agent level and obtained a broker's license. Each state has its own requirements in regard to becoming a licensed broker, but education and examinations are necessary regardless of where a person lives.

Realtor.com notes that the extra coursework to earn a broker's license focuses on various topics, including ethics, contracts, taxes,

and insurance. Agents may learn about these topics as well, but coursework for prospective brokers goes into more depth than it does at the agent level. Brokers also will study and learn about legal issues in regard to real estate. The legal issues brokers may learn about include brokerage operations, real estate investments, construction, and property management. Requirements vary, but Realtor.com notes that brokers often must work as licensed real estate agents for no less than three years before they can earn their broker's license.



There is more than one type of real estate broker. Principal/designated brokers oversee all agents at a given firm and ensure the agents act in compliance with all real estate laws. Managing brokers tend to focus on the hiring and training of agents. Associate brokers have their broker's

license but work directly under a managing broker.

Real estate agents and brokers can help buyers, sellers and investors successfully navigate real estate transactions, and each can serve their clients in different ways.

Improving a home's curb appeal

(MS) — An attractive front entrance area gives a home curb appeal that invites both guests and potential home buyers. Upgrading a home's exterior can be as simple as painting or as complex as installing new windows or adding a patio.

Inspiration for a curb appeal "makeover" that reflects the owner's budget and decorating choices are easy to find online. Stop by the nearest Woodcraft store for tools and supplies, along with helpful advice from the staff, or visit Woodcraft.com to shop and read how-to blogs and articles.

One of the easiest and quickest ways to boost curb appeal is to paint (and repair if needed) a home's front door, molding and trim. Painting garage doors, porches, shutters, doorsteps, flower boxes, furniture, mailboxes/stands, and window trim are other potential projects, as is changing the front door hardware.

For front door and shutter painting inspiration, visit these informational blogs on Woodcraft.com: Front Door Klein Blue Redo (<http://bit.ly/2zSVV9J>) and To Thine Own Self Be Blue (<http://bit.ly/2EkUsvR>).

REPAIR & PAINT

Woodcraft offers these products and ideas for more repairing and painting.

- General Finishes Milk Paint is a premium interior/exterior mineral-based paint premixed in more than two dozen colors. It is so durable it does not require a topcoat. However, Woodcraft Product Development Manager Kent Harpool suggests using General Finishes Exterior 450 as a sealer for exterior uses. The 450 is fortified with UV absorbers to stabilize the finish and built-in mildewcide to retard mold and mildew growth.
- Krud Kutter TSP Substitute will clean and degloss almost any surface prior to painting so that paint adheres better.
- System Three Sculpwood Epoxy Putty is a two-part epoxy putty that can be used indoors or out. Mold it, shape it or use it to repair carvings, antique picture frames or even windowsills. Be sure to add a coat of General Finishes Exterior 450 to seal your work.

- Titebond III Ultimate Wood Glue is waterproof, yet it cleans up with water. It allows eight minutes of open assembly time and offers an application temperature as low as 47 F.

- HOMERIGHT Super Finish Max and Finish Max Fine Finish HVLP Sprayers spray most solvent or water-based products — latex paint, milk paint, chalk paint, furniture paint, stains, and finishes. The Finish Max is ideal for small- to medium-sized projects, while the Super Finish Max is more powerful and covers a wider range of projects and thicker paints and varnishes with less thinning required.

- HOMERIGHT Spray Shelters are good for furniture projects (large shelter), as well as smaller accessories (small shelter).

REMOVE, REPLACE & BUILD

Replacing windows, gutters and downspouts; adding molding to a door; building — outdoor furniture, a unique mailbox and stand, or flower containers; and adding or expanding a patio area/porch require a large investment of time and

money. Look for these products to help with these replacement and building projects.

- Lightweight and quiet, yet easily portable, the Rolair AB5 Air Buddy, 1/2 HP Compressor is a durable companion for your weekend projects.

- Use the GREX Green Buddy 18-gauge, 2" Brad Nailer for trim and moldings, light wood assembly, window beading, scribe molding, and door and window casings.

- For precision sawing, efficient sanding, power cutting, accurate filing, scraping, cleaning and polishing, and more, consider the Fein MultiMaster Start Q with a pinless Starlock mounting system and easy snap-in accessories.

- Take SawStop safety, quality and precision directly to your project work area when you choose the portable SawStop Jobsite Saw with Cart.

To learn more about these and other products, stop in your local Woodcraft store, call (800) 535-4482 or visit www.woodcraft.com.

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