

THE ROBESONIAN + Bladen Journal

SHOWCASE of HOMES

Buying. Selling. Living.

Your Area Guide for Real Estate in Robeson and Bladen Counties

homes.robsonian.com | homes.bladenjournal.com



**113 S. VANCE STREET
PEMBROKE, NC 28372
910-521-8301**



www.1stchoiceinsuranceandrealty.com



40 Hunter's Run, Pembroke

Newly constructed Deer Crossing townhomes at Hunter's Run! 3 bedrooms, 3.5 bathrooms, 1,548 square feet. These spacious townhomes are very well finished and are accompanied by alarm & sound systems throughout the home. This gated community has easy access to UNCP, restaurants and retail shopping.



MLS# 15-770

\$165,000

Text XP3615-770 to 31279 For More Info



SEE NEW LISTINGS EVERYDAY AT

HOMES.ROBESONIAN.COM & HOMES.BLADENJOURNAL.COM

FOR MORE INFORMATION CALL 910.739.4322 OR 910.862.4163



READY.

My team is ready to help before, during and after any disaster. Protect your home.

CALL ME TODAY.

Eddie White, Agent

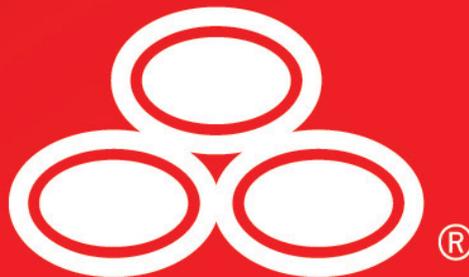
304 W Broad Street

Elizabethtown, NC 28337

Bus: 910-862-4531

eddie.white.bwjs@statefarm.com

State Farm



State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL 1501430

How to determine if downsizing is for you

As men and women retire or approach retirement age, many opt to downsize their homes. Such a decision can save older adults substantial amounts of money while also liberating them from the hassle of maintaining large homes they no longer need.

Downsizing to smaller homes or apartments is a significant step, one that homeowners should give ample consideration before making their final decisions. The following are a handful of tips to help homeowners determine if downsizing to smaller homes is the right move.

- Get a grip on the real estate market. Downsizing is not solely about money, but it's important that homeowners consider the real estate market before putting their homes up for sale. Speak with a local realtor or your financial advisor about the current state of your real estate market. Downsizing can help homeowners save

money on utilities, taxes and mortgage payments, but those savings may be negated if you sell your house in a buyer's market instead of a seller's market. If you think the current market won't get you the price you are hoping for, delay your downsize until the market rebounds.

- Take inventory of what's in your house. Empty nesters often find that their homes are still filled with their children's possessions, even long after those children have entered adulthood and left home. If the storage in your home is dominated by items that belong to your children and not you, then downsizing might be right for you. Tell your children you are thinking of downsizing and invite them over to pick through any items still in your home. Once they have done so and taken what they want, you can host a yard sale, ultimately donating or discarding what you cannot sell. Once all of the items are gone, you may

realize that moving into a smaller place is the financially prudent decision.

- Examine your own items as well. Your children's items are likely not the only items taking up space in your home. Take inventory of your own possessions as well, making note of items you can live without and those you want to keep. If the list of items you can live without is extensive, then you probably won't have a problem moving into a smaller home. If you aren't quite ready to say goodbye to many of your possessions, then you might benefit from staying put for a little while longer.

- Consider your retirement lifestyle. If you have already retired or on the verge of retirement and

plan to spend lots of time traveling, then downsizing to a smaller home may free up money you can spend on trips. And if you really do see yourself as a silver-haired jetsetter, then you likely won't miss your current home because you won't be home frequently enough to enjoy it. If travel is not high on your retirement to-do list but you have a hobby, such as crafting, restoring classic cars or woodworking, that you hope to turn into a second profession, then you might benefit from staying put and converting your existing space into a workshop.

Many retirees downsize their homes, but this decision requires careful consideration of a variety of factors.



5 SIMPLE WAYS

to go green at home and save money



(MS) — Thinking green throughout the year can offer some significant benefits. Here are some easy ways you can go green in your own home and lower your energy bills:

Invest in a programmable thermostat. It will automatically adjust the temperature in your house, saving you energy while you're out for the day, away on vacation or sleeping.

Switch all of your lightbulbs to CFLs (compact fluorescent light) or LED bulbs. They last longer and use up to 75 percent less energy than standard incandescent bulbs, saving you money on your electric bills.

Insulate well. Use insulation with a high R-value, such as Roxul Comfortbatt, to top up insulation in your attic. Aim for an R-value of 50 or a depth of

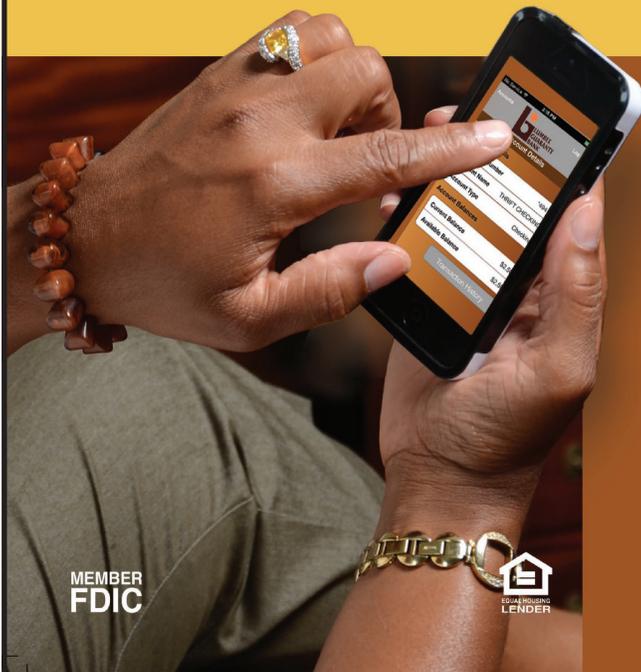
16 inches. For whole home efficiency, ensure other areas of your home are well insulated, such as crawl spaces, basement headers, walls and ceilings. It will keep your house cool in the warm weather and take the stress off your air conditioning unit.

Stop air leaks around your home by sealing existing gaps and cracks. Use caulking or weather stripping around doors and windows. Installing a door sweep is also a good idea.

Replace old appliances with energy-efficient models. Only do laundry or run the dishwasher when you have full loads.

Remember that many little improvements can add up — providing valuable monthly savings for you, while protecting our environment for the future.

Our Mobile Banking Puts Your Bank In The Palm Of Your Hand!



24 Hours A Day!



LUMBEE GUARANTY BANK

MEMBER
FDIC



www.lumbeeguarantybank.com

Save money and stay cool as temperatures rise

(MS) — Excessive energy bills can be a concern in spring and summer, just as much as they are in the winter. So how can you save money while keeping your home cool? The solution is simple: Top up your attic insulation.

A poorly insulated attic is a primary source of energy loss, forcing your AC unit to work harder than necessary over the warmer months. Most attics are insulated, but oftentimes the amount of insulation present is inadequate — especially in older homes. Over time, insulation can settle and compact, allowing heat to escape through gaps.

Topping it up is easy. Ideally, you want to aim for a depth of 16 inches of insulation for an overall R-value of 50. When existing insulation is present, simply level existing insulation to the top of the joist. Lay a fire- and moisture-resistant batt insulation, like Roxul Comfortbatt, on top of joists, running perpendicular

to the first layer. Ensure batts are butted against each other tightly. Fit batts closely to cross joists; cut batt if necessary (this can be done easily with a serrated blade or bread knife) and leave no space between layers. Don't forget to insulate the attic hatch to the same level as the rest of the attic. Apply weather-stripping to the edge of the hatch to reduce air leakage. Keep in mind that only IC-rated electrical fixtures can have insulation placed with zero clearance. Follow the manufacturer's instructions and local building code to insulate around the chimney.

When a house is insulated properly, energy savings can add up over time. Remember, insulation starts working the moment it is installed and can last for the life of the building. Tips on this easy, low-cost DIY project that will reduce your home's energy loss and save you money are available at www.diywithroxul.com.



Lewis Realty

 "helping you find your place on earth"
 Natalie Lewis, GRI, CRS

20 Years of Real Estate Experience
 Licensed in North and South Carolina

600 N. Elm, Suite 1
 Lumberton, NC. 28358
 Office: 910-738-5477
 Mobile: 910-608-7377



e-PRO **Equal Housing Opportunity** **CRS** **Certified Residential Specialist**



\$95,000

907 Magnolia Way, Lumberton
 Loaded with personality & rooms. Deep backyard w/ storage garage. Master suite downstairs with office or nursery. 4 bedrooms & a bath upstairs. Heated & cooled with split system heat.



Text XP36100007187 to 31279 For More Info



\$110,000

1300 Foley Road, Orrum
 Not for CITY folks! Picture perfect house in heart of farm country, ready for wraparound porch, pecan tree & bulk barn in Barnesville. Laid back attitude a plus! Situated on 4.87 acres.



Text XP36100007784 to 31279 For More Info



\$112,000

1003 Furman Drive, Lumberton
 A perfect home w/ garage for your treasured drive. Master comfortably fits a king size bed. Bedrooms are fitted with shelving that add a whimsical touch. The back yard has privacy fence.



Text XP36100005641 to 31279 For More Info



\$154,900

801 S Morro Street, Fairmont
 REDUCED \$10,000! 1 & 1/2 story floor plan, perfect for a growing family. Good size living areas. Totally updated. The sunny den has custom plantation shutters & beautiful hardwood floors.



Text XP36100001627 to 31279 For More Info



\$174,900

216 Tartan Road, Lumberton
 What an incredible find! Enormous LR w/ cathedral ceiling, built-in shelves, fireplace & sky lights. Kitchen has been beautifully transformed with granite counter tops.



Text XP36100000497 to 31279 For More Info



\$289,900

301 Lakeside Drive, Lumberton
 Rare opportunity to own a private water front property in Lumberton. Dutch Colonial home gives you all the elbow room that you need for active living. All over-sized rooms.



Text XP36100000331 to 31279 For More Info



RE/MAX®

REAL ESTATE EXCHANGE

www.realestateexchangenc.com 600-E Farringdom Street, Lumberton, NC 28358 Office: 910-738-1466



5402 Simmons Dr

1 owner custom home, corner lot In Lakewood Park, 4 bed, 3 baths. Sunny spacious family room w/ vaulted ceilings, crown molding, HW floors, FP. Open floor plan w/ formal dining, upscale kitchen, impressive master suite. 16x20 building, fenced patio.

\$234,900

DEBORAH PARKER
(910)734-9427



Text
XP3615-350
to 31279 For
More Info



5209 Mallard Circle

Great family home on large lot with privacy in Lakewood Park. Excellent condition with several recent improvements. Home features an in-ground pool, oversized garage, and large circle drive. This is a must see!

\$199,500

MARTIN STARK
(910)740-2191



Text
XP3614-685
to 31279 For
More Info



2271 Mercer Mill Brown Marsh

4.57 Acres and a partially completed Brick and Vinyl new home which was started in 2008. Located a short distance from The Big Blue Store. Other parcels included: 0050258, 0050260, 0050259

\$100,000

CLIFTON PAIT
(910)874-2610



Text
XP3615-729
to 31279 For
More Info



422 Lupo Rd,

Sophisticated Charm. 3 bedroom, 2 bath ranch with formal living room, den and spacious kitchen. This home is offered on 2.00 acres and has a detached shop, packhouse and mature landscape.

\$132,000

DEBORAH PARKER
(910)734-9427



Text
XP3615-398
to 31279 For
More Info



102 Cypress Pointe

Nearly new custom built home in Cypress Cove on a 1.24-acre lot. Natural Oak hardwood floors, open floor-plan and upgraded kitchen. Over 3,500 square feet for a growing family.

\$359,000

BRAD MARTIN
(910)733-6006



Text
XP3614-370
to 31279 For
More Info



2568 Alamac Rd

Alamac Rd - Very Nice 3 bedroom 2 bath, brick home priced to sell. Attached 1 car c/p with storage building. Updated Double Pane Windows, Metal Roof, New Hot Water Heater.

\$79,900

DORIS PITTMAN
(910)258-8501



Text
XP3615-540
to 31279 For
More Info



3175 Princeton Street

Open floor plan w/ cathedral ceiling in great room. HW floors in main living area, granite in kitchen, beautiful dining area. Large 1st floor master, bonus room over 2 car garage could be 4th bedroom. All on lg lot in Mayfair North w/ private back yard.

\$229,900

MARTIN STARK
(910)740-2191



Text
XP3615-451
to 31279 For
More Info



129 Lariat Ct

Nice 3 Bedroom, 2 Bath Doublewide with large Master Bedroom and Large Master Bath. Has Brick under-penning, county water and paved driveway. Bring all offers. MOTIVATED SELLER.

\$64,000

CLIFTON PAIT
(910)874-2610



Text
XP3615-655
to 31279 For
More Info



766 Bee Gee Rd

Relax by the pool, play tennis, or enjoy family time in your det pool house. Just outside of the City Limits on 1.77 Acre lot with a private fenced/gated back yard. 4BR/3Bath, 3600+ sq ft w/ tons of character and room for growing family. Bring all offers!

\$274,900

BRAD MARTIN
(910)733-6006



Text
XP3615-377
to 31279 For
More Info



1508 E 11th St

3 Bedroom / 2 Bath home in the Godwin Heights area. Priced to sell at \$93,900.

\$93,900

DORIS PITTMAN
(910)258-8501



Text
XP3615-686
to 31279 For
More Info



26 Olan Drive

Real nice, well cared for Brick and Vinyl home in Excellent condition plus a bonus room with closet. Also includes a screened-in Gazebo and a 27'6" x 11' wired Workshop. Outside city limits. Highly motivated seller! Bring all offers!

\$190,900

CLIFTON PAIT
(910)874-2610



Text
XP3615-395
to 31279 For
More Info



362 Deer Stand Dr

Double Wide Mobile Home - 4 Bedroom 2 Bath priced to sell. Great investment property.

\$24,999

DORIS PITTMAN
(910)258-8501



Text
XP3615-613
to 31279 For
More Info



www.realestateexchangenc.com 600-E Farringdom Street, Lumberton, NC 28358 Office: 910-738-1466



\$46,000

CLIFTON PAIT
(910)874-2610



Text
XP3610000266
1 to 31279 For
More Info

209 S. Morrow Street

Roomy 3 Bedroom, 2 Bath dwelling with 2000 sq ft heated area, hardwood floors. Built in 1930's with multiple improvements. Needs some repairs. Has a detached garage/workshop. Located on a large corner lot.



\$55,000

DORIS PITTMAN
(910)258-8501



Text
XP3610000381
5 to 31279 For
More Info

21 Albion Street

North Lumberton - 2 bedroom, 1 bath, storage building, and it also includes the vacant lot that is on the right when facing the house. Additional tax I.D. # 321202017.



\$62,500

BRAD MARTIN
(910)733-6006



Text
XP3610000381
1 to 31279 For
More Info

1209 Eisenhower Street

Completely remodeled and move in ready! Charming 3BR/1Bath home with new carpet/paint/countertops and hot water heater. This is a low maintenance home perfect for a first time buyer or an investor.



\$144,500

BRAD MARTIN
(910)733-6006



Text
XP3610000354
3 to 31279 For
More Info

838 Bee Gee Road

Peaceful living right outside the city! 3 Bedroom/2.5Bath home on large private lot. Call to see this home today!



\$155,900

LESLEY ANN NANCE
(910)740-7476



Text
XP3610000111
3 to 31279 For
More Info

504 Riverside Drive

Stately 4 bed, 2 bath home with a river view! Beautifully maintained home with lots of upgrades. Historic charm has been preserved. Fresh sheet rocked ceilings, new crown molding and a warm neutral decor.



\$199,500

MARTIN STARK
(910)740-2191



Text
XP3610000154
9 to 31279 For
More Info

5209 Mallard Circle

Great family home on large lot with lots of privacy. Excellent condition with many recent improvements. Home features an in-ground pool, an over-sized garage, and a large circle drive. This is a must see!



\$229,900

MARTIN STARK
(910)740-2191



Text
XP3610000343
2 to 31279 For
More Info

3175 Princeton Street

New Construction!! Very nice floor plan with cathedral ceiling in great room. HW floors in main living area, granite in kitchen, beautiful dining area. Main level Master, and a finished bonus room over the garage.



\$299,900

MARTIN STARK
(910)740-2191



Text
XP3610000068
7 to 31279 For
More Info

502 Post Oak Court #217

New construction in the Oaks. 1st floor master suite, open floor plan with formal dining, cathedral ceilings, HW floors, granite in kitchen and many other quality features. Potentially 5 bedrooms. Front and rear porches.



\$339,500

MARTIN STARK
(910)740-2191



Text
XP3610000286
7 to 31279 For
More Info

103 King Richard Court

Fantastic family home set up for entertaining, or just enjoying life. Large open floor plan. Amazing back yard with 18x36 in ground pool, outdoor kitchen, covered patio and outdoor fireplace. Great bargain; motivated seller!



\$359,000

BRAD MARTIN
(910)733-6006



Text
XP3610000382
2 to 31279 For
More Info

102 Cypress Point

Nearly new condition custom built home in Cypress Cove on a 1.24 acre lot. Natural oak hardwood floors, open floor-plan and upgraded kitchen. Over 3,500 square feet for a growing family.



\$649,000

DEBORAH PARKER
(910)734-9427



Text
XP3610000264
4 to 31279 For
More Info

523 Londonderry Drive

This custom built home is sited on 1.44 acres and features gorgeous detail in both design and materials, Pella windows and doors, hardwood floors, large crown moldings, custom kitchen and large formal areas for entertaining.



\$770 / Mo

MARTIN STARK
(910)740-2191



Text
XP36101174
to 31279 For
More Info

Pinecrest Village Ph. 2

New Construction - 2 Bedroom / 2 Bath Duplex apartments with Stove, Fridge, Dishwasher, Microwave, Washer / Dryer Hook-ups, Patio and outside Storage Area.

How to ensure a successful basement remodel

By: **Scott McGillivray**
(MS)

Americans continue to fuel remodeling spending across the country, driven by upward growth in real estate prices and the rising cost to trade up to a larger home. Basement renovations are expected to be a hot trend in 2016, as buyers look to maximize available living space rather than move, and as young buyers look to offset the cost of homeownership with potential income suites.

While finishing a basement can be a great alternative to moving — especially if you love your neighborhood — there are some challenges homeowners must be aware of when tackling below-grade living spaces. Choosing the right products is vital to the comfort, safety and function of your new living area. Look for products that help to maximize energy efficiency and protect against moisture, fire and noise.

Here are the top points to consider to ensure a successful basement renovation.

Waterproof it. Check the interior foundation and floors to make sure there are no existing moisture issues, water damage or mold problems. Address any primary moisture issues before finishing the space. Examine grading to ensure water runs away from your foundation.

Insulation is key. Insulation plays a critical role in making your basement feel comfortable, while keeping it safe and dry. For the best results, install a rigid board insulation, like Roxul ComfortBoard IS, against the concrete foundation before you stud the wall. The board is mechanically fastened or adhered to the concrete foundation wall, which prevents thermal bridging through the studs, providing better thermal performance. Finish with a moisture-resistant and dimensionally stable insulation between the studs, like R14 Comfo batt, to protect against common basement issues such as mold, mildew and rot.

Choose a functional design. Draw out plans, carefully taking into consideration any low ceilings or small windows. Try to incorporate structural features,



such as attractive wood beams, into your design. Keep the space as open as possible. Select lighting that provides a bright, airy feel.

Don't forget to soundproof it. Soundproofing is the ultimate solution to maximize your basement's quiet and privacy. Whether your newfound space will function as a home theatre, music room, home office or playroom, it will benefit from quality acoustic insulation, like Roxul Safe 'n' Sound. Not only is it highly effective, but it's also easy to install.

Consider fire safety. Since many basements are now being renovated as income suites, fire protection is also a

vital consideration. Whenever possible, select building materials with a high fire-resistance rating and look for products that will not off-gas or contribute to toxic smoke in the event of a fire. Include additional exits in your renovation plan and educate yourself on your local fire code.

Before you start your renovation, be sure to check with your municipality to secure the right permits and to ensure that you're complying with local bylaws and building codes. Finishing a basement can be a smart renovation, if done properly, adding to a home's value, increasing its function and providing greater enjoyment or income potential.



113 S. VANCE STREET
PEMBROKE, NC 28372
910-521-8301



000 Deep Branch Road

This 124 acre parcel will be sold as 0.75 acre individual lots at \$15,500 per lot(excluding the 4 lots at the corner of Deep Branch and Lowe Road. The property is being sold with restrictive covenants.

\$15,500



Text XP36100003479 to 31279 For More Info



614 Branch Street

Modular home with lots of open space, located close to Luther Britt scenic park, closed in with a 6-ft fence and a 15x40 outdoor kennel. Perfect location for children and pets to play in a protected yard.

\$114,000



Text XP36100000890 to 31279 For More Info



565 Caton Road

Perfect starter home that is move in ready. Hard wood floors in most of the house, closed in heated back porch, all appliances convey including washer and dryer. 3BD/2BTH

\$99,900



Text XP36100001440 to 31279 For More Info



158 Schaeman Circle

Excellent starter home or investment property located in a quiet community.

\$68,500



Text XP36100001772 to 31279 For More Info



402 Union Chapel Road

Multi-use property zoned commercial with current long-term tenant. Positioned on a corner lot.

\$87,500



Text XP36100003883 to 31279 For More Info



22 Hunter's Run

Newly Constructed Deer Crossing Townhomes at Hunter's Run. 3 bedroom with 3.5 bathrooms with 1548 square feet. These spacious town homes are very well finished accompanied by an alarm and sound systems.

\$165,000



Text XP36100000284 to 31279 For More Info



811 W. Third St.

Owner Financing available. Prime location for small retail fast food. Home is currently rented. Broker Owned.

\$275,000



Text XP36100002071 to 31279 For More Info



Lot 4 Seven Hawks Drive

Great neighborhood. Quick access to Lumberton and Pembroke. Good community.

\$45,000



Text XP36100001790 to 31279 For More Info



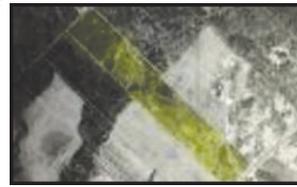
501 Pine Street

Perfect investment rental property or first-time buyers.

\$45,000



Text XP36100003920 to 31279 For More Info



Tracey Sampson Rd.

Wooded 10 acre parcel with timber, building, farming or other development.

\$55,000



Text XP36100001518 to 31279 For More Info



10450 Hwy 72

Neat first home with a manicured yard, back yard with a 27x14 deck which includes a 12x10 attached gazebo that grants access to a 24x5 ft above ground pool located within a fenced in back yard.

\$74,500



Text XP36100000300 to 31279 For More Info



278 Performance Lane

A win-win investment! Own, operate or lease 3 types of property! 1st, a 2,340 sq. ft. auto service garage, 3 lifts and secure, fenced area. 2nd is a single wide rental w/ a current long-term sec. 8 tenant. 3rd is a double wide; lot rental only.

\$88,500



Text XP36100003187 to 31279 For More Info



Huntington Park Drive

Beautifully designed subdivision out of town in an upscale setting. No city taxes or HOA dues. Well developed lighted streets, sidewalks and excellent landscaping. Make Huntington Park your community!

\$22,500



Text XP36100001370 to 31279 For More Info



3805 Abby Lane

Great home in Mayfair North. 3 spacious bedrooms, 2 baths & bonus room above garage. Updates to HVAC & garage doors in the past 3 years. The property sits on a nice corner lot w/ detached garage bldg. & storage space.

\$219,900



Text XP36100003404 to 31279 For More Info



000 Hwy 74

River frontage! More than 200' on the Lumber river. Property is mostly clear w/ 2 septic

\$88,500



Text XP36100001643 to 31279 For More Info



2178 Henry Berry Rd

TWO HOMES for the price of one! 3 bedroom home located on Henry Berry Rd. on 1.23 acres in country setting. The property also has a 2nd home w/ living room, 2 bedrooms, kitchen & bathroom. 3 BD 1 FULL BATH/2 1/2 BATH

\$79,900



Text XP36100000295 to 31279 For More Info



Buying an investment property:

Things to consider

Real estate can be an incredibly fruitful investment. Buying a property at the right time can provide investors with a substantial return when they decide to sell, and that opportunity compels many men and women to consider investing in real estate.

While there's no denying real estate can yield a great return on buyers' initial investments, there's more to making money in real estate than simply buying a property and waiting for its value to rise. Buyers who are thinking of investing in real estate should consider a host of factors before purchasing an investment property.

Price trends

Recent sale activity in a given town or neighborhood is something prospective real estate investors should study before buying an investment property. Would-be real estate investors can explore real estate websites such as Zillow.com for recent sale information, which may also be available through local government agencies. Such data can be invaluable,

showing potential investors which neighborhoods are in demand and which may be in decline.

Taxes

Investment properties are not eligible for as many tax benefits as primary residences. However, landlords can write off repairs, management costs and other fees associated with rental properties. But it's not just their own tax bill prospective investors should consider before buying an investment property. Many potential buyers down the road may prefer a property in an area where property taxes are relatively low, so even if you can afford the tax on the investment property, you may find buyers are unwilling to assume that burden when you put the property up for sale in the future.

Location

Prospective real estate investors no doubt know the value of location with regard to real estate, but if you can't afford to buy in a neighborhood that's currently hot, that does not necessarily mean you can't still capitalize on that area's popularity. When a town becomes popular, its property values rise, and

many buyers find themselves just barely priced out. When that happens, the surrounding towns tend to become the next hot neighborhood, as these areas are nearly as close to the attractions that make the initial neighborhood so desirable. Buying on the outskirts of a hot neighborhood can set you up to benefit nicely when that area gets too pricey.

Schools

School systems should be examined even if you do not have children. In a recent Trulia.com survey of American home buyers, 35 percent of respondents with children under age 18 indicated they want to live in great school districts. GreatSchools.org has profiles of 200,000 public, public charter and private preK-12 schools. Investors can use the GreatSchools.org search engine to find information about local schools and school systems so they can better position themselves to buy properties in areas that will appeal to buyers down the road.

Real estate can be a fruitful investment, and investors who want to benefit the most from their properties will explore various factors before purchasing a home or homes.

Simple steps to a greener lawn

Many homeowners aspire to have lush green lawns. Thriving, healthy lawns can make homeowners proud and improve their property values, as the lawns make homes more attractive to prospective buyers when those homes hit the market. While lush lawns won't suddenly appear overnight, homeowners can take certain steps toward creating the stunning green lawns of their dreams.

- **Don't overreact to brown lawns.** Lawns can turn brown for various reasons, but overreacting at the first sign of brown grass can make the situation worse. Some lawns turn brown because they have gone dormant to save energy for the cooler and more damp days to come. Applying fertilizer in such situations can damage rather than revitalize lawns. Fertilizers or chemicals applied to brown lawns may burn the lawn, creating additional stress that potentially hinders the lawns' recovery.

- **Aerate compacted soil.** Compacted soil may be the culprit behind discolored lawns. Over time, soils of all kinds can become compacted, which prevents moisture from reaching a lawn's roots. As a result, the roots don't grow and the grass is denied the nutrients it needs to thrive. Aeration combats compacted soil by poking tiny holes in the ground to loosen the soil. Speak with a landscaping professional about the best time to aerate, which typically only needs to be done once per year. As compacted soil becomes looser, the lawn will become more resistant to drought and begin to resemble the lush green lawn you're aiming for.

- **Raise your mower blades.** Some homeowners set their mower blades to the lowest possible setting so they can extend the intervals between cuts and reduce the number of times they mow in the hot summer sun. But cutting the grass too short exposes the soil to the sun, making it difficult for soil to retain moisture and promote deep, strong plant roots. When raising the blades, inspect them to make sure they are still sharp. Dull blades won't cut the grass as cleanly as sharp ones, potentially causing tears in grass blades that invite disease and contribute to poor moisture retention.

- **Address pest problems.** Pests are unwanted guests who affect lawns in various ways, depending on the type of pest. Grubs feed on grass roots, while mites feed on the nutrient-rich juices that lawns need to thrive. Pest control may depend on the type of pest and how advanced the infestation is, so speak with a landscaping professional about your pest problems before attempting to combat the problem on your own. Letting a pest problem fester may force you to replace the lawn entirely, but addressing it promptly can likely save you both the cost and heartache associated with such a project.





I enjoy assisting clients in their financial education, which often includes showing them the value of refinancing current mortgages to capitalize on lower interest rates and terms.

Lori Rozier
Vice President, Mortgage Loan Officer

910.608.5031
NMLS#462840
lori.rozier@firstsouthnc.com

We think making home loans can be a very positive, pro-community thing. Every bank offers mortgages. But for us, we make it more about you. So we make the process as simple as possible, support you every step of the process, respond quickly, and even retain and service most of our loans. That's "You First" banking to us.



Member FDIC

First South Bank

firstsouthnc.com