

Courtyard Construction, Inc.

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We're (almost) on the web
Courtyardinc.com

The home you see when you close your eyes

Greg Washington moved from Montana to Coeur d'Alene, Idaho in 1992. At that time, he began working in the building materials industry as a field sales manager for Louisiana-Pacific Corporation representing products such as Oriented Strand Board, I-Joists, Siding and other engineered wood products. He went on to work for James Hardie Building Products and after a successful sales career, Greg began building his first custom home in 1999.

"Building is what I planned to do since I was fourteen years old," says Greg. "...and not many builders get the chance to learn from as many industry professionals as I did in my career before actually stepping out on my own. I am blessed to have had that opportunity."

In 2003, Courtyard Construction was incorporated. Courtyard has built custom homes in the wooded areas of Hauser, the hillside overlooking Coeur d'Alene, on Hayden Lake, in Dalton Gardens and in many other beautiful locations throughout Kootenai County. Courtyard is proud to have an extensive list of satisfied homeowners.

"We know whose home it is...and we make every effort to deliver exactly what the homeowner wants."

Whether it's on a Courtyard lot, or one of your own, we would be pleased to visit with you about your home building needs.



Greg Washington
President—Courtyard Construction, Inc.

COURTYARD
CONSTRUCTION
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One-Level Living



15000 Pristine Circle—Radiant Lake
\$289,900—Perfect Empty Nester

Just in case you didn't know...
we wanted to be the first to tell you...

Courtyard Construction, Inc.

Volume 1, Issue 1

October 2007

WHAT DO YOU KNOW?

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Highlights:

- Courtyard re-opens custom home division
- Coyote Rock - Waterfront Living
- Courtyard biography

Huge Bonus Room



14980 Pristine Circle at Radiant Lake
2600 sq ft at \$339,900

COURTYARD CONSTRUCTION, INC RE-OPENS CUSTOM DIVISION

In 1999, Courtyard Construction, Inc. began construction on its first custom home in Coeur d'Alene. Since that time, Courtyard has built many more custom and pre-sold homes in Kootenai County. When the housing market was on an unprecedented run in 2004-2005, Courtyard Construction simply did not have the man-power to maintain its custom division. Much of the focus at that point was to put all efforts into the investment Courtyard Construction made in lots in developments like The Landings at Waterford and Radiant Lake. "We had to make every effort to get through the lots we purchased. They were coming at us fast," says Greg Washington, President of Courtyard Construction, Inc.

Now that the market has slowed down, Courtyard is prepared to take on custom homes again. "We're excited to get back to our roots," says Washington. "We've already heard from agents that



Latest Courtyard custom home—2421 E Grandview Drive—Cd'A
6 bed/6.5 bath/6500 sq ft/movie theater/hi-tech wiring/old-time wood work
"It's just like in the magazines..."

worked with us in the past...and now are happy to refer us to their clients."

Courtyard Construction, Inc. prefers to work with agents, and is pleased to compensate them for the referral.

Washington emphasized, "It's a real partnership within the real estate community. We believe in working with the sales professionals and have

not strayed from that philosophy...even in the boom times."

Please contact Courtyard Construction, Inc for any questions you may have about its custom home programs.

COYOTE ROCK—SPOKANE'S FINEST WATERFRONT COMMUNITY

Enjoy five miles of boatable water on the Spokane River and access it from Coyote Rock, the newest community offered by Neighborhood, Inc. Thirty waterfront lots and already 14 reservations. Remember what happened at Mill River in Post Falls. The first lots purchased tripled in

value in less than three years. These lots are likely the best-priced waterfront left on the Spokane River, starting at \$359,900. This community sits with a view of the Spokane River and the Arbor Crest Winery Mansion. The Centennial Trail and a 30-acre city park adjoin this waterfront commu-

nity. If you have a client looking for a custom home on waterfront, you must take a look at Coyote Rock.

Courtyard Construction, Inc. is pleased to visit with you about this waterfront opportunity.

5 TIPS FOR A BETTER OPEN HOUSE

If you're committed to holding an open house, here's how to do it right.

By Melinda Fulmer

1. Clean and repair your home. It should go without saying, but clean your house as if you were going to eat off the floors. Also, consider making minor cosmetic repairs and upgrades such as touching up paint and planting fresh flowers.

2. De-clutter. Put away the ceramics collection, toys and things lining the bathroom and kitchen counters. A crowded house makes it look smaller and makes it harder for buyers to imagine it as their own, says Gail Mayhugh,

a professional home stager and owner of GMJ Interiors in Las Vegas.

3. De-personalize. Take down



family photos, trophies and other personal touches, even that book on your nightstand. Buyers need to imagine the house as a blank slate, ready to be occupied and personalized by them, Mayhugh says.

4. Consider holding an early viewing just for the locals. For instance, if you are having an open house from 1 p.m. to 4 p.m., invite your neighbors from noon to 1 p.m. It will make them feel good and allow the agent to focus on the most interested parties when the real open house starts.

5. Promote heavily. Make sure your open house is listed on the MLS and on other Internet sites such as [Realtor.com](#), [Expo](#) or [Craigslist.com](#). Post lots of pictures, send out fliers, put up lots of signs and advertise in your local paper.

"...clean your house... eat off the floors..."

HOME PHOTO TIPS TO DRAW BUYERS

Attractive images help entice buyers. Here's what to do to get pictures with pizzazz.

By Dana Mattioli, The Wall Street Journal

Selling a home used to be all about "curb appeal," or the first impression a property conveys to potential buyers as they pull up in front. A house that looks unattractive from the street won't sell, the mantra goes.

These days, a property's "pix appeal," or attractiveness in photos posted in online listings, is equally important. Eighty percent of home buyers used the Internet last year to search for a home, and nearly 25% reported that the Internet is where they first found the property they purchased, according to a National Association of Realtors survey.

Photographs are powerful bait. Good ones can lure buyers; poor ones can do the opposite. Follow these tips to create flattering photos of your property.

1. Lighten up. For exterior shots, shoot in the middle of the day when the sun is shining and the sky is blue, says Gregory Haberstick, who trains professional photographers for Foxtons, a real-estate company serving New York and New Jersey.

For interior shots, Bill Bayless, a real-estate photographer in Damascus, Ore., suggests turning on all the lights and using a flash. "The flash adds in all of the correct colors and fills in the shadows, making the room look brighter," he says.

2. More is better. Home buyers want to see more than just the

front of the house. Buyers also want to get a look at the living room, kitchen, dining room, family room, master bedroom/bathroom and the backyard, Bayless says. He suggests including your residence's best features, such as a home theater or an exercise room.

Most Multiple Listing Services allow several photos in their online listings, and classifieds sites such as [Craigslist](#) let sellers post up to four pictures. You



can make additional shots available by using free photo sites such as [Shutterfly](#), [Snapfish](#) or [Picasa](#).

For condos and apartments,

What do you know?

include shots of amenities such as a pool, tennis court or gym, says Kevin Grolig, a real-estate agent with Llewellyn Realtors in Rockville, Md.

If your home has a spectacular view, say of a beach, lake, mountains, park or golf course, by all means post photos of it, says Ron Luxemburg, a photographer in Pasadena, Calif.

Home seller Dzung Nguyen, 40, of Germantown, Md., posted 35 photos of his home in an online slideshow. When sites limit the number of pictures that can be posted, he links to it. "There are a lot of houses out there, and people don't have time to go to all of them," he says. His property has received more feedback from buyers, he says, than it did when it was listed with a real-estate agent who took only one or two photos.

3. Get a clear shot. Remove clutter from an area before

photographing it. Clear counter space and remove fridge magnets, children's toys, dirty dishes and other distractions, says Haberstick.

"I've been known to spend a few hours moving things around," says Grolig. He relocates appliances and makes beds to get the best photo. For outside shots, put away garbage cans and remove the car from the driveway, he says. Try not to include telephone poles, wires and other homes in the scene..

4. Give it your best shot. Quality counts when taking photos, and cell-phone cameras don't cut it. A camera with a wide-angle lens is ideal, but "point and shoot" digital cameras also can do the job.

For a clear photo, place digital cameras on a tripod or something solid so the camera is steady when the shutter goes off, says Luxemburg.

Set the camera on its highest

resolution. If you decide to just use the photos online, you can always decrease the resolution, Luxemburg says. Never use fewer than 72 dots per inch for online photos, Bayless says.

5. Edit. Improve a shot using basic photo-editing software. Crop out ceilings or unnecessary background, says Luxemburg, and adjust the brightness or contrast.

A number of free Web sites make editing a snap. Some to try are [Snipshot.com](#), [Picnik.com](#) and [Pixenate.com](#), says Stephen Jagger, co-founder of [Ubertor.com](#), a Vancouver, B.C., real-estate company that creates Web sites for real-estate agents.

4 NEW RULES FOR HOME BUYERS

True, lenders are getting a little testy, but here's some advice on making it easier to get that home loan you need.

By Alex Markels, U.S. News & World Report

With house prices falling and inventory surging, it might seem that home buyers have it made.

But lending standards have tightened, and even borrowers with good credit, steady employment and cash for a down payment will undergo more scrutiny when applying for a mortgage than just a few months ago. To make sure you pass muster, consider these strategies:

Pump up your credit score. Black marks, such as late payments or unpaid tax bills, remain on your credit history for seven years – even if you pay them off. But paying down

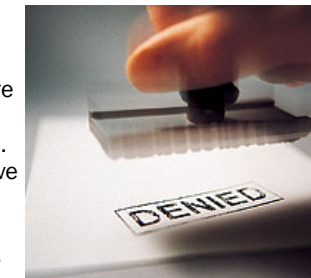
other loans and reducing

credit lines can improve your score in the short run. If you have a credit card that you don't use very often, cancel it.

Bring proof. The days of "stated income" loans, in which lenders don't require you to document what you make, are over. If you're employed, be prepared to show your W-2 form for the previous year, and if you're self-employed, your tax returns for the past three years. Other assets may require documentation, too. If you recently got money in a divorce settlement, you may be asked to show the actual decree.

Increase your down payment.

The more money you put down, the better your chances of qualifying for a loan. Regardless of what you make or how good your credit, if you don't have at least 5% of the purchase price for a down payment, you could be out of



luck.

Decrease your loan amount. Don't buy more house than you need. With prices falling or flat, your downside risk only grows with the more you pay. Besides, conforming loans under \$417,000 are easier for lenders to sell in the secondary market and therefore easier to approve.

"There are a lot of houses out there, and people don't have time to go to all of them"

\$500 COUPON
Purchase a Courtyard home before 12/31/07 and IIB will give you up to \$500* at closing.

*Must present coupon at time of application. Credit applied to closing costs equal to 0.5% of loan amount up to a maximum of \$500. Some restrictions apply. Not available on all loan products. Call for details. Offer ends 12/31/07 (Promo code 2007-8).

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IIB
IDAHO INDEPENDENT BANK

Member FDIC

14964 Pristine Circle



3200 sq ft—5 bed/3 bath/3 car
\$379,900—Best Value