



Real Estate

Get to know the neighborhood.

Market Report offers local market information including For Sale and Sold properties. Sign up now at allentate.com.



PRESERVING LOCAL RESOURCES

CONTRIBUTED REPORT BY REBECCA R. NEWSOME, MIRM

When Accredited Master Builder, Chad Collins was approached in late 2013 to build one of Durham's first LEED for Homes qualified residential projects, he jumped at the chance. "Leadership in Energy and Environmental Design, known internationally as LEED for Homes, is a green building certification program that recognizes best-in-class building strategies and practices," says Chad, President of Collins Design-Build, Inc. "To receive the LEED for Homes certification, projects must satisfy pre-requisites and earn points for various levels of achievement. Since 2010, 100% of our homes have been third-party verified Green under the stringent requirements of the National Green Building Standard (NGBS). We've also certified 100 percent of our homes to meet the EPA's Energy Star program. To take green and energy standards one step further with a LEED for Homes project was an opportunity I didn't want to miss. LEED certification is recognized around the world as the premier mark of achievement in green building. I'm truly honored to now be a member of a select group of residential builders who have successfully met LEED's rigorous requirements."

When meeting a client for the first time Chad asks three questions of customers interested in green and energy efficient homes:

- 1) How many holes (cracks around windows and doors) do you want in your home?
- 2) How much energy do you want to waste?
- 3) How many fresh air exchanges would you like per hour?

Although the first two questions are tongue-in-cheek, Chad remarks these questions form the basis of green and energy efficient homes. "An example is often in insulation. Spray foam insulation can fill voids (holes) in homes," Chad explains. "While fiberglass insulation has its place, there are times where it leaves voids, allowing holes. Science has made its way into the way we build homes now. Initially our clients question our desire for a tight envelope. We've traditionally thought homes need to 'breathe,' what they really need is to 'dry.' We introduce humidity and moisture in our homes with long showers, cooking, and just



The home was sited in a pasture to blend with the natural environment and oriented to catch breezes and minimize windows facing west.



Collins Design-Build homes consistently score in the high 50s/low 60s HERS range, meaning Chad's homeowners save substantially in monthly utility bills.

everyday living... As conscientious builders, we need to find the right ways for homes to 'dry' from this moisture. Spray foam insulation and sealed crawl spaces go a long way in creating our next generation dry living environments."

"We also need to build homes as energy efficient as possible," Chad continues. "If all builders utilized only Energy Star certified products and practices, just think of the energy we could save."

A performance measure of energy efficiency is the Home Energy Rating System, or HERS index. It measures energy effi-

ciency in homes comparable to the way fuel efficiency is measured in cars by miles per gallon of gas. Most existing homes score at 130 and above on the HERS index; standard new homes score around 100. The lower the HERS score, the better in terms of energy efficiency. Collins Design-Build homes consistently score in the high 50s/low 60s range. This means Chad's homeowners save substantially in monthly utility bills.

In this LEED for Homes project, the home was sited in a pasture to blend with the natural environment and the homes were oriented to catch breezes and minimize

windows facing west. Among many green and energy efficient features, Chad utilized a metal standing-seam roof, cement fiber-board siding, energy efficient windows, resilient flooring materials, low-flow plumbing fixtures, and a tankless water heating system. Chad built the home solar ready and he took steps to significantly reduce envelope leakage. Furthermore, he reduced material and construction waste at every turn. These practices resulted in a sustainable green and energy efficient home, meeting the LEED for Homes requirements and exceeding the expectations of his clients.

"My training and experience allowed me to move smoothly through any building and environmental issues we may have encountered during the construction phase," says Chad. "Education is key, and I'm proud to say I make industry education a priority. If I didn't, I wouldn't have been able to meet LEED's strict requirements. I'm happy I could build this home... Every project is inspiring and I look forward to each one."

An area native, NC Licensed General Contractor, National Association of Home Builders Master Certified Green Professional and Certified Aging-in-Place Specialist, Chad is one of fewer than 50 Accredited Master Builders in the state. Chad has been an active member of the building industry since the early 1990s. He joined the Home Builders Association (HBA) of Durham, Orange, and Chatham (DOC) Counties in 2005. Chad was soon named HBA Recruiter of the Year and he subsequently chaired various HBA committees. Chad is a Licensed Home Inspector and a Licensed Lead Abatement professional, and Collins Design-Build has twice been named Building Company of the Year via the HBA's Triangle Sales and Marketing Council MAME Awards. Among other industry recognitions, the company has received a Best Green Built Home STARS Award from the NCHBA and a recent Major Renovation: Best Practices ROC Award from the HBA-DOC.

For more information on Chad and Collins Design-Build and to view photos of the LEED home, visit www.collinsdesignbuild.com, call 919-422-2818, or email chad@collinsdesignbuild.com.

AN ADVERTISING FEATURE

legals

divorce 330

NORTH CAROLINA DURHAM COUNTY IN THE GENERAL COURT OF JUSTICE DISTRICT COURT DIVISION 14-CV-D-876 **CONNIE BREWER, PLAINTIFF vs. NOE CASTILLO CRUZ, DEFENDANT** NOTICE OF SERVICE BY PUBLICATION TO: NOE CASTILLO CRUZ. Please take notice that a pleading seeking relief against you has been filed in the above entitled action. The nature of relief being sought is as follows: **Absolute Divorce.** You are required to make defense to such pleading no later than December 19, 2014, said date being 40 days from the first publication on this notice, and upon your failure to do so, the party seeking service against you will apply to the Court for the relief sought. This 9th day of November, 2014. Yasmin Morton, Esq., Attorney for Plaintiff 2501 Blue Ridge Rd., Ste. 250, Raleigh, NC Tel: (919) 863-4329; Fax: (919) 235-0878
DN: November 9, 16, 23, 2014

announcements

announcements misc. 275

DO YOU SMOKE? Earn up to \$185 to be in a UNC research study about health warnings. Involves several visits to our office in Chapel Hill over 1 month. UNC Study 13-2861. www.cjststudyNC.org, 919-265-2628

employment

construction 1125

CERTIFIED STAINLESS STEEL PIPE WELDER/FITTER (DURHAM, NC) Cert Stainless Steel Pipe Welder/Fitter - Top Pay/Benefits!! Accepting applications for Certified Stainless Steel Pipe Welder/Fitter & Industrial Mechanical Pipe Installers (small and large - all types). EXP. PREF. APPLY JOBSITE TUES/THURS 3:30-4:30 pm - S DURHAM WRF 6605 Farrington Rd - Chapel Hill, NC 27517 or Call Hotline at 919-367-2039. Drug Free/E-Verify/EOE/AA/Minorities/Females/Disabilities/Vets.

other 1410

PROPANE DRIVERS NEEDED! Propane supplier in need of 2 FT drivers. Competitive pay and benefits. MUST have CDL w/hazmat endorsement. Mail resume to: Job Opening P O Box 926, Creedmoor NC 27522. NO PHONE CALLS Email fuelgiri71@hotmail.com

services

instruction & tutoring 2325

GRE PREP
Weekdays, Weekends, Evenings
Local or Online! Early Birds Save \$84
919-791-0810 www.Prepsuccess.com

pets & animals

cats 5004

DSH Needs new home. 12 YO indoor rescue with same family since adoption needs new, dog-free home. Great w/kids and cats. 919-475-1685



GENERATE POWERFUL RESULTS

N&O CLASSIFIED NETWORK
classified.newsobserver.com
The Cary News
The Durham News • Clayton News-Star
The Durham News • Eastern Wake News
Garner-Cleveland Record • Midtown News
The News & Observer • North Raleigh News
Smithfield Herald • Southwest Wake News
919-829-4600

real estate misc. 6850 | real estate misc. 6850 | real estate misc. 6850

RALEIGH NEWS & OBSERVER MORTGAGE GUIDE

Check rates daily at <http://newsobserver.interest.com> Bankrate.com

Program	Rate	Points	Fees	% Down	APR	Program	Rate	Points	Fees	% Down	APR
ACCESSONE MORTGAGE COMPANY, LLC 877-629-3839 http://www.accessonemortgage.com						RESOURCE MORTGAGE SERVICES 877-332-9108					
30 yr fixed	3.875	0.000	\$875	20%	3.926	30 yr fixed	Call for Rates				
15 yr fixed	3.000	0.000	\$875	20%	3.076	15 yr fixed	Call for Rates				
5/1 ARM	3.000	0.000	\$875	20%	2.923	10 yr fixed	Call for Rates				
7/1 ARM	3.250	0.000	\$875	20%	3.059						
(B) 2609 Atlantic Avenue, Suite 201, Raleigh, NC 27604 85044						(A) 3737 Glenwood Ave., Suite 100, Raleigh, NC 27612 NMLS# 1156234					
MARKET CONSULTING MORTGAGE, INC. 877-801-1769 http://www.macmtg.com/quote						LENDERS, TO PARTICIPATE					
30 yr fixed	3.875	0.000	\$312	20%	3.891	IN THIS FEATURE					
30 yr fixed	3.750	0.375	\$750	20%	3.818	CALL BANKRATE.COM					
15 yr fixed	3.000	0.000	\$94	20%	3.008	@ 800-509-4636					
15 yr fixed	2.750	1.000	\$750	20%	2.960						
30 yr jumbo	4.000	1.000	\$799	20%	4.099						
(B) 2501 Blue Ridge Road, Suite 250, Raleigh, NC 27607 NMLS# 1091858											

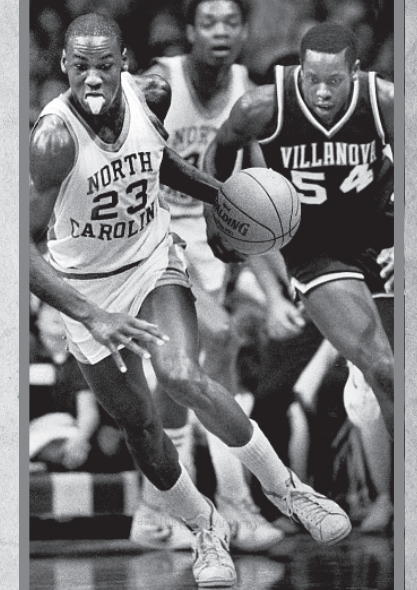
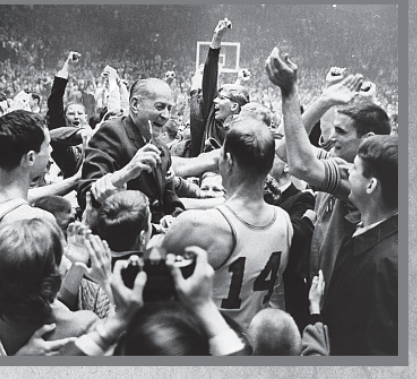
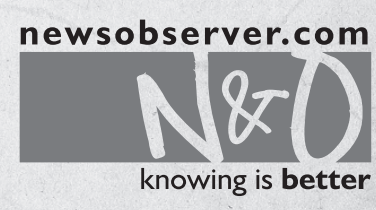
Legend: The rate and annual percentage rate (APR) are effective as of 1/1/2014. © 2014 Bankrate, Inc. <http://www.interest.com>. The APR may increase after consummation and may vary. Payments do not include amounts for taxes and insurance. The fees set forth for each advertisement above may be charged to open the plan. (A) Mortgage Banker. (B) Mortgage Broker. (C) Bank. (D) S & L. (E) Credit Union. (BA) indicates Licensed Mortgage Broker, NYS Banking Dept. (BR) indicates Registered Mortgage Broker, NYS Banking Dept. (loans arranged through third parties). *Call for Rate* means annual rates were not available at press time. All rates are quoted on a minimum FICO score of 700. Conventional loans are based on loan amounts of \$105,000. Jumbo loans are based on loan amounts of \$425,000. Points quoted include discount and/or origination. Last Day: 30-day Annual percentage rates (APR) are based on fully indexed rates for adjustable rate mortgages (ARMs). The APR on your specific loan may differ from the sample used. Fees reflect charges relative to the APR. If your down payment is less than 20% of the home's value, you will be subject to private mortgage insurance, or PMI. FHA Mortgages include both UPMP and MIP fees based on a loan amount of \$105,000 with 3% down payment. VA Mortgages include funding fees based on a loan amount of \$105,000 with 5% down payment. Bankrate, Inc. does not guarantee the accuracy of the information appearing above or the availability of rates and fees in this table. All rates, fees and other information are subject to change without notice. Bankrate, Inc. does not own any financial institutions. Some or all of the companies appearing in this table may be a subsidiary of Bankrate, Inc. If you are seeking a mortgage in excess of \$417,000, recent legislation may enable lenders in certain locations to provide rates that are different from those shown in the table above. Sample Requirement Terms - ex. 300 monthly payments of \$5.29 per \$1,000 borrowed ex. \$100 monthly payments of \$7.50 per \$1,000 borrowed. We recommend that you contact your lender directly to determine what rates may be available to you. To appear in this table, call 888-596-6636. To request any inaccuracies, call 888-596-6636. www.newsobserver.interest.com

BASKETBALL TREASURES

Our region's storied basketball tradition comes alive in a new gallery of amazing photographs from historic games and seasons. Select from game-winning shots, team photos, candid moments and more from the 1950s through recent seasons. New photographs are added monthly.



Photographs are premium sizes printed onto archival paper using state of the art digital printers.



Explore and order today at photostore.newsobserver.com