Dana Donaty

Personalize your walls with a mural drawn from

a favorite memory. Take a

photograph of your favorite

place or tree and work from it. It becomes more than decoration if it is about something meaningful to you: It becomes art. And have it

painted it on canvas so it's

Faux-finish sections

of your walls, not the entire wall. Select accent

areas - over a headboard or entry door - or create

panels of faux creations. Go

embossing and embedding images, and layers of paint for adding real dimension and

your life now. See how you actually live. Try to complete

one space at a time. There are

many lessons to be learned

from one space to help your

design and decorate the next space. Above all: Don't worry

about decorating for resale.

Travel with photographs

dimensions to help you make

decisions while shopping.

Life is short, so indulge,

indulge, indulge yourself with

of your space and its

beauty.

for architectural finishes,

beauty to walls. ELive in your space for

portable.

experts answers questions and offers

advice for buyers, sellers and owners.

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THE PALM BEACH POST

Our expert: Carl Terwilliger, Meadow Beauty Nursery, Lake Worth



Q: How do I make my yard

drought-tolerant?
A: One way is to use native plants.
Natives also have the added benefit of attracting wildlife.

To create a bit of Old Florida in

your yard, plant Southern slash pines (local pines, not the ones from North Florida, which don't grow well here)

and live oaks. In the understory, plant saw palmetto and coontie, which both love dry soil.

For dense shade, try a hackberry tree, underplanted with swamp fern, wild coffee and native

mariberry.

For color, add pink muhly grass, dune sunflower and native (not exotic) firebush. One way to tell the difference: exotic firebush has rubbery leaves; the leaves of the native variety are downy. Keys porterweed, which grows to 1-foot, with blue flowers, is

another option for color.
You can find some of these plants at garden centers; for others, you may need to go to nurseries that specialize in native plants.

## Mortgages

Our expert: Jim Sahnger, Palm Beach Financial Network, North Palm Beach and Sewall's Point



If you know you will have to refi-nance in the next 12 to 24 months, look at options available today and don't wait. Credit standards are tightening

after the collapse of several subprime mortgage companies. Sub-prime lenders write mortgag-

es for people with low credit scores. Some experts say as many as

70 percent of mortgages last year were originated either with reduced documentation or were given to those with marginal credit. Now that some of those borrowers can't meet their payments, the sub-prime industry is in crisis.

As a result, lenders are instituting tougher re-

quirements for borrowers. This doesn't mean mort-gage lending will stop, but you may have to provide additional documentation to qualify.

Our expert: Jackie Ellis, Keller Williams, Boynton Beach



With a growing mortgage crisis, expect more "distressed" proper-ties to enter the market.

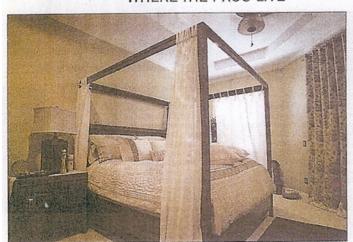
A distressed property is one in which the seller is in a "must sell" situation due to financial problems. This might be due to rising tax bills or insurance, or a maturing adjustable rate mortgage the homeowner can no longer af-ford. These sellers must sell their

homes quickly, which can often be an advantage to a savvy buyer.

When negotiating for one of these properties, one technique that often works is to ofter a contract with a quick closing date and fewer contingencies. (Contingencies are items such as mortgage qualification and home inspection that let buyers cancel the contract and not proceed with the sale.)

If seller are comfortable that the contract is solid and the sale will proceed quickly, they are more likely to accept a buyer's offered sales price. Buyers can often find great deals by purchasing under these conditions.

- Compiled by Barbara Marshall



Staff photos by BOB SHANLEY

SERENE BEDROOM: Donaty brought fabric from London and bought furniture from The Beached Boat in Delray. 'I wanted a huge bed, somewhere soft and comfy to land at the end of the day.'

HER HOME: A 3-bedroom, 2,500-square-foot house in Delray Beach built in 1999

By KATHARINE KAYE McMILLIAN. Special to The Palm Beach Post

ana Donaty has cre-ated mural and faux-finished walls for the recent Broward Red Cross Showhouse and the 2006 American Lung Association Showhouse. Her work has been published in Florida Design and other publications and can be seen at www.danadonaty.com.

She has also created a 90-by-12-foot public mural of historic Loxahatchee wildlife in Delray's Pineapple Grove area just off Atlantic Avenue. Her depiction "has a bit of *The Far Side*," she says. Birds are wearing binoculars and looking at the lookers the lookers.

Donaty spent childhood vacations in Delray Beach and recently resettled there

from London.
"Delray is reinventing itself as an art center," sh says. "It's becoming a des-tination for people who are serious about art."

For Donaty, walls represent the ultimate way to

personalize an interior.
"It's 'out' to slather your wall in faux. Creating accent pieces or panels is in — they pick up the architecture," she says.

Examples include the faux effects she used to turn her contemporary bedroom

into a serene space.
"I painted walls a matte color and faux-painted accent pieces over the headboard and flanking the door," she says. "It would have been too much visually to have done all the walls. Besides, it would have taken forever.

The faux painting complements curtains from London's Voyage Fabrics, which she brought with her. "I was so excited when I saw how I could use them."

The room grew from there." Donaty didn't bring most

of her London furnish-



LONDON TRANSPLANT: Faux-finish expert Dana Donaty had spent childhood vacations in Delray Beach and recently moved there permanently. Behind her: Her texturized wall.



ON HER NIGHTSTAND: Dana Donaty got this Asian maiden statue at Pier One but customized it by stripping the paint.

says they would have been "dwarfed" by the scale of

Florida architecture.
"I had a blank canvas, and the canvas was a lot larger than what I was used to in London," she says. Donaty's new furniture

has that right scale for the

tall ceiling spaces of Florida. "I wanted a huge bed, somewhere soft and comfy

day, a place to completely indulge me and that part of my personality."
She dressed the bed in

sheer hangings with "girlie" pale pink comforter and pil-lows from Marlene Oldrose - also from her London flat - and an aubergine leather rug from ABC Carpets on the floor.

"I love being in this room because it feels like a space

that is completely cut off from the rest of the world," she says. Donaty offered the follow-

ing do-it-yourself advice for

ux-painting novices:

"Buy DVDs of faux painting techniques," she says. "You learn by watching. Where you fail is by reading — you don't see the tech-nique. Behr Paint (available at Home Depot) has some

very good ones."

I To create wall accents that are so dimensional they seem almost like bas relief, Donaty surfaces the area with LusterStone, an architectural stone product by Vero Beach-based Faux
Effects. "I create layers with
embossing and embedding
and then layer in colors."

""Don't be afraid to

layer and play with color and faux products until you are satisfied," Donaty says. Her own accent pieces called for several layers. "At three lay-ers, it was horrendous," she says of the leaf images above her bed, "but I kept going to five lavers

■ Take baby steps. "Work a small area," Donaty says. "You can figure it out and design it better. You can put your own little stamp on your walls." The results will be much better than if you try to tackle an entire wall.