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Message from the President

Welcome to our 30th annual Home Builders Association of the Grand Traverse Area (HBAGTA) Parade of Homes!

We are excited to showcase some of our region's finest homes built by our talented local tradesman. You'll get to tour 13 new homes and 1 remodel designed and constructed by our most exceptional homebuilders. The tour will take you on a wonderful drive of our Northern Michigan region of Benzie, Leelanau, Antrim and Grand Traverse counties that our HBAGTA represents. We are especially excited to help you navigate the tour efficiently with the launch our new Parade of Homes app. More information about the app will be available at HBAGTA.com or you can ask at your first stop along the tour.

Please, enjoy this rare opportunity to explore some of the most beautiful homes in our region. Parade guests are invited to stroll the homes that are packed with stunning features and discover the many details infused into every custom-crafted home. Take advantage of the knowledgeable builders and craftsman staffing the homes. Ask questions and learn about the latest home technology, trends, and interior design. The hope is that you'll be inspired to take some of these ideas home and work them into your own home building and remodeling projects.

Many thanks go out to all our participants, staff, volunteers and non-profit groups that help make every parade of homes run so smoothly. We are thankful and proud that over the past 30 years our ticket sales have enabled us to pass on \$365,000.00 to our non-profit organizations.

I'd like to encourage you to keep a copy of this Parade Tour Guide and our 2019 Membership Directory close at hand; the HBAGTA is a great resource for your next building or remodeling project. We hope you enjoy your visit to the 2019 Parade of Homes. Please, take some time to consider all the hard work, attention to detail and overall passion that is needed to pull these beautiful homes together and how lucky we are to have this amount of talent here in Northern Michigan.

Sincerely,

Dean Adams
Bay Area Contracting
2019 President, Home Builders Association of the Grand Traverse Area, Inc.
president@hbagta.com

2019 Parade of Homes

New & Remodeled Homes Dates & Hours			
Thursday	June 13	12:00 noon – 8:00 pm	
Friday	June 14	12:00 noon – 8:00 pm	
Saturday	June 15	9:00 am – 7:00 pm	
Sunday	June 16	11:00 am – 4:00 pm	

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Tickets available at all Parade Homes \$18
 Advanced Tickets are \$15 through June 12th, 2019
 Purchase at the Home Builders Association Office:
 3040 Sunset Lane, Traverse City, MI 49684
 (231) 946-2305
 Or online at www.hbagta.com
 For additional Ticket Outlets and Parade information
 visit www.hbagta.com

THE HOME BUILDERS ASSOCIATION • GRAND TRAVERSE AREA PARADE OF HOMES

2018 Judges Choice: Featured on front cover **Endura Performance Homes**



4 Bedroom / 3 Bath
Main Level: 1832 SF / Lower Level: 1228 SF

This high-performance home features unparalleled comfort, efficiency, and indoor air quality — resulting in healthier living and reduced energy costs. This custom-built Modern Farmhouse is located in the

beautiful Hidden Ridge Subdivision, on the base of Old Mission Peninsula along East Bay. Scenic views of the bay can be seen through the very private wooded lot. The 4-bedroom, 3.5-bath home has been designed and built around family life — with large open gathering areas on the main floor for entertaining, and lower level bedrooms and kitchenette surrounding a family entertainment space for games and movies. This family-oriented design carries outside on to a large lower level patio and spacious upper level framed deck overlooking the outdoor play space below. Inside you will be welcomed by rustic white oak hardwood floors and white oak ceiling beam millwork. Custom painted built-ins frame the main level cast concrete finished fireplace surround with white oak hardwood mantel and painted shiplap accents. Entering the kitchen, you'll find a large custom-built island with seating for 6, shaker style painted wood kitchen cabinetry, and beautiful contemporary style floating white oak open shelving with accent lighting.

Ryan McCoon, LEED AP-H | License #2102200345 | (231) 218-5810 | endurahomes.com

2018 People's Choice Winner / Category B \$371,000 - \$560,000: **CMB Construction**



3 Bedroom / 2.5 Bath
Main Level 1788 SF / Upper Level 534 SF

This modern farmhouse is situated on the picturesque Crystal River and just steps away from downtown Glen Arbor. This custom crafted home is wooded riverfront living at its finest. The home's spacious

layout was designed for the owners to live comfortably while also entertaining guests. The clean white board and batten exterior and gable details echo both modern and craftsman styles. The interior boasts large vaulted ceilings with decorative trusses, hickory hardwood flooring, shiplap accent walls, and a spacious chef's kitchen which features a bar table and granite countertops. The master bedroom features a double-sided fireplace, a vaulted ceiling, and sliding glass doors with river views. The master bathroom offers a luxurious feel with its large tub, custom cedar vanity which is reminiscent of driftwood, and spacious closet. On the second floor there are two bedrooms, a bathroom for guests, and a large balcony which offers a high vantage point of the cavernous main living area below. Inside and out every detail in this custom home has been thought out to ensure the stresses of everyday life simply melt away.

Colin Bushong | License #2102199103 | (231) 218-8621 | www.cmbquality.com

2018 People's Choice Winner / Category C \$556,000 - \$750,000: **Pathway Homes**



4 Bedroom / 3 Bath
Main Level 1890 SF / 2nd Level 1547 SF / 3rd Level 1070 SF

This nearly 5,000 SF, 4-bedroom, 3-bath, 3-story home features a theater room over the bonus room, complete with custom built-ins. An

1,100 SF third story is finished off like a turn-of-the-century attic complete with hand-sanded ship lap, gaming station and retro video gaming area. And yet, there's more - this area sits over a massive 22' tall living room that features presidential palace style coffered ceiling and partial glass floor that allows you to peer into the living room below! The views from the third story are an amazing offering. From this perch you can see the Twin Lakes and miles of serene country side. The mixture of reclaimed barn wood and galvanized industrial style panels scattered throughout the home and peppered with contemporary glass railings gives this home a modern but traditional feel. To top it off this home features "as to be expected from Pathway" custom tile work, walk-in shower with body jets, and custom cabinets throughout this truly amazing home.

Gary Jurkovich | License # 2102201686 | (231) 946-2506 | www.pathwayhomes.com

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The Home Builders Association of the Grand Traverse Area, Inc. chartered in 1970, is a professional trade association encompassing the Michigan counties of Antrim, Benzie, Grand Traverse, Kalkaska and Leelanau, whose members are licensed, where applicable, for the purpose of constructing quality housing, providing associated services and utilizing progressive technologies. The Home Builders Association of the Grand Traverse Area is an affiliate of the Michigan Association of Home Builders and the National Association of Home Builders

Mission

To be a high quality resource for building industry professionals, who provide outstanding service to our community.

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The 2019 Parade of Homes Tour Guide of the Home Builders Association of the Grand Traverse Area, Inc, is supported solely by the businesses advertised in it and is distributed free of charge to the public. Every effort has been made to compile the information contained in the official plan book as accurately as possible; however, errors do occur and should be reported in writing to the Home Builders Association

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2019 Parade of Homes Rules & Regulations

- Advanced sale tickets are \$15.00 prior to June 13, 2019. Tickets purchased at a Parade Home or Ticket Outlet on or after this date are \$18.00.
- Smoking, food and beverages are not allowed within the Parade Homes.
- Children one year of age and under are free; all others will be charged full price.
- Strollers are prohibited within the Parade Homes.
- For your safety, shoes should not be removed, unless heels are worn. Shoe covers are provided.
- Please do not park or trespass on private property adjacent to a Parade Home.
- Bathroom facilities within the Parade home are not available to the public.
- The HBA is not responsible for lost tickets



Checklist for Finding and Hiring an **HBA** Builder or Remodeler

Doing your homework will help you have a more successful experience

Use this checklist to help you select a home builder or home remodeler to work on or build your home:

Qualify potential Home Builders before wasting their time with the estimating process. A great bid but a poor job record is not going to get you anywhere. This is why it's so important to ask for and check references (which is detailed below). Find out if they are members of a Home Builders Association. Limit the bidding process to no more than three (3) Home Builders. This will give you time to research and determine the Home Builder who is best suited to your project. Interview the potential Home Builders. Interview potential Home Builders' current and past clients, as well as the professionals the Home Builders work with (trade Home Builders and vendors). Don't trust a referral statement on a piece of paper, get on the phone and speak directly to references or meet them in person. For customer references, find out:

- If they are current references or really old ones.
- If the references are for jobs similar to yours.
- Are the projects similar in scope and price range to yours?
- If they are and have been in good standing

Call customer references. Ask the tough questions:

- How much was the original bid?
- How much was the final project?
- How did the Home Builder handle communication?
- Did he/she keep you informed at all times?
- Were there any surprises?
- Did the job finish on schedule?
- Are/were you satisfied with the project's quality and workmanship?

For trade Home Builder and vendor (electricians, plumbers, mechanical contractors, etc) references, find out:

- If the Home Builder pays them on time.
(Note: if the Home Builder does not pay the trade Home Builder, the trade Home Builder can put a lien on your house--which can require you to pay again.)
- How the Home Builder communicates with them about scheduling.
- How long they have worked together.
- What they like most about working with the Home Builder.
- What would they like to see improved in their relationships with the Home Builder.



CJ Heiny
Beartooth Construction



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Broad Condominium, LLC



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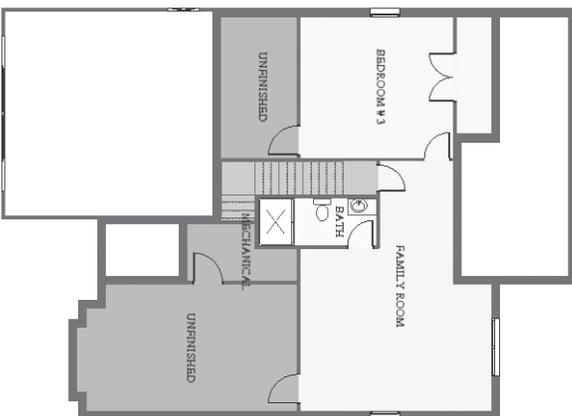


106 W Somerset Court, Suttons Bay, MI 49682



NEW HOME

Main Floor 1489 sf **3 bedroom / 3 bath**
Lower Floor 1317 sf



Priced Right Builders welcomes you to our 2019 custom parade home. Our custom Craftsman Style home is one you are sure to love.

This home features a 2-car garage, custom colored LP Smart siding, irrigation, beautiful landscaping, color stamped sidewalks, Australian Timber oil finished wood ceilings with exposed aggregate concrete covered front and back porches with stone columns.

Walking into this house you will be greeted by the unique design this home offers. The kitchen features quartz counter tops, tiled backsplash, a custom built pantry and GE Profile stainless appliances. The dining and family rooms are open to lots of natural light and a view of West Bay. Luxurious hardwood flooring and premium carpet can be found throughout the home.

This home also features 3 bedrooms, 3 custom tiled bathrooms, main floor laundry, and finished lower level. This house is 100% maintenance free, certified green built with high quality materials, Great Lakes Superior Walls, and attention to detail.



Priced Right Builders has been in business for over 19 years and strives to bring you value, professionalism and the highest quality offered. This home perfectly exemplifies the Priced Right Builders name. Please be sure to stop in and see us during the parade for all your needs.



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340 N Nanagosa Trail, Suttons Bay, MI 49682

NEW HOME



Main Floor	1305 sf	Lower Floor	200 sf
2nd Floor	830 sf	3 bedroom / 3 bath	

Welcome to the 2019 Parade of Homes. This vacation home was built by Steve Eveleigh, owner of Northwest Carpentry Custom Crafted Homes. Steve has been in business since 1997 and a member of the Home Builders Association since 1999. The cottage is approximately 2300 sf and sits on West Grand Traverse Bay.

Stepping into the home from the covered front porch takes you through the foyer and into the open layout main floor with Hardwood floors and a natural gas burning fireplace with custom stone work. There is a mud /laundry room entrance from the garage. The design and placement of the home allow for natural light in all rooms.

The Great room and kitchen have a shared open plan centered by an island with bar stool seating. Step outside from the great room into the screened in porch. The main floor has the master bedroom suite with a walk in tile shower. The second floor of the home has 2 bedrooms and 1 bath and a bunk room. The bathrooms and laundry/mudroom have tile floors.

This home was built with energy efficiency, sustainability and durability in mind. The air sealing and insulation techniques used along with the high efficient heating and cooling system will make this home very comfortable to live in year round. The easily maintained exterior has Certainteed custom vinyl siding, Trex decking and Andersen 100 energy efficient windows.



Home finishes include: Granite counter tops, Porcelain tile and hardwood floors, Custom amish made cabinetry and LED lighting.



Northwest Carpentry
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 License # 2102193190
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What to Plan On When You're Planning:

Things to Consider When Building a Home

As a home designer, I want the home building process to be fun for my clients from the day we sit down at my drafting table to the day you move into your new home. Nothing turns that process sour faster than unmet expectations, so it's crucial that all parties share their vision from the outset. There will be bumps in the road, but as long as everyone is clear on expectations, it can be a fun and fruitful relationship. Here are five things to consider when building a new home.

Relationship: As the homeowner, you decide what role each party plays in the process. Do you want your builder to give input on the design? Should the designer be available throughout the building process? How involved would you personally like to be throughout the project? These roles will set the tone for the relationships of all involved, and need to be clearly defined up front.

Communication: Finding a team with which you communicate well is integral to a smooth process. Be clear on the level of communication you expect from your designer and various contractors. Some clients expect an instant reply to a text, others prefer detailed emails about the building process. Some prefer a call, some want photo updates on a weekly basis. One way isn't better than another, but being clear about what sort of communication is expected from each party is important to work out up front.

Budget: This is often the most stress-inducing factor in the home building process, so having realistic expectations will go a long way to making the rest of the process stress-free. Remember that cost per square foot is a ballpark estimate at best, so it's wise not to become too attached to that number. Be very clear about your budget from the start, then any builders bidding your home will be able to give you a better idea of what they can do for you in that price range. Here are some important things to keep in mind:

- kitchens and bathrooms are the most expensive rooms
- finished lower levels are the most affordable square footage
- outdoor living spaces often cost as much as some indoor finished spaces
- bonus rooms over garages are costly
- steep building sites drive up excavation, foundation, and labor costs
- complex windows, foundations, and roof lines drive up costs
- interior and exterior finishes are a large percentage of the cost of a home

Site: Many prospective clients purchase a lot before they contact an architect, and get the unwelcome surprise that the lot they've purchased is going to be difficult and costly to build on. Land characteristics that drive up costs aren't always obvious, so it's a good idea to contact a builder or designer for input before closing on a lot. Most will be glad to lend an opinion at no charge, because it means they won't have to be the bearers of bad news if you should choose them to do your home.

Timing: Weather, decisions delays, miscommunication, illness, back-orders, etc., can all play a role in delaying the project. Your builder or designer should give a realistic time table, but it's best to be flexible. Many clients don't realize the role they can play in delaying a project. The big one is failure to make decisions by a the given deadlines. Even being a day behind can create a domino effect that pushes the completion date back by weeks. It sounds extreme, but I've known it to happen.

Lastly, expect to have fun! With a good team, a realistic budget, and a comfortable time frame, you should have a truly enjoyable experience.

Caleb Norris
President, Norris Design Productions, LLC.
Associate Director, Home Builder's Association Grand Traverse Area, Inc.

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6770 S Rolling Hills Drive, Traverse City, MI 49684

NEW HOME

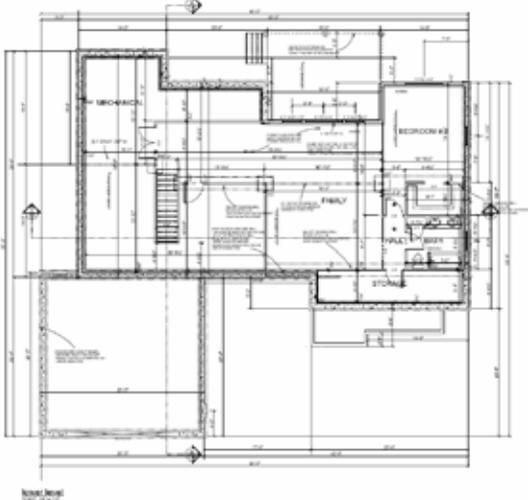
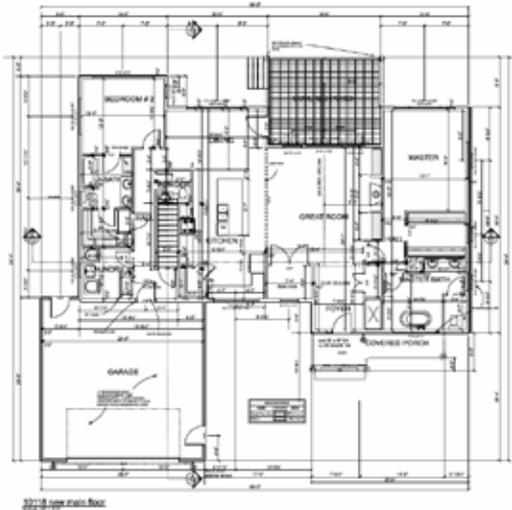


Main Floor 2100 sf 2 bedroom / 2.5 bath
 Lower Floor 2100 sf

Leelanau Construction presents this beautiful home overlooking Grand Traverse Bay in the Rolling Hills subdivision between Traverse City and Suttons Bay.

The exterior of this home features white board and batten siding with black exterior windows and doors. With a covered porch at the back and a covered deck at the front of the house.

The interior is 2,004 sq ft of finished living space. Includes 2 bedrooms and 2 ½ bathrooms, open floor plan, eight-foot kitchen island and 9 ft ceilings. With the master bedroom on the main floor with a private bath and large walk in closet. The main floor offers breathtaking views of the bay from every room. Once you step out onto the covered deck you will be in awe of the amazing views and wonderful outdoor space that is available. The basement is partially finished and has daylight windows that also offer views of the bay.



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7378 S West Bay Shore Drive, Traverse City, MI 49685

NEW HOME



Main Floor **864 sf** **2 bedroom / 1.5 bath**
2nd Floor **297 sf**

This modern A-Frame style home, designed by beag+haus | innovative small homes and built by Jenema Builders, is situated along M22 between Traverse City and Suttons Bay with majestic sunrise views of West Grand Traverse Bay and Power Island. This one-of-a-kind custom home is a must-see and absolutely proves that big living can be achieved in a small home.

The dark exterior helps the home blend into the surrounding landscape while the bright interior and vaulted ceiling create an inviting and warm space to gather with family and friends. The main level includes 2 bedrooms, a full bathroom, laundry, an open living area and kitchen with built-in seating for dining. There is a full stair to the upper level where you can enjoy grand views of the bay. The loft area includes two built-in bunks, a half bath, closet space and additional space for a queen bed.

A big part of small living is the use of outdoor space and this home incorporates large open decks on both the front and rear to enjoy the beautiful Northern Michigan weather any time of day. The rear deck also includes an outdoor shower for use after a day at the beach.



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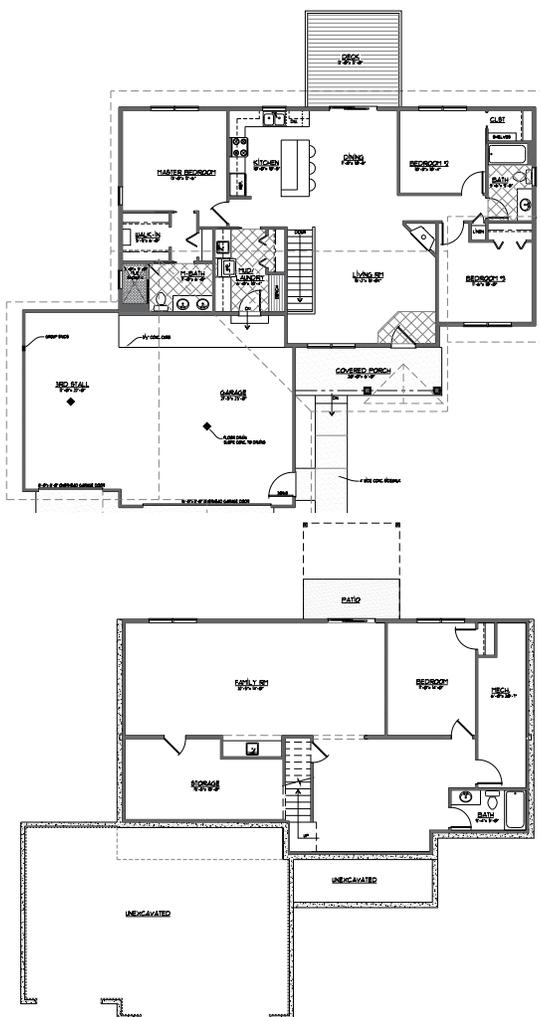


6897 Walden Woods, Lake Ann, MI 49650

NEW HOME



Main Floor 1456 sf 4 bedroom / 3 bath
 2nd Floor 1456 sf



Premier Custom Homes is pleased to present this charming, new family home near the quaint village of Lake Ann.

Nestled on 5, tranquil, wooded acres with a private drive, this 2500 square foot home boasts, custom, classic, and craftsman features as well as smart home technology.

Upon entry, 9 foot ceilings and an open floor plan will welcome you with a sense of space and stateliness, while the custom modern farmhouse features give a homey feeling of comfort and warmth.

Two fully finished levels of living space provide ample room for the 4 spacious bedrooms, 3 full bathrooms, a well appointed kitchen, and loads of comfortable gathering space for entertaining or family time.

This home also features a finished 3 car garage, walkout lower level, a covered porch and smart home technology by Nest to help simplify today's busy lifestyles, making it as user friendly as it is beautiful.



When visiting this home be sure not to miss the builders signature custom feature, "THE HIDDEN DOOR"

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2164 Chelsea Lane, Traverse City, MI 49685

NEW HOME



Main Floor 1800 sf 3 bedroom / 3 bath
 Lower Floor 1200 sf

Welcome Home to Chelsea Park II

Chelsea Park offers a tranquil, private setting conveniently located just 4 miles from Munson Hospital and downtown Traverse City. This 3BR/3BA, 3,000 sq. ft. condominium offers ranch style living with 2BR/2BA on the main floor. An additional bedroom, bathroom, family room and theatre are in the walk-out lower level. Amenities include a spacious master suite which offers a walk-in closet, double sink vanity with quartz countertops, heated tile floor, and a large tiled shower with shower head/body sprays. The master bedroom opens into a beautiful 4-seasons room with large windows, an 8-foot sliding glass door and a heated tile floor. This room is also accessible from the deck and great room which makes it a multi-functional space. The oversized 2-car garage offers enough space for your full-size vehicles and additional storage. The great room with hickory flooring features a living room with natural gas fireplace; a kitchen with custom made cabinetry, large island, stainless steel appliances and Cambria Quartz countertops; and a large dining area. Your outside deck and patio

area face the woods for privacy and give you plenty of room to entertain!



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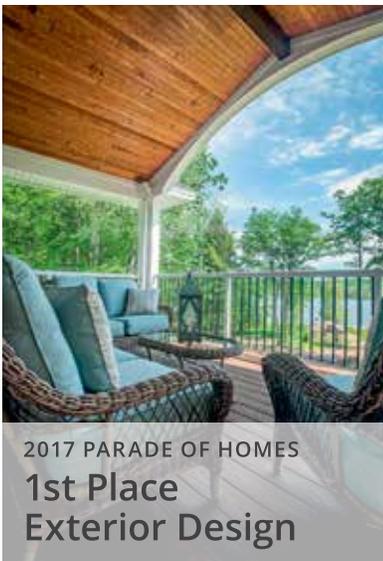
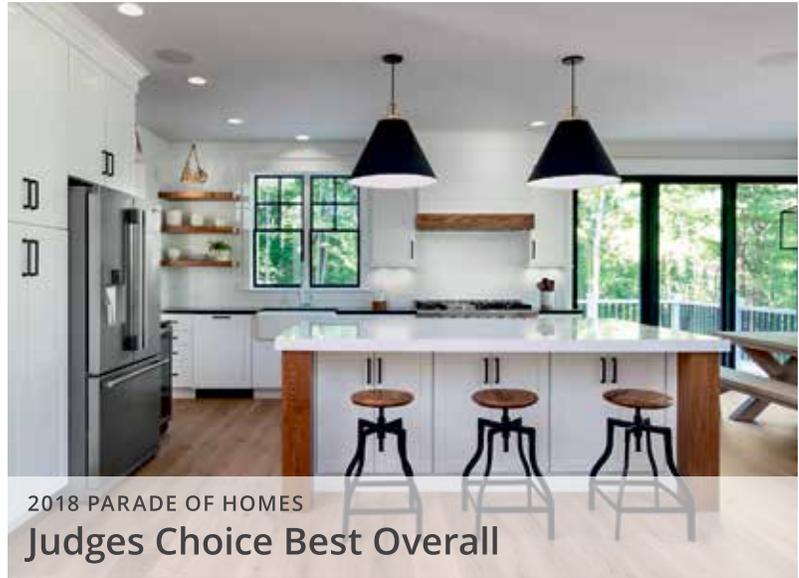
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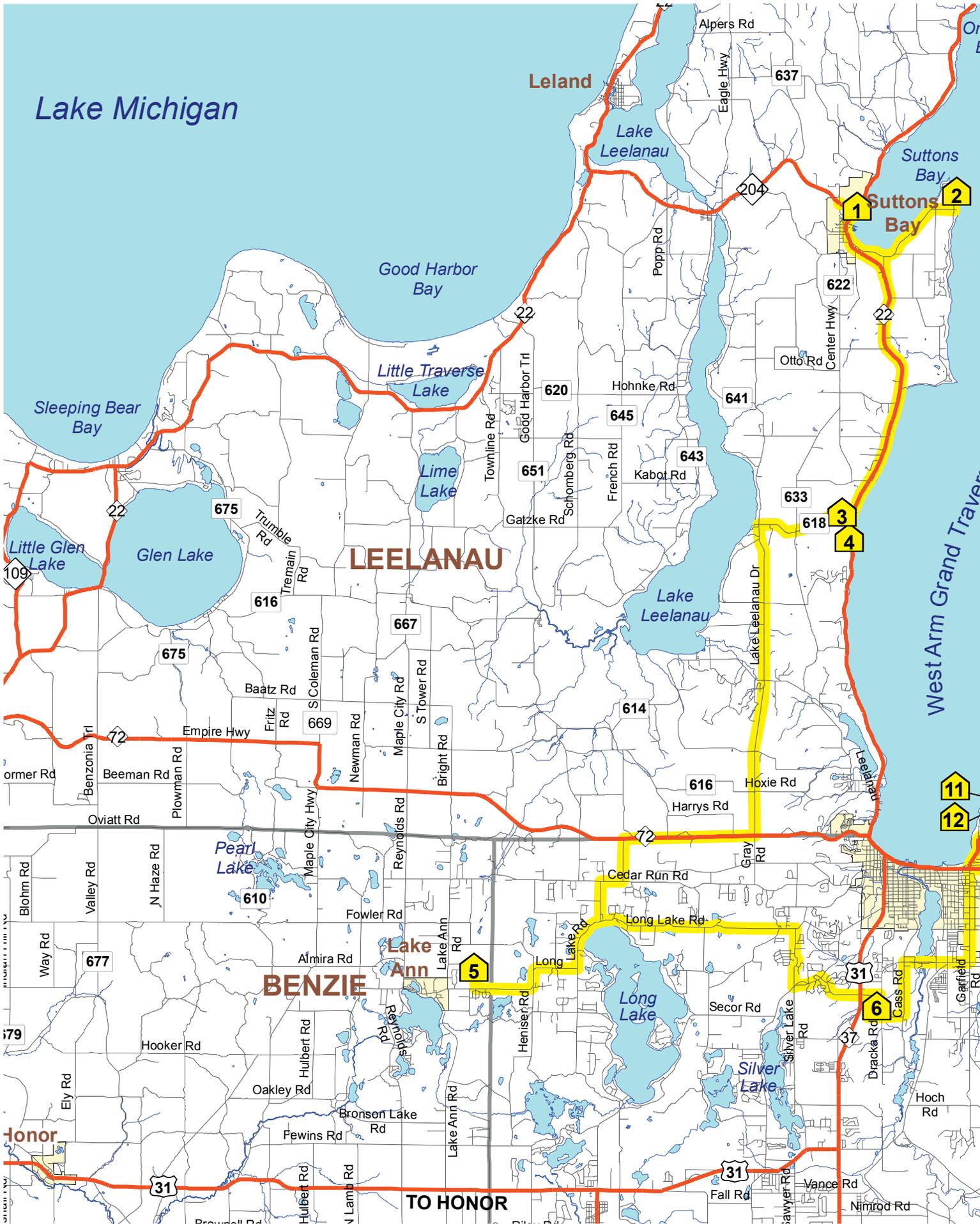


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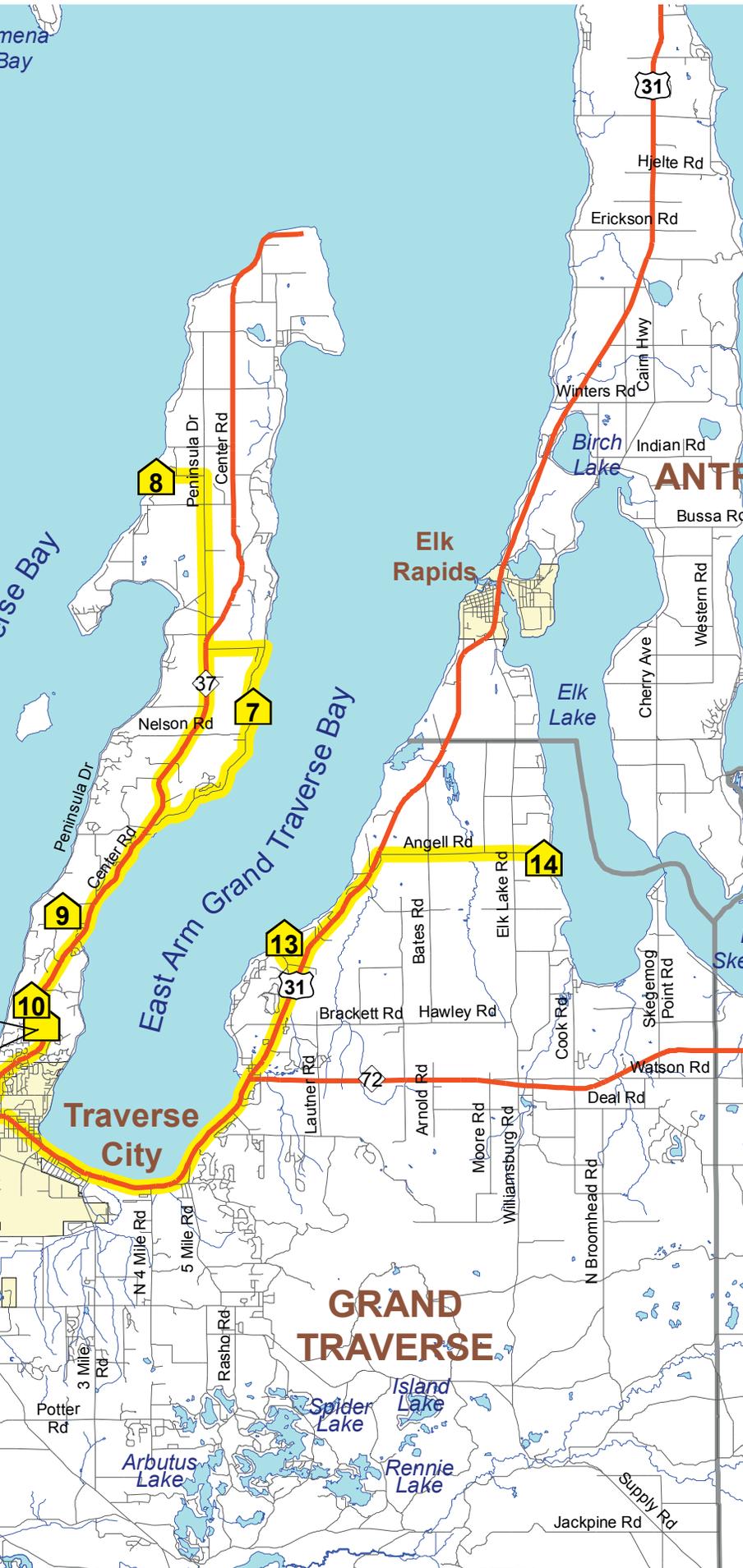
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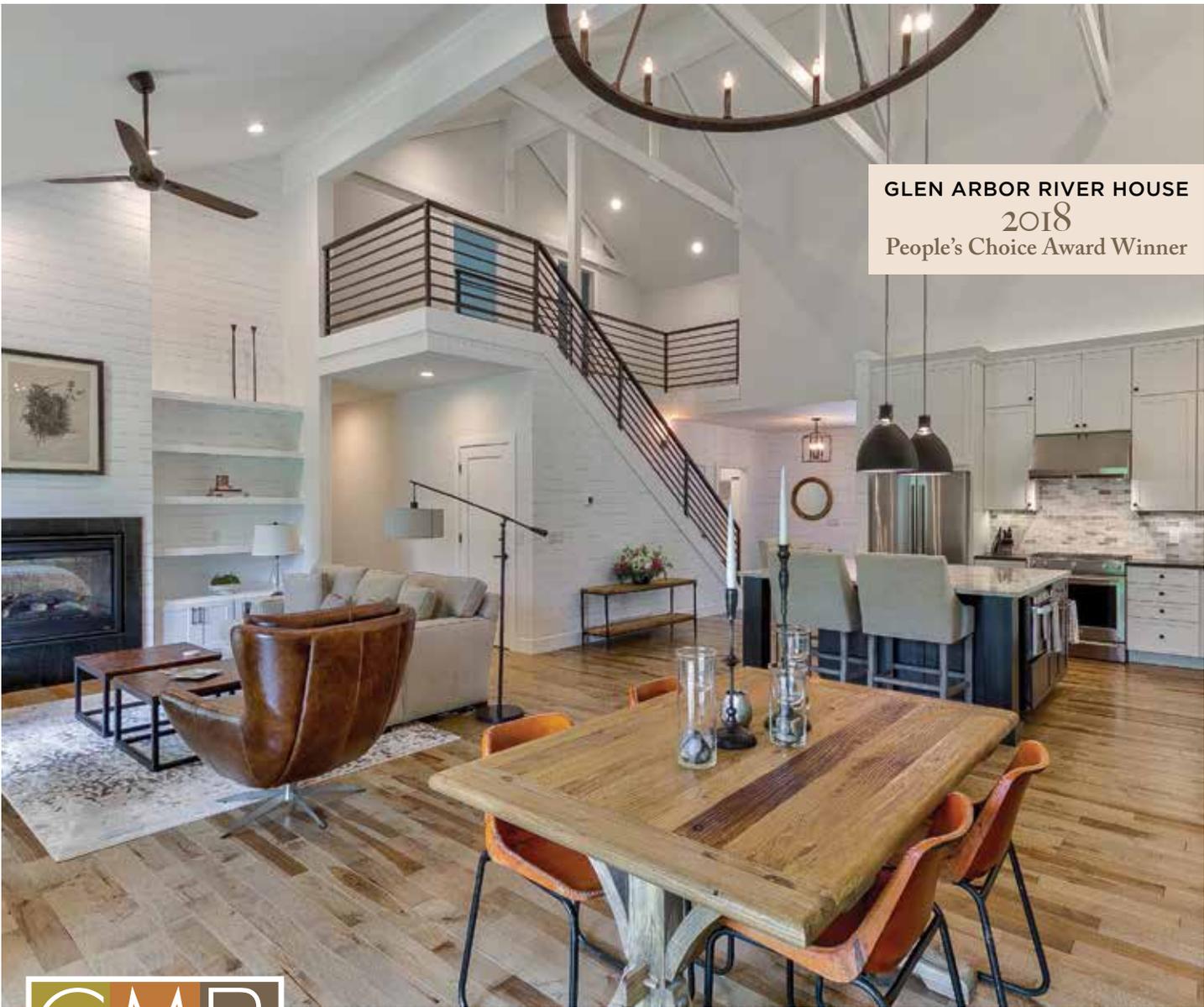
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REMODELED HOME



With breathtaking views of the sunrise over East Bay on Old Mission Peninsula, CMB Construction's clients had a vision that would transform their vintage summer cottage into a full time residence for family and friends to enjoy for years to come. The owners' creativity and style are highlights of this home as they worked to use space in a unique way.

Modern amenities bring an element of today's conveniences and style to this classic home. Working with Colin Bushong and the CMB Construction team, the transformation started with the redesign of space creating an expansive kitchen and entertainment area. Additional living area was created with a new master suite and finished lower level.

Modern details such as shiplap and an innovative workspace are just some of the interior updates that bring together charm and functionality. Exterior changes added to the curb appeal of this bay view home. The entire plan blends seamlessly with classic architectural elements such as the original stone fireplace honoring this wonderful home's heritage.



Beautifully appointed choices makes this remodel charming, cozy and comfortable while enjoying the beauty of Old Mission.



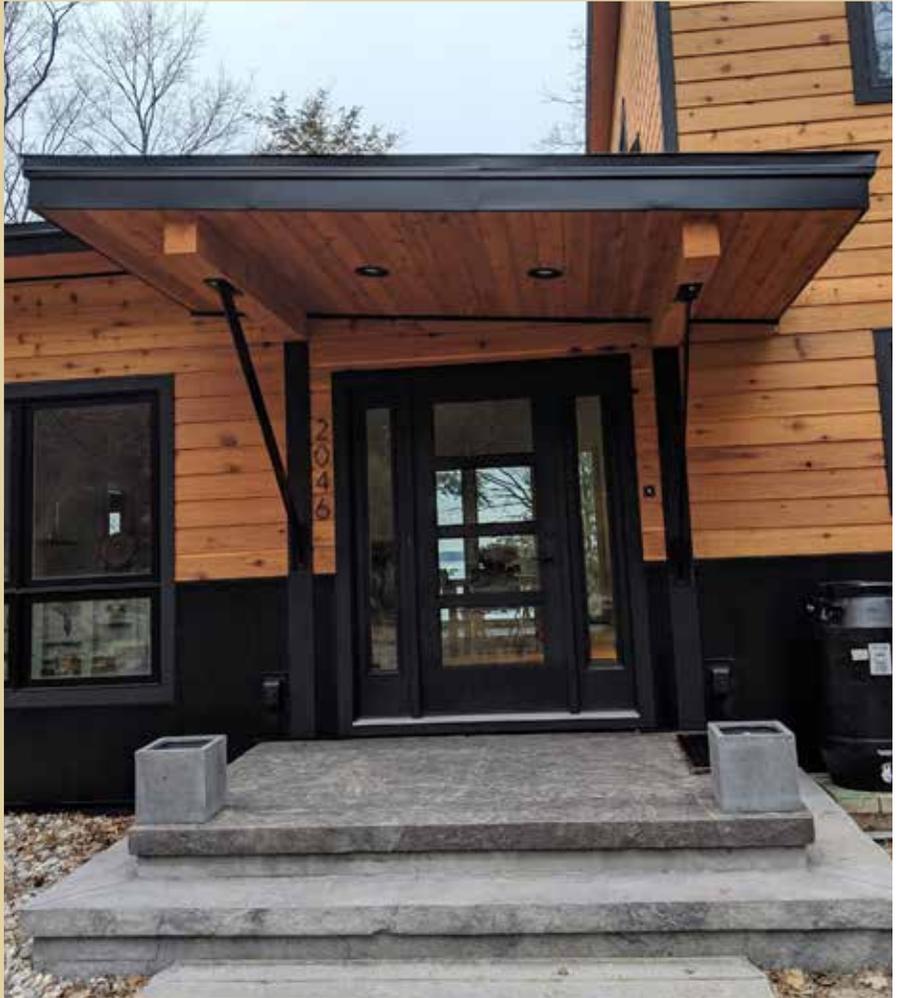
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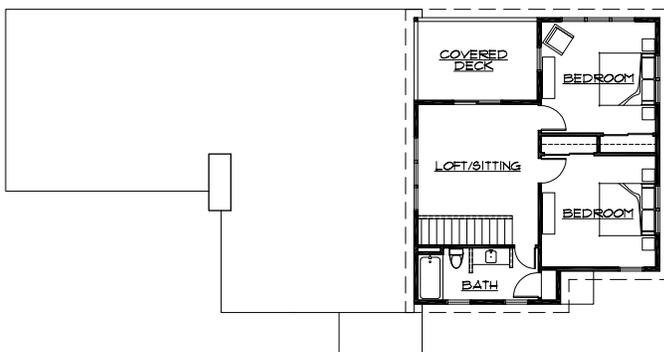


2046 Phelps Road, Traverse City, MI 49686



NEW HOME

Main Floor 1598 sf 3 bedroom / 2.5 bath
 2nd Floor 836 sf



Venture north up scenic Old Mission Peninsula surrounded by pristine fresh water to this epic residence. Tucked amongst immaculate gardens on a wooded lot this home looks out past the white sandy beaches onto West Grand Traverse Bay. As you drive onto the property, the lush gardens and landscaping give way to this home. Your eyes will behold the crisp lines of modern design, complimented by rich cedar tones. You have arrived... and Beartooth Construction is honored to welcome you to our 2019 parade home.

The unique timber frame entry will lead you into an airy great room with vaulted ceilings. Once inside, the open concept first floor has a harmonious transition into an impressive modern kitchen with colorful accents. This energy efficient home has plenty of windows that offer magnificent sunset views. As you continue upstairs to the 2nd floor of this 2,434 square foot, 3- bedroom 2.5 bath home you will be welcomed into an open southern exposure sitting room that walks out onto the 2nd floor balcony. Enjoy one of the best seats in the house to absorb the breathtaking nature surrounding this home.

Custom built-ins and woodworking featured throughout, compliment the exclusive quality of this home. Beartooth Construction prides themselves on offering fully custom, personalized experiences with attentive dedication, and superior service. This timeless modern home is a perfect example of quality craftsmanship that caters to the exact needs of the homeowner.

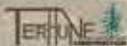


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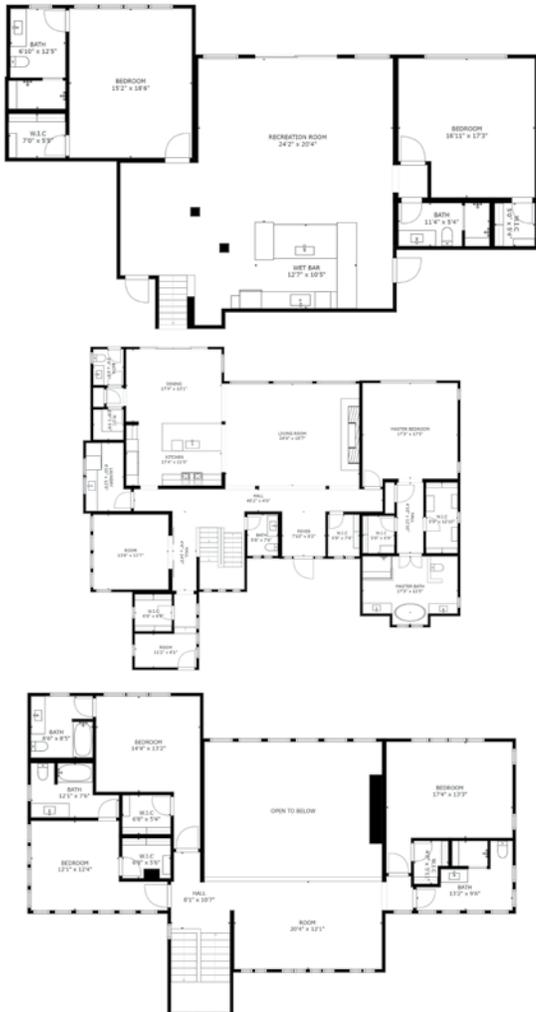
385 Chestnut Ridge, Traverse City, MI 49686



NEW HOME

Main Floor 2760 sf **Lower Floor** 1800 sf
2nd Floor 1500 sf **6 bedroom / 6 full 2 half bath**

Located just 5 scenic miles out on Old Mission Peninsula, 385 Chestnut Ridge is a turnkey new construction home built of the finest quality. This home offers first class craftsmanship, location and amenities that far exceed industry expectations. Placed on a 1.59 acre lot at the end of a private road with a Class A association membership, homeowners are able to enjoy 369' of shared frontage on East Bay and guaranteed yearly docking privileges. This home comes complete with landscaping and sprinklers, GE washer and dryer, stainless steel Thermador kitchen appliances on the main level, an additional Thermador refrigerator and dishwasher on the lower level, a heated garage with epoxy coated floors and heated floors in the lower level. This perspective of East Bay offers a year round panoramic view spanning from Mari Vineyards all the way north to the gorgeous Bluff Road, leaving only grapes and the Bay in between.



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CANCELLED



NEW HOME

Main Floor 2500 sf 4 bedroom/ 3 bath
2nd Floor 2200 sf

This elegant but classic Old Mission Peninsula home, designed by Turning Leaf Fine Homes owner Luke Schwartz is located atop a rolling hill with stunning views of West Grand Traverse Bay. The home features 4 bedrooms, 3 baths and is roughly 4500 Sq. Feet. The main level has a spacious master bedroom with a walk in tile shower as well as his and hers closets. The main level also features a guest room and private guest bath. The floors are a rustic, distressed plank oak hardwood giving the home a warm feel. In the kitchen the custom cabinetry and beautiful quartz countertops complement each other perfectly. The grand, vaulted ceilings in the living room are covered in shiplap with a floor to ceiling stone fireplace and hearth. The exterior features multi level patios, natural landscape and stamped concrete walkways. In the lower level you will find a quaint kitchenette, relaxation room, wine cellar, bunk and guest rooms as well as a guest bath.





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18 Vineyard Ridge Drive, Traverse City, MI 49686



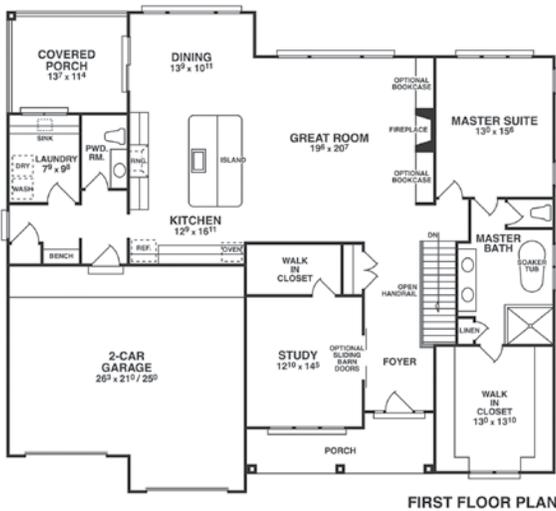
NEW HOME

Main Floor 2160 sf 3 bedroom / 2.5 bath
 Lower Floor 1008 sf

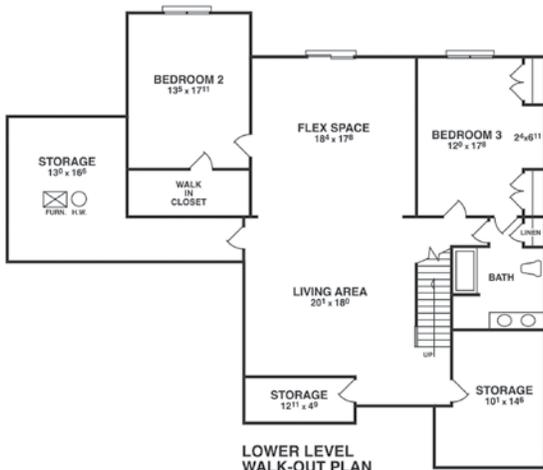
This beautiful 3 bedroom, 2.5 bath ranch style home is custom built with an open floor plan and spacious master suite on the main level. The master bathroom includes a soaking tub, tiled shower, double vanity and large walk-in closet.

Just inside the main entry is a study with its own walk-in closet. The great room includes a gas fireplace and clear sightlines into the kitchen and dining area, off of which is a large covered porch.

Boasting over 3,000 square feet, this stunning home has a 2-car garage, carpeted bedrooms, a tiled laundry room and a mudroom with a built-in bench. The walk-out lower level has the second and third bedrooms, a full bathroom and plenty of living and storage space.



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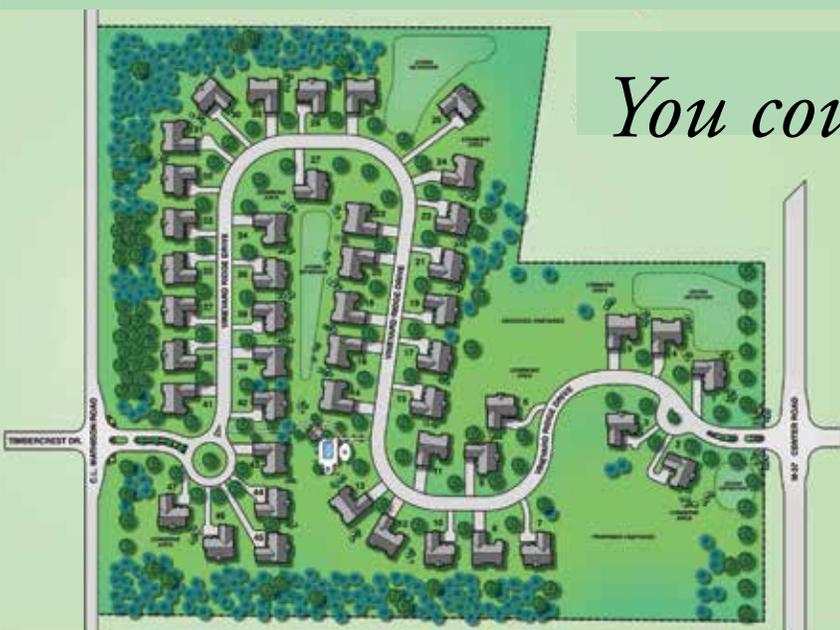


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21 Vineyard Ridge Drive, Traverse City, MI 49686

NEW HOME



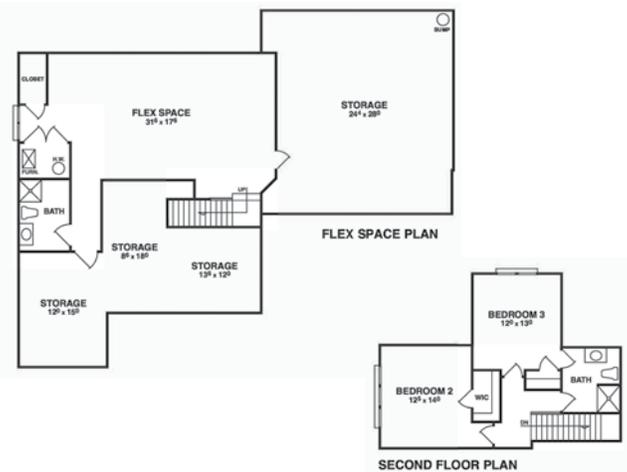
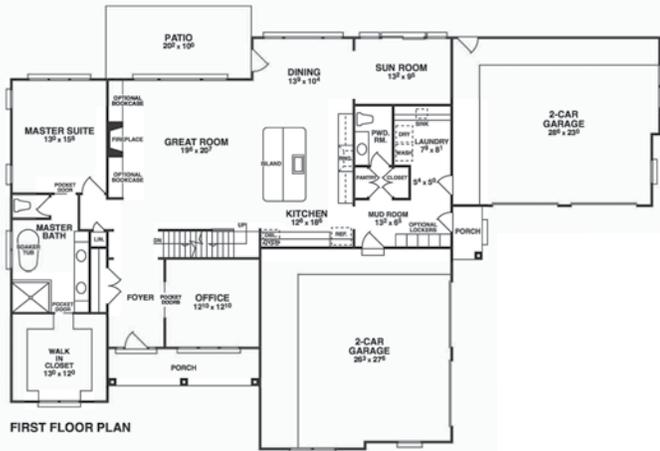
Main Floor **2250 sf** **3 bedroom / 2.5 bath**
2nd Floor **585 sf**

As you stroll through this home, take note of the detail and care put into all of the custom finishes - the cabinetry from Woodenhammer, the trim throughout the house and the quartz countertops, to name a few!

This remarkable home contains hardwood floors in the open living area, 3 bedrooms and 3.5 baths, with double vanities in each full bathroom. The master suite includes a soaking tub, tiled floors and a large walk-in closet.

There is plenty of parking space in both of the two attached 2-car garages and extra storage space in the finished basement.

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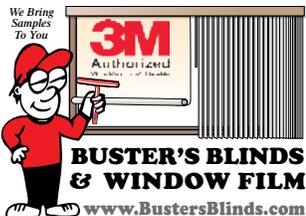
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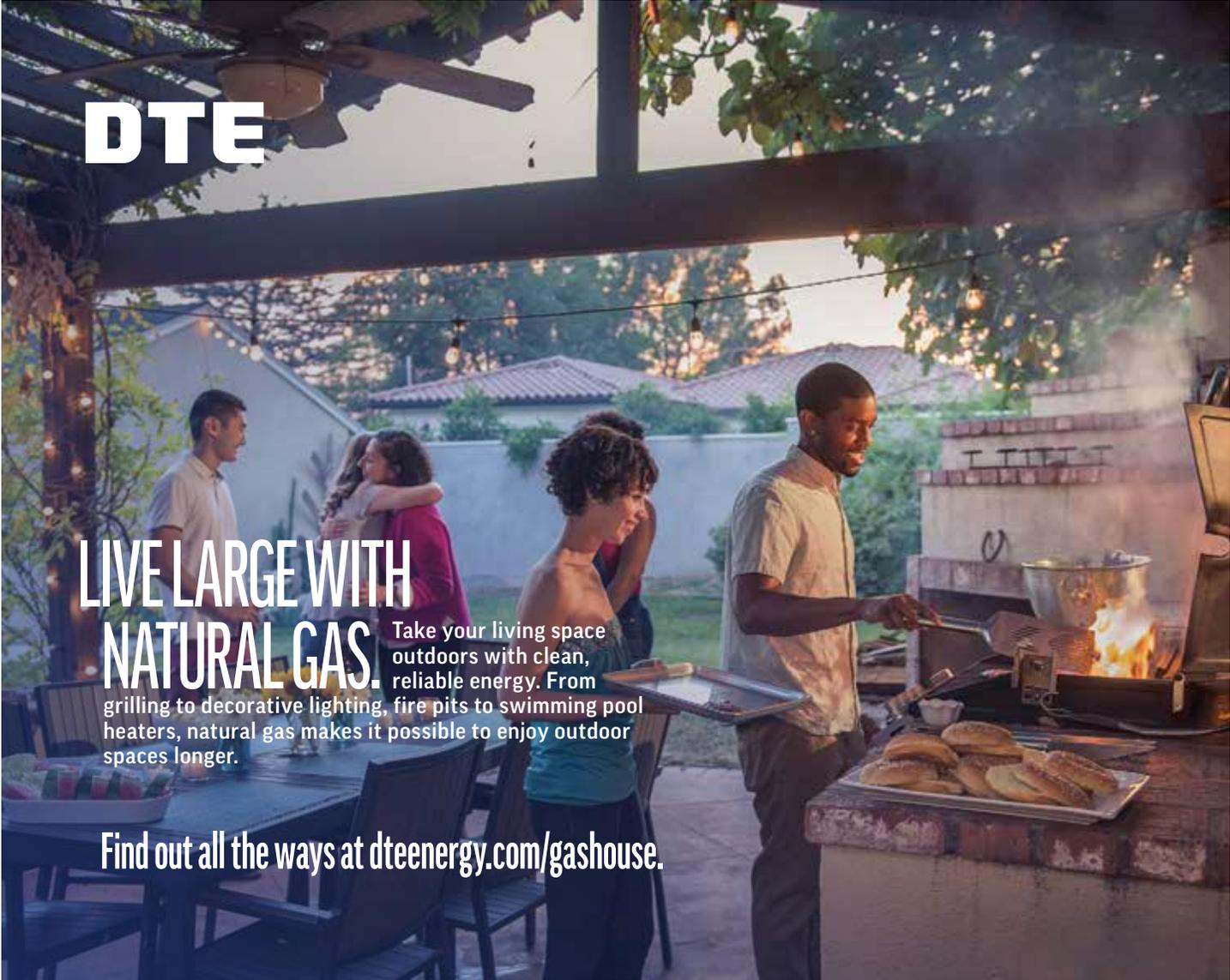


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Nothing says summer like a warm night outside with burgers on the grill, cooking s'mores over a fire and enjoying a swim or a soak in a pool or hot tub at just the right temperature.

What you may not realize is that there's an easy way to make all those things possible using the same fuel that warms your house and cooks your food in the winter: natural gas.

Fire pits and outdoor fireplaces are increasingly popular ways to create a focal point when enjoying a deck or patio, but traditional wood-burning pits and fireplaces generate smoke and ash that require cleaning and constant tending. A natural gas fireplace or fire pit, however, starts and stops at the push of a button

and burns just as cleanly as the burners on your stove.

Natural gas can also power outdoor lighting for a soft, warm glow to make your outdoor space more inviting. Whether it's for looks, for light or for toasting marshmallows, natural gas lights, and a fire pit or fireplace makes your outdoor space more inviting.

Not only is natural gas perfect to enhance your outdoor living area, it's also more economical – costing 30 to 50 percent less than other energy sources. Plus, it's environmentally friendly and the cleanest naturally occurring energy source.

So make your Michigan summer extend further into fall, and begin sooner in spring with natural gas!

livwell
HOMES

4267 Maitland Road, Williamsburg, MI 49690



NEW HOME

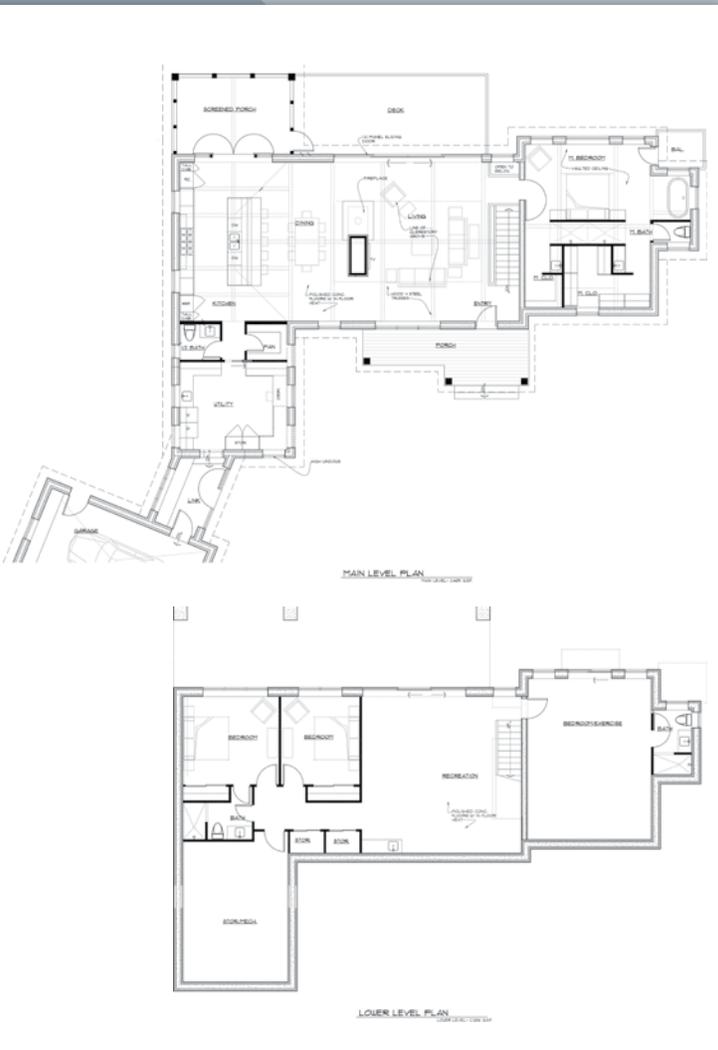
Main Floor 2405 sf 4 bedroom / 3.5 bath
Lower Floor 2306 sf

Four years ago, LivWell Homes founder, Dr. Chad Kotlarz, embarked on a path to design and build a home utilizing the most modern, efficient methods available. The result is a culmination of functionality, longevity, low maintenance, smart, green, and healthy home themes.

The home is completely built out of concrete and insulating foam (ICF); except for the roof framing, there is no wood in the house. The walls are 14 1/2" thick, and have an r-38 insulation value. Floors clear span 30' and are composed 5" of concrete on 12" of foam. Outdoor decks are solid 16" thick, cantilevered, exposed aggregate concrete. The entire house/garage are in-floor radiant heated and ground down to stone and polished.

The windows are a very high efficiency, triple pane, 100% aluminum commercial product custom made in Europe, featuring "lift slide", "tilt turn" operation. On-site built structural trusses adorn the ceiling spaces and clerestory within. All timbers and trusses have custom made steel joinery to accentuate the warmth of wood, and cold of steel.

Thermostats, door locks, garage doors, lighting, security, blinds, and audio will all be smartphone and tablet operable. Tablets are permanently mounted throughout the home. Interior air quality and non-toxic building materials were a priority in construction, as well as extreme efficiency.



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9792 Bluff Trail, Williamsburg, MI 49690

NEW HOME



Main Floor 1780 sf 3 bedroom / 3 bath
 Lower Floor 880 sf

Silverwood Enterprises is pleased to present this beautiful 2660 square foot custom design/build home overlooking scenic Elk Lake. This home was designed to fit on a steep, sloped lot and to take advantage of the panoramic view of the lake that is beyond the mature oak and maple tree canopy. The exceptionally large attached garage insures there is plenty of room for all the toys needed to enjoy the Up North Lifestyle.

The exterior architectural details such as real cedar shake siding combined with lapped LP Smart side and wide Cedar white trims create a charming craftsman style that anyone would want to come home to. The craftsman feel and beauty continue as you step into the spacious foyer overlooking the split landing stairway with handcrafted wood railings. The attention to detail becomes even more apparent from the stunning Coretec flooring to the beautifully crafted fireplace and 10'6" ceilings making the living room an inviting place to relax or entertain. The open well designed kitchen and dining offer family and friends an opportunity to pull up a stool enjoy the view and visit with the cooks as they prepare meals. The first floor also boasts a Master Suite with 2 walk-in closets and a bath with a large walk-in custom ceramic shower. The Mud room off the garage offers a convenient 1/2 bath and laundry room. Completing the first floor is a spacious home office and a sun room offering access to the very large deck overlooking the lake.

The finished lower level offers a spacious family room with a 9 foot ceiling and walkout access to a concrete patio also overlooking Elk Lake. There are 2 large bedrooms and a full bath for visiting family members and guests. Finally this home offers a large basement area with lots of storage that we all crave.

Enjoy your stay and thanks for spending your time with us in this custom built home. We at Silverwood have been Building Dreams for more than 35 years.



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Refinancing Your Home

When you refinance, you pay off your existing mortgage and create a new one. You may even decide to combine both a primary mortgage and a second mortgage in to a new loan. Refinancing may remind you of what you went through in obtaining your original mortgage, since you may encounter many of the same procedures – and the same types of costs – the second time around.

There are two basic choices when refinancing:

Cash-out refinance

The cash-out refinance is a loan that allows you to pull out equity from your home. If your property value has increased or you put down a large down payment and you wish to tap into that money, you can refinance your mortgage loan for a larger amount and keep the difference.

No cash-out refinance

With a no cash-out refinance, you work to improve the terms of the loan. Borrowers typically focus on lowering their interest rates, which can save them a great deal of money over the long run.

Why consider refinancing?

Lowering your interest rate.

Lower rates usually mean lower payments. A lower interest rate also may allow you to build equity in your home more quickly.

Adjusting the length of your mortgage.

You may want to increase the length of your mortgage if you want a lower monthly payment. This will also increase the total interest you will pay. Or, you can decrease the term if you are looking to pay off the mortgage sooner.

Changing from an adjustable-rate mortgage to a fixed-rate mortgage.

If you have an adjustable-rate mortgage, or ARM, your monthly payments will change as the interest rate changes. With this kind of mortgage, your payments could increase or decrease. You may want to consider switching to a fixed-rate mortgage.

When is refinancing not a good idea?

You've had your mortgage for a long time. The longer you have your mortgage, the more of your payment applies to principal building equity. By refinancing late in your mortgage, you will restart the amortization process, and most of your monthly payment will be credited to paying interest again and not to building equity.

Your current mortgage has a prepayment penalty.

A prepayment penalty is a fee that lenders might charge if you pay off your mortgage loan early.

You plan to move from your home in the next few years.

The monthly savings gained from lower monthly payments may not exceed the costs of refinancing—a break-even calculation will help you determine whether it is worthwhile to refinance.

Are you eligible to refinance?

Determining your eligibility for refinancing is similar to the approval process that you went through with your first mortgage. Your lender will consider your income and assets, credit score, other debts, the current value of the property, and the amount you want to borrow.

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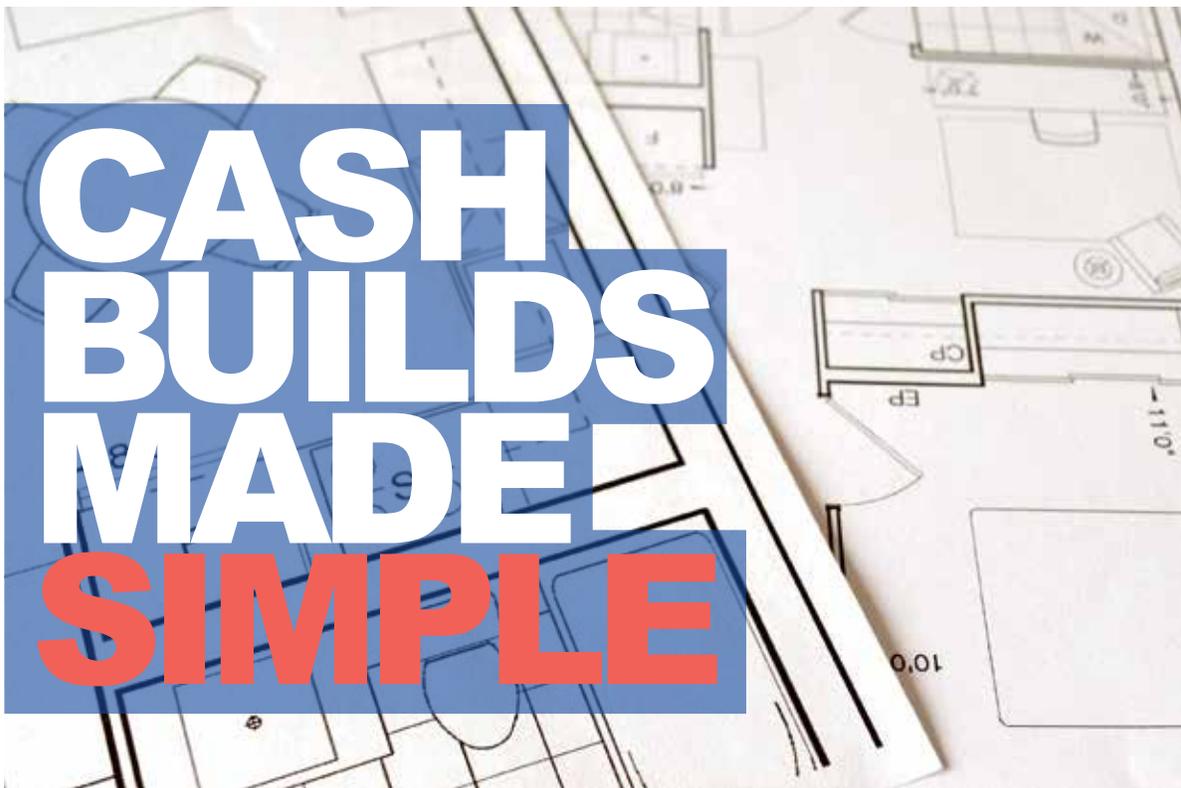
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