BUILD A DREAM

Two-Story Great Room

Touches of stone and an impressive entryway dress up this classic exterior.

2,256 square feet

HMAFAPW1714 Details:

- Bedrooms: 3+
- Baths: 2 full, 1 half
- Main Floor: 563 sq. ft.
- Bonus Room: 363 sq. ft.
- Garage: 572 sq. ft.
- Standard Basement: 1,693 sq. ft.
- Exterior Wall Framing: 2x6

The main floor master and upstairs secondary bedroom provide plenty of privacy for all as your family grows.

This 2,256-square-foot family home, Plan HMAFAPW1714 from Homeplans.com, offers a great blend of modern amenities and classic curb appeal.

The two-story Great Room opens directly to the island kitchen, where snack-bar seating encourages friendly lingering. The kitchen's central location also makes it easy to serve up meals to the breakfast nook on one side and the dining room on the other.

Having the master suite on the first level is a no-hassle choice (especially with the laundry room just steps away) that also helps with aging in place. In this homeowner's haven, relax in the window-side tub or in the shower. Dual sinks and a walk-in closet are welcome, functional details.

Two bedrooms upstairs use a full hall bath and have access to the large bonus room, which can become a playroom, exercise studio, or home theater – or all of the above at different times as your needs change.

Don't miss the handy bench and storage area that greet you coming in from the garage.

An unfinished basement features an additional 1,693 sq. ft. of space to finish now or use as storage.

A downloadable study plan of this house, Plan HMAFAPW1714, including general information on building costs and financing, is available at www.houseoftheweek.com. To receive a study plan by mail, include a check or money order for $10, plus state and local sales tax, payable to House of the Week. Mail to: Hanley Wood, 3275 W. Ina Rd., Suite 260, Tucson, AZ 85741. Be sure to reference the plan number. To view hundreds of home designs, visit www.houseoftheweek.com.

Associated Press

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	30 yr fixed	15 yr fixed	5 yr ARM
This week	3.59	2.88	2.68
Last week	3.52	2.84	2.67
Last year	4.37	3.59	3.26

Source: Bankrate.com, for more information visit www.bankrate.com. Bankrate national averages are based on 10 largest institutions in the top 10 markets in the United States.

Here's what the monthly loan payment would be on a home mortgage loan using the following programs at prevailing interest rates

$100,000 loan amount		
Loan Program	Rate	Monthly Payment
1 yr ARM	3.88%	$701.80
3/1 ARM	3.88%	$887.30
15 yr fixed	2.88%	$1,109.86
30 yr fixed	3.59%	$749.24
$435,000 loan amount		
30 yr jumbo	4.19%	$2,104.89

Source: Bankrate.com

Legend: The rate and annual percentage rate (APR) are effective as of 08/15/12. © 2012 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 Broker, (B) Mortgage Broker, (C) Bank, (D) S & L, (E) Credit Union, (F) indicates Licensed Mortgage Banker, NYS Banking Dept., (HR) indicates Registered Mortgage Broker, NYS Banking Dept., from arranged through third parties. "Call for Rates" means actual rates were not available at press time. All rates are quoted on a minimum FICO score of 740. Conventional loans are based on loan amounts of $300,000. Jumbo loans are based on loan amounts of $453,000. Points quoted include discount and or origination. Lock Days: 30-60. Annual percentage rates (APRs) 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. 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 institution. Some or all of the companies appearing in this table pay a fee to appear in this table. 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 Repayment Terms: ex. 360 monthly payments of $1.29 per $1,000 borrowed ex. 180 monthly payments of $7.46 per $1,000 borrowed. We recommend that you contact your lender directly to determine what rates may be available to you. To report any inaccuracies, call 888-509-4636. To report any inaccuracies, call 888-509-4636 • http://toledo.interest.com