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TOP SOLUTIONS FOR A HOME REFRESH

Financing Options for New Homes and Home Improvements

Our homes have a major impact on our lives. After the past year, you may be considering a remodel of your existing space, buying a new home, or tackling a major renovation. Navigating this life-changing decision can feel overwhelming, but it doesn't have to be. To minimize stress, and even expenses, it helps to have experts to guide you through the mortgage process.

If you're looking to 'refresh' your home's financial situation, you're not alone. Ray Harvey, First Fed's VP regional mortgage manager, says the recent pandemic has led many people to rethink and make changes to their living situations.

First Month Savings on a New Home

For those seeking new homes, First Fed is offering a "First Month on Us" credit through September 30, 2021. This credit covers closing costs of your new home equal to your first month's principal and interest on your new mortgage, up to \$5,000.

It's no secret cash offers have become increasingly widespread. For traditional home buyers attempting to compete in this environment, it is imperative that they have a strong financing approval from a lender that knows what is necessary to get their offer to stand out.

Harvey says that despite the challenges of navigating a housing market where demand far outweighs supply, near record-low interest rates still make new home purchases an attractive decision.

Invest in Your Current Home

In this highly competitive market, many people are choosing to invest in what they already have. First Fed offers two main methods to tap into the current equity of your home.

The first is a cash-out refinance loan, which provides low interest rates and an ability to take out money for things like larger home upgrades or debt consolidation. First Fed is offering no origination fees on refinances of all homes—first, second, and investment properties through the end of 2021.

The second is known as a Home Equity Line of Credit or HELOC. This is an adjustable line of credit that's attached to the home as a second lien. Funds can be pulled from that line of credit as needed or wanted, ideal for smaller home improvements, medical bills, or college tuition.

Make Your Home Feel New Again

Finally, First Fed also offers flexible and convenient Renovation Loan Programs. These programs allow buyers to purchase that "fixer-upper" and fix it too. Existing homeowners can easily finance improvements as well, by leveraging the equity based upon the value after improvements are made. This program can be used for purchases or refinances of owner-occupied or second homes.

Which Option is Right for You?

To figure out which mortgage option is best for you, it's best to reach out to an experienced mortgage loan officer, like Don Collings or Michele Anderson of First Fed. Whether speaking in-person or by phone, a loan officer can take in all your info and help you weigh the pros and cons of each option.

"Every home loan comes with a unique set of circumstances," Collings says. "That's why it's important for us to be able to talk with our clients and walk them through what all of their options are. It's really rewarding to help them take those final steps towards their dream home."

Ready for the Next Step?

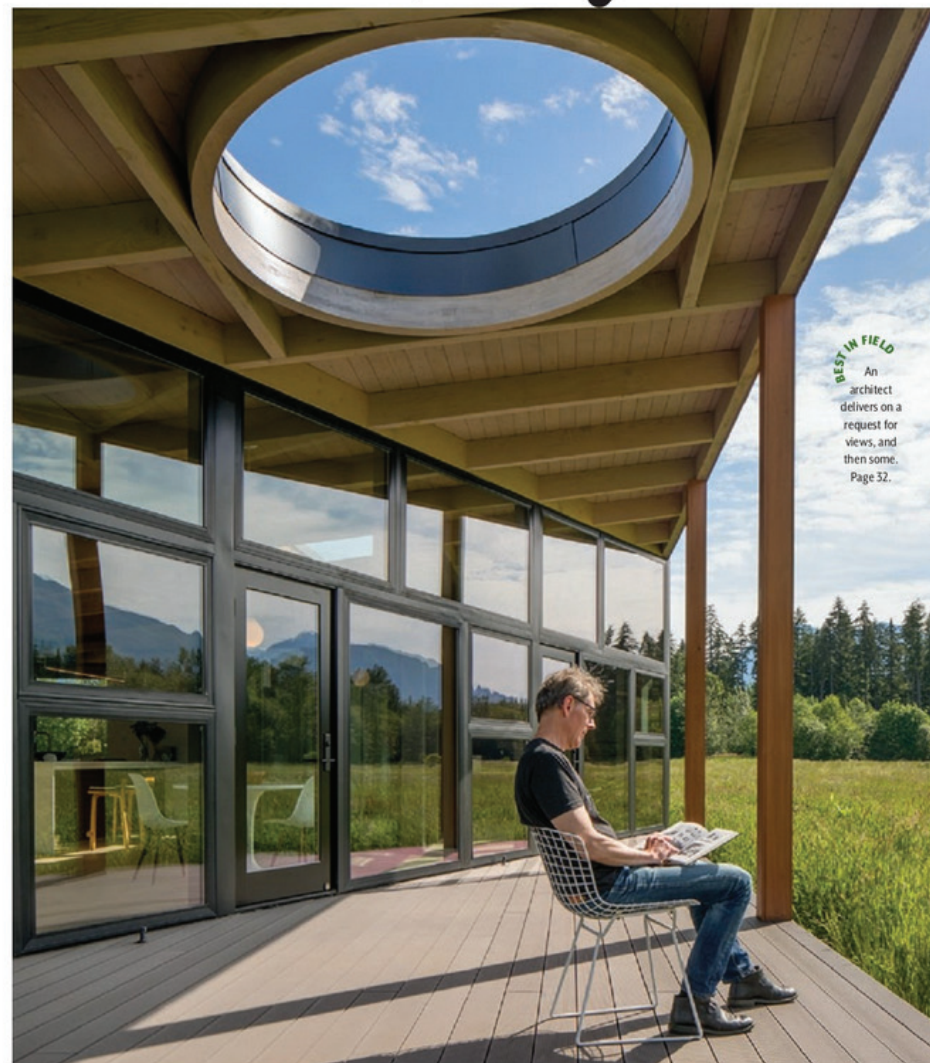
Applying for mortgage options at First Fed is very straight-forward, buoyed by a new online application that streamlines the process. Links to applications can either be provided directly from a lender or found on their website.

"Helping people turn their homeownership plans into reality is incredibly rewarding," says Anderson. "At First Fed our goal is not just to help you into your dream home, but to maintain financial well-being in the process."

—Zoë Bowen



Life/Style



BEST IN FIELD
An architect delivers on a request for views, and then some. Page 32.

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PHOTOGRAPH BY LARA SWIMMER

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Angles of Repose

Complex geometry and lots of sunlight equate to a striking rural retreat.

Kurt Johnson secured an architect even before he had a piece of land. Which meant David Coleman, founder and principal of David Coleman Architecture, could sign off on the possibilities inherent in the 10-acre parcel outside Sultan before Johnson committed. "I wanted to be out of the suburbs," says Johnson, somewhere rural and quiet. But his desire for ample sunlight ruled out the region's many forested areas. This valley of pastureland 45 minutes northeast of Seattle offered open space, proximity to hiking trails, and even the occasional horse or pony passerby, thanks to a nearby equestrian center. The retired engineer submitted room-by-room notes detailing the home he wanted to build—a methodical approach fitting for a guy who spent three decades at Boeing. But the residence Johnson envisioned wasn't exactly staid, says Coleman: "He wanted a very playful building that engaged with the landscape."

The wish list also included a woodshop, a courtyard, and an asymmetrical layout

exposed posts align perfectly on an invisible grid. "It's definitely an unusual play of geometries," says Coleman. "And they're all very well resolved and integrated." Visitors might not pick up on these mathematical flourishes

"It was about creating a platform to observe and watch the world go by."—ARCHITECT DAVID COLEMAN

with more visual interest than "just a bunch of regular cubes for rooms." That request unleashed Coleman's love of complex geometry. From above, the home resembles a triangle laid on top of a parallelogram; inside the

specifically, but adding deliberate angles to a typical rectilinear layout does generate an unexpected energy.

A pair of covered porches and abundant windows all around the house keep things

from feeling stark. "It was about creating a platform to observe and watch the world go by," says Coleman. "To watch nature unfold and storms roll in, and weather patterns and the sun, how it moves through the building." The sun patterns really become apparent on the triangular covered porch that juts into the waving grasses—its angles countered with a large oculus cut into the roof. The circular opening brings light deeper into the porch, and the glow changes as morning turns into afternoon. "It's almost like a sundial, how it's always moving," says the architect.

When Coleman first unrolled his plans to show his client, Johnson was thrown by a

large rectangle in the middle of the living room. "I was thinking, is this a pool table?" Turns out, Coleman made good on Johnson's courtyard wish, but instead of a traditional version on the perimeter of a home, he inserted it in the center of the main living space. It adds a column of light in the heart of the room, even on gloomier days. Johnson finished it with some rocks and tufts of the same grass that waves outside the windows, a rural Washington spin on a classic Japanese garden.

Coleman's interpretation of that original wish list means Johnson can engage with the landscape in ways he never expected. It seems he nailed the playful part, too. **B**



Full Circle
An oculus is a round (or oval) window or opening; this one brings light into a deep covered space.

BY ALLECIA VERMILLION

Architect David Coleman's play on a courtyard brings the outside in, quite literally.



Wants and Needs

Kurt Johnson started his home design process with a wish list—and the knowledge he wouldn't end up with every item on it. His asks included a kitchen that looked out upon a living room or a view.

PHOTOGRAPHS BY LARA SWIMMER