

## Welcome to Our "Old World" Designs



About a year ago, Wheatland starting designing with what we refer to as the "old world" touch. It's a little bit country French, a little bit "arts and crafts" and the rest is just a series of touches that we think makes our homes feel special and comfortable. It's a softer feeling, like rounded corners in the drywall, an old fashioned stained front door with an arched panel and beaded insets and matching painted interior doors, oil rubbed bronze hardware, lots of hardwood flooring in a rich deep color, extra moldings throughout the house including at least one room with a beamed ceiling.

Our colors are always soft and earthen, whether they are browns, or rusts, tawny beiges, or pale creamery yellows. Our cabinetry is usually done in cherry or maple and can be raised, flat or beaded inset panels;

coupled with countertops of hand finished concrete, solid surface or granite depending on the customer's taste and budget.

The exteriors are unique, as well, with "prairie" style grills in the window glass, stone and stucco exteriors with accents of brick, beaded siding, board and batten shutters and cedar shake type accents to the siding detail.

Coupled with the numerous windows always included in a Wheatland home, thoughtful apportionment of space, and the thoughtful positioning of the home on the selected lot, Wheatland's "Old World" features are classics, designed to promote value as well as to provide that necessary retreat at the end of a busy day.

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# Tour Wheatland Homes



East Pennsboro Township \$334,900

Features: 3 Bedrooms, 3 Baths, Stone and Vinyl "Old World" Exterior, Family Room with Fireplace, First Floor Den, Luxurious Master Suite, 2,289 Square Feet, Available for Settlement

Directions: Route 81N to Wertzville Road Exit, Left on Valley Road, Right on Salt Road, Right on Maplewood Drive, Left on Redwood, Left on Larch, House on Left

Marketed by: Coldwell Banker HomeSale Services Group  
Sue Shienvold (717) 657-8700



Susquehanna Township Priced in the \$270,000s

Features: Two Story Home, 3 Bedrooms Plus Unfinished Bonus Room, 2 1/2 Baths, Stone and Vinyl Exterior, Maple Kitchen with Island, 2 Car Garage with Storage, 1,977 Square Feet

Directions: Route 83/81 North to Route 81 South/Route 322 West to Progress Avenue Exit, Right on Progress Avenue, Left on Elmerton Avenue, Lot on Corner of Woodvale Road on Left

Marketed by: ReMax Delta Group  
Lois Graham (717) 503-8700



Carroll Township Priced in the \$470,000s

Features: "Old World" Exterior with Stone and Stucco and Vinyl with Brick Accents, 4 Bedrooms, 2 1/2 Baths, Maple Kitchen with Solid Surface Counters and Planning Area, Daylight Basement and Lots of Storage, 2,939 Square Feet

Directions: Route 15 South, Left on Carroll Drive, Left at "T", Right on Al-Pat Drive, Left on Jennifer Lane, House on Right

Marketed by: Howard Hanna Real Estate  
Hillary or Royal (717) 761-1910

## Lots Available

### **Cider Press Road**

#### **Lower Paxton Township**

Private country location, daylight basement, 2.45 acres with great access to major highways.

Contact: Howard Hanna Real Estate  
Harry Hasting (717) 652-7260

### **Turtle Lane**

#### **Hampden Township**

Private wooded lot available for smaller home. Daylight basement.

Contact: Howard Hanna Real Estate  
Hillary Bitting (717) 761-1910

### **Silver Fox Estates**

#### **Fairview Township**

One plus acre lots, well and septic, packages ranging from \$350,000 to \$450,000. Coming this fall.

Contact: Wheatland Custom Homes, Inc.  
Rick Martin (717) 560-3400

# Tour Wheatland Homes



Penn Township \$499,900

Features: 4 Bedrooms, 2 1/2 Baths, Unique "Old World" Finishes, Planning Area, Luxury Master Suite, Family Room with Raised Hearth Arched Fireplace, Daylight Window in Basement for Future Finishing, 2,890 Square Feet, Ready Now

Directions: North on Route 72 from Lancaster, Left on Sunhill Road, Lot on Left at Intersection of Junction and Mill Roads

Marketed by: ReMax Associates  
Kate Duke (717) 569-2222 or (717) 283-7688



Bethel Township Priced from the \$270,000s

Features: 3 Bedrooms, 2 1/2 Baths, First Floor Master Suite, Old World Architectural Details, Morning Room Off the Breakfast Area, Poured Foundation with Egress Window, 2,054 Square Feet

Directions: Route 72 North through Lebanon, Right on Route 343, Turn Left at Traffic Light Continuing on Route 343, Turn Left at Traffic Light in Fredericksburg on Main Street, Entrance on Left

Marketed by: ReMax Delta Group  
Lois Graham (717) 503-8700



The home pictured to the right is available with the optional Old World elevation shown above. Old World details are described more fully on page 1. Note the window grills, door style, roof and dormer lines, and façade details. Option pricing available by calling Wheatland Custom Homes.



Bethel Township \$276,900

Features: 3 Bedrooms Plus Unfinished Bonus Room, 2 1/2 Baths, Stone and Vinyl Exterior, Maple Kitchen with Island, 2 Car Garage with Storage, First Floor Laundry 1,977 Square Feet

Directions: Route 72 North through Lebanon, Right on Route 343, Turn Left at Traffic Light Continuing on Route 343, Turn Left at Traffic Light in Fredericksburg on Main Street, Entrance on Left

Marketed by: ReMax Delta Group  
Lois Graham (717) 503-8700

## Home Financing in Today's Market

Much has been said recently about the housing market and also mortgage financing, and one of the most frustrating things that we run into when a homebuyer comes to us either wanting to build a custom home or buy an existing inventory home, is the inclination that a customer has to go out and find the "best" deal on a mortgage. Frequently this takes our buyers into what might be considered "uncharted" territory. There are many reputable and reliable lenders in the marketplace who provide products with solid value, but there also some companies out there that are not truly lending institutions, but could more accurately be defined as "paper" companies who are in the business of selling mortgages, and it can be hard to tell the difference. The good part is their quoted rates, the bad part is the number of times that deals with them frequently fall apart before getting to the settlement table because of a "condition" never disclosed prior to a few days before settlement, or outrageous or misunderstood fees that are cost prohibitive. To protect yourself contact the Credit Bureau in your area to find out if there have been any complaints about the company you're planning to use; check with your attorney or your banker to ask if any of the lenders requirements seem unreasonable in their experience, and always remember that you are your own best advocate. If something seems too good to be true, it probably is.

The national Mortgage Bankers Association in recognition of some of the latest headlines and the increasing default rate on both prime and sub-prime loans has published their "Borrower's Bill of Rights" which reads as follows:

- A borrower has the right to clear and forthright explanations of the terms and conditions of a loan.
- A borrower has the right to timely and truthful disclosures regarding the rates and costs of the loan.
- A borrower has the right to accurate disclosure of final annual percentage rates and amount of regular payments at the time of loan/closing settlement.
- A borrower has the right not to be subject to deceptive marketing tactics.
- A borrower has the right to obtain credit counseling prior to closing on the loan.
- A borrower has the right to have a lender consider the borrower's ability to repay the loan before such credit is extended.
- A borrower should receive an identifiable benefit when charged a fee or a higher interest rate to refinance a loan.
- A borrower has the right to not be subject to a requirement that he or she finance any portion of points or fees.
- A borrower has the right to decline credit insurance in connection with a loan.
- A borrower has the right to a fair and equitable resolution to any dispute related to their loan.
- A borrower has the right to have favorable information reported to credit bureaus on a timely basis.

Today is a great time to buy a new home! The central Pennsylvania market economics are creating excellent opportunities for home ownership. No one can predict the peaks and valleys of the housing market, but those sitting on the fence waiting for the absolute best deal could end up literally waiting for years, and in the meantime miss out on the great opportunity the current market yields.

For instance many homeowners looking to sell and trade up are hesitating because the value of their current home may have changed slightly from peak levels. But by waiting, sellers may lose out on the price advantage that currently exists due to the almost sure possibility of future increases in mortgage rates, building products, land prices, home prices and the potential decrease of desirable locations.

Home ownership is the cornerstone of the American way of life and fulfillment of the American Dream. Buying a home in central Pennsylvania now allows that dream to be possible.

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## Today's Hottest New Home Features

The national Sales and Marketing Council in their most recent magazine cited some of the hottest trends in today's market - things that set some builders apart from their competition. They likened some of these new features to the ones that are being most effectively offered in the auto industry - like the beverage coolers located in the glove box. - everybody wants one!

Some of these new trends are really just enhanced versions of features that have been around for a long time. Luxury baths have been the norm in many homes and have become the standard, but the newest renditions include relaxation factors that have a new twist. Buyers are working harder and can be quite stressed because of it. They want to come home and unwind. Master retreats don't just include sitting areas or whirlpool baths. They include luxurious fabrics and fixtures, lavish entertainment centers, baths with chandeliers, furniture-style cabinetry with vessel bowls and one-of-a-kind faucets . There are rain-style showerheads that are preprogrammed to the individual user's preference for temperature, pressure and type of downpour. There are steam showers and body sprays, all personally programmed. There are bathtub choices that offer everything from jets to heat therapy, and other options that include fog-free mirrors, heated towel bars, heated floors, warming drawers for terry robes, and mini-whirlpool foot-spas. The crowing touch may be the toilet that offers hydro-cleansing, a heated seat, a blow dryer and a self closing mechanism.

Gourmet kitchens have gone to a whole new level with multiple work stations that allow for prep areas, cooking areas, and clean up areas. And appliance technology has reached new levels as well. Refrigerators that can also become freezers, and one of the newest trends - appliance drawers - you can now get not just a dishwasher in a drawer, but microwaves and refrigerators come in drawer styles, as well! And the good news in all of this appliance technology is that as these appliances are being designed, their energy saving features are always at the forefront of design,

minimizing both power and water usage.

Outdoor entertaining and cooking areas are also becoming a very interesting trend. With the use of a variety of outdoor shelters, temporary or permanent, buyers are incorporating many features in their patios and gardens. It started many years ago with screened porches with ceiling fans and now has grown to include fireplaces that extend the season later into the fall and early usage in the spring, and includes expansive cooking centers, structures that provide shade, but allow the light and breeze through, and furniture designed to resist the weather.

And bonus spaces are more important all the time. Customers want and need flexible spaces that can be used for a variety of uses. The most popular bonus space used to be the space over the garage that allowed for an extra bedroom suite or upstairs entertainment/family area. Now the first floor bonus space can provide an in-law suite, in-home office, craft room, or study quarters for the kids.

Also, becoming more important is extra storage space. It's always been a significant factor to the discerning buyer, but today's buyer is looking for the options that decrease dirt and clutter: epoxy coatings on garage floors that are easy to keep clean, stacking units in the garage for tools, implements and sports equipment, laundry/utility rooms with floor to ceiling cabinetry for designated storage, and mudrooms with benches and cubbies so that kids automatically stow their stuff when they come into the house.

All of this seems to boil down to the fact that people lead extremely busy lives and they want features incorporated into their homes that allow them to quickly and easily do the jobs that they need to do at home so that they can get to enjoy their families and downtime as quickly as possible when they finally get HOME.

# Additions, Additions, Additions

Our architectural department has been busy this spring working on the designs for various additions. Always an active part of our company, the renovations and additions side usually seems to pick-up speed in the spring and summer, and this year is no exception. And it often seems like similar jobs come in sets, and this year's projects follow a like pattern. Some jobs are in the planning stages and others have reached the construction stage.

Several of our current clients were looking to add bonus room space over the garage allowing for one of the most cost effective means of creating additions. One of our current jobs includes adding a third bay to an existing garage and creating an additional bedroom suite in the space over the existing garage and the newly added bay. A large bedroom, with full size bath

and lots more closet space will now be utilized by the family and allowing them to stay in the neighborhood and location that their whole family has grown to love. Below is a "before photo" as well as a "progress" photo of the house during the course of construction.

Another addition in a more rural location is adding a first floor master bedroom and den. The original two story home was of typical size for the area, but the owner's felt that a first floor bedroom and bath would really suit their current and future needs best. This private addition is barely visible from the road yet provides a lovely view of the surrounding countryside. The before photo is shown below and we will be sure to show you an after shot in our next edition!

About to hit the drawing table for this Fall is an addition to a small two story home in the West Hempfield area. The family was bursting the seams in their current space, and this addition will include a first floor great room and a second floor master suite. This will allow the kids to spread out into separate rooms, provide more private and spacious quarters for the master suite and accommodate a second entertainment area for this growing family. This home was originally built without a garage, and we'll be adding a freestanding two-car garage. The owners are looking forward to the extra space and being able to garage their cars this winter. No more scraping windshields!



# Summer Maintenance Reminders

Below are a list of items homeowner maintenance items for your spring/summer "to-do" list:

- 1) Repaint exterior trim and caulk doors and windows on a regular basis to prevent water from getting behind exterior surfaces and causing mold or rotting of materials. Also check wall penetrations where wires, pipes, etc. enter the home and caulk those as well.
- 2) Make sure that proper drainage exists around the perimeter of house. All grading should slope away from the home to prevent damp basements. If settled areas have formed around the foundation, fill with soil, tamp down, and slope away from home.
- 3) Choose a time frame to change the batteries in smoke detectors - either when time changes in spring and fall, or New Years Day and July 4.
- 4) Clean furnace/air conditioning filters monthly.
- 5) Turn on dehumidifier.
- 6) Switch high and low air returns. Fall/winter: Lower, open, Upper, Closed, Spring/Summer: Lower, closed. Upper, open.
- 7) Clean fall and winter leaves from gutters and make sure downspouts are free from clogs.

- 8) Have septic system routine maintenance performed once a year.
- 9) Fireplaces should be cleaned and inspected on a yearly basis.
- 10) Due to high mineral content in this geographic area, it is recommended to drain water heaters periodically to remove sediment. Consult your water heater literature to determine the frequency recommended by the manufacturer.
- 11) Clean cabinetry, countertops, appliances, tubs and showers and per the manufacturers recommendations included in your homeowner's manual to insure the longest life of these products.

Regular performance of the above items, protects your home from unexpected breakdowns and equipment failures. Routinely performed maintenance by qualified professionals, also protects you from expensive replacements not covered under warranty if regular maintenance has not been performed.



## Wheatland Rewards

### Have YOU Made Any Money Yet?

You bring us a homebuyer for one of our spec homes or a custom home, or a custom addition, and we'll give you a reward! All you have to do is fill in the coupon below with your name, and the potential customer's name, and when their project either settles (for a spec home), or begins construction (for a custom home or addition), we'll send you a reward!

\$1,000 Reward for a Spec Home  
\$500 for a Custom Build Project or Large Scale Addition

\_\_\_\_\_ Name of Referral Customer or Subcontractor or Supplier  
 \_\_\_\_\_ Name of Future Customer you are referring  
 \_\_\_\_\_ Area or Community of interest

Our apologies, but by law, realtors cannot participate in this promotion.

Offer Expires 9/30/07

(Note: Coupon not valid on prior sales or referrals.)



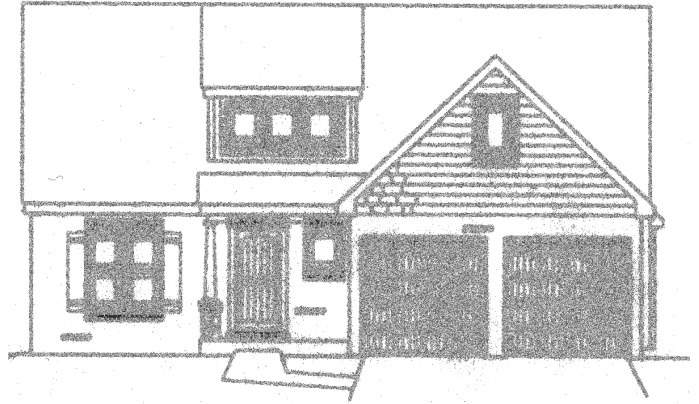
# Parade of Homes



June 16th through 24th  
Weekdays 5:00 to 8:00 PM  
Weekends 1:00 to 7:00 PM

Wheatland will be Featuring  
an Exciting New Model

Bethel Township, Lebanon County, Northern Lebanon School District  
Directions: Route 72 North through Lebanon, Right on Route 232, Turn Left at Traffic Light  
Continuing on Route 343, Turn Left at Traffic Light in Fredericksburg on Main Street,  
Development Entrance is on the Left



## Foxwood Glen

### WHEATLAND CUSTOM HOMES, INC.

447 Granite Run Drive  
Lancaster, PA 17601  
(717) 560-3400  
(717) 560-3445 Fax

#### The Newsletter of Wheatland Custom Homes, Inc.

Rick Martin, President  
Judi Rineer, Writer and Marketing  
Michelle Miller, Editor

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