AJChomefinder Buy, sell, rent or improve your home. From The Atlanta Journal-Constitution





COVER STORY

Raise the roof for redo

Architects and contractors working on adding to a home can redo the roof to expand the living space and incorporate dormers, gables and decorative details that transform the home. **G4**

myAJC

On Page GTO, you'll find our weekly feature, Private Quarters, which takes you on a tour of the home of Karla Arriola and Michael Kalmes. To see more photos and video of the home, visit my AJC.com/home finder.

CONTRIBUTED BY LINDA MACARTHUR ALSO INSIDE

FIRST-TIME HOMEBUYER

Time to buy

Nickole Baker wanted a familyoriented neighborhood for her son and a place that felt like home, and she found it in Lawrenceville. **G8**

THE SEARCH

The perfect location

To reduce her commute and enable him to bike to work, Olivene and Richard Makerson left Ellenwood to move intown. **G9**

SENIOR LIVING

Closer to family

Sallie Nardone's son helped her update her three-bedroom College Park home after she relocated from Tampa. **G14**

INSIDER PERSPECTIVE

The more you know

Our expert John Adams answers three questions a potential homebuyer must ask before selecting a lender.

G16

COVER STORY

Raising the roof on style

Changing the roofline can be a dramatic way to add space, transform home.

By Lori Johnston For the AJC



A new second story on a Loring Heights home in Atlanta features a dormer and revised roof pitch, updating the former one-story home. CONTRIBUTED BY GLAZER CONSTRUCTION

<u>G</u>5

Continued from the previous page

The prevalence of ranch-style homes in Atlanta, as well as cottag-es and contemporary homes need-ing more space, make roofs a focus for architects and contractors when it comes time for renovations. Some second-story additions stand out for their poor design, though.

With some homes, it looks like a box has been dropped on top, with no rooflines or architectural elements that fit with the existing style or move the architecture in a new direction. When planned correctly, redoing the roof can expand the living space and incorporate dormers, gables and decorative details that transform the home.
"Don't count it out that your exist-

ing house is too Colonial or tradition-al," said Randy Glazer, owner of At-lanta-based Glazer Construction. "By changing the roofline, we can change the total look of the house.'

the total look of the house."

Before you get started, make sure the permits are in place. Homeowners likely need a permit for projects, such as replacing the roof, that go beyond simple repairs or aesthetic upgrades, according to the National Association of the Remodeling Industry.

From blah to breathtaking
On Lake Blue Ridge in North Georgia, a fish camp built in the 1920s had
a quaint stone chimney protruding
out of a sloped roof but needed a serious update. The lake homeowners, who live in Atlanta, reached out to Roswell-based Handcrafted Homes and asked owner Judy Mozen to create more bedrooms upstairs, along with expanding the downstairs screened porch. They didn't want the cabin to be torn down because they liked the main level's floor plan.

Mozen built columns to support a

new structure and raised the chim-ney, which still rises from the roof. Upstairs, she added a family room, three bedrooms and two baths, with lake views. Double gables add character, instead of a basic sloped roof. Some homes she's renovated had

ineffective upstairs space, such as a lodge-style home in Atlanta that came with dormers and an oddly placed skylight. She removed the skylight and adjusted second-floor space to con-nect the two existing dormers with a

gable featuring a big arched window.
When the windows of an outdated 1970s home in Atlanta began to leak, Handcrafted Homes helped solve the





After a redesign (above), this Atlanta home's higher roof and arched entryway help transition it from a contemporary to cottage look. CON-RIBUTED BY HANDCRAFTED HOMES

Before the home's transformation (left), the roofline gave It a 1970s contemporary ranch look CONTRIBUTED BY HANDCRAFTED HOMES

COVER STORY

Continued from the previous page

problem and transform the residence from its older contemporary look into a cottage-style home. The chimney was extended and the higher roof added volume, Mozen said and, with a new entryway featuring an arched top, it made the home more welcoming.

From classic Atlanta to French style

Atlanta architect Linda MacArthur designed the homes of two clients to accommodate more space and better connect the design to their preferences.

In a Buckhead cottage, where a second-floor addition looked like a blob on top of the first floor, a new roof was designed as part of a renovation that raised ceiling heights to 10 feet. To give the homeowner the French-country style she was fond of, MacArthur created a new exterior with a higher-pitch roof, gables, windows and shutters.

MacArthur and another client pored over a book of homes in the Bordeaux region of France to select roof features that could be added when redoing the upstairs, which had sloped ceilings that were low and confining, she said. They took off the roof in one portion and made it a full-two story addition with three bedrooms. A high roof pitch that swooped at the eaves and casement windows were also added to create the formal chateau look.

"We were trying to give her a little piece of France in Sandy Springs," she said.

From ranch to ... anything else

On ranch-style houses with flat roofs built in the '60s and '70s, adding a second story can give you an opportunity to make the home look taller and more substantial and elegant, Atlanta architect D. Stanley Dixon said.

"It gives it more presence," he said.
"We've done many of these throughout Buckhead."

When planning to renovate a ranch, which typically needs additional framing to hold a second floor, MacArthur suggests that homeowners raise the 8-foot ceilings to 9 or 10 feet.

"Most people don't want their house to look like a two-story ranch house when they're done," MacArthur said. "It's a great canwas to be able to change and do something else."

For a one-story ranch in Brookhaven, she reconfigured the lay-



After adding more upstairs bedrooms, a higher roof pitch and double gables, this lake house exudes charm. Contributed Photos By HANDCRAFTED HOMES

out to bring the kids' bedrooms upstairs and a playroom looking out on a golf course through big windows in double dormers.

A new roof line allows people to create a complete addition to the second level, with more space and taller ceilings. Sometimes a dormer or two can make a big adjustment to the look of the home, whether you work with an existing roof or add a new roof. A dormer also could be added above an existing garage to hump up the space.

isting garage to bump up the space. "Adding dormers to the roofline creates bigger spaces and makes the room feel bigger without ripping the whole roof off," Glazer said.

ABOUT THE COVER PHOTO

Removing the roof of a Sandy Springs home created space for upstairs bedrooms and helped transform the home into a French-style chateau.



Before remodeling, the 1920s-era fish camp on Lake Blue Ridge had a basic sloped roof

Bankrate.com

The retained Journal Competencion with Eagle Guite																							
														Ch	eck rates dai	ly at http	://ajcm	ortgage	interes.	t.com			
Program	Rate	Points	Fees	% Down	APR	Program	Rate	Points	Fees	% Down	APR	Program	Rate	Points	Fees	% Down	APR	Program	Rate	Points	Fees	% Down	APR
1st Rate Mortgage Services, LLC 877-757-5138						GEORGIA MORTGAGE SPECIALISTS 877-330-5991					PEACHTREE MORTGAGE SERVICES, INC. 877-583-7113					SUMMIT FUNDING ADVISORS 877-651-920				920			
http://www.1stRateMtg.com						http://www.georgiamortgagespecialists.com/						http://www.peachtreemortgageservices.net					http://www.summitfundingadvisors.com						
30 yr fixed	3.500	0.000	\$795	5%	3.539	30 yr fixed	3.375	0.000	\$950	20%	3.421	30 yr fixed	3.500	0.000	\$190	20%	3.509	30 yr fixed	3.625	0.000	\$1	20%	3.62
30 yr FHA	3.000	0.000	\$3738	3.5%	3.180	15 yr fixed	2.500	0.000	\$950	20%	2.582	15 yr fixed	2.500	0.000	\$190	20%	2.516	15 yr fixed	2.750	0.000	\$1	20%	2.76
30 yr VA mt	g 3.250	0.000	\$3713	5%	3.474	10 yr fixed	2.375	0.000	\$950	20%	2.495	20 yr fixed	3.375	0.000	\$190	20%	3.388	30 yr FHA	3.250	0.000	\$3053	3.5%	3.40
15 yr fixed	2.625	0.000	\$895	5%	2.702	7/1 ARM	2.500	0.000	\$950	20%	2.747	10 yr fixed	2.500	0.000	\$190	20%	2.524	5/1 ARM	2.875	0.000	\$1	20%	2.96
Reverse Mortga	ges Availab	le - FHA	Guaranteed	and Non-	Recourse	30 yr jumbo	3.625	0.000	\$950	20%	3.643	5/1 ARM	2.375	0.000	\$190	20%	2.579	30 yr jumbo	3.750	1.000	\$0	20%	3.83
(B) 22 Whipporwill Lane SE, White, GA 30184, NMLS# 771904 32549												(B) 5305 Claridge Square, Dumwoody, GA 30338, HMLS # 133589 GA LIC# 7359					A LIC# 7359	(B) 5871 Glenridge Drive, Suite 350, Atlanta, GA 30328, NMLS# 947748 35285					
A						GEORGIA SOUTHERN MORTGAGE GROUP 877-620-4944					SOUTHERN EQUITY MORTGAGE 877-345-4581					VININGS MORTGAGE 877-434-7494							
AMERICA'S HOME LENDER 877-216-7445 http://www.americashomelender.net									http://www.southernequitymortgage.com														
30 vr fixed		0.000			3.537	30 vr fixed	2 500	0.000			3.539		3.500				937577233	30 vr fixed			\$1090		3.55
15 yr fixed		0.000			2.705	15 yr fixed		0.000			2.694	1735-7835-8370353						15 yr fixed		0.000			3.095
10 yr fixed	2.625		\$750		2.720		3.250			2000		5/1 ARM		0.000				5/1 ARM		0.000			2.80
		0.000			3.426				1.00			178000000000						10 vr fixed			7.617.73		
20 yr fixed	75077007	3500000		20%	3.420	5/1 jumbo ARM 3.250 0.000 \$495 20% 2.878 WE ONLY DO GEORGIA LOANS I WE HAVE 5% DOWN WITH NO MTG. INSURANCE						Local, reliable and trusted mortgage broker											
30 yr FHA Call for Rates						(B) 900 Old Roswell Lakes Parkway, Suite 160, Roswell, GA 30076 20383						Call or email to check updates on rate/costs (B) 6820 Black Fox Lane, Cumming, GA 30040, NMLS # 151260 151260					***Our 14th year serving the Atlanta market (B) 1100 Circle 75 Parkway, Suite 920, Atlanta, GA 30339 NMLS# 418481						
(B) 307 Windsong Way, Saite 150, Woodstock, GA 30188, NMLS # 160328 GA 12598						(b) 300 ula nosweli Lakes Parkway, Salle 180, Kaswell, DA 30076 20383											(B) THE CITCLE 75 P	arkway, Suite	32U, Allania	, DA SUSSE	MML	37 41040	
DUFFY HOME LOANS LLC 877-556-0738						NEIGHBORHOOD MORTGAGE INC. 877-819-4362					Calculate Your Mortgage Payment												
http://www.duffyhomeloans.com/free-mortgage-quote					http://www.nloans.net					30 yr fixed 15 yr fixed 5 yr ARM			M	LENDERS, TO PARTICIPATE									
30 yr fixed	3.500	0.000	\$0	20%	3.510	30 yr fixed	3.500	0.000	\$895	20%	3.544	This wee	k 3.8	30	3.12	3.20			IN TH		ATUD		
15 yr fixed	2.625	0.000	\$750	20%	2.690	15 yr fixed	2.750	0.000	\$895	20%	2.828	Last Wee	k 3.8		3.13	3.19							
30 yr FHA	3.250	0.000	\$0	3.5%	3.500	30 yr VA mtg	3.250	0.000	\$3548	0%	3.423				3113			CALL BANKRATE.COM					
5/1 ARM	2.375	0.000	\$750	20%	2.737	5/1 ARM	2.750	0.000	\$895	20%	2.871	Last Yea			3.50	3.27		SALES DEPARTMENT					
30 yr jumbo 3.875 0.000 \$875 20% 3.925						30 yr jumbo 3.990 0.000 \$1495 20% 4.019						Source: Bankrate.com, for more information visit www.bankrate.com. Bankrate national averages are based on					The control of the co						
(B) 2050 Marconi Drive	, Suite 300, Alphi	orette, GA 300	105, NMLS# 1117	7369	LIC# 40088	(A) 1835 Lockeway Dr. # 306, Alpharetta, GA 30004, NMLS # 138234 16837						100 largest institutions in the top 10 markets in the United States.					@ 800-509-4636						
	17.70		- 11			100		1															

How to save on closing costs By Susan Ladika Interest.com Contributing Editor You've scouted out the best mortgage rate and fought hard to get the best price on

your new home.

But your bargaining shouldn't stop there.
You can save hundreds of dollars on your closing costs just by shopping around

Bankrate's most recent Closing Costs Survey found the average fees due at closing for a \$200,000 home now top \$2,500, up nearly 6% from the previous year.

While costs paid to third parties for such things as appraisals and title insurance

inched down from \$672 in 2013 to \$662 in 2014, origination fees, which are paid to the lender, climbed from \$1,730 to \$1,877.

Yet you still stand a good chance of paying less when closing time rolls around if you follow these eight smart moves.

Smart Move 1. Determine what services you can shop for

If you're looking to save on closing costs, your starting point should be the Good
Faith Estimate, or GFE. The lender is required to give you the GFE within three days of when you apply for a mortgage. The three-page document is a breakdown of all your loan terms and fees.

Under the Real Estate Settlement Procedures Act lenders are required to use a

standardized GFE form, making it easier for you to identify individual expenses.

The GFE will detail what services you can shop for, such as owner's title insurance listed in Block 5 of the form, and other services detailed in Block 6, such as the survey and pest inspection. Your lender also will typically allow you to shop for lender's title insurance and title services.

The lender is required to give you a list of settlement service providers, but there's

no requirement that you use them.

you find a reputable alternative, the lender will typically accept it.
art Move 2. Pick your settlement company

Your real estate agent or lender is likely to suggest that you use an in-house or approaching. You might be able to get a better price that way.

But you aren't obligated to do so. You might find a better price with an independent settlement company

"Like shopping for any service, it's important to find the right fit for you," says Diane Evans, president of the American Land Title Association.

She suggests you talk to family members, friends and neighbors to help you find the right service providers who understand your situation and location.

Smart Move 3. Know where there's wiggle room

You need to understand which prices are locked in and which can change.

If you use a company recommended by your lender, your title services, lender's title insurance, owner's title insurance, as well as other services listed in Block 6 of the GFE can't increase by more than 10% at closing.

However, if you chose to use service providers not listed in the GFE, there's no limit on how much the costs could rise.

Smart Move 4. See if you can recycle and reuse

Ask about the title reissue rate. That's a discount on the cost of an owner's title insurance policy. If the sellers purchased their home within a certain period of time often it's 10 years - and bought owner's title insurance, ask for a copy of their policy.

With that, you should be able to get a discount on the price you pay.

If your lender and title insurance company are amenable, you also may be able to avoid paying for a new survey if you go back to the company that did the previous survey and ask them to do an update.

Smart Move 5. Use your online and social media skills
You use social media and the Internet for almost every aspect of your life, so why Depending on where your new home is located, you'll find settlements are handled not use them to help you find a settlement company or service provider.

Look on Facebook for recommendations, and share that with companies you're

Also check on Angie's List and with the Better Business Bureau to see what companies get high marks.

Smart Move 6. Ask the seller for help with closing costs

If you're feeling cash strapped, you can ask the seller to help pay all or part of your

Often they'll start by offering to pay for certain services, such as a home inspection But you're better off requesting a specific dollar amount. Check with your real estate agent for advice on what to request.

Your lender may have limits on how much the seller is allowed to contribute. Smart Move 7. Close near the end of the month

Of course you're eager to get into your new home, but closing toward the end of the

With a new loan, you need to prepay interest that accrues from the closing date to the end of the month. So if you close on March 16, you'll have to pay for 15 days of

By closing on March 30, you'll only pay interest for March 30 and 31.

By crowing our materials, you comply pay interests for instances and instances materials. Smart Move 8. Make sure the costs on your GFE and settlement papers match.

Be sure to check the GFE against the HUD-1, the official document listing all of the actual charges and credits for both you and the seller, and must be available at least one day before closing.

If you find that the settlement charges that aren't supposed to increase have risen, or

if those that are allowed to rise by 10% have increased by more than that, the lender must reimburse you within 30 days of closing.

Remember those limits aren't in force if you've hired your own service providers

so you'll have to hold them to the prices they quoted you.

30-YEAR MORTGAGE RATE CALCULATOR											30-YEAR MORTGAGE RATE CALCULATOR										
Loan Amount	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	Loan Amount	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%		
\$165,000	\$740.92	\$764.14	\$787.74	\$811.70	\$836.03	\$860.72	\$885.76	\$911.14	\$936.85	\$215,000	\$965.45	\$995.70	\$1,026.44	\$1,057.67	\$1,089.37	\$1,121.54	\$1,154.17	\$1,187.24	\$1,220.75		
\$175,000	\$785.83	\$810.45	\$835.48	\$860.89	\$886.70	\$912.88	\$939.44	\$966.36	\$993.63	\$225,000	\$1,010.35	\$1,042.01	\$1,074.18	\$1,106.86	\$1,140.04	\$1,173.71	\$1,207.85	\$1,242.46	\$1,277.53		
\$185,000	\$830.73	\$856.76	\$883.22	\$910.09	\$937.37	\$965.05	\$993.12	\$1,021.58	\$1,050.41	\$235,000	\$1,055.26	\$1,088.32	\$1,121.93	\$1,156.06	\$1,190.71	\$1,225.87	\$1,261.53	\$1,297.68	\$1,334.30		
\$195,000	\$875.64	\$903.08	\$930.96	\$959.28	\$988.04	\$1,017.21	\$1,046.80	\$1,076.80	\$1,107.19	\$245,000	\$1,100.16	\$1,134.63	\$1,169.67	\$1,205.25	\$1,241.38	\$1,278.04	\$1,315.21	\$1,352.90	\$1,391.08		
\$205,000	\$920.54	\$949.39	\$978.70	\$1,008.48	\$1,038.70	\$1,069.38	\$1,100.48	\$1,132.02	\$1,163.97	\$255,000	\$1,145.06	\$1,180.94	\$1,217.41	\$1,254.45	\$1,292.05	\$1,330.20	\$1,368.90	\$1,408.12	\$1,447.86		
Legrad: The rate and upon	al peneratage rate (LPR) are officetive as of	2/5/15, © 2015 Baokes	n, Inc. http://www.intro-	steem. The APR may i	истеми адли сестиния	stion and may vary. Pay	tuents do not instude u	mounts for taxes and in	unuse. The free set feeth f	or each advertisement	above may be charged	to open the plan (A) M	ottgage Banker, (B) M	intgagn Broker, (C) Ba	usk. (D) 5 & L. (E) Ci	edit Union, (BA) indica	to Lieuwod Mertgago I	Banker, NYS Banking		