



CJ & Jill Knutson's New Construction Project in Process

one size

# DOESN'T

fit all

A “one size fits all” approach may work for stocking hats and coffee cups, but in an age of customization, we have little reason to settle for cookie cutter designs. This is particularly true when it comes to mortgages. When there are almost as many ways to buy a home as there are different kinds of homes to buy, the incentive to find a financial partner with options is in your best interest.

The right home is a unique search for each of us. What one person finds to be a priority in a house, the next person may feel is irrelevant. Many assume the process is as simple as finding a home and buying a home, which is far from the truth. This journey has many options and knowing what features or needs are most important to you, makes the hunt for the right home and mortgage much easier.

For instance, Tom Dahmen, started with a vision of building his dream home on the lake. A great view of Lake Campbell and ready access to the water was high on his list. His ideal mortgage involved a unique land purchase, major dirt work and a large construction project. On the other hand, CJ and Jill Knutson were looking for a mortgage that would accommodate the purchase of a lot in a growing housing development in Brookings, as well as the building of their once-in-a-lifetime home to accommodate an active family.



Tom Dahmen's Dream Home on the Lake



The Brown's took a completely different route. Todd and Lynne had taken on a major renovation project in their existing home in Lake Preston. Shortly after it was finished they received an offer on the property and decided to accept. This sent the Brown's house hunting and time was of the essence. Unfortunately they couldn't find a home in the area that suited them and taking the time to build was not an option. Instead they investigated the possibility of a pre-built home and fell in love with the selection it gave them. Their perfect mortgage needed to include the price of land, a basement, a pre-built home and the addition of a garage. Two months later the Brown family was in their new home.

Yet another member of our Credit Union Family was ready to replace their aging manufactured home. They owned their lot, so their model mortgage had to encompass the removal of their old home, re-establish the existing piers and cover the purchase and installation of their new home. During the transformation, they not only took residence in a hotel, but they also placed all of their belongings into storage. Due to these interesting circumstances, project management was a key element to getting back into their home as soon as possible.

Adam and Andrea Bruggemann, were not interested in building or buying a home, but they were still shopping for a mortgage. Why? Because they were in search of financing that would allow them to design their ultimate kitchen. With Andrea's love of cooking and a growing young family, they wanted their kitchen to be the focal point of their home. The process involved some creative construction and a number of major purchases, but they are very pleased with the look and functionality of the space, as well as the added value it brought to their home.



Adam and Andrea Bruggemann showcase a major kitchen remodel



Todd and Lynne Brown's Prebuilt Home Lands Safely in Lake Preston, SD