

Strathmore living is music to the ears

By MICHELE LERNER

SPECIAL TO THE WASHINGTON TIMES

Whether you appreciate Mozart, Joan Baez or the ukulele — or all three — the Music Center at Strathmore in North Bethesda can fill your ears and your heart with song. Now, with the help of Michael Harris Homes, music lovers can live in the midst of Montgomery County's cultural center and walk to concerts and plays, art exhibits and workshops.

Michael Harris Homes is building 112 luxurious town homes at Symphony Park at Strathmore, where homeowners will be within walking distance of Strathmore and surrounded by pocket parks and English gardens with fountains and sculptures.

Residents can walk to the Grosvenor-Strathmore Metro station and are close to shops and restaurants at Bethesda Row and White Flint. Brick sidewalks meander through the gardens and groves of trees to reach Strathmore.

A prime amenity for buyers at Symphony Park is a complimentary three-year membership to the Symphony Park Circle, which provides access to a members-only lounge, priority ticket-purchase opportunities, and discounts for performances, classes, workshops and special events. Membership typically costs at least \$2,500 per year.

In addition to the pleasure of living adjacent to Strathmore, residents of Symphony Park can admire the architectural attractions of their community. Designed by the Lessard Group, these town homes resemble the elegant brownstones of Manhattan and London, with recessed entryways, two- and three-story bay windows, custom-designed ironwork, gable and hip roofs, stone window and door frames, terraces, and brick detailing.

Brick paving-stone front walks lead to a stone entry stoop at each residence. Each home also has a professionally landscaped front courtyard with privacy fencing and an oversized two-car garage.

Inside, the homes have three bedrooms with 3½ or 4½ baths. Standard features include an oak main staircase, a gas fireplace in the family room, hardwood flooring throughout the main level, crown and chair-rail molding, recessed lighting and transom windows. The homes have advanced home-wiring systems and are Energy Star-qualified with low-E windows, dual-zone heating and air conditioning, a programmable thermostat and an air filtration package.

Each kitchen has 42-inch maple cabinets, an oversized island, granite counters, a pantry and upgraded stainless steel appliances. The baths have ceramic tile flooring, and the master bath includes upscale fixtures, a double vanity, a soaking tub, a glass-enclosed shower, and marble or granite counters.



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The main level has an open floor plan with a library, living room and dining room at the front of the house with five windows and optional built-in bookcases. At the back of this level are

which has two roof terraces, one above the loft level and one above the garage.

The homes are base-priced from the mid-\$900,000s to \$1,200,000 and have 3,200 to 3,900 finished square feet. Homeowner association fees are \$255 per month.

The Westminster, priced from \$1,200,000, has approximately 3,900 finished square feet. The entry level of this home includes an elegant entry hall, a bedroom or study with access to a full bath, a media room or den, a mudroom, and an entrance to the garage.

The Westminister, priced from \$1,200,000, has approximately 3,900 finished square feet. The entry level of this home includes an elegant entry hall, a bedroom or study with access to a full bath, a media room or den, a mudroom, and an entrance to the garage.

The main level has an open floor plan with a library, living room and dining room at the front of the house with five windows and optional built-in bookcases. At the back of this level are

the kitchen, a powder room, a breakfast room with an optional built-in banquette and a family room with four windows, a fireplace and an optional coffered ceiling. Buyers can add bookcases or cabinets on either side of the fireplace.

A door leads from the family room to the terrace, which has an optional built-in grilling center. The upper level includes a master suite with a coffered ceiling in the bedroom, a separate sitting room with columns and an optional fireplace, two walk-in closets and a luxurious bath. This level also has a laundry room and a second bedroom suite with a walk-in closet and private full bath. The loft level includes an open, oversized loft with a vaulted ceiling and a door to the roof terrace. Buyers can add a fireplace, a wet bar and built-in cabinets and bookshelves to the loft. This level also has a bedroom with a private full bath. For more information or directions, call Leslie Fitzpatrick, vice president of sales and marketing, at 240/285-2338 or visit www.liveatsymphonypark.com.



The Washington Times



LUXURY HOME

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Federal refinance hopefuls hit snags

By POLYANA DA COSTA

BANKRATE.COM

Jessica Ullrich was hopeful when she learned of the Home Affordable Refinance Program, which she thought would enable her to refinance her mortgage at a lower interest rate even though she had no equity in her home.

But like thousands of other un-

derwater homeowners who have tried to benefit from the program, her hopes turned into frustration when she stumbled upon one of HARP's many roadblocks.

Miss Ullrich said that while trying to refinance, she discovered her lender had placed mortgage insurance on the loan that she got in 2006. Loans with lender-paid mortgage insurance do not qualify for a HARP refinance.

"It's very frustrating," said Miss Ullrich, who has been trying to refinance her mortgage through HARP for several months. Much of that time was spent trying to figure out whether her mortgage was insured, she said.

Two of the biggest impediments to refinancing under HARP are having mortgage insurance on

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