



The DAYTON CROSSROADS

Spring Summer '09

Elm Creek Park - Nature's Bounty!

Mega Homes' newest neighborhood, Nature's Crossing, is wrapped in the inviting beauty of Elm Creek Park Reserve. At 4,900 acres, Elm Creek Park Reserve spans Maple Grove, Champlin and Dayton, and is the largest park in the Twin Cities' expansive Three Rivers Park District. In all seasons, the full measure of family fun and recreation is available at Elm Creek Park.

Winter Recreation

Winter saw the incredible popularity of the new lighted tubing hill, with snow-making. Neighbors also enjoyed

snowboarding and downhill skiing, trails for cross-country skiing, snowshoeing and snowmobiling, and a 29 acre off-leash dog park for releasing canine cabin fever.

Spring & Summer Fun

Spring beckons, and the warm weather opportunities are nearly endless with camping, hiking, picnicing, swimming, archery, horse trails, paved bike paths, mountain biking trails and more. Exercise the pup, plan a birthday picnic for family and friends, put some miles on that new bike, it's all here.

Discover the World of Nature

Education and nature converge at the Eastman Nature Center with interactive exhibits and demonstrations, live amphibians, observation blind and many more opportunities to explore nature. Popular programs including school field trips and a nature photo contest open even more opportunities to discover and learn. There are rooms available for birthday parties and other special occasions, and the talented staff is eager to share their knowledge of the natural world with inquisitive visitors of all ages.



For complete information on the Elm Creek Park Reserve visit their website at: www.threeriversparkdistrict.org/parks/elmcreek.cfm.

Mortgage Sense

by Aaron McClay, Fairway Financial

The good news in home financing today is one of stability and low interest rates. As of this writing, rates are trending downward and likely, in my opinion, to settle below 5%. Stability requires balance, and the balancing factors in current mortgage lending are: 1) Credit worthiness, and 2) Down payment.

Conventional loan rates are as good as they've ever been, but the best rates are available to those buyers with the best credit rating. Of equal importance is the buyer's investment in relation to the loan, and this is requiring down payments of 15% or more.



"Jumbo" loans (over \$417,000) follow the same requirement for credit and down payment with a little more stringency, given the higher loan amount. Today's buyer with good credit (740+ credit score) and a down payment of 15-20%, can get a 30 year jumbo fixed rate loan under 7%.

Thanks to Aaron McClay, (612)987-2761
Fairway Financial Services, Inc. - Champlin, MN
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Rendering of new hospital from website:

www.maplegrovehospital.org



North Memorial Health Care, in partnership with Fairview Health Services, is opening the Twin Cities' newest hospital in Maple Grove at the end of this year. Maple Grove Hospital is the

first new suburban hospital built in decades, and is an expansion of North Memorial's commitment to the area which already includes North Memorial Medical Office Building, North Memorial Outpatient Center, and North Memorial Rehabilitation Services.

The new Maple Grove Hospital will start as a 90-bed facility and can grow up to 300 beds. This kind of premier health facility will undoubtedly attract more clinics and support facilities which already include Gillette Children's, Fairview, Allina, Children's, Park Nicollet and others. It is a major asset to the entire northwest community, and best of all from our viewpoint, it is just minutes away from Nature's Crossing!

Meet Dayton's Mayor

First the statistics: Dayton's Mayor, Doug Anderson, has lived in Dayton for 22 years and served on the City Council for a dozen years, before being elected mayor 5 years ago. In that time, Mayor Anderson has seen the enormous growth all around his town, as Maple Grove and Champlin have expanded.

It was only about 10 years ago that Dayton looked to the future and installed city water and

sewer. Now, in just the past 2 years, the City has constructed some \$30 million in new sewer, water and street infrastructure.

According to Mayor Anderson, "We've been planning for a city on the edge of growth, and we've taken great pains to proceed slowly and methodically, to make our growth thoughtful and well-planned."

Development is always a synergy of forces, and the City's goal is to guide those forces toward effectiveness and efficiency. According to the Mayor, "Mega Homes' neighborhood of Nostalgia Woods, and now the new Nature's Crossing (at Elm Creek Park) are great for Dayton. Mega Homes has established expectations for what future development in Dayton should be like."

And development is proceeding. Cedar Crest Academy is

working with City staff now to build a school in Dayton, the City is actively pursuing an interchange at I-94 and Brockton Lane, and City Hall gets frequent calls regarding housing and amenities from people associated with the new major hospital coming to the area. With 5,000 acres of park reserve and the natural beauty of rolling hills and rural atmosphere, plus 4 golf courses and excellent residential neighborhoods, Dayton is well-positioned for well-managed growth.

The City's slogan of "two rivers, one community" is most appropriate, as Mayor Anderson will attest. "Dayton is an undiscovered gem... situated between the Crow and Mississippi Rivers, full of nature ...it's an engaged community of great residents."

Thanks to Dayton Mayor,
Doug Anderson
www.cityofdaytonmn.com



2 X 2 - Garages In Tandem

At Nature's Crossing we hear it every day: "Why do you build 2-car garages?" The answer is easy because the question is wrong. We call it a "tandem garage" and its two-car-deep by two-car-wide configuration actually has more space than a conventional 3-car garage. Our tandem garage is innovative and spacious, and designed this way for very practical reasons.

A typical 3-car garage is 36 feet wide, which makes it wider than the house it's attached to. This puts the entire architecture out of balance and can give the property a "tail wagging the dog" look. Today's homeowners want, and need, maximum garage space—to accommodate multiple drivers, install a work shop, provide recreational storage, or any number of lifestyle preferences.



A tandem garage is the answer.

We often hear from people who visit Nature's Crossing, and other Mega Homes neighborhoods, how "comfortable" it feels just driving down the street... how the "feel" of the entire neighborhood is "homey" in an almost nostalgic way. Our adoption of the tandem garage is just one creative approach to achieving that great feeling of home.

What's in a Website?



Mega Homes' newly revised website offers many features designed for ease of navigation and quick availability of useful information.

Features include:

1. Browse the Redesigned Photo Gallery
2. Enjoy Easy Online Home Tours
3. Take a Virtual Tour of the Neighborhood
4. Blog with Meg!
...and Stay Informed

Visit this new site for a fun and informative online experience.

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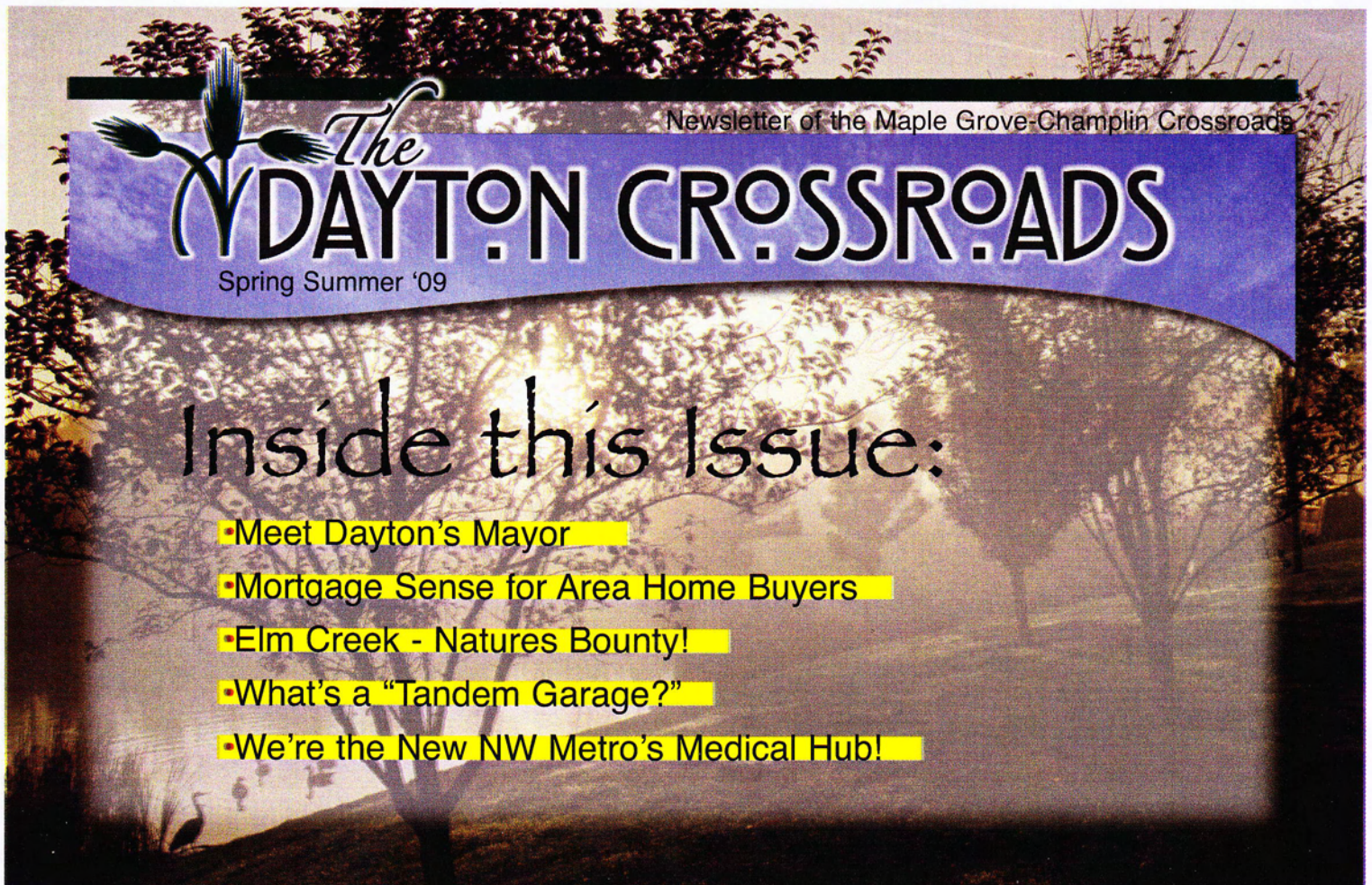
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Newsletter of the Maple Grove-Champlin Crossroads
13601 Balsam Lane • Dayton, MN 55327

Inside this Issue:

- Meet Dayton's Mayor
- Mortgage Sense for Area Home Buyers
- Elm Creek - Natures Bounty!
- What's a "Tandem Garage?"
- We're the New NW Metro's Medical Hub!

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