

The Building Process

Loan Approval
Lot Selection
Designing
Building Contract
Changes

The first step in the process of building/buying a home consists of determining how much you want to spend on your new residence. Meeting with a mortgage company will help you to decide what your price range will be and will serve as a starting point for your home options. The mortgage company will "preapprove" you as home buyers for a maximum mortgage amount; this together with your down payment will give the builder valuable information on what square footage and amenities he can provide within your price guidelines.

The price range of your new home will help you determine the lots and areas that will be available to you. You will want to select a location that has homes in a similar price range to the one that you will be building. Other aspects of this decision will include:

- School system desirability
- Size and location of lot
- Amenities of the lot - wooded, cul-de-sac, size, etc.
- Direction home will face as built on the lot of choice.
- Amenities of the area - neighborhood pool, walking trails, country setting, etc.
- Restrictions within neighborhood - only certain builders may build here

You have your lot and you are pre-approved for a mortgage. Now the fun begins! Think hard about the amenities that your new home must have and also what your wish list is of other items that would be nice to have. Jerry will be able to show you plans of many homes that he has already built, as well as pictures of the exterior facades of these homes. You will be able to study floor plans, make changes and, with Jerry's help, put together a house plan that will fit your budget and your lifestyle. This part of the decision-making process is extremely important and may require several meetings with "brainstorming" between the builder and the client. You may bring items to the table that Jerry will incorporate into an existing plan, or start from scratch in creating a floor plan to your specifications.

The final plans for your new home will include information about the electrical, plumbing and heating systems, exterior elevation and floor plans for each level of the home, including the basement. You will want to study your plans carefully as they represent a "picture" of your dream home.

Upon approval of the house plans, the builder will supply a list of Building Specifications that will detail all of the construction materials used in the building of your home, the type of millwork that will be installed, as well as the Builders's Allowances for various items to be selected in the Building Process, including:

- Light Fixtures
- Kitchen and Bathroom Cabinetry
- Mirrors
- Flooring - Vinyl, Ceramic Tile, Carpet, Hardwood
- Kitchen Appliances
- Hardware

Your plans are approved and you have agreed with the Specifications List supplied by J. Huston & Associates. It's time to "go to contract"! The contract will include the purchase price of the home and various details of construction. Upon both parties signing the contract, J. Huston & Associates begins the construction process in building your new custom home. They will obtain all necessary permits and approvals required by local authorities and meet all zoning requirements and building codes applicable for your new residence.

Jerry will be at your side during the entire construction process and will guide you as to what decisions need to be made at various intervals of the construction process. Remember, this is a custom home and all of the selections will be yours, to create a truly "one of a kind" home. Some of the selections that you will be making during this process will include:

- Selection of exterior brick
- Selection of roof shingles
- Design of Kitchen
- Style/color/wood type of cabinetry
- Hardware selection for cabinets
- Type/style of door hardware
- Fixtures for bath
- Type/style of faucets for kitchen/bath
- Exterior and interior paint colors
- Flooring types and colors/designs

Jerry has long term relationships with their suppliers who will work hard in helping you choosing the right selections to complement your tastes and stay within your budget. If your selections exceed the dollar amount allowed for an item in the Builder's Specifications, you will pay the extra amount; if your selections are below the dollar amount allocated for a specific item, you will be given a credit by the builder.

Your new home is taking shape; walls are going up, woodwork is starting to appear and it is beginning to come alive from the drawings that you have been poring over. It is inevitable that at some point during the construction process, you will want a change to

be made to your original design/plan. It may be as simple as change in a door type; however, any change to your original plans/specs will be handled via a "Change Order" which will be signed by both you and the builder. This Change Order will specify in detail the change that you are requesting, the cost of the change, if any, and any possible delay in construction timing that this change will cause. Again, no hidden surprises; Jerry will communicate this information to you and you will be kept informed at all stages