



# Guide 1: Plan Your Home



**TABLE OF CONTENTS**

**INTRODUCTION – Plan Your Home**----- **2**

**YOUR NEW JOURNEY STARTS HERE!** ----- **2**

**GOALS** ----- **3**

    7 DAYS ----- 3

    14 DAYS----- 3

    21 DAYS----- 3

    28 DAYS----- 3

    14 DAYS----- 3

**FREQUENTLY ASKED QUESTIONS**----- **4**

**STEPS TO FINALIZE BLUEPRINT & STRUCTURAL OPTIONS**----- **4**

**STEP 1 – Homesite Reservation or On Your Site Pricing Agreement** ----- **4**

**STEP 2 – Review and Choose Available Options**----- **4**

**STEP 3 – ALLOWANCES SET APPOINTMENT** ----- **5**

**STEP 4 – SELECTING YOUR LENDER AND LOAN PRE-APPROVAL** ----- **6**

**STEP 5 – OPTIONS FINALIZED** ----- **7**

**STEP 6 – CONTRACT** ----- **7**

**STEP 7 – SET PLAN REVIEW APPOINTMENTS** ----- **8**

**STEP 8 – PLAN REVIEW ONE (1) – ADDENDUM TWO (2)** ----- **8**

**STEP 9 – ARCHITECTURAL CONTROL BOARD RELEASE - EXTERIOR DESIGN** ----- **8**

**STEP 10 – BLUEPRINT AND STRUCTURAL OPTIONS FINALIZED** ----- **8**

**CONGRATULATIONS! You are beginning your Milestone journey!** ----- **9**



# INTRODUCTION – PLAN YOUR HOME

## YOUR NEW JOURNEY STARTS HERE!

Your Home Site Reservation or On Your Site Pricing Agreement is the beginning of a wonderful experience building your new G.W. Robinson Home!

Your Journey will take you through the following FIVE (5) PHASES: *Blueprint & Structural Options Finalized; Home Site Ownership, Design Your Home; Construction and Keys to Your Dream Home, One Year Warranty and Homeowner Maintenance.*

For each of the five (5) phases, you will receive a guide to help you understand the goals, what to expect, who will be your GW Robinson manager, and how best to be prepared for each step along the way of your journey.

The *Planning Your Home Guide* will assist and help you understand what to expect during the next 45 days. As you read this guide, you will discover how to prepare for your journey towards the completion of your *Blueprint & Structural Options Finalized* Milestone.

The Chart below is an overview of the steps that you will complete along with a description of each step.

GWR LIAISON	TIME FRAME	MILESTONES	STEPS & GUIDES		LOCATION	APPOINTMENT	DAYS of WEEK	HOURS
SALES CONSULTANT	45 DAYS	MILESTONE 1 Blue Print & Structural Options Finalized	1	Homesite Reservation or Offsite Pricing Agreement - Receive "Plan Your Home" Catalog and Receive "Plan Your Home" Guide	Sales Center		All	11-5 or Appt.
				If Custom Track - Receive "Customize Your Home Guide"	Sales Center			
			2	Review & Choose Available Options - Receive "Design Your Home" Catalog"	Sales Center	Appt.	All	11-5 or Appt.
			3	Allowances Set Appointment	Design Center	Appt.	All	11-5 or Appt.
			4	Loan Pre-Approval	Lender Office	Appt.	All	11-5 or Appt.
			5	Options Finalized	Sales Center	Appt.	All	11-5 or Appt.
			6	Contract	Sales Center	Appt.	All	11-5 or Appt.
			7	Set Plan Review Appointments	Sales Center	Appt.	All	11-5 or Appt.
			8	Plan Review 1	Sales Center	Appt.	All	11-5 or Appt.
			9	Architectural Control Board Release - Exterior			All	11-5 or Appt.
10	Blueprint & Structural Options Finalized - Receive "Homesite Ownership" & "Design Your Home" Guides and "Neighborhood Color Map".	Sales Center	Appt.	All	11-5 or Appt.			

## GOALS

In each guide, you will find goals that relate to the activities and “Time Frames” associated with building your home in a timely manner, keeping costs in check, and assuring an on-time delivery of your home. As you move forward through each phase towards the ***Keys to Your Dream Home***, your GW Robinson Manager may remind you of these goals to help you make meaningful and intentional decisions to achieve success and to reach these goals.

We understand that you may choose to request more time and research than allotted. With this in mind, we do offer services at hourly rates and any applicable administration fees.

Here are the goals to complete your Blueprint & Structural Options Finalized, Milestone:

### 7 DAYS

Within 7 days of signing your **Home Site Agreement Reservation** or **On Your Site Pricing Agreement**, our goal together is to:

- a. Finalize Your Model Home Plan
- b. Finalize Your Model Home Elevation
- c. Guide you through Available Options

### 14 DAYS

Within 14 days of signing your **Home Site Agreement Reservation** or **On Your Site Pricing Agreement**, our goal together is to:

- d. Set Design Center Allowances
- e. Continue to review and choose Available Options
- f. Establish Custom Pricing for any Custom Specialty Options

### 21 DAYS

Within 21 days of signing your **Home Site Agreement Reservation** or **On Your Site Pricing Agreement**, our goal together is to:

- g. Finalize your Options

### 28 DAYS

Within 28 days of signing your **Home Site Agreement Reservation** or **On Your Site Pricing Agreement**, our goal together is to:

- h. Approve your Final Options Pricing
- i. Choose Your Preferred Lender
- j. Complete your Contract

### 14 DAYS

Within 14 days of notification that your plan is ready for review, our goal together is to:

- l. Complete Addendum 2 within 7 days
- m. Within the next 7 days of Addendum 2 completion, the plan is to be finalized by signature

## FREQUENTLY ASKED QUESTIONS

### **Why Are SPECIFICATIONS for Sales Center Model Homes Sometimes Different?**

Model homes are equipped with larger capacity air conditioners to accommodate high traffic; models also display many decorator items, window coverings, and furnishings. Mature landscaping; extra walks, fences, lighting, fountains, signs, and flags are other examples of items, which are not part of the home we will be building for you. Please review your home's specifications as well as information G.W. Robinson Homes provides about optional items displayed in the models carefully to avoid misunderstandings. Contact your Sales Consultant with any questions.

Because finish sizes can vary somewhat, you should measure for window coverings in your home rather than in any model.

### **WHY DOES INFORMATION RECEIVED FROM TELEVISION AND INTERNET DIFFER FROM GW ROBINSON HOMES METHODS AND MATERIALS?**

You may be aware of various home construction methods and materials from watching television programs or exploring the Internet. G.W. Robinson Homes routinely reviews new approaches with a focus on building homes with materials and methods that perform predictably and to our standards.

While we will be happy to discuss alternative methods and materials you may be interested in, we take a conservative approach to utilizing these until they have been time proven. In addition, what may be appropriate for a home in one area may not be appropriate for your home due to soil, climate, and other job-related conditions.

## STEPS TO FINALIZE BLUEPRINT & STRUCTURAL OPTIONS

### **STEP 1 – Homesite Reservation or On Your Site Pricing Agreement**

THIS STEP SHOULD BE COMPLETE AT THE RECEIPT OF THIS GUIDE.

### **STEP 2 – Review and Choose Available Options**

Your first appointment, after completing your **Homesite Agreement Reservation** or **On Your Site Pricing Agreement** with your Sales Consultant, will accomplish three things. Please plan to block approximately two hours for this meeting.

**First**, we want to finalize your *Model Home Plan*. Lifestyle, needs, size of family, type of entertainment, and more play a role in deciding the best Model Home Plan for you. G.W. Robinson Homes is pleased to include an extensive portfolio of Model Home Plans that meets the needs and wish lists of our clients.

The **Second** accomplishment is to finalize the *Elevation* for your Model Home Plan. You may choose the front elevation style from the alternative styles featured in your brochure plan-drawing insert. Prior to this appointment, your Sales Consultant will identify which elevation choices remain available. GW Robinson communities have guidelines that allow elevations to repeat at four home intervals.

The **Third** accomplishment will be to learn about the *Options* developed for your Model Home Plan. Your Sales Consultant will help you visualize your home as you dream it should be – room-by-room, wall surface by wall surface. Perhaps offering ideas and maybe alternatives based on our experience with other customers. The goal is to help you picture your home and understand how your preferences are likely to affect your budget expectations.

We have developed a price list of options for each model home plan, and the selection is constantly expanding. Some of your option choices alter interior wall placements; and some actually change the size of the model home plan.

It is quite possible you will be able to satisfy your desire to personalize your new home by choosing from the model home design and floor plan options. You may want us to research and procure custom specialty items not included in the model home plan. This is your dream home and we want you to be completely satisfied.

Your Sales Consultant will assemble a list of your preliminary option choices. Within two (2) days of this meeting, via email, your Sales Consultant will forward your Pricing Document (Addendum 1) that includes all available option choices.

Additionally, should you note any custom specialty items that you would like priced, your Sales Consultant will record and request pricing from our Estimating Department. Many times, the Estimating Department will answer back with a price range that will allow you to decide if this option fits within your budget before the Estimating Department involves vendor and supplier pricing. If the price range is acceptable to you and you would like to proceed, the Estimating Department will move forward and finalize the price.

The Estimating department returns pricing within five business days. Your Sales Consultant will update your Pricing Document (Addendum 1) with any custom pricing as received and forward it to you via email.

### STEP 3 – ALLOWANCES SET APPOINTMENT

The next step and appointment for you is to meet with your Sales Consultant to set your **Design Center Allowance**. You will also select the **Design Service Package** that best suits your needs.

You will meet your Sales Consultant in our exclusive GW Robinson Homes Design Center to see all the wonderful things you might want in your home. You will review what is included in your home and learn more about the optional choices. Once you understand the range of choices available, you will be able to understand the price ranges of the options you want to include as part of your Design Center Pricing Document (Design Center Addendum). We will accumulate those prices as a **Design Center Allowance** that becomes part of Pricing Document (Addendum 1). The allowance totals will be included in your mortgage loan.

After you have completed your Design Center selections and have accepted your Design Center Pricing Proposal (Design Center Addendum) the Design Center Allowance will be credited to your total. If you under-spend your allowances, you will receive a credit for the difference. If you go over your allowance totals, you will need to provide additional funds to cover the difference.

## STEP 4 – SELECTING YOUR LENDER AND LOAN PRE-APPROVAL

By this time on your journey, you are approximately four weeks from the time that your contract and blueprint will be ready to forward to your chosen lender. Now is the time for you to select your lender. Please refer to the GW Robinson Homes list of Preferred Lenders given to you by your Sales Consultant as a separate document.

### **Choose Your Lender**

Your lender's job is to understand your particular financial circumstances. You will review all information on the application at your meeting with the loan officer. A situation rarely arises that your loan officer has not encountered in the past. Do not hesitate to discuss any questions you have regarding your assets, income, or credit. By providing complete information, you prevent delays or extra trips to deliver documents.

We recommend that you chose a lender from the G.W Robinson Homes Preferred List of Lenders. GW Robinson Homes has selected this group of lenders because they are local to our market and can quickly address issues that are specific to our market. Additionally, several of these lenders have In-House Underwriting Departments. Resulting in information processed quicker for a timely closing. Finally, each lender has specific niche programs that have most often proven to be perfect matches for specific financing needed by our customers.

### **Construction Perm Financing**

Construction Perm (Permanent) Financing applies to a combination construction and permanent loan. This not only provides for construction funds to be advanced toward an approved maximum loan amount in a series of “draws” as various stages of construction are completed and verified by lender inspections, but also provides a pre-arranged permanent loan that will take effect when the completion of construction has been verified. The permanent loan is typically self-amortizing over a stated period of years in which borrowers make unchanging monthly payments which are first applied to interest due for that month and then to principal reduction. The effect, a growing amount applied to principal reduction each month as each successive month’s amount of interest due declines and the loan fully paid-off at the completion of its term.

By combining construction and permanent loan financing into one loan transaction with a single loan closing, homeowners typically avoid paying two sets of loan closing costs. This represents a material savings for homeowners.

It is important to note that with construction perm financing, the title to the homesite transferred from seller to buyer at the loan’s closing, and the buyer holds title to both the home site and the home under construction during the construction process. In this approach, the new homeowner is both the construction and permanent loan borrower, and as such, approves all construction loan draws typically under an arrangement whereby the construction perm lender inspects construction progress and acts as an agent between borrower and builder in approving and funding construction loan draws.

Over the past ten to fifteen years, construction perm financing has come to be the standard practice across a wide spectrum of homebuilding. The system has proven itself to work well and save money for homebuyers while protecting everyone’s interests. It might seem disadvantageous to borrowers to pay interest on the amount of funds drawn during construction; in fact, it is a wash. Had the builder been in the position of financing the construction of a home to sell upon completion, the builder would simply have added interest cost to the sales price.

**Advantages of Construction Perm Financing (different lenders have different programs.)**

*Initial Tax on Land:* You pay transfer tax on the land cost instead of the full cost of the built home.

*Permanent Interest Rate Lock:* One of the primary features of the Construction Perm Loan program is the ability to lock your permanent interest rate at the start of construction. Depending on the specific loan program selected, you will typically pay no additional discount or advance lock fees. In a period of rising mortgage interest rates, this feature can dramatically improve your buying power and potentially save you thousands of dollars every year. Most important is the confidence of knowing that your rate is secure.

*Construction Loan Interest Deductions:* During the construction period, all interest is on your current year income taxes. The mortgage interest deduction is a deduction for all homeowners, particularly if your home has sold. This provision provides a continuation of this important tax benefit or additional tax savings as a second home mortgage deduction if you still own your primary residence.

*One-time Closing and Settlement:* The construction perm loan, often times, has only one closing or settlement. Once construction is completed, your loan goes through an automatic modification converting it from a construction loan to a permanent loan.

*Financial Security:* The construction perm option provides you with the security of ownership. You take direct possession of the lot and we build the home of your dreams on your lot. The mortgage lender advances construction draws or advances from the loan only after the work is in place.

*Cash:* Purchasers of a G.W. Robinson home may choose to arrange a cash transaction, which works in most ways similar to a construction perm loan, except that the construction draws, which pay the builder for verified work, come from the buyer's funded Escrow Construction Fund account.

**STEP 5 – OPTIONS FINALIZED**

By this time, you will have collected all your option choices as a wish list (Pricing Proposal - Addendum 1).

It is now time to finalize this list and select the “must haves”, eliminate the “not necessary”, and review one more time “is there anything else?” We want you to be happy with your choices now when it is easier to accommodate any changes in direction.

Once you are satisfied with the options you have chosen and the prices we have quoted, simply approve our pricing proposal.

**STEP 6 – CONTRACT**

Preparation of **THE HOME SITE PURCHASE & HOME CONSTRUCTION CONTRACT** (The CONTRACT) for your authorization begins as soon as you approve the final pricing for your home. Please study this document carefully, because once accepted, it will govern our business relationship. The paragraphs below provide an informative briefing on some of the major provisions of The CONTRACT. Please refer to **The CONTRACT** itself for actual terms.

**Home Site Transfer:** Among its many provisions, **The CONTRACT** includes provisions that transfer ownership of your reserved home site from us to you; providing exclusive right of access to us and our subcontractors and suppliers so that we can construct your home.

**Financing Contingency:** You will also find that **The CONTRACT** provides a standard-form financing contingency, allowing you time to secure acceptable financing and granting you the right to withdraw from **The CONTRACT** if you are unable to secure financing. There are strict requirements for what you must do to pursue acceptable financing in good faith.

**Construction Blueprints:** Signing **The CONTRACT** will release your Conceptual Plan Drawings to our Drafting Department for preparation of Construction Blueprints, which will determine how your new home is constructed.

**Blueprint Deposits:** **The CONTRACT** also requires you to remit, at signing, a non-refundable Blueprint Preparation Deposit of \$2,000. Additionally, the \$500 refundable deposit becomes nonrefundable and is applied to the purchase of your home and/or home site package. It provides for you to make an additional nonrefundable deposit of \$7,500 upon acceptance of your Construction Blueprints. Should you rescind **The CONTRACT** under provisions of the Financing Contingency; the additional deposit of \$7,500 will not be required.

**Building Permit:** Receipt of the additional \$7,500 Blueprint Acceptance Deposit will release your Construction Blueprints to County Government along with a request for issuance of a Building Permit. Please be advised, the County's Building Permit approval process is completely beyond the control of G.W. Robinson Homes. It can take anywhere from two to eight weeks to receive notice of approval, and sometimes it has taken even longer than that, which is why we get the process started as soon as possible.

**Inclusion Allowances:** **The Contract** further references landscape, irrigation, lighting, and design center allowances that are included as part of your home purchase.

#### STEP 7 – SET PLAN REVIEW APPOINTMENTS

Your Sales Consultant will make an appointment with you to clarify and confirm changes to your Construction Blueprints.

#### STEP 8 – PLAN REVIEW ONE (1) – ADDENDUM TWO (2)

Once your Construction Blueprints are finished, your Sales Consultant will make an appointment with you to review the entire package to make sure we have captured your exact wishes. If the need to make minor adjustments occurs during this meeting, we will record your requested changes on a Pricing Proposal (Addendum 2). Upon your approval, your blueprints will be updated per Addendum 2. Any further Addendums to modify your plan for final approval will include additional drafting fees.

#### STEP 9 – ARCHITECTURAL CONTROL BOARD RELEASE - EXTERIOR DESIGN

If your new home is inside a GW Robinson Homes community or outside community and if an Architectural Review Board is in place for that location, we will submit your Construction Blueprints for Board approval.

#### STEP 10 – BLUEPRINT AND STRUCTURAL OPTIONS FINALIZED

We will ask you to indicate in writing that you accept the Construction Blueprints as presented and give us **your final approval** to build your home exactly as specified in the blueprints.

Please note: With this approval, your next non-refundable deposit of \$7500 is due. Additionally, any structural changes after this time will include a **Change Order Fee** and associated drafting, engineer, and permitting fees.

Congratulations! You Have Completed Milestone 1 and are ready to begin both Milestone 2 and 3 as they occur simultaneously. Please receive your ***Home Site Ownership Guide*** and your ***Design Your Home Guide***.

Within two (2) business days, your Design Center Consultant will contact you to calendar your Design Center Appointment. In addition, your Contract and Plan Package will be forwarded to your lender.

## CONGRATULATIONS! You are beginning your Milestone journey!

Milestone 1 – Plan Your Home (*Blueprint and Options Finalized*)

Milestone 2 – Home Site Closing and Ownership

Milestone 3 – Design Your Home (Design Selections Packets Finalized)

Milestone 4 – Keys to Your Dream Home

Milestone 5 – One-Year Warranty Care

