



OUR DETAILED BUILDING PROCESS

GOINS CUSTOM BUILDERS HAS A UNIQUE PROCESS WHEN IT COMES TO BUILDING YOUR HOME. WE STRIVE FOR SUPERIOR QUALITY AND MOST IMPORTANTLY, TOTAL CUSTOMER SATISFACTION. WE WANT YOU TO ENJOY THE ENTIRE HOMEBUILDING EXPERIENCE, WHICH IS WHY WE HAVE OUTLINED THESE EIGHT BUILDING PHASES TO BETTER EXPLAIN THE STEPS INVOLVED IN COMPLETING YOUR HOME. WE USE TECHNOLOGY WHERE APPLICABLE TO MAKE THE PROCESS OF COMMUNICATION EFFICIENT IN KEEPING YOU ABREAST OF HOW YOUR HOME IS PROGRESSING. THERE IS A LOT OF INFORMATION IN THIS DOCUMENT, SO DON'T GET OVERWHELMED. WE ARE HERE TO GUIDE YOU THROUGH THE PROCESS. JUST REMEMBER, WE WILL MAKE BUILDING YOUR HOME AS STRESS FREE AS POSSIBLE. PLEASE FEEL FREE TO CALL US WITH ANY QUESTIONS.

STEP 1 : INTRODUCTION AND RELATIONSHIP BUILDING PHASE - IT IS CRITICAL TO FIND A BUILDER WHERE A TRUSTED RELATIONSHIP CAN BE FORMED. WE WILL BE WORKING CLOSELY WITH YOU FOR 8 TO 24 MONTHS THROUGH THE PROCESS. IT IS VERY IMPORTANT THAT WE ARE COMFORTABLE WITH EACH OTHER. SINCE WE ARE MEMBERS OF *FOREST CREEK GOLF CLUB* AND *BRIGHT'S CREEK GOLF CLUB*, WE ARE LOOKING FOR CLIENTS THAT WE CAN CALL NEIGHBORS FOR A LIFETIME.

STEP 2: SITE SELECTION PHASE - WE WILL MEET WITH YOU AT YOUR BUILDING SITE TO REVIEW THE MANY OPTIONS THAT MUST BE CONSIDERED. AT THIS TIME WE WILL DISCUSS THE STRATEGIC POSITIONING OF YOUR HOME ON THE LOT TO MAXIMIZE YOUR VIEWS AS WELL AS DETERMINE GARAGE AND DRIVEWAY LOCATIONS. IT IS VERY IMPORTANT TO UNDERSTAND THE EXISTING TERRAIN AND YOUR EXPECTATIONS TO SEE HOW WE CAN BEST FIT YOUR HOME ONTO THE SITE. IF WE ARE BUILDING ON YOUR LOT, WE WILL USE THE SURVEY OR PLAT INFORMATION TO UNDERSTAND THE LOT DIMENSIONS, EASEMENTS AND ENCROACHMENTS TO THE PROPERTY. WE WILL CONTACT THE APPROPRIATE AGENCY/COMPANY TO DETERMINE THE BUILDING SETBACKS (THE MINIMUM DISTANCE BETWEEN YOUR REAR, FRONT AND SIDE LOT BOUNDARIES). WE ALSO NEED TO KNOW THE SPECIFIC REQUIREMENTS DEALING WITH THE VARIOUS UTILITIES (CITY OR WELL WATER, SEPTIC OR SEWER), IMPACT FEES AND BUILDING PERMIT FEES. WE WILL PROVIDE ALLOWANCES FOR SITE PREP WORK IN ORDER TO DEVELOP THE LOT AND COVER ANY PROBLEMS THAT MAY BE ENCOUNTERED. WE WILL WORK WITH THE NEIGHBORHOOD ASSOCIATION RESTRICTIONS TO IDENTIFY REQUIREMENTS SUCH AS: MINIMUM SQUARE FOOTAGE, FRONT OR SIDE LOADED GARAGE, ROOF PITCH AND SHINGLE SPECIFICATIONS, LANDSCAPING REQUIREMENTS, DESIGN REQUIREMENTS AND ANY OTHERS THAT ARISE.

STEP 3: DESIGN & BUDGET PHASE - We will work with you to find an architect or house plan to suit your needs. Once we understand the type and size of the home, along with the upgrade features you desire, we can then provide a preliminary cost estimate. Once you give us the approval to move forward, we will then work with our craftsmen to identify a more accurate cost of the project.

STEP 4: CONSTRUCTION LOAN AND CONTRACT PHASE - We will execute a builder contract for the construction portion of your home. The contract will be detailed with a list of all the features and specifications for your home. We can then take this information, along with the preliminary drawings, to assist you with obtaining financing for your home. We encourage financing the construction of your home with a financial institution that offers construction to permanent loans. At this point we will need to receive approximately 10% of the construction cost in order to complete the drawings, have them engineered, pay any impact fees, obtain building permits and commence site work. We will need to receive periodic progress payments based on specific completion milestones as dictated by the lender. The lender will inspect the property on a periodic basis to ensure the work is being completed in accordance with the progress payments. All draws are provided directly to the builder, except for the final draw, which must be countersigned by you prior to occupancy of your new home. Once your home is finished and all payments have been made, your lender will transfer the loan from construction to permanent mortgage.

STEP 5: DESIGN AND SELECTION PHASE - This phase deals with the detail design of your custom home. We will work with architects and draftsmen to prepare a rough footprint of your home located on the lot. This will provide you with an idea of how functional the home will be in relation to your views of the golf course, beach or mountains. We will provide our opinions and suggestions based on our experience. These drawings will be used to receive architectural approval from the community in which you own your lot. Once you are comfortable with the layout of the home and its position on the lot, we will then discuss desired features and specifications for your home. This will include questions like: What color or colors do you want to use on the exterior and interior of your home? Where do you want hardwood floors and what type of wood? Where do you want tile? Where do you want carpet? Do you want granite, marble or corian counter tops? There are many other decisions that need to be made. All of these decision points can be found on our website under your unique login page. The number of decisions you have to make is extensive. Our goal is to work with you through these decisions so that you are comfortable with your choices. Once we have identified all the options, we can then provide a detailed price for the construction of your home. We will provide you with a very detailed

PROPOSAL REFLECTING ALL THE OPTIONS. THE PROPOSAL WILL CONTAIN ALLOWANCES FOR THE CHOICES YOU HAVE MADE. ONCE THIS PROPOSAL IS ACCEPTED, THEN A CHANGE ORDER FORM WILL NEED TO BE USED TO CHANGE ANY OF YOUR SELECTED OPTIONS. IT IS VERY IMPORTANT TO INCLUDE ALL THE OPTIONS YOU DESIRE AT THIS POINT TO ENSURE THE ALLOWANCES ARE CORRECT. OUR NEXT STEP IS TO COMPLETE A WORKING SET OF BLUEPRINTS. WE WILL REQUEST THE NECESSARY FUNDS TO COMPLETE THE DETAILED SET OF DRAWINGS. THIS USUALLY RUNS ANYWHERE FROM \$1500 TO \$5000 (NON-REFUNDABLE). THIS COST WILL BE CREDITED TOWARDS THE CONTRACT PRICE PREVIOUSLY AGREED UPON. IF YOU DO NOT ELECT TO GO FORWARD WITH THE CONSTRUCTION OF YOUR HOME, YOU WILL RECEIVE THE BLUEPRINTS.

STEP 6: CONSTRUCTION PHASE - THIS IS WHERE THE FUN BEGINS. WE PROVIDE A TENTATIVE CONSTRUCTION SCHEDULE TO KEEP YOU INVOLVED IN THE PROCESS. WE'VE BROKEN THIS STEP DOWN INTO 9 DISTINCT STAGES:

- ❖ **STAGE 1: PERMITS** - WE SECURE ALL THE NECESSARY PERMITS REQUIRED TO IMMEDIATELY GET THE BUILDING OF YOUR HOME UNDERWAY.
- ❖ **STAGE 2: LOT CLEARING AND PREP WORK** - THE CLEARING OF THE LOT OCCURS TO MAKE WAY FOR THE HOME. IN SOME CASES DIRT AND TREES HAVE TO BE REMOVED AND IN OTHER CASES DIRT HAS TO BE BROUGHT IN.
- ❖ **STAGE 3: FOUNDATION** - YOUR HOME SITE IS SURVEYED AND STAKED FOR THE LOCATION OF THE HOUSE. WE HAVE THE PLUMBING LINES RUN FROM THE STREET TO YOUR FOUNDATION AND WE POUR A CONCRETE FOUNDATION.
- ❖ **STAGE 4: FRAMING** - THIS IS THE SKELETON OF YOUR HOME. FLOORS, WALLS, STAIRS AND THE ROOF ARE CONSTRUCTED.
- ❖ **STAGE 5: EXTERIOR FINISHES** - ONCE THE FRAMING IS COMPLETE, WALL SHEATHING IS ADDED TO ENCLOSE YOUR HOME. WE THEN ADD A HOUSE WRAP OR FELT PAPER TO THE SHEATHING TO PREVENT WATER PENETRATION. ROOF SHEATHING IS ADDED OVER THE TRUSSES, ATTIC VENTS AND ANY SKY LIGHTS ARE INSTALLED AND FINALLY THE ROOF MATERIALS (SHINGLES, SHAKES, TILE, ETC) ARE ADDED. THE WINDOWS AND EXTERIOR DOORS ARE INSTALLED. WE THEN APPLY THE FAÇADE MATERIALS (BRICK, HARDIPLANK, ETC) TO THE EXTERIOR WALLS. FINALLY THE EXTERIOR TRIM AND PAINT ARE APPLIED. FROM THE OUTSIDE, YOUR HOUSE IS BEGINNING TO LOOK LIKE A HOME, BUT INSIDE THERE IS A LOT OF WORK TO BE COMPLETED!
- ❖ **STAGE 6: MECHANICAL STAGE** - YOUR HEATING AND COOLING SYSTEM, PLUMBING AND ELECTRICAL SYSTEMS ARE ROUGHED IN. THIS LEAVES EXPOSED WIRING, PIPES AND DUCTWORK THAT WILL BE FINISHED LATER IN THE PROCESS. BATHTUBS AND SHOWER UNITS ALONG WITH ANY OTHER LARGE ITEMS THAT WILL BE INSTALLED NEED TO BE COMPLETED DURING THIS TIME. ONCE THESE ROUGHED IN ITEMS ARE COMPLETE, WE WILL HAVE THE FRAMING AND MECHANICALS INSPECTED.
- ❖ **STAGE 7: INSULATION AND AIR SEALING** - INSULATION IS ADDED BETWEEN THE STUDS IN ALL EXTERIOR WALLS AND BETWEEN THE JOISTS IN THE ATTIC. WE ALSO ADD INSULATION ON SOME INTERIOR WALLS TO CREATE A SOUND BARRIER. ALL THE

GAPS AROUND WINDOWS AND DOORS ARE SEALED TO ELIMINATE POTENTIAL AIR LEAKS. THIS KEEPS THE OUTSIDE AIR OUTSIDE AND THE INSIDE TEMPERATURE TO A COMFORTABLE LEVEL.

- ❖ **STAGE 8: INTERIOR FINISHES** - THIS IS THE STAGE THAT REALLY GETS EVERYONE EXCITED BECAUSE THE HOUSE STARTS TO LOOK FINISHED. YOUR WALL AND CEILING DRYWALL IS INSTALLED AND FINISHED. INTERIOR DOORS, TRIM AND SHELVING ARE INSTALLED AND PAINTED. THE CABINETS, COUNTERTOPS, MIRRORS AND FLOORING ARE INSTALLED. THE PLUMBERS AND ELECTRICIANS RETURN TO FINISH THEIR JOBS INSTALLING HEAT REGISTERS, FAUCETS, LIGHT FIXTURES AND APPLIANCES.
- ❖ **STAGE 9: LANDSCAPING AND DECKS** – AT THIS STAGE YOU ARE GETTING CLOSE TO MOVING INTO YOUR NEW HOME. THE DECKS ARE FINISHED. THE YARD IS GRADED AND SLOPED AWAY FROM THE FOUNDATION AND DRIVEWAYS AND WALKWAYS ARE COMPLETED. TO FINISH THE MASTERPIECE, PLANTING OF TREES, SHRUBS AND GRASS IS ADDED.

STEP 7: QUALITY INSPECTION PHASE - WHILE THE LANDSCAPING IS BEING COMPLETED, WE CONTINUOUSLY PERFORM QUALITY INSPECTIONS ON YOUR HOME. A "PUNCH LIST" IS CREATED, INCLUDING ANY ITEMS THAT NEED ATTENTION. ALL REPAIRS ARE MADE PRIOR TO YOUR "NEW HOME DEMONSTRATION MEETING." ONCE THE REPAIRS ARE COMPLETED, THE HOME IS CLEANED AND ALL REMAINING CONSTRUCTION MATERIALS ARE REMOVED. THE HOME IS READY FOR THE FINAL INSPECTION. UPON COMPLETION OF THE FINAL INSPECTIONS, THE COUNTY OR CITY WILL ISSUE A CERTIFICATE OF OCCUPANCY (CO). AT THIS POINT THE PERMANENT POWER WILL BE TURNED ON.

STEP 8: CLOSING PHASE - YOU ARE READY TO OWN YOUR HOME. THE HOME IS READY FOR THE "NEW HOME DEMONSTRATION MEETING". WE WILL WALK THROUGH THE HOME WITH YOU AND EXPLAIN THE APPLIANCES AND MECHANICAL SYSTEMS. THIS IS A GREAT TIME TO ASK QUESTIONS ABOUT ANY ASPECTS OF YOUR NEW HOME. MINOR REPAIRS SUCH AS PAINT TOUCHUPS CAN BE REQUESTED DURING THIS TIME. WITHIN A COUPLE OF DAYS OF THIS MEETING, YOU WILL SIGN THE CLOSING PAPERS AND OFFICIAL TRANSFER OWNERSHIP OF THE HOME INTO YOUR NAME.

STEP 9: WARRANTY PERIOD PHASE - THIS STAGE EXTENDS FOR ONE YEAR AFTER CLOSING. DURING THIS TIME, THE HOME IS COVERED UNDER A WARRANTY THAT SPECIFICALLY SPELS OUT WHAT KIND OF PROBLEMS THE BUILDER IS RESPONSIBLE TO CORRECT. WE WILL CHECK WITH YOU PERIODICALLY DURING THE FIRST YEAR TO CORRECT ANY PROBLEMS IN A TIMELY MANNER. OUR GOAL IS TO BUILD A QUALITY CUSTOM HOME AT AN AFFORDABLE PRICE WHILE PROVIDING YOU WITH THE HIGHEST LEVEL OF PROFESSIONAL SERVICE POSSIBLE.

PLEASE NOTE THAT THIS IS A DETAILED BUILDING PROCESS THAT COVERS MOST BUILDING PROJECTS. YOUR BUILDING CONTRACT WITH US WILL ALWAYS SUPERSEDE THIS OUTLINE.