

## **BUILDING A HOME - THE PROCESS**

The decision to build a home can be an intimidating one – full of questions and choices. The staff at WRB Homes can help guide you through the maze of first-time (or tenth-time!) homebuilding by breaking down the process into a series of do-able steps.

**Decide what kind of home you want/need.** Do you need room for a growing family or are you downsizing? Would you prefer a single-level or a multiple story structure? Do you want the master bedroom near the other bedrooms, at the other end of the house or on the first floor? Do you need a basement? A garage? What is your time frame for construction? We will show you plans from our inventory or advise you on plans you have brought in.

**Choose a lot.** Do you want to live in a subdivision? On some acreage? Do you prefer a planned community with its amenities?

**Visit your bank or lending institution for financing options.** Discuss with your lender how much you can afford, what your deposit will be, and how much you want to finance for how long. The lender will ask you to provide documentation on your assets, your income and your credit history. You can be pre-approved for a mortgage loan before you ever start looking at house plans – a good way to determine what you will be able to spend as a base price and for options/upgrades you may want to add. Remember that the lender will look at your finances not only at the beginning of the lending process, but again as the house is about to go to settlement. Do not make any purchases or financial transactions during the building process that will change your credit rating – lowering your credit scores will make you ineligible to purchase a home and take months to repair.

**Finalize the contract.** Once you have decided on your house and any additional options or changes, your sales representative will read through your sales contract and answer any questions you might have.

**Select the specific materials you want for your interior design.** This is the step where you get to choose the type of kitchen and bath cabinets you want, vinyl patterns, laminate and carpet colors, and various other options. It's your chance to look at a array of selections available, visit the appliance showrooms and decide on upgrades for that personal touch in decorating.

**WRB Homes starts the construction process.** Home construction can take as little time as a few months or, in the case of a more customized home, almost a year. The time frame depends on house features and dimensions,

weather, drain field specifications (determined by various county regulations) and/or the availability of special-order options. The WR Beach New Homes sales staffs can keep you up-to-date on the construction process and, as the house approaches completion, our administrative staff can give you and your lender an approximate settlement date.

**Complete the new home building process with the final walk-through inspection and settlement.** The superintendent in charge of your home's construction will conduct a pre-settlement walk-through with you, list any unfinished items and immediately schedule subcontractors to complete the work. The actual settlement will typically be held at a title company. Your lender will coordinate closing arrangements with you and our office and let you know approximately how much money you will need to bring to the closing table – the amount will vary according to closing costs, escrow, mortgage insurance, title insurance and fees, homeowners insurance, amount of the initial deposit, house options added to (or outside of) the mortgage amount, homeowners' dues, etc. Remember to bring a certified check, as most title agencies will not accept personal checks.

**Move in and enjoy your beautiful new home!** Knowing that WRB Homes team members are there to answer any questions you might have about the area's services, home warranty items and future customer service makes it a great way to begin life in your new home and community. We thank you for purchasing your new home from WRB Homes!

A large, light blue watermark logo for WRB Homes Inc. is centered on the page. It features the letters 'WRB' in a large, stylized font above the words 'HOMES INC.' in a smaller, bold font, all enclosed within a circular border.

**WRB  
HOMES INC.**