



# What To Expect After You Buy

Buying a new home is a process. Step-by-step. 90-days. Maybe a few days less; or, maybe a few days more!

Be patient. Anything worth owning isn't instant. We have home ownership happen for hundreds of people just like you.

Here's what routinely happens from the day you commit to buying a home until you finally close (every purchase is as unique as YOU are, but this will give you an idea):

1. You fill out a credit application and leave a good faith deposit on a home.
2. When you go home people will be excited for you but some may say negative things. They haven't been given all the facts like you. Know that we have placed hundreds of families in their own home—it's what we do.
3. The lender(s) respond within 24 to 48-hours.
  - a. Lender(s) approve the application on the house submitted.
  - b. Lender(s) turn down the application based on the house submitted.
    - i. A turn down is almost always a "condition"—meaning you may need to submit an application on another house that qualifies for underwriting, or, that certain underwriting conditions not anticipated must be met to get an "approval".
4. A lender or multiple lenders give a final "OK". You choose what fits you best!
  - a. The lenders start asking for multiple pieces of information for the underwriters. This could take days to satisfy and you will receive numerous calls. Don't worry we can answer questions and you can bring it to us and we can help you understand the request. Don't get frustrated or scared. The government heavily regulates lenders and they are doing their job to protect your interests.
5. A contractor inspects your site and reports back to us after he helps you pick the best spot for the new home
6. A list of things that must be done to the property is put together.
7. Finally, you go to a title company office or here to Home Life for a formal loan closing. You will sign the legal documents and paperwork that make it your home.
8. An order is submitted to the factory for your house to be built. The factory will resubmit the order to us for you to approve.
9. The house goes into production at the plant.



10. We will help you identify and obtain all permits required.
11. Contractors are identified to do electric, water, septic or other property improvements.
12. The property is cleared for the set up of the new home.
13. The house comes off line at the building facility.
14. The house is delivered and set.
15. A power pole is set. Electric is hooked up.
16. Trim out of the interior and exterior takes place.
17. A well is drilled; water is hooked up (or, if city water available, water is hooked up).
18. A septic tank is installed (or, if city sewer, sewer lines are laid & hooked up).
19. The hot water heater is filled, and then turned on.
20. An air conditioner or heat pump is installed.
21. A final walk through is made and the house is ready to move in.



We at Home Life will help you through this process with less frustration. We are communicating with you constantly throughout the process because you need to know!

A quality walk through your new home with either a factory representative or us will occur with YOU before you move in. This walk through generally identifies cosmetic items that might require touch-up or finishing. Many times, these minor items are addressed before the technician leaves.

Our builders will provide One-Year Warranty of the structural integrity as well as a 10 year. This is something that we will visit with you about. There are also additional extend service programs offered through private insurers that give you peace-of-mind for up to 12 years after the initial factory warranty expires.

Moreover, the manufacturers of components in your new home offer additional warranty of their products:

- Appliances
- Shingles
- Windows
- Air conditioning
- Furnace

At closing you will receive contact information for each component manufacturer allowing you to access and address any potential issue that might arise with your new home.

And, as always, if you have any questions, never hesitate to contact us. We stand beside you throughout the entire process—even after you move in.

## Site Preparation

### Before You Buy Your Home Site

Have property in mind that you think would be good for one of our homes? There are some things to review with Home Life before you purchase:

1. Placement of the home on the property
2. Access to the site
3. Zoning, permits, development fees
4. Utility location
5. Preparing the site

We can help you with managing all the necessary permits and other paperwork.

## What Happens On-Site

As your home is being built, the site will be prepared for installation. Here's what you can expect during site preparation.

1. Site grading (if necessary)
2. Clearing vegetation
3. Connection to utilities
4. Septic and/or well installation (if necessary)



Timing of these activities will be coordinated to ensure smooth installation of your home.

## Installation

### Installation: Key to a Long-Lasting Home

Once your home is delivered, professionally trained installation personnel need to complete the home, connect all utilities, and arrange for any required inspections. The correct installation is critical to the long life and performance of your home.

Installation procedures vary by home model and location, ask our us if you have any questions. You can expect the following steps:

1. Delivery
2. Installation of home (and joining of sections in multi-section homes)
3. Hook-up of utilities
4. Installation of final trim and finish
5. Installation of accessories like porches and awnings



## 6. Final clean up

Once your home is installed, there's only one step to go: inspection.

### **Inspection**

What are you looking for?

Once you have closed the funding on your new home, it's time for final inspection. This is your opportunity to make sure that everything has been done right. Get organized and use a checklist so you cover everything.

Be sure to review the following in your personal inspection of your new home:

- > Doors and windows
- > Electrical outlets
- > Kitchen and bathroom fixtures
- > Lights and switches
- > Smoke alarms
- > Appliances
- > Trim and moldings
- > Cabinets and hardware
- > Carpeting



Who will be looking?

While you're conducting your own detailed inspection, your retailer or installer should, too. Many states will also require a final inspection. You benefit from these inspections - they ensure all local codes are met, which can help prevent expensive problems down the road.