

WHY OWN A HOME?



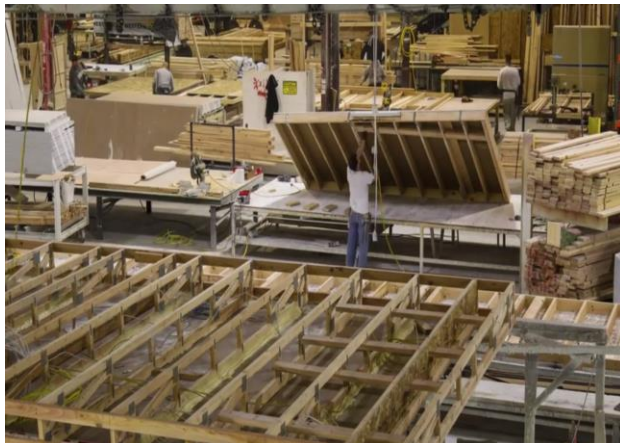
Your home, your rules! A fixed payment fitting your budget now so that you are no longer at the mercy of rising rents every year. Placed on your shaded lot where the kids can play safely and their grandparents can come after church for Sunday dinner, cooked using new, energy efficient appliances. Your choice baked ham or fried chicken? Your recipes: creating aromas that make tummies growl and

memories that last a lifetime. Space to spread out. Pantry space. Closet space. Open space; where friends come over and watch the big game. It's your space!

WHY FACTORY BUILT?

Save Money

For the same reason families go to Sam's, Costco or Walmart. Those outlets buy for less in bulk. A local builder will go to a warehouse store and buy framing lumber, OSB and plywood, shingles, nails, staples, carpet, appliances, windows, doors, sheetrock, shingles... some materials on-site get stolen or possibly used on another build. Sure, the contractor gets a small discount, but our builder uses the exact same quality building materials, buying wholesale in bulk from suppliers, getting even bigger discounts. A contractor builds **10 houses a**



year on site at the mercy of the weather. Our builders will construct **20 homes a week** in an environmentally controlled facility and the materials **NEVER** get wet. The result with factory built homes is that you save **BIG!**

QUALITY CONTROLLED

Quality building materials assembled in a weatherproof environment prevents moisture intrusion in lumber and sheetrock. Framing uses kiln-dried lumber that meets Federal Standards and that is inspected for moisture. Never a risk of roof decking soaking in rain before the shingles can be put on. Jigs are used to ensure every home is built in square, with precision-cuts.



EFFICIENCY

Your car was built in a factory to get the efficiencies of assembly lines with high trained workers and skilled artisans doing their job as a team day-in and day-out. Your home, built with the same efficiencies of assembly line construction, along with the deeply discounted building materials and components, drives the cost per square foot down. This means you can have more house for the dollar. Why would you pay more for less?

LIMITED WARRANTY

Home Life homeowner's can have peace-of-mind knowing that their home comes from a great family owned factory known for its quality and financial stability. Each new home is backed by a Manufacturer's Warranty and a 10 year Builder Coverage for any defects in materials and workmanship. We are ready to answer specific questions about the coverage on your new home. Our promise to you is delivering the promise of homeownership to your family.



FOUR STEPS WHEN CONSIDERING HOME OWNERSHIP

Step One: Consider the location of your home

- Do you have a home site selected? If yes:
- Where is it? City limits, in the county? Is the property zoned residential? Does the property have any restrictions?
- What is the value of the property?
- How much road frontage is there? Paved road?
- Is the property improved (city water/sewer; or, well, septic)?
- Are there any current structures on the property? Do they need to be moved or demolished?
- Are there any obstacles that must be removed to place the home?
- No idea where you are going to place the home? Don't worry, we will help!
 - We will get shoulder to shoulder with you to come up with the scope of work, the cost of everything and take the burden off YOU.

Step Two: Think about when you need to be in your new home

Our Builder is faster than stick built. But it **isn't** "instant"! It's a 90-day process once you arrive at Home Life for the very first time. Sometimes faster, rarely longer... but many factors can slow the process that none of us can control. For example, at certain times of the year factories can develop lengthy backlogs. So, if you order your home, it could be longer than 90-days because factories build on a first come, first serve basis. But that always means DON'T WAIT get started on the process so you can get your home ordered.

Consider the optimum move in time. Then we all will be able to focus on finalizing the financing approval and home design so that you can get the process started to meet that time frame.

Step Three: Think about your lifestyle

How you live determines a lot about the home that best suits you:

- Do you entertain frequently or have large family gatherings?
- Do you prefer large open floor plan with kitchen opening into living areas?
- Do you like a separate den and living room; or, just one large living area?
- Do you like informal dining like an eat-in kitchen or island seating; or, do you want a separate "formal" dining area?
- How many bedrooms do you need?
- How many bathrooms do you need?
- Do you have any furniture that requires extra large space?
 - A tall piece, like an armoire?
 - A king-sized bed?
 - Something heavy like a piano?



Many people say, "I will know it when I see it". Okay. Let's begin to paint that picture. Do you want your kitchen in the front of the home or the back? Do you want a back door or side door? Will you want a living room, dining room and den or a dining room and great room? If you had to choose where you wanted some extra space would it be in the kitchen and living areas or bedrooms and bathrooms. Make a list of things or of a look that you would like to be a part of your home as well as a list of things or of a look that you can do without.

Step Four: Think about your overall housing budget

Most new homebuyers get the cart before the horse. They focus on the price, but they need to focus on the value. Focus on the facts:

- Are you a cash buyer?
 - Then your budget is easy. Then you can determine what you can buy. But the amount of money you have still has limits.
 - You may afford a larger square footage, but you may give up certain amenities that are popular options.
 - Energy efficiency comes with a price tag. It may cost more today but it pays off in lower utility bills for years to come. Cash or finance buyers must pay the electric and gas bills and understand the cost of home ownership extends beyond the purchase price. By purchasing an energy efficient home, you can save hundreds of dollars every year.

- Are you financing your home?
 - How much have you saved for your down payment?
 - Do you have anyone that love you? Down payments can be either land, your money or from family members or friends...those that love you.
 - It's best to access your credit records in advance of visiting
 - Equifax, TransUnion or Experian (the three major services) are usually available to you at a nominal cost or free. The FICO score influences interest rate & thus monthly payments.
- Budget includes your monthly payment comfort zone. What can you comfortably pay monthly now?
- Don't forget you must pay homeowners insurance, property taxes and utilities. All of these impacts your monthly outlay. Most lenders require "escrow" for insurance & taxes.



Most people don't think about the overall cost of home ownership. But your budget must include monthly payment that generally includes added payments to the lender to cover your homeowner's insurance and taxes.

