THE CUSTOM HOME BLUEPRINT

Choose the Land. Shape the Vision. Build the Home.

Presented by Amy DeBusk

Phone Number
(916)705-2557

Our Website
www.amydebuskhomeloans.com

MORTGAGE MADE EASY

Welcome

Plan the Home Before You Build It

A successful custom home begins long before construction starts.

Building a home from the ground up is an opportunity to create a place shaped around your land, lifestyle, priorities, and future. It also involves a sequence of important decisions about location, site feasibility, plans, permits, professionals, financing, and timing.

The Custom Home Blueprint is designed to help you slow down, think clearly, and make those decisions in a thoughtful order. Begin with why you want to build. Define where and how you want to live. Then evaluate land, establish the home program, assemble your team, prepare the plans and permits, and create a financing strategy.

AMY'S PHILOSOPHY The goal is not simply to build a house. It is to create a home, on the right property, that supports the life you want to live.

How to Use This Planner

□ Complete the vision pages before searching seriously for land.
□ Revisit your answers with your family, architect, builder, and financing professional.
□ Use the land pages to compare sites by feasibility, not beauty alone.
□ Update the workbook as estimates, approvals, and timelines become clearer.

Your Blueprint at a Glance

Step	Focus	Outcome
1	Purpose	Define why you want to build.
2	Place	Choose the setting and land.
3	Feasibility	Study terrain, utilities, access, and restrictions.

4	Design	Translate your lifestyle into plans.
5	Team	Select qualified professionals.
6	Investment	Plan land, soft costs, construction, and reserves.
7	Financing	Match the capital strategy to the project.
8	Action	Build a realistic sequence and timeline.

PART ONE: BEGIN WITH YOUR WHY

The best custom homes begin with purpose, not a floor plan.

What makes building a custom home appealing to you now?

What have you been unable to find in existing homes?

If this home is a complete success, how will your everyday life be different?

Who does this home need to serve today and ten years from now?

FINISH THIS SENTENCE When our custom home is complete, I will know the journey was worth it because...

PART ONE: PICTURE LIFE IN YOUR FINISHED HOME

Imagine the experience of living there before choosing the details.

A perfect morning in our new home looks like...

The views, sounds, light, and surroundings I want to experience are...

The spaces where our family will naturally gather are...

The memories we hope this home and property help create are...

Twenty years from now, I hope I am grateful we planned for...

Let your desired way of living guide the land, orientation, layout, and long-term decisions.

PART TWO: WHERE DO YOU WANT YOUR DREAM HOME?

The right location is part of the design.

The Setting That Feels Right

□ Established suburb	□ Golf course community
□ Newer planned community	□ Near a lake, river, or ocean
□ Country or rural setting	□ Near trails or open space
□ Small town	□ Near family and friends
□ Mountain or foothill community	□ Near work, schools, or services
□ Wine country	□ Private or gated community

Cities, counties, or communities we are considering:

How close do we want to be to work, schools, healthcare, airports, shopping, and family?

What are our non-negotiables about the surrounding community?

What tradeoffs are we willing to make for privacy, views, acreage, or location?

PART TWO: DEFINE YOUR IDEAL LAND

A beautiful lot must also support the home you want to build.

Property Type

□ Finished subdivision lot	□ Lot with approved plans
□ Infill lot in an established area	□ Lot with plans and permits
□ Raw or unimproved land	□ Golf course frontage
□ Partially improved land	□ Waterfront or water view
□ Large acreage parcel	□ Mountain or valley view
□ Existing property to remove or replace	□ Equestrian or agricultural land

Land Preferences

Approximate lot size or acreage:

How much privacy, usable yard, or open land do we want?

What views, orientation, trees, or natural features matter most?

What property responsibilities are we comfortable with? (Road, well, septic, fire clearance, fencing, drainage, acreage.)

PART TWO: UNDERSTAND THE TERRAIN

The land's shape and conditions can influence design, cost, access, and risk.

What Does the Site Look Like?

□ Flat and open	□ Near a creek or drainage area
□ Gently sloped	□ Wetland or flood-zone concerns
□ Steep or hillside	□ Wildfire exposure
□ Wooded	□ Expansive or unstable soil concerns
□ Rocky	□ Limited access
□ Irregularly shaped	□ Unknown conditions

Site Questions to Explore

□ How much of the parcel is actually buildable?
□ Will grading, retaining walls, drainage, or erosion control be required?
□ Is there a geotechnical or soils report?
□ Are there flood, wildfire, environmental, habitat, or seismic constraints?
□ Can emergency vehicles, construction equipment, and material deliveries reach the site?
□ How will the home be oriented for views, privacy, sun, shade, and wind?

Terrain features we love - and concerns we need investigated:

PART TWO: UTILITIES, ACCESS & INFRASTRUCTURE

Site improvements can materially change the true cost of the land.

Item	Available?	Source / Location	Estimated Work or Cost
Public water or well	□ Yes □ No □ Unknown		
Public sewer or septic	□ Yes □ No □ Unknown		
Electric service	□ Yes □ No □ Unknown		
Natural gas or propane	□ Yes □ No □ Unknown		
Internet / communications	□ Yes □ No □ Unknown		
Public or private road	□ Yes □ No □ Unknown		
Driveway / site access	□ Yes □ No □ Unknown		
Stormwater / drainage	□ Yes □ No □ Unknown		
Fire hydrant / water storage	□ Yes □ No □ Unknown		

Look Beyond the List Price: A lower land price can be offset by wells, septic systems, utility extensions, road work, grading, retaining walls, or fire safety improvements.

PART THREE: LAND DUE DILIGENCE CHECKLIST

Investigate what can be built before committing your full capital.

□ Title report reviewed	□ HOA / design review rules
□ Legal access confirmed	□ Water availability
□ Boundary / topographic survey	□ Sewer or septic feasibility
□ Zoning and permitted use	□ Soils / geotechnical review
□ Setbacks and height limits	□ Flood and drainage review
□ Lot coverage / floor-area limits	□ Wildfire and insurance review
□ Easements and encroachments	□ Environmental constraints

Questions for the City or County

□ What may be built on this parcel under current zoning?
□ Which studies, approvals, impact fees, and permits may be required?
□ Are there moratoriums, utility limitations, development conditions, or special districts?
□ What is the current estimated review and permitting timeline?
□ Do existing plans or permits transfer, remain valid, and match our intended home?

Conditions that must be satisfied before we are comfortable proceeding:

PART THREE: PLAN THE CALIFORNIA LAND PURCHASE

In many custom-home projects, the lot is acquired or controlled before final plans and permits are completed.

Unless a California lot is being sold with suitable plans and current permits, a common path is to first purchase or otherwise secure control of the land, complete site-specific design and engineering, obtain required approvals and permits, select a qualified builder, and then close construction financing. The exact sequence varies by jurisdiction, property, seller, builder, and loan program.

IMPORTANT Before removing contingencies or closing, coordinate with qualified real estate, design, construction, insurance, legal, and financing professionals. Confirm that your intended home is feasible and that the property can support the planned financing.

Typical Planning Sequence

Step	Typical Milestone
1	Define the home and site criteria
2	Identify a lot and complete preliminary feasibility
3	Purchase or otherwise secure control of the land
4	Complete surveys, studies, design, engineering, and plans
5	Submit for approvals and permits
6	Finalize builder, contract, specifications, and total cost
7	Complete appraisal, underwriting, and construction financing
8	Close, begin construction, and follow the draw process

PART THREE: WAYS TO PURCHASE OR CONTROL THE LAND

Choose a strategy that preserves enough capital for design, approvals, reserves, and construction.

Approach	Why It May Help	Plan Carefully For
Cash purchase	Simple closing and no land loan payment; preserves speed and may create equity for later construction financing.	Avoid using every available dollar; keep funds for studies, plans, permits, deposits, reserves, and surprises.
Land or lot loan	Finances eligible land with a separate loan before construction.	Terms, down payment, property requirements, and payoff at construction closing vary.
Seller financing	The seller agrees to carry some or all of the land financing.	Use qualified legal and financial professionals; construction lender requirements and lien position matter.
Lot included with builder	A builder or developer controls the lot and sells the completed package or coordinates lot and build.	Understand deposits, allowances, change orders, ownership timing, and financing structure.
Purchase contract with contingencies	Provides time for defined investigations before closing.	Contingency terms and deadlines are negotiated; obtain appropriate professional advice.
Option or other site control	May provide time to investigate or pursue approvals before purchasing.	Availability and structure are transaction specific and require legal guidance.

Which land-acquisition approaches should we explore?

PART THREE: USING LAND EQUITY IN THE CONSTRUCTION PLAN

Land purchased before construction may become part of your equity contribution.

Many custom-home clients choose to pay cash for the land when practical, then seek to use eligible land equity toward the required contribution for construction financing. This can simplify the land purchase and may reduce the additional cash needed at construction closing.

The amount of recognized equity is determined by the lender and loan program and may depend on the appraised value, purchase price, ownership history or seasoning, existing liens, total project cost, completed value, borrower qualifications, and documentation. Land equity is not automatically treated as the full down payment.

Land Purchase Snapshot

Expected land purchase price:

Cash contribution or proposed financing:

Existing or planned liens against the land:

Cash we need to preserve for plans, permits, deposits, reserves, and construction:

Questions to resolve before closing on the land:

PART FOUR: FROM LAND TO BUILDABLE PLANS

Your design must respond to the site, local rules, budget, and construction method.

Pre-Construction Work

□ Boundary / topographic survey	□ Schematic design
□ Site feasibility study	□ Architectural plans
□ Soils / geotechnical report	□ Structural engineering
□ Septic / perc testing	□ Civil / drainage plans
□ Water or well evaluation	□ Energy calculations
□ Environmental review	□ Landscape / fire plan

Approvals & Permits

□ Planning / zoning approval	□ Utility approvals
□ HOA or design review	□ Encroachment / driveway permit
□ Building permit	□ Fire department review
□ Grading permit	□ School / impact fees
□ Septic / well permit	□ Other agency approvals

Who will coordinate the plans, agency comments, and permit process?

What must be approved before the builder can finalize price and timing?

PART FOUR: DEFINE THE HOME YOU WANT TO BUILD

Start with how the home needs to work before choosing finishes.

Home Program

Space / Feature	Quantity	Approx. Size	Priority
Bedrooms			□ Must □ Wish
Full / half bathrooms			□ Must □ Wish
Kitchen / prep kitchen			□ Must □ Wish
Living / great room			□ Must □ Wish
Dining space			□ Must □ Wish
Home office			□ Must □ Wish
Laundry / mudroom			□ Must □ Wish
Garage / workshop			□ Must □ Wish
Outdoor living			□ Must □ Wish
Guest / multi gen suite			□ Must □ Wish
Pool / spa			□ Must □ Wish
Other			□ Must □ Wish

Target heated square footage and stories:

What spaces should connect - and which need privacy?

PART FOUR: HOW DO YOU WANT THE HOME TO FEEL?

Use these descriptions to find the language that best matches your vision.

□ **Warm & Cozy** - Inviting rooms, layered lighting, natural textures, comfortable gathering spaces, and a relaxed sense of home.
□ **Bright & Airy** - Abundant natural light, open sightlines, lighter colors, generous windows, and an uncluttered feeling.
□ **Modern** - Clean lines, simple forms, minimal ornament, strong indoor-outdoor connections, and function-led design.
□ **Contemporar**y - Current design ideas blended for comfort and flexibility, often with mixed materials and open living.
□ **Traditional** - Timeless proportions, classic details, defined rooms, symmetry, elegant finishes, and enduring craftsmanship.
□ **Craftsman** - Human-scale spaces, deep rooflines, built-ins, detailed woodwork, natural materials, and visible craftsmanship.
□ **Farmhouse** - Welcoming gathering spaces, practical details, warm wood, simple cabinetry, and an easy relationship to the land.
□ **California Casual** - Relaxed sophistication, warm neutrals, natural materials, large openings, and effortless indoor-outdoor living.
□ **Mediterranean** - Stucco, tile roofs, courtyards, arches, shaded outdoor spaces, texture, and a strong connection to climate.
□ **Luxury** - Custom details, premium materials, generous scale, seamless technology, and enduring quality rather than trend alone.

Our home should feel like...

PART FIVE: DESIGN THE DETAILS THAT IMPROVE DAILY LIFE

Small, intentional features can make a custom home feel truly personal.

Comfort, Convenience & Organization

□ Walk-in or working pantry	□ Whole-house water filtration
□ Prep kitchen / scullery	□ Instant hot water
□ Coffee or beverage bar	□ Pet wash / feeding station
□ Appliance garage	□ Hidden charging drawers
□ Laundry chute	□ Custom closets
□ Laundry on each level	□ Seasonal storage
□ Mudroom / drop zone	□ Garage organization
□ Central vacuum	□ Whole-home sound

Property & Lifestyle Features

□ Pool / spa	□ Guest house / ADU
□ Outdoor kitchen	□ Golf cart garage
□ Covered outdoor room	□ Equestrian facilities
□ Garden / greenhouse	□ Wine room / cellar
□ RV / boat parking	□ Home gym / sauna
□ Detached shop or studio	□ Safe room / storm shelter

Features unique to the life we want to create:

PART FIVE: EFFICIENCY, RESILIENCE & FUTURE READINESS

Plan systems early so they can be integrated into the design.

Energy & Comfort

□ Solar panels	□ Enhanced insulation / air sealing
□ Battery backup	□ Tankless or heat-pump water heater
□ High-performance windows	□ Smart thermostats
□ Heat pump HVAC	□ Passive solar orientation
□ Mini-split zones	□ Skylights / solar tubes
□ Whole-house fan	□ EV charging

Resilience & Long-Term Use

□ Fire-resistant materials	□ Step-free entry
□ Defensible-space plan	□ Wider doors / halls
□ Backup water / generator	□ Curbless shower
□ Low-maintenance exterior	□ Elevator-ready space
□ Accessible main-floor suite	□ Flexible multi-gen rooms

Systems we want priced now, even if installed later:

How should the home adapt as our family, mobility, work, or technology changes?

PART FIVE: CREATE YOUR CUSTOM HOME INSPIRATION BOARD

Collect ideas that reveal patterns in architecture, space, materials, and landscape.

LOOK FOR THE BIG PICTURE Save examples of complete homes and site plans, not only individual rooms. Notice rooflines, window placement, indoor-outdoor flow, orientation, scale, and how the home sits on the land.

ARCHITECTURE & EXTERIOR

LAYOUT & FLOW

INTERIORS & MATERIALS

LANDSCAPE & OUTDOOR LIFE

Patterns I notice across my inspiration:

PART SIX: BUILD THE RIGHT CUSTOM HOME TEAM

The right professionals help turn site conditions and ideas into a buildable, financeable project.

Role	Name / Company	Contact	Status
Mortgage advisor			◻ Need ◻ Chosen
Land real estate professional			◻ Need ◻ Chosen
Architect / residential designer			◻ Need ◻ Chosen
Civil / structural engineer			◻ Need ◻ Chosen
Geotechnical professional			◻ Need ◻ Chosen
Surveyor			◻ Need ◻ Chosen
General contractor / builder			◻ Need ◻ Chosen
Permit consultant			◻ Need ◻ Chosen
Insurance advisor			◻ Need ◻ Chosen
Title / escrow professional			◻ Need ◻ Chosen
CPA / legal advisor			◻ Need ◻ Chosen

Who will be the central coordinator for the project?

PART SIX: BUILDER INTERVIEW CHECKLIST

Use consistent questions so experience, scope, pricing, and communication are easier to compare.

□ Are you properly licensed, insured, and experienced with similar custom homes and site conditions?
□ When should you become involved in design and value engineering?
□ Who will supervise the site and communicate with us day to day?
□ What is included - and specifically excluded - from your preliminary estimate?
□ How do allowances, selections, change orders, and owner-supplied items work?
□ How do you coordinate plans, engineering, permits, inspections, and corrections?
□ What site work, utility work, landscaping, or off-site improvements are excluded?
□ How do construction draws, inspections, lien releases, and supplier payments work?
□ What is the realistic pre-construction and construction timeline?
□ What could materially change the price or schedule?
□ What warranty and post-completion service do you provide?
□ May we speak with recent clients and visit completed or active projects?

Questions unique to our land, home, or financing:

PART SIX: COMPARE BUILDER PROPOSALS

Compare completeness and risk, not only the bottom-line number.

Criteria	Builder 1	Builder 2	Builder 3
Relevant custom home experience			
Site work experience			
Total proposed price			
Scope completeness			

Allowances / exclusions			
Schedule			
Payment / draw process			
Change order process			
Warranty			
References			
Communication fit			
Lender compatibility			
Overall confidence			

What is not directly comparable between the proposals?

Which builder best understands the land, vision, and financial guardrails?

PART SEVEN: PLAN THE TOTAL PROJECT INVESTMENT

The true investment includes land, pre-construction work, site development, construction, financing, and reserves.

Project Category	Initial Estimate	Revised Estimate	Paid / Due
Land purchase / payoff	$	$	$
Closing / title / legal costs	$	$	$
Survey / soils / feasibility	$	$	$

Architecture / design	$	$	$
Engineering / consultants	$	$	$
Permits / impact fees	$	$	$
Clearing / grading / drainage	$	$	$
Road / driveway / access	$	$	$
Water / sewer / septic / well	$	$	$
Electric / gas / communications	$	$	$
Vertical home construction	$	$	$
Allowances / selections	$	$	$
Pool / landscape / exterior	$	$	$
Financing / interest / closing	$	$	$
Temporary housing / storage	$	$	$
Contingency / reserves	$	$	$

PART SEVEN: MAKE THE NUMBERS SUPPORT THE VISION

Set decision guardrails before design and construction choices multiply.

What total amount are we comfortable investing in land and construction?

How much cash do we want to preserve after closing?

What monthly housing payment feels sustainable after completion?

Which features protect the home's function, durability, and long-term value?

What could be simplified, substituted, or completed later if costs rise?

Decision Guardrails

□ Do not approve a design or scope change without understanding cost and schedule impact.
□ Keep contingency and required reserves separate from optional upgrades.
□ Track land, soft costs, site work, vertical construction, and owner purchases together.
□ Revisit the why before removing a feature that solves a core lifestyle need.

PART EIGHT: EXPLORE LAND & CONSTRUCTION FINANCING

The structure should match the land, plans, builder, timeline, available cash, and completed value

Approach	How It Generally Works	May Fit When
Cash land purchase	Purchase the lot without financing, then seek construction financing later.	Speed, simplicity, and potential eligible land equity.
Land / lot loan	Separate financing for eligible land before construction.	Preserving cash while plans and approvals are developed.
One Time Close construction to permanent	Construction and permanent mortgage are arranged in one closing, subject to	Reducing the need for a second mortgage closing.
Two Time Close construction loan	A construction phase loan is followed by a separate permanent mortgage.	Projects needing flexibility between construction and permanent financing.
Builder owned lot / package	Builder coordinates or owns the lot and construction under the purchase structure.	A more integrated land and build experience.

Important: Construction financing is commonly based on the land, approved plans and specifications, builder contract, total project cost, appraisal of the completed home, borrower qualifications, and required reserves. Programs and terms vary.

PART EIGHT: PREPARE FOR THE FINANCING CONVERSATION

Early guidance can help you avoid buying land or designing a project that does not fit the future loan strategy.

Information to Gather

□ Land listing or purchase contract	□ Preliminary plans / specifications
□ Title / vesting information	□ Builder proposal / contract
□ Land loan statement, if any	□ Soft costs already paid
□ Available cash and asset statements	□ Permit and approval status
□ Income documentation	□ Target construction timeline
□ Credit and debt overview	□ Expected completed-home use

What matters most: preserving cash, payment comfort, rate certainty, speed, or flexibility?

How much land equity or cash contribution do we expect to have?

What costs have already been paid, and how are they documented?

What questions do we want Amy to help us answer?

PART NINE: CREATE YOUR CUSTOM HOME TIMELINE

Allow time for feasibility, design, agency review, builder pricing, underwriting, and construction.

Milestone	Target Date	Actual Date	Owner / Notes
Clarify vision and location			
Meet financing professional			
Identify and investigate land			
Secure / purchase land			
Complete surveys and studies			
Select architect / designer			
Complete schematic design			
Finalize plans / engineering			
Submit permits / approvals			
Select builder / finalize contract			
Complete appraisal / underwriting			
Close construction financing			
Begin construction			
Major phase inspections / draws			
Final inspection / occupancy			
Move in			

PART NINE: YOUR FIRST 90 DAYS

Focus on the decisions that clarify feasibility before committing deeply to design or land.

My clearest custom-home goal is...

The location and property type I want to explore first are...

The biggest unknown I need to resolve is...

#	Action	Owner	Date
1			
2			
3			
4			
5			
6			

My Non-Negotiables

Questions Still to Answer

WORKSHEET: COMPARE POTENTIAL PROPERTIES

Use one row per property and attach detailed due-diligence notes separately

Criteria	Property 1	Property 2	Property 3	Property 4
Address / APN				
Asking price				
Lot size / usable area				
Setting / views				
Terrain / grading				
Utilities				
Access				
Zoning / restrictions				
Plans / permits included				
Site work concerns				
Insurance concerns				
Estimated total basis				
Overall confidence				

The property that best supports our vision – and why:

NOTES: IDEAS, DECISIONS & QUESTIONS

Use this page during land, design, builder, and financing conversations.

TURN THE VISION INTO A BUILDABLE PLAN

Every successful custom home begins with the right land, a clear vision, and a coordinated strategy.

You have taken an important step by defining why you want to build, where you want to live, what the land must provide, and how the finished home should support your life.

When you are ready to explore what may be financially possible, Amy DeBusk Home Loans can help you think through land acquisition, eligible land equity, One-Time Close construction-to-permanent financing, traditional construction loans, completed-value considerations, and the documentation needed to prepare for underwriting.

LET'S EXPLORE WHAT'S POSSIBLE: Schedule Your Complimentary Custom Construction Planning Session

Together, We Can Review

□ Your dream-home vision, location, and land criteria
□ The proposed land purchase and available equity or cash contribution
□ Plans, permits, builder proposal, and total project investment
□ One-Time Close and other construction financing options
□ Payment comfort, reserves, timeline, and completed-value considerations
□ A personalized roadmap for your next steps

The goal is not simply to finance construction. It is to create a strategy that supports the land, the home, and the future you are building.

Amy DeBusk Home Loans

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