HOMEOWNER CONSTRUCTION GUIDE

The primary stages of construction are as follows:

1. Permitting

Permitting is a fairly straightforward process. It requires completing the necessary paperwork at local building inspections & city offices, as well as submitting pertinent plans for inspection. If the home will be located in an area where public sewer is not available, a septic tank permit will have to be obtained. This requires an on-site inspection by local Environmental Health Department, which can take from one to six weeks, depending on their current work schedule.

2. Site Preparation

Site Preparation includes site grading and pre-foundation work (footing). The time required to complete this step is usually less than two weeks, depending upon the size of the lot and the amount of preliminary grading required. During this phase, we are primarily focused on creating a home site that will protect against potential drainage issues.

3. Foundation & Framing

During this phase, the foundation is built, the home is framed, the exterior doors and windows are installed, and the siding is installed. This phase typically takes four to five weeks to complete on average. During this phase, the appropriate

Building Inspection offices will perform a footing inspection and a framing & window inspection.

4. Rough-Ins—Electrical, Plumbing, Insulation, & HVAC

The Rough-In phase sometimes begins before the foundation and framing phase is complete, as once the home is under-roof, the plumbing and HVAC system can be roughed-in, but we wait until after the siding is up to have the electrical rough-in completed. After the plumbing, HVAC, & electrical rough-ins are completed, the building inspector performs an inspection. Upon passing the inspection, the home is insulated and then an insulation inspection is performed. This phase will typically take four to five weeks.

5. Drywall, Trim Work, Painting, & Flooring

Once the insulation inspection is approved, then we begin installing the drywall into the home. Drywall is a two step process. First, the pieces of sheetrock are 'hung,' which refers to nailing pieces of drywall on the walls & ceilings throughout the home. Then, the drywall is 'finished,' which refers to applying a joint compound to the cracks and nail holes to give the drywall a smooth finish. Ceilings are typically daubed, which is a textured look. Once the drywall is completed, the home is trimmed out, which mean installing interior doors and wood trim work, such as baseboards. After the trim work is completed, the home will be painted, the cabinets installed, and flooring will be installed in the bathrooms and kitchen area and the driveway work will be completed. This is one of the longer phases taking seven to eight weeks.

6. Finishes—Electrical, Plumbing, Insulation, HVAC, Landscaping, & Flooring

During the Finishing Phase, the electrician returns to finish wiring the home and
installing light fixtures, the plumber returns to install toilets, sinks, & faucets, the

HVAC contractor returns to install the remainder of the heating & cooling system,
and the flooring company finishes installing the type of flooring requested by the
buyer. On the outside of the home the final grading is completed and the yard is
sown. Usually by the end of this phase, we are ready to set a closing date with the
buyer's attorney and bank. This phase takes from six to seven weeks to complete.

7. Clean up & Inspections

The Clean up & Inspection Phase is the final and can be the most rushed phase of the construction process because everyone is excited about the completion of the process. However, there are a couple of items that can really help everyone.

After our company has cleaned the home, a walk-through needs to be scheduled. During the walk-through, we will inspect the home together, seeing if any area needs to be addressed. From the walk-through, we create a 'punch list' of items which need to be addressed. Once we have a finalized punch list, we can give you an idea of the time required to complete the list. In most cases, we can repair the items within a week's time. Once we complete the items, we are ready to close on the home, which usually has already been scheduled. When scheduling the closing, time for the walk-through and necessary repairs should be accounted for. Remember, however, that you have a one year warranty from date of closing,

so all repairs need not be completed before closing, unless you desire them to be.

Some buyers are fine with going ahead and moving in and then we can schedule the repairs. This is a decision for the buyer to make.