

Live Different.







Step by Step Guide to Building on Your Lot

UNDERSTANDING THE PROCESS

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Step 2: PRE-CONSTRUCTION

Investment Analysis / Homesite Development

Financing

Purchase Agreement

Selections Meeting

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Step 4: CLOSING

Pre-Settlement Orientation & Punch Out

Settlement

Step 5: POST CLOSING

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IS BUILDING OFFSITE FOR YOU?

With many successful years of building homes in our branded communities, we are proud to offer Horizon by Burkentine Builders. Horizon is our building process for construction on your homesite. We offer a variety of home plans, options, and price points to meet your specific needs.

Knowledgeable Land and Construction Professionals

Let our land and construction professionals guide you through the homesite buying experience. With our trusted team, finding a homesite that fits your needs and investment level is now stress-free. Our land specialists will help to eliminate many of the unknowns prior to you purchasing a homesite. This will afford you peace of mind that your home can be built within budget and on-time.

Custom Home Quality at An Affordable Price

Building a new home on your homesite can be a very fun and memorable experience. A large part of our success is credited to the established, long term contractors on our team. As part of our Build Burkentine team they are here to ensure our high-quality standards are always met. Our efficient new construction planning and building process will guide you every step of the way.

Proven Home Plans

Our proven home plans are created by our home designers to reflect the wants and needs of today's buyers. Your voice is an important factor in designing your new home and we are here to bring your ideas to fruition.

Personalization

Our design center is where your dreams are brought to life. Our friendly, experienced design consultants will guide you through a gallery of choices.

FREQUENTLY ASKED QUESTIONS

* Where will you build?

We currently build homes in Southern – Central Pennsylvania and in Maryland's Northern Baltimore, Harford, Carroll and Frederick Counties

* What will be included in your base home price?

Our base price includes constructing the home on your homesite using licensed professionals. Ask for our standard home features for a complete list of features. The price does not include site development expenses such as landscaping (sod, irrigation, shrubs), driveway, utility connections, tree clearing, grading, fill dirt, surveys, land preparation, storm water management, etc. Additional features to personalize your home are also available for purchase.

What is the approximate cost for site development expenses and who manages these activities?

Each site offers a unique set of variables that need to be evaluated to determine your actual costs. As a general rule of thumb, expect to invest between \$25,000 - \$45,000 for homesite development items.

♠ Do I have to own a homesite before I can begin the process?

No. If you have a lot in mind, or need help finding one, our team can help you find just what you are looking for.

♠ Will Burkentine buy the homesite before construction commences?

When a piece of land is found, we use the well crafted and efficient construction loan process. This allows us to help you contract the lot and the home and have one settlement, also known as, "A one time close."

Do you allow homebuyers to work on the home during construction i.e. flooring, plumbing, and electrical?

Unfortunately for quality and insurance purposes we must use our approved trade partners to keep the home under warranty and per best practices.

What type of financing is most commonly obtained for construction?

You will either obtain a construction only loan (if you own the lot), construction-to-permanent loan, or pay cash. Construction loans are secured before the project begins and are used to fund all building activities and often, the purchase of the homesite. Construction loans have different qualifying standards as well as different rules from lenders. More information is available upon request.

*Which plans do you offer Offsite?

We offer most of our plans, which can be found at www.Burkentine.com.

Will you build from my house plans?

Bring your ideas! We can help you bring your plan of a new home to life. We have a design team that can take any plan and bring it to life! Each home package includes a custom drawn home plan specific to your homesite.

A How long will the project take to complete?

The entire process is based on many factors. From the contract signing to the start of construction, final selections, plan reviewal, securing and settling your construction loan, obtaining permits and the actual construction can range depending on the complexity of the project.

My lot requires a well, septic system and storm water management. Will you help me navigate the process of design, permitting, and installation?

Yes. Our land specialists will handle the entire process for you. We have State certified resources that can handle the site evaluation, septic design, and installation of your system.

UNDERSTANDING THE PROCESS

Step 1:

FIND A HOMESITE

If you do not already have one, we can offer our assistance by providing you with our team of Realtors and land professionals who can help you find a location for your home. When choosing a site for your new home, there are a variety of things to consider that may impact construction feasibility. There are no perfect building sites; most will require some type of improvements, but rest assured that we have you covered. Our land experts can guide you each step of the way. The goal is providing insight to the costs associated with building improvements for your specific lot, and to minimize them where possible.

PHOTO BELOW

In the photo below you will find our "Form-a-Drain" basement water control system. This system runs under the home allowing water in while keeping it out of your basement. Between this and the water proofing on your foundation walls, you are sure to have a dry basement.

Step **2**:

PRE-CONSTRUCTION

Before we break ground on your new home, there are several things to consider along the way to assure that you have all the pieces in place.

NVESTMENT ANALYSIS

You'll have an opportunity to meet with your Sales Manager to complete an investment analysis of your new home. We can narrow down your investment to include all the features that are uniquely important your family. This will ensure that your project stays on budget before you make any financial commitment to purchase.

HOMESITE DEVELOPMENT

Each site offers a unique set of variables that need to be understood to determine your actual costs. As a general rule of thumb, expect to invest between \$25,000 - \$45,000 for homesite site development items. Burkentine will manage site related activities and provide a budget for these expenses in the pricing phase.

FINANCING

You will either obtain a construction-only loan (if you own the lot already), construction-to-permanent loan, or pay cash. Construction loans are secured and settled before the project begins and are used to fund all building activities and often times the purchase of the homesite. Often times, the lot and new home construction are combined to reduce the cost of closing on each separately. Construction loans have different qualifying standards as well as different rules from lenders. We have trusted professionals ready to guide you through the process.



PURCHASE AGREEMENT

This is the moment where we formally agree to partner together in building your dream home. It starts the sequence of steps that bring your dream to reality. This is the point where you finally get to exhale and relax...you just hired the region's premier home builder to sweat the details so you don't have to.

*** SELECTIONS MEETING**

Our design studio is where you'll bring your dreams to life. Our friendly, experienced design consultants will guide you through a gallery of choices to help you create the home you desire and love.

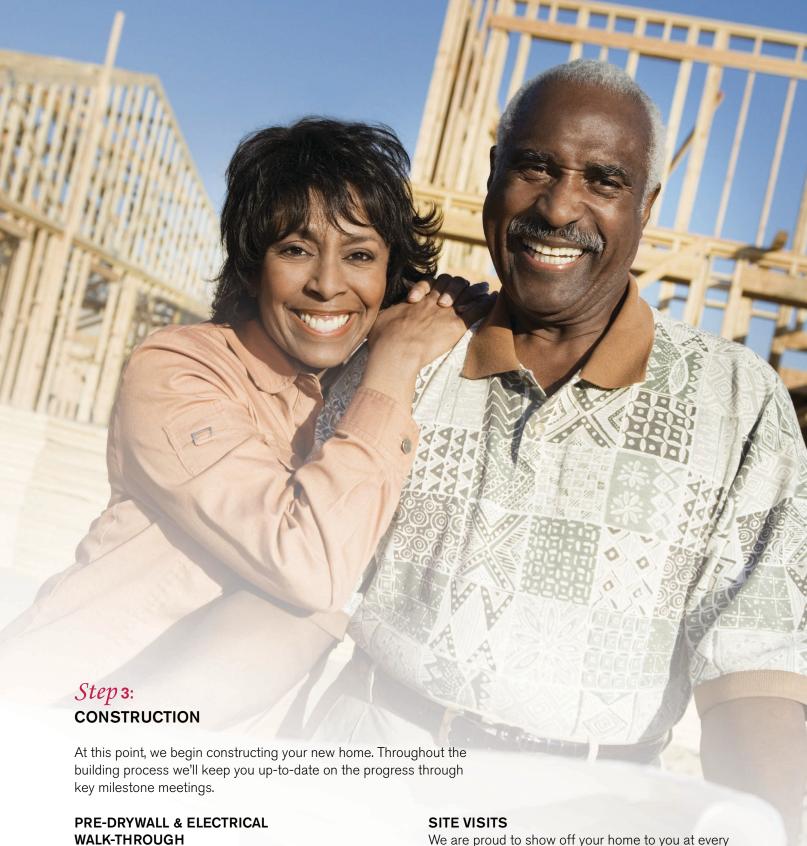
We offer many choices, so make sure you go over your Selections Guide provided by your Sales Consultant and visit the many models in our communities before this appointment, so you have a general idea of what choices are available to you. If you have any questions, feel free to contact your Sales consultant.

ARCHITECTURAL REVIEW/PRE-CONSTRUCTION MEETING

Once your final selections have been completed, your project manager will review your home plans in detail with you to ensure every detail has been captured. We will meet on site to finalize home placement and discuss site related items.

♠ INITAL SETTLEMENT (CONSTRUCTION LOAN OR CASH)

This is the final step prior to construction. Your lender will have provided terms of your loan, draw schedule and conditions to our preferred settlement company, Yorktowne Real Estate Settlement Services Inc. They will settle your construction loan or cash sale.



The framework and rough mechanicals are in and your house is beginning to look like a home. Now you get to walk through it for the first time with your Construction Manager and Electrician. During the Pre-Drywall Walk-through you will review and confirm your lighting placement and get a chance to ask any questions about the construction thus far.

We are proud to show off your home to you at every available opportunity. Just give your Construction Manager a heads-up so that they can meet you on site and review the progress on your new home with you. Of course, safety is first. Please keep in mind that this an active construction zone.



Step 4:

CLOSING

PRE-SETTLEMENT ORIENTATION

Your dream home is complete! We walk you through your new home and educate you on how it operates, providing tips to keep it looking and functioning like new for years to come. You have seen your home come alive through every milestone of the building process. At your Pre-Settlement Orientation we are proud to reveal your beautiful new home crafted by Burkentine Builders. Your Construction Manager or Foreman will walk you through your home and educate you on how your new Home operates,

warranty procedures, and recommended home maintenance. This also serves as an opportunity to note any adjustments or touch-ups necessary. Most, if not all, of these items will be completed in time for your Settlement meeting.

FINAL SETTLEMENT

The final step is what we refer to as a "soft close" where we review some final maintenance items and review the warranties one final time. Then we give you your new home keys!

Step **5**:

POST CLOSING

YOUR FIRST YEAR

There's only one thing more satisfying than building a high-quality home, and that's surprising our homeowners with our strong commitment to customer service. We know how your new home works and performs and even how it needs to acclimate to its environment. We understand the typical adjustments that will need to be made to ensure optimal performance of your new home. Towards the end of your first year, we will schedule a time to service those items covered under the one-year warranty.

WARRANTIES BEYOND ONE YEAR

We are proud of the care and quality built into each of our homes. Our Homeowner's Manual explains our construction standards and provides maintenance guidelines on what you can do to maintain the quality and performance of your new home, along with your warranties beyond the first year. You'll be ready to take the helm of your dream home – with confidence in its quality and knowledge of its operation, to keep it performing at its best.



