

BUILD ANYWHERE

A Step by Step Guide



CMS HOMES LLC

ONLY THE BEST

You have decided that you want to build a new home but don't want to build in the "typical" builder community? Our Build Anywhere program may be just what you need. In this guide, we'll explore the step by step process to building on your own lot or land. Lets get started.



FIND A LOT

Step 1: Find a Lot

This is where you can talk about your ideas. Discuss budget range. You tell us what type of home you would like to build and what type of lot or land you would like to build it on. We will likely ask you additional questions as well. Our main goal during this meeting is to meet with you and discover the way YOU would like to live in your new home and the budget range you are comfortable with.

Step 2: Research Builders

Now its time to find that lot or land that's the perfect fit for you. Its always a good idea to look at several options then narrow down your choices from there. Here are a few tips to consider in your search:

- Check the school district including Elementary School boundaries if you have little ones.
- If you are going to commute, check out and compare driving times. Remember that sometimes closer doesn't mean a faster commute.
- The age and value of homes in the neighborhood matter. In this case, it's better not to be the biggest! Pick a neighborhood where your home will be equal not greater than the value of the other homes.
- Make sure the neighborhood you are building your new home in has proper covenants and restrictions. Are the placement of commercial vehicles and trailers regulated? What about ATVs and other vehicles? Are they allowed on streets or vacant lots?

Step 3: Initial Conversation

Once you've narrowed your choices and before you commit to purchase, its time to have a site meeting. We may help you identify some site conditions that could impact cost of construction and even what can be constructed. These site conditions can include:

- Tree removal
- Soil removal, fill, or unusual soil conditions (i.e. rock, sand, clay soils, etc.)
- Any flood plain on lot (may require LOMA depending on county flood plain manager)
- Drainage issues
- Utility locations and distance to home location (Water, sewer, electric, gas)
- Cost of utility tap fees (i.e. removal of trees or dirt from site, utility locations, drainage, etc.)
- Adequate topography for walk out basement

Step 4: Design

If you already have plans or want to use ours then great, we're ready to move to the next steps. If not, then we offer several options:

- Use one of our existing plans at no additional charge.
- Modify one of our existing plans. There may be a design fee depending on the level of modification. If there is a design charge, it will be credited back to you if CMS Homes LLC builds your home.
- Do a “one of a kind” custom home design based upon your desired budget. Design fees will apply. However, those fees will be credited back to you if CMS Homes LLC builds your new home.

Step 5: Final Estimate

We'll put together a precise estimate that takes into account every aspect of building on your own lot or land. You'll then have time to review it and make sure its right for you!

NEW HOME WARRANTY

Step 6: Explanation of New Home Warranty

CMS Homes offers a third party 10 year limited warranty which includes:

- 1-year materials and workmanship.
- 2 years on home delivery systems.
- 10 Year structural.

What is and isn't covered is covered in detail in the New Home Warranty Booklet.

CONTRACT

Step 7: Contract

If everything looks good after your review of the final estimate, we enter into an agreement detailing the pricing and specifications of your new home. You are now on your way to your beautiful new home!

Step 8: Construction Financing

CMS Homes LLC helps take the burden of obtaining construction loan off of you through our “Easy Build” Program. Basically, you provide 10% of the cost of new home and lot in either cash or lot equity (Value of lot minus your lot loan). The lot is conveyed to CMS Homes LLC and your equity in the lot can be part or all of the 10% deposit required. The Easy Build Program requires a satisfactory pre-construction appraisal of the lot and house and lenders commitment for your permanent financing when the home is complete. We'll put together a precise estimate that takes into account every aspect of building on your own lot. You'll then have time to review it, and make sure it's right for you!

Step 9: The Build

- Prepare construction site, and pour foundation
- Construct rough framing
- Complete rough plumbing, electrical and HVAC
- Install insulation
- Complete drywall and interior textures; start exterior finishes
- Finish interior trim; install exterior driveways and walkways
- Install hard-surface flooring and countertops, and complete exterior grading
- Finish mechanical trims; install bathroom fixtures
- Install mirrors and shower doors, finish flooring, and complete exterior landscaping
- Final walkthrough with builder

**YOUR DREAM
HOME'S READY!**

*Step 10: Your New Dream
Home's Ready for YOU!*