

The Ultimate Guide to Building a House



FOREWORD

If you're ready to build a home but you're not sure where to start, this guide is for you! Building a home is complex and, like many large undertakings, it can be a challenge to know what to do first and how the process will unfold. Being overwhelmed and short on time stops many would-be new home builders from perusing building their dream home. But it doesn't have to!

In this guide, you'll learn what to do first and the subsequent steps to make building a home less stressful. You'll also learn what to expect along the way and tips and secrets to minimize your level of responsibility and speed up the process. You want your house to be built without worry, while you carry on with life and enjoy the process (and so do we!).

CMS Homes, LLC, has been building homes in the Troy, Missouri, area for over twenty years. We have worked diligently to perfect our unique process so that it's easy, budget-friendly, and carefree for our customers. In addition to a streamlined process, we are known for our high-quality craftsmanship and home-design flexibility that many other builders do not offer. It is our goal to make your new home investment experience the best it can be and provide education, advocacy, and reliable communication.

We encourage you to read this guide thoroughly, utilize the checklist as you plan, and move forward with building your dream home with us in your ideal community or anywhere within a 50-mile radius of Troy, MO.

All the best,

The CMS Homes Team

TABLE OF CONTENTS

Ch. 1: Obtain Financing	1
Ch. 2: Meet Builders & Get Estimates	2
Ch. 3: Choose Your Home's Location	5
Ch. 4: Design Your Home	6
Ch. 5: Visit Your Homesite	8
Ch. 6: Construction Loan vs. Easy Build Financing	9
Ch. 7: Finalize Design & Learn About Warranties	10
Ch. 8: Build Agreement	11
Ch. 9: Meet Your Project Manager	12
Ch. 10: Releases & Documents	13
Ch. 11: Homesite Preparation	14
Ch. 12: The Build	15
Ch. 13: Final Walk-throughs and Inspections	17
How to Build a Home Checklist	18
Notes	21
FAQ	22
In Closing	26



Obtain Financing

Contrary to what you might think, meeting with architects and builders is not the first step when building a home. Obtaining financing and securing a final mortgage amount that's been through the early stages of underwriting is at the top of the list.

Obtaining financing will give you a realistic goal and spell out exactly what you can afford. It's awful to start looking at homes and get your heart set on one or two only to find out that you can't afford it, or worse, you put down a deposit and then find out you can't get a mortgage for the amount you need.

As tempting as it is, you can window shop, but don't commit to anything or get your heart set on a home until you meet with lenders and go through the approval process. The mortgage process can be lengthy, depending on the lender you work with, so we recommend finding a local lender you can meet in person, someone who knows the area and can simplify the process.

Once you have an underwritten loan approval and a mortgage range, then it's time to meet with builders, knowing fully what you can afford.

◆◆ HOME BUILDING SECRET TO SUCCESS

Don't get a construction loan.

Do not start the construction loan process until you've met with different builders. It is a lengthy and time-consuming process that can slow your home build down significantly. In fact, you can eliminate the construction loan altogether when working with CMS Homes. Our one-of-a-kind [Easy Build Program](#) eliminates the need for a construction loan and streamlines the buying process, just as if you were buying a move-in ready home.



Meet Builders & Get Estimates

At this point, you've done your research and obtained a mortgage amount or financing. Now it's time to sit down with local builders and get a few estimates. This part of the process can be time-consuming as it takes a while to tour model homes, meet with builders, architects, and designers, and get a feel for the best home-building partner for you. It's possible you've already met with a few builders and have narrowed it down to select favorites. During the estimate process, ask a lot of questions and get answers in writing. You want full transparency and no surprises.



During the estimate process, it's not all about the pricing, you'll want to firm up answers to other questions, such as:

- ✔ How firm or accurate is the estimate you are holding?
- ✔ Is the initial estimate your final price or is there another step to get to the final, written estimate?
- ✔ How much of a deposit do you need?
- ✔ Do you need a construction loan?
- ✔ What's included in the pricing and how do they handle extra costs?
- ✔ How do you know there won't be hidden costs?
- ✔ When does the estimate turn into the builder's agreement?
- ✔ Do you need to find an architect or home designer?
- ✔ Do you need your own interior designer?
- ✔ What is the builder's step-by-step process?
- ✔ What happens when something changes or isn't going to plan?
- ✔ What about the timing from the start to the move-in date?
- ✔ What is under warranty and for how long?
- ✔ How many people will be involved in your project and what will you be expected to do?
- ✔ What about the timing from the start to the move-in date?
- ✔ What happens if the project runs behind schedule?

When you work with CMS Homes to build a new construction home, we begin with a no-obligation, no-pressure conversation to discuss things like desired interior and exterior features, your budget, lender's information, a homesite location, and anything else concerning your potential new home. You walk away from that conversation with a free, comprehensive estimate so you know what you can afford and where we can adjust the build up or down. We pay close attention to your budget and don't talk you into going over your approved mortgage amount.

HOME BUILDING SECRET TO SUCCESS

Consolidate your architect, home designer, and builder into one!

With CMS Homes, you don't need to find, hire, and pay a separate architect, designer, and builder, and you don't have to manage all the details. We are a one-stop home-building company with dozens of beautiful pre-drafted, customizable home plans to choose from, in-house specialists to help you design the interior and exterior of your home, and a project manager who manages all the details of your build.

HOME BUILDING TIP

Learn about customizations and costs upfront.

Get a solid answer (in writing if need be) from potential builders on how many customizations you're allowed to make to their home plans and how costly they will be — before you sign anything.

At CMS Homes, we allow you to move walls, add windows, and customize nearly anything, as long as those customizations meet code requirements for the community you choose. We also provide transparent estimations for those changes upfront — you'll get no costly surprises from us!



CHAPTER 3

Choose Your Home's Location

Your new home's lot or parcel of land should be part of the estimate from Step 2, but maybe you've been torn between a couple of different lots. Now's the time to finalize that selection. You'll either select a lot in a builder's community, buy your own parcel of land, or maybe you already have a lot you want to build on.

If you have your own parcel of land, whether inherited, you've purchased it already, or are closing on the land, many builders will not build homes on the homeowner's land. You need to know this upfront. CMS Homes WILL build anywhere!

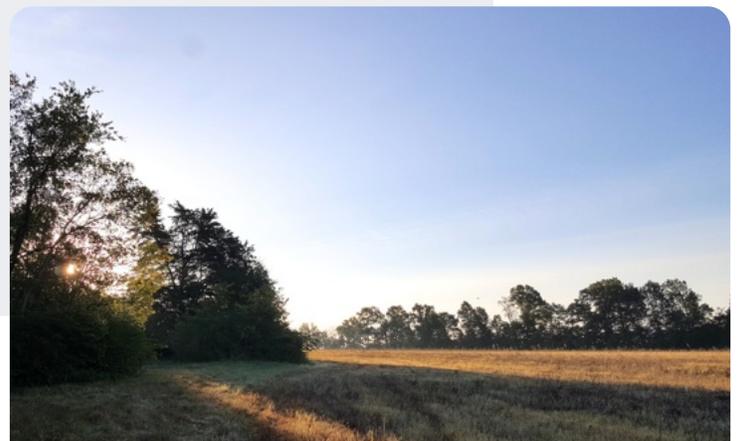
Once you choose your home's location, get it built into the estimate, and move on to the design phase.

HOME BUILDING TIP

Narrow your selection of builders fast.

Before you get into a full-blown home estimate, find out if the builders you're considering will build on your land if that's what you're hoping for, or learn where they build and which lots are left, and visit those lots before you start the estimation process. You may not like the communities they build in or realize they simply aren't flexible enough.

CMS Homes will build your home in one of our communities or, as part of our [Build Anywhere](#) process, on any land you want to build on, as long as it's within 50 miles of Troy, Missouri.



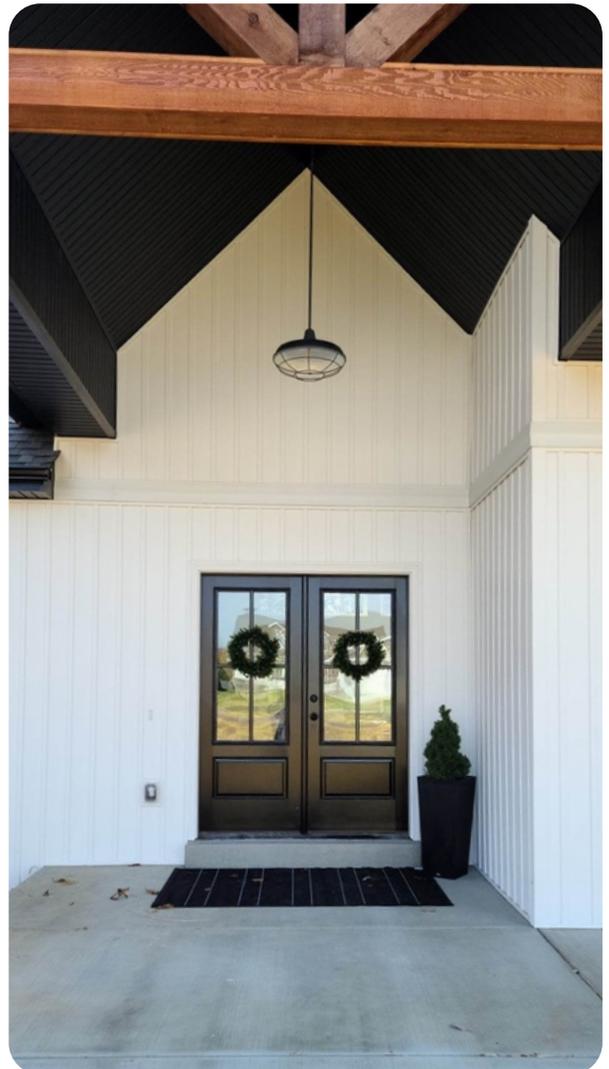


Design Your Home

Are you building a completely custom home, or would you rather customize an already-existing home plan? Most people go into home building with the idea that they want to design their home from scratch. However, most builders have done the hard work for you and offer pre-designed home plans, many of which can be customized to some degree. These existing plans take into account modern building codes as well as what's trending and what's most functional.

At this stage, you'll select your ideal home plan or bring your already-drafted plans to the builder and move ahead with designing the exterior and interior of your new home.

From your initial meeting, the builder should already have your must-haves and do-not-wants and can now finalize your specific design options and selections. These include the details of the exterior elevation, materials, and landscaping; internal layout, materials, and features, and any specialty design items you desire. If you work with CMS, your in-house designer will make this part of the process easy and fun and provide recommendations based on your family's needs, wants, and budget.





At this time, you may need to visit model homes and local vendors to confirm design details, see colors, and feel exact materials, and put things like porcelain tile, fixtures, and flooring side by side to see how they look together. However, CMS has most materials on hand for you to compare and contrast.

It is common to make changes to the design once you explore your options. Most people make several adjustments until they arrive at the exact right new home design that's within budget.

HOME BUILDING TIP

Save time by customizing an existing home plan.

Save time — possibly months — when you select a CMS Homes base-model home plan. You can customize the outside and inside to fit your needs, wants, and budget, and work with our in-house team every step of the way for a faster, easier experience.



CHAPTER 5

Visit Your Homesite

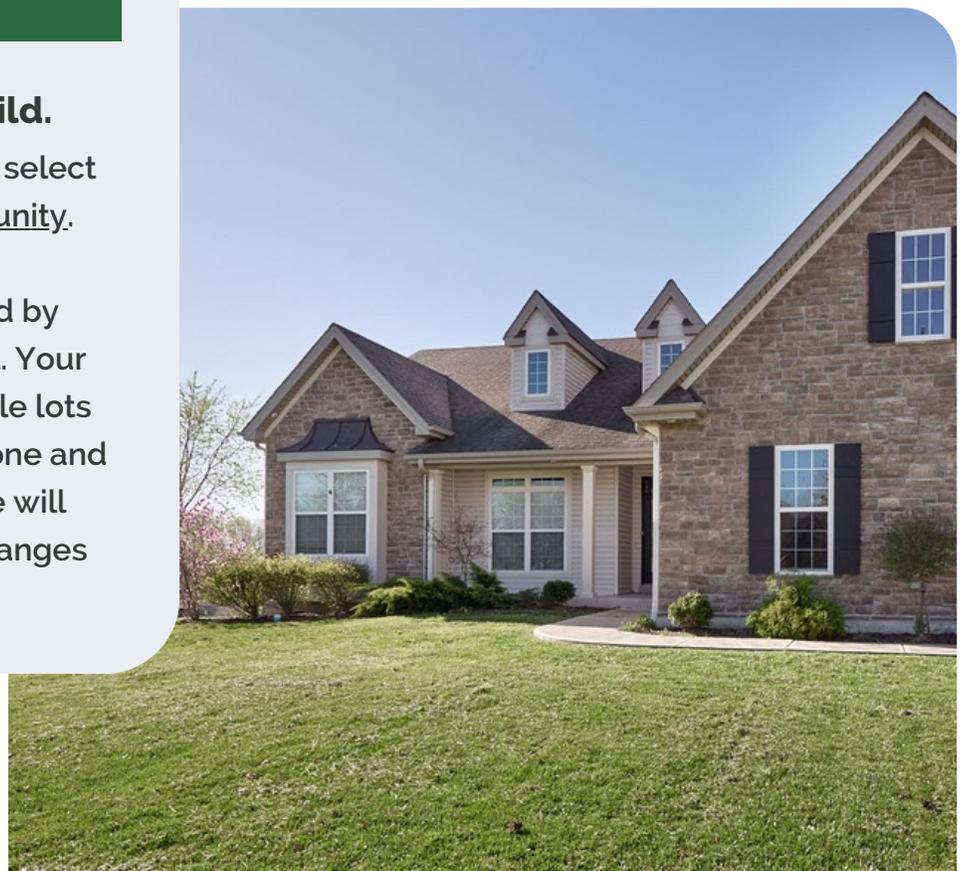
If you choose to build your home in a builder's community, you'll need to visit your homesite with the builder to finalize site prep. In pre-planned communities, this step is much faster than if you build on your own land. Community lots already have certain factors figured into the price, such as internet and electric hookups, how big the driveway can be, how far it's set back from the road, and whether it comes with a septic tank or needs minor excavating.

When you build on your own land, the lot will need to be prepared, which includes things like a current survey, examining the topography, determining the position of the house, and how much grading is required to level the ground for building. There may need to be tree removal and excavation work, a septic tank, internet lines, and/or electric hookups.

HOME BUILDING TIP

Shorten your time to build.

To shorten the time to build, select a lot in a CMS Homes community. We have most site prep and optional features determined by the time you choose your lot. Your salesperson will visit available lots with you to help you select one and then finalize your choice. We will also make any requested changes allowed per code.





Construction Loan vs. Easy Build Financing

You've chosen your lot and confirmed the price for site prep, and you've designed your home inside out, which has given you a solid price estimate with which to work. Now it's time to finalize the first phase of financing. In most cases, you'd be working with a lender already to secure a construction loan. Timing the release of these funds with the builder's availability can be tricky. It can also hold up progress and take away valuable time from work or family. Be sure to have this ball rolling once you have the initial estimate, allowing for a variance for site prep and unforeseen issues.

Before the build can begin, these funds must be ready for your builder.

HOME BUILDING SECRET TO SUCCESS

Eliminate the hassle and financial responsibility of a construction loan with our Easy Build Program.

1. Obtain a satisfactory pre-construction appraisal of the lot and home and a lender's commitment for permanent financing.
2. Provide 10% of the total project cost in cash or from some or all of the lot equity.
3. The lot is temporarily conveyed to CMS Homes, LLC.
4. The lot and home are sold to you when the home is completed for one price, just as if you were to buy a move-in-ready home.



Finalize Design & Learn About Warranties

Construction is just around the corner — simply finalize the last-minute design details with your home designer, learn about the builder's warranties, and get answers to any remaining questions.

It is wise to take the time to understand the finer points of your home-building project, including the builder's home warranties before it begins in earnest. You do not want to be taken by surprise during the build or after if something should stop working within the first year of living in your home.

When you build with CMS Homes, we explain our 10-year, multi-tiered warranty early in the process and then go over it again in greater detail before you sign the Build Agreement. We also provide a New Home Warranty Booklet for you to keep.

Once you feel comfortable with the final home-building estimate, warranties, and timeframe, then it's time to sign a Build Agreement.



HOME BUILDING TIP

Completely understand your home's warranties.

Ensure you understand what's included in the builder's warranties, and just as importantly, what's NOT included. Don't assume "workmanship" covers everything inside your house or you may be disappointed.



Build Agreement

Your home's design is drafted into a blueprint and all allowances have been accounted for, now all parties will sign a comprehensive Build Agreement. This agreement serves many purposes and provides you with a guide, so you know exactly what is happening during the building process. It also helps to remove surprises.



HOME BUILDING SECRET TO SUCCESS

Find out what happens if bad weather or inspection issues delay the build.

If you do not have details such as delays built into the timeframe and Build Agreement, you'll end up frustrated because delays and unforeseen issues do arise. When the "what-ifs" are built into the deal, you'll know what to expect and be less stressed. When you work with CMS Homes, on the occasion something changes, you'll find out as soon as we do, and the Build Agreement is modified.





Meet Your Project Manager



It is time to meet your Project Manager (PM). Some builders do not have a dedicated person with whom you'll work for the entire building process, so ask about it when you are deciding which home-building company to hire.

◆◆ HOME BUILDING SECRET TO SUCCESS

Choose a building company that provides a dedicated project manager at no cost.

At CMS Homes, we feel providing an expert Project Manager at no cost is the surest way to create a carefree building experience for you. We do not want you to have to worry about anything!

If the company you partner with has project managers, this is most likely when you'll meet the one who will help you with your build and review everything that's been completed thus far. Your PM will also explain how the process unfolds and what you can expect.



Releases & Documents

Ready, set, build! Typically, at this point, your builder will need your deposit and the following documents signed in order for the build to be “released to start.”

- ① Final loan commitment from your mortgage company
- ② Signature on all build documents and specifications
- ③ Signature on waiver of any remaining contingencies
- ④ Deposit

When you build with CMS Homes, once the releases are signed and the deposit is received, your new home project is placed on our Ready to Start list. Homes are started in the order in which they are put on that list.

HOME BUILDING TIP

Once you sign the Build Agreement, expedite your final mortgage documentation.

If you wait too long, it will hold up your building project. The builder will move the next person up in line, and you may have a significant delay. At CMS Homes, our professionals help you with all the paperwork and let you know when to do each step so you don't have to worry about delays.



Homesite Preparation

When you choose to build on a lot in a builder's community, site preparation is most efficient. The builder or developer will already have most factors figured into the timeframe and cost of the build, such as internet and electric hookups, the size of the driveway, how far the home must be set back from the road, and whether it comes with a septic tank or needs minor excavating.



HOME BUILDING TIP

Pay close attention to the lot's terrain, setback, and potential hazards.

As you explore lots in communities or lots for sale that are not in a development pay attention to the terrain and setback from the driveway or easement. Notice trees and things that might need to be removed. Also look for potential hazards (flood drainage area, power lines), or anything that might create a challenge as to where you position the house or pave a large enough driveway.

If you build a new home on your own land, typically, the lot will need to be prepared from scratch. This includes but is not limited to ordering a current survey, deciding where on the lot you want the house to sit, and how much grading is required. It might also include tree removal and excavation to prepare for the foundation. This is also when you'll learn if the lot will need a septic tank, internet lines, or electric hookups.

Here in the Midwest, the weather is an additional factor in how long the homesite prep takes, even when you build in a community, which CMS Homes factors into our time estimate.



The Build

Exterior

It's exciting to see your new home start to take shape! You've worked diligently with your builder to get to this stage and now you can see the results of those efforts. Once site prep is completed, the foundation is poured, the home is framed, a roof is constructed, and then there's an inspection. When inspection corrections are made (if any), it's inspected again, and the exterior is

finished to a point where interior work can begin. Some light exterior work, including landscaping, may continue while the interior is being built.

Weather permitting and inspections going smoothly, you'll have the exterior of your home done in roughly 4–8+ weeks. Make sure your building company keeps you in the loop here as it makes the process less stressful for you.



Interior

When the exterior is nearly finished, your home's interior work can begin. This can take up to six months, depending on your builder, the size and complexity of the house, and the availability of skilled craftsmen.

- Interior work is labor-intensive. It includes electrical, plumbing, and HVAC installations, insulation, drywall, tiling, flooring, painting, woodwork, and other finishes.
- This is the best time to install special wiring for custom lighting or a home security system when it's cheapest and fastest to include it in the project.
- All electrical and plumbing must pass inspections, which, depending on the inspector's schedule, can add time to the project.
- If landscaping is part of your plan, it would be completed in this phase, adding a possible 3–4 weeks.
- When your house is about 30 days from being finished, you'll finalize your mortgage and set up a closing date.

The timing of this phase is hard to predict. Every builder has their own schedule and backlog, as do inspectors. If you've aligned with a builder who keeps you informed, you'll know what is happening with your new home at all times.



HOME BUILDING SECRET TO SUCCESS

Stay informed!

Once your home build begins, stay informed so you can make decisions quickly and learn of any possible delays right away to minimally affect your closing date.

At CMS Homes, your Project Manager will keep in touch regularly for total transparency. You are never left wondering what's happening with your new home and can turn to your PM any time in case you have questions or concerns.



Final Walk-throughs & Inspections

Very near the end of the build, you'll be asked to do a walk-through with your building company. This is when you need to address anything that concerns you and ensure your new home is exactly as it should be. Understand that a last-minute change or alteration will likely extend your closing date.

HOME BUILDING TIP

Address anything that concerns you or is amiss now.

Be very thorough when you do your final walkthrough and address any issues at this time. Keep in mind, changes that aren't necessary or are involved will delay your closing.

At CMS Homes, your PM will keep in touch for total transparency and our Closing Coordinator will help simplify the final mortgage stage. Our goal is to have your final walkthrough be a breeze with no changes.

It's time to move in!

We know! You can't wait to move in, but there is one more step — a final set of inspections by city or county building inspectors. This is typically scheduled when interior work is nearly finished to get on the inspector's calendar. This process, depending on your builder's level of organization and how the inspections go, should take about a week. Meanwhile, you're finalizing those mortgage documents and setting the date to get the keys to your front door.



How to Build a Home Checklist

Here is a handy checklist to help you organize and take all the necessary steps to enjoy a fun, exciting, surprise-free, home-building experience. We recommend keeping a notebook or digital log with all the details along the way.

Obtain Financing

- Contact local mortgage companies and banks to find the lender that is right for you.
- Get documentation of final loan approval amount and set your budget.

Get Estimates and Finalize Builder

- Travel around the area to meet local builders, tour model homes, and get a feel for what you like and can afford.
- If you're using an architect and interior designer, have those blueprints with you when you meet with the builder.
- Select your builder and get a comprehensive home plan and design estimate that includes any upgrades and customizations. Also, get a map of available lots to build on.
- You will need your mortgage documents to go forward.

Choose Your Home's Location

- Find your ideal builder's community, select a few lots you like the most, then let your builder know which ones you're considering. The price will be worked into your estimation.
- If you're building on your own lot, be sure to tell the builder upfront so there can be a homesite preparation allowance.

Design Your Home

- If building with CMS, sit down with our in-house home designers to confirm or slightly alter the initial estimate with exterior, interior, and special features, as well as materials, keeping the plan within your budget.
- If building with another builder, you may have to take the architect's and interior designer's blueprints to finish the design.

How to Build a Home Checklist

Visit Homesite

- Set up a meeting to visit your homesite with the builder's representative.
- Decide where your house will be positioned on the lot and identify any other site work.

Get Construction Financing (or not!)

- If partnering with CMS Homes to build, DO NOT do this step. It is not needed.
- If you're using another builder, the construction loan would've been part of the initial mortgage conversation and should be ready to move toward a closing date.

Finalize Design & Warranties

- Take one last look at the home plans with your builder, the design and features, and go over warranties in detail. Now's the time to add anything you may have forgotten or might be considering.

Build Agreement

- Sign the build agreement with your builder.

Meet your Project Manager

- Meet your CMS Project Manager and share contact information.
- Discuss the build, the timing, and get answers to any questions.

Sign releases and provide documents

- Final mortgage loan commitment from your lender.
- Sign off on all build documents and specifications.
- Sign waiver of any remaining contingencies.
- Make a deposit if required.
- Get on our Ready to Start list (homes are started in the order in which they were put on that list).

How to Build a Home Checklist

- Homesite preparation (steps performed by your builder)**
 - Prepare construction site and pour foundation.

- The Build (steps performed by your builder)**
 - Construct rough framing (shell).
 - 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.
 - Inspections throughout the build.

- Finalize mortgage paperwork and set a closing date.**
 - Check in with your lender and/or title company to ensure all mortgage paperwork is on target and set a closing date.
 - Organize movers and transfer utilities.

- Final walk-throughs and inspections**
 - Final walkthrough with the builder or your CMS Project Manager to examine everything.
 - Final county/city inspections.

- Move in**
 - Sign closing paperwork, take title, get the keys, and move into your new dream home!
 - Keep in touch with CMS to let us know how you like your new home and if there's anything else we can do for you.

FAQ

How long does it take to build a house?

Typically, between 6–12 months with variables due to things like weather, materials availability, craftsman accessibility, and rate of inspections.

Do I need a construction loan to get started?

When you build with CMS Homes, we ask that you DO NOT obtain a construction loan. We have a much simpler process with our Easy Build Program.

How much of a deposit will I need?

With CMS Homes, your deposit is 10% of the project cost in cash or lot equity. Learn more on the [Finance page](#) of our website.

What's the best first step when I'm ready to build a home?

Meet with lenders, select the best lender for your needs (do not, however, get a construction loan if you plan to build with CMS Homes), and provide documentation that has been through some stage of underwriting that proves the final mortgage amount for which you qualify. Then start searching for your builder.

Does it cost money to get a detailed new construction estimate?

CMS Homes provides free, no-obligation estimations that are very comprehensive. You walk away with a very real dollar amount for your dream home.

Can I build anywhere, or do I have to build in a CMS Homes community?

You can build anywhere! In fact, we have a [Build Anywhere Program](#). Be sure to go to that page on our website for more information.

FAQ

If I chose a pre-designed CMS home plan, is it customizable?

CMS Homes offers one of the highest levels of customization of any builder in the area. If you can dream it, we can build it!

How many changes can I make to your home plans?

Typically, you can make as many changes as you desire! We move walls, add rooms, customize features, add garage spaces, and create outdoor living areas. We customize to the maximum amount allowed per city, county, and community building codes.

Can I build a CMS home in St. Louis or St. Charles?

We typically build within 50 miles of Troy, Missouri, but there may be an exception. Just let us know and we'll have a chat about it. Where we build:

- Troy
- Moscow Mills
- New Melle
- Augusta
- Foristell
- Wright City
- Warrenton
- Hawk Point
- Wentzville
- O'Fallon
- Lake St. Louis
- St. Peters
- Silex
- Bowling Green
- Eolia
- Whiteside

Once our home-build starts, how do we know what's happening with it and when to finalize the mortgage?

With CMS Homes, you have a dedicated Project Manager who keeps you informed of every step. He or she is also there for you if you need to make a change or have concerns. Our Closing Coordinator ensures you stay current with the required paperwork and get to the closing table on time.

FAQ

How many home plans do I have to select from?

CMS Homes offers about 2 dozen pre-drafted home plans with maximum customization based on home size and community.

What size home can I build?

CMS Homes home plans typically start at 1600 sq. ft. and go up to 2500 sq. ft., but we can talk about variances if you need something smaller or larger.

Do you have any move-in ready homes for sale?

Occasionally one of our model homes will go on the market, so be sure to keep an eye on our [Move-In Ready](#) page.

Do you recommend any local lenders?

Yes, we recommend Tony Pogrelis. Tony is the Branch Manager at Guild Mortgage.

NMLS #392067,

Company NMLS # 3274, Equal Housing Opportunity

126 Professional Pkwy, Troy, MO 63379

O: 636.445.8047 M: 314.800.5146

FAQ

What makes CMS Homes better or different than other builders in Lincoln and St. Charles Counties?

We have been building homes for over 20 years and have hundreds of happy homeowners (see our [Testimonials](#) page for more)!

- We have the process down to a science, making the home-building experience truly easy and carefree.
- Our financing option is 100% unique and takes the burden off of you early in the process.
- We offer the most customization of any builder in the area that's using pre-drafted home plans.
- We provide the highest level of craftsmanship backed by a lengthy warranty.
- Our communities are beautiful and offer plenty of lot types to fit all needs and we'll build anywhere.
- Company owners are involved in every project, right down to job-site attention.

For more information, visit our [FAQ page](#) or contact sales directly for a no-obligation conversation, at 636-462-3500.

IN CLOSING

Invest in a Customized Home that You'll Love for Years to Come

If you've been searching for the right home for a long time or have always wanted to build your own, customized home, it's never been easier. The home-building and financing process has become less complex and, in most cases, not any more expensive than buying a move-in ready home. With a bit of upfront work and organization, you can build your dream home and move in knowing you've invested in exactly what you wanted.

And, as you can see in this guide, most builders have systematic processes that encourage efficiency (6 to 8 months from dig to done) and can make alterations to their existing home plans to fit your needs and wants. Some builders offer only a few customizations while others, like CMS Homes, offer near-total customization depending on the community. Typically, within 5–6 months, you can be in your new, high-quality, beautiful CMS home!

Ready to explore investing in a customized home that you'll love? [Contact CMS Homes](#) today for a no-obligation, no-pressure conversation, and walk away with a detailed, transparent estimate of your potential new dream home!



Call **636.462.3500** or visit **CMSHomesLLC.com**

CMS

Homes, LLC



CMSHOMESLLC.COM



636.462.3500



SALES OFFICE

**Orchard Grove Display Homes
602 Schapers Court
Moscow Mills, MO 63362**