



Manchester Homes

Another original built on a legacy of fine architecture.

www.manchesterhomesinc.com

CONSTRUCTION PROCESS

Our Commitment to You

Manchester Home's first and foremost goal is to satisfy you, our customer. We do this by providing:

- Guidance during the creative and design process
- Quality materials and craftsmanship
- Interior design service
- Home Warranty Program

Getting Acquainted

Our first meeting with you is to share ideas and learn about the home you envision. We'll discuss home styles, plans, possible locations, budget and time frame. From this information, a definitive picture of your home will begin to take shape. At the same time, we'll get to know one another other as we both gain insight into what will go into building your home.

Topics will include:

- Introducing Manchester Homes
- Initial interview
- Budget and financing options
- View preliminary plan drawings
- Standard or Custom Plan Drawing—which approach is right for you?
- Site selection
- What's next

Getting Started

It is very easy to begin the homebuilding process with Manchester. We create a lot hold for you with a deposit of \$1,000, which assures your right to purchase the lot while you work through the initial stages of pricing a home and lot package. In most cases, the deposit is fully refundable if you decide not to move forward with building. If you choose to move forward, the lot hold will convert to a purchase agreement and your deposit will be applied to it as earnest money.

Financing

Meet with your lender early in the homebuilding process for pre-approval and to establish an accurate budget for planning.

Be prepared to submit recent tax returns, pay stubs, bank statements and investment records.



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Manchester Homes has teamed with a reputable mortgage company that, at your request, will offer competitive financing options for your comparison

Planning

You will have the opportunity to view designs from our plan library. With a little research it will be easy for you to decide if you prefer to work with a base plan or hire one of our designers to draft your very own plan.

If you work from a base plan, you will still be able to modify or customize your own home features, but you will avoid the expenses associated with an original drawing.

In approximately two weeks you will be ready for your next meeting at Manchester, during which you will view a preliminary proposal and plan draft. Allow enough time to thoroughly review the details of the plan draft and itemized prices within the proposal. From here you will be able to accept the documents as presented or modify them to better suit your needs and personal taste.

A week later, we will contact you for approval on a revised set of plan drawings that incorporate your final design changes. You will also receive a revised proposal, which details the financial requirements for building your new home and provides information needed by your lender. If you've retained a designer, you will also be presented with an invoice for services at that time.

Purchase Agreement

The business of building your home begins with a contractual agreement between you and Manchester Homes. Included in the contract are:

- Specifications Book: a comprehensive list of materials and labor required to build your home.
- Building Construction Contract: a six-page legally binding agreement with details regarding financing, terms, allowance items, occupancy guidelines and warranty information.
- Plan Drawings: working "blue prints" that be used to construct your home.

Allow for sufficient time in our office to review thoroughly, without distraction, the details of all documents. On the day of documentation review and contract signing, we also will fine-tune any outstanding details that require your input.

Permits and Work Orders

Prior to production, paperwork is completed, permits are requested and the work begins:

- Contractual agreement, specifications book and a complete set of plans are submitted to your lender, upon which an appraisal and title work are ordered. In a few days, your loan will move through underwriting, a construction and end loan are prepared, and a closing date is set.



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- Applications for well, septic and building permits are submitted.
- If the sale is still pending, your lot is now purchased and closed.
- A meeting is arranged between you and the designer.

Construction crews receive plans and prepare for production.

Design Considerations

Our designer will assist you with designing an environment, both inside and out, that is ideally suited to you and your family. Working with your priorities and budget in mind, Manchester's design team offers resources and years of experience to help you navigate the design and selection process in a way that enhances and personalizes your new home.

Exteriors

Take the opportunity to collaborate with our designer on the plans for your new home; discuss the overall design scheme, specifications and allowances. Samples from our selection room will help you with making your exterior choices. We will help you create an online record of the options and features you've chosen, including:

- Roofing materials and style
- Paint/siding colors
- Soffit and fascia
- Windows – inside and out
- Doors
- Hardware

If applicable:

- Decking
- Porch
- Brick, manufactured or natural stone

Build a Scrapbook: Collect and save clippings and photos of home interiors and exteriors that show design features, styles and colors that appeal to you. Include information on kitchen and bath designs.

Plumbing Fixtures

A standard selection package is included in your building contract, but designer and upgrade options are available for fixtures including bathtubs, showers, sinks, faucets and toilets.



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Low-Voltage

You'll be able to enhance and improve the functionality of your home with amenities such as security systems, surround sound and central vacuum systems, all of which are available through our low-voltage contractor.

Appliances

You will be given a tour of the MJ Appliance showroom, Manchester's appliance specialist, who will assist you in selecting your kitchen, laundry and bar appliances. Your appliance selections are forwarded to us, and we prepare for their arrival.

Interiors

The interior selections you choose will add finishing touches that make a big impression on the look and feel of your home. This is your opportunity to personalize your home and make it uniquely yours. Our designer is available to assist you with color combinations and complementary style selections that enhance the richness and beauty of your new home. Interior selections include:

- Carpet/Vinyl/Linoleum
- Tile
- Countertop
- Interior Paint
- Light Fixtures

Add to Your Scrapbook: Include clippings and photos of design treatments that capture your style. Look for colors and other attributes you would like to see in your new dwelling. Include swatches of fabric, snapshots of furniture and art that you admire. Explore our tile and flooring selections.

- Carpet/Vinyl/Linoleum
- Tile
- Countertop
- Interior Paint
- Light Fixtures

Changes

As construction moves forward, it is possible that you may want to alter one or more of your original design decisions. If the alteration results in a price change, you will receive a Change Order



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Request, which must be signed prior to the work being done. We will keep you apprised of you design decisions and change request by updating your online Specification Record.

Pre-Construction Meeting

Prior to construction, our job supervisor will meet with you to review and confirm the details of your home construction. Discussion topics will include the lot topography, where to build, floor plan and elevations, as well as the walk-through process.

Construction

Early in the construction process, we will schedule a convenient move-in date on or before closing. You will receive a copy of the build-out schedule to help with your planning. The work of building your home begins:

- *Lot Inspection and Layout*
You will meet on site with our supervisor to determine the positioning of the house, foundation height, driveway location
- *Foundation and Framing*
Groundbreaking begins as your lot is excavated and the foundation is placed. Your home is then framed and the walls are roughed in (with electrical and plumbing).
- *Electrical Walk-through*
Walk-throughs are generally scheduled during the morning hours. This is an extremely important meeting, as it may have lasting impact on the comfort and convenience of your home. During this meeting, you will be asked to select the locations of additional outlets, switches and recessed lighting. We will seek your opinion on other receptacles and fixtures, which may require modification as well.
- *Walls and Flooring*
Walls are covered and the first coats of paint are applied. Floors, including hardwood, linoleum and tile, are installed and the house is trimmed throughout.
- *Trim, Countertops and Cabinetry*
During the installation of cabinets, counter tops, doors and wood trim, we may call on you from time to time to obtain your input on details and finishing touches.
- *Finishing*
The details of your home come together with the final painting, staining and finishing as well as hardware installation.

On-Site Visits and Safety

At times, a construction job site can be a dangerous place. For your safety, we recommend that you visit the construction site only when accompanied by one of our building professionals. To schedule a site visit, please contact our office and we will arrange to have representatives accompany you.



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Pre-Closing and Final Walk-through

Our business office will contact you with information regarding the date, time and location of closing. We will also provide you with an advance copy of the closing documents and answer any remaining questions.

As part of the pre-closing process, we schedule a meeting and final walk-through of your new home. A representative will be on hand and present you with a Homeowner Handbook and owner's manuals containing information on service, warranties, equipment and appliances.

Closing

Following the final walk-through, we will work diligently to complete all or as many items as possible before closing. In the event that any items remain, we will identify and address their completion at closing. A representative from Manchester Homes will attend the closing at your lender's or your request. Final paperwork will be sign and payment is issued to Manchester when the transaction is complete.

Customer Satisfaction Survey

Soon after you have settled into your new home, one of our representatives will request feedback on your homebuilding experience with Manchester. This information is important to us, as we value our relationship with you for the long-term and always strive for improvement.

One-Year Walk Through

After a year has passed, we will schedule another walk-through with you. Common or naturally occurring issues may arise during the first year of new construction. Such issues typically are due to the natural expansion and contraction of wood or materials that result in minor cracks, nail pops or adjustments of interior trim. These items will be serviced according to contract and we will answer questions and provide service for any other requests you may have at that time.

At Your Service

Manchester Homes will promptly respond to your service requests at any time. Requests may be initiated via e-mail, calling our office, mailing or completing online a Service Request form available on our Web site. Items not under warranty will be serviced for a fee based on time and materials. Estimates are always available and your approval is required for all work orders.