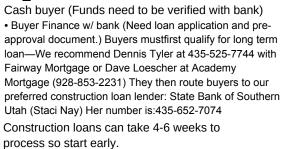


Detailed Steps to Building Your Dream Home

BangerterHomesOfSouthernUtah.com | 435-652-1829 | P.O. Box 911960, St. George, UT 84791



Pre-Qualify Financially With 1 of 3 Options



• Builder Finance (Must get long term loan approval first—Builder may finance via investors with 10-15% down and on bank approval)



Find a Lot & Plan

- Lot purchase is usually separate from build contract—Buyer can purchase lot imme-
- diately—\$2500 earnest money required in our developments.
- **FYI: ALL new lots are subject to the Washington County Water Conservancy District Impact fee**
- \$12,417 Impact Fee in 2022 and must be paid at or before permitting. (This fee rises about \$1,000 at the first of each year)



Design Consultation Meeting is Set Up With 1 of 2 Routes

- Use one of our stock plans with no changes for fastest timing-- Buyers pay for plan re-use up-front with designer.
- Custom Plan—Make appt with one of our plan designers like Courtney Haslem 435-656-8777 or Ben Garner 801-866-4156. (Usually no cost for consultation) Make notes and sketches of ideas, select the upgrades wanted.(**Buyers pay for plans upfront with designer. Typically \$175/hr)



Approve of Your Final Plans and Designer Sends Plan to Bangerter Homes

 (Builder sends to engineering and then sends them out for bid to price-out plans with your changes for your budget/ allowance schedule)



Plans are Prepped for Permits by Bangerter Homes

- Structural Engineering ordered and received.
- Soils Precompliance letter ordered from subdivision's soils engineering firm
- Truss engineering & Res check ordered





Pre-Construction Meeting (PCM) Appointment Set

- Pre-construction meeting can be set after the final plans are received from the designer, approved by the buyer and engineering and bids are back for buyer's budget and allowances.
- Buyers emailed their budget, allowances, contracts, agreements at least 3 days prior to meeting for review to be signed at PCM
- **Preconstruction Meeting is the deadline for any other changes** NO CHANGES are allowed to your plan 24 hrs after pre-construction meeting due to delay and cost issues.
- Attending Buyers, Builder, Superintendent, Agents, Cost Estimator

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Pre-Construction Meeting

****NO CHANGES to PLANS after Preconstruction Meeting****

- Upgrade addendum review
- Plan review:
 - o Site Plan -
 - o Floor Plan -
 - o Elevations Plan -
 - o Electrical Plan -
- Premium add on options can be discussed——set up appt with Selections Coordinator
- · Contracts and agreements signed
- **New Construction contract includes the base price of your plan. The Upgrade Addendum includes your up-grades and credits. (Outside Realtors are paid 2.5% on the BASE price of Build)
- Buyer receives an electronic copy of the redlined plans within a week of the meeting.
- *Swimming pools are exclusively planned, constructed and warrantied by the pool contractor—not Bangerter Homes.
- (*Signed contracts are what lenders and title companies need to start the process for financing and title transfer.)
- Cash Buyers Funds are verified and bi-monthly Draw System is set up with Angie (Office Manager)
- Buyer Finance Contract sent to long term finance lender who will forward contract to Staci Nay at State Bank (our preferred construction loan lender). ** Contact her at 435-652-7000 ***Construction loans can take 4-6 weeks to process so start early so your project is not held up.***
- *Builder Finance (via investor) Long term loan approval letter, 10-15% down from buyer
- Buyers are emailed a copy of their signed plans, budget, contract, addendum/s/ and agreements



Buyer Sets Up Appt. with Selections Coordinator

- Brook Nyberg (435) 680-2332 to choose and sign off on ALL the finish and color selections package for home (paint, fixtures, carpet, etc)
 - ***Buyers have 2 weeks to complete selections package. Cannot move forward with missing selections***
- There are 3 Selections Packages to choose from:
 - 1. Silver (Standard Allowance--included in Base price)
 - 2. Gold (Higher Allowance)
 - 3. Platinum (Highest Allowance)
- "Premium Add-ons" may be added to ANY package**



Buyer Continues Finalizing Finance Process

- Contract/s/ sent to lender to start financing.
- Copy of contract/s/ and plans sent to Southern Utah Title Company (Denise Spragg) for a preliminary
- title report and to State Bank of Southern Utah--(Our preferred Construction Loan lender attn: Staci Nay for construction loan if needed.
 - (*Signed contracts are what lenders and title companies need to start the process for financing and title transfer.)
 - o Cash Buyers Funds are verified and bi-monthly Draw System is set up with Angie (Office Manager)
 - Buyer Financed Construction Loan Contract sent to long term finance lender (Recommend Amber Topham at Fairway Mortgage 310-867-9908 who will forward contract to Staci Nay at State Bank--our preferred construction loan lender at 435-652-7000
 - ***Construction loans can take 4-6 weeks to process so start early so your project is not held up.***
 - Builder Finance (via investor) Long term loan approval letter, 10-15% down from buyer and a preapproval letter from bank



Construction

- Building Permits Building permit process is the responsibility of Bangerter Homes but fees are paid by funds from your financing. (If financing is not ready, permit cannot be receive. The Water Conservancy fee also must be paid before permit can be issued.)
- Documents needed prior to construction start and given to the Superintendent: Budget, Schedule, Allowances,
 City stamped plan, 2 redlined plans, Color selection sheets (prior to framing) Copies of the contracts. All can be
 electronic with the exception of the plans (ALL Done by BHSU)
- Schedule Your superintendent will help you understand and follow your schedule
- Timing--From permit to end of construction, most builds from stock plans are about 6-9 months to finish depending on weather and extenuating circumstances.
- Buyers are limited to AFTER HOURS inspection by appt w/ agent or superintendent during the build process for safety, process and liability reasons. Fines and/or stopping of build may result.
- **Any concerns regarding the build needs to be communicated directly to buyer's agent or superintendentnever directly to the subcontractors**



Closing

- Walk through. Buyer, builder, realtor and/or supervisor walk through home for final inspection. Create punch list for items needed to be done to buyer's satisfaction and industry standards
- Certificate of Occupancy given by city after passing final inspections—**Buyers settle with the office for any overages/credits owing &/or close escrow if financing before buyers are allowed to move in.
- You take title, possession and move in to your beautiful home!

