

## Homebuyer's Frequently Asked Questions

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### **Question: When will my home start?**

**Answer:** Each home we build is unique. What we mean is while every home is similar in some way; they are each their own unique job. Each home will have its own set of permitting challenges, some relating to the home, others to the community and the governing municipality. The permitting process is a very detailed and complicated process. Fortunately, our staff is very good at that process, however once the permit is submitted to the municipality we still have to wait on the review process. This timeline can vary depending on the number of permits submitted to the municipality at any given time.

You, as the buyer of a new home, play an important part in the process as well. Attending the Design Session Preview and reviewing the Options Catalog in advance will allow you to come to your Design Session prepared. Your diligence during this process goes a long way to helping complete the Selections process, since the information from your Design Session is a very important part of preparing a timely start of your home. Neal Communities needs to have all of your Selections completed in order to begin the process of producing the paperwork needed for our Trade Partners and Construction Managers to build your home.

**Question: Can I visit the home when it is being built?**

**Answer:** The construction site can be a dangerous place. For your safety we require all homebuyers to be escorted by a Neal Communities staff member to visit the job site. Please schedule any requested site visits through your Sales Representative. During any scheduled site visit you will be asked to wear appropriate shoes—thick soled, no open toes. Depending on the stage of construction a hard hat may be required. While we understand that this is an exciting time for you, we ask that you realize our Sales Representatives and Construction Managers may not be able to accommodate every request for a site visit.

**Question: Are there any meetings at the home during Construction?**

**Answer:** Yes, there are three pre-determined meetings with your Construction Manager:

- **Pre-Start Orientation (PSO)** - The purpose of a PSO is to introduce you to your Construction Manager. The meeting will be organized by your Construction Manager along with your Sales Representative, and may occur over the phone, via Facetime, or in person. The Construction Manager will share some important information about the beginning stages of your home construction.

Generally, your PSO will occur when your Construction Manager has received the permit for your home. Ideally this meeting will be scheduled prior to starting your home, but circumstances do arise, and that timeline may vary. The primary reason for the PSO meeting is to review your Options, Colors, and any other details relating to the construction of your home. The Construction Manager will also review the site visitation policy, as well as answer any questions regarding the construction process.

- **Pre-Drywall Orientation (PDO)** - The Pre-Drywall Orientation, like the PSO meeting, is between you and your Construction Manager. Your Construction Manager will provide you a window of time for this meeting, which should be approximately 3 days to choose from, with a lead-time of roughly 7 days so you can plan ahead. This meeting is held during regular business hours.

The main goal of the PDO meeting is to ensure all Standard features, and Options are accounted for in the home.

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- **Pre-Closing Orientation (PCO)** - The purpose of the PCO is to explain and demonstrate your home, including features such as water supply shut-offs, electric breaker panel box, GFI's, water heater, HVAC system, thermostat, alarm system, and any other optional features in the home.

During this meeting your Construction Manager will review manuals, instruction booklets, paint touch-up kits, and storm shutter kits, showing you the location of each item in your home.

During the meeting, your Construction Manager will also review and suggest basic homeowner maintenance responsibilities.

## **Question: If I have questions about my home, who do I talk to?**

**Answer:** The answer depends on the stage of construction, and the subject matter.

- *From Contract to Closing* – To provide you a single point of contact, and constancy in communication, we ask that all questions be directed to your Sales Representative. Neal team members interact with each other numerous times during a typical work week, so by directing your questions to your Sales Representative, they can most effectively relay the question to the person best equipped to answer. Your Sales Representative may not end up being the person to respond to your question, but by keeping your Sales Representative in the loop, we ensure that our communication with you remains consistent.
- *Closing Date* – A Neal Customer Care Associate assigned to your home will be the only person who schedules your closing date. Your Customer Care Associate will be coordinating between your Sales Representative, Construction Manager, Mortgage Company and the Title Company, so they will ultimately have all the information required to set your date.
- *After the Closing* – After you've closed, any questions should be directed to the Neal Communities Warranty Department and your Warranty Specialist can then address questions related to the care of your new home.

**Question: When can I expect my home will be ready to close?**

**Answer:** There are a number of factors that are involved in constructing your home, many of which are out of our control: weather, material shortages or delays, and code changes, just to name a few. As we get further along in the construction process, we can begin to narrow down a potential timeframe, however many factors still remain that can impact the closing date through final completion.

Only the Customer Care Associate schedules the closing date. This way we are sure that information is being communicated accurately to all parties involved. Your Customer Care Associate will give you adequate notice of a firm date, which generally will not occur until we've received the certificate of occupancy on the home.

Only rough estimates of a closing date can be provided due to the factors described above. If you have been given an estimated date, please understand that this is an estimate only, and you should **not** make any commitments (financing, lease termination, moving) until you receive the actual closing date from your Customer Care Associate.

**Question: What is involved at my Design Center Preview?**

**Answer:** By attending the Design Preview, we can make your Design Session even more productive. As you may know, you'll have limited time for your Design Session, so attending the Design Preview and reviewing the Selections Catalog in advance is the best way to be prepared for an effective meeting. You'll have lots of important decisions to make. Think of this as the shopping phase.

We will take you on a tour of our beautiful Design Gallery, show you all of the included features of your new home, and review the many options that we offer. You'll receive a Selections Catalog with prices, and lots of other great information that will help you to feel better prepared for the day you need to make the final decisions. We invite you to stay and browse the Gallery after the Preview and any time before the day of your Design Session. We are open Monday thru Friday, 8:00 a.m. to 5:00 p.m.

**Question: What is involved in my Design Seceession for my home? What should I do to prepare for this meeting?**

**Answer:** On the day of the Design Session, your Designer will methodically and expertly guide you through the process of selecting all of the details, room by room for your new home. Gathering photos from magazines and websites such as Pinterest, and touring our models will help to inspire you and give you a better sense of which selections are right for you.

You'll have your choice of flooring, cabinetry, countertops, fixtures, appliances, etc. We'll help you to create the home of your dreams, and work with you to stay within your desired budget. Once your Design Session is complete, the Designer will review your selections, make any last minute changes that you wish, and you'll approve and finalize by signing. Then, we will turn your dream, with all of your personalized selections, into reality.

**Question: I have been given a closing Date from my Customer Care Associate. What do I need to do to be prepared?**

**Answer:** There are a few things you will want to get started on once you have scheduled your Pre-Closing Orientation date and Closing Date with your Customer Care Associate. If you are working with a lender you want to make sure you are providing them with any information they might be requesting in a timely manner so they can be prepared to close on time. Also, you should be reaching out to your insurance company to set up your homeowner's insurance. As closing draws near, Allegiant Title will be in touch with you to get you the final amount owed for closing and wiring instructions. This would be a good time to reach out to your bank to see what steps you need to take to send your wire for closing. Finally, on the day of closing you will need to bring photo ID with you.

**Question: Can Neal Communities provide me with brief overview of the construction process?**

**Answer:** Here is a brief summary of the process:

- Structural options and color selections – This is the initial part of the process, and just like the foundation of a home, the start is critical to the success of the project. By reviewing the selection of your structural options, which you completed at contract signing, and then completing your Design Session, we have all the information needed to begin the construction process.
- Permitting – This is the point where our drafting and permitting teams work to assemble all the information needed to submit the permit for your home. House plans, truss plans, engineering sign-offs and seals, product approvals, and surveys, along with a myriad of other paperwork that is needed to submit for the permit.
- Lot Preparation & Foundation – Your lot will be surveyed and prepped for the foundation and underground work, all leading up to the slab pour.
- Shell – The term shell is referring to the masonry walls and framing of your roof that will form the shell of your home.
- Interior framing and the “rough-in” work – once the shell of your home (block and roof framing) is complete. Work can start on the interior framing. Once that is complete the air conditioning, plumbing and electrical contractors install all the material that goes in behind the walls. This is generally called the rough-in stage of the home.
- Drywall – Once all the inspections have passed and the insulation is installed we are ready to drywall your home.
- Paint, Interior Doors and Trim, Tile and Cabinets – All these trades follow after the drywall is complete.
- Trim-Out – Just like the rough-ins described, the same contractors work to complete the installation of their material.
- Finishes – once the above is complete the interior finishes can be finished, like paint and carpet.
- QAI Process – While your home is inspected and checked all through the process this is the time where we have our QAI, or Quality Assurance Inspection.

**Question: Who are all the people I’ll be dealing with?**

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**Answer:** There are several people who will be involved through the process of buying, building and closing on your home:

*Salesperson* – Your Neal Sales Representative: after the contract, they are your central point of contact for questions about your home.

*Construction Manager* – Your Neal builder, responsible for the construction of your home.

*Design Studio Coordinator* – works with Neal Design Studio and will contact you to make your necessary Design Preview & Session appointments.

*Design Studio Consultant* – Your Neal Designer that will work with you during your home design session.

*Customer Care Associate* – works with Neal Communities. Provides you the closing date. Coordinates with buyer, construction, title, and mortgage your schedule to closing.

*Loan Consultant* – works for Neal Communities Funding. Starts your loan application, is the main point of contact through the loan process, will help you lock your loan when it's time.

*Client Coordinator* – works for Neal Communities Funding. Works with the loan consultant to gather the paperwork, communicates with underwriting, title and the appraiser. The client coordinator will help you marshal the documents you'll need to provide for the loan approval.

*Title Agent/Closer* – works for Allegiant Title. They will contact you just before closing with wire information and questions about closing.

*Warranty Coordinator* – works for Neal Communities and will be your point of contact for home warranty related matters starting 30 days after you close.

*Warranty Specialist* – works for Neal Communities and will help address any of your home warranty matters in the field.

*Property Manager* – works for Vesta Property Services and is contracted by your Association to manage your community's common areas and interests.