



NEW CONSTRUCTION BUYER'S *Guide*

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Welcome to Your New Home Journey!

Welcome to the exciting world of new construction! Building a home is a unique and rewarding experience, and I'm here to guide you every step of the way. From selecting the perfect floor plan to customizing finishes and understanding the building process, this guide will help make your journey as smooth as possible.

With so many decisions to make, having the right information can make all the difference. This guide is packed with helpful insights to ensure you feel confident throughout the entire process. Whether it's navigating financing, understanding timelines, or preparing for the final walk-through, we'll cover everything you need to know.

I'm here to support you through this exciting chapter, making sure you're informed and empowered as we build your dream home together.

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Why New Construction?

CUSTOMIZE YOUR DREAM HOME

One of the greatest advantages of building new is the ability to fully customize your home to suit your unique taste and lifestyle. From choosing the perfect floor plan to selecting countertops, cabinetry, and flooring, new construction allows you to create a space that reflects your personal style.

MODERN LAYOUTS FOR TODAY'S LIVING

New construction homes are designed with modern lifestyles in mind. You'll enjoy open-concept layouts, larger kitchens, energy-efficient appliances, and flexible spaces perfect for today's work-from-home environment.

ENERGY EFFICIENCY MEANS LONG-TERM SAVINGS

New homes are built with the latest in energy-efficient technology, which means lower utility bills for you. With features like advanced insulation, high-efficiency windows, and modern heating and cooling systems, you'll save money every month while enjoying a more comfortable home.



Are You Ready for New Construction?



CAN YOU AFFORD THE BUILD?

Before diving into a new construction project, it's essential to assess your financial readiness. While building a home can be an exciting investment, it often comes with upfront costs like deposits for customizations, closing costs, and longer loan approval processes.

PATIENCE AND FLEXIBILITY: ARE YOU READY FOR THE TIMELINE?

Building a new home takes time, typically 6-12 months from start to finish. Construction delays due to weather, supply chain issues, labor shortages, city inspections and permits, or even unexpected design changes can extend the timeline. Ask yourself if you're okay with waiting for your home to be completed and whether you have flexible living arrangements in the meantime.

PERSONAL PREFERENCES: DO YOU WANT FULL CONTROL OVER DESIGN?

One of the most exciting aspects of new construction is the ability to customize your home. However, this also means you'll be making a lot of decisions—from choosing paint colors and countertops to selecting floor plans and landscaping options.

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New Construction vs. Existing Homes: What's the Difference?

FEATURE	NEW CONSTRUCTION	EXISTING
<input type="checkbox"/> CUSTOMIZATION	Full customization of floor plan, finishes, and features	Limited to the current design and layout
<input type="checkbox"/> MODERN LAYOUTS & FEATURES	Latest designs, open floor plans, and smart home technology	Older layouts that may need remodeling
<input type="checkbox"/> ENERGY EFFICIENCY	Built with the latest energy-efficient materials and appliances	May require upgrades to improve energy efficiency
<input type="checkbox"/> MAINTENANCE	Minimal maintenance needed; everything is brand new	Higher maintenance costs; may need immediate repairs or updates
<input type="checkbox"/> WARRANTIES	Builder's warranty covers structural and appliance issues	Limited or no warranties on older homes and appliances
<input type="checkbox"/> MOVE-IN TIMELINE	Longer wait time; construction can take several months	Immediate move-in after purchase
<input type="checkbox"/> COST	Higher upfront costs due to customizations and upgrades	Typically lower purchase price, especially in older neighborhoods
<input type="checkbox"/> NEIGHBORHOOD DEVELOPMENT	May be located in developing neighborhoods, fewer amenities	Established neighborhoods with mature landscaping and amenities
<input type="checkbox"/> CHARACTER & HISTORY	Lacks the charm and history of older homes	Unique architectural details and character
<input type="checkbox"/> APPRECIATION POTENTIAL	Potential for greater value appreciation as the neighborhood develops	Established appreciation rates based on neighborhood trends

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New Construction Timeline



Pre-Construction Phase

Before any construction begins, you'll work with the builder to finalize your home's design, select a lot, and secure permits.



Site Preparation and Foundation

Once permits are approved, the builder prepares the site by clearing land and leveling it.



Framing

During this stage, the skeleton of your home is built. The walls, roof, and floors are framed, giving shape to the structure.



Interior Finishes

Now comes the fun part—installing flooring, cabinets, countertops, and painting the walls.



Insulation and Drywall

Insulation is installed to regulate temperature, and drywall is hung to form the walls.



Plumbing, Electrical, and HVAC Installation

After framing, the critical systems like plumbing, electrical wiring, and HVAC are installed.



Exterior Finishes and Landscaping

Around the same time as interior finishes, the exterior gets completed with siding, roofing, and landscaping.



Final Inspections and Walk-Through

Once everything is in place, the builder will schedule final inspections to ensure the home meets safety and building codes.

Tips For Buying A New Home

1. WORK WITH A REALTOR

A knowledgeable agent (like me!) can guide you through the process, negotiate on your behalf, and ensure your interests are protected. Builders' sales representatives work for the builder, not you, so having an advocate is essential.

2. RESEARCH BUILDERS

Look for reputable builders with positive reviews and a strong track record. Research past developments to see the quality and durability of their homes. Visit multiple model homes to compare styles and materials.

3. UNDERSTAND UPGRADES

Review the builder's standard features list and compare it to their upgrade packages. Decide which upgrades are worth the cost, keeping in mind that some improvements (e.g., lighting fixtures, backsplashes) might be more affordable if done after moving in.

4. BUDGET WISELY

Factor in costs beyond the base price, such as landscaping, window coverings, appliances not included, and HOA fees. Leave room in your budget for unexpected expenses or desired post-move-in projects.

5. INSPECT THE HOME

Even though it's new, hire an independent home inspector to ensure everything meets code and is built correctly. An inspector can identify potential issues before closing, giving you time to address them with the builder.

6. NEGOTIATE INCENTIVES

Builders often offer perks like appliance packages, design credits, or mortgage rate buy-downs. Ask about all available incentives and compare them to other builders to ensure you're getting a competitive deal.

7. UNDERSTAND WARRANTIES

Understand what the warranty covers and for how long. Ask for a copy of the warranty to review specific details about structural coverage, systems coverage, and exclusions.

Choosing the Right Builder

DO YOUR RESEARCH: REPUTATION MATTERS

The first step in finding the right builder is to do your homework. Look for builders with a solid reputation in your area—check online reviews, ask for referrals, and visit completed homes or developments they've worked on.



ASK THE RIGHT QUESTIONS

When meeting with potential builders, it's important to ask key questions that will give you confidence in their ability to deliver. Some essential questions include:

- How long have you been building homes?
- Can you provide references from past clients?
- What warranties do you offer on your homes?
- Can I tour any homes you've built that are similar to what I want?
- What is your typical construction timeline, and how do you handle delays?

Getting clear answers to these questions will help you understand the builder's experience and ensure they're the right fit for your project.

TRANSPARENCY IS KEY: UNDERSTAND THE CONTRACT

Before signing on the dotted line, make sure you fully understand the builder's contract. A reputable builder should be transparent about costs, timelines, and what's included in the base price versus upgrades. Be wary of any builder who doesn't clearly explain pricing or who seems reluctant to answer questions

Bringing Your Dream Home to Life

One of the most exciting parts of building a new home is the ability to customize it to reflect your personal style and needs. From the floor plan to the finishing touches, you have the power to create a space that feels uniquely yours.

CHOOSING THE LAYOUT

The first major decision is your home's layout. Do you want an open-concept living space? How many bedrooms and bathrooms will you need? Work with your builder to select a floor plan that fits your family's lifestyle.

SELECTING FINISHES AND FIXTURES

This is where your home starts to take shape. You'll get to choose everything from countertops and flooring to cabinetry, lighting, and appliances.



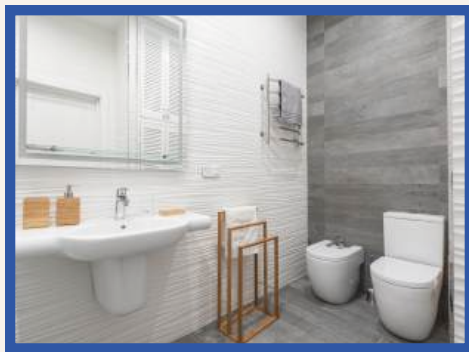
STAYING WITHIN YOUR BUDGET

Customization can add up quickly, so it's important to set a budget early on. Prioritize what's most important to you—whether it's upgrading the kitchen or adding luxurious bathroom fixtures.

MAKING YOUR HOME UNIQUE

Customization isn't just about style; it's about creating a home that works for you. Think about functional design elements like built-in storage, energy-efficient appliances, or smart home technology.

Smart Homes: A Modern Feature in New Builds



New construction homes often come equipped with smart home technology, making your life easier and more efficient.

Security: Smart home security systems, including cameras, motion detectors, and door locks, allow you to monitor your home from anywhere using your phone.

Energy Efficiency: Smart thermostats, lighting, and appliances can help you reduce energy consumption, automatically adjusting based on your habits and needs.

Convenience: Control everything from your smartphone—set schedules for lights, locks, and temperature, or even integrate voice control with devices like Amazon Alexa or Google Home.

Smart home features not only make daily life more convenient but can also increase the long-term value of your home.

What's Included and What's an Upgrade?

When purchasing a new construction home, it's essential to understand what's included in the base model and what's considered an upgrade. This will help you make informed decisions and ensure you're getting the best value for your money.

THE BASE MODEL: WHAT'S STANDARD?

The base model of a new construction home typically includes the basic structure, layout, and essential features. This might include standard flooring, basic countertops, basic appliances, and basic bathroom fixtures.

UNDERSTANDING UPGRADES

Upgrades allow you to personalize your home, but they come at an additional cost. Common upgrades include higher-end flooring, custom cabinetry, upgraded kitchen countertops (like granite or quartz), premium appliances, and luxury bathroom features.

WHAT'S WORTH UPGRADING?

Not all upgrades provide equal value. Consider upgrading features that are difficult or costly to change later, such as flooring, kitchen countertops, or structural changes like additional rooms or a larger garage.

STICK TO YOUR BUDGET

It's easy to get carried away with upgrades, but sticking to your budget is essential. Prioritize the upgrades that will have the most significant impact on your daily life and the home's long-term value

What Every Buyer Wants to Know

HOW LONG DOES THE NEW CONSTRUCTION PROCESS TAKE?

The timeline for building a new home typically ranges from 6 to 12 months, depending on the complexity of the project, weather conditions, and supply availability. Delays are common, so it's important to remain flexible.

CAN I MAKE CHANGES TO THE HOME'S DESIGN AFTER CONSTRUCTION HAS STARTED?

It depends on the builder and the stage of construction. Some builders allow minor changes early in the process, but significant changes after framing or installation of systems like plumbing and electrical may not be possible or could result in additional costs.

DO I NEED A HOME INSPECTION IF THE HOUSE IS BRAND NEW?

Yes, it's highly recommended to hire a third-party inspector even for new construction. This ensures everything is built correctly and up to code, catching any potential issues before you move in.

WHAT HAPPENS IF CONSTRUCTION IS DELAYED?

Delays can happen due to weather, supply shortages, or other unforeseen circumstances. It's important to have a plan for temporary housing or a backup timeline if your move-in date is pushed back.

CAN I NEGOTIATE THE PRICE OF A NEW CONSTRUCTION HOME?

While base prices are often firm, there may be room to negotiate on upgrades or builder incentives, such as reduced closing costs. Always ask about promotions or discounts that may apply.

Inspections: Yes, You Need One

1.WHY A THIRD-PARTY INSPECTOR IS ESSENTIAL

Even though your new construction home is brand new, hiring a third-party inspector is crucial to ensure everything is built to code and up to quality standards. Builders often work on tight schedules, and mistakes or overlooked details can happen. A neutral inspector acts as an extra set of eyes, catching any issues that might be missed.

2. WHAT TO EXPECT DURING THE INSPECTION

Your inspector will examine key areas like the foundation, electrical systems, plumbing, HVAC, and overall structural integrity. They will also check for any cosmetic issues or incomplete work. Typically, there are multiple inspections throughout the building process, including a pre-drywall inspection and a final walk-through to ensure all corrections have been made.

3. TIMING IS KEY

Inspections should be done at different phases of the construction process. Early inspections, like before drywall is installed, allow the inspector to check the internal structure, wiring, and plumbing before everything is sealed up. A final inspection happens just before closing to ensure that all work is completed to your satisfaction.

4. PROTECTING YOUR INVESTMENT

An inspection may reveal issues that could lead to costly repairs down the road if left unchecked. Having a third-party inspector ensures that these problems are addressed by the builder before you move in, protecting your investment in the long term.

5. WHAT HAPPENS AFTER THE INSPECTION?

Once the inspection is complete, you'll receive a detailed report outlining any issues found. You can then work with your builder to ensure all necessary repairs or corrections are made before the final walk-through. Most builders are open to addressing issues flagged by the inspector, but having this report gives you leverage to ensure everything is up to standard.

How to Handle Construction Delays



1. STAY FLEXIBLE WITH YOUR TIMELINE

Construction delays are a common part of the process, often due to weather, supply chain issues, or labor shortages. It's important to build some flexibility into your timeline and avoid planning anything too specific—like your move-in date or selling your current home—until you're sure the project is nearing completion.



2. MAINTAIN OPEN COMMUNICATION WITH YOUR BUILDER

Regular communication with your builder is essential. Check in regularly for updates on progress and any potential setbacks. The earlier you know about a delay, the sooner you can adjust your plans, whether that's extending your current living arrangements or pushing back a moving date.



3. HAVE A BACKUP HOUSING PLAN

If delays push your move-in date, it's important to have a backup plan for housing. Consider options like short-term rentals, staying with friends or family, or even negotiating a rent-back agreement if you've already sold your current home. This ensures you have somewhere to stay if things take longer than expected.



4. BUDGET FOR POSSIBLE DELAYS

Delays can sometimes lead to additional costs, such as extending your current living situation, storing belongings, or temporary housing. Setting aside extra funds in your budget can help cover these unexpected expenses, so they don't catch you off guard.



5. STAY POSITIVE AND PATIENT

It's normal to feel frustrated when things don't go according to plan, but it's important to stay positive. Delays often happen to ensure the quality and safety of your home. In the long run, waiting a little longer can result in a better-built home that's worth the extra time.

Avoiding Common Pitfalls in New Construction



BUDGETING FOR UPGRADES

One of the most common mistakes is not budgeting for upgrades. Customizing your new home with better finishes, flooring, or additional features can add up quickly, so it's important to plan ahead. Work with your builder to understand the costs of desired upgrades and keep track of your budget.



DON'T SKIP THE INSPECTION

Even with new construction, it's essential to hire a third-party inspector. Builders can miss details or make mistakes, and a thorough inspection can catch issues before you move in. Skipping this step could lead to costly repairs later on.



UNDERSTANDING THE BUILDER'S CONTRACT

Before signing anything, make sure you fully understand the builder's contract. This document outlines the scope of work, timelines, and what happens if there are delays or changes. Read it carefully, and don't hesitate to ask questions if anything is unclear.

Financing Your New Construction Home

When it comes to financing a new construction home, there are a few unique options available compared to buying an existing home. Understanding these options and how to make the most of builder incentives can help you find the best deal and stay within budget.

CONSTRUCTION LOANS: BUILDING FROM THE GROUND UP

If you're building a custom home, you may need a construction loan. This type of loan covers the costs of building the home and typically converts into a standard mortgage once construction is complete. During the building process, you'll make interest-only payments on the loan, with full mortgage payments starting after you move in.

BUILDER FINANCING: SPECIAL OFFERS TO CONSIDER

Many builders offer in-house financing or work with preferred lenders to provide competitive mortgage rates and incentives. These might include reduced closing costs, lower interest rates, or free upgrades if you choose their financing.

LOCKING IN A RATE

With new construction, interest rates may fluctuate during the building process. Talk to your lender about a rate lock option, which allows you to secure today's interest rate, even if rates go up by the time your home is finished.

UNDERSTANDING YOUR DOWN PAYMENT

For new construction homes, down payments can vary depending on the builder and the type of loan. While traditional mortgages typically require a 10-20% down payment, some builders offer more flexible options, especially if you take advantage of their financing programs. It's essential to know how much you'll need to save upfront.

The HOA and Mello-Roos Tax

WHAT'S AN HOA?

Homeowners Association (HOA) fees are monthly or annual dues that homeowners pay when they live in a community governed by an HOA. These fees cover the cost of maintaining shared spaces and amenities like pools, parks, landscaping, and sometimes even exterior maintenance of homes or buildings.

The amount varies depending on the neighborhood, ranging from modest fees for basic services to higher fees for communities with luxury amenities or extensive upkeep needs. HOAs may also collect special assessments for unexpected expenses, like major repairs.

While HOA fees can add to your monthly housing costs, they help maintain the communities appearance and property values. Before buying a home, review the HOA rules, fees, and budget to ensure it aligns with your lifestyle and financial goals.

WHAT'S THE MELLO-ROOS TAX?

Mello-Roos is a special tax used in California to fund public services and infrastructure in new communities, like schools, parks, roads, and fire stations. Created under the 1982 Mello-Roos Community Facilities Act, it allows local governments to form Community Facilities Districts (CFDs) to cover these costs.

Unlike traditional property taxes, Mello-Roos isn't based on your home's value. Instead, it's a fixed amount tied to the property, often lasting 20 to 40 years. The tax is added to your annual property tax bill, helping fund improvements that benefit the district.

While Mello-Roos taxes can increase your housing costs, they often provide amenities that make neighborhoods more desirable. If you're buying a home in one of these districts, be sure to review the tax details to understand how it fits into your budget.

Selling Your Existing Home

1. TIMING IS EVERYTHING

Coordinate the sale of your current home with the projected completion date of your new construction. Be prepared for flexibility in case of delays, and consider backup options like renting temporarily.

2. BRIDGE LOANS: FINANCING THE GAP

If there's a gap between selling your current home and moving into your new one, a bridge loan can help cover costs. Talk to your lender to see if this short-term loan is right for you.

3. RENTING VS. STAYING PUT

If your home sells quickly, consider renting or negotiating a rent-back agreement to avoid moving twice. This gives you more time until your new home is ready.

4. PREPPING YOUR CURRENT HOME FOR SALE

Maximize your current home's appeal by decluttering, staging, and making necessary repairs. A well-prepared home can sell faster and for a better price.

5. STAY IN COMMUNICATION WITH YOUR BUILDER

Keep your builder updated on the sale of your current home and request regular updates on construction progress. This ensures you can adjust plans if any delays occur.



Landscaping and Outdoor Spaces



BASIC LANDSCAPING PACKAGE

Most builders offer a basic landscaping package, which typically includes sod, simple plants, and possibly a few shrubs or small trees in the front yard. This is usually the minimum required to meet community standards and provides a foundation for you to build on in the future.

CUSTOMIZATION OPTIONS

If you have a specific vision for your yard, it's important to discuss customization options with your builder early on. Some builders allow upgrades like additional plants, enhanced irrigation systems, or even basic hardscaping such as patios. However, many homeowners opt to handle more extensive landscaping projects after moving in.

PLANNING FOR FUTURE OUTDOOR PROJECTS

Think about how you want to use your outdoor space in the future. Whether you're dreaming of a backyard deck, garden, or pool, it's helpful to plan ahead by discussing drainage, irrigation, and layout considerations with your builder. This ensures your property is ready for any future landscaping or hardscaping additions.

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The Final Walk-Through

The final walk-through is your last chance to ensure everything in your new home is completed as promised before closing. Here's a checklist of key things to look for:

- **1. Cosmetic Finishes:** Check for any visible defects in paint, flooring, cabinetry, and countertops. Look closely for scratches, dents, or unfinished areas.
- **2. Plumbing:** Test all faucets, showers, and toilets to ensure they work properly and there are no leaks.
- **3. Electrical:** Turn on all lights, test outlets, and ensure appliances are functioning.
- **4. Doors and Windows:** Open and close all doors and windows to confirm they operate smoothly and check that locks are secure.
- **5. HVAC:** Test your heating and cooling systems to make sure they're working efficiently.
- **6. Exterior:** Walk around the outside of the home to inspect siding, landscaping, and ensure gutters are properly installed.



Make note of any issues you find and discuss them with your builder before signing off on the walk-through.

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Budgeting for Long-Term Homeownership

Owning a home means planning for ongoing costs beyond your mortgage. Here are a few key expenses to keep in mind:

1. Property Taxes: These are typically due annually and can vary based on your home's value and location. It's important to set aside funds for this every year.

2. Insurance: Homeowner's insurance protects your property and belongings, and it's crucial to have adequate coverage. Premiums can fluctuate, so review your policy annually.

3. HOA Fees: If your new home is in a neighborhood with a homeowner's association (HOA), you'll need to budget for monthly or annual fees that cover community maintenance and amenities.

4. Energy-Efficient Features: While energy-efficient systems (like HVAC, insulation, and smart appliances) may cost more upfront, they will reduce your monthly utility bills over time, saving you money in the long run.

By planning for these ongoing costs, you can ensure you're financially prepared for the responsibilities of homeownership.



Closing Day: What to Expect When You Get the Keys

- **REVIEW OF FINAL DOCUMENTS**

On closing day, you'll go over and sign the final paperwork, including the purchase agreement and mortgage documents. Be sure to carefully review everything to make sure the terms match what you agreed to earlier in the process.

- **PAYMENT OF CLOSING COSTS**

In addition to signing documents, you'll also need to pay any remaining closing costs. These can include fees for things like loan processing, title insurance, and taxes. It's important to review your closing disclosure in advance so you're prepared for the exact amount.

- **FINAL WALK-THROUGH**

Before closing, you'll conduct a final walk-through of the home to ensure that any requested repairs have been made and that everything is in working order. This is your last chance to flag any issues before taking ownership.

- **RECEIVING THE KEYS**

After all the paperwork is complete and the final payments are made, you'll receive the keys to your new home. Congratulations—you're officially a homeowner!



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Preparing for Move-In

The Final Steps

As moving day approaches, careful planning is key for a smooth transition. Beyond packing, tasks like setting up utilities, organizing the move, reviewing warranties, and updating personal information are essential to ensure your new home is ready and fully functional.



Set Up Utilities: Contact local utility companies to set up services such as electricity, water, gas, and internet. It's best to do this a couple of weeks before move-in to avoid any delays.

Hire Movers: Book movers or rent a truck well in advance. Confirm the date and details with them a few days prior to your move.

Review Warranties: Go over your builder's warranties for things like appliances, plumbing, and structural elements. Keep this information handy in case you need to make any claims after move-in.

Change of Address: Notify important institutions (banks, insurance, postal service) about your change of address and update any subscriptions.

Warranty and Post-Sale Support

Your new home comes with a builder's warranty that covers specific aspects of the house. Here's what to know:

What's Covered

Most builder warranties cover major structural components (like the foundation and roof) for 10 years, while systems like plumbing, electrical, and HVAC are often covered for 1-2 years. Appliances typically come with their own manufacturer warranties. Speak with the builder for specifics on warranty coverage.

How to Make a Claim

If you notice any defects after move-in, contact your builder to file a warranty claim. Be sure to report issues within the covered time period.

Post-Sale Support

Many builders offer post-sale services to fix minor repairs that might be needed after move-in, like nail pops or settling cracks.



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Life After Move-In: Maintaining Your New Home



➤ **CREATE A MAINTENANCE SCHEDULE**

Once you move in, it's important to establish a maintenance schedule to keep your new home in top condition. This includes regular tasks like changing HVAC filters, cleaning gutters, and checking plumbing for leaks.

➤ **USING YOUR BUILDER'S WARRANTY**

If you notice any issues after move-in, make sure to use your builder's warranty to address repairs. Most new homes come with warranties that cover structural components, appliances, and systems like HVAC and plumbing for a set period of time.

➤ **PROACTIVE MAINTENANCE**

Staying proactive with home maintenance during the first few months is key. Small issues, if left unattended, can become bigger problems down the road. By staying on top of routine tasks and warranty-covered repairs, you'll protect your investment and enjoy peace of mind.

13 New Home Buyer Perks

(SINCE BUILDERS OFFER AGENT REFERRAL FEES, I CAN PROVIDE THESE PERKS TO NEW HOMEBUYERS AT NO COST)

Before Going Under Contract:

1. New Home Finder Site (Planned to "Move-In Now!" Homes)
2. Provide Builder Rankings / Reviews from 5 Sources
3. Negotiate On Your Behalf

Once Under Contract:

4. Get 20% of the Referral Fee
5. Monthly Build Progress Images
6. Visit Builder On Your Behalf (For Issues / Concerns)
7. Weekly/ Bi-Weekly Check-Ins (Your Preference)
8. Access to Down Payment Assistance Programs
9. YouTube Channel (City / Community / Buyer Education)
10. The Ultimate Buyer's Guide + New Construction Buyer's Guide

Before / After Closing:

11. Review Loan Estimates / Loan Shop For Best Rates
12. A Housewarming Gift

BONUS: Considering buying in River Islands? Get a **FREE River Islands Guide** covering the builders, their ratings, community highlights, future plans and lots of other helpful information to know about this beautiful community!

Builders will also only honor referral fees if your agent is present when you first sign in. I'm local, and would love to help you with your transition into the area with this untouchable level of value. Call me at 209-840-3891 OR 209-424-0975 to make your move happen much smoother.