

PROCEDURE FOR BUYING YOUR NEW HOME

FROM BWB CONSTRUCTION, LLC.

If financing is needed, contact a lending institution and get pre-approved. This will help you determine which house you are qualified to buy. If you do not have a lender you wish to use, the following companies are very interested in making our mortgages. Feel free to contact:

* **Leilani Wood**, Market Leader II, BB&T
501 Alabama Ave., Bremen, GA 30110
Phone: (770) 537-8872 Fax: (770) 537-4443
Email: leilani.wood@truist.com

* **Naomi Melchiore**, Mortgage Banker, Ameris Bank
1800 Parkway Place, Suite 820, Marietta, GA30067
Phone: (770) 904-0551 Fax: (404) 464-9617
E-mail: naomi.melchiore@amerisbank.com

- 1. If you have land,** it must be surveyed and be in your name before a lender can use it as collateral (2 copies of an original survey plat will be required).
- 2. Select your house,** add any optional items you may wish to include and request a turnkey proposal.
- 3. After the amount of the proposal is agreed upon,** a contract will be prepared for your lending institution along with documents required for an appraisal.
- 4. When the construction loan and permanent mortgage has been approved.,** your home can be ordered upon receipt of 10% of the total cost. This is normally your first construction loan draw. Draw 2 (15%) is due when the foundation has been completed, while Draw 3 (65%) will be due 3 days before the house leaves production. Draw 4 (10%) is due when contract items are complete.
- 5. In the event you need to purchase land,** feel free to contact our local realtor listed below. He is a licensed agent, specializing in residential properties and is affiliated with First Multiple Listing Services.

* **Gwynne Brown**, Realtor, Gwynne Brown Properties
3795 Reynolds Road, Douglasville, GA 30135
Phone:(770) 896-5696 Fax: (770) 949-9875
Email: gbproperties2003@yahoo.com

Note: Estimated time from order date to completion is approximately 5 to 6 months on most models.