



## FREQUENTLY ASKED QUESTIONS

**Q: How many homes will be built?**

A: There are 17 homes in this offering that are currently in various stages of construction.

**Q: What is the deposit to purchase a home?**

A: 1% (requested via offer instructions)

**Q: What are the estimated HOA dues?**

A: \$75 per quarter

**Q: What will be covered by the HOA dues?**

A: Park Maintenance and HOA owned sidewalk maintenance/snow removal

**Q: Are there assigned parking spots for each unit?**

A: All homes have two-car attached garages with driveways and street parking per City regulations.

**Q: Is Air Conditioning Included?**

A: No, A/C can be added as an option for \$5,750

**Q: Are all of the homes electric?**

A: No, homes have gas ranges with recirculating ventilation, and gas furnaces in the crawl space.

**Q: Can I get the seller credit if I use my outside lender?**

A. No, the seller credit is given if our GWHL preferred lender is used.

**Q. What is the estimated Tax Rate?**

A. The county tax assessor will survey your home shortly after closing and provide you with your tax rate. On average they are approximately .75-.85% of your home's purchase price per year.

**Q. When do you think the entire community will be complete?**

A. We anticipate the 17 homes to be completed by the end of 2024.

**Q. Can I use my own lender?**

A. Yes, you are free to use any lender you wish for financing. We do offer incentives for buyers who close with our preferred lender, Great Western Home Loans.

**Q. I am already pre-qualified or pre-approved, can your lender use my pre-qualification or preapproval?**

A. Yes, however we highly suggest that you check out the great programs offered through Great Western Home Loans. Many buyers find their rates to be very competitive, and even better when adding the Seller incentive.

**Q. What is the interest rate for the loan?**

A. Interest rates will vary based on the specific details of the loan you are applying for. Things that affect the interest rate include credit scores, loan amounts, amount of down payment, loan program, discount points, and length of lock period. Great Western Home Loans will be able to quote you a rate that correlates with your specific situation.

**Q. When can I lock in the interest rate?**

A. While most people lock their loans 30-60 days prior to the close of escrow, there are extended rate lock programs. Great Western Home Loans is a great resource for helping determine the best time to lock in your loan.

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