



FREQUENTLY ASKED QUESTIONS

What is the deposit to purchase a home?

\$5,000

What are the estimated HOA dues?

\$60.50 Monthly

What is the name of the HOA and who will Manage the HOA?

Enclave at Hidden Oaks Residential Community, Inc.
Managed by The Management Trust

What do the fees cover? Are there any amenities?

HOA will safeguard the Covenants, Codes and Restrictions as well as Bylaws set forth by the Association. It will maintain any property and facilities that the Association owns or in which it otherwise holds rights or obligations.

What are the average lot sizes?

45' x 125'

What is the Tax Rate?

2.21%

How many homes will be at Enclave?

64

When are the move-ins for your current available homes?

2 homes are move-in ready now and a new phase will be complete by the end of 2023.

When do you think the entire community will be complete?

2024-25

Is the project FHA eligible?

Yes

Is the project VA eligible?

Yes

Can I use my own lender?

Yes, you are free to use any lender you wish for financing. We require all interested buyers to be pre-approved with our preferred lender, Great Western Homes Loans, prior to your first appointment to come view the community.

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

Unfortunately, no. You must be pre-approved through our preferred lender, Great Western Home Loans, prior to writing a Purchase and Sale Agreement.

What is the interest rate for the loan?

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. A good resource to track the average current interest rates can be found on the website www.mortgagenewsdaily.com.

When can I lock in the interest rate?

While most people opt to lock their rates within 30 - 60 days of the expected closing date, Great Western Home Loans does offer long-term rate-lock options.

What is the minimum credit score for a loan?

Great Western Home Loans offers home loans with a minimum mid FICO score of 620 for conventional loans

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