



# COPPER RIDGE

## FREQUENTLY ASKED QUESTIONS

**Q: How many Homes in total will be built at Copper Ridge?**

A: Williams Homes has 50 homesites at Copper Ridge. We are currently building out our Elements line homes on Copper Sunset Ave.

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

A: About \$30 per month

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

A: There is a stormwater drainage area on the south side of the subdivision that is maintained by the HOA.

**Q: Does the purchase price include solar panels?**

A: No

**Q: Is air conditioning included?**

A: No, but A/C can be added as an option for \$5,400.

**Q: Are the homes electric?**

A: Each home has a 30" gas range with a vent hood or micro-hood (vented to outside). Remaining kitchen appliances and tankless water heaters are electric. There are hookups for electric washers and dryers in the laundry area. Furnaces are gas.

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

A. No, the seller credit is given only if our 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 that the homes on Copper Sunset (including the one lot located on Shiny Penny Way) will be finished within the next year. The homes on Copper Bend and Bronze Blvd will be announced in the coming months.

**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 pre-approval?**

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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