



HIGH SIERRA

FREQUENTLY ASKED QUESTIONS

Q: How many homes in total will be built at High Sierra?

A: 18 homes, which are currently in various stages of construction.

Q: What will be covered by the HOA dues?

A: The only HOA assessment would be for stormwater treatment measures.

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 microwave vent above (some vent to outside, and some are recirculating). Remaining kitchen appliances and 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 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 12 homes in the Gemstones line to be complete within the next year, as well as the 6 homes currently under construction on Matador Ave. The overall High Sierra community will be continually evolving over the next several years.

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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