

HAPPY HAS A NEW ADDRESS



**NORTHWEST CROSSING**  
**BOZEMAN × MONTANA**

## FREQUENTLY ASKED QUESTIONS

**Q: How many Homes?**

A: 358 currently in various stages of construction.

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

A: We require 1.5% in earnest money to purchase a home.

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

A: \$165 per quarter

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

A: Maintenance of all common areas and snow removal on the main roads and sidewalks.

**Q: Are the Townhomes considered Condos?**

A: No.

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

A: All homes have driveways and there is also street parking available.

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

A: No.

**Q: Is Air Conditioning Included?**

A: No, A/C can be added as an option.

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

A: Each home has a 30" gas range with microwave vent above. The remaining kitchen appliances and water heaters are electric. There are hookups for electric washers and dryers in the laundry area. Furnaces are gas. Please note, all studio and one bedroom ADU's will have an electric range.

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

A. We anticipate the community will be complete in 5 years.

**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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