
New Home Buyers Guide

New Home For:	
Neighborhood:	
Model Home:	

GHO HOMES
We Make Good Neighbors

Your Guide to Designing, Building and Enjoying Your New Home

From all of us at GHO Homes, Congratulations on your decision to purchase a new home! We all promise to work toward making your new **home dream** a reality. Our belief is that you selected GHO and placed your trust in us because of the community, our homes, our ability, and our reputation to deliver what we promise.

Our goal is to build a home that will meet your needs for years to come. We put our best foot forward to provide a high level of customer service that will be satisfying both during and after you move into your new GHO home. In addition, we want to earn your appreciation for a job well done, and ask you to refer others to us as well.

GHO's model homes are **representative** of our completed product and are intended to help set expectations for the quality you should expect in your home.

The New Home Buyers Guide is a booklet that is a valuable source and will **prepare you** for the upcoming events associated with your new GHO home. **It will inform you of important activities and obligations.**

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Section 1 - Purchase and Sales Agreement

Once your contract with GHO Homes is executed, the process of creating your dream home has begun. These documents establish the agreement between you and GHO Homes.

Construction Loan- approved loan that disperses funds throughout the construction process.

"End Loan"- the buyer of the house pays a preliminary earnest deposit and the loan pays the balance at the end of construction.

- We recommend that you apply with our approved lender your sales person can provide you with contact information. We have had a history of excellent rates, good customer service, and timely processing with our approved lender.
- To expedite the processing of your loan, it is important that all of the required information be provided at the time of the loan application. Please ask your lender to forward a checklist of documents that you must provide at the time of the loan application. Contact your sales representative to answer any additional lending or finance questions.
- **If you intend to finance any items that were not included in the original purchase agreement, including change orders or pools notify your lender when you submit your loan application. You may want to give them an estimated amount or ask them to contact your sales consultant. No final appraisal should be submitted until the revised contract is received. Your lender will need to request a revised contract so that you and your loan agent are clear about what is and what is not included in your mortgage agreement. Doing this will help limit surprises about your loan later on.**
- If your home is going to be completed soon and you are anticipating closing quickly, it is vital that you inform the lender and ask the loan officer to contact GHO Corporate office to confirm all details immediately.
- Please inform your lender that our closing agent will handle the closing and GHO will handle the final survey. We just need the certification information. It is also very important to notify your lender in writing if you have contracted for any credits (such as flooring or appliances) with your lender to prevent a lot of confusion and delay when the home is complete.

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- All Contingencies must be waived before we start preparing the construction plans for your home.

Section 2 - Selections, Custom Designs & Change Orders

One of the benefits of building a new home is the opportunity to make decorating selections, make custom choice changes and personalize your new home. The selections available to you will depend on the construction status of your home and those available for your particular model. It is critical that you start the selection process early.

GHO Homes offers a vast array of options and upgrades for your home. We have an organized process that allows us to make the options and upgrades available. It is important that you understand your obligation to make decisions and submit the necessary paperwork and payment within the prescribed **14-day** schedule.

This is the time in which you meet with your sales representative to make selections and request special custom features. It is imperative that requests for all interior framing changes and exterior structural changes are completed as soon as possible, as they will delay all other steps in the process.

All options/upgrades must be documented on a Change Order. A buyer's signature of approval must be obtained and payment must be received prior to any related work being performed on your home. This is an obligation that you agreed to as part of your purchase agreement. If deadlines are not met, the request(s) will be declined and construction will continue. If your home was under construction when you purchased, some options/upgrades/selections will not be available.

CONSTRUCTION LOANS

Any change orders requested after the initial closing of any construction loan will need to be paid for in full at the time of the change order or it shall automatically be void.

Please note the GHO 14-Day Policy, in which we require that all changes and selections be completed within this period. In order to allow a smooth flow of construction, no changes or revisions are permitted after this period. See your contract for details. If you would like a contract breakdown, please see your sales representative.

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Section 3 - Selection Process

You will choose from the many products and samples offered at the design center in completing your interior selections. Please follow the guidelines.

1. Begin selection process immediately.
2. If possible, please do not bring children -to avoid distractions.
3. Selections are a must. Set aside ample time to complete them.
4. Schedule your design consultation with your sales representative after completing preliminary selections on your own.
5. Products are subject to availability.
6. Prices are subject to change.
7. No changes are allowed after design consultation without a re-design fee.
8. **Selections must be completed prior to the scheduled deadline.**

Option/ Upgrade List:

Framing

Designated Plans Options.
Special Framing Requests.

Garage

Exterior Mount Key Pad
Pedestrian side-entry door

Windows

Glass Block– Bath Windows
Sliding Glass Door options

Plumbing

Kitchen Sink and Faucet Options

Flooring

Ceramic Tile – selection
Carpet Styles
Foyer In Lay Patterns

Electrical

Additional TV/Phone Outlets
Additional Lighting
Electrical Requests
Structured Wiring Packages - OnQ
Wiring for Speakers

Interior

Crown Moldings
Built-in Bookcases

Cabinets

Kitchen Cabinet Options
Countertop Upgrades

Appliances

Ceran Top Range
Washer/Dryer
Appliance Upgrades

Special Notes:

Samples shown in the Design Center are representative of the products/materials that will be installed. Please understand there are variations in dye lots, batches, etc., with both natural products as well as

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manufactured products. Occasionally an item may be out of stock and you may be required to make another choice or grade level.

Section 4 - Pre-Construction Changes

Scheduled Deadlines – Pre-Construction Changes must be submitted at the design meeting with your Sales Representative before the 14-day deadline. After this deadline no changes can be placed without a fee of \$250 along with the cost of the change order, and the knowledge that it may cause some delay in the construction time.

Section 5 - Pre-Construction Plan Review Meeting

GHO Homes wants to provide a satisfying home building experience for you. The key elements required to accomplish this are clear communications and planning. To promote clear communications, we conduct a Pre-Construction Meeting before starting your home. Your Pre-Construction Meeting will be scheduled soon after your design meeting is complete. It is necessary to conduct this meeting promptly. No plans will be submitted for permit or released for construction until this very important step is completed. At this meeting we shall confirm and review the design and particular details of your new home. (Please note that this is not a design meeting. Just to confirm the details and answer questions.) Together we will review your plans; review changes and answer any questions you might have about the upcoming process. If changes are made to the plans at this meeting a signed change order and payment for such changes must accompany them. Any changes may also delay the start of construction and your closing date by a few weeks.

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During the Pre-Construction Meeting, the following items will be addressed:

- Home and Garage Orientation
- Review Construction Drawings
- Finalize and document changes on your Construction Drawings
- Confirm any custom changes.
- Signatures of approval on Construction Drawings, Change Orders, Plot Plan
- Review Schedule of Events
- Address outstanding questions

GARAGE ORIENTATION

Most home sites have a pre-determined Garage Side, which may be different than the model or brochure documents you may have. This is set with regard to the location of the electrical service, which will connect to the home. Please consult with your sales representative for information on you home site. You can request to reverse the plan for a nominal fee.

SPEC HOME PURCHASE

If you purchase one of our many spec homes that are available, you will have a Construction Meeting to review the house at its current stage. It is important to note that some or all of the color / material selections may have already been ordered and can not be changed at this stage. Please review this with your sales representative.

Section 6 - Construction Drawings

Your home will be built from the actual construction drawings reviewed during your Pre-Construction Meeting. We will build your home in substantial conformity to these plans. Again, we remind you that your home is handcrafted and no two are exactly alike. It is important that you recognize this fact. Because we continuously review and improve the plans that we offer our customers, your home may differ from the "Model" or another home previously built with the same plan name and number. Consult your Sales Representative for details on changes, if any.

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Section 7 - Plan and Permit Production

This is time the GHO Corporate Staff uses to compile the building permit package. This includes the architectural plans (blueprints), truss engineering, survey and permit applications. This can only begin when all major design changes have been noted, completed and signed off. During this stage typically nothing will be done on site, other than the surveyor setting stakes at the property boundaries.

Permit Review – by the Building Department

During this stage the Building Department reviews the plans and specifications for your new home to insure they comply with all building, planning and zoning regulations. During the later part of this period we will begin clearing the property.

Section 8 - Communications

GHO Homes is committed to maintaining a direct and open line of communication throughout the construction process. Please direct all questions and/or issues through your sales representative. He/she responds to your requests by documenting and communicating with the appropriate parties. Keep in mind that if you have noted an item that is incorrect and it has not been completed yet, please do not get frustrated. We assure you that if we agreed to your request, it will be completed prior to your home closing. The biggest frustration for most buyers is not seeing an error corrected immediately. Keep in mind your builder supervises multiple homes and manages multiple contractors on a fairly hectic schedule. **Please be assured that any errors will be corrected.** Your understanding and patience will be greatly appreciated.

Section 9 - Construction

During the actual construction of your home, we encourage you to stay involved. We will be happy to answer any questions you may have. We do ask that you respect the time of the GHO Staff and group your questions together, so that you can cover the most ground in the least amount of time. **Please do not communicate with GHO Sub-Contractors.**

Job Site Safety

Your safety is of the utmost importance to us. Construction sites are filled with activity and often include equipment, tools and materials that can cause serious injury. Please observe common-sense safety procedures at all times. Please do not bring young children to the site and make sure never to leave children unattended.

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Section 10 - Schedule of Events - Building a New Home

The following outlines the Schedule of Events involved in building your New GHO HOME.

Execution of Contract
Submittal of Change Orders & Color Selections
Plans and Spec's Preparation
GHO Pre-Construction Meeting
Permitting
Site Preparation
Set Foundation Forms
Survey the Foundation Form
Installation of Plumbing Ground Rough
Pre-Pour Inspection(s)
Pour Slab
Block Walls, Lintels
Building Shell Inspection
Pump Concrete into block cells and lintels
Fly and Set Trusses
Sheet Roof, Install Windows and Doors
Dry-In Roof
Interior Framing
Rough-In of HVAC, Electrical, Alarm
Plumbing Trades
GHO Framing Walk Through

Frame Inspection
Insulation
Install Drywall (sheetrock)
Install Roof Shingles
Stucco Exterior of Building
Finish Drywall
Installation of Interior Trim
Bath Tile
Interior Paint
Installation of Cabinets
Exterior Paint
Final Out Electrical, Plumbing and HVAC Trades
Floor Tile
Landscape & Irrigation
Carpet
Final Clean
Installation of Kitchen Appliances
Final Inspections / CO Issued
Acceptance (Final) Walk
Closing
**Take Possession of
YOUR NEW HOME**

Construction Schedule Considerations

Elements that may impact delivery of Your New Home:

- ◆ Removal of contractual contingencies from original Purchase and Sales Agreement
- ◆ Submittal and clarification of selections, design issues and options
- ◆ Submittal of Change Orders and Payment
- ◆ Customer's Timely Decisions
- ◆ Weather
- ◆ Building Department Review
- ◆ Availability of Materials and Contractors
- ◆ Inspections

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Section 11 - Quality Assurance

Prior to your final walk through, GHO personnel will make a Quality Assurance Report of your home. The purpose of this report is to review the home for any items requiring attention. Every effort will be made to have your home clean and ready for you to move into after the closing.

Section 12 - Final Walk Through

You will receive a letter at least 2 weeks (likely earlier) prior to your scheduled closing date notifying you of the time and date. This letter will also provide you with the contact information for turning on the utilities for your home. Please take care of this in a timely manner and be sure to get us your new phone number as soon as possible.

During your Final Walk Through, you and your GHO Construction Superintendent will inspect your home and review the following items:

1. Operations of the following systems:
 - Heating and Air Conditioning
 - Electrical System/Alarm Monitoring System
 - Plumbing
 - Appliances
2. Room-by-room review.
3. Review yard and exterior of home.
4. Discuss homeowner maintenance.
5. Review manufacturer warranties.
6. Review Warranty Service Program.
7. Identify and document outstanding items, if any.
8. Complete required documentation.

When Will This Walk Through Take Place?

Our first priority is to complete your home to our quality standards. For your convenience, it is typically on the afternoon of your closing day.

Who Needs to be Present?

All purchasers listed on the Purchase Agreement are requested to be present. To conduct this walk through in an organized manner, we ask that no additional individuals be present,

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including children. If you want others to review your home, they must do so prior to your walk through. This includes inspectors. (In the event you use an inspector, you must notify GHO that you desire their participation prior to your Final Walk Through.)

How Much Time Do You Need To allow?

Set aside approximately one to two hours for your meeting. It is important that you arrive on time.

Section 13 - Closing

We are proud to say that we have made this process extremely simple for you. In the case of an "End Loan" the designated closing agent will have been working on your file, and you will receive a title commitment and other documents a few weeks in advance of the closing. We have arranged for all the surveys, title reports and legal documents to be prepared and forwarded to the closing agent for processing. Typically the closing takes one hour, during which you will review the documents, including the deed to Your New Home and tender payment for home, and/or execute the mortgage.

If your purchased your home with a "Construction Loan" or Progress payments the final Closing will be on site with the GHO staff where you will sign off on the acceptance of the home and arrange (with your lender) to tender full and final payment to GHO Homes.

Closing Notes

- a) Possession of the home will only be granted upon GHO receiving the full and final payment due under the contract. No exceptions! Any delays caused by your lender are unfortunate but we can not permit anything to be moved into the home, etc.

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Section 14 - New Home Warranty

Our warranty program is one of the best in the industry. We work closely with you to ensure that each question or concern about warranty issues is addressed. We encourage you to read and fully understand the contents of the warranty and all other product warranties provided. Your 2-10 Home Buyers Warranty IV booklet will be available at closing along with other information which will give advice on the proper maintenance and care of your new home.

During your Final Walk Through, your builder will review typical items that are covered by the warranty as well as the items that you are responsible for maintaining. It is of great benefit to you in having an appreciation and understanding of the construction of your home and how to maintain it.

A perfect home is not achievable by any builder. The wide range of materials used in your new home are subject to some degree of imperfection. Scratches, dents or other imperfections in wood trim, countertops, doors or other areas will occur and are unavoidable. Variations in finishes, caused by natural variations in wood surfaces, will also occur. Cosmetic items such as nicks, scratches, cuts, blemishes and finish variations are not warrantable.

All new homes go through a period of settlement and movement. During this period, your home may experience some minor material shrinkage, cracking and other events, which are unavoidable and considered normal. You should also be aware that you are responsible for proper home maintenance, such as maintaining appropriate grades around your home, interior and exterior caulking, proper landscape maintenance, etc. We will provide a paint touch-up kit within 30 days of move-in for new homeowners. We will provide homeowner's instructions on maintenance of certain items as a courtesy to give you the opportunity to learn how to maintain your home.

WARRANTY LIMITATIONS

Please note the following warranty limitation:

- **Sewer system blockages** will be covered for 30 days following closing, in the event you have a back up after that time, please contact some other party to fix the situation. In the event you feel GHO should be responsible please document and supply all information to GHO immediately.
- **Light bulbs** are warranted for 30 days following closing.

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Section 15 - How Do You Notify GHO of a Warranty Request?

Customer Satisfaction is our #1 Goal

At GHO Homes, we have a never-ending philosophy of total commitment to customer care. To achieve this goal, we insist that our homeowners are not only satisfied with their new home, but that they are so excited that they can't wait to tell their friends and family about it. We make a promise that every effort will be made to ensure that we deliver a home that is consistent in quality, delivered in a timely manner, and a home that feels like "your" home.

GHO Homes, through your 2-10 Home Buyers Warranty IV, warrants your home to be free from defects in workmanship and materials for a period of one-year from the date of closing. This means that if you have any warranty claims, outside of normal maintenance, during the first year of ownership, we will repair it quickly---and we will be happy to do so. In addition, GHO Homes also provides you with a warranty from Home Buyers Warranty IV.

Our GHO Homes Customer Care representative stays in constant contact with you during construction and throughout the first year in your home. As you approach the end of your first year, we will be in touch with you to ensure your complete satisfaction and if requested, we will make an appointment to address any concerns you may have. We pride ourselves on offering quality.

Our warranty service department is prepared to assist you with all questions and concerns you may have after moving into your new home. At closing, you will be provided with information pertaining to service requests. Service requests can be sent via fax, mail, e-mail, or through our web site, or dropped off in writing at any of our sales centers.

The entire GHO Team is dedicated to building you the home of your dreams. We appreciate your trust in us and will make every effort to make you another of the many happy and satisfied GHO customers. Please feel free to call on us if you have any questions or we can be of any assistance to you.

GHO Homes – Corporate offices

5670 Corporate Way • West Palm Beach, FL 33407

Phone: (561) 688-2020 • Fax: (561) 688-0909

Email: sales@ghohomes.com

Web page: www.ghohomes.com

Florida General Contractor: CGC014225

Building Quality Homes In Florida Since 1983

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