

PATHWAY TO A CUSTOM BUILT HOME







HAVE YOU EVER CONSIDERED BUILDING YOUR OWN HOME FROM THE GROUND UP?

The benefits are dreamy: a personalized gourmet kitchen, oversized master suite, wood floors, gas fireplaces—the possibilities are endless! But the potential stress can be endless, too. Overspending, tight budgets, and organizational concerns can overwhelm a person.

At Adair, we understand the building process. Our track-record says it all: we are the largest Northwest Home Builder with half a century of experience at our disposal. This has resulted in nearly 20,000 happy homeowners all across the Pacific Northwest.

CAN WE HANDLE YOUR JOB? **Absolutely.**

SO, WHERE DO I START?

Budget. Budget. Budget.

BUDGETS AREN'T EVERYONE'S CUP OF TEA. RARELY ARE THEY FUN; HOWEVER, DONE CORRECTLY, THEY CAN SAVE YOU TIME, ENERGY AND STRESS.

There are three major parts to a Custom Home Budget: Home, Land, and Site Development.

To establish how much you can spend on these elements, it is essential to speak with a finance professional (unless you intend to pay cash). Because Adair Homes offers homeowners a unique way to save money through on-site participation and sweat-equity, we recommend checking out *Alliance Financial Services* (AFS).



FINANCING THE HOME

The important thing to know is that with any construction loan, all costs will be wrapped up into one bundle. This includes your Home, Land, and Site Development.

AFS offers a 2-step construction loan

that offers the customer more choices and lower fixed rates on the permanent loan compared to the competition.

Owner participation is not the norm.

Therefore, not all banks understand this homebuilding model. Be sure to ask your lender about owner participation.

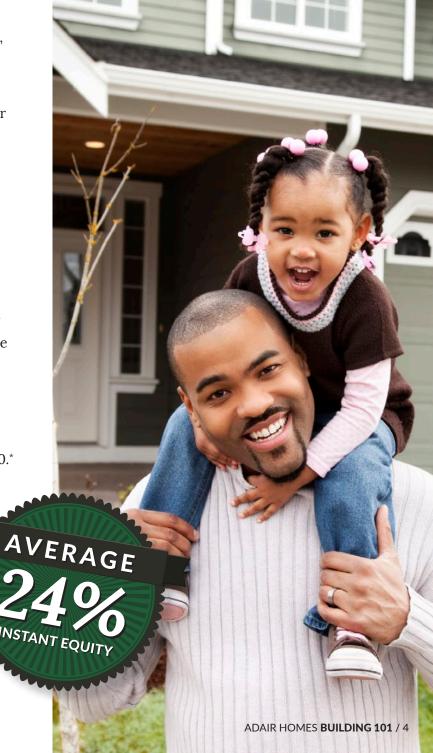
Be prepared for a down payment.

While in many cases AFS can offer a no down payment option based on the appraised value of the total proposed project, other banks may have different requirements.

Adair Homes wants you to get the most house for your money.

On average, our homeowners come away with an equity position of up to 24%, or over \$100,000.*

THAT'S REAL MONEY.



LANDING ON A LOT



YOU ALREADY OWN LAND? GREAT, YOU CAN SET YOUR BUDGET BASED ON COSTS FOR HOME AND SITE DEVELOPMENT.

Once you know how much money you can spend in total, you will divide your budget into the three categories mentioned earlier: Home, Land, and Site Development. Sometimes you know exactly where you want to live and it's as easy as putting in an offer on an available and developed lot. Other times, you may want to enlist the help of a real estate professional.

A few things to think about when choosing your land:

- Size of home you want to build. Does the lot accommodate your plan?
- Seasonal changes. Is the land located in a wetlands area? Will you have run-off issues or need to establish erosion control?
- **Utilities.** Have utilities been brought to the land, or will you need to budget for them?
- Tax costs associated with land in the city or in the county.

SITE DEVELOPMENT

ONCE YOU HAVE CHOSEN WHERE TO BUILD YOUR HOME, PREPARING THE LAND FOR A HOUSE IS NEXT ON THE LIST.

Many things go into site development, including clearing the land, "digging out" the lot, and graveling a temporary driveway. Before starting the project we always recommend walking the land with a construction professional, that is why Adair Homes offers a complimentary site evaluation.

Once the site evaluation, you will have greater knowledge for collecting accurate estimates for your Site Development. Rely on your experienced ProTeam as you gather bids for any site related work that's required before construction can begin. Feeling confident in your estimates and Total Project Costs is essential for any successful home build.

Some of our customers have more experience with site development than others—but no matter your breadth of knowledge, there are plenty of ways you can participate in the homebuilding process and save money with Adair by your side.

Even with the benefit of our experienced team and the potential of increased home equity, some customers just aren't ready to tackle Site Development. If this sounds like you, don't worry because we are glad to manage the Site Development for you, connect with us to learn more about our Turn-Key program.





YOU'VE FINALLY MADE IT TO THE BEST STEP OF ALL: REALIZING THE DREAM.

Time to share all those Pinterest Pins with one of our ProTeam members! Did you know Adair Homes offers in-house design services (at an amazing price)? Take a tour through any of our local Design Centers. Whether you want to customize one of our plans with our Architectural Drafting & Design team, or speak with an Interior Designer: (, we can make it happen.

Remove a wall to make your entertaining space larger

Create a color palate for your entire home

Add hardwood floors, or granite countertops

Choose your own light fixtures

Because Adair Homes walks with you every step of the way, we understand where all your pennies go, every single one of them. We suggest making a detailed list of everything that is of primary importance to you in the completion of your home. Your priorities are our priorities, and we will work in tandem to adhere to your budget. With that said, do set aside contingency funds for unknown expenses on your site or jurisdiction, as these inevitably arise.

NOW ARE YOU READY?

Let's build a house!

WORTH YOUR TIME AND MONEY

Adair Homes believes your quality of life can improve with home ownership. Thanks to our unique homebuilding process, our homebuyers receive tremendous value for every dollar they invest, making their new custom home a very wise financial investment.

The Adair Homes Team is committed to:

Giving you a customer experience that is enjoyable and rewarding

Providing you with the greatest value in homebuilding

Working together as a team to ensure quality that you can count on

Finding innovative ways to build your vision of home

Doing the right thing, and always treating you with integrity, honesty and respect.

LEARN EVEN MORE ABOUT GETTING STARTED ON A CUSTOM BUILD BY ATTENDING ONE OF OUR BUILDING 101 SEMINARS, LED BY INDUSTRY EXPERTS, OR SCHEDULING A ONE-ON-ONE CONSULTATION. HOPE TO SEE YOU SOON!



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