

Helpful Information Page

Don't know how to go about finding your new home?

Here is a check list to help find the home that fits you best.

1. What are your family's needs?

How many bedrooms/bathrooms do you need?

Will you need space to grow?

2. Where's the perfect place for your home?

Do you own or are you intending to buy land?

Will your home be placed on a leased home site?

3. Choose your retailer.

Our extremely knowledgeable retailers are there to guide you through every step of the home-buying process.

4. Choose your floor plan.

Come and let us show you the wide variety of floor plans we have to choose from for you and your family.

5. Choose your favorite options.

Customize your home with décor packages, upgrade your appliances, change your floor covering...the list goes on.

6. What is the best way to pay for your new home?

We offer a wide range of financing options that are designed to meet your needs.

7. Your new home is on its way!

Our homes are delivered directly from one of our manufacturing centers or retailers to the site you have picked for your new home.

8. It's here, now it's time to be installed.

Our homes are built in one or more sections. After being transported, they are installed; the utilities are connected and you move in!

9. All that's left is your approval!

Make sure everything is as you expected. If not, don't hesitate to contact your retail home consultant so that issues may be quickly addressed.

What if I need to borrow money?

Our Home Consultants can help you decide which financing options are best for you. The most common financing methods for Fleetwood homes are conventional home mortgages and chattel mortgages.

Conventional mortgage:

The home and land are bought and/or financed together. Land/home packages can often qualify for this kind of financing.

Chattel mortgage:

Personal property loans similar to a car loan. Chattel loans are common in planned communities where the buyer doesn't own the land.

Does my credit score matter?

Improve your chances for getting more favorable loan terms. Review your credit report for errors - correcting them could improve your credit score. The better your score, the better your loan

Do I need my own property?

The short answer is, no. Brookwood Homes can help you find land that is suitable for your new home and help you take care of everything you need to place your home there. If you have your own land that's okay too. We can help you with any improvements needed prior to the arrival of your new home

What if I own my land?

Found the land on which you want to build? Congratulations! Our homes can be ideal for installing on developed or undeveloped land. Planning, site preparation, and installation are all important to the long-term durability of your home. We can help you with the entire process.

Our Home Consultants can advise you on the issues:

- Zoning
- Access
- Utilities
- Permits

Can I buy in a planned community?

Planned communities feature homes and often other amenities like clubhouses and swimming pools. You purchase the home and lease the land. Ask our Home Consultants about planned communities in our region.

Just like purchasing or leasing, there are issues to consider. Be sure to ask about the following in the communities you visit:

- Age restrictions
- Terms of the lease
- Community rules
- Homeowner dues
- Installation and maintenance fees
- Utilities

If you've found a community you like, be sure to talk to the people that live there. How do they like the community? How are conflicts resolved? Do the owners take care of the property?

A big advantage of planned subdivisions is that much of the preparation work, including streets, lights, landscaping and utilities, has already been done.

As with undeveloped land, consider the practical factors:

- Are there **covenants** and/or homeowner's associations?
- **Ask the locals** - What are their experiences?
- **Amenities** - What is available in the community?

The costs of leasing property are usually much lower than buying outright. Ask our Home Consultants about communities in your area.

What about leasing in a planned community?

Leasing has different issues than buying, so be sure you review the following:

- The terms of the lease
- Relocation costs
- Community rules
- Installation and maintenance fees
- Amenities

Land Home

Buying property and a home at the same time, also called a "land/home" transaction, offers the buyer some big advantages:

- Conventional financing
- Equity growth
- Flexibility

Conventional loans do require more documentation and a more detailed application process, but the money you may save might be worth it to you.

Ask us about "land/home" packages for sale:

- New homes on developed land
- Choose a new home and an undeveloped site
- New homes for property you already own

Whichever works best for you, you'll get access to the most competitive financing options available with a land/home purchase.

Are you ready to buy?

Have property in mind that you think would be good for a home? There are some things to review with our Home Consultants before you purchase:

- Placement of the home on the property
- Access to the site
- Zoning, permits, development fees
- Utility location
- Preparing the site

We can help you with managing all the necessary permits and other paperwork.

What happens to my land?

As your home is being built, the site will be prepared for installation. Here's what you can expect during site preparation.

- Site grading (if necessary)
- Clearing vegetation
- Connection to utilities
- Septic and/or well installation (if necessary)

Timing of these activities will be coordinated to ensure smooth installation of your home.

My home has been delivered... now what?

Once your home is delivered, professionally trained installation personnel need to complete the home, connect all utilities, and arrange for any required inspections. The correct installation is critical to the long life and performance of your home.

Installation procedures vary by home model and location, ask our Home Consultants if you have any questions. You can expect the following steps:

- Delivery
- Installation of home (and joining of sections in multi-section homes)
- Hook-up of utilities
- Installation of final trim and finish
- Installation of accessories like porches and awnings

- Final clean up

Once your home is installed, there's only one step to go... inspection.

Ready for Inspection!

Once you have closed the funding on your new home, it's time for final inspection. This is your opportunity to make sure that everything has been done right. Get organized and use a checklist so you cover everything.

Be sure to review the following in your personal inspection of your new home:

- Doors and windows
- Electrical outlets
- Kitchen and bathroom fixtures
- Lights and switches
- Smoke alarms
- Appliances
- Trim and moldings
- Cabinets and hardware
- Carpeting

While you're conducting your own detailed inspection, your retailer or installer should, too. Many states will also require a final inspection. You benefit from these inspections - they ensure all local codes are met, which can help prevent expensive problems down the road.