Get Educated: A Smart Consumer Series

Voted

Central Illinois Home Building Guide

Voted Four Stars

- Step-By-Step Planning Guide
- Checklist To Help You Stay Organized
- Valuable Must Have Information

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ABOUT THE AUTHOR

Steve Drake is President of Drake Homes, a residential design/build firm in Charleston, Illinois. Drake Homes has created over 2,500 fine residential properties focusing primarily on custom homes and semicustom homes. With 30 years of extensive experience in building, contracting, development and design, Steve is considered an expert in the field and to this day tackles each project as if it were his personal home. Born with an entrepreneurial spirit, Steve began roofing for his dad at the young age of 10.

From a personal perspective, Steve has been married to his wife Mary for 15 years. Together they have five children and two grandchildren. His two sons, Jason and Dennis, along with Mary are actively involved in the business. Steve and his family attend the Salisbury Church of Charleston and volunteer on the outreach committee, plus he's helping to renovate the new church. Steve also is involved with the Eastern Illinois University Athletic Department—Panther Club. Steve enjoys flying, motorcycles, spending time with his family and moving dirt.

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INTRODUCTION

Welcome! Congratulations on taking a huge step in building a new home of your own. I predict that you're about to learn will motivate and educate you.

You CAN make building a new home a reality!

It doesn't matter if this is your first building experience, second or fifth. It doesn't matter who you are or what your background is. It doesn't matter if this is your starter home, move-up home, downsizing home or a large estate home.

It doesn't matter the style of home you want to build, either. Maybe you want a lakeside retreat in Shelbyville or a craftsman style in Mahomet or something more contemporary in Champaign.

It doesn't matter when you intend to build. Maybe you're thinking you'll start next month or next year or upon retiring, in two years.

What matters is this guide will be beneficial to you in planning your build along with the actual build itself!

You see, the guide has been carefully crafted, word for word, to make certain you know WHAT to do, WHY you're doing it and HOW to do it—whether it be a small or a large house. So take advantage of what you have here and go for it in a big way! We'll show you how.

All right, a few things before we start…

First:

I recommend printing out this Guide and placing it in a three ring binder with pockets on both sides. What will end up happening is you'll start collecting ideas from varying resources on floor plans, photos of homes, decorating ideas, building materials, etc., and this

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will give you a good place to keep everything organized and in one place. Plus, you'll be able to carry the guide with you out in the field and write notes as you start exploring possibilities.

Second:

Once you have the guide printed out, find a comfortable place to relax so you can focus on the material. Read one chapter at a time. Highlight the information as it suits you, and makes notes at the space provided at the right of each page. Write down any questions you might have so you'll remember to ask them.

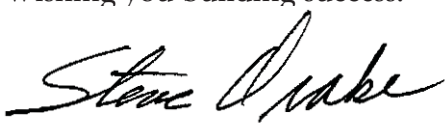
NOTE: *The information presented in this guide may not happen in the exact same sequence when you actually go to build a home. Some steps may happen earlier, later or may happen simultaneously.*

One other thing I want to make you aware of before we start: you can always contact us any time you have a question. I promise you that I or one of my team members will get back to you as soon as possible.

Or you can contact us by phone. We'll be happy to help you out. Here's our information and don't hesitate to contact us:

Steve Drake: steved@drakehomes.com 800.356.2572
Bill Drake: billd@drakehomes.com 800.356.2572

Wishing you building success!



Steve Drake

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Chapter 1
GETTING STARTED

Okay, ready to embark on one of life's most rewarding experiences? Let's get started! The decision to build a new home is different for almost everyone. For some folks it's about a growing family that the current home doesn't support. For others their nest is empty and the large home is no longer needed and a smaller home with more features is attractive. Some people build new homes because they can't find what they want in an existing home. And for others, they build to be closer to their job and/or further away.

I could go on and on… but you get the point.

So let's get started with six key benefits to building a new home now…

Six Benefits To Start Building a New Home

1. Get it your way.

When you buy new, you get to call many of the shots. From choosing the lot, the colors, the materials, the amenities and the fixtures, you'll end up with a new home that reflects your personality and tastes.

2. Reflect the latest trends.

When you buy new you're more likely to find floor plans that reflect the latest trends. Resale homes won't reflect today's trends because they were built when other trends were popular. So if you're looking for a gourmet kitchen, luxurious bathrooms, theatre room and extensive wiring and outlets for all your electronics needs, new is the way to go.

3. Low to no maintenance.

With a brand new home you get rooms decorated exactly the way you want, along with other features that eliminate the need for time-consuming and costly home improvement projects later on.

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Today's families seek more quality time and minimizing the amount of work needed after move-in frees up time that can be spent having fun together instead.

4. Better at conserving energy.

New homes are better insulated and utilize other energy-efficient products and materials. Resale homes probably won't have many of these energy-saving features that significantly lower energy costs.

5. Free of environmental dangers.

New homes are safer. Many older homes were made with materials that today are highly regulated and in many cases no longer acceptable for residential building. Asbestos and lead paint are a couple of good examples of dangerous chemicals that will NOT be found in new construction.

6. More Light.

Light is a natural energy booster and with a new home you can have skylights, taller windows, transoms, sunrooms, etc. It's up to you.

Today Is a Great Time to Build a New Home

Interest rates are hovering near a 30-year low, making today an exceptionally favorable time to build a new home.

Now some of you might be asking if you should wait for rates to maybe go lower?

The short answer is NO.

You see, timing the market is risky and often a losing game.

Even the best of mortgage professionals have no idea when interest rates will hit the bottom. If they could figure this out they would be millionaires, at the very least. The fact of the matter is, interest rates are influenced by many variables including things like the employment cost index (ECI), the gross domestic product (GDP),

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the consumer price index (CPI), the producer price index (PPI), terrorism, politics and much more. You get the point.

It's pretty much impossible to predict which way interest rates will go. But there is one common sense item to think about. Since interest rates are near 30-year lows, it's probable they'll be going up as opposed to moving down.

In short, it's a great time to build right now while rates are low. Lower rates give you more building power. Analyze these numbers for a moment:

A half point jump in interest rates gives you
$25,000 less in building power

One point jump in interest rates gives you
$50,000 less in building power

Two point jump in interest rates gives you
$100,000 less in building power

It makes no sense to gamble when rates are so favorably low. The chances are the longer you wait, the more it will cost you. Plus there is one other big cost factor that will impact your bottom line. Read on and I'll explain.

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The Cost of Waiting to Build

Now we all procrastinate from time to time, but when it comes to making a decision to build or not to build, it's not a good idea to procrastinate.

Here's why:

Historically the cost of building a new home has increased 5–7% per year. It's easy to understand why: the cost of fuel has skyrocketed, labor is more expensive, building materials cost more and government fees keep going up.

And I don't see the cost of building getting less expensive going forward.

To help you better understand the cost of waiting, complete the worksheet on the next page.

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The Cost of Waiting

Current Home Investment: _____

*Housing Cost Increase: _____ x .06%

**Housing cost increase generally exceed the national average and has historically ranged between 5 - 7% annually. Increases generally come between December and March, just before building season.*

Estimated Future Home Investment: _____

You'll Need to Save: _____ per/mo.

Current Interest: _____

30-year Fixed Rate: _____

Monthly Investment: _____

Adjusted Monthly Investment: _____

Difference: _____ per/mo.

30 Years: _____

Estimated Monthly Investment

If interest rates rise 1/2%: _____

Per Month: _____

30 Years: _____

A 1% rise: _____

Per Month: _____

30 Years: _____

A 1 1/2% rise: _____

Per Month: _____

30 Years: _____

If interest rates remain the same or go down, you'll be all right, but the total cost of waiting could be greater than you expected: _____

So what are you waiting for? Now's a great time to build. Let's get started Planning Your New Home!

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Chapter 2
PLANNING YOUR NEW HOME

Okay, you've made the decision that now is a good time to build. Now it's time to have fun and start planning your home. That's what this chapter's all about.

Collecting Ideas

One of the best ways to start collecting ideas is to explore house plans magazines. You know, these are those magazines that have floor plans, photographs and drawings of home ideas and you can find them at your local grocery store or book store. Most of these magazines have websites, plus I've listed a few sites below you can check out. Once you start looking clip or print out photographs, floor plans and drawings that appeal to your taste. As you collect images, place them in your three ring binder that houses this guide. Also clip out any floor plans you find appealing.

Here are a few websites you might check out:
Eplans.com
Dreamhomesource.com
Familyhomeplans.com
Designbasics.com

After you've collected numerous images, lay them out on the floor and see if you see any consistency. Perhaps you'll see an architectural style pop up over and over. Or maybe you'll favor a certain color scheme.

I encourage everyone that will be living in the home to participate. A fun idea is to pop some popcorn, have everyone lay out their images and have a good old fashioned brainstorming session. Have a designated note taker to capture ideas and thoughts.

Another fun idea is to grab the digital camera and drive around appealing neighborhoods. Snap away when you see homes that catch your eye.

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If you'd like to take a Drake Homes drive-by tour, we'd be glad to set up the route for you. We also have a model home you can walk through that I think you'd really enjoy. Just let us know when you're ready.

And finally consider a family weekend trip up to Chicago. I know, I know, "What's this have to do with home building, Steve?"

Absolutely nothing, I just want you to have a good time.

No, just kidding. The Chicago Southwestern and Western suburbs are booming with new home developments in all price ranges. It's a great way to walk through a ton of models, pick up floor plans, look at decorating ideas. And it's a good time! The information you collect will come in handy when it comes to selecting choices for your own home.

Also and almost equally important, I want you to have a little fun outside of looking at homes. Go see the Science and Industry Museum, Navy Pier and the Sears Tower. I also have a couple of good restaurant recommendations.

Home Shape and Size

Something else to consider is the shape and size of your new home.

So how do you determine the best size and shape for your home? Well it should be large enough to accommodate you now and in the future. But it can't be so large that the size busts your budget.

Consider the following, too. Do you have children now? How many? What about future children and/or grandchildren? Do you want an extra-large kitchen or super-sized outdoor living area? What about bathrooms?

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You have to think about where you want the windows, doors, stairways, balcony, home theater, playroom for the kids and mother-in-law suite. Maybe right now you don't know anything about your mother-in-law moving in, but it's important to consider everything about your lifestyle now as well as how it might be later.

Speaking of later, is there a chance you'll need to expand your space? If so consider where your home can grow while it's still in the design phase.

That's certainly a lot to consider and the best way to approach this step is to put everything you want now and think you'll need in the future on a wish list. Then see how your "wants" compare with your budget. If you're over budget or you find you can't build as high as you'd like, start crossing out and modifying your list until it's just right.

I'll show you a fun way to do all of the above in a moment. But now let's dig real deep into your needs and wants.

Assessing Needs and Wants

Now we need to get down to the nitty gritty and get very specific about what you need and want in your home. Have everyone who will be living in the new home answer the following questions. Have each person write their answers on a plain sheet of paper and place it in your notebook.

To do this I'm going to ask you a series of questions. Are you ready? Let's start:

- How many bedrooms do you need?
- How many bathrooms do you need?
- How big does the master bedroom need to be? And does it need to be on the first floor?
- How big do the other bedrooms need to be?
- What type of kitchen do you need based on your lifestyle?
- Do you want a separate living room or do you prefer a great room that merges rooms together?

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- Do you need a separate laundry room?
- Do you need a guest bedroom?
- Do you need a home office?
- How much space do you need for storage?
- Do you need a basement? And do you want it finished?
- How big of a garage do you need?
- What other rooms are important to your lifestyle?
- What type of outdoor living space do you need? Porch, screened room, etc.
- And whatever else comes to your mind not listed here.

Now let's talk for a minute about your lifestyle. Again, everyone should do it and write down your answers.

- How do you want to live? Are you more comfortable in smaller intimate spaces or larger open spaces?
- Do you enjoy cooking?
- Do you like to entertain?
- Do you have a lot of guests staying over?
- Do you love to relax and watch movies?
- Do you like to exercise?
- Do you work out of the home?
- Do you need an area for the kids to blow off steam?
- Does anyone have special needs?
- Do you have a hobby or collection that needs space?
- And whatever else comes to your mind not listed here.

Now that you've collected all the data let's makes some compromises.

Making Compromises

Guess what? We're going to have some fun again! It's time for another family meeting. Now you can be boring and hold it in your dining room, but I encourage you to plan an event around it. If you're childless perhaps a nice dinner at a favorite restaurant would be a good place to hold this meeting. If you have kids, how about a family picnic followed by a day at the local pool or water park?

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If these ideas aren't to your liking, give me a call. I'm full of fun ideas—just ask my wife.

Here's what I want you to do regardless where you meet. Bring your notebook and pull out the responses everyone gave. Now have everyone go down their list and mark them according to the scale below:

- Very Important
- Not A Must (But would like to have)
- Least Important

Once everyone has marked their list, go one person at a time and read the answers out loud. Chances are someone or everyone will have to compromise based on the amount you can or want to spend on your new home. Now compromise isn't easy and it may lead to a heated discussion. If it does, don't blame me—it had to be discussed eventually, right?

NOTE: *Of course, the people paying the bills have the trump card. But the important thing is you've allowed everyone to participate, which will be good down the road once you build, as it creates a sense of ownership and pride.*

Turning Your Ideas into a Rough Plan

Since we've had so much fun, let's continue. What we need to do now is get your ideas down on paper.

Perhaps you got lucky and found a floor plan that gets everyone excited. Or, you might need to pretend you're a draftsman and draw up a floor plan from scratch.

Whatever the case, these sketches are going to be important to the professional who creates your plans.

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Let's stop right here and move on to Financing Your Home. Do you have any questions? Of course you can let me know.

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Chapter 3
FINANCING YOUR HOME

Financing your new home is an important step in the home building process. You really need to get started as soon as you can in talking with lenders because the loan approval process is time consuming. And if you're planning on building soon, you'll want to get a jump on it. You should get prequalified early on in the home building process, so you know what you're dealing with from a financial perspective.

Oh, and know this: I'm by no means a construction loan expert. Please consult your lender before doing anything in the financial realm of home building.

Loans for Construction

It doesn't matter how many mortgages you've applied for, a construction loan is in many ways different than a mortgage. About the only thing these two funding sources have in common is an application. Banks structure them differently, have different approval guidelines and dispense funds differently.

Let's take a closer look at the two types of construction loans: the double-close and the single-close.

The Double-Close Process

With this process you're required to apply and get approved for two loans; a short-term loan to cover the costs associated with construction and after construction is finished, a mortgage.

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Besides costing twice the amount in terms of time and money (because you have to undergo two loan application/approval processes), this process is very risky. You have no way of knowing how the economy or your financial situation will change during the time it takes to complete your new home.

The Single-Close Process

Anyone who can qualify should definitely opt for the single-close construction loan process, in my opinion. Also known as construction-to-permanent, construction/ permanent, all-in-one or one-time-close, these loans came into being as banks began to realize the profitability of securing longer-term customers. Studies showed that homeowners who actually constructed their own homes lived in those same homes longer and defaulted on those homes less often.

Some of the benefits of single-close loans include:

- The ability to roll into a permanent loan without having to requalify or reappraise.
- A wide assortment of permanent loan options which makes it easier to find an option that fits your needs.
- While preparing documentation, borrowers sometimes have the option to roll the cost of buying land into the loan.
- An opportunity to lock in more favorable interest rates while still in the midst of construction.

If this is your first time building a home, definitely check into the single-close construction loan process. The process is so much easier, and the flexibility practically guarantees a loan you truly can afford.

How to Choose Your Construction Lender

When you finally start looking for lenders, you'll notice that not all lenders offer construction loans. Take the time to interview prospective lenders. A good loan officer will listen closely to your needs and then try and match a loan product to suit those needs.

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If you need recommendations, I can give you three or four lenders you can talk with.

Initiating the Loan Process

Here's what most lenders require to process a construction loan application (it varies from lender to lender):

- A complete set of final plans
- A detailed specifications list
- A copy of the contract with your builder
- Contract to purchase lot or evidence of title for property
- A completed loan application
- Copies of your federal tax returns complete with all schedules and W-2s for the last two years
- Copies of your last two pay stubs

As you may notice, the builder supplies much of the documentation needed.

Construction Loan Draw System

The amount of work completed on your new home is what dictates the release of construction loan funds. The amount you're given is dependent upon the construction phase. Construction loans are paid out upon completion of phases.

Okay, you probably need a break after reading all of this financial information. I certainly need one after writing this chapter.

Break time!

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Chapter 4
CHOOSING A BUILDER

Welcome back. In this chapter we're going to cover a wide variety of information relating to choosing a builder. But first let me quickly touch on the idea some future homebuilders might be thinking about—should they be the general contractor. If you know for sure this won't be yourself, skip ahead.

Should I Be the General Contractor?

Good question and I have a quick and short answer for you.

Maybe yes or maybe no.

Here's why I answered the way I did:

You see, some people think they can save money by acting as their own general contractor. And some people can. But for others this way of thinking is a huge mistake!

Now some of you might not even know what a general contractor does. So let me explain.

What's important to understand about a general contractor is that it's a profession. General contractors spend their days supervising, five to seven days a week. While you could learn what a general contractor does by reading a book, there's no way to "absorb by reading the experience a general contractor has under his or her belt. That can only come from on-the-job experience. And it's what you need to keep your project on schedule and within budget.

Understanding that the role of general contractor is a full-time job without a set-in-stone work schedule. Can you devote full time to this job without negatively affecting your income or your personal life? If you're unsure, then ask yourself these questions.

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How are your organization skills? How are your people skills? Can you multitask? Are you detail-oriented? Can you remain calm under pressure? Can you solve problems? Without a doubt, effective general contractors must possess these skills. If you don't excel in all these skills, say "no" to acting as your own general contractor now! But wait, there's more.

How much do you really know about the construction process? Would you know quality workmanship when you see it? How many reliable subcontractors have you personally dealt with?

If you've managed so far to respond positively to these questions about being a general contractor, that's great and I would say maybe you should act as your own. But the last question asked is a definite deal-killer if the answer is "I don't know many reliable subcontractors." Since you probably won't be pulling electrical wires or hanging drywall, you have to know reputable individuals or companies that can handle this work professionally and expeditiously, and certainly not carelessly.

A Shell Package Might Be Right for You

Now if you've read this far and you still want to be a general contractor, we've got a solution you might be interested in.

We offer general contractors what we call "shell packages," and this is where we build and enclose the shell of your home. We dig the basement/or put it on a crawl space and frame the home. In most cases we usually shingle, soffit and fascia the home. All interior walls are studded out, windows are installed and exterior doors are installed. Our package is air tight and the job site is lockable. So when WE'RE done, YOU can come in and take the project over.

If you're interested in finding out more, let me know and I'd be happy to go into detail with you.

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Six Tips for Choosing a Builder

Choosing the right builder is an extremely important decision you'll need to make. Here are some tips to help you make an informed and smart decision.

1. Look for experience and quality.

When you work with a builder, it's all about experience, experience, experience and quality, quality, quality. Make sure the builder you choose has it!

2. Check references.

If the builder you're considering gives you a list of references, contact them! Most people assume professionals won't include someone who was unhappy with the work performed and that's probably true. But what's important when contacting references is opening a dialog.

3. Evaluate professionalism.

During your conversations with potential builders pay attention to their level of professionalism. Your chosen builder needs to interact with you, the client. You want someone who appears capable of remaining cool under pressure, who can juggle multiple details, is good at following up when promised, who shows up on time, who doesn't get easily annoyed by your questions and who takes his/her reputation seriously.

4. Conduct a background check.

It's always prudent to check into the company's background and it's not hard to do. Go online and type the company name into your search engine and see what you can find. You can also check with the Better Business Bureau to see if any complaints have been lodged. Also check your local building department to see whether licenses are current and whether complaints have been lodged against the company.

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You can also ask for credit references (for example, from the builder's bank and suppliers) and check those out too. Bad credit can mean delays in getting the labor and materials your dream home needs to stay on schedule.

5. Evaluate design, technological and creative capabilities.

The builder you choose should understand the look you're trying to achieve. He or she should be able to offer appropriate suggestions you may not have considered. You should also feel confident that the builder grasps and can produce any requests considered architecturally distinctive.

6. Look at the Builder's Work

My best advice here is to make sure you check out at least a couple of examples of the builder's work.

And there you have it, six useful tips for selecting the right builder. I want to quickly discuss if you're working with a realtor, along with my thoughts on realtors.

What if I'm Already Working With a Realtor?

That's okay. Your realtor can help you find and select a good builder. Now you might be wondering if your realtor will earn a commission…

The answer is maybe. Some builders cooperate with realtors and pay commissions, and others don't.

Now, myself: I LOVE REALTORS!

What's interesting is most realtors around Central Illinois already know and trust the Drake name. As a matter of fact, when a Drake built home goes up for sale, oftentimes the ad the agent creates mentions the Drake name. For example, I saw an ad not too long ago that had a headline "Quality Crafted Drake Home."

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Do you know why the agent used this headline?

Because they knew by mentioning the Drake name, that the odds of selling the home increase.

So here is our story on realtors.

If a realtor sends you our way, your realtor will receive a commission upon the completion of the home sale.

Builders and Estimates

When getting other builder' bids you have to be extremely careful. Estimates are complicated. The number one key is to make sure you provide everyone with the same information so you can get an "apples to apples" estimate. This is where I've seen many people make mistakes—they didn't provide each builder with the same information resulting in a mixed bag of estimates.

Let me explain in more detail…

…Many builders do a ONE-page ESTIMATE with little to no description. Sadly, what happens is the customer has no idea of what they're getting or not getting and it's usually the low bottom line price that catches their eye. Once the contract is signed, the builder takes the liberty to decide what was or wasn't included.

For example, I heard about one builder who told their customer that acid washing their brick home (cleaning off the excess grout off the brick) was not included in the price and the customer was charged the cost to complete the wash. A one page description doesn't say how much of anything is included, but the PRICE pops out and sucks the poor customer in. And in the end the customer is bombarded with UPGRADES adding to the original low estimate.

What is worse, these folks are left in a position where they have to come up with thousands in cash since their construction loan was only approved for the original estimate.

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Here is a similar, but slightly different builder tactic used to win jobs.

Some builders mislead consumers with what we call "allowances" in the business. An allowance is basically an allotment of money set aside for you to choose items you want for your home. Common allowances include lighting, cabinets and flooring, to give you a quick example. But in general there's an allowance, divided into categories (category meaning cabinets, concrete, drywall, etc.), for everything that goes into building a home.

The trick comes in when the builder sets your allowances at an unreasonable amount for the size of the house you're planning to build or the details you want to include. For example, the builder might give you an allowance of $2,000 for lighting, when a more realistic number is $3,000. Now imagine if they did this for each and every allowance.

They would have the low price to offer you and it'd probably be very appealing to you.

But what happens is you end up going over your allowance budget, making the bottom line price the builder estimated rocket sky high. And in most cases the final cost equals or exceeds other builders' estimates.

Now I'm not trying to scare you, but this is pretty serious stuff.

There's only one way to get an apple-to-apple estimate, and that is to take the necessary time to list out your detailed specifications for your home design. Break down the specification into groups of allowances such as cabinets, framing, concrete, lighting, etc. This takes a lot of work, but is well worth the effort and eliminates surprises and disappointments down the road. You'll also need a set of plans, which I'll discuss later. All of this information will need to be very specific and extremely detailed.

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Here is what I recommend you do.

Give me a call and let's set up a time to go over what you're thinking. I myself or someone on my team will sit down with you and help you create your specifications.

We'll do this for you at NO cost and with NO obligation. We can also work with you on developing your plans.

Signing a Contract with the Builder

Contracts are different from builder to builder. But one thing is common among all contracts: They are a legally binding contract between the builder and the individual(s) building the new home.

If you would like more information on the Drake Homes contract, give me a call.

Making a Deposit

Most, if not all, builders require the purchaser to put a deposit down at the time of contract signing.

Wow, we've come so far. But the real exciting stuff is ahead of you! Let's talk about selecting a site if you don't already own a property to build your home on.

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Chapter 5
SELECTING WHERE TO BUILD

Now it's time to find the perfect piece of property (if you already don't own a site).

Where Does One Look for Buildable Land?

We'll that's a good question. One thing for sure there's got to be a site that's right for you somewhere… it just might take a little hunting.

So where do you look?

That depends on the answers to a few questions. First you've got to consider if you want to live in an urban area or rural area. Once you've made that decision then the job becomes easier.

The second thing is you have to find a site that works with the footprint and design of your proposed home. For example, if your plan calls for a walkout basement you can't select a site that is flat as a pancake. Or if your plan involves a sprawling one story ranch, you can't select a site that will only fit a two story home.

You get the idea, right?

The third thing you need to think about is your lifestyle. If you have children will there be other kids nearby and is it in a desirable school district? If you enjoy gardening will there be enough space? If you like golf are there site potentials near a golf course.

Again, you get the idea.

And the fourth thing you need to consider is the cost. I say cost because there is the initial cost of the lot or land, but there will be additional cost. On lots you'll most likely have utility hookup or tap fees. Sometimes there are impact fees which are fees to help pay

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the cost of sidewalks, roads or other community infrastructure. You also need to think about property tax, assessments and homeowners' association fees in some cases.

Depending on the site you could see additional increases in building cost. For example, if you need a long driveway you'll need more concrete which increases cost.

If you're thinking rural there might not be a road leading to it. You'll probably need a well and a septic system. All this and more needs to be done before a home can be built and all this takes time and money. So if you're thinking rural, be sure to plan your schedule and your finances accordingly.

Oh before I go any further, let me quickly touch on a quick definition. I might have confused some of you, so I thought I would clear the air.

You might be wondering what the difference is between a lot and land?

A lot is construction-ready (or is nearly) and is usually part of a subdivision. It's been cleared. Its boundaries have been defined and utility lines are already installed or will soon be.

A piece of land is still in raw form. It's not cleared in most cases and usually located in a rural setting.

Now back to selecting a site. I've already gone over the big four, but I thought this checklist would be useful in thinking about the right site for you.

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35 Lot/Land Selection Considerations

Here is a comprehensive checklist when looking at site:

Lifestyle

1. How close is your work?
2. How convenient is shopping?
3. Do the schools meet your satisfaction?
4. Does the location match your lifestyle?
5. How close are parks and recreation?
6. How close are you to fire and police protection?
7. Are there municipal/county services available such as snow plowing, street maintenance, etc?
8. How close are medical services?
9. Is there public transportation nearby?

Property Value Consideration

10. Are the neighboring homes well maintained?
11. Is the neighborhood appealing to the eye?
12. Are there a lot of cars parked on the street and what condition are the cars?
13. What are the conditions of the roads in the neighborhood?
14. Does the neighborhood have sidewalks?
15. Will your home design be similar in size and style? Are area property values appreciating or depreciating?
16. What is the crime rate in the area?

Adverse Conditions

17. What is the zoning near your neighborhood, i.e., multifamily residential, agriculture, commercial, industrial, etc.
18. Is there potential that zoning could be changed in the future?
19. Are there future developments planned for the area such as highways, factories, etc.?
20. Is there noise pollution nearby such as airports, highways, railroads, factory, etc.?
21. Is there a landfill or sewage treatment facility nearby?
22. Is the lot/land located on a busy street or near heavy traffic?

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Additional Considerations

23. Is the view from your lot/land what you desire?
24. Is your lot/land offer the privacy you desire?
25. Have you visited your lot/land at different times of the day checking for unusual activity or noise?
26. Is parking an issue in the area?
27. Does the lot/land provide for possible expansion in the future?
28. If you have children will they have similar aged playmates?

Cost Considerations

29. Did you check to see if there are any issues with the soil relating to construction?
30. Will you have to do extensive fill removal or replacement?
31. Does the lot/land drain water properly?
32. Are water and sewer lines easily accessible?
33. Are utilities such as phone, cable, gas etc. easily accessible?
34. Does a septic system need to be installed?
35. Will you need to dig a well for water?

Do I Have to Go with the Builder Who Owns the Lot?

Some of you have probably driven around and noticed lots with homebuilder signs on them. In Central Illinois many of the new subdivisions are what we call "scattered site" developments. What this means is the developer of the land and the builder are not always one and the same.

So if you like a lot that Builder X owns and you want to utilize Builder Y to build your home, than you should talk to Builder Y first.

You see, some builders will collaborate and work out deals with one another, while others won't.

If you would like a Drake built home, but you'd like a lot owned by a different builder, please talk to us before contacting the builder who owns the lot. Chances are we might be able to work something out.

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Also remember that not all lots/land are owned by builders. In some cases the land might be listed with a real estate agent, for sale by owner or owned by a property developer.

In any case, talk to us first so we can help you.

Getting Help Finding a Site

We've helped people find sites in Effingham, Gibson City, Watseka, Monticello, Mahomet, Paris, Champaign, Chrisman, Pana, Mattoon, Neoga, Shelbyville, Taylorville, Paxton, Trilla, Savoy, Charleston, Urbana, Tuscola, Arcola, Mansfield, Westville, Danville, White Heath, Cisna Park and places in between.

We have lots available in Chestnut Grove and Trails at Brittany in Champaign—two very popular and nice subdivisions. In Mattoon we have lots at Hunter's Glen Subdivision. In Charleston we have lots in Stillwater, Stonegate and Arrowhead.

Plus we've looked at and have strong knowledge of practically every subdivision in Central Illinois—you name it we've probably talked to the developer. If you're thinking about a particular subdivision, give us a call or email and we'll give you our honest opinion.

If you're looking for a site in a built-out neighborhood setting (mature neighborhood with perhaps a vacant lot), we know where most of those are in the area and we can quickly point you in the right direction. Or if you're looking at a tear down scenario (tear down the existing home and build a new one), we can help there as well.

And finally, if you're looking to build in a rural setting you're talking to the right guy again. We probably have the most experience in the area for rural settings.

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Now I'm not saying all of this to be a braggart, I just want you to know that we have extensive experience here in Central Illinois. We've spent hundreds, if not thousands of hours driving around looking at lots and land of every kind. You certainly should take advantage of our experience. You might love what you find.

Enough said.

Home Placement

You've found a site—congratulations! Now you need to figure out the best way to position the home on the property. There likely will be some sort of limitation or some desired outcome to take into consideration when making this decision.

If there's a centuries old oak you want to preserve you might want the home positioned so that it takes maximum advantage of the tree's shade. Or you may want the home shaded as little as possible so placement would have to be different.

Take a look around the property to see whether there are other natural and man-made issues to consider. Pay attention to highway noise, sunrises and sunsets and the amount of space you want in your back, front and side yards.

Home placement sounds pretty easy, but it can get tricky. As always let me know if you have any questions.

That's a wrap on Chapter 5. I hope the site you selected is everything you wished for. It's time to finalize your plans and make design selections.

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Chapter 6
FINALIZING YOUR PLAN AND MAKING DESIGN SELECTIONS

Before you can start building or start the construction loan process, you'll need a detailed set of blueprints. So let's talk about how to finalize your new home plan.

Final Plans and Approval

You'll work closely with your builder to create a set of preliminary plans. Once created, you'll be given time to make sure everything is as planned. If not, you'll have an opportunity to make changes to the plans.

Once your changes are made you'll be asked to sign off on the final plans. Each builder has their own system of approvals, so ask. At this point, make sure you're happy with everything because changes after this point can become costly.

Making Changes to the Final Plan

When changes are made to the approved plans or specifications, whether it's structural or material, this is called a change order. Some change orders might cost very little, some could be budget busters, while others might not cost anything. Discuss the pros and cons of any change you're thinking about with your builder. Be sure to ask specifically about cost. All change orders should be in writing.

CAUTION: *If you're on a tight budget it's a good idea to keep your changes to a minimum, if at all. Your lender may not allow you to go over the agreed-upon mortgage amount and you'll end up owing the builder at the end.*

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Making Design Choices

Now that you've signed off on your home's floor plan the next step is to select the features, fixtures and finishes that will turn your new house into your home.

With most builders you'll have set allowances (an amount of money you can spend) for each category of items you'll be picking out. For example, you'll have a flooring allowance and a lighting allowance. If you go over your allowance in flooring, you can try to make it up in lighting, just to give you an example.

If you go with Drake we'll keep you posted on your allowances every step of the way to avoid unpleasant surprises.

Here's an idea of some of the items you may be asked to select: siding, roofing, stone and brick, trim, doors, carpet, tile, counter tops, cabinet styles, paint colors, lighting, ceiling fans and fixtures.

If you decide to build with us we'll have three to four meetings with you to make all of the selections. Plus you'll be happy to hear that we have a decorating expert who will help you make each and every decision, which helps take any guesswork out of choosing and coordinating everything.

Plus, you'll have an opportunity to view and touch each item you're selecting. We have a design center in Champaign and Charleston with sample after sample.

When you attend your design meetings here are a couple of tips:

One:

Dress comfortably. Your appointment my take a bit of time as you browse, discuss and decide upon your selections.

Two:

Bring the pages and photos you collected in your notebook since the beginning of the process. This will help you make decisions based on visuals.

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Three:

Find a babysitter. We love kids at Drake Homes, but you're going to be making very important decisions that will determine how your home is going to look and you'll need to be completely focused.

Are we having fun yet? You bet we are! This is exciting stuff. Let's move on to the final paperwork before breaking ground.

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Chapter 7
CONSTRUCTION TIMELINE AND PERMITS

We're almost to the groundbreaking ceremony, but first we've got to address the construction schedule and permits. This will be a short chapter.

Construction Timeline

How long will it take to build my new home?

Great question.

Let's see if I can answer it. Many things influence when a final home will be delivered including weather, financing, permits, approving plans, how busy the builder is, the size of the home, the amount of details in the home, change orders, when you want to be in the home and sometimes unforeseen events.

At Drake Homes our average build time from groundbreaking to the finished product is around five to six months.

Your builder will establish a timeline with you upon signing a contract.

The other thing I want to touch on is the builder will have a detailed schedule they'll follow which will include timelines on when different phases of the construction process will begin and end.

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Moving from Paper to Permit

Now that you have final plans you'll need to obtain permits. In most cases the builder will do this for you. But I've heard about builders getting the customer involved, which I don't understand.

You'll need numerous permits and you'll need every single one before you move any dirt. Most permits require a fee so you definitely want to factor these expenses into your budget.

Every locale is different so it's difficult to say which permits and fees you'll need to apply and pay for.

I would be happy to talk to you about permits and fees.

I told you the chapter would be short. Now it's time to celebrate, let's break ground!

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Chapter 8
BREAKING GROUND AND BUILDING YOUR HOME

Congratulations! It's finally that time. It's time to get out the camera, champagne, shovel, ribbon and scissors and have a groundbreaking ceremony. It's time to start building your dream home.

But first I want to do a bit of housecleaning as it relates to this guide. From here on out I'm going to write from a perspective as if you were building with Drake Homes and it will reflect our building process.

Survey and Stakeout

Before any dirt is moved we'll survey your site and stake everything out. We'll mark property boundaries, underground utility lines and clearly mark setbacks.

We'll also mark utility connections; those areas where your cable, electricity, water, gas and telephone lines come into and exit the property.

If your site has trees we'll designate and fence any trees you want preserved. The rest will be cut down and their stumps removed by bulldozer in the excavating stage discussed later. Any shrubs and brush also will be removed at this time also.

Excavating

After your site is surveyed and staked out we're ready for the official groundbreaking. This is when we start the excavating. Excavating is where we start moving dirt. The dirt will be moved or removed in order to construct the home's foundation or basement. We'll also lay the sewage and water pipes or install the sewage disposal systems if you're building in a rural area.

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Proper drainage is also addressed during excavation. Proper drainage simply means making sure land slopes away from the home's foundation. That way water flows away from the home rather than towards it. Drainage is simple in concept yet crucial to the stability of your home.

NOTE: *If you really do want a groundbreaking ceremony we 'd love it!*

Installing Footings and Pouring Walls

Once the excavating is complete we install the footings. The footings are strips of concrete which will support the walls. In general the footings are twice as wide as your home's wall, but it all depends on the house and the weight.

Once the footings have cured/hardened it's time to begin the foundation walls. The foundation walls are either poured concrete or concrete blocks. It all depends on your home's plan. If your home is going to have a basement you'll have poured concrete.

Once the walls are finished they're waterproofed and backfilled.

Basement Plumbing

If you have a basement in the plan this is the time we'll complete the plumbing for it. You see, the plumbing has to be completed before we can pour the basement floor. Basement plumbing consists of sump pump, backup sump pump, plumbing for bathrooms, laundry, utility sinks, bars, rough-in for future bathrooms and drains.

Pour Basement and Garage Floor

Now that the basement plumbing is complete we bring back the cement trucks and pour the basement floor and garage floor. Pretty straightforward.

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Framing Out Your New Home

When people think framing they think of the skeletal system that ultimately supports the home's walls and roof. And that's exactly what framing is. But there's another important part of the framing step and that is construction of the home's subfloors.

Subfloor construction is the first step of the framing process. Once securely in place, walls and flooring can be framed out using the subfloor as a platform. Next in line is erection of load bearing walls. These walls will be responsible for supporting the weight of the structure.

With load bearing walls in place, it's time to frame out the remaining walls. Our framer works from the outside in, framing exterior walls and then moving inside to erect the walls that will make up the individual rooms of the home. And of course, on multilevel homes, the framer works from the bottom floor up.

Door and window openings are also framed out while working on each wall. To ensure an opening does not compromise the wall's strength, each opening is topped with a piece of wood called a header. The header distributes the wall's weight away from each opening. On the sides of each opening are supporting pieces of wood called trimmers and their purpose is to transfer header weight down to the sole plate.

Next we complete the trusses, I-beams or rafters. Once that's done we turn to flashing and sheathing.

Affixing flashing and sheathing are important steps and their purpose is to protect your home's framework and openings from moisture and the elements.

Using special nails and protective plates, the team will carefully attach sheathing to studs and trusses. Atop the sheathing, a permeable vapor moisture barrier is attached. This layer keeps moisture out and helps maintain air flow.

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Once the sheathing is complete on the roof, another workman starts laying shingles or whatever final roofing material was specified.

Wow, your home is starting to take shape! Make sure you're taking photographs along the way.

Next up: mechanical rough-ins.

Plumbing, Heating/Air Conditioning and Electrical Rough-Ins

Once the home is framed out, the next step is installing the rough systems. The rough systems are the water pipes, sewer lines, electrical wiring and heating/air conditioning systems; all those conveniences that make your home a comfortable place to live.

The Plumbing Stage

This stage begins with our plumber marking the locations of all plumbing fixtures. Once marked, the plumber starts work on the water supply. The plumber's objective is to deliver water from its source to those parts of the home that require it: showers, toilets, sink, appliances, exterior spigots, etc. Depending on where you're building, the source will either be a public water supply or a well system.

Our plumber is also responsible for dealing with the sewer system. The sewer system takes waste away from the home where it either empties into the public sewer or a septic system.

HVAC Installation

Heated and cooled air will circulate through your home by way of the HVAC system. Integral to this system will be a series of ducts that circulate conditioned or heated air from the source to the individual rooms and vice versa.

The number of HVAC units your home requires depends on its size, the number of levels and your desired comfort level. It's another of the issues that will have already decided during the planning phase.

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The Electrical System

At this point we'll invite you to your home to take a walk through with the electrician and double check that all outlets, switches, phone jacks and cable TV jacks are located correctly.

If your home plans include special systems, for example a sound system, a central vacuum system, security system, computer network, etc., we'll check their locations as well.

After adjustments are made, if any are needed, we then let the electrician get to wire working.

By now you're probably really excited! You've been in your home and walked through the rooms. Your home is really coming along.

Walks and Driveways

It's time to bring back those concrete trucks. The next step is to pour walks, driveway and patios. Again, straightforward.

Installing Insulation

Once your new home is fully enclosed, insulation will be added —itchy, itchy, itchy! Insulation serves two purposes besides making your skin itch: it keeps the home warm during colder periods and cool during warmer times. Most often, rolled insulation is used since it's effective and easy to install. Shredded insulation can be blown in for added comfort.

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Home Exterior

At this point we're ready to make your home look beautiful on the outside. This is when our siding team completes any siding and the mason lays brick or stone. At this point we also hang the garage door, complete the porch caps and place the stoops.

Wow, all of this work is making me tired. But we must move on. Let's go inside for awhile.

Drywall

Before we can paint, we need to cover those studs and insulation and the most common material used for this purpose is drywall. (Can you say "dusty?" Yes, drywalling is quite messy). But the results are outstanding, especially when you have skilled guys like we do.

Drywall is a combination of gypsum, plaster and heavy gauge paper. For any wall you're covering with drywall, you'll need several full-sized and smaller-sized sheets. There are two different edges on each piece of drywall. The edges at the top and bottom are full while those on the longer sides are tapered.

When you butt-up each tapered edge a channel is created. The pieces are taped together along this channel using drywall tape. Into the taped channel the drywall contractor will apply drywall compound. The compound's thick consistency has earned the nickname mud and it's great for covering up joints and nails. After a bit of sanding to smooth any rough edges your walls are ready for painting!

Painting

I love painting. (No, just kidding.) I'm not very good at it. But, I have some first-class painters and they're very careful not to make a mess.

You see, we cover the walls before we cover the floors and in this way we eliminate the problem of spillage. If we spill on the subfloor

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we waste paint but you won't ruin your hardwoods or whatever material you're putting on the floors. And besides, painting is much easier when you have a wide open space to work with.

So our painting team first primes your walls. Once that's complete they paint each room according to the colors you selected at the design meetings.

Install Tile, Vinyl and Hardwood Floors

After all the walls have been painted we safely move to the floors with the exception of carpet—that is close to the last thing we do. So the flooring team kicks out the painting team and they get busy. They lay the tile, vinyl, laminate and hardwood floors you've selected.

Tile installation is a multi-step process. Tiles are first cut and laid out according to their intended design. Adhesive is applied. Once the adhesive has dried, the space in between the individual tiles is filled with grout.

Next the flooring team lays any vinyl flooring. It can sometimes be tricky to line up the patterns in areas with a lot of angles and doorways. Laminate on the other hand is quite simple to lay.

Next any hardwood floors are laid. They use nails and wood glue (or both) to install plank floors. Flooring made with tongue-and-groove edges fit together like the pieces of a puzzle. Wood with an inlaid design, more commonly referred to as parquet flooring, comes in squares and fit together according to the design.

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Trim, Doors and Closet Shelves

Finish carpentry is the part of the project that gives your home its distinctive look and it's what makes your custom built home look, well… finished!

We use a finish carpenter (the master) with years of experience for this part of the project. His experience helps ensure that your doors are hung right, that door and windowsills and windows are perfectly aligned, that crown, base and chair molding is cut at the right angles and that all shelves are level. Our finish carpenter also installs the cabinets and countertops in your bathrooms and kitchen.

All work is executed with meticulous attention to detail, quality and structural integrity.

Cabinets, Vanities and Tops

Once our finish carpenter is done with your trim work he doesn't get a break. He starts on your cabinets and vanities. This is a time consuming job that requires precision and patience. But the end results are absolutely stunning.

By the time he's done, your home is looking absolutely gorgeous. Your new home really has come a long way. But we still have a few things to do. As always let me know if you have any questions about the material we've covered.

Fixtures and Final Touches

This is the time we install lights, ceiling fans, exhaust fans, knobs on cabinets, light switches, outlet cover plates, doorknobs, mirrors, toilets, toilet paper holders, towel racks, shower heads, faucets, thermostats–everything except the kitchen sink (because it's already been installed!).

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Install Carpet

Finally we bring in the carpet layers to install the carpet you've selected. They start by nailing a wood strip up against the walls, all around the perimeter of the room. The wooden strip is topped with a stretcher strip, a row of wood tacks that grab onto the back of the carpet and help hold it into place.

Gutters and Down Spouts

This is the last big project before completing your home. We bring in a team to install the gutters and down spouts to catch the water and distribute it when it rains. The gutters also serve to protect your home's exterior and keep water away from the foundation of your home. A properly functioning gutter and downspout system is essential to a well kept home.

Guess what. Your home is finished! But we're not quite done on our end yet…

Touch-Up

As you can imagine there's going to be some scrapes, breaks and accidents along the way with so many people working hard, and equipment being moved around constantly. At this point we bring in a team to repair or retouch anything that got bruised or broken.

Drake Homes Management Final Walkthrough

From start to finish you'll have a construction supervisor at your job site, plus we have a strict quality control process in place. I myself will make weekly visits to the site, and so do others members of the management team. But when a home is ready for occupancy we bring at least three (sometime more) members from the management team and we inspect every inch of your home.

We write down any adjustments that need to be made and hand it off to the construction supervisor to complete what's on the list.

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Clean Up

After the touchups and adjustments are complete we bring in a cleaning crew to clean windows, vacuum, sweep, dust, remove the last of the construction debris, clean the garage floor, sidewalks and driveway and anything else that needs sprucing up.

Okay, it's show time!

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Chapter 9
NEW HOME ORIENTATION

It's time to celebrate! Can you believe it? You're home is complete! You're about to open the door to your dream home and see the end results. This is my favorite thing out of everything I do in this business: seeing my customer's faces when walking into their new home. I love it!

Upon walking in we'll give you the grand tour. We'll talk about how to operate things and show you all the features. And of course we'll answer all your questions. If we see anything that needs adjusting, we'll mark it down and get it fixed right away.

At this point, you can start moving in. **Congratulations!**

Warranty

At Drake Homes we feel you won't find a better combination of craftsmanship, quality and price anywhere in Central Illinois. You see, we're very proud of our work. And we want you to love your home. So we work hard to make it as perfect as we can.

But I have to be honest with you, no home is perfect. When you think about the amount of parts and components that make up a home it's hard to achieve perfection, plus homes settle over time. With that said, your home may need tweaking, adjusting and occasional repairs.

We offer all of our customers a one year warranty.

Our goal is to keep you as a customer for life and a Drake Homes cheerleader to boot. To do that we're going to work and work and work until you're completely happy. That's the bottom line.

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Chapter 10
AN IMPORTANT FINAL WORD

Wow, we've made it through the complete guide step-by-step together. I hope you've enjoyed learning what it's going to take to build a new home of your own. Let me close with one important reminder…

Getting Started is the Key

Building a home is one of the most exciting, satisfying and ultimately important experiences life can offer.

Don't miss out on this life experience. I encourage you to utilize this guide and do everything you can to get started right away or start planning today.

Just imagine what your life would be like in a home you've always dreamed about. How would it improve? Make a list and refer back to it everyday until you take the first step in building the home of your dreams. No doubt, getting started is often the hardest part. Don't procrastinate. Don't let anyone take your dream away from you.

Take action while you're motivated. Just think, now you have a partner you can refer to that will help you along. Call me your coach. I'll help you when you get stuck, have a question or anything else. I'll show you the way, all along the way.

You just have to get started. Act now and start putting this guide to use. Remember, just because you finished reading this guide it is not the end. This is the beginning!

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From here, your initial goals should be to:

- Make the commitment to start the process.
- Get prequalifed with a construction lender.
- Start exploring and thinking about what you want in your new home.
- Talk with the folks who'll be living in your home and start planning.
- Draw up a rough sketch of what you're imagining in your home.
- Put together a timeline as to how you see this all happening.
- Start looking at builders.
- Start the construction loan process.
- Talk to a few builders.
- Get a preliminary plan drawn up.
- Get an estimate(s).
- Select a builder.
- Break ground.

I hope this helps. Start today with a single step. Believe in yourself, your abilities and your dreams! When all is said and done, you'll be walking into your new home with a smile on your face, with a real sense of pride, accomplishment and achievement.

Congratulations!

One final thing…

Please let me know what you thought of this guide or any suggestions for improvement. I also love success stories. Hopefully you'll build with me and I'll personally be a part of that success

Notes:

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story. If for some reason you don't and you go with another builder, I still want to hear your success story. So, please drop me a line with any question, comment or story.

Great sharing time with you, and hope it's just the beginning.

Warm regards,

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Notes:

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