



# Home Buying Experience

Ashland Homes is committed to providing genuine customer satisfaction to each of our homeowners. This process begins the moment you enter our Sales Center and lasts through the terms of our 15-year insured national warranty. We accomplish this through our years of experience, continual training and improvement, dedication and the sincerity from each of our employees. The following is a brief outline of the process of building your home, our commitment to you, our customer, and our desire to include you in the process.

## **STEP 1 - The ASHLAND HOME BUYING EXPERIENCE:**

The exciting path to discovering the new home of your dreams begins with your first visit to our Sales Center. Our friendly professional Sales Consultants have been highly trained to assess your needs and to educate you with all the information for making a sound decision on which home best meets your needs. You will be guided through an informative tour of the model home (s) where you can touch and feel the high quality features found in all ASHLAND HOMES. During this demonstration, our professionals will assist you in evaluating what home will best suit your budget with a confidential Pre-Qualification Worksheet. You'll learn about the most current mortgage programs available to you and which one is best to your present and future financial circumstances. And most importantly, you will learn how much money, or how little, you will need to complete the purchase of your dream house.

## **STEP 2 - THE HOME SELECTION:**

Now you can begin to realize your dream by selecting the home that best fits your needs. You have a large selection of ASHLAND floor plans from which to choose and are designed to meet the demands of today's lifestyles. Select one of the exciting exterior elevations and review with our professional Sales Consultants the available optional items for adding those special features to your dream home. Choosing the lot that is just right for you is usually the most fun. It's just that easy. A home purchase agreement will be prepared for you with everything in writing so ASHLAND can build the home exactly as you want it. Before the agreement is signed, the Sales Consultant will explain every item in detail so you are fully informed. Please feel free to ask as many questions as you wish. During the contract process your Sales Consultant will schedule a convenient appointment with one of the mortgage companies. Afterwards, we will schedule a convenient time for you to select the exteriors and interior colors of your new dream home.

## **STEP 3 - CONTRACT ACCEPTANCE:**

After you and the Sales Consultant sign the purchase agreement, an officer of Ashland Builders will approve the agreement. Congratulations on the purchase of your brand new ASHLAND home. You will receive a welcome letter along with a copy of the accepted contract within 7 days from the date you sign the agreement. Subsequently, your Sales Consultant will phone you to discuss the loan processing procedure, construction process, home closing, warranty details and any additional requirements necessary to make you comfortable.

## **STEP 4 - MORTGAGE APPLICATION AND PROCESSING:**

If you are financing your new home, your Sales Consultant will have scheduled an appointment with one of our mortgage companies during the contract process. Within 5 days of your contract you will meet with the mortgage company to complete the mortgage application process. We will provide a list of the necessary information required and provide you all the

assistance required to ensure this process goes smoothly. This process can require a great deal of paperwork and detail so your Sales Consultant and our contract administrator will stay in close contact during this time. Our loan application program makes obtaining preliminary loan approval fast, as few as 2 days approval time, and easy. The time for other programs will vary depending on the complexity of the loan and program type.

**STEP 5 - CONTRACT PROCESSING:**

Once we have received the preliminary loan approval from your mortgage lender, we can begin the drafting and engineering process to develop the construction plans necessary to obtain a building permit for your home. The plans shall include all of your special requirements and options. During this period the Sales Consultant will keep you informed of the progress of your loan application as well as the blueprinting and engineering process.

**STEP 6 - PRECONSTRUCTION MEETING:**

Just prior to starting the construction of your new home, we will telephone you to schedule a mutually convenient appointment in which you will be introduced to your BUILDER, the person responsible for the actual creation of your home. In that meeting, we will review your lot selection, home placement, floor plan, elevation, color selections, and any options you have chosen. We will also explain the general construction process from start to finish and any additional responsibilities you may have in assisting us in the timely completion of your home,

**STEP 7 - CONSTRUCTION:**

During construction of your home, your Builder is available to answer any questions you may have. We do ask that you respect their time and group your questions together so you can cover the most grounds in the least amount of time during your meetings. Your second meeting with your Builder will occur just prior to the interior drywall installation. This meeting is to insure that you are satisfied with the progress of the home through that point and all of the correct elements are in place, we will also outline as to the process remaining to take the home through the finish stages to completion.

**STEP 8 - HOMEOWNERS ORIENTATION:**

When we have completed your home to the satisfaction of our Quality Control Team, your Builder will schedule a Homeowners Orientation meeting with you at your home. They will demonstrate the operation of the various systems, review your warranties, our service policy and homeowners maintenance. In this meeting you will have the opportunity to review the finish quality of your new home. We are committed to deliver your home to you completed to your satisfaction and will not proceed to closing until we have accomplished this objective and you accept the home as complete.

**STEP 9 - WARRANTY-SERVICE PERIOD:**

After the acceptance and the closing of the home, the 15-year 2-10 Home Buyers Warranty provided by ASHLAND becomes effective. We encourage you to read and fully understand the contents of the warranty and all other products warranties provided. We will contact you approximately three months and just before 1-year after the closing to review any potential service issues that may arise. In the interim, if a situation occurs that requires our immediate attention, please contact our Customer Service office at the telephone number provided during your orientation and let us know how we may be of assistance

The entire ASHLAND family is dedicated to fulfilling your dream of home ownership and appreciates the opportunity to call you our customer. Please feel free to call us if you have any questions or we can be of any assistance to you.

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