

# YOUR *journey* HOME

The A Step By Step Guide To  
Building Your New Home.



Build a life you *love*.™

AKELHOMES.

# building

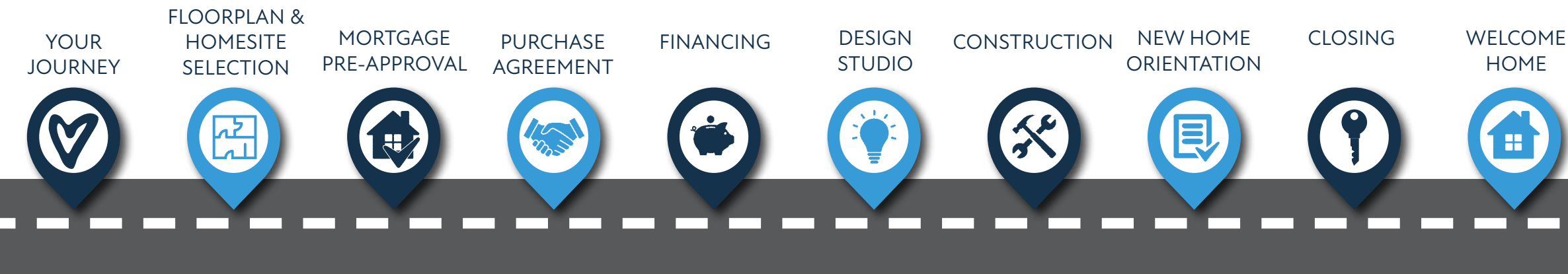
## YOUR NEW HOME

### WELCOME HOME

Buying a new home is one of the most exciting and important decisions you will ever make. That is why we put together a guide to help you to understand what to expect every step of the way.

From the moment we first meet to beyond closing, our dedicated team is there for you each and every step of the way.

As a private homebuilder, at Akel Homes you are not just a number. You are a part of our family. We cannot wait to introduce you to your new home. Thank you for allowing us to be a part of your journey.



### TABLE OF CONTENTS

YOUR JOURNEY.....	3
FLOORPLAN & HOMESITE SELECTION .....	4
PURCHASE AGREEMENT .....	9
FINANCING .....	11
DESIGN STUDIO .....	14
CONSTRUCTION.....	21
PRE-START ORIENTATION .....	24
PRE-DRYWALL INSPECTION .....	25
NEW HOME PREVIEW & ORIENTATION .....	26
CLOSING.....	28
MYAKEL.....	30
FEEDBACK .....	32



Buying a **NEW HOME** is one of the most exciting and important decisions you will ever make. From the moment we first meet to beyond closing, our dedicated team is there for you each and every step of the way. Thank you for allowing us to be a part of your journey.

**THERE IS NO GREATER PRIVILEGE THAN THE OPPORTUNITY TO BUILD YOU AND YOUR FAMILY'S DREAM HOME.**

# Start

## PURCHASE AGREEMENT

- Obtain a Mortgage Pre-Approval
  - Select Your Homesite & Desired Floorplan
  - Review & Authorize the Purchase Agreement
  - Make the Deposit & Schedule Color Selection Appointments
- Once the purchase agreement is completed, you have taken a first step forward in your Homebuying Journey. Please note that the selection of your homesite, floorplan, exterior elevation, color scheme and permitted options are **FINAL** at this time.

## FINANCING

- The Loan Process
    - Submit Formal Mortgage Application
    - Initial Underwriting • Loan Approval
    - Processing • Final Underwriting
    - Final Loan Approval
- Akel Homes is proud to partner with industry leading preferred lenders.

## DESIGN STUDIO

- Orientation Appointment
  - Selection Appointment
  - Selection Sign-Off
- We created the Akel Design Studio through our commitment to provide our homebuyers with a concierge-style semi-custom homebuying experience.

## CONSTRUCTION

### STAGE 1

Permitting

### STAGE 2

Shell - foundation / block walls roof trusses

### STAGE 3

Framing - interior walls mechanical / electrical / plumbing

### STAGE 4

Drywall - Home has passed all rough inspections and drywall is hung

### STAGE 5

Finishes - cabinets / flooring tile / paint

### STAGE 6

Final Inspections

### PRE-START ORIENTATION

Meet your construction manager. Celebrate the construction commencement of your future home, review the homesite, garage orientation, elevation and structural option details.

### PRE-DRYWALL INSPECTION

Meet with your Construction Manager. Review the structural and mechanical systems of your future home.

### NEW HOME PREVIEW & ORIENTATION

Meet your completed new home!

Welcome Home!





# FLOORPLAN SELECTION

fall in *love*

One of the most important decisions you will make on this journey is the first step – selecting your desired community, floorplan and homesite.

## SELECTING THE FLOORPLAN FOR YOUR LIFESTYLE.

There are several factors to consider in choosing your floorplan. It is important to consider your lifestyle. Here are some important things to consider:

- Lifestyle Considerations (multi-generational living, work from home, entertain guests, outdoor living)
- Preference for one- or two-story
- Number of bedrooms, bathrooms and garages
- Primary suite downstairs or upstairs (if two-story)
- Under air and total square footage
- Price point



## QUICK MOVE-IN HOMES

A Quick Move-In Home (“QMI”) is a home that is pre-designed and under construction or fully complete which allows you to close in a quicker time frame. Depending on the stage of construction of the home, you may be able to personalize some design aspects of the home. A list of the available QMIs can be viewed on the community page of our website.





# HOMESITE SELECTION

Similar to the choice of your floorplan, the selection of your homesite is often influenced by you and your family's lifestyle. In most Akel Homes communities, the homesite offerings often vary. Typical homesite characteristics include:

- **Size:** Some communities may offer a variety of homesite sizes or one "typical" homesite size. Most communities also include oversized or pie-shaped homesites.
- **Location:** It is important to consider the homesite's location within the community. For example, is the homesite in close proximity to the community amenities or open space or is located on a corner or on a cul-de-sac?
- **Views:** The vista or view behind your home is often one of the primary factors in selecting a homesite. Vistas can vary from waterfront, natural preserves, vibrant landscaped buffers or a combination of any such views.
- **Orientation/Exposure:** The direction your home faces affects the amount of sunlight it receives as well as energy efficiency of your home. For example, those who enjoy afternoon sun in their rear yard and swimming pool should pick a homesite with west exposure whereas someone who enjoys morning sunlight may select east exposure.

One orientation is not necessarily better than another. Each orientation offers a different set of benefits.





# HOMEBUYING REIMAGINED

*explore*  
the digital tools

## Discover Virtually

At Akel Homes, we created a Digital Toolbox to better assist you in selecting the floorplan which best fits your lifestyle – all on our website.

## INTERACTIVE FLOORPLANS

The Interactive Floorplan tool is a perfect way to discover your favorite floorplan. View the different design configurations inside your home such as generational suites, bathroom and kitchen layouts, flex spaces, a home office and so much more. You can also configure the furniture layout, make annotations and email your new floorplan. When you are ready, a New Home Consultant can help you better understand pricing based on your selected choices.







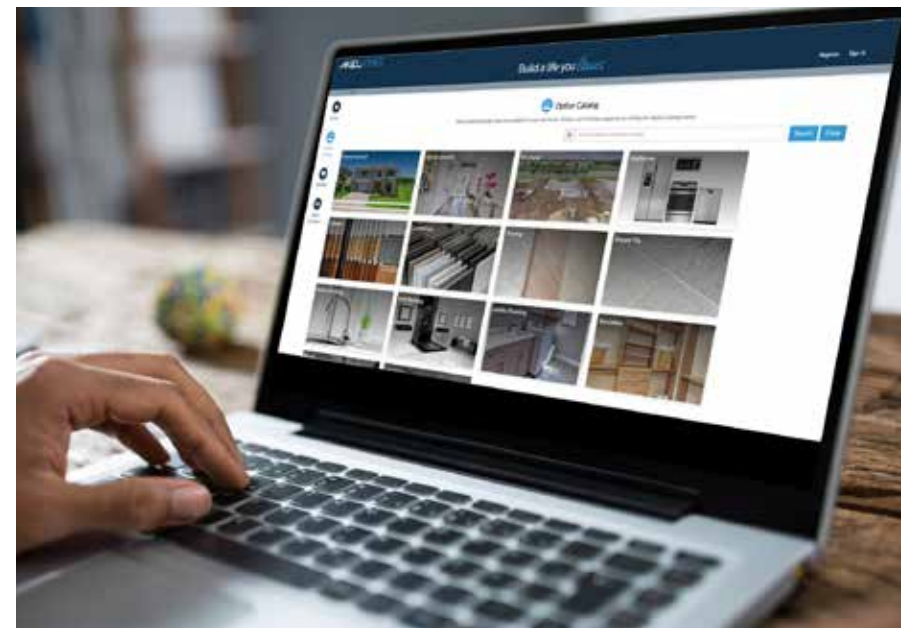
## VIRTUAL TOURS

The Virtual Tour is a 3D walkthrough that will help you get a better sense of the floorplans and their layouts so you can make the best choice for your lifestyle. All of the decorator models have Virtual Tours so you can explore them from the comfort of your couch.



## ONLINE DESIGN STUDIO

Unleash your style through our Online Design Studio and browse a wide variety of personalization choices for your new home. You can also create a wish list of all your favorites finishes. This will allow your dedicated Options Coordinator to have a better understanding of your style and preferences in advance of your first appointment.



## SCHEDULE A TOUR

Scheduling a tour (virtual or in-person) has never been easier using our online calendar tool. A New Home Consultant will contact you to confirm your appointment.



## PRE-QUALIFY

Akel Homes is proud to partner with many industry leading preferred lenders. By completing the online pre-qualification application, a Loan Officer can provide you with important information regarding your financing options regardless if you are ready to purchase or just exploring your options.



# WORKING *together*



## **EXPECT THE UNEXPECTED**

Akel Homes has built and sold thousands of homes for over thirty years. Building a home is an intricate process that involves numerous steps, including interacting and working with dozens of trade partners and suppliers as well as national and local government entities. As a result, there are various elements & circumstances that sometime are often outside of Akel Homes' control. It is so important that we work together and maintain a positive attitude in order to collectively navigate any unforeseen situations.

## **IMPORTANCE OF OPEN COMMUNICATION**

As we navigate the homebuilding process together, it is important that we maintain an open and honest channel of communication. You should not make any assumptions as it pertains to the design or construction of your new home. Your New Home Consultant, Options Coordinator, Construction Manager and Customer Service Coordinator are always prepared to answer any questions that you may have every step of the way.





# PURCHASE AGREEMENT

make it *official*



Once you have been pre-approved for a mortgage loan, selected your floorplan, the next step is to authorize the Purchase Agreement and make the required builder deposit. The Purchase Agreement is the foundation of the builder and Purchaser relationship. It helps set the expectations and details the construction and purchase of your new home. When you are ready to authorize, the Purchase Agreement will be delivered to you electronically for your review and digital signature.

Your dedicated New Home Consultant will provide a detailed overview of the Purchase Agreement and any addendums. Throughout every step of your new home journey, your New Home Consultant is always ready and prepared to answer any questions you may have or to provide clarifications you may need regarding the purchase of your new home.

Akel Homes team members are your trusted partners every step of the way. We want you to enjoy this exciting experience!





# PURCHASE AGREEMENT

what to *expect*



## WHAT TO EXPECT DURING THE PURCHASE AGREEMENT

### STEP 01

SELECT YOUR HOMESITE AND DESIRED FLOORPLAN

### STEP 02

SELECT THE EXTERIOR ELEVATION AND COLOR SCHEME OF YOUR FUTURE HOME

### STEP 03

SELECT ALL PERMITTED/ STRUCTURAL OPTIONS

### STEP 04

REVIEW AND EXECUTE THE PURCHASE AGREEMENT

### STEP 05

MAKE THE DEPOSIT

### STEP 06

SCHEDULE YOUR COLOR SELECTION APPOINTMENTS

Once the Purchase Agreement is completed, you have taken a major step forward in your Homebuying Journey. Please note that the selection of your homesite, floorplan, exterior elevation and color scheme are **FINAL** at this time.

#### What is an Estimated Closing Date?

We will do our best to continue to keep you informed as to the certain key stages of the construction of your future home. We are unable to provide an actual closing date at the initial time of your purchase. Building cycle times can change for a number of various reasons. We will provide an estimate closing date on the cover page of the Purchase Agreement. It is important that you understand that this not an actual closing date or exact timeframe for completion of your future home. The time frame indicated on the Agreement will represent the trending cycling times at the time of your purchase. Please keep your housing and moving arrangements as flexible as possible. We want you to enjoy the process and avoid unnecessary stress caused by uncertainty that cannot be avoided. Our closing coordinator will be in touch with you approximately one month prior to the actual closing date to finalize all details.





# FINANCING

let's talk *money*

We've partnered with various third party mortgage companies to assist you with your financing needs. Both your New Home Consultant and Loan Officer will answer all your questions and guide you through the financing process.

## THE LOAN PROCESS

### INITIAL UNDERWRITING

To facilitate loan underwriting, it is important that you submit all requested documents to the Mortgage Company. In underwriting, your income, assets and credit will be verified. This is the perfect time to speak with the Mortgage Company about different financing programs such as rate locks.

### LOAN APPROVAL

You must receive loan approval within 45 days of signing the Purchase Agreement. You may receive a "conditional" loan approval that has specific requirements such as selling your current home or paying off debt. These conditions will need to be satisfied prior to the Closing of your new home.

### PROCESSING

A Loan Processor will review the entire loan file and sends all pertinent information to an underwriter for final approval. The preliminary title report and appraisal are ordered. Verification of your available funds and an employment verification will take place several times before closing. Most often a final check will take place shortly before closing.

### FINAL UNDERWRITING

Your Mortgage Company will review your credit and income to ensure that there are no changes in your financial condition since the initial loan approval. Underwriting will confirm that any conditions to your loan have been completely satisfied.

### FINAL LOAN APPROVAL

During this final step, your Mortgage Company will deliver the final loan documents to the Closing Agent for your signature at the Closing.

This is not an offer to lend. Rates, terms, and availability of programs are subject to change without notice. You are not required to use Akel Homes' Preferred Lender to purchase a home, or finance the purchase thereof, from Akel Homes. There are other mortgage companies that provide similar services and you are free to shop around to obtain the best service/mortgage rates available.



# LOAN APPROVAL DOCUMENTS

get  
*organized*



- Copies of your most recent 2 years' federal tax returns with ALL schedules.
- Copies of your most recent 2 years' W-2 statements and/or 1099 statements.
- Copies of all paystubs for the last 30 days (showing your name and year-to-date earnings)
- Copies of two valid forms of identification (driver's license, social security card, passport, etc.)
- Copies of your most recent two months bank and asset statements
  - \* Must include all pages; i.e., if page 1 says 1 of 7, then provide all 7 pages.
  - \* Must be bank-generated statements that include your name, account number, and the bank's name.
  - \* Examples of other asset statements to provide: stocks, 401(k) plan, retirement accounts, mutual funds.
- Information on residence history for the past 2 years.
- Information on employment history for the past 2 years.
- Information on all outstanding loans and credit cards.
- If divorced, provide final divorce papers, including marriage termination, child support/alimony agreement and final decree (signed by the court) and all revisions.

Depending on the type of loan you are seeking, additional documentation may be required. Your Loan Officer can answer any questions you may have. Please be prepared you may be required to provide documents more than one time. It is not uncommon for you to be required to provide repeat, additional or updated documents throughout the process.

This is not an offer to lend. Rates, terms, and availability of programs are subject to change without notice. You are not required to use Akel Homes' Preferred Lender to purchase a home, or finance the purchase thereof, from Akel Homes. There are other mortgage companies that provide similar services and you are free to shop around to obtain the best service/mortgage rates available.





# money advice

Once you have applied for a loan to purchase your new home, it is important that your financial status does not change. Here are some Do's and Don'ts from approval to closing.

## 3 DO'S & DON'TS

### DON'T!

- **Don't** Move Your Money: Once you provide bank statements to the Mortgage Company, it is critical that you keep the funds at the same bank and in the same account until the Closing.
- **Don't** Make Major Purchases: That new car is going to have to wait. Do not purchase anything that could jeopardize your ability to afford a home. It is your responsibility to maintain your financial and credit health throughout the entire purchase and closing process.
- **Don't** Change Jobs: Verifying your employment is an important step in the approval process. Switching jobs, careers or at a different level of pay can slow down the process even further.

### DO!

- **Do** Pay Your Bills (On Time) Staying current on your bills is important to keeping your loan on course.
- **Do** Satisfy Any Loan Conditions: Such as selling your current home, or paying off debt.
- **Do** Ask Your Loan Officer: Anytime you feel uncertain about how a certain action could affect your loan approval, do not hesitate to contact your Loan Officer.



This is not an offer to lend. Rates, terms, and availability of programs are subject to change without notice. You are not required to use Akel Homes' Preferred Lender to purchase a home, or finance the purchase thereof, from Akel Homes. There are other mortgage companies that provide similar services and you are free to shop around to obtain the best service/mortgage rates available.



We created the Akel Design Studio to demonstrate our commitment to provide our homebuyers with a concierge-style semi-custom homebuying experience. Our Design Team has curated the highest quality materials to personalize your cabinets, countertops, flooring, plumbing fixtures, appliances, electric options and so much more. A personal Options Coordinator will guide you through the selection process and introduce you to top products, classic styles and the most current design trends to help you to create a home that is uniquely yours.

# unleash your *style*



**SCHEDULE APPOINTMENT**

At the time of the Purchase Agreement, your New Home Consultant will schedule your Orientation Appointment and Selection Appointment. All design selections must be completed within 30 days from the date of the Purchase Agreement.

**ONLINE DESIGN STUDIO**

Here you can view all of the options available in your chosen floorplan. You can create a wish list of all your favorite finishes. This helps your Options Coordinator gain a better understanding of your style and preferences in advance of your first appointment.

**WHO (AND WHO NOT) TO BRING**

We recommend that no more than two decision makers attend the Design Studio. A certified interior designer appointed by you may also attend the appointments. In the event you have children, we highly encourage you make arrangements for childcare. In our experience, the most productive appointments take place when the Purchasers can commit to the time it takes to complete the selections and have the ability to focus on their selections without interruptions.

**DESIGN STUDIO APPOINTMENT**

During your appointment, your Options Coordinator will walk you through all of the available options all while working within your set budget. We recommend bringing any design inspiration to better assist your Options Coordinator.

**SELECTIONS AUTHORIZATION**

Once the selections are finalized, you will authorize your choices and pay the required deposit. At this time, no further changes can be made to ensure there are no delays in the delivery of your new home.

**CONSTRUCTION BEGINS**

At this stage, a full package is sent over to our construction department to ensure your home is built in accordance with your order.





# WHAT TO EXPECT

during the color selection *process*

**Congratulations on the purchase of your new Akel Home!**

You have selected your homesite, floorplan and elevation. Now comes the fun part, the Color Selection Process where you will personalize your home – room by room.

## STEP 01 PURCHASE AGREEMENT

The Color Selection Process commences at the time of Purchase Agreement. You and your New Home Consultant will review the upcoming steps in the Color Selection Process, set the Color Selection Appointments and finalize the Home's elevation and exterior color scheme.

- Review and Select the Home's Elevation & Exterior
- Review and Select the Permitted Options.
- Receive print out Option Price Book
- Schedule the three (3) Color Selection Appointments:
  - Orientation Appointment
  - Selection Appointment
  - Low Voltage Appointment
- Schedule the Pool Selection Appointment (if applicable)

**The selection of the Home's floorplan, elevation, permitted options and color scheme is FINAL at the time of the Purchase Agreement.**

Note: Selection appointment schedules are estimated and may vary based upon a various number of reasons. Your New Home Consultant will share with you the trending timelines at the time of your purchase when booking appointments.

## STEP 02 ORIENTATION APPOINTMENT

The Orientation Appointment will occur within one (1) week after the Purchase Agreement is signed. During the Orientation Appointment, you will be introduced to the Options Coordinator.

- Overview of the color selection process
- Review of the included features in the Home.
  - Review Option Price Book
  - Review Online Design Studio
- Begin selections which takes approximately 2.5 - 3 hours





### STEP 03

## LOW VOLTAGE APPOINTMENT

The Low Voltage Appointment will occur before or after the Orientation Appointment. During the Low Voltage Appointment, you will meet with the Low Voltage Contractor to review and select from the available low voltage options such as alarm, speakers, and home automation.

- Review of the included low voltage and home automation features in the Home
- Selection of the low voltage options

The selection of the Home's low voltage options, which approximately takes 2.5 - 3 hours, is **FINAL** at the time of the Low Voltage Appointment.

### STEP 04

## DISCOVERY PERIOD

The Discovery Period is your opportunity to prepare for the upcoming Selection Appointment.

- Visit the Design Studio Saturday and Sunday from 10 AM to 5 PM to explore without the assistance of a Options Coordinator
- Download the option price book via myAkel.com
- Explore the online design studio via myAkel.com
- Research and prepare any design inspiration (photos, magazines, websites, blogs) to assist the Options Coordinator

### STEP 05

## POOL SELECTION APPOINTMENT

The Pool Selection Appointment is only available to you if you indicate to the New Home Consultant at the time of the Purchase Agreement that the you desire to build a pool in conjunction with the Home with Akel Homes' pool contractor. The Pool Selection Appointment will occur within one (1) week after the Purchase Agreement is signed and will take place at the office of the Seller's Preferred Pool contractor.

- Meet at Akel Homes' pool contractor's showroom
- Review available selections
- Design the pool and finalize all pool selections

Within one (1) week, you will receive the pricing and design for the pool. It is your responsibility to finalize the Pool Selection prior to completion of the Color Selection Process.



### STEP 06

## SELECTION APPOINTMENT

The Selection Appointment typically takes place one (1) week after the Orientation Appointment. It is an all-day appointment that begins at 10 AM. During the Selection Appointment, you will select all non-permitted/structural options including but not limited to cabinets, countertops and flooring.

### 10 AM – 1 PM

- Review of your provided design inspiration
- Review of available options and pricing
- Selection of options

### LUNCH

### 2 PM – 5 PM

- Continue the review of options and pricing
- Review of available options and pricing
- Completion of the selection of options
- Final overview of the selected options

The Selection Appointment is broken into two appointments from 10 AM to 1 PM and 2 PM to 5 PM with a lunch break in between appointments. Within twenty-four (24) hours after the Selection Appointment, you will receive a copy of the Option Addendum and diagrams that reflects any and all options and pricing selected.

The selection of any and all options is **FINAL** upon the conclusion of the Selection Appointment.



# COLOR SELECTION DOCUMENTS



## THE COLOR SELECTION DOCUMENTS

The documents that you sign during the Color Selection process become part of the plans and specifications for your home. Therefore, it is important that you review the Color Selection documents very carefully (or thoroughly) and multiple times during the appropriate allotted time. If an option, color or finish is not reflected on the Color Selection documents, it will not be installed in your home. Any texts, emails or other forms of communication separate and apart from the Color Selection Documents will not be installed in your home. New Home Consultant and Design Studio Coordinator are prepared to assist and support you throughout this process.

### The Color Selection Documents are typically comprised of the following:

- Option Addendum
- Appliance Exhibit
- Brick Paver Exhibit
- Bath Cabinet Layout
- Kitchen Cabinet Layout
- Countertop Edge Sketch
- Countertop Seam Exhibit
- MEP Exhibit
- Elevation Exhibit (part of Purchase Agreement)
- Flooring Exhibit
- Garage Door Exhibit
- Laundry Cabinet Layout
- Low Voltage Exhibit
- Listello Diagrams (if applicable)
- Paint Color Scheme Exhibit (part of Purchase Agreement)
- Permitted Options (part of Purchase Agreement)
- Permit Sketch
- Pool Diagram (if applicable)

## DEPOSITS

At such time, you shall also pay the amounts due for such Selections as required by the Purchase Agreement and the Schedule of Option Payments Addendum authorized by you.

## NO CHANGES

**Once you have authorized the Color Selection Documents, your Color Selection is considered FINAL. At this time, the Color Selection documents are delivered to the construction department and distributed to our various third-party subcontractors. As a result, it is important that you understand that no changes, additions, deletions or modifications to the Color Selections for the home can be made if a product, material, method of installation or option is not reflected in the Color Selection.**





# COMMON QUESTIONS

## What is the Design Studio?

Each community boasts its own Akel Homes Design Studio. All of the personalization upgrades and options available for selection in your preferred community are showcased there. An Options Coordinator will assist you in creating a personalized home within your budget. Typical options include: flooring, cabinetry, countertops, plumbing fixtures, electric and low-voltage options and so much more!

## I want all included features. Do I need to have a Design Center appointment?

The answer is yes. At Akel Homes, our included premium features come with choices to choose from. One of the advantages in choosing Akel Homes, is that we allow you to choose the color schemes and styles for cabinetry, flooring, countertops and so much more.

## What should I expect on my visit to the Design Studio?

An Options Coordinator will assist you in each step of the way in defining your ideal home and selecting finishes within your budget. The Design Studio appointment(s) is engaging and fun.

## What should I expect with the Design Process?

The Design Process is broken down into three steps:

1. Prior to or at the time of the signing of the Purchase Agreement, all permitted options and color schemes must be finalized.
2. At the time of the Purchase Agreement, you will schedule your color selection appointments: 1) the Orientation Appointment, 2) the Low Voltage Appointment, 3) the Selection Appointment, and 4) the Pool Selection Appointment (if applicable).
3. At your Selection Appointment, you will sign off on your color selection documents and diagrams. The entire process must be completed within thirty days to prevent delays in the construction of your home.

## Is an appointment necessary to visit the Design Studio?

You do need an appointment to meet with an Option Coordinator to complete the selections for your future home.

You do not need an appointment to come in and explore the options and selections on your own, during the Discovery Period on Saturday and Sunday from 10 AM - 5 PM.

## How should I prepare for my Design Studio appointment?

Imagine how you and your family will utilize each room. List all of the details which will impact your lifestyle – location of outlets, pre-wiring, and lighting to list a few. Next, visit our decorated models and gather inspiration from the options showcased. We recommend you bring any photos or other design inspiration to the Design Studio appointment to assist your Options Coordinator in understanding your style and preferences. Finally, Design Studio appointments can take a few hours. Arrange for childcare so that you can focus on the appointment.

## How much should I expect to spend on my design options?

How much you spend is entirely up to you. Each and every Akel Home comes with premium and luxury included features. Every homebuyer has a different desired budget. Our Options Coordinator will work with you to stay within your desired budget.

## What choices are available at the Design Studio?

The options selections vary by community. Typical selections include cabinets, countertops, flooring, lighting, appliances, and window coverings. Structural options such as floorplan modifications, smart pre-wiring and environmentally friendly upgrades may be available. Our homes are tailored to your lifestyle.

## Can I finance my options?

In most situations, the answer is yes. As long as you meet your lender's criteria and are able to meet your monthly payments, you can roll your design options into your home. Although you may be financing your options and upgrades, a schedule of payments may still be required. Please refer to the Option and Deposit Schedule Addendum in your Purchase Agreement.

## What brands does the Design Studio carry?

Akel Homes partners with a variety of reputable companies such as Cambria/Silestone/Ceasarstone countertops, Moen/Kohler plumbing fixtures, Whirlpool/KitchenAid/JennAir/Wolf appliances and Mohawk/Emser/Daltile/Shaw flooring to list a few. Each community may carry different brands than others.



# TRUSTED BRANDS

Akel Homes partners with the most trusted brands such as Mohawk® flooring, Whirlpool® appliances, Moen® plumbing fixtures and others. With thousands of premium quality products and finishes available to choose from, Akel Homes is committed partnering with only the best in the industry.

## DESIGN STUDIO OPTIONS

### APPLIANCES

Refrigerator, range, cooktop, hood, microwave, double oven, dishwasher, and laundry washer and dryer

### CABINETS

Cabinets, hardware and layout

### COUNTERTOPS

Granite, quartz countertops in choice of edge profile and backsplashes

### BATHROOM PLUMBING

Sinks, faucets, shower fixtures, commodes, enclosures and mirrors

### EXTERIOR FINISHES

Exterior elevation, garage doors, front entry doors, gutters and pavers

### ELECTRICAL

Recessed lighting packages, outlets, receptacles and switches

### FLOORING

Floor tile, laminate flooring, luxury vinyl plank, engineered wood, carpet, shower wall tile and floor tile and shower listellos

### HVAC

Upgraded air conditioning systems, bath exhaust fans, thermostats, filters and duct upgrades

### INTERIOR FINISHES

Interior paint colors, millwork, stair rail and tread upgrades, closet shelving and window treatment

### KITCHEN – PLUMBING

Sinks, faucets, soap dispenser and pot fillers

### LAUNDRY – PLUMBING

Specialty sinks and tubs and faucets

### LIGHT FIXTURES

Exterior coach light fixtures patio light fixtures and pendant light fixtures

### LOW VOLTAGE

Speakers, Cat5e/RG6 runs, smart TV wall mounts, central vacuum and home security

### POOLS

Swimming pools, splash pools, stand-alone spas and attached spas

This list is not indicative of all available options. Please consult your New Home Consultant or Options Coordinator and refer to the Purchase Contract in order to determine which features and specifications are included in your home. If the Home is a "Spec Home", Purchaser shall not be entitled to request any elevations, colors, options, upgrades, changes, additions, deletions, alterations or other modifications to the Home or the Color Selection Process as outlined in this Addendum unless at the discretion of Seller. As a result, this list of available options is not applicable to Spec Homes.

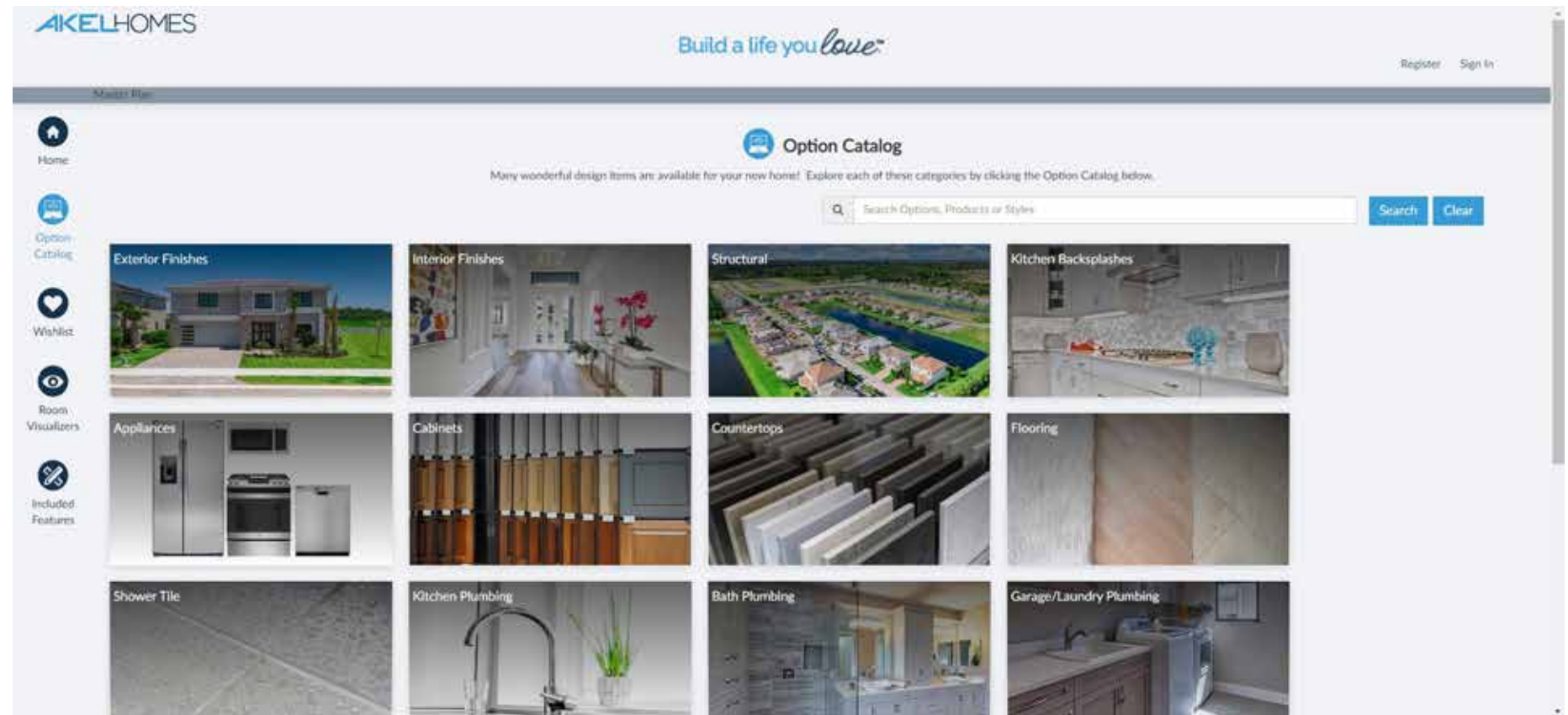
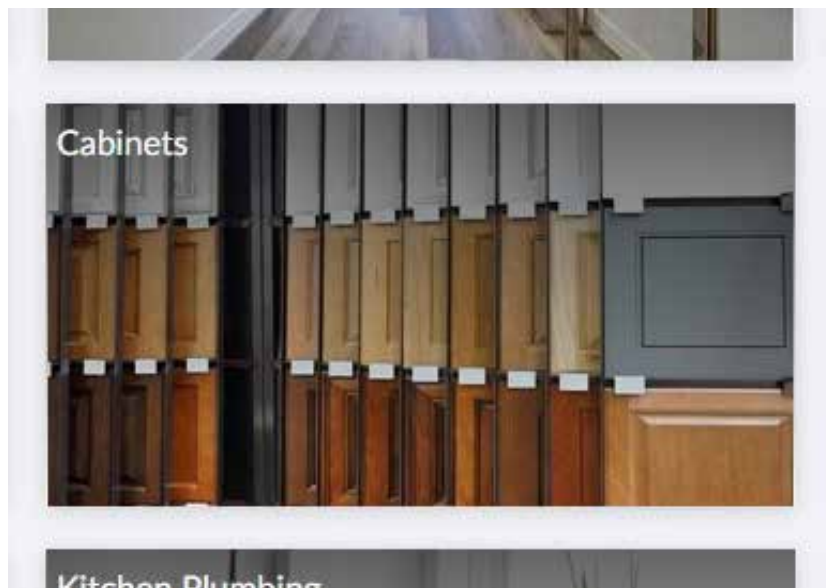




# ONLINE DESIGN STUDIO

Visit our Design Studio today and meet with one of our Options Coordinators to experience the unique journey of personalizing your new home.

Unlike other homebuilders, Akel Homes offers an a la carte home customization and curation experience instead of basic color selection packages. Once you purchase your home, a dedicated and personal Options Coordinator will guide you through the exciting selection process.







# CONSTRUCTION

dreams  
become *reality*

On average, it takes 10-12 months to build your new home. At the time of the Purchase Agreement, we will provide an estimated closing date. Until your home is 6 weeks from delivery, it is impossible to provide you with an accurate date. The construction schedule is reliant upon the local municipality building department, material and labor availability and the weather.

## THE CONSTRUCTION PROCESS





# Stages of construction

## YOUR HOME WILL COME TO LIFE IN 6 STAGES.

Once the construction of your new home begins, your New Home Consultant will keep you up-to-date on your new home's progress. For your understanding, we've put together a simple timeline of what to expect during construction.

# 1

### PERMITTING

The permitting process typically takes between 1 to 2 months. Once we've received the permit, we will commence the construction of your new home.



# 2

### SHELL

The shell comprises of the digging of the trenches, placement of underground plumbing and electric, pouring the foundation, laying the concrete block walls, erecting the floor joist and roof trusses and installing the roof sheathing. The shell of your home protects you and your family from the natural elements and is one of the most important stages of the construction of your new home.



# 3

### FRAMING

Framing is where we install interior walls and insulation, as well as the mechanical, electrical, and plumbing systems for your new home. At this stage, the critical systems that allow you enjoy the most basic and critical functions of your home have been installed.







# Stages of construction



# 4

## DRYWALL

At this point, your home has passed all rough inspections. Drywall is hung to the wall studs to complete the partitioning and separation of the rooms in your home. When you walk your home at this stage, you will start to see the spaces within your home come to life!



# 5

## FINISHES

This is when the finishes you selected with the Options Coordinator are installed in your home. These finishes provide your home with the functionality and aesthetic appeal that it deserves. The finishes of your home include the installation of cabinets, countertops, flooring and wall tile, paint and so much more.



# 6

## FINAL INSPECTIONS

Every home goes through numerous inspections throughout the entire building process. The last step is to pass all municipality final inspections along with Akel Homes' internal quality control inspections. This ensures that we deliver a home that our team is proud of.







# PRE-START ORIENTATION

## WHAT TO EXPECT

during the construction *process*



This appointment begins the construction process. During this meeting, you and your Construction Manager:

- Review the placement of your home on the lot, as depicted on the Lot Fit Study.
- Review the garage orientation selected for your home, if applicable.
- Review the elevation selected for your home, if applicable.
- Review the major structural options selected for your home (such as an extended patio, pool, extension of any part of the home), if applicable.

You and your Construction Manager also discuss the following:

- The sequence of construction of your home, including our predetermined goals to keep you informed during the construction process of your home.
- An overview of the myAkel.com Homeowner Portal, the communication you can expect from Akel Homes during the construction process of your

home and who should you contact with questions about your home's progress.

- It is too late to make any changes, additions, or deletions to the options selected for your home at this stage of the construction process.
- The importance of your understanding what an estimated/projected delivery date means.
- The importance of making an appointment prior to visiting the construction site.
- The upcoming "Pre-Drywall Inspection Walkthrough".







# PRE-DRYWALL INSPECTION



As a courtesy, once the home has passed rough mechanical, plumbing, electrical and framing inspections, your New Home Consultant will contact you to conduct a Pre-Drywall Inspection. During the Pre-Drywall Inspection, you will review the installation of certain mechanical, plumbing and electrical options that are made a part of the plans and specifications and the color selection documents.

The Pre-Drywall Inspection is not an opportunity to make changes, additions or deletions, but to confirm mechanical, plumbing, and electrical options previously selected during your color selection.

## QUALITY CONTROLS

We interact with dozens of third-party trade partners and material suppliers throughout the construction of your home. Therefore, there is a likelihood that mistakes can happen, even if the plans

and specifications and the color selection documents are 100% complete and accurate. During the construction process, Akel Homes has numerous internal quality assurance inspections to discover and correct any mistakes. It is our promise to you that your home will be built and completed in accordance to the plans and specifications.

## NOTE:

You will be assigned a Akel Homes Construction Rep during the construction process of your home. You first meet them at the Pre-Start Orientation, see them again at Pre-Drywall and lastly at New Home Orientation.





# NEW HOME PREVIEW & ORIENTATION home at *last*



The New Home Preview takes place one (1) week before the day of the Closing. During this New Home Preview, you should expect to review the following:

01

Overview of your home's systems.

02

Review of your selections and finishes.

03

Operation of the basic functions of your home.

04

Understanding of the proper care of your new home.

05

Punchlist of items that need to be addressed.

**The New Home Preview and Orientation are the perfect opportunity to ask your Construction Manager any questions you have about your home.**

## **PUNCHLIST ITEMS**

The New Home Orientation occurs a few days prior or on the day of Closing. During this New Home Orientation, your Construction Manager will review the completed and remaining punchlist items identified during the New Home Preview. We will make all best efforts to address any punchlist items prior to Closing. In the event there are any items remaining on the punch list at the time of closing, those items will be corrected within a period of 30 days post-closing with the provision the parts necessary to correct or repair the item are available. Items which remain on a punch list at the time of closing are not a reason to delay the closing of your home. On the day of closing nothing will be missing which would significantly impair the ability of the You to live in the home.





# Common construction questions



## **CAN I VISIT THE HOME?**

Yes but only with an appointment with your New Home Consultant. For your safety and to ensure the construction of your home is not interrupted, we try to minimize visits to your new home while it is under construction.

## **WHY DOES IT SEEM LIKE NOTHING IS HAPPENING?**

There may be times when it seems like nothing is progressing in the construction of your new home. Rest assured, this is normal – especially at the early stage. Often times, we are waiting for a municipality inspection to be completed. Other times, we are coordinating the delivery of materials and labor. Depending on the time of year, weather can also cause delays. Delays are a normal part of the construction process and built-in to our construction schedule.

## **WHAT IF I SEE SOMETHING THAT DOES NOT LOOK RIGHT?**

If you see something that is not right in your new home, let us know. The chances are our construction team knows about it already. Your home is built by people (not robots) so sometimes items can get broken, damaged or lost. Your Construction Manager likely knows about it already and these items will be addressed prior to Closing.

## **WHAT IS A NOTICE OF CLOSING?**

You will receive a Notice of Closing letter when your home is ready to close within 6 weeks. The Notice of Closing will include the time and date for the New Home Orientation and the Closing of your new home. In anticipation, please ensure all your financing conditions have been satisfied in preparation for a smooth closing.



# THE CLOSING

signed sealed  
*delivered*



**HELLO CLOSING DAY!** The Notice of Closing sent by your Closing Coordinator will include the time, date and place of the Closing. At the Closing, you will sign off on all the paperwork to make your new home officially yours.

## PRIOR TO CLOSING

The Closing Agent will send you an introduction e-mail approximately 30 days prior to Closing. At this time, it is important for you to decide how you plan to take title to the home. We recommend consulting with your accountant or estate planning attorney.

It is important to note that the actual closing date is still subject to change even up to one week prior to the date reflected on the Notice of Closing. During this time period, it is important that you keep all housing and moving plans flexible.

## THE CLOSING

- Your Mortgage Lender sends the preliminary closing disclosure to the Closing Agent.
- Closing Agent works with your Mortgage Lender to finalize figures.
- Once figures are finalized, your Mortgage Lender sends the Loan Package to the Closing Agent.
- The Closing Agent prepares the Closing Documents and notifies you of the required cash to close.
- Please note It is not uncommon for your final closing figures and final cash needed to close may not be provided to you until 24 hours prior to closing. In some cases, final numbers are also provided the morning of closing.
- Cash to close is wired to the Closing Agent.
- Closing documents are signed.
- Closing Agent confirms receipt of funds by all parties and you receive your home's keys.
- Title documents are recorded in the public record.

**Congratulations! You officially own your Akel Home.**

## WHAT ARE ESTIMATED CLOSING COSTS?

Closing costs are fees associated with closing a real estate transaction. Typically they amount to approximately 5% of the mortgage amount. The Closing costs fall into a few categories:

**LENDER FEES:** Costs associated with the lender to close a mortgage loan.

Title Fees: Fees for the title or closing agent.

**ESCROWS/IMPOUNDS:** Money collected to pay for your taxes and insurance.

**HOA FEES:** Prorated share of the Association assessments for the assessment period in which Closing occurs.

**BUILDER FEES:** Partial reimbursement for impact fees paid by the Builder.



# who & what to bring

**To ensure a smooth and seamless Closing, it is important that you bring the following:**

- A valid, government-issued photo ID such as a driver's license or passport for all homebuyers.
- Proof of Homeowner's Insurance.
- All funds paid at closing are done so by a wire transfer to the closing agent for any additional closing costs.
- If you are married, bring your spouse. Both spouses must be present at closing.

## WHAT DO I RECEIVE AT THE CLOSING?

Once all the funds are received by the Closing Agent and the Closing is completed, you will receive the following:

- Keys to your new home.
- Garage door openers.
- Key fob for any community amenities
- Vehicle decals
- Mailbox keys

Immediately post-closing, You should return to the community and their home to meet with a construction representative to reset the construction key lock access to your home.







# WELCOME HOME

homebuyer to  
*homeowner*



## INTRODUCTION TO MYAKEL

myAkel is our proprietary and innovative homeowner portal where you submit home warranty requests, view key contact information and access important documents like your appliance warranty registration and our detailed home care manual.

**After you sign your Purchase Agreement, you will receive credentials to access myAkel.**

**myAkel can be accessed by visiting [myAkel.com](https://myAkel.com) and is only available to homebuyers.**

After you close on your home, your Akel Homes team is ready to help you transition from homebuyer to homeowner. Each home comes with peace of mind included in the form of a 1 year materials and labor warranty. On top of that, we've developed numerous resources so you can focus on enjoying your new home.

### SUBMITTING A SERVICE REQUEST

We recommend that you first live in your home for 30 days prior to submitting your first service request. This allows your Customer Care team to minimize duplicate visits and promptly respond. All service requests are submitted directly to myAkel and once approved by your Customer Care team are immediately distributed to the appropriate contractor. Any service requests for appliances must be sent directly by the homeowner to the manufacturer.



# TOP 4 THINGS TO DO AFTER CLOSING

moved-in,  
*now what?*



# 1

## EXPLORE MYAKEL

myAkel is our proprietary and innovative homeowner portal where you submit home warranty requests, view key contact information and access important documents like your appliance warranty registration and our detailed home care manual.

# 2

## SWITCH THE UTILITY ACCOUNTS INTO YOUR NAME

It is important that you switch electric, water, and gas services to your name within 5 days of the Closing to prevent any service interruptions. Don't forget to schedule the set-up of phone, television and internet service from one of the available telecommunication providers.

# 3

## SCHEDULE TRASH PICK UP

To start trash pick up, you must call and order bins. A full list of contact information of all utility providers such as electric, water, gas, telecommunication and trash are available on myAkel.com

# 4

## SCHEDULE SMART HOME ORIENTATION

If your home comes with an included smart home automation package, it is your responsibility to schedule the Smart Home Orientation with Akel Homes' low voltage contractor. Internet service is required prior to scheduling the orientation.



# FEEDBACK

listening is our  
*superpower*

By now, you probably know that we take your experience very seriously. The feedback from our homeowners is the primary driver behind the improvement of our homes and the performance of the Akel Homes' team. As you settle into your new home, we appreciate any feedback you can provide on your homebuying experience.

We've partnered with an independent customer experience partner. Over the course of the next year, you will receive a total of three evaluation questionnaires. These will ask for your feedback on many aspects of your experience with Akel Homes, from the purchase process to construction quality.

## CUSTOMER EXPERIENCE EVALUATIONS

- Move-In Evaluation:  
1-month after your move-in date
- Mid-Year / Customer Service Evaluation:  
5-months after your move-in
- Year-End / Home Quality Evaluation:  
10-months after your move-in





# You've Made a Great Decision!

Thank You for Trusting Akel Homes with Building Your New Home



All materials have been prepared for general information purposes. Nothing herein constitutes legal, financial, lending, tax or any other type of advice and is not to be acted on or relied upon as such. Information may not be current or complete, and is subject to change without notice. Photographs or renderings of people do not depict or indicate any preference regarding race, religion, gender, sexual orientation, disability, familial status or national origin. Any photographs used herein are for illustrative purposes only. Our name and the logos contained herein are registered trademarks of Akel Homes, LLC and/or its subsidiaries. © Akel Homes, LLC. All rights reserved.