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The New Construction Agreement

At the beginning of the overall process, you select your home site, house plans and options. This information, commonly referred to as the contract, sets in motion the entire process of purchasing and building a new home. An earnest money deposit formalizes your contract and will be credited toward your down payment.

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Mortgage Application

Once your contract has been signed, you will meet with a mortgage company to ensure qualification for the loan on the home.

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Structural Review Meeting

During this step in the process you will receive your preliminary plans which show how your home is placed on the lot along with the floorplans for the home itself. You will meet with a Symphony Homes representative to review the plans, explore changes to the plans and consider pricing for additional options.



Symphony Homes



BUILDING PROCESS

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Engineering and Building Permit

Once you've completed the Structural Review Meeting and made the corresponding decisions, the plans will be sent to a structural engineer in preparation to submit a building permit application to the local municipality. This segment of the process can take up to 8 weeks to complete.

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Design Center Meetings

While engineering and permitting proceed, you will meet with one of our Design Consultants to begin to make selections that will personalize and color your home. You will discuss both interior and exterior elements: cabinetry, countertops, flooring, fixtures, paint, masonry, stucco, siding and the like. It is important to note that all decisions regarding the home need to be completed and priced before construction will begin.

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Building Specifications and Final Plans

During this stage of the process the Symphony Team works to pull together all information that has been assembled during the past steps. You will receive a set of specifications, a 20-page document summarizing your selections and other details relevant to the construction of the home. Along with the specifications you will receive an updated copy of the plans that will reflect the last of the details needed to build your home.

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Ready to Start Meeting

With the start of construction imminent, a Symphony Homes representative will contact you for your Ready to Start Meeting. During this meeting you will discuss who will be your point of contact during construction and re-establish several important expectations during the building of your home.





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Construction

With the completion of all the previous steps, your home's information is sent to the construction team and the actual building of the home begins. Timeframes can vary based on home size, complexity, and weather. Plan on 8 months from the time the home is excavated to its completion. Your Ready to Start paperwork contains some very good information pertaining to construction and should be used as a reference as the home progresses.

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Electrical Walkthrough

Once the home is framed, the construction manager will invite you to the site and walk you through the entire home's electrical design. During this meeting, you can make adjustments to the placement of lighting or other electrical components.

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Scheduling the Closing

When the home is approximately 30 days from completion your sales agent will contact you to confirm the date of the closing. Once this date is established you can then communicate this date to your lender, contact the appropriate companies to set a date to transfer utilities into your name, and make any other arrangements for your move.

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City and Bank Final Inspections

As construction draws to a close, the municipality will inspect and issue a certificate of occupancy. Around this same time, the lender will also inspect the home to ensure completion and begin to prepare closing documents.



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Buyer Walkthrough Orientation

With your closing scheduled and the home complete, the construction manager will arrange a time to meet with you and review the home's operation. Any items needing further attention will be documented during the meeting and subsequently corrected. Ongoing, recommended care of the home and the grading of the exterior will be discussed.

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Closing, Settlement and Customer Service Orientation

On the scheduled date, you will meet at the title company where your loan documents have been sent. The title officer will review all pertinent information including the closing statement which will summarize the costs associated with closing. Any additional down payment will be due at this time. After settlement is complete, the Customer Service Manager with Symphony Homes will schedule a time to review warranty coverage and the procedures for requesting service and to issue you the keys to your home.

