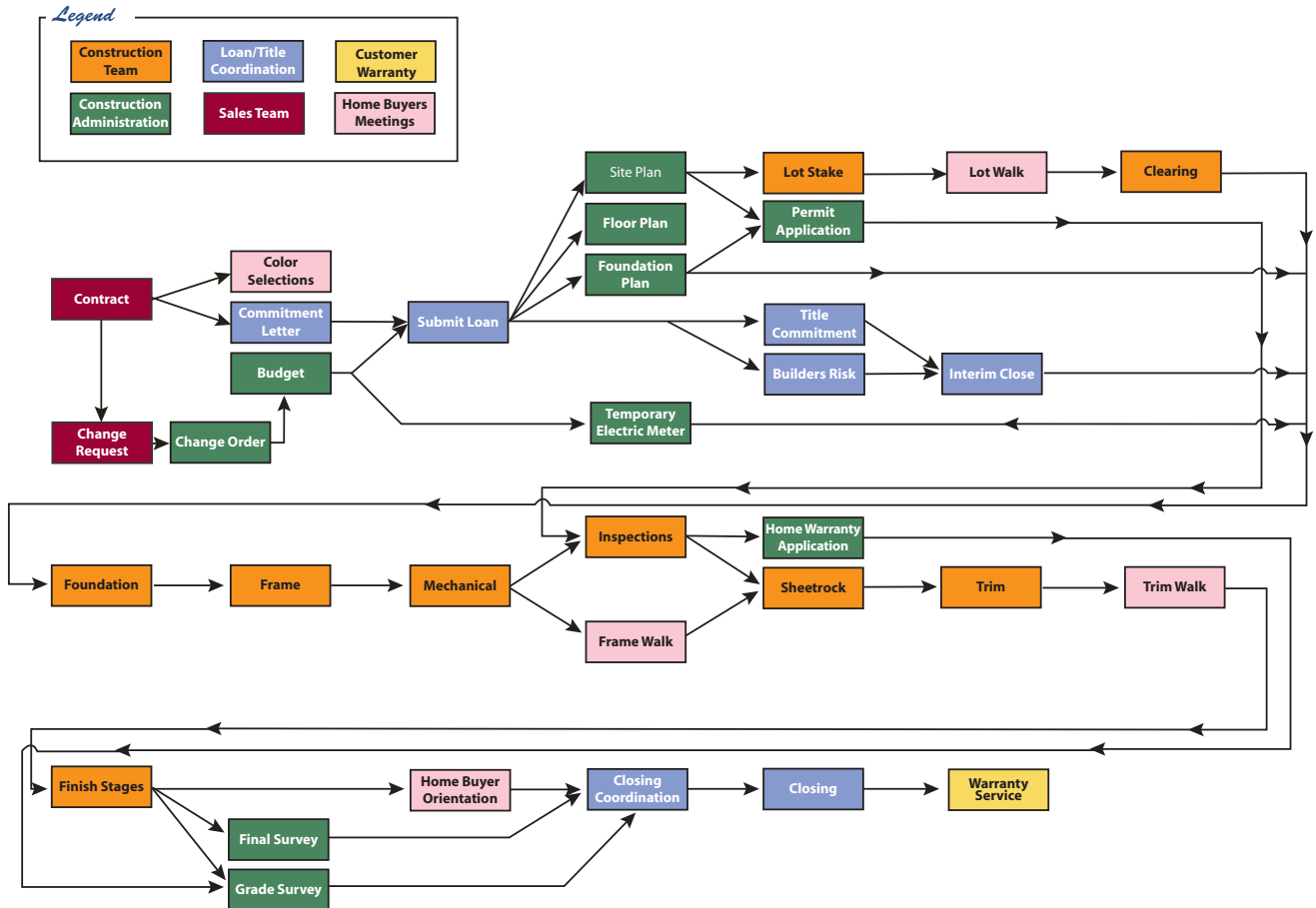




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What to Expect During the Building Process



Contract: After you sign your contract, the main office begins working on the behind-the-scenes steps necessary to begin construction on your new home.

Change Requests: Any standard structural changes you wish for your new home must be submitted for approval when signing the contract. This gives our architect plenty of time to incorporate the changes into the plan for your new home.

Change Orders: Once a Change Request is approved, the order is put through for the changes to be made.

Color Selections: Soon after signing your contract, our professional design consultant will call you in to select the interior and exterior details of your new home.

Commitment Letter: While all the preliminary decisions are being made on your new home, your lender is working diligently to secure financing. When a loan is secured, the lender will issue a Commitment Letter to Medallion Homes, stating that the loan has been approved.



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Budget: During this time, a budget for your new home is being drawn up at the Medallion Homes headquarters. Our staff is working to secure interim loans to finance the construction of your new home, as well as allocating monies for the selections you've chosen for your new home.

Submit Loan: After the budget is complete and the Commitment Letter is received, the construction loan for the building of your home is submitted for financing.

Site Plan: Before construction can begin, your home site is surveyed and planned. Everything on the home site is identified, including trees, utility easements, even where your new home will sit.

Floor Plan: An individualized floor plan – including all requested and approved structural changes – will be drawn for your new home. This plan will identify cable and telephone outlets, power outlets, lights, light switches – all the details that make your home unique.

Foundation Plan: Each home has a unique foundation plan based on your home site and the design of your home. Each foundation plan is drawn by a set of specially trained engineers.

Temporary Electric Meter: After your home's plans are ordered, a temporary electric meter is placed on your home site to supply electricity to work crews constructing your home. Also referred to as a "T-Pole," the temporary electric meter stays on your home site until you close on your new home.

Lot Stake: After your home site is planned, you'll notice stakes on your home site. These stakes indicate where your home site begins and ends.

Permit Application: As the stakes are being set on your home site, our main office is working to secure the necessary permits to proceed with the construction of your new home.

Title Commitment: After all the pre-construction documents for your new home are received, the title company issues a title commitment, stating that when the home is complete you will take over the title policy.

Builders Risk: Medallion Homes carries insurance for every home under construction to protect against fire, theft, flood, etc.

Lot Walk: The first Homeowner Walk is an opportunity to see just where your new home will sit on the home site. Your builder will also point out the trees on the home site that will remain after construction.

Interim Close: Before you close on your new home, Medallion must close on the funding for the home. We secure financing for the construction of the home and any costs associated with construction.

Clearing: After you've decided upon the orientation of your new home and determined which trees will be saved, your home site will be cleared to make way for construction.



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Foundation: Once your home site is cleared, you'll start to notice the four corners of your home marked. Soon after, you'll see boards go up, outlining the home. These are known as form boards and will determine where your foundation will be poured. Plumbing lines are put into place, and the foundation is poured.

Frame: After the foundation is poured and has had time to set, the framing crews will begin to build the "skeleton" of your new home. At this time, your home will really begin to take shape. You'll be able to identify the different rooms, doorways and windows. But don't be fooled; all homes seem a little small at frame stage. Rest assured, this is just an illusion.

Mechanical: After your frame is in place, all of the behind-the-walls components will be put into place. For example, electric lines will be run into the home.

Inspections: Throughout the homebuilding process, your home undergoes a series of inspections to ensure that all is moving along properly. The city will send its inspectors out to check for certain aspects of the home, including that the frame is designed to code and that the mechanical components of the home are installed properly.

Frame Walk: Once the frame is in place, your builder will invite you to your second homeowner walk, known as the Frame Walk. Your home has really taken shape, and you can imagine just where to put that sofa! Don't worry if your new home seems a little small at this point – it's just an illusion. It's difficult to imagine what the interior of the home will look like when there are no walls! Rest assured that your home will be as beautiful as you imagine when it's complete.

Home Warranty Application: After the inspections are complete, our main office is working to secure the warranty on your new home. Paperwork and applications are submitted, and your Home of Texas Limited Warranty is being secured.

Sheetrock: Once your home is framed, the sheetrock is put in place, forming the walls. During this time, you'll feel mounting excitement as you'll mentally begin to move into the home. You may also feel more stressed, worrying that the bedroom isn't big enough for your queen-size bed and that your sofa is way too big for the living room. Relax! Again, there is an illusion at play here – your home will seem much smaller at sheetrock stage.

Trim: At Trim Stage, your cabinets, crown moulding, fireplace and all the "extra" details that make your home unique are put in place. You'll begin to really feel like your home is, well, a home!

Trim Walk: This may be one of the most exciting walks! During your Trim Walk, you'll be able to see all of the decorator touches you've selected for your home in place. Your new home now looks like a new home! Take a few moments to walk through the home with your builder and start thinking of where to put that lamp you love so much.

Finish Stage: By this point, you're probably driving by your new home every afternoon and peeking in the windows to see what's being done. This excitement is understandable. At Finish Stage, all the last details are being put into place. For example, towel bars are being hung in the bathrooms and light fixtures are being placed throughout the home.

Final Survey: Once the home is almost complete, a final survey is ordered. During this survey, a specialized engineer will assess your home site, how your home sits on the site and other aspects of your new home.

Grade Survey: Before you move in, a final grade survey is performed on your home site. The slope, or grade, is measured, and recommendations are made to ensure proper drainage of your home site and the home sites around you.

Home Buyer Orientation: Hands down the most exciting of your homeowner walks is the Homeowner Orientation. During this informative meeting, you will learn all the ins and outs of your new home. You'll learn everything from how to set the thermostat on your air conditioner to how to shut off the main water supply in case of an emergency.

Closing Coordination: As your Closing Date nears, our main office staff is putting together all the final documentation required to transfer the title of the home into your name. All finalized paperwork is being collected, as well as any statements from your mortgage company.

Closing: It's finally here! On Closing Day, you'll go to the designated title company and sign all the paperwork that makes the home officially yours! Also at closing, you'll receive your Home of Texas Limited Warranty manual, copies of all the recorded documentation regarding the closing of your home and last – but certainly not least – the keys to your new Medallion home (subject to loan funding).

Warranty Service: Medallion Homes has a team of professionals dedicated to assessing your needs once you close on your new home. The Customer Warranty Representatives are here for you – in the event of an emergency, to schedule warranty appointments, to ensure that repairs are made in a timely manner. We offer a complimentary key release program, which allows for repairs to be made even if you are not at home, and we also have an emergency system in place should the need arise. All warranty requests – with the exception of emergencies – must be made in writing. You can also submit warranty requests using the on-line form found on the Contact Us menu. In the event of an emergency, you may call the Medallion Homes main office and follow the instructions for placing an emergency page.

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