



Customer Resources

Homebuying Tips

Whether you've owned a home or are moving into your very first home, you're sure to have a number of questions about the building process. In order to assist future and current homeowners, Lassale Homes has compiled useful tips to help you determine what is most important to you when buying a home and how to begin your home search.

Homeownership Made Easy

If you're buying a home for the first time, you're sure to have questions about how to begin and what to expect. Look for new home buying answers here.

Choosing A Neighborhood

Close to work, schools, family and friends. A place you'd like to call home. There are plenty are factors to consider when selecting the area where you want to live. Check out these tips for finding the right Lassale Homes neighborhood for you.

Advantages Of Homeownership

Not sure if buying a new home is right for you? These tips help you understand the distinct advantages of homeownership.

Shopping For Your Dream Home

You know where you want to live, the architecture you like best and what you can afford. But maybe you've never had a brand new home built just for you. The following tips walk you through the entire process of building a brand new Lassale home.

Lassale Home vs Used Home

Buying a used home means inheriting someone else's idea of style and taste. But with a new Lassale home, you create a home that's everything you want and more. Just the way you want the day you move in. Check out our tips on why buying a brand new Lassale home is better than buying a used home.

Lassale Homebuyers Club: Homeownership Made Easy.

HOME. It starts with you. Owning a new home is a dream for many families. And for more than two decades, Lassale Homes has helped hundreds of buyers enjoy the terrific benefits of homeownership.

But if you're buying a home for the first time, you're sure to have questions about the process.

- Am I ready to own?
- How much home can I afford?
- Do I need a big down payment?
- How much will I pay each month?
- Lassale Homebuyers Club has the answers.

Just Ask Our Sales Managers

Lassale Homes teams you with knowledgeable Sales Managers who have the experience and materials to address all your homebuying needs. Best of all, you can begin the process today.

By taking a quick look at your financial snapshot, Lassale Homes can give you important feedback on the strength of your buying power. Maybe you can afford more home than you've imagined. Or possibly a few small changes will help you qualify sooner than you thought.

Choosing A Neighborhood

Choosing between an old neighborhood and a new community is like choosing between a vintage car and this year's model. The older car may be charming, but may not be practical or economical...unless you've got a mechanic in the family.

Engineers have spent years studying the human body to come up with the small conveniences and major innovations that make the new car more comfortable and easier on the environment.

And it's the same with new homes. When planners map out new neighborhoods, they bring years of analysis to the table. It's no wonder that new neighborhoods are flourishing all over the U.S.

New neighborhoods foster a sense of community you often won't see in an older area—a sort of pioneer spirit. Homeowners in a new neighborhood have a common bond—they've recently built their home and are committed to improving their family's quality of life.

Here are some basics to consider when you're deciding where you want to live:

Proximity to work centers, highways, public transportation and other transit will have a great impact on your quality of life.

Basic services should be easily accessible, like grocery stores, restaurants, post offices and dry cleaners.

Hospitals and medical care should be within a reasonable driving distance.

Proximity to parks and recreation facilities is helpful, especially if you have children. Quality of local schools, nursery schools and colleges. Visit the schools and ask about the student/teacher ratio, college-acceptance levels, testing, athletics and safety. Check out both public and private schools.

Above all, look for a friendly neighborhood that instantly makes you and your family feel welcome.

TIP: It's also a good idea to drive through the community at different times of night and day. Spend time in local stores and restaurants, check out nearby attractions, pick up the local paper. But there's really only one way to get the feel of a neighborhood: by talking to its residents. Don't be shy about speaking to your future neighbors. Remember, they were the new kids on the block once, too!

Advantages Of Homeownership

Every year, millions of people just like you enter the exciting world of homeownership. But buying a new home can be overwhelming. For most of us, it's the biggest financial investment we'll ever make. The decision is easier when you discover the financial advantages and increased quality of life that come along with homeownership.

Still on the fence? Using the points below, you can weigh the benefits of owning versus renting. Good, sensible information will free you from fretting about your big decision. Rest easy! It's time for you to stop pacing the floor 'til 4 am and start dreaming of your new home.

After a quick comparison, we think you'll agree there's no place like a home of your own.

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Own

- Potential tax savings from your home and potential equity can be used to pay for your children to go to college.
- You are in control of your monthly payment.
- Your pets have a yard to play in.
- You tend a beautiful garden.
- You can try that new, designer painting technique in your bedroom.
- You do laundry whenever you feel like it.
- Your children can play in your yard.
- Mortgage interest is tax-deductible. The IRS's loss is your gain. Each mortgage payment could go toward building a nest egg for your family.
- You have a garage.
- You have space for your family and all your things.
- You have the pride of knowing you've accomplished a milestone.

Rent

- Your rent doesn't build a future.
- Your landlord controls your monthly expenses.
- Your pets are often unwelcome.
- You water a couple of potted plants.
- You live with someone else's taste.
- You have to scrape together quarters each week to do laundry.
- Your children play in a parking lot.
- Rent is not tax-deductible.
- Every rent payment disappears forever.
- You search for parking in the street.
- Your children share a room, and space is minimal.
- It's someone else's.

Shopping For Your Dream Home

You're prequalified for a loan and ready to buy a new home. Your head is filled with dreams of freshly laid carpets, made-to-order bedroom suites, that sunny breakfast nook you've always fantasized about. The question now is, which builder will build your dream home?

You need a builder you can trust. Be sure to ask the builders you interview a lot of questions. Some things to consider:

- How long have they been in business?
- How is the company financed?
- How many homes have they built?
- How do they measure customer service?
- Are their homes built on time without long delays?
- Will they introduce you to a random sample of their customers?
- What personalized selections will you be able to make to suit your individual tastes?
- And most important . . . ask for a tour of newly completed homes and homes under construction.

When you visit new home communities, chances are your sales representative will take you through model homes that represent the available styles, layouts and elevations. Before you go, you can know how much you have to spend by taking a look at one of our mortgage calculators, and you'll have the figures you need to make sound decisions.

Here's What To Look For:

QUALITY OF CONSTRUCTION. Are the doors, tiles, windows and other building materials of good quality? Adequate attention to detail? Are appliances and fixtures name-brand products that you know and trust? Do they offer an inspection process that lets you see your home's progress every step of the way?

CUSTOMER SERVICE. As you tour the models, do you get the impression that the sales representatives are working with you? Find out if the builder keeps in touch with buyers after move-in to ensure a smooth transition. Ask about the warranty, customer service commitments and policies.

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DESIGN AND LAYOUT. Does the floorplan flow nicely? Is there plenty of countertop workspace in the kitchen? Closet space? Does the home look good from the street? Walk yourself through an average day. Will you be comfortable moving about in this space?

PERSONALIZATION. How many choices will you have in personalizing your own home? Do you feel as though your builder is "dictating" what goes into your home? Do they have a full-service showroom staffed with knowledgeable people? Does the builder make selections and include them in the price of a home? Or do you want a low base price, selecting only those design options you want to pay for?

FINANCING. Does the builder have a preferred lender for your convenience, with lots of financing options to make it easy to find the right one for you?

You may find it helpful to make a list of your family's needs and wants in a new home before meeting with a builder. Then put on your thinking cap and some comfortable shoes, and start exploring!

New vs Used

Many home shoppers consider buying a resale or used home during the homebuying process. We're glad you're shopping for a new home that can be Built to Satisfy™ just for you. In fact, we're happy to review a few of the big benefits of owning a brand new home. Keep these helpful tips in mind as you continue your search for a home to call your very own.

Everything Around You Is New

This is your opportunity to live in a home where no one else has lived before. Everything in your home is clean and brand new. There's no out-of-date carpeting to rip out, walls to repaint or pesky oil stains on the garage floor.

You Can Choose A Contemporary Floor Plan That Reflects The Way You Live Today.

Think about this for a moment. Many resale homes were built in the 1950s, '60s or '70s. Home designs are always evolving to address the different ways people live. In Lassale homes, you'll find features like large game rooms, kitchens that open to family rooms, walk-in closets and master bedroom suites. In a resale home, you may have to move a wall to get the convenience or living space you're looking for. That's not fun. And it's definitely not cheap. When you consider the price of a resale home, make sure you factor in all of the hidden costs of updating items that you want to change.

New Building Materials And Appliances Are Built To Last And Many Include Warranties.

Again, why waste time and money fixing up an old home? Owning a new home means having the latest appliances and features. With Lassale Homes, you'll have brand new appliances, quality flooring, energy-efficient insulation and double-pane windows and modern heating/cooling systems that are low-maintenance and easy to operate. And that's just scratching the surface. Plus, new products often come with warranties that you won't find in an older home. When you move into a used home, you may have to begin worrying about the dishwasher breaking down or central air conditioning giving out. The results can be a hassle and terribly expensive too.

Personalize With Built To Satisfy Choices At Lassale Homes Studio

Don't like old, shag carpet? Hate out-of-date kitchens? No one can blame you. That's why you'll find only the latest design features at the Lassale Homes Studio. Each of the features is installed under warranty, and you may be able to roll the cost into your mortgage. So, in addition to making the design choices more affordable, you may see savings at tax time. The Lassale Homes Studio also provides a personal design consultant. The consultant will get to know you, your style and your home design needs. Whether you need a home office, a room for crafting or special features for entertaining, you'll get personal assistance in creating a home that matches the way you live. And your budget, too. Best of all, this service is absolutely free.

Get Quality You Trust, From A Leading National Homebuilder.

Lassale Homes has been building quality new homes for more than 20 years. It's quite an accomplishment and a source of pride for every member of the Lassale Homes team. There's nothing more satisfying than knowing that hundreds of Americans have achieved the dream of homeownership by owning a Lassale home. It's quality you can trust.

10 Easy Steps To Home Ownership

With You Every Step Of The Way

You've made a wonderful and exciting decision to buy a brand-new Lassale home. As you move forward through each phase of the building process, our Lassale Homes team will work side-by-side with you to make sure you understand and are prepared for each step of new home ownership. It's all part of our absolute commitment to offering the highest quality service. Making sure you get the home you want, just the way you want it!

1) FINDING THE RIGHT HOME

It's the first step in the exciting process of owning your new home. You've chosen a wonderful Lassale Homes neighborhood. Now you can pick a great homesite and floor plan. A salesperson will assist you in choosing a homesite or discuss future availability.

2) COMPLETING YOUR PURCHASE AGREEMENT

An appointment will be set to complete your purchase agreement. The meeting will last one to two hours. You'll want to bring your checkbook at this meeting. Because the homebuying process consists of numerous details, we encourage you to ask any questions along the way. We want to keep you informed and aware of all phases and requirements of the homebuilding process. By paying close attention to the details, you'll be a well-informed homebuyer!

3) CREATING THE PERFECT HOME

Now it's time to show your style with the help of Lassale Homes Studio.

There are two steps to using Lassale Homes Studio. First, because of all the wonderful choices available, you'll want to begin by browsing all the options as soon as possible.

Bring fabric swatches and great ideas for designing your new Lassale home. It may take a few browsing visits to determine all the options you desire. Consider all your choices, including appliances, electrical fixtures, flooring and more. In the end, browsing pays off because you've given yourself the time and opportunity to make the perfect choices for your home.

The second step is the finalization appointment, which will last approximately two to three hours. A Lassale Homes Studio design consultant will help you submit all of your option choices. This is your final opportunity to choose your options. We ask that children do not attend so we can diligently work through the appointment together.

4) YOU'RE APPROVED

At this point, you've moved from prequalification to the final loan approval for your new home. Approval is required within 30 days of signing the Purchase Agreement. Please consult with your home loan consultant if you are planning any changes to your financial profile. Remember, along the way, your home loan consultant may request updated information.

5) BUILDING EXCITEMENT

The day to start building your new home has arrived! You'll have a preconstruction meeting with a Field Manager who will provide details on what you can expect during each phase of building. The Field Manager will also review your options and answer any questions. Here are some helpful tips to remember for your visit: Set aside one to two hours Give yourself time to arrive and begin on time

6) TAKING SHAPE

Your home has been framed and is ready for drywall. Electrical has been added and plumbing is in place. It's time again to tour the building site. Like the preconstruction meeting, this will take 30-60 minutes. You should take the same safety precautions, which include wearing closed-toe shoes. Plus, make sure to bring your options contract in case you need to go over any final details.

7) FINISHING TOUCHES

Your new home is close to being finished! This is an important time to: Have your home loan consultant lock in your interest rate and forward loan documents to the title company a minimum of 60 days prior to homeowner orientation Set your appointment to sign closing documents Create or transfer accounts with your utility companies Obtain homeowners insurance

8) GETTING TO KNOW YOUR HOME

Your Homeowner Orientation will take approximately one to two hours. Please arrive early to make sure we can begin your orientation on time. As a safety precaution, we prefer to limit this Orientation to adults, and ask that children do not visit the construction site. Your representative will confirm your sign-off appointment, which is usually three business days after the Homeowner Orientation.

9) SIGNING THE CLOSING PAPERS

As you get closer to finally owning your brand-new home, you'll meet with the title company representative. This appointment will take approximately one hour. It is important to bring: Cashier's check made payable to title company Valid driver's license or passport The recording of your title may take up to three days. Once it's been recorded with the county, you'll move to the final step!

10) YOU GET THE KEYS

THE BIG DAY HAS ARRIVED! These items have been completed: Homeowner Orientation Loan documents signed and closing funds deposited Sign-off appointment completed Title recorded At closing, you will receive the key to your new Lassale home!

Dictionary Of Homebuilding Terms

Builder-Included Feature

All Lassale homes come with many of the most popular builder-included features. Builder-included features may include a specific style of cabinets, or a specific type of countertop. Lassale homebuyers can personalize their home by choosing from a range of colors for their standard features at no additional cost.

Easement

A right given to a third party to use a portion of property for certain purposes, such as power lines or water mains.

Elevation

The exterior facade of a home, including the materials (like brick or stone) used on that face. At Lassale Homes, you get to choose from three or four different elevations, or architectural styles, in addition to a selection of colors for each of our plans. So the house you buy will look like your house, not exactly like the one next door.

Framing

The construction of the skeleton structure, or framework, of a house.

Floor Plan

An architectural drawing showing the overall layout of a home. The size and shape of each room, as well as any optional configurations of those rooms, are shown on the floorplan. At Lassale Homes, most of our communities offer several plans from which to choose: single-story plans, two-story plans, etc.

HOA (Homeowners Association)

In many new communities, an association of homeowners is formed. The Homeowners Association is responsible for enforcing the rules and regulations of the community, and also for the maintenance and upkeep of any common areas, including community centers, swimming pools, health club facilities and landscaping.

Homesite

Each new community is divided into individual lots, or homesites. In most Lassale Homes communities, a homebuyer gets to choose their homesite and the floor plan that suits them best, with some restrictions to ensure a varied neighborhood. floorplan suitability for homesite

Homesite Premium

A premium paid by the buyer for a special, unique homesite that may be either larger or in a more desirable location.

Homeowner Orientation

The Homeowner Orientation provides buyers with the opportunity to become acquainted with their new home prior to moving in. During the orientation, a Lassale Homes Customer Service Representative provides a thorough demonstration of the completed home (e.g., mechanical components, appliances, etc.) and reviews items covered by the warranty.

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Master Plan Community

A large community, often with homes built by several different builders, in a wide variety of prices. Master plan communities usually include community centers, pools and other recreational facilities. Often there are commercial districts, offering shopping and entertainment within the master plan.

Option

All Lassale homes come with many of the most popular standard features and buyers are able to select colors or textures for many of these features. In addition, Lassale homebuyers are able to personalize their home to fit their unique lifestyle by purchasing additional options such as appliances, designer finishes on cabinets, countertops and floors, fireplaces and a variety of other choices through the Lassale Homes Studio. This enables us to keep the price of the home low while ensuring that you only pay for the options that are truly important to you.

Phase

A group of homesites within a community. Most homebuilders sell all the lots within the current phase before moving on to the next phase of the community. The benefit to the homebuyer is that construction activity is focused in one small area at a time. So when you move into your new home, most of the construction for neighboring homes will already be complete. Builders "release" a new phase when the current phase is almost sold out. This means that there is now a completely new selection of lots available for purchase.

Plan

See floor plan.

Reservation

A non-binding agreement to purchase a home at a future date. Often, a reservation is taken for a specific lot in an upcoming phase, giving the buyer the first opportunity to purchase that lot when the phase is released. A reservation usually requires a deposit.

Warranty

A plan to fix or repair specific items of your home according to the warranty terms. At Lassale Homes, we offer a 1-year warranty for all of our homes. All elements of the warranty are reviewed with the homeowner at the time of the walk-through.



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