



welcome home to birchwood estates.

New Home Buyer Programs

Spec Home:

- **What is it?**

Completed or near completed homes specified by the builder.

- **Advantage to the buyer:**

Can take possession immediately.

Builder is motivated to sell and will run incentive programs.

Upgrades are included - usually at cost or less.

Lower earnest money requirements.

- **Disadvantage to the buyer:**

Finishes are already selected such as paint color, carpet, countertops and cabinets

Floor plan is set so some options such as a kitchen nook or vaulted ceilings cannot be added easily.

Exterior is already selected.

- **OFTEN THE MOST FEATURES FOR THE MONEY.**

Pre-Sale:

- **What is it?**

Customized home to be built on available lot using builder's financing.

- **Advantage to the buyer:**

The buyer can select an available lot of choice.

The buyer can select available upgrades and options for the exterior, floor plan and finishes.

- **Disadvantage to the buyer:**

Buyer will need a larger earnest money deposit that could be forfeited if the buyer does not complete the home.

Home will take approximately 120 days from permit to complete.

May have to pay for some options upfront.

Buyer can't lock in financing rate until 30 days prior to completion.

- **MAY PAY A HIGHER PRICE THAN A SIMILAR SPEC HOME.**

Builder Direct:

- **What is it?**

Customized home to be built on an available lot using the buyer's financing.

- **Advantage to the buyer:**

The buyer can select an available lot of choice.

The buyer can select available upgrades and options for the exterior, floor plan and finishes.

The buyer has more involvement in the building process and can potentially save additional costs by efficiently managing the selection process.

The builder passes on the savings of not having to carry a construction loan.

- **Disadvantage to the buyer:**

Home will take approximately 120 days from permit to complete.

Buyer will need to secure financing upfront and be involved once a month in reviewing and authorizing loan draws.

- **LOWEST PRICE FOR A CUSTOMIZED HOME.**



Yesterday's charm. Today's neighborhood.

www.birchwoodestatesidaho.com

Visit our model: Friday - Monday, 12 - 4 pm

Directions:

From E. 17th St. or E. Lincoln Rd., go north on Ammon Rd. After Iona Rd., turn left on Edwards Drive. Birchwood Estates is straight ahead.

For more information, please contact:



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