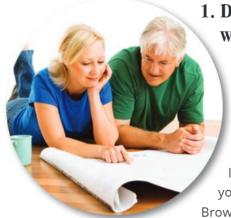


Building on Your Lot?

Important Questions To Ask Before You Build.





1. Do I know exactly what I want?

Before meeting with a builder, we highly recommend getting organized by starting an idea file. List everything you love and dislike about your current home.

Browse Pinterest and

magazines for ideas and save

your clippings. Stash everything in one place for easy reference. This will make it easier to estimate a cost while you compare between builders. Having all your must haves written down will make it easier to have each builder bid on the same set of requirements.

2. Will you help me find a lot?

Absolutely. We have relationships with local realtors who specialize in marketing vacant land who can help you understand current real estate values to make an informed decision. Also note that all lots are not created equal. A lot may not be "buildable" in its current condition which will require additional site work and costs that are best discovered upfront. Site costs can depend on a number of things. A builder should be willing to meet you on site and complete a site evaluation to determine soil conditions, well and septic requirements, grading and drainage options, amount of clearing necessary and what restrictions are in place from the building municipality in which the lot is located.

3. How long have you been in business?

It is vital to research your builder's history and track record in the area. Such a large purchase over a relatively long time period requires due diligence on your part. You will want to make sure that the company has a good reputation within the industry, and most importantly,

is solid and financially stable. In addition to your own online research about the company, it is customary that you request references directly from the builder. Any reputable builder should share references with you and encourage you to call them and ask what it was like to work with that company. Interviewing a reference is your opportunity to discover a lot about the contractor, so it is worth the time to make a few calls or arrange a personal visit.

4. What is your communication strategy?

Oftentimes overlooked, this may be the most critical indicator as to how smoothly your entire building

experience will go. Did the builder get back to you in a timely manner and arrange a complimentary consultation? Did they listen carefully to your "must haves" and incorporate all your ideas in their proposal? Will you be able to communicate with the builder during the construction process? How often Are there

meetings to keep you in the loop? Find out!

regularly scheduled milestone

n the loop?

5. Will you customize your plans or build from scratch?

Don't settle for a cookie-cutter plan. Customization will only cost a little more and is worth it in the long run.

If the builder has model homes in the area that you can tour, do so. Not only will you be able to inspect firsthand the quality of work the builder

performs, but this may also help with gathering your ideas. You may see a feature that you will want to add to your requirements.

Sometimes, blending two or three pre-designed plans is

a perfect solution. Make sure your building can design and build exactly what you want.

6. What does "Design-Build" mean?

Design-build is a method to deliver a home in which the design and construction services are delivered by the same company. The streamlined communication process from one team to the other provides an efficient, unified flow of work from concept through completion. This encourages innovation because the designer and builder are working together to deliver a better project than originally imagined.

7. Do I pick the finishes in one place or do I go to different showrooms?

When it comes to interior finishes, be sure to ask how you will make color selections and choose interior finishes. Will you need to visit several showrooms or does the builder have a design center you can visit to make all your selections all at once? Is there a professional designer on staff to help coordinate all your selections? The more suppliers you need to visit, the more time consuming and overwhelming the process can become. One-stop shopping with a professional designer on site is convenient and will give you a much more cohesive overall design scheme.

8. How much will it cost to build?

Don't get caught up in the price per square foot trap! Measure apples to apples and shop overall VALUE. Home pricing is based on many things including number of floors, type of architecture overall square footage, interior and exterior features and finishes. Beware of the builder who offers a flat, low price per square foot only after a great deal of consultation has occurred. Expect to receive your total cost in writing before construction is started. If you don't, that is a red flag, Make sure the total price is in writing up front and that it won't change down the road. Price should spell out all of your included features, selected options and finishes, site work costs, permits, inspections, etc.

9. What about financing?

Having a clear understanding of how much you can afford and how to finance your purchase is critical. Builders often have Preferred Lender relationships that save you time and streamline the homebuying process. They have a proven track record for responsiveness, experience, and reputation. Typically, you will need to obtain a construction loan from a lender. This will allow your builder to "draw" the portion of the funds needed to complete each stage of construction, which is inspected and next draw is released. Once your home is completed and the last draw is funded, the lender will convert your construction loan into a

10. Does my new home come with a warranty? What is covered?

"permanent" loan.

It is highly recommended to take the time to fully understand your home warranty. Find out exactly what the home warranty is and what is covered and not covered. Some warranties are better than others. Overlook this important bit of research at your peril! Having a good home warranty will provide you with peace of mind for years to come.

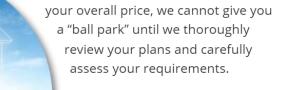




ICI Homes Builds on Your Lot

Ready to build?

So you have your lot or a piece of land and you're looking for a builder? Perhaps we can help. With an extensive portfolio or stock and custom home plans, a seasoned team of plan designers, builders and professional interior designers, we stand ready to assist you with your home building experience.



How do we get started?

Assuming you have a survey, soils test, your lot is within ten miles of an ICI community and plan you have chosen is at least 2,500 sf under air, you're ready! Simply call us and we'll

get the process started.

Is ICI Homes the right builder for me?

ICI Homes can provide quality construction and competitive pricing provided your future home meets three criteria:

- 1. Your lot must be located within ten miles of an ICI community.
- 2. You must have a current survey, soils test, and community restrictions, if any, that will impact your build.
- 3. Your plan must be a minimum of 2,500 living SF.

I have a plan. Will you price it?

YES. We can price your custom plan or you may choose from many of ICI's award-winning plans and build as is or customize to suit your needs. It's all up to you. Depending on your lot, there may be additional site clearing and fill costs which we will include in the total price we quote.

Will you quote me a ball park price?

 $\ensuremath{\text{NO}}\xspace$. Since location and finishes can drastically affect

What should I expect in our first meeting?

Once we have reviewed your survey and lot location, we will schedule a complementary, no obligation consultation with you. At this initial meeting, we will:

- Listen carefully so we have a thorough understanding of your needs and wants.
- 2. Review your plan or help you select an ICI plan and talk about ideas to customize.
- 3. Review additional requirements your lot may need in order to build.
- 4. Discuss the level of interior finishes you desire.
- 5. Explain the ICI Homes design-build process step-by-step.
- 6. Schedule a follow-up meeting with you to go through costs and time-table to build.

For further details or see some sample home plans available in the area in which you have an interest, please visit us at: ICIHomes.com

Interested in selling your lot to ICI Homes?

We continually pursue opportunities to purchase and acquire residential lots throughout North and Central Florida.

With over 40 years in land development, land owners have entrusted their land to the experts at ICI Homes, who will guide you through a smooth selling approval process.

It's Never Too Early.

Perhaps you're not ready to sell now, but our team can help you understand the steps you need to take in order to start the process when you are ready. We recommend having your property evaluated by professionals in order to fully understand current value. ICI Homes will buy your lot at full fair value and you won't have to worry about paying a broker's commission.