#### Step 1

First, schedule an appointment with our preferred lender, DHI Mortgage. Remember, according to your purchase agreement, you are required to apply for a loan within seven (7) business days. When applying for the loan, you will be asked to submit several documents to the lender to complete the loan application process. In addition, you have thirty (30) days from your contract date to obtain final loan/credit approval. If this process is not completed within the specified time period, D.R. Horton will not be able to continue building your home and may retain your earnest money deposit.



# Step 2

Schedule an IDEA Center appointment as soon as possible in order to receive a time that accommodates your schedule.

According to your contract, you have fourteen(14) days to complete all your selections. Appointments to finalize owner choices and colors are available Monday – Friday, 9:00am or 2:00pm, and, depending on l evel of preparation, should take between 2 – 4 hours. Some options may require you to furnish us with a non-refundable deposit. In case you choose such an option, please remember to bring your checkbook. O nce you have completed your IDEA Center appointment, all decisions on options and colors are final.

#### Step 3

Contact your mortgage lender to ensure they have everything they need to obtain your credit/loan approval. In the process of loan/credit approval, you



will be required to supply the mortgage company with the name of an insurance company. Please contact your local insurance agent to inform them of your new home purchase and obtain this information.

Due to unforeseen delays in construction, D.R. Horton does not recommend or guarantee interest rate locks.

### Step 4

At this point you should have credit/loan approval and your IDEA Center choices complete. All you have to do now is sit back and relax while we put the entire process together! You will receive a call from our office to endorse your house layout as it will be built on the homesite. If we do not hear back from you within two days, we will have to automatically move forward without your endorsement. Depending on the city, county or stage of land development where your community is located, it could take more than a few weeks to obtain your permit. This is a great opportunity for you to read through your Foundations Manual again and familiarize yourself with the entire new home buying process.

# Step 5

Construction will begin and you will receive a call from a Field Manager to schedule your Pre-Construction Orientation. During the orientation, the Field Manager will review all options you have chosen, discuss any site/lot issues and answer any questions you may have regarding the construction process. The Pre-Construction Orientation meeting is scheduled Monday - Friday between the hours of 8:00am -3:00 pm. While we prefer that you or your authorized representative participate in person, a phone orientation can

be arranged if there is a conflict in scheduling. Because of time constraints, we cannot allow scheduling to conflict with starting the construction of your home.

# Step 6

Please refrain from visiting your new home without a D.R. Horton Representative pesent while it is under construction. Construction sites can be dangerous and your safety is important to us.

Step 7

Our Field Manager will call you to schedule a Pre-Drywall Orientation. At the Pre-Drywall Orientation, you will review and approve the correct placement of all phone, cable and electrical options. In addition, you will review and approve the floor plan layout. This orientation is

scheduled during the same business hours as our other construction orientations. However, this orientation needs to occur

orientation within the 3

days, we will determine



A homeowner orientation will be scheduled by the Field Manager. This orientation should take about one hour. It will help you become more familiar with your new home. is very important that you allow the time needed for this orientation. The orientation will be scheduled Monday -Friday between the hours of 8:00 AM – 3:00 PM.

After your homeowner orientation, you may have a few outstanding items for the Field Manager to complete. The items will be documented and a copy will be provided to you. This is a punch list. All outstanding items will be

#### Step 8

Our closing department will contact you to schedule a closing date for your new home. At that time, we will provide you with the name, phone number and office location of the closing attorney. Please refer to your purchase agreement if you have additional questions regarding the closing of your new home.

completed in a timely manner. According to your purchase agreement, outstanding punch list items cannot delay the closing of your home.

# Step 10

Call the attorney's office a few days before closing to confirm the amount of funds required for closing. The funds must be paid by certified check. Reconfirm with all utility companies that all accounts are placed in your name after closing.

# Step 11

We recommend you schedule your move and/or movers 1 - 2 weeks after vour closing date. This will allow you time, if you wish, to personalize your home with a custom paint



color, wallpaper, additional shelving or window treatments. However, as delays can occur during closing, it is best to wait until after closing to set a move-in date..

Step 12

Go to closing and get the keys to vour new D.R. Horton home!

Congratulations!

# **Final Step**

Once again, review the Foundations Manual and familiarize yourself with our warranty and customer service procedures. Most importantly, enjoy your new home!

### **Closing "To Do" List**

Call insurance agent

- Call mortgage company
- Call utility companies
- Call attorney for certified funds check
- □ Breathe
- 🗆 Eat
- □ Arrange for someone to keep the kids during your closing appointment
- Let your employer know you're closing on your new home.
- Think about blinds, window treatments, or wallpaper
- Read your covenants again

#### Read through your Foundations Manual again

# Step 9