



Our Rural 'Home + Land' Selection & Purchase Process:

At Gilld, we have created the most seamless home + land purchasing process ever! We take care of everything. No worrying about access, home setup, rehabbing, or financeability of what you're purchasing.

You also don't need to deal with the complications & added expense of purchasing land & then trying to get a second loan for the home and improvements.

Our typical package includes:

- Land (normally ranging between 1 – 10 acres)
- Home (models available from 2 bed / 2 bath to 5 bed / 3 bath)
 - o This includes install and tie-down to an FHA financeable permanent foundation
- Septic System
- Well or Water System
- Road Access (typically packed base or Chipseal)
- Driveway

This allows you to purchase beautiful rural property, with utilities and your home already setup. All you do is close and move-in!

Steps of Typical Closing Process:

1. **Select lot, sign lot hold agreement**

We normally begin marketing our projects before they are fully completed. This allows pre-sale buyers to sign a lot hold agreement and have first access to purchasing the home & lot they want. These agreements are refundable and non-binding as all costs to develop the project haven't been fully determined.

Our refundable deposit is 1% of the projected sales price. This is held at title & gives you first right to contract the lot you want.

2. **Begin Finance Qualification & Approval Process**

Because of our install process and new inventory, all home/land packages are fully FHA/conventional/VA financeable. This means you can bring your own lender, or work with one of our lender partners to qualify for your new mortgage.

3. **Select Home & Finishes**

Once you've selected your lot, you can decide if you want to upgrade your homes finishes & style, or pick a completely different home that fits your lifestyle better! We have negotiated incredible pricing on over 10 home models ranging from 2 bed/2 bath to 5 bed/3 bath.

We sometimes have homes available on-site, but normally coordinate a showing at one of our retail partner locations. Each home style has a different lead time to manufacture and unique finish out packages. Getting this done sooner rather than later will massively expedite your move-in.

4. **Sign Earnest Money Contract**

Normally between 30 – 60 days after signing your lot hold agreement we will have final legal descriptions and addresses for your new home. We will then sign a typical purchase & sale contract and your deposit will go hard at the title company. Any other deposits required related to upgrades or home selections will be made at this time.

5. **Clear to Close**

Normally, 30 – 60 days after contract signing, we will schedule closing & your homes delivery and setup date. This closing functions just the same as closing any other home.

6. **Enjoy Home Ownership!**

We love providing incredible value for our clients and helping them access their dream of owning a new home on land!