

GIGUERE
Homes

**Homeowner's
Manual**



Homeowner's Manual

Introduction

It is time to begin building your new Giguere Home! We know you are excited to see your home come to life and we are equally excited to make your dream a reality. We will keep you engaged and informed throughout the entire build process, walking you through key phases and steps along the way. It is important for you to see the way your new home comes together; in the following pages you'll find all the details needed to make certain everything goes according to plan.

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Key Contacts

In this section we will introduce you to the people who will be assisting you during the process of building your home. We will also explain how each individual can help you and how to contact them.

Builder

Jim Giguere: jim@giguerehomes.com Cell: 517-204-0818

What they do for you:

- Primary contact to answer questions you have concerning the building of your home
- Sets clear expectations during the first 2 hour meeting, which will cover:
 - Budget
 - Square footage
 - Number of bathrooms and bedrooms, and customized needs
 - Laws and restrictions to building in specific neighborhoods
 - Realistic expectations
- Lists current property for 1% commission
- Can advise on any questions about real estate and document preparation required
- Collaborates with our project manager to provide the date and time of your closing appointments according to your contract
- Ensures your home is built on schedule according to its specification sheet and contract
- Once construction begins, the builder will be your primary contact to answer any questions or concerns you may have regarding the building of your home

Project Manager

Kevin Brophy: kbrophy@giguerehomes.com

*For any home warranty, timeline, or service issues, please contact Kevin via email.

What they do for you:

- Collect and submit all building permits
- Ensures building codes and home inspection standards are met
- Monitor construction progress to keep your home on schedule
- Inspect your home on a daily basis to ensure it is built to the agreed blue print for selections and design
- Keep the jobsite clean

Selections Coordinator

Ellen Cummings: ellen@giguerehomes.com Direct line: 517-999-0649

What they do for you:

- Help you select exterior finishes, lighting fixtures, plumbing fixtures, cabinets, flooring, hardware, and cosmetic accessories
- Order all selections per signed selections agreement in a timely fashion
- Make sure all selections are delivered to the correct job site

Accountant

Paula Rose: prose@giguerehomes.com Direct line: 517-999-0642

What they do for you:

- Coordinate with your Lender (and Realtor if applicable)
- Collect payments at each draw (**1.** Backfill, **2.** Rough, **3.** Drywall, **4.** Trim, and **5.** Close)
- Provides a reconciliation document to show what is paid and due at or before closing

If you are unsure of which team member to contact, please feel free to call our front desk at 517-339-3600.



New Home Timeline

Time Commitments

During the building of your new home, there will be a few important times to schedule off work so you can be involved in the required meetings during the normal business hours of 8:00am and 5:00pm, Monday through Friday.

Event	Timing	Description
Selections	After signing contract, specifications sheet, and preliminary house plans	During your selections meetings, you will be guided through the process of choosing exterior finishes, lighting fixtures, plumbing fixtures, cabinets, flooring, hardware, and cosmetic accessories
Pre-Construction Meeting	After final selections meeting, before foundation start	Meet with Giguere's project manager prior to foundation to review the plans and selections. Homeowners sign blue prints and selections agreements on this day.
Homeowner Orientation	Upon completion of the Schedule	Introduction to your new home to learn the operation of its systems
Closing	Within 10 Business days from receipt of Certificate of Occupancy	Closing takes place at the title company or the Giguere Homes office. Transactions will be completed at this time and you will take possession of your new home! Please note: if your lender prepares your closing as a refinance there may be delays in possession. The closing will last approximately one hour.

- **Appointments for these events are scheduled during the following times:**
Monday – Friday, 8am – 5pm (excluding holidays)
- **Plan on at least 1 ½ - 2 hours for each of these appointments.**
- **It may be necessary for you to schedule time off work to attend these appointments.**



Homeowner Expectations

Our construction schedule is determined by many different elements of new home construction. There will inevitably be outside factors which are out of our control that will interrupt the daily progression of building. We can plan ahead for these outside factors by adhering to a certain number of workdays in our schedule and by starting homes at a consistent pace. By doing this, we are ensuring that our subcontractors will have the time and capacity to build your home in a manner that meets contract deadlines. Our subcontractors are required to build your home to the same finished standards demonstrated in all of our custom Giguere Homes. You can expect that your home will be completed with high quality standards, materials, and product lines.

The Pre-Contract Process

- In initial meetings with the builder you will discuss:
 - Budget
 - Square footage
 - Customizable floorplans
 - Laws & Restrictions
 - Realistic expectations
 - Financing
- Additional meetings will cover:
 - Estimated prices
 - Revisions to blueprints
 - Budgeted selections
 - Mortgage details

In-House

- During several in-house meetings, you will:
 - Solidify your home Specification Sheet, Contract, and Preliminary Drawing
 - Once finalized, Homeowner signs off on Specifications, Contract, and Preliminary Drawing
 - Selections Coordinator will help guide Homeowners through picking exterior finishes, lighting fixtures, plumbing fixtures, cabinets, flooring, hardware, and cosmetic accessories.
 - **It is the Homeowner's responsibility to take time in your schedule for these meetings; selections appointments must be scheduled during normal business hours (8am-5pm, Monday-Friday).**
 - Please allow one month for our Estimator to send out a bid for your job.

Building Process

- Our Selection Coordinator, Ellen Cummings will contact you to schedule a time to start selections.
- The number of meetings needed to complete selections process can vary depending on scope of your home. Approx. 1 month to complete.
- Once your construction drawings are complete (approx. 2 weeks) you will receive a set of plans for marking purposes. This is the time for you to mark (In Red) any additions, corrections or changes.
- Change orders are written on an as needed basis and can occur during the selections and mark up phase. You are responsible for payment on all change orders at the time of acceptance.
- Selections need to be completed prior to signing of construction drawings and beginning of work.
- Next you will schedule a meeting with our on-site Superintendent Kevin Brophy. During this preconstruction meeting you will be asked to sign the final construction drawings. Approx. 2 weeks of signing the plan is when excavation and construction will begin.
- There is a time period between completion of selections and start of framing where you may see what appears to be a lull in activity, but be assured that work is going on behind the scenes at Giguere Homes.



Due to the volume of homes being built, there is a waiting time at this point where you can begin to gather any unanswered questions to discuss before framing begins. Our staff will be attentive to your needs at the appropriate times throughout the entire building process.

- Our Accountant coordinates with your Lender to collect payments at each of five draws during construction.
- At trim completion, your home is approximately 4-6 weeks from being finished. Our Project Manager will obtain a Certificate of Occupancy and contact you with a closing date at this time; it is your responsibility to ensure that your Lender has all the proper documentation and is ready to close. Failure to do this may cause delay for closing.
- One Week prior to closing, two scheduled walk-throughs will occur:
 - 1 hour home orientation to go over any potential issues that may occur before closing and the day of closing. Any incomplete items will be addressed at this time.
- All utilities including gas, electric, water will need to be transferred over into your name the day of closing.
- At closing, the final amount for the home is due and property transfers are completed. You will then receive the keys to your new home! This process takes 30 minutes to an hour.

Building Your Home

In this section we will introduce the process of building your home. We will explain to you the preparation of your foundation and what will happen once your foundation is ready. We will then proceed to the framing process and explain what will happen in that stage.

Pre-Construction Meeting

1. The purpose of the Pre-construction meeting is to inform you of what to expect during the home building process.

**Note: Be prepared to attend this meeting at the appointed date and time. We suggest that you allow at least two hours off work to complete your Pre-construction meeting.*

2. During this meeting, you will meet the builder and review all of the key elements of your new home prior to the significant aspects of construction starting. **This meeting will be held at the Giguere Homes office:**

6200 Pine Hollow Dr.
Suite 100
East Lansing, MI 48823





Foundation Start

1. When your foundation start date arrives, the lot will be cleared of vegetation and staked 30 feet around the footprint of the house. In the days following your staking, construction of your foundation will begin. Weather will have a significant impact on this process.

**Note: The pouring of your foundation does not constitute the beginning of your construction schedule. Throughout the year and especially prior to the winter months, we will pour foundations up to three months in advance. This is done to make sure that we can begin framing your house on the scheduled day. Sometimes ground conditions are too muddy, wet, or frozen and we cannot work, even though the day is nice enough for other foundation work to be done. It is important to know your position in line and to focus on the date when the framing of your home begins. Ask your builder, Jim Giguere, for more details.*

2. Upon completion of the foundation, your home will be placed in the framing rotation. The start of framing marks the start of your construction schedule.

Frame Start

1. The framing start date of your Giguere home will be scheduled from our office. Our office is in constant contact with our subcontractors, alerting them of upcoming activities per job, as well as a weekly schedule. Our construction moves at a steady pace, which enables our subcontractors to staff for the same amount of work throughout the entire year. This allows us to maintain a steady contractor pool. By retaining the same contractors, we are able to consistently deliver a quality product at an exceptional value.
2. We strive to establish a predetermined number of frame starts each month. Your home will be placed into the frame rotation based on the schedule that our project manager creates. Homeowners are not allowed to receive these schedules.
3. When your turn arrives, the framing lumber will be delivered to your lot in preparation for construction.
4. We emphasize a neat and orderly work site. This demonstrates our commitment to quality and customer satisfaction.
5. Jim Giguere and our project manager will check in on your home on a regular basis, performing quality inspections at several key points during construction.



Frequently Asked Questions about Building your Home

1. Where are my property boundary lines?

Your property boundary lines are officially recorded with the governing body that oversees the development process. This is either a city or country decision. We use these exact boundaries to place and build your home. Giguere Homes stakes the corners of your property by means of an approved plot plan. **You will want to order a boundary survey after closing if you need specific lot lines for fencing.**

2. Can I make changes to my home?

Yes, a change order form will be issued for you to complete and sign. This may often increase the price of building your home, for example switching to staggered tile versus standard tile would be an upcharge. For any new changes, please allow 24-48 hours for a response from our staff members.

3. I'd like to use a different product line; my contract states that it is included in my specifications sheet. Will I be compensated?

Homeowners are allowed to provide their own lighting, flooring, hardware, etc. If it is already included within the signed specification sheet, we will credit you back the amount budgeted in your contract. How this item(s) will be credited will be decided by the builder.

4. Can I supply my own appliances? Light fixtures?

Yes, we will provide proper hook-ups for your own appliances and fixtures, however, all products supplied by the buyer must be installed after closing.

5. Why is nothing happening to my home after the foundation has been completed?

When the weather is nice outside, the ground may still be extremely wet or frozen; this delays the ability to start the foundation. Preparing the foundations in advance at times allows us to carry out the construction on a predictable and consistent basis. Once the foundation work is completed, the foundation needs to sit and cure before we can backfill the home and begin framing. When we are able to start framing your home, this marks the true beginning of the construction phase.

6. Should I be concerned about cracks in my foundation or slab?

All concrete has potential and is likely to crack at some point. Most cracks are simply shrinkage cracks that occur as the concrete cures. When a shrinkage crack occurs in the slab under carpet, vinyl, tile, or wood flooring, it is not structural in nature and will not cause problems. Shrinkage cracks will appear both in the foundation and slab. When a shrinkage crack leaks water during warranty period, Giguere Homes will address the issue at no cost to the customer. Occasionally we will encounter a crack that is a little larger than hairline (up to ¼" wide). These cracks are also not structural in nature and will not cause problems to the homeowner. If the crack is in a vinyl flooring area, the flooring installer will use a product called "floor prep" in the crack before



installing the flooring material. The floor prep provides a smooth surface for the vinyl flooring to lie upon. If the crack is in the carpeted area, filling the crack is not necessary, as the pad and carpet will span the crack so it cannot be felt.

7. I need my home completed sooner. Can you speed up the process?

The construction schedule dictates the pace of the construction. We have found that we can produce the most consistent and highest quality homes if we provide a steady work volume and work duration for each subcontractor. We schedule all of our subcontractors from our main office for each home under construction. Allowing individual homes to divert from the normal schedule would disrupt the process for all. Therefore, if your home gets behind, we will strive to catch up. If your home gets ahead of the schedule, we will slow it down. Maintaining an even flow of work for each subcontractor enables our building process to be predictable and consistent, which means lower costs for our homeowners and invariable quality.

8. When will my home be done?

Your home will be built in approximately 5 months from the start of framing to the day of your Pre-construction meeting. Your closing will occur approximately 10 business days after Giguere Homes receives the Certificate of Occupancy.

9. I've been working with the builder for months prior to signing my contract, but now that I've signed, the initial start date has been pushed back- why is this?

Due to the volume of clients working with the builder simultaneously, the start date of each job depends on when the client signs the contract. Other homeowners who have signed prior to you will be placed ahead of you on the construction schedule, even if they only signed a day before.

10. Will my closing be delayed if I have a Government loan?

Government loans may require more than 3 days to close. This is necessary in order to meet the Government's final inspection timeline.

11. Will my home be worked on every day after the roof is installed and weather is no longer a factor?

The construction schedule determines the pace of your home building process. Changing the timeline at any point for a single home would disrupt the scheduling of the subcontractors. Maintaining a steady workflow to each subcontractor enables our building process to be steady and predictable. By keeping everyone on schedule, we are able to pass along a better value to you, the homebuyer, in terms of lower prices for the amount of square footage.

12. When will exterior and landscaping items be finished?

- During the **summer**, we will install sod within two weeks, weather permitting, after your closing has taken place. We do this to make sure that you are moved in and can properly care for our new lawn.



**Note: Upon installation of the sod, it becomes the homeowner's responsibility to maintain water and the entire sodded/seeded area, landscaping and street trees.*

- During the **winter**, items that cannot be completed because of cold weather conditions (sod, grading, and exterior painting items) will be put on a list and will be completed in the spring when weather conditions allow for their completion. We will do everything we can to get the winter exterior items completed as fast as possible for the large number of homeowners who closed during the late fall and winter months. When spring arrives, we will communicate with you on our progress.

13. When can I visit my home?

You may visit your home as often as you like, however, keep in mind this is a construction site. Feel free to call the office and our receptionist will obtain a construction key for you to pick up at the front desk. When you come in, you will be asked to sign a job key waiver.

14. How do my concerns get handled during construction?

The builder, Jim Giguere, will answer any construction questions. You may email Jim at jim@giguerehomes.com or call him on his personal cellphone: 517-204-0818. You may also contact any of our staff members on the key contacts list or call our front desk at 517-339-3600.

15. Can I use a private building inspector?

Yes, some buyers feel more comfortable using an independent home/building inspector. Making sure your home is built and finished correctly is our goal, and we appreciate any help provided to us. Please be aware that all judgement and comments meant to notify us of a problem will be measured against the building code and our building standards. **Any additional cost will be the sole responsibility of the customer.** Inspection work on your home will be limited to regular business hours Monday through Friday.

16. We are already very busy with work, family, and other activities- will building a new home take up a large amount of our free time?

Our selections coordinator, project manager and builder will walk you through our home building process and address any concerns you may have. Our in-home selections center makes it easy to pick flooring, cabinets, hardware, plumbing, lighting, and all interior and exterior finishes. Any questions you may have can be addressed by phone or email within 24-48 hours to put your mind at ease.

17. Will you build a home if we already own the lot?

Jim Giguere will personally walk the lot to determine the quality of the soil. If anything is questionable, we can send a surveying company to give an accurate soil evaluation to make sure we can build without issue.



18. What contributes to the final cost of the home?

In the first two hour meeting with Jim Giguere a price point is set. From that price point, a selection group package is given and will be in the agreed specifications sheet. Any customizations that are not agreed upon in your contract price, such as changes in structural dimensions or any aesthetic or eco-friendly upgrades, will affect the final cost of your home.

19. We already have our own floor plan. Can you build it?

Yes, our draftsman can turn any floor plan into your custom dream home.

20. Who will take care of permits and inspections?

Our project manager is responsible for **all** permits and inspections of the home, as well as making sure everything is up to code.

21. How can I be sure that building costs will not exceed our budget?

During your first two hour meeting, Giguere Homes sets a budget which we are committed to honoring. The builder will select the appropriate grade quality materials or adjust the square footage to keep the budget within your price range.

22. At what point does the home need to be insured?

It is our responsibility to insure the home up until the day of closing when we transfer the title to the new homeowner.

23. What sets you apart from other builders?

There are many aspects about Giguere Homes that set us apart from other builders. We have 30+ years of experience, we are a green-certified building company, we cater to all disabilities, and include features as standard that are add-ons for other building companies.

24. What are the benefits of building a home with Giguere?

There are many benefits to building with Giguere Homes. We can use Energy Star efficient products, quality building materials, as well as using consistent contractors. We work closely with our clients throughout the entire process to ensure that all clients' needs are met.

25. What features are standard in your homes?

See page 12 for a list of our standard home features.

26. I am interested in a loan, but don't know what kind I need or who to go to?

DART Bank is the primary lender that we recommend.

DART Bank: [\(616\) 608-1880](tel:6166081880) <http://www.dartbank.com/>



27. What is the difference between a conventional mortgage and a construction loan?

A construction loan is a loan to finance the improvement or development of real estate. This is usually short-term financing in which portions of the loan are given to the builder as different stages of the construction are completed. A conventional mortgage loan is a loan that is neither insured nor guaranteed by the government. A conventional loan is, therefore, not an FHA insured or VA insured loan.

28. Should I go through the same lender for a construction loan?

Our clients typically choose to go through the same lender for all their banking needs.

29. Are there any possible set-backs that I could expect to encounter along the way?

Changes made after drywall is installed will delay the building process, but Giguere Homes ensures that we will handle any complications in a way that causes the least amount of stress for the client.

30. I am interested in building; however I haven't sold my house yet- what should I do?

Jim Giguere, broker and builder, will list your home for a 1% commission fee if you decide to build your home with us.

31. Is it possible to change something in my home after I have already signed on the contract and selections?

Yes, but some changes would be time sensitive and most changes would be an upcharge.

32. What happens if I discover a problem or defect with the home after closing?

Giguere Homes offers all homeowners a one year warranty starting the day after closing. Some of our subcontractors also offer warranties on their own products. Feel free to call our office at any time and one of our staff members will take appropriate action to remedy any structural or cosmetic issues covered by the warranty. The number for our front desk is 517-339-3600.



Homeowner Orientation

In this section, we will take you through the steps of your homeowner orientation. We will explain the process of finalizing your paperwork, set a date and time for your orientation and go over what you will review.

Steps of the Homeowner Orientation

1. Our accountant, builder, and your lender will notify you to finalize your financial paperwork and tasks for closing.
**Note: Please be diligent about completing these tasks. Things can happen very quickly at the end of this process and your preparedness will help eliminate unnecessary delays.*
2. The project manager will contact you to set up a date and time approximately 14 days before your orientation.
**Note: Be prepared to attend this meeting at the appointed date and time. We suggest that you allow at least a half day off work to complete the orientation.*

Homeowner Orientation Guide

<ul style="list-style-type: none"> • Entry <ul style="list-style-type: none"> - Door bell - Threshold - Door operation – including latch and knob - Entry electrical switches/lighting - Flooring • Family Room <ul style="list-style-type: none"> - Windows - Flooring - Electrical switches/lighting • Dining room <ul style="list-style-type: none"> - Flooring - Electrical switches/lighting • Kitchen <ul style="list-style-type: none"> - Appliances - Sink operation - Cabinets - Countertops - Electrical switches/lighting - Flooring • Bathrooms <ul style="list-style-type: none"> - Toilet function - Vanity: Cabinet, Top, Sink - Mirror - Electrical switches - Flooring - Shower/tub 	<ul style="list-style-type: none"> • Bedrooms <ul style="list-style-type: none"> - Flooring - Electrical switches/lighting - HVAC vents • Basement/Utility Room <ul style="list-style-type: none"> - Basement windows - Furnace/air handler - Water heater - Sump pit/pump (if applicable) - Bath rough in (if applicable) - Breaker panel/electrical switches/lighting • Garage <ul style="list-style-type: none"> - Breaker panel (if applicable) - Attic access - Overhead garage door/opener - Electrical switches/lighting • Exterior <ul style="list-style-type: none"> - Electrical switches/lighting - Review landscaping (if home was built in the summer) - Concrete driveway - Siding - Roofing
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Standard Home Features

<ul style="list-style-type: none"> • Full service custom builder with over 30 years of experience plus friendly support staff with over 100 years of combined experience • Office conveniently located next to White Hills Lakes • Professional interior design service included • In-house selection center • Pre-closing customer walk-through inspection • Builder guarantees on time completion and strives for a zero defect home • Builder includes a full one-year warranty • Poured concrete foundation walls with framed and insulated interior perimeter walls • Drainage tiles covered with stone on both the inside and outside of footings • Damp proofing all foundation walls below grade • Engineered floor joists and roof trusses • Energy Star rated construction, insulation, 95% efficient Trane furnace, air conditioning and humidifier, HERS tested and certified • House wrap on exterior walls • All windows are insulated and sealed with exterior tape • Exterior materials include brick or stone with, MiraTEC trim, or vinyl per plan • CertainTeed roofing shingles • Aluminum rain gutters and downspouts • JELD-WEN windows with Low-E glass, internal grills, and lifetime warranty • Insulated fiberglass exterior front door (woodgrain is available) • Heatilator 42" gas fireplaces if specified per plan (wood burning fireplaces are also available) 	<ul style="list-style-type: none"> • Fireplace, if specified, includes a ceramic tile or brick with wood trim surround and a mantle (other materials besides ceramic tile or brick are available) • All bathroom hardware and mirrors are included • Light fixtures are included • Ceramic paint on all interior wall surfaces • Concrete driveways, walkways, porches, garage floors, basement floors • Hardwood floors in the foyer, kitchen, and eating area, and tile floors in the master bathroom are included • Quality carpeting with rebond pad throughout • 5 X" baseboards and 3" casings on doors and windows are included; additional custom trim work is available • HomeCrest kitchen and bath cabinets, maple standard or equal • Granite kitchen countertops with undermount stainless steel sink and gourmet kitchen faucet is included • Premium kitchen appliances to include dishwasher, range, microhood and refrigerator • Pre-wired for one telephone • Pre-wired for two cable TV • Garage door opener(s) with remotes • Delta plumbing fixtures • Drywalled, painted, and trimmed garage •
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Neighborhood Features

<ul style="list-style-type: none"> • City sidewalks on both sides of every street • Underground utilities including high speed cable for internet, television, telephone, natural gas and electric 	<ul style="list-style-type: none"> • Public sewer and water • Street lights throughout neighborhood
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Frequently Asked Questions about Homeowner Orientation

1. What is the definition of a “cosmetic item”?

Cosmetic items are finishes or surfaces of items in your home. Examples are flooring, counter tops, cabinets, walls, and appliances. During the orientation, we will look at the finished surfaces of your home to determine if there is any cosmetic damage. Giguere Homes is not responsible for cosmetic damage that occurs after closing.

2. Can I move items in before closing?

For reasons concerning scheduling, liability, and the ability to complete work, we are not able to turn your home over to you until after closing takes place.

3. When will my walk-through items be done?

It is our goal to complete 95-100% of your walk through before your closing takes place. Generally, any items left on your homeowner orientation list after closing are a result of back-ordered materials or weather-pending tasks. Any non-weather related items should be completed at closing.

4. What items are considered weather-related?

A weather related item is work that cannot be completed due to inclement weather. Some of these items include: exterior paint, grading, concrete and landscaping.

**Note: Although weather-related items can occur at any time during the year, they are more likely to happen during the winter and spring months.*



Closing on Your Home

In this section, we will take you through the steps of closing on your home. We will explain the process of finalizing your paperwork and when you will be informed of the date and time of your closing.

What to Do for Closing on Your Home

When trim work is done inside your home, it is now approximately 4-6 weeks from completion. At this time, the builder and accountant will notify you. It is your responsibility to ensure that your lender has all the proper documentation and is ready to close. Failing to do this is the primary cause of delayed closings.

You may need to take time off work to attend your closing. Allow at least one hour for your closing. You will have a punch list walk-through 3-7 days prior to your closing to introduce you to the features of your new home. The final walk-through is done on closing day, which typically occurs on a Friday.

Please prepare for your move- notify utility companies, movers, employers, etc. If you need the utility company contact list before closing, please contact our front desk at 517-339-3600.

A closing package will be given to you by your lender's title company 24 hours prior to the scheduled closing date and time.

At your closing, you will sign your mortgage documents and closing homeowner documents provided by Giguere Homes. If your lender has documented your loan as a refinance, you will have a three day rescission period before the home is officially yours and your move-in process will begin.

Frequently Asked Questions about Closing

1. When do I move in?

Three events must occur before you move in. The construction must be completed to Giguere Homes quality standards, your final walk-through must be concluded and you must close and fund on your new mortgage.

**Note: If your lender prepares your mortgage as a refinance transaction, there will be a three business day rescission period before the loan funds will be received by the title company. You will not be able to move in to your home until after this rescission period.*