

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 building 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

- Primary contact to answer questions you have concerning the building of your home
- Discuss the process and expectations during the first 2 hour meeting, which will cover:
 - Cost for building your dream home
 - Square footage
 - Number of bathrooms and bedrooms, and customized needs
 - Laws and restrictions to building in specific neighborhoods
- Can advise on any questions about real estate and required documentation
- Collaborates with our Construction 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 have an introduction with the Giguere Homes team as listed below. The Construction Manager will then be your primary contact to answer any questions or concerns you may have during the building of your home

Construction Manager Direct Line: 517-999-0700

- Ensures building codes and home inspection standards are met
- Monitor construction progress to keep your home on schedule
- Inspect your home to ensure it is built to the agreed blue print for selections and design
- Keep the jobsite clean
- Primary contact person for any changes made after framing. Also the contact for home warranty, timeline, or service issues, and punch list issues

Architectural Planner & Designer Direct line: 517-999-0641

- Plan changes, corrections, modifications and product information
- Architectural advice
- Technical support

Estimator Direct line: 517-999-0699

- Collects and submits all building permits
- Prices all construction orders
- Calculates the cost to build your home
- Prices all change order requests



Selections Coordinator Direct line: 517-999-0649

- Helps you select exterior and interior finishes; lighting fixtures, plumbing fixtures, cabinets, countertops, flooring, hardware, and appliances
- Orders all selections per signed selections agreement in a timely fashion
- Makes sure all selections are delivered to the correct job site
- Prepares change orders for any modifications requested by the home owner

Accountant Direct line: 517-999-0642

- Coordinates 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
- Collects on change order payments per stated in the contract



Home Timeline

Time Line:

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 Construction 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.**



Construction Schedule

Our construction schedule is determined by many different elements of new home construction. Our subcontractors will have the time and capacity to build your home in a manner that meets contract deadlines. The 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. At times, unforeseen events that are out of Giguere Homes control may throw off a schedule, but it is our goal to keep your new home on schedule for completion, to the best of our ability.

The Pre-Contract Process

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

In-House

- In-house meetings will cover:
 - Solidify your home Specification Sheet, Contract, and Preliminary Drawing
 - Homeowner signs off on the Final Specifications, Contract, and Preliminary Drawing
 - Selections Coordinator will help guide Homeowners through the entire selection process.
 - **Selections need to be started once you signed your contract. The Selection Coordinator will assist with the process in a timely fashion.**
 - Please allow one month for our Estimator to send out a bid for your job.

Building Process

- Our Selection Coordinator will contact you to schedule a time to start selections.
- The number of meetings needed to complete the selections process can vary depending on the scope of your home.
- Once your construction drawings are complete you will receive a set of plans by the Architectural Planner and Designer for marking purposes. This is the time for you to mark (In Red) any additions, corrections or changes. After any changes, the print will be returned for updating.
- 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 Construction Manager. During this preconstruction meeting you will be asked to sign the final construction drawings. Approximately two weeks after signing the plan is when excavation and construction will normally begin.
- 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 Construction Manager will obtain a Certificate of Occupancy during this time period and contact you with a closing date, 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.
- During the week of closing, two scheduled on-site walk-throughs will occur – a preliminary and final.
- Home insurance and 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!

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, and to sign off on your final print.

**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 Construction Manager 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.

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 Construction 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. The Construction 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 county 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 any new changes, a team member will contact you with a new change order after we have receiving pricing from our contractors. Your quick response to changes is needed to avoid delays.

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, appliances, and hardware. 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. The only exception, built-in or vented appliances **must** be purchased through us. All products supplied by the buyer must be installed after closing except for the dishwasher, which we will install. We will install buyer supplied light fixtures; restrictions apply and will be discussed with you by the Selection Coordinator.

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. **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 homes.



7. 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. *Note: change order may delay the time frame.* Your closing occurs approximately 1 to 10 business days after Giguere Homes receives the Certificate of Occupancy.

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

For all our existing homes we list or build Government loans may require more than 3 days to close. This is necessary in order to meet the Government's final inspection timeline. Government loans are not typically offered for construction loans. Please check prior to building, see item #19 of who provides loans.

9. 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.

10. When can I visit my home?

You may schedule a meeting with the Construction Manager to view your home. You will receive the keys to your home at closing.

11. 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.

12. 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 and added to a specification sheet. Any customizations that are not agreed upon in your contract price, such as changes in structural dimensions, aesthetics, or eco-friendly upgrades, will affect the final cost of your home.

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

Yes, our draftsman can turn any floor plan into your custom dream home. If the floorplan already has copy rights, we have to make modifications in order to create a new version of that plan.



14. Who will take care of permits and inspections?

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

15. 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.

16. What sets you apart from other builders?

There are many aspects about Giguere Homes that set us apart from other builders. We have 35+ 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.

17. 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.

18. What features are standard in your homes?

See page 13 for a list of our standard home features.

19. 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/>

Other financing options include:

Independent Bank: [\(517\)203-3800](tel:5172033800) <https://www.independentbank.com/>

MSU Federal Credit Union: [\(517\)333-2424](tel:5173332424) <https://www.msufcu.org/>

Eaton Federal Savings Bank: [\(517\)231-7028](tel:5172317028) <http://www.eatonfed.com/>

20. 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.

21. 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.

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

Jim Giguere, broker and builder, will list & market your single family home or condo if local.



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

Yes, you can request a change order to be processed with an upcharge. The change only occurs when it is paid for during the process of construction. Depending on the change, it may also delay your time schedule for the home to be completed.

24. What happens if I discover a concern 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 Construction Manager at any time and he will take appropriate action to remedy any structural or cosmetic issues covered by the warranty.



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 Construction 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

Entry

- Door bell
- Threshold
- Door operation – including latch & knob
- Entry electrical switches/lighting
- Flooring

Family Room

- Windows
- Flooring
- Electrical switches/lighting

Dining room

- Flooring
- Electrical switches/lighting

Kitchen

- Appliances
- Sink operation
- Cabinets
- Countertops
- Electrical switches/lighting
- Flooring

Exterior

- Electrical switches/lighting
- Review landscaping (if home was built in the summer)
- Concrete driveway
- Siding

Exterior Cont.

- Electrical switches/lighting
- Review landscaping (if home was built in the summer)
- Concrete driveway
- Roofing

Bathrooms

- Toilet function
- Vanity: Cabinet, Top, Sink
- Mirror
- Electrical switches
- Flooring
- Shower/tub

Basement/Utility Room

- Basement windows
- Furnace/air handler
- Water heater
- Sump pit/pump (if applicable)
- Bath rough in (if applicable)
- Breaker panel/electrical switches/lighting

Garage

- Breaker panel (if applicable)
- Attic access
- Overhead garage door/opener
- Electrical switches/lighting



Homeowners 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 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 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, 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 mantel (other materials besides ceramic tile or brick are available) • All bathroom hardware and mirrors are included • Light fixtures allowance is included • Ceramic paint on all interior wall surfaces • Concrete driveways, walkways, porches, garage floors, basement floors • Quality carpeting with rebound pad throughout • 5" 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 with soft close doors and drawers • Promo Quartz/Granite kitchen countertops with under mount stainless steel sink and gourmet kitchen faucet is included • Pre-wired for one telephone • Pre-wired for two cable TV • Garage door opener(s) with remotes • Delta plumbing fixtures • Two exterior waterproof outlets • Vinyl Mailbox
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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 or a timeline of completion will be dictated the day of closing and signed off on.

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.



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. It is your responsibility to ensure that your lender has all the proper documentation and is ready to close

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 approximately three 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 prior to the closing meeting.

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 the move-in process will begin.

Frequently Asked Question 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 your new mortgage.



Buyer acknowledges he/she has received and understands the expectations set in the Homeowner's Manual.

Address: _____ Lot #: _____

Buyer: _____ Date: _____

Buyer: _____ Date: _____

Builder: _____ Date: _____



Homeowner Copy

Buyer acknowledges he/she has received and understands the expectations set in the Homeowner's Manual.

Address: _____ Lot #: _____

Buyer: _____ Date: _____

Buyer: _____ Date: _____

Builder: _____ Date: _____