



Don't believe everything you read.

The housing market isn't ALL bad.



Forget what you've heard.

Here's the TRUTH about building a home today.

It's true, the home buying market has changed, and here's why:

Nationally . . .

Over the past decade, home loans were given to homebuyers despite their TRUE ability to make their mortgage payments. As a result, homeowners across the country are now losing their homes in record numbers.

In Porter County . . .

Over the past five years, home builders were buying up property to build, then sell homes. The "build it and they will come" plan didn't pan out. As a result, several hundred homes sit unsold and many of those builders have gone under. In the end, the loan agencies are left to get rid of the homes, not to provide you with the best home for your money. Buyers BEWARE; what sounds like a "good deal," may not be. If something goes wrong with your new home, who's responsible? Will the loan agency fix it? The answer is probably no.



COOLMAN

understands the enormity of buying your new home.

The Coolman Guarantee

adds value to your home.

Coolman Communities wants its potential homebuyers to be well-informed before committing to one of the largest investments they'll make . . . buying a home. We also want to make sure you have the best homebuying experience possible. With our one on one service and craftsmanship, we know you'll be completely satisfied with your building process and your home:

- We stand behind our homes
- We guarantee pricing
- Your home site is included in the price of your home
- We tell you what you need to hear, not what you want to hear
- We personalize spaces to suit your life-style
- We're the most experienced builder in Porter County
- Our history is your greatest investment protection
- We let you tell us where you want to spend your money
- We guarantee on-time delivery

Compare and save on the next page. ►





Lot Purchase Expenses:

Interest expense	\$2,000.00
Credit Report:	\$55.00
Application Fee	\$150.00
Closing Costs	\$125.00
Title Insurance	\$185.00
Recording Fees	\$40.00

Lot Purchase Expenses: \$0

In most cases, Coolman buys the homesite for you. You don't start paying until the home is finished and the title is transferred to your name.

Construction Loan Expenses:

Interest (avg. \$875/month)	\$2,250.00
Draw Fees	\$700.00
Title Expenses	\$895.00
Survey	\$500.00
Inspection Fee	\$300.00
Recording Fees	\$40.00

Construction Loan Expenses: \$0

Coolman covers all financing throughout the construction of your new home and issues an indemnity insuring that all bills have been paid and no lien can be placed on your new home.

Guarantee/Warranty:

Guarantee Delivery:	NO
(In fact, if your home is late, you continue to pay interest on your construction loan.)	
Warranty:	NO

Guarantee/Warranty:

Guarantee Delivery:	YES
(from day ONE. In fact, if we're late, we pay YOU a penalty of \$45/day.)	
Warranty:	YES
Structural:	10 years
Basement Waterproof:	10 years
Heating and Cooling:	5 years
Roofing System:	4 years
Rest of Home:	2 years
(excludes: landscaping, exterior concrete)	

Do you know the exact price of your new home?

NO, not until your home is finished.

Do you know the exact price of your new home?

Yes, before we even begin building your home.



We're not just builders; we're a TEAM of excellence.

Coolman Communities appreciates the enormity of buying a home, that's why each homebuyer is given the attention they deserve. We successfully achieve this by assigning homebuyers a Project Manager (PM). Your PM works for you. His/her goal is to maintain a relationship with you based on trust and reliability throughout the building process of your home. As your Project Manager they're:

- Always available to you
- Completely approachable
- Equipped to provide answers to your questions
- Your Builder and tradesperson liason

Our team of builders and tradespersons proudly represent more than 750 years of combined experience. Our work isn't done until our homebuyers agree that we're done. In fact, our Project Managers aren't compensated on commission just to complete a sale. Instead, as with all of our team, we're paid for our excellent performance FOR YOU. If we didn't deliver what we promised, we wouldn't be the #1 builder in Porter County.



Crafting communities, leaving legacies...



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leaving legacies



www.coolmanbuilt.com

Call **219.477.4769** for an appointment.
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