

We thought you'd like to know...

## Hidden Costs

With Coolman Communities, your pricing includes **no hidden costs**.

- No lot financing: You don't pay for the lot until closing
- You have no construction loan expenses. We work off of our money - not yours.
- You pay no construction interest. Since we do the construction financing, you don't have to worry about your builder being "late" and incurring an additional interest expense
- You don't pay property taxes during construction. Since we hold the title until closing, any property taxes owed are paid by us, not by you as the buyer.
- You don't pay permit or road agreement fees. All fees and charges attendant to the construction of the house are paid by us.
- You don't pay association fees during construction. You pay no association fees until you take possession of your new home.
- You don't pay for construction utilities. We pay for all utility charges during construction.
- You don't have to purchase house plans. Since Coolman Communities plans are produced "in-house" by our design staff, you have no plan expenses - and custom plan changes are part of our service.
- Reduced Mortgage Plat and appraisal fees. We'll provide your lender with updated copies of ours (when possible) - saving your significant money.
- You won't pay up-charge fees on "allowances". We don't work on allowances. You'll pick out everything that's going into your new home before you ever sign a purchase agreement - so you'll know exactly what your new home will cost before it ever starts.

Everything in the previous list is already included in our pricing, so you know before you begin exactly what your new home is going to cost.

We encourage you to visit with friends who have built "the other way". You'll find that the things we've itemized above often add up to thousands and thousands of dollars.

It's harder to do business this way - it requires much more organization and knowledge - but years of experience has convinced us that it's worth the time and effort to operate efficiently and effectively. It's up to you - why not take advantage of us?