



Congratulations on the purchase of your new home. Newmark Homes is dedicated to building homes of exceptional quality and providing customers with unparalleled service. We take this commitment seriously.

At a glance, the process of buying a home may seem a bit overwhelming. We understand how much time, money and research you spend making decisions to personalize your home.

Our goal is to partner with you every step of the way to ensure your overall comfort and satisfaction with your decisions.

The following guide provides an outline of the important steps that take place from the moment you sign your contract to the delivery of the keys to your new home. We look forward to guiding you through each step, answering your questions and diligently working with you until we are able to deliver your beautiful new home.

Your involvement throughout the entire process is integral to our ability to deliver your home to your satisfaction and we request that you follow the timelines enclosed.

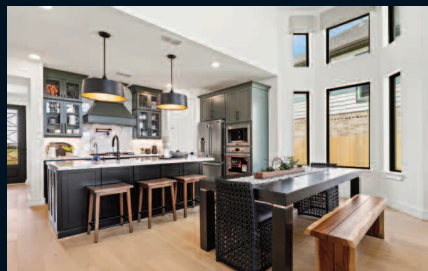
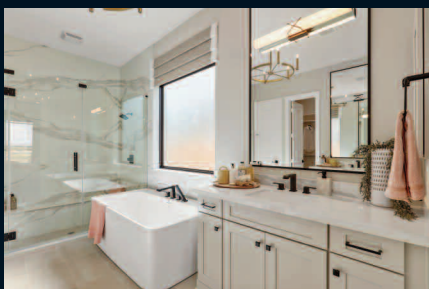
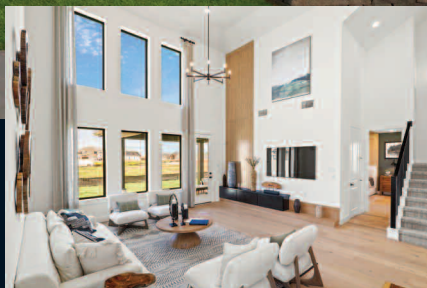
A handwritten signature in blue ink that reads 'Jeff Dye'.

Jeff Dye
PRESIDENT



THE **N**EW MARK OF EXCELLENCE

CONTRACT
TO KEYS



THE SALES CONTRACT

(COMPLETED TODAY)

Your “From Contract to Keys” experience begins when you select a floor plan and a front elevation on the home site that best suits your needs.

We will finalize all Structural Options when you sign your contract, so that we may submit the architectural drawings necessary for engineering and permitting as expediently as possible.

Structural Options

- Structural Options are pre-approved selections that modify the original floor plan design.
- Examples of Structural Options include: elevations, garage options, exterior doors, optional flex rooms, additional bedrooms and/or baths, fireplaces, patio, or balcony additions.
- **All Structural Options are final once submitted with your contract.**

Home Selections Schedule

- The Home selections schedule Form introduces you to our appointment parameters, selection timeline and the required deposits.
- Your Community Sales Manager will review this form, discuss available appointment times and set your appointments at the time of contract.

Date of Contract: _____

LOAN APPLICATION

(COMPLETED WITHIN FIVE (5) BUSINESS DAYS OF CONTRACT)

Making Loan Application

- Your Contract requires you make a loan application within five (5) business days from Contract date.
- Your Community Sales Manager will provide you with Newmark's Approved Lender contact information.

Once you have completed your loan application and supplied all of the necessary information, conditional loan approval will be required within 30 days.

Helpful Mortgage Tips

- As stated in your contract, please provide all conditions and information satisfying your loan approval within 48 hours of request from your lender.
- Lender may require additional information throughout the building process.
- Please consult your lender representative before changing employment or making any large purchases.
- **Locking your interest rate is at your own risk.**
- **If you plan to pay cash for your home, we require verification that funds are available to be submitted to your Community Sales Manager within five (5) business days of signing your contract.**

Date of Contract: _____

Finalize Loan Application: _____

EXTERIOR COLOR SELECTIONS

(COMPLETED WITH SALES PROFESSIONAL)

- Exterior materials are ordered early in the building process and require developer approval, your Community Sales Manager will assist you at the model home in selecting all Exterior Color Selections.
- Exterior Color Selections can include pre-approved choices of brick, stone, stucco, metal roof color, trim color, mortar color and exterior paint color.
- Exterior selections to be finalized within 5 calendar days of contract.
- Exterior selections and combination of choices is subject to developer approval and availability.

Date of Contract: _____

Finalize Loan Application: _____

DESIGN STUDIO EXPERIENCE

(COMPLETED WITHIN 30 DAYS OF CONTRACT)

The Design Center Experience

- Newmark's Design Studio staff is pleased to provide an outstanding selection experience in a professional environment.
- Our showroom is staffed with knowledgeable and experienced Design Consultants who are ready to guide and assist you in the personalization of your home.
- **All visits are by appointment only.**

Appointments:

All appointments are conducted at our Design Studio showroom:

Address: 23033 Grand Circle Boulevard, Ste. 200, Katy, TX 77449

Katy Freeway (I-10) at Grand Parkway (Hwy99)

Phone: (713) 346-0232

Hours of Operation:

Monday - Friday 8 am - 6 pm

Saturday: By Appt. only.

Sunday: By Appt. only.

Please arrive 15 minutes prior to your appointment and bring any items (pillows, fabrics, photos, etc.) that will assist you in making interior design selections regarding color and style.

Limit the number of attendees to no more than 2 people.

As a courtesy to you and other clients, please arrange for outside childcare. We want to provide you with our undivided attention and help you concentrate on your Design Studio appointment, and our Design Studio is not equipped to provide childcare. Failure to adhere to this policy may result in your appointment being cancelled.

Additional Design Service: Design Appointment hours are offered at a set number of design hours free of charge for your convenience. If needed, additional services are available at the rate of \$90.00 per hour as long as all selections are completed within the thirty (30) day time frame.

DESIGN STUDIO EXPERIENCE

(CONTINUED)

What to Expect

Our Design Consultants will introduce all standard features and options available for the series of your home. You have been provided a copy of this by your Community Sales Manager. Your Design Consultant will make pricing available for options, as well as assist in creating a unique design theme that expresses your individual taste and personal style.

Standard features and options can include:

- Cabinets
- Countertops
- Flooring
- Plumbing Fixtures
- Lighting Fixtures
- Hardware
- Stairs
- Fireplaces
- Appliances
- Technology Selections: *A representative from Datasmart LLC, our home technologies partner, will contact you to schedule a separate appointment to review home technology options. Appointments can be conducted virtually or in person for both “Build-to-Order” buyers and “Curated Collections” buyers.*

Note: If you’ve selected a Curated Collections Package, your CSM will help guide you through the selected options.

During the Home Environment portion of your appointment, your Design Consultant will educate you about your homes’ building and technology features and offer additional options to suit your family’s lifestyle. Examples are: Concrete additions, plumbing options, HVAC, electrical, interior trim, backyard sod, sprinkler systems and additional gates.

In order to provide you the best quality and most up to date options available in the industry, price, product and manufacturer are subject to change without notice. As a result, Newmark must reserve the right to substitute any option or feature that has been discontinued with one of equal or lesser value.

It is not uncommon to see certain selections installed in our model home and homes under construction that may not be available.

DESIGN STUDIO APPOINTMENT

(CONTINUED)

Helpful Design Tips

- Spend time touring Newmark model homes and homes under construction in Newmark neighborhoods. This is a wonderful opportunity to see how varying designs are executed and how colors appear once installed.
- Please write down any addresses that interest you to assist you in communicating your preferences to us.
- This is a great opportunity for you to also share any Pinterest or Houzz boards with your designer.

Deposits:

- A Commencement Deposit according to the amount outlined in your contract (based on series) is required.
- Newmark agrees to comply with your mortgage loan agreement and therefore, cannot accept cash, credit cards or cash advances from credit as a deposit. Acceptable forms of deposit are personal checks, cashier's checks or wire transfers from a secured source.
- Custom options will require 100% deposit when added to the contract.
- Please note that deposits collected are non-refundable and certain color selections and /or custom options may require additional deposits at the time of your selection.

FINAL SALES PRICE AMENDMENT

(COMPLETED DURING DESIGN STUDIO APPOINTMENT)

By the end of your final Design Studio appointment, your Design Consultant will review all of your selections and amend your original price to include the final cost of all Design Studio options. Your remaining incentive money will be applied at this time provided that the required timeframe has been satisfied.

All Selections Become Final

- All deposits collected will be credited at closing and can be applied to your closing costs and/or down payment.
- **Your final Sales Price Amendment will be completed at your final Design Studio appointment.**

Finalizing Selections

We enjoy the privilege of being your design team and remain diligent to ensure that you are completely satisfied with all your selections. However, you have final responsibility of reviewing the documentation to ensure that all verbal communications between you and your Design Consultant, regarding your selections are documented in writing.

Your signature serves as final confirmation that all of your selections of your home are included and all other selections have been declined.

Following a 24-hour review window, your selections will be electronically ordered and therefore, all your decisions become final and we are ready to begin building your home.

First Appointment: _____

Final Appointment: _____

PRE-START ORIENTATION (PSO)

(COMPLETED BEFORE CONSTRUCTION BEGINS)

- Your Community Sales Manager will schedule your Pre-Start Orientation (PSO) at the model home, where you will meet your Builder. The meeting will last approximately one (1) hour. All builder meetings must take place Monday-Friday 8:00 am to 3:00 pm. Your Builder will review all of your selections with you in detail and formulate a general time line for the construction process.
- We will help you understand our homebuilding process before construction begins and ensure that you are completely satisfied with your home on paper before we begin.
- Once construction begins, we will update you weekly on the progress of your home
- **Please be advised that all opportunities to add options or to make changes to your selections have passed.**

PSO Date: _____

PRE-DRYWALL ORIENTATION (PDO)

(COMPLETED PRIOR TO DRYWALL)

- Your Community Sales Manager will schedule your Pre-Drywall Orientation (PDO) at your home Monday-Friday 8:00 am to 3:00 pm. Your Builder will spend time discussing selections that have been installed up to this stage and explain what you can expect in the weeks ahead.
- For your comfort and convenience, you may always ask your Community Sales Manager to schedule meetings, as needed, to ensure you are comfortable with your home.
- **Please remember that this is a review and not an opportunity to make changes.**

PDO Date: _____

PRE-CLOSING ORIENTATION (PCO)

(COMPLETED AT LEAST FIVE (5) DAYS PRIOR TO CLOSING)

- Your Community Sales Manager will schedule your Pre-Closing Orientation (PCO) to be conducted at your home approximately five (5) business days prior to closing: Monday - Friday between 8:00 am to 3:00 pm.
- During the orientation your Builder will familiarize you with your home's features and operations. We will also ensure that all construction is completed to Newmark Homes' standards.
- Home Inspection Services. In the event BUYER elects to hire an independent home inspector ("Inspector") at BUYER's sole expense, SELLER agrees to allow Inspector access to the Property based upon the following criteria to which BUYER hereby agrees that BUYER and Inspector shall comply: (a) the Inspector shall carry workers' compensation insurance and general liability insurance in an amount of not less than FIVE HUNDRED THOUSAND AND NO/100 DOLLARS (\$500,000.00) and provide SELLER with an insurance certificate naming SELLER as an additional insured; (b) the Inspector shall be licensed in the city or county having jurisdiction over the Property; (c) the Inspector shall perform inspections not less than ten (10) days prior to Closing and otherwise at a time which is reasonably convenient to SELLER provided that SELLER receives no less than forty-eight (48) hours' notice of the inspection; (d) the Inspector shall provide the results of any inspection to SELLER in writing detailing any alleged violations of the applicable building code with citation of the relevant sections within forty-eight (48) hours after the inspection; (e) any inspection shall be performed in the presence of an authorized representative of the SELLER; and (f) inspections shall be visual only, and no disassembly or removal of construction shall be allowed.
- When necessary, your Builder will document any items that need additional attention and will complete before your Pre-Closing Acceptance.
- You will be introduced to our Home Care and Service Manual. We will review home care and maintenance, as well as phone numbers and information about contractors who performed work on your home.

PCO Date: _____

PRE-CLOSING ACCEPTANCE (PCA)

(TO BE COMPLETED PRIOR TO CLOSING)

- Your Community Sales Manager will schedule your Pre-Closing Acceptance (PCA) with you following your Pre-Closing Orientation (PCO).
- At this time, your Builder will review all documented items made during the Pre-Closing Orientation (PCO) with you to verify all items are completed to Newmark Homes' standards.
- Your Builder will then ask for your acknowledgement of completion and have you sign an Affidavit of Acceptance prior to closing.

**We will close when all items from the PCO list
have been completed Newmark Homes' standards.**

PCA Date: _____

CLOSING ON YOUR NEW HOME

Universal Title Partners is part of the Newmark Homes family, and you can feel confident in their commitment to assist you with your closing needs.

Closing Preparation

- Closing dates and times are coordinated by Newmark Homes with Universal Title Partners approximately thirty (30) days prior to closing.
- When using Newmark's Approved Lender and Universal Title Partners, you will receive a closing disclosure at least 72 hrs prior to your scheduled closing.
- When you use Newmark's Approved Lender and Universal Title Partners, funding verification is handled internally and possession of your home will be turned over to you immediately after closing.
- **Should you choose a lender other than Newmark's approved lender, possession of your home will be given only after Newmark has received funds, which can take several days and delay move-in.**
Your Mortgage Company must ensure prior to closing that Universal Title Partners will receive all funds.

Homeowner Insurance

Newmark Homes works with FireMark Insurance Agency, LLC to provide insurance protection for new homebuyers.

Rates can vary depending on the location of your home, amount of insurance on your dwelling, deductibles selected, and coverage options selected.

For an Insurance Quote Contact:

Email: charliew@firemarkinsuranceagency.com

Work: 832-242-9348

Mobile: 281-734-7735

CLOSING ON YOUR NEW HOME

(CONTINUED)

Closing Day Tips

- Universal Title Partners requires that **all** buyers listed on the contract/loan be present at the scheduled time for closing unless prior arrangements have been made with the lender/title company before the date of closing. If you are married your spouse is also required to be at the closing (even if not listed on the contract).
- Buyer is required to bring two forms of identification, ie: driver's license or passport and social security card.
- Closing funds must be provided in the form of a cashier's check payable to Universal Title Partners or as a wire transfer to Universal Title Partners. These are the only acceptable forms of payment.

Universal Title Partners

23033 Grand Circle Boulevard, Ste. 210

Katy, TX 77449

Office: (281) 276-4790

Fax: (281) 310-5061

Closing Date: _____

New Home Key PRESENTATION



Congratulations,
You're Home!

Upon funding your loan, your Community Sales Manager will schedule a time to meet your family at your new home for the "New Home Key Presentation."

You will be presented with the keys to your new home. For Newmark Homes, the "New Home Key Presentation" is the most rewarding step in the home-building process.

Each "New Home Key Presentation" symbolizes the culmination of our company's team goal to deliver a beautifully completed home to your family to be enjoyed for years to come.

**From all of us at Newmark Homes,
THANK YOU**

for allowing us the privilege of being part of such an important family milestone!