

# WHITEHALL BUILDING & COMPANY

*Embrace Luxury, Celebrate Value*



MHBR No. 7201


## 3365 Thomas Point Road Annapolis, MD 21403

- 1 **12 Steps to Building Your Dream Home.** A timeline that details the steps through the building process for the customer to follow.
- 2 **Approved Local Lenders.** Building a new custom home requires construction perm financing. Not all lenders offer such programs. Customers are required to be Pre-Qualified by a Builders approved lender before any initial meetings with the builder can be scheduled. Utilizing a builder approved lender qualifies the Buyer for up to 5k in closing cost assistance.
- 3 **Home Features and Community Amenities.** Our standards are options for other builders. Here is an abbreviated list of standard home features and nearby community amenities.
- 4 **Floor Plans.** Our plans are flexible and can be customized to fit your needs. Various elevation options can be found on our website. The standard floor plan has been provided.

### Realtor Information

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**KELLER WILLIAMS**  
REALTY  
*Flagship of Maryland*




















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# 12 Steps to Building YOUR DREAM HOME

The graph below are the STEPS TO BUILDING YOUR NEW DREAM HOME. Each step serves as a milestone to completing your new home. Please note each step requires the preceding step to be completed prior to going onto the next. This hopefully will assist YOU the customer by providing a snap shot to the required steps, their anticipated timing and how they relate to each other and to the completion of YOUR NEW HOME.

	WEEKS												
	1	2	3	4	5	6	7	8-14	21	22-49	50-51	52	
1 Pre-Approval (Week 1)													
2 Review Specs (Week 2)													
3 Ratify Standard Contract (Week 3)													
4 Selections of Options (Weeks 4 & 5)													
5 Remove Contingencies of Approval of Options (Week 5)													
6 Submit Full Loan Application to Bank (Week 6)													
7 Submit Permits (Weeks 6 & 7)													
8 Process Permits (Weeks 7-14)													
9 Settle on Construction Loan (Weeks 6-21)													
10 Construction of House (Weeks 21-49)													
11 Walk Through (Weeks 50 & 51)													
12 Occupancy (Week 52)													

- 1 Buyer to obtain a Pre-Approval from a builder approved Lender prior to meeting with builder's representative. A Pre-Approval letter demonstrates the Buyer's ability to obtain a Construction Perm mortgage. **(Week 1)**
- 2 Once the house plan been selected, the Buyer and Builders representative must meet to review the Standard Specifications (Specs) and Features. The Specifications and features is a document attached to the contract that provides specific details to the materials and processes used to construct WHITEHALL BUILDING & COMPANY new home at the Standard Base price. **(Week 2)**
- 3 Buyer and Builder's Representative meet to sign a contract on the base price of the home. Contract will be contingent upon the Buyer's full and final approval and selections of any and all optional features or selections. **(Week 3)**
- 4 Selections of all options such as flooring, cabinets, counters, appliances and etc **(Weeks 4 and 5)**
- 5 Building Contract is contingent upon Buyer's full and final approval of all optional features and specifications. This contingency must be removed before permits or full loan application will be submitted. **(Week 5)**
- 6 Submit full loan application. **(Week 6)**
- 7 Submit Permits **(Weeks 6 and 7)**. To construct a new home the building permit must be submitted, approved and issued.
- 8 Process Permits. Obtaining a building permit takes about **4 months**. Once a permit is submitted, the county will review and issue comments. Once all comments are addressed, reviewed and approved, the permit will be issued.
- 9 Settle on construction loan **(Weeks 6 to 21)**. Once the bank has approved the loan and the local review agencies have issued comments, the construction loan shall be settled transferring the lot to the Buyer.
- 10 Commence construction of home after issuance of permits **(Weeks 21 through 49)**. The average construction period is 7 months. Smaller, less complex homes take less time, while larger more complex homes can take longer. Sometimes, weather can also factor into the equation as well.
- 11 Walk Through. Once the homes is completed and cleaned, we will conduct a Customer Walk Through and generate and Official Punch List. Once ALL the items on the Punch List have been completed or addressed, the customer may occupy the home. This period usually takes one to two weeks. **(Weeks 50 and 51)**
- 12 Occupy/Warranty. Once the customer moves in, they will be provided a copy of all the Sub Contractors who performed work on their house. If a problem arises during the first year of occupancy, they should call the responsible Sub Contractor to schedule a time to address the issue. If a satisfactory resolution is not obtained, please call the Builder. **(Week 52)**

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## Approved Lenders

By working with one of our construction perm specialist you may qualify for 5k in closing cost assistance.



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**3365 Thomas Point Road, Annapolis, MD 21403**



## Features of Home

**9' First Floor Ceiling**  
**Architectural Shingles**  
**Oversized Gutters**  
**2 Zone HVAC**  
**Propane Fireplace**  
**80 Gallon Hot Water Heater**  
**Open Floor Plan with Oversized Windows**  
**Hardwood Floors in Baths and Laundry**  
**Maple Kitchen Cabinets with Baker's Island**  
**Granite Counters**  
**Stainless Appliance Package**  
**Master Suite with Luxury Bath and Walk-In Closet**  
**Flexible Floor Plan with Optional Additional Space**

## Community & Lot Amenities

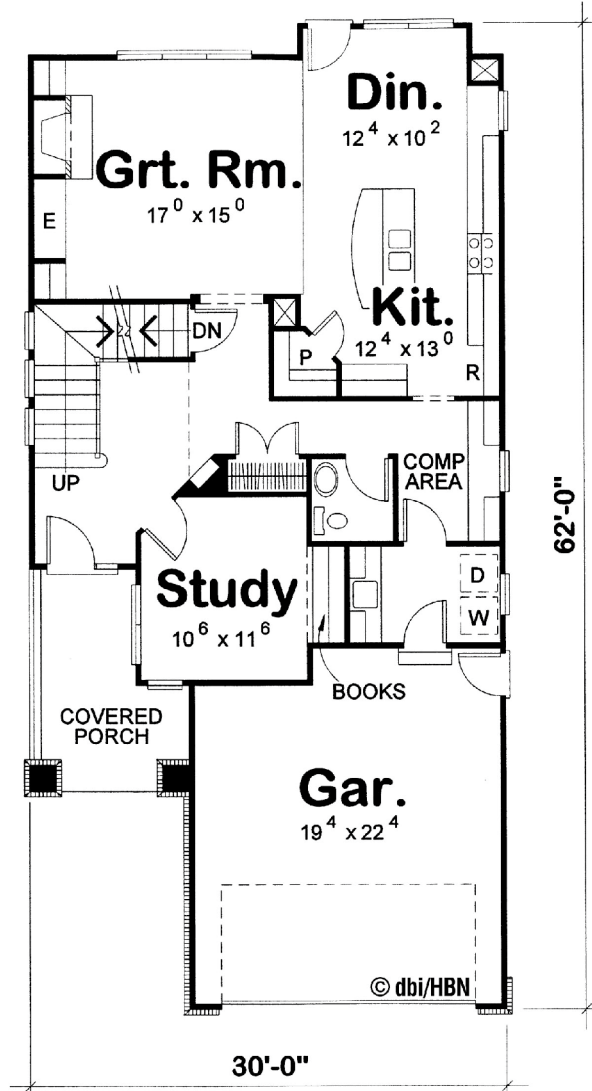
**.23 Acre Lot**  
**Oyster Harbor Community Amenities and Beach**  
**Minutes from City Dock**  
**Annapolis High School**  
**Annapolis Middle School**  
**Hillsmere Elementary School**  
**Annapolis Neck Community Library - Eastport**  
**Anne Arundel Medical Center**  
**Port Annapolis Marina, Oyster Harbor, Annapolis Landing Marina**  
**Shopping and Restaurants**

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## Floor Plans & Elevations

Bay View

FIRST FLOOR PLAN



SECOND FLOOR PLAN

