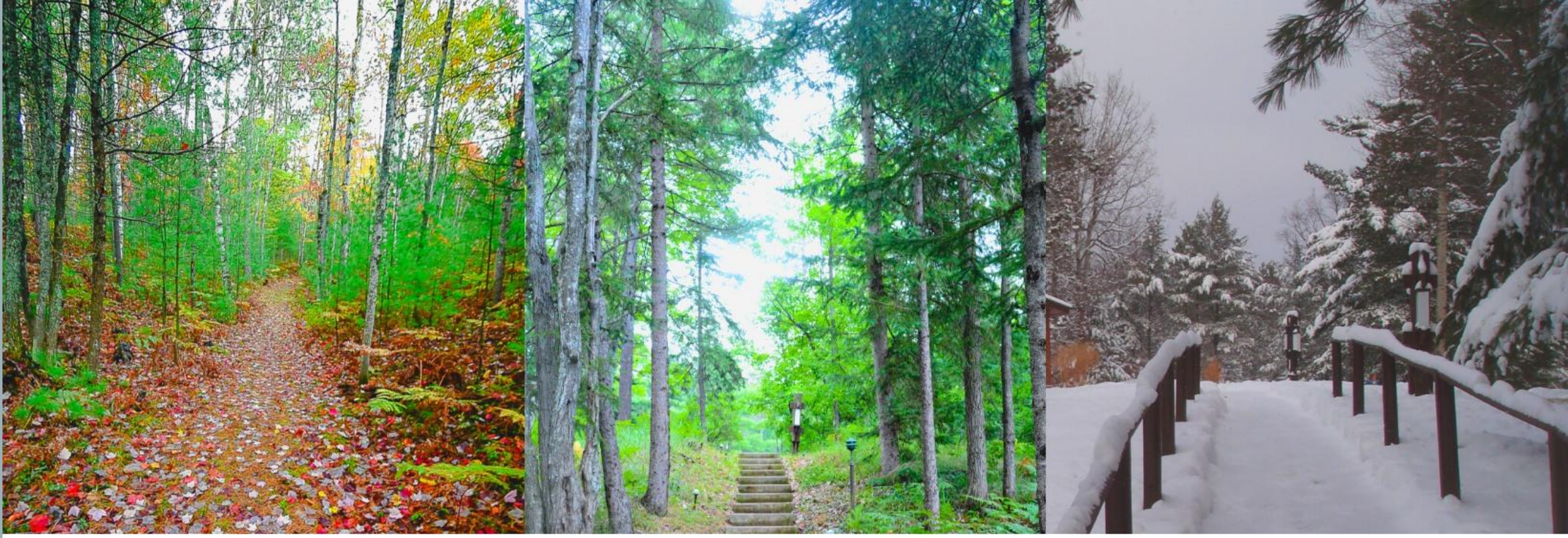


SONG OF THE MORNING YOGA RETREAT

spiritual refreshment & relaxation awaits

Saturday, June 19, 2021

Pieternel Feeheley

Homes45.com

WHO WE ARE

Homes45.com

Key REALTY

the TEAM REAL ESTATE GROUP

2680 West M-32
Gaylord, MI 49735

Homes45.com

WHAT WE OFFER

BOCA NEW BUILDS

Heckaman Homes
Made by Craftech Building Systems Inc.

New Era™ building systems

1. Home Only
2. Home and Setting
3. Turnkey

BUILDING A BOCA

"Stick-Built Off-Site"
Same Quality Specs
as a Custom Home

DELIVERY DAY AND SETTING

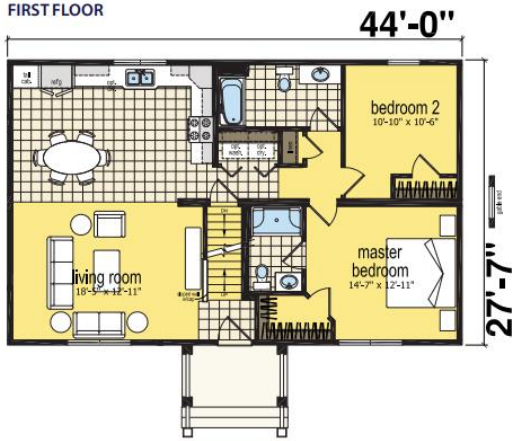
Heckaman
Homes

EDEN

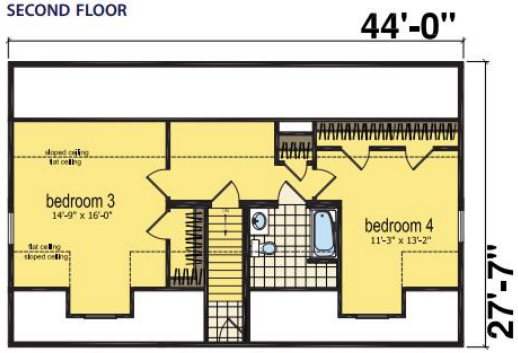
CAPE

2 bed-2 bath | 1214 sq. ft.

FIRST FLOOR

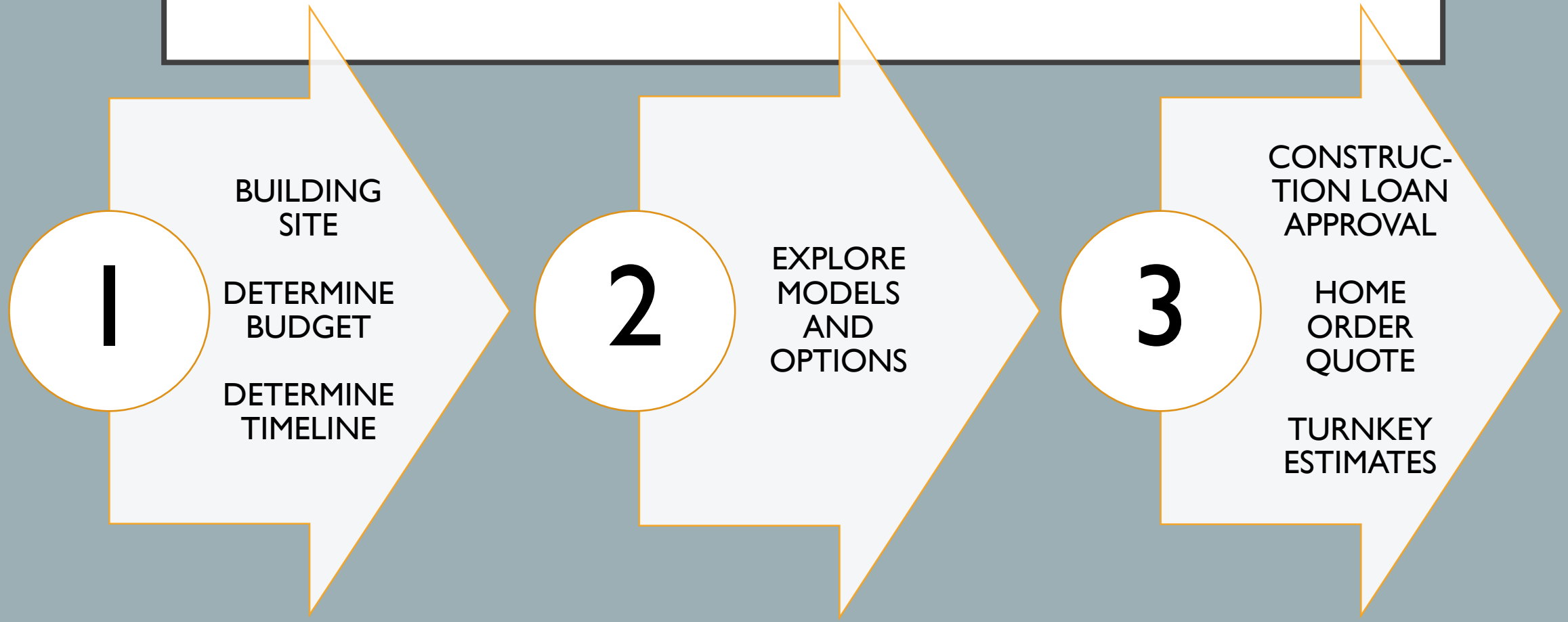


SECOND FLOOR

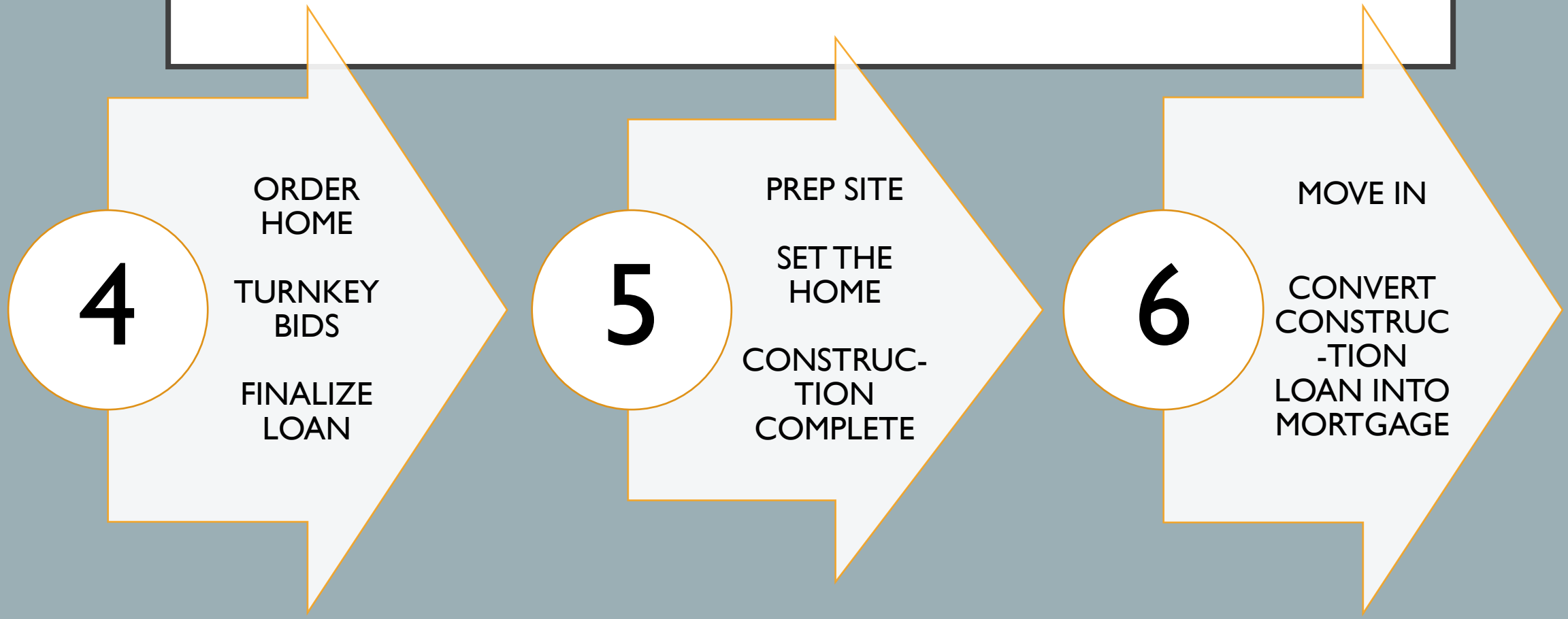


proposed finished attic with additional 2 bedrooms and 1 bath
701 unfinished sq. ft.

THE PROCESS


1
BUILDING SITE
DETERMINE BUDGET
DETERMINE TIMELINE
2
EXPLORE MODELS AND OPTIONS
3
CONSTRUC-TION LOAN APPROVAL
HOME ORDER QUOTE
TURNKEY ESTIMATES

THE PROCESS


4
ORDER HOME
TURNKEY BIDS
FINALIZE LOAN
5
PREP SITE
SET THE HOME
CONSTRUC-TION COMPLETE
6
MOVE IN
CONVERT CONSTRUC-TION LOAN INTO MORTGAGE

CONSIDERATIONS

- Turnkey 900SF, 1-2 BD, 1BA Ranch, no Garage, Starts Around $170,000
- Turnkey 1,500SF Ranch 3BD, 2BA, with Garage Starts Around $250,000

- Decisions Impacting Cost – Examples:
- Excavation of Wooded Lot, Garage and size, Foundation: Crawl or Basement, Block or ICF, Kitchen Upgrades, # of Bathrooms

CONSIDERATIONS

- Building costs have increased and are unpredictable

- Mortgage Rates are at an all-time low
  - 30YR. 3%
  - 20YR. 2.8%
  - 15YR. 2.375%
  - 10YR. 2.25%

CONSIDERATIONS

- Example: $180,000 Home with 20% Down ($36,000):
  - 15YR. Fixed $1,372 Including T&I
  - 30 YR. Fixed $1,017 including T&I

- Example: $350,000 Home with 20% Down (70,000):
  - 15YR. Fixed $2,616 including T&I
  - 30YR. Fixed $1,971 including T&I

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