

First America Homes

...the Affordable American Dream!



Invest in YOUR family's future...



Leaders in...

Service

Quality

Affordability

Call Today! 281-354-0992 • www.firstamericahomes.com



Welcome to First America Homes

Why Buy a NEW First America Home?

At First America Homes, we understand the importance of taking care of our most valuable asset...YOU & YOUR Family! The financial strength and experience of our company benefits you at every stage during the home buying and building process. We have an established reputation built around Quality, Value and Excellent Service. Our spacious floor plans and energy efficient features means more comfort, cleaner air and a lower cost of ownership. The First America Homes team has over 75 years experience building for more than 25,000 families who realized the American Dream of owning a new home. We look forward to doing the same for YOU!

Contact one of our New Home Specialists today and let us show you the way to a better quality of life.

Why Buy Today?

100% Financing Available!

Pre-Grand Opening Discounts!

Right now during Pre-Grand Opening, you can save up to \$17,520 off a NEW First America Home AND prequalify for 100% financing! Be among the first to choose from 3 - 4 bedroom homes with spacious floor plans and beautiful front elevations and take advantage of this very limited opportunity. We've all had a few bumps and bruises on our credit at times, who hasn't? That's why we have our preferred lenders and credit counselors in place to work with you so you'll be able to take advantage of the limited 100% financing. With the pre-grand opening discounts in place, you can actually own a new home for less than what it cost to rent an apartment!

Call one of our New Home Specialists today and we'll walk you thru the process from start to finish. Owning a First America Home has never been easier!

281-354-0092

OWN vs RENT

It's YOUR Home...YOU and YOUR Family deserve it vs Renting could cost more than owning your new home?

Excellent Tax Benefits vs NO Tax Benefit

Build Equity to use for vacations, kids college, etc vs paying rent doesn't contribute anything toward your future

Historically, a very effective long term investment vs potentially a Short Term waste of money

Room for YOUR family to grow vs overcrowded complexes

Improves the Quality of Life vs loud noise, no privacy

Backyard barbecues vs microwave dinners

Your Kids play in your yard vs Your kids play in parking lots

You tend a beautiful garden vs You water a couple of potted plants



You can take pride knowing you have achieved the American Dream!

Standard Features

Construction features

- Professionally Engineered foundation
- Professionally Engineered structure
- Rot resistant pressure treated framing sole plates
- Fiber cement siding, soffit, and exterior trim
- Breathable house wrap
- Radiant barrier roof decking
- PEX plumbing system – plan specific
- Third Party Independent Quality Assurance Inspections throughout construction process
- 10 Year Homebuyers Warranty

Exterior features

- Acme clay brick and/or stone per plan
- Dead bolt locks on exterior doors
- Rot resistant insulated fiberglass exterior doors with “Frame Saver” jambs
- Double pane insulated windows with low E glass
- Oversized 8 foot metal overhead garage door, prewired for opener
- Front yard sod with landscape and tree
- Cedar good-neighbor fence with one gate
- Exterior lighting per plan
- Sherwin Williams paint

Interior features

- Rounded sheetrock corners
- Gambrel ceiling per plan
- 42 inch kitchen cabinets with crown moulding
- Vanity cabinets to match kitchen
- Laminate kitchen countertops
- Ceramic tile backsplash in kitchen
- Double stainless steel kitchen with garbage disposal
- Choice of black or white appliances
- Range, dishwasher and microwave/vent combo
- Ceramic tile entry

Interior features cont'd.

- Cultured marble vanity tops
- Delta designer series plumbing fixtures
- Ceramic tile around tubs and showers
- Security system pre-wire on door and windows
- Raised panel doors with satin nickel hardware
- Ceiling fan in master and family room
- 2 Cat5e phone and 2 RG6 cable lines located per plan
- Sherwin Williams paint
- Ice maker connection for refrigerator
- Recessed lighting per plan
- Elongated commodes in all baths
- GFI wiring in set areas
- Electric dryer connection
- Smoke detectors
- Carbon Monoxide detectors

Energy efficient features

- 14 SEER air conditioning system
- Gas furnace
- Programmable thermostat
- R-6 Mylar ductwork
- Radiant barrier decking
- Double pane insulated windows with low E glass
- Ridge vents and Air Hawks per plan
- Continuous vented soffit
- R-13 insulated walls
- R-30 blown attic insulation
- Poly-seal insulation at all frame openings
- Breathable house wrap
- 40 gallon gas water heater
- Energy Star appliances
- Insulated fiberglass exterior doors
- Vent fans in baths and laundry room
- Energy Star Qualified



7 Easy Steps to owning YOUR NEW HOME.....

At First America Homes, one of our primary goals is to help you realize that owning a home can be easy and enjoyable process. We understand just how important this decision is and why First America Homes has put together the very best team of specialist to walk you thru every step of the process of buying your new home.

STEP 1: What's Important to YOU!

Call/Email to schedule an appointment or stop by our welcome center and meet one of our friendly new home specialists. We really appreciate getting to spend some time with all of our clients, getting to know what's important to them. We want to make sure nothing is left out. Spend a few minutes with us and tell us what you've envisioned and let us go to work to make that dream come true.

STEP 2. Pre-Qualify for YOUR Loan...Its Easy!

Contact one of our New Home Specialist at First America Homes to discuss your options and expectations. We will then introduce you to one of our preferred lenders over the phone or online so you can quickly find out how much you qualify for so we can put together a loan that makes the most sense for you. And for a limited time, we have 100% financing available, so there's never been a better time to call us. We've all had bumps and bruises on our credit reports at some point in time but don't let that discourage you from calling. Our neighborhood teams of consultants are ready to work with you and put together a plan to help you get into your new First America Home. Call us today!

STEP 3: Find YOUR perfect home.

Once you have scheduled your appointment with our friendly team, your new home specialist will show you the variety of spacious house plans available. It's easy to find the one that's just right for you. Once you've been pre-qualified and have selected your house plans, we will help you sign a purchase agreement, submit it for approval, and get you started with the loan approval process. Basically walk step by step with you during the entire process.

STEP 4: Select YOUR options.

Early in the process, you'll make choices that reflect your lifestyle and personality. Colors, carpets, cabinets – this is where you give your home a personal touch. Our interior designing team has selected a variety of interior/exterior colors that will give your home that professional and personal look just for you.

STEP 5: Watch YOUR home grow.

As your home is being built, your neighborhood team will help you understand the phases of construction and answer questions. Once construction is complete, they'll guide you toward your closing and move-in day.

STEP 6: Officially close on YOUR new home.

During a closing appointment at the title company, you'll sign documents, transfer funds, and make your ownership official. Then we hand over keys to your new home and time to celebrate!

STEP 7: Congratulations....Create NEW Memories and ENJOY YOUR NEW HOME!



Homebuying Q & A.....

Q: Do I need a Real Estate Agent to buy a new home?

A: Not necessarily. The First America Homes sales team is extremely knowledgeable about the housing market, financing, and the entire home-buying process. However, we welcome real estate professionals and are happy to work with them to make sure all your expectations are met. If you are currently working with an agent or choose to do so, he or she must accompany you on your first visit to First America Homes in order to register your agent/client relationship.

Q: Should I “pre-qualify” before I begin visiting First America Home communities to look at homes?

A: It's not required but it's very helpful, however, the first thing you should do is to contact one of our team members so we can discuss the entire loan process and determine what makes the most sense for you. We have several preferred lenders that work closely with our clients which offer special financing and excellent terms. Pre-Qualifying is EASY with the First America Homes team.

Q: What is the benefit of using a “Preferred Lender”?

A: Our preferred lenders are familiar with our communities, sales staff, policies, and requirements. This allows for quick and accurate answers to your questions, while keeping you up-to-date and providing a faster, less complicated loan process. First America Homes' preferred lenders offer a full range of financing, competitive rates, and expert mortgage counseling and understand the importance of making a priority to take good care of our clients.

Q: What is the advantage of buying a new home? Aren't old homes built better?

A: New homes have distinct advantages over pre-owned homes. Because of today's advanced technology, building materials are frequently more durable and more effective in meeting special needs. For example, materials used to improve energy efficiency didn't even exist just 20-30 years ago. Plus, new homes offer more options for personalization, never-used mechanical systems such as your HVAC and appliances, and of course, that brand new look and feel. Pre-owned homes just don't compare.

Q: Should I wait until the housing market turns around before I buy?

A: The downturn in a housing market is actually a great thing for you as a homebuyer. You can take advantage of the historically low interest rates, excellent financing options, etc. However, the Houston market is one of the healthiest economies in the nation and the real estate market for the most part is positive and improving daily. This is the best time to buy a new home in more than a decade! Did you know that for a limited time, you can obtain 100% financing when you purchase a new First American Home? But waiting will only result in rates going up, housing choices going down and more money out of YOUR pocket once the 100% financing goes away. And meanwhile, your family will miss out on the benefits of living in a brand new home.

Q: I've never bought a home before. Why shouldn't I keep renting until the housing market improves?

A: As a home owner, you get to enjoy tax advantages, and you'll be building equity for yourself and not your landlord. Our new home consultants can answer any other questions you may have, and they'll show you how easy it is to buy your new home.

Q: Does First America Homes offer a home warranty?

A: Yes, all the homes we build are covered by the Bonded Builders Warranty Group. We build our homes with quality products and follow industry-accepted building practices. Plus, we have a Quality Assurance Program to ensure our homes meet our high standards and your expectations. All of this is designed to give you complete confidence when you purchase a home with First America.



Helpful Do's & Don'ts

Do's.....

- Make Sure to keep copies of your earnest money & option-upgrade deposit checks
- Promptly provide any requested documentation to expedite the loan process
- Keep and have readily available original pay stubs and bank statements requested along with any other important financial documentation
- Notify your loan officer of any relevant changes (ie. new employment, raises, promotions, compensation plan changes, transfers)
- Provide all documentation for the sale of your current home whether pending or closed (Sales Contracts, Closing Statements, Employee relocation/buyouts programs, etc.)
- Make sure to contact your loan officer if you plan to receive gift funds for any closing costs
- Continue to pay your bills on time

Don'ts.....

- Don't make any major purchases until you have officially closed on your home loan (ie. Appliances, furniture, electronics, home décor, etc). Purchasing items on credit or with bank funds could negatively impact debt ratios and deny you from obtaining your new home loan
- Don't apply for credit lines or credit cards during process
- Don't allow ANY credit checks without the authorization of your loan officer
- Don't switch jobs without asking about the impact it might have on your loan approval
- Don't obtain and/or deposit large sums of money w/out notifying your loan officer first. FNMA/HUD guidelines require you to provide fund sources (ie. tax refunds, bonus checks, gift letter with copy of the check, deposit slips, etc.)
- Don't close, open, or transfer any accounts without discussing first with your loan officer
- Don't pack, ship, or discard any of the documents needed to for your loan. Keep all documents readily available (ie. bank statements, tax returns, W-2's, divorce decree, etc)



Investing in Everyone's Future!

Top STANDARD features Include:	First America Homes
14 SEER Carrier HVAC Environmentally friendly refrigerants	✓
Radiant Barrier Decking Energy-Star rated, blocks radiant heat in the roofing materials from entering a home's attic in warm weather and helps keep heat from escaping during cold weather, can reduce the monthly energy required for heating and cooling	✓
Digital Programmable Thermostat Honeywell Pro 6000 with humidity control	✓
R-30 Blown Insulation in Flat Ceilings Superior insulation to reduce energy loss	✓
ECOBatt Insulation A revolutionary sustainable glasswool insulation product which includes a minimum of 30% post-consumer recycled bottle glass	✓
PEX Water Distribution System Crosslink polyethylene high temperature flexible polymer pipe providing superior reliability, durability, and safety	✓
Fiber Cement Siding Durable and recycled resource, low maintenance, non-flammable, resists rot, termites, mold and comes with a limited 50-year warranty	✓
TAEXX Built-in Pest Control System Built inside the wall system for convenient access outside the home for environmentally friendly pest treatment	✓
Energy Star Appliances Energy savings with every cycle	✓
Ceiling Fans in Master Bedroom and Family Room Lowering heating and air conditioning bills	✓
Pre-wired Alarm System Makes home alarm installation easier with no need to retro-fit	✓





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