



This pamphlet is designed to help first time home builders get started in the process of constructing their dream home. The included sections give a brief outline of each step in the process as well as each person's role.



We help plan, supply and deliver dreams.

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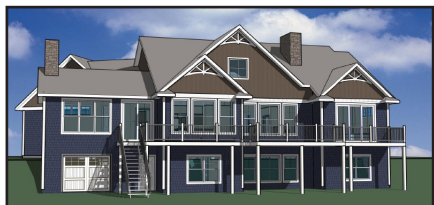
HILLTOP LUMBER

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HOME BUILDING GUIDE

1 ARCHITECTURAL DRAFTER

The first person to meet with at Hilltop Lumber is an architectural drafter. This person will help you determine what is realistic within your budget. Once you have established a general idea of what you are looking for, the drafter can create a 3D model of a home. From there, edits can be made to add, remove, or change features.



2 MORTGAGE LOAN OFFICER

The second person you will meet with is a mortgage loan officer. This person assesses your finances and credit history to help you determine what you can afford and how large of a loan they are willing to give you. Most commonly, banks will require 20-25% of the total cost as a down payment.

"You can never start too soon. Get your loan in place early, so when the contractor is ready to start, you can go."



3 REAL ESTATE AGENT



A real estate agent assists in finding land to build your home. In the home building process, it is not uncommon to hire a realtor as a buyer's agent. A buyer's agent will help you think through things such as your budget and the cost of each upgrade.

4 GENERAL CONTRACTOR

The fourth person to meet with is a general contractor. This person is responsible for providing labor, equipment, and services needed for your home. They help instruct your home and often hire subcontractors to provide specific services.

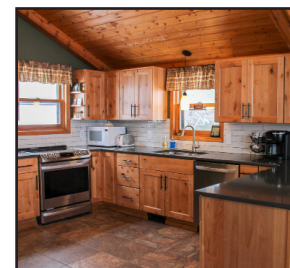
"Take the time to plan out what you want for your home, because the more you do upfront, the easier the building process will be."

5 ELECTRICIAN, PLUMBER AND OTHER TRADES

The fifth step involves several people. The plumber installs pipes that supply water, as well as bathtubs, sinks, toilets and more. The electrician installs electrical power to your home. Heating, ventilation, and air conditioning technicians install new systems to control the temperature.



6 INTERIOR DESIGNER



The last person that you will meet with when building your home is an interior designer. The interior designers at Hilltop Lumber focus on the permanent aspects when designing, including flooring and cabinetry for your home.