



Dukes Construction Company, Inc.
d.b.a. Rhinetta Homes
12268 Shriners Blvd., Biloxi, MS 39532
228-392-0604 / 228-392-1018 fax
www.rhinetta.com

THE BUILDING PROCESS

We build the house that you call home

As an on-your-lot builder, Rhinetta Homes specializes in customizing a home to fit the needs of your family. We build all along the Mississippi Gulf Coast to include the counties of Harrison, Jackson, Hancock, Pearl River, Stone, South Forrest and George. As a division of Dukes Construction Company, Inc., Rhinetta Homes has been in business along the Mississippi Coast since 1994. We are licensed under Dukes Construction Company, Inc. by the state of Mississippi (#R00692), and we are a member of the National Association of Home Builders and Better Business Bureau. We are excited that you have chosen Rhinetta Homes to be a part of your family's future. No two houses are alike- we build uniquely and particularly for each customer while striving to make this experience for you as personable as possible. As a customer, you will have direct communication with the contractor, who is also the Owner and President of the Company. Your confidence is appreciated, and your trust in us is unmeasurable. We look forward to working with you throughout the process of making your dream of building become reality.

Financial considerations

Before the consultation process can begin, financial considerations must be made. We have a qualified lender who works in direct contact with us, and we are confident in their abilities and professionalism (please see preferred lender information sheet). We receive no form of compensation from these institutions other than quality service for our customers. Due to that ease and trust, we will gladly pay closing costs through them. By getting pre-qualified, it will enable you to have a monetary figure to work with when choosing your plan, design and possible upgrades. If the project is being financed, we do require you to be able to obtain a construction loan. This means that during the process of construction, Dukes Construction Company, Inc. will need to make periodic requests (or draws) for payment as phases of construction are complete. Each payment will be credited toward the contract price. "Cash" contracts (paid by check from your own personal cash reserve) is also an acceptable form of payment. There would be a few minor tweaks to the disbursement schedule- but, again, we would make periodic payment requests as phases are complete. NO DOWN PAYMENT is required to Dukes Construction Company, Inc.

Location

One of the first steps in the home building process is knowing the exact location of where you are going to build your new home. Searching for the perfect lot can be difficult and time-consuming. At Rhinetta Homes, we are an *on-your-lot* builder. Although we do not have any lots or subdivisions available for your consideration, we will work directly with you to evaluate your land for ease of building, topography, site access, potential construction and possible limitations. Our experience in building over the past 20 years enables us to pass on to you our hard earned lessons and opinions, which can save you some serious headaches and cost overruns later. Our contractor will be glad to set up a lot evaluation meeting once you have been pre-approved and are ready to start working your plans. Prior to the meeting, we ask that you give us copies of the survey and deed for the subject property, as well as elevation requirements in some areas. Information about well/septic (whether current system certification or new system proposal), city utilities, and power service will also need to be provided. This will assist in us being prepared and more knowledgeable of the lot beforehand.

Design and Floor plans

Now that you know where you are going to build, as well as the requirements needed to build on your lot, it's time to decide on design. We have approximately 50 different customizable stock plans to choose from, or if you have a set of plans already picked out, our contractor will gladly give you an estimate. Budget is a major consideration in creating the plans and specifications- therefore this is why we require upfront pre-approval. Construction costs are estimated in very broad terms in the beginning, and the margins narrowed after conceptual plans are completed- and then a contract price given. All of our stock plans are priced as shown, but any changes and additions would be accounted for in the worksheet planning. Upgrades will be priced out at this time if needed, and allowances can be added (for payment to your hired contractors for

well/septic, driveways, landscaping, etc.) We can also add in lot payoff amounts if the appraisal/lender allows us to do so. Preliminary plans will be ordered upon contract signing, and you will approve the details before your final plans are ordered.

Contract

The contract is a binding agreement between you and Dukes Construction Company, Inc. (dba Rhinetta Homes). The level of detail in the contract is important to help minimize any misunderstandings. We ask that you read the entire document, ask questions and understand everything it states before signing. This is YOUR home, and we will build it according to what the contract and worksheet states. We will not do a contract until we have a pre-qualification letter stating that the funds will be available, and until you have had a lot consultation with the contractor.

Change Orders

During the construction process, circumstances may arise in which changes need to be made to the plans or specifications. When this occurs, a change order will be issued to authorize those changes. Changes to the plans or specifications will not be executed without the changes and associated costs agreed upon by both the owner and Dukes Construction Company, Inc. in written form. Even when the change being made is a "no-charge" item, documentation is still necessary. Please note that change orders can not always be accommodated- if a specific phase has already been completed, or if materials have already been ordered, we may not be able to accommodate the changes. We ask you to try to make all of your final decisions prior to the plans being ordered.

Selections

Again, this is your home. We have a wide selection of colors, styles and finishes for many of the items that truly make it your home. We have these samples available for you in our sales office, and we will be glad to assist you in color planning and selection. Our objective is to make this step as convenient and efficient as possible.

Construction Phase

Once plans are finalized and a permit is obtained for your project (by Dukes Construction Company, Inc.), we will get started on your house as quickly and timely as possible (weather permitting). Typically, a house will take between 6-7 months to build, start to finish (again, weather and material availability permitting.) This can be the most exciting and, at the same time, the most frustrating phase of the entire process. Our contractor will keep you informed, and is available for progress meetings should any questions or concerns arise. We want you to be involved in this phase, but ask for your consideration in realizing that this will indeed be a job site. In general, your presence on the job site and your interaction with the workmen is welcomed. But, we ask that you are aware that certain safety hazards naturally exist on a job site, and their may be times that the sub- contractors request that for your safety, you not be on the site. We hope that you will understand and cooperate with such requests.

Communication

We strive for communication to be a number one priority in our customer service. We do much communication by phone, fax, email and text. We make every effort to maintain detailed written records of all decisions made which affect the construction of your home. Please, feel free to ask questions along the way. We will attempt to always provide you with prompt, courteous and knowledgeable answers, and you can expect us to be open and honest with you at all times.

Homeowner Orientation

Once your home is complete, has passed final inspection through applicable building jurisdiction, and final draw has been made to satisfy the contract price, the contractor will meet with you to close out the building process. A final walk through will be done to discuss any issues to add to the punch list, make any final tweaks, and discuss some important maintenance issues that you will need to be aware of as a new home owner. Warranty information and keys will be turned over after final payment is made, as well as reimbursement of your security deposit.