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# What is the benefit of going modular?



ENERGY EFFICIENCY -Carina is an Energy Star partner! Less Landfill Waste - with 90% of building materials recycled at the factory.....GREEN!

Quick Turnaround: From the time of order to the time you're moving in!

Factory-controlled environment means LESS DAMAGE to the house during construction!

# Whats included in a Carina home?

You supply the building lot, we do everything else

#### A Carina home is a turn-key project and includes

- excavation: backfill, grading, driveway
- foundation and slab
- utilities: power, water, sewer or septic
- complete modular home
- crane
- set-up
- interior finishes: flooring, cabinets, lights, etc
- HVAC

- plumbing
- electrical
- on-site builds
  - garages, porches, decks
- permits
- building engineering
- optionals
  - landscaping
  - finish painting beyond primer





## How do I get started?

## Step 1

#### Meet Carina, basic information meeting

- Get to know Carina's team
- Basic price range
- Learn about house types and design possibilities

## Step 2

#### Develop a financial plan

- Bank Pre-qualification

  —
- Total project budget

## Step 3

#### Aquire a building lot

- Work with your realtor to select a building lot
- Carina will help you understand construction details of land ex: power, water and septic

## Step 4

#### Develop a concept house plan and budget

- Meet with design team to create a custom floor plan
- Carina will price a turn-key concept budget with basic finishes
- Concept budget will show project feasibility and budget range

## Timeline

D		Concept Price & Plan	3—5 weeks
re-(	(.		
Con	7	Selections Price & Plan	4—8 weeks
stru			
Pre-Construction	<b>&gt;</b>	Confirmation Price & Plan	2—4 weeks
	$\rightarrow$	Finals Price & Plan	2—4 weeks
Þ			
Approvals	7	Bank Approval	6—8 weeks
Val	(		
S	7	House Order	6—10 weeks
Onsite	$\rightarrow$	Deliver/Setup	1 week
ite	(.		
	<b>&gt;</b>	Construction Phase	2—4 months

## Pre-Construction Phase

Before construction begins-we figure out all the details

## Concept Phase

- Create a simple concept floor plan with designer
- We prepare a turn-key concept price with factory standard finishes
- The concept price serves as a feasibility study and allows us to set project price and design goals
- Once 'Concept Price' is agreed on \$1,000 deposit is made to Carina - that's when a contract starts





#### Selection Phase

- 2-3 Budgets
- · Selections meeting
- Exterior & interior finishes
- Lighting & Kitchen plan
- Specialty items/any adjustments to previously selected items
- Site plan
- HVAC selections
- When selections are complete, \$1,500 payment to Carina is made

### Confirmation Phase

When material selections are complete and budgeted, customer moves to the confirmation phase pricing and documents for the client prior to being submitted to the bank for approval

- Construction documents are finalized-lighting plan, floor plan, elevations, and site plan
- When confirmation phase is complete, order engineered plans for the house- usually \$2,000-\$5,000 cost



#### Finals Phase

- Client reviews construction documents (Attachments A-D) and approves/sign contract documents on exactly what is to be built by Carina
- Construction documents go to the bank for appraisal/loan approval
- If bank financing is not needed, your house is ready to order



## Construction Phase

#### From House Order to Completion

6-10 weeks

Modular Factory recieves order and begins construction

In preparation for Module delivery, foundation is prepared (site work, excavation)

### House Set Day scheduled

Construction Finishing (2–4 months)

Move-In Day!

note: this timeline depends on your level of customization and time of year







## Modular Partners



Icon Legacy www.iconlegacy.com



Professional Building Systems, INC www.pbsmodular.com



Apex Homes www.apexhomesofpa.com



Simplex Homes www.simplexhomes.com

## Preferred Lender List

Carina works with over 40 lenders in the Finger lakes and Southern Tier, ask us if your preferred lender is not shown

#### Cayuga Lake National Bank

www.cayugalakenationalbank.com

Kelly Gavitt

607-366-0600

#### Chemung Canal Trust Company

www.ChemungCanal.com

**Sherry Armstrong** 

sarmstrong@chemungcanal.com

607-277-2609 x7016

Laura Bennett

lbennett@chemungcanal.com

607-277-2609

#### Community Bank NA

www.communitybankna.com

Margaret "Peggy" Hurd

margaret.hurd.cbna.com

607-481-5710

#### Cornell Federal Credit Union (CFCU)

www.MyCFCu.com

Kimberly Rozell

kimberly.rozell@mycfcu.com

607-277-1419

Jayne Ellis

jayne.ellis@mycfcu.com

607-229-5964

#### Farm Credit East

www.farmcrediteast.com

607-749-7177

#### First National Bank of Groton

www.grotonbank.com

Groton Office

607-898-5871

Moravia Office

315-497-2707

#### Homestead Funding

<u>homesteadfunding.com</u>

Missy Park

mpark@homesteadfunding.com

607-708-0898

#### First National Bank of Dryden

www.drydenbank.com

607-844-8141

Clint Brooks

Cbrooks@drydenbank.com

Mike Shattuck

Mshattuck@drydenbank.com

Thomas Lathrop

tlatrop@drydenbank.com

Michelle Browngardt

mbrowngardt@drydenbank.com

#### Lyons National Bank

www.bankwithlnb.com

Auburn (downtown)

315-612-3456

#### M&T Bank

www.mandtbank.com

Ryan Wuerthner

rwuerthner@mtb.com

607-237-8884

#### Tompkins Community Bank (TCB)

www.tompkinstrust.com

**Bonnie Osadchev** 

bosadchey@tompkindsfinancial.com

607-266-5455

Stephanie Klym

SKlym@tompkinsfinancial.com

607-266-5453

Taryn Schwartz

tschwartz@tompkinsfinancial.com

607-280-8910

**Dustin Patte** 

gpatte@tompkinsfinancial.com

607-266-5440 x 11726

Kristina Dresser

kdresser@tompkinsfinancial.com

607-266-5496

#### Tioga State Bank

www.tiogabank.com

Erin Hudak

ehudak@tiogabank.com

607-354-6255

## Warranties

#### to protect your new home

Carina Construction aims to reduce the overall stress and complications from the building process. One of the biggest benefits to building new is that your home is at the beginning of its life cycle. An added feature when you build with Carina is the various warranties that come with your new home - included in our turn-key pricing!

- 1. Everything in the house has a 1 year minimum material and labor warranty from the certificate of occupancy date.
- 2. Electrical, HVAC and plumbing items have a minimum 2 year warranty.
- 3. Every home has a 10 year limited structural warranty from RWC warranty company.
- 4. Material warranties are transferred from Carina to owner after final payment.



## Gallery













