

All the Way Home

A Guide to Your
Homebuying Journey

Life-changing by Design™

tri pointe[®]
HOMES



YOU'RE ALMOST HOME

We're With You Every Step of the Way



Buying a new home is an exciting step, and it's just the first of many more before moving day. We want to make sure you know what to expect ahead of time—the timeline, the choices, your responsibilities and ours. That way, you have everything you need to make smart decisions and have fun watching your future come to life.

Our Tri Pointe Homes team is going to be right there with you, from your first home tour to the day you move in—and beyond. Along with our people, this guide will give you a preview of each step, plus helpful tips and important reminders so you're prepared and confident at every stage.

You've got this. We've got you. Thanks for letting us take you all the way home.

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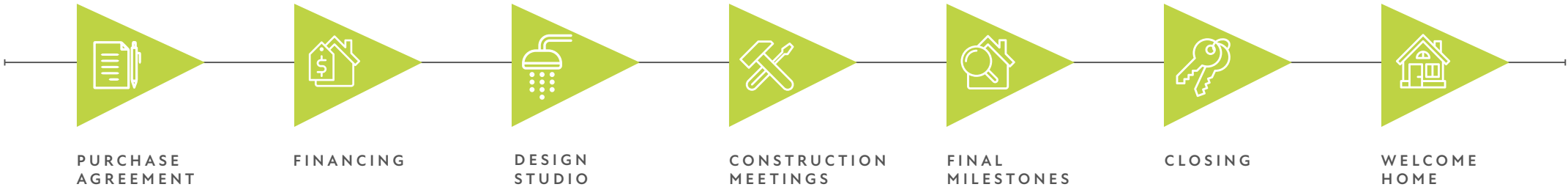
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WELCOME TO THE FAMILY

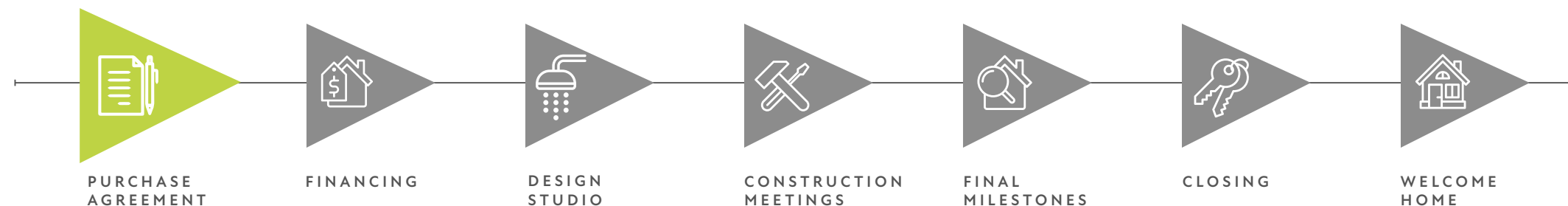
Step 1: Purchase Agreement

When you sign your Purchase Agreement and select your structural options, if applicable, it puts the wheels in motion for your new homebuying journey. This agreement, and any applicable attachments, contains the legal information regarding the purchase of your new home, including the estimated closing date.

Your New Home Advisor and Community Team will continue to be a great resource even after you've signed your Purchase Agreement. Have questions? Ask away. Need clarification on something? No problem. That's what we're here for. We want to make sure you understand the process and are excited about this journey together.

Why am I being asked to choose my personal structural selections at the time of my Purchase Agreement?

One of the first steps when building your new home is submitting your personal building plan to the local municipality for a building permit and then ordering the materials we will use to build your new home.

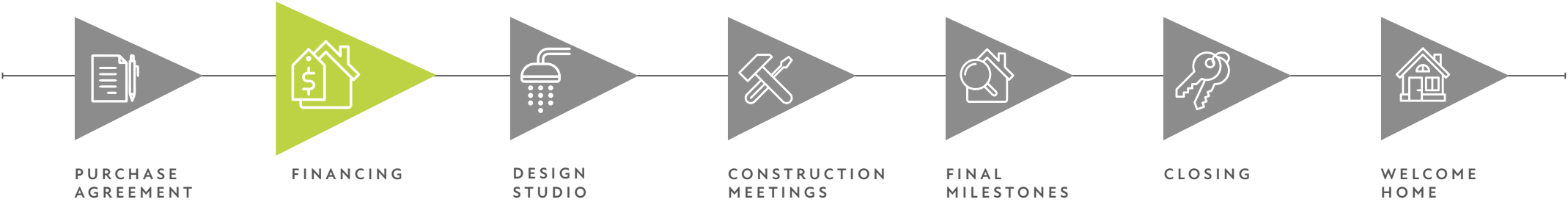


Step 2: Financing

Working with Tri Pointe Connect®, our affiliated mortgage company, makes the financing process seamless and easy.*
Your New Home Loan Consultant and New Home Advisor work together to make sure all of your questions are answered and your loan stays on track.

Key stages in the loan process:

- ▶ **INITIAL UNDERWRITING:** Tri Pointe Connect’s underwriters will verify your income, assets and credit. They may assign “conditions” to your loan approval, which are specific requirements that must be met before your loan can be approved. For example, selling your current home, paying off an account, settling an outstanding balance or simply providing more information. Note: This is a great time to discuss rate locks and how they work with your New Home Loan Consultant.
- ▶ **LOAN APPROVAL:** Loan approval must be received within 21 days of signing your Purchase Agreement.
- ▶ **PROCESSING:** This is when Tri Pointe Connect will work with the underwriters to review your available funds, order the preliminary title report and appraisal, and verify your employment.
- ▶ **FINAL UNDERWRITING:** Tri Pointe Connect reviews your credit and income to confirm that the loan qualifications are the same as they were at initial Loan Approval, then reviews the closing instructions, preliminary title report and appraisal. If there were any initial conditions on your loan, the underwriters will confirm whether those have been met. During this process, they may ask you for additional documentation.
- ▶ **FINAL LOAN APPROVAL:** After receiving final loan approval, Tri Pointe Connect will arrange for the final documents to be delivered to your closing appointment for your signature.



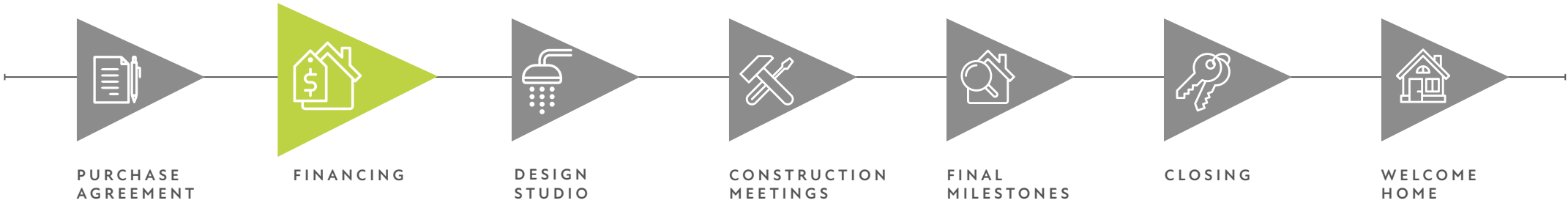
*This is not an offer to lend. Rates, terms, and availability of programs are subject to change without notice. Tri Pointe Connect, LLC NMLS ID 1250459. AZ: Licensed by the AZ Department of Financial Institutions, Mortgage Banker 0929022. CA: Licensed by the Department of Financial Protection and Innovation under the California Finance Lenders Law 60DBO43177. CO: Licensed by the CO Department of Regulatory Agencies, Division of Real Estate as a Registered Mortgage Company. Regulated by the Division of Real Estate. MD: Licensed as a Maryland Mortgage Lender by the Commissioner of Financial Regulation No. 21610. NV: Licensed by the NV Department of Business and Industry Division of Mortgage Lending, Licensed as a Mortgage Company 4199. NC: Licensed by the NC Commissioner of Banks, Mortgage Broker B-185925. SC: Licensed by the SC Department of Consumer Affairs, Mortgage Broker. TX: Licensed by the TX Department of Savings and Mortgage Lending, Licensed as a Mortgage Company. VA: Licensed by the VA Bureau of Financial Institutions MC-5903. To verify a license please visit www.nmlsconsumeraccess.org. WA: Licensed by the WA State Department of Financial Institutions, Consumer Loan Company CL-1250459. Tri Pointe Homes, Inc. indirectly owns 65% of Tri Pointe Connect. Because of this relationship, any referral to Tri Pointe Connect may provide a benefit to Tri Pointe Homes and/or its subsidiaries. You are not required to use Tri Pointe Connect to purchase a home, or finance the purchase thereof, from Tri Pointe Homes. There are other mortgage companies that provide similar services and you are free to shop around to obtain the best service/mortgage rates available.

IMPORTANT

Complete your full loan application within five days of signing your Purchase Agreement

You will have already completed your pre-qualification assessment by this time, which will determine the amount of information needed. Your New Home Loan Consultant will provide a list of any supporting documents for you to provide along with your application.

► **ADDED BENEFITS:** When you choose to finance with Tri Pointe Connect, our affiliated mortgage company, you'll receive a special closing cost incentive in addition to the ease of a streamlined process through our affiliated mortgage team.



Four financing don'ts

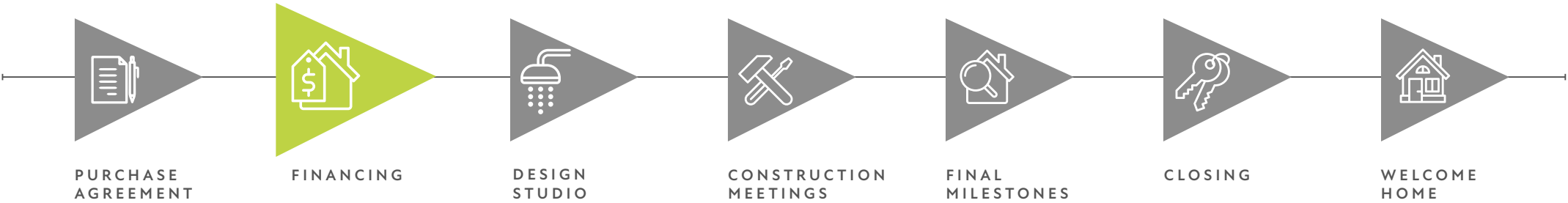
You've just made an important life and financial decision. Good for you! But if you're not aware of a few pitfalls, you might accidentally make the loan application and approval process more difficult than it needs to be. To keep everything moving forward toward loan approval, all it takes is a little information and, perhaps, a little patience.



While your loan is being reviewed:

- ▶ **DON'T MAKE MAJOR PURCHASES.** That jet ski or new truck can wait. A big-ticket consumer purchase can actually hurt your ability to afford a home. When in doubt, seek the advice of your New Home Loan Consultant before making any other major purchase decisions.
- ▶ **DON'T PAY BILLS OFF IN THEIR ENTIRETY** (but continue to pay them on time). If it's necessary to pay off your bills in order to qualify for a loan, your New Home Loan Consultant will let you know and outline the steps you should take to make sure you can document proof of payment.
- ▶ **DON'T CHANGE JOBS.** This will only slow your loan approval, especially if the job is in a different line of work or at a lower rate of pay. You'll have to provide more information and all of it must be verified (which takes more time).
- ▶ **DON'T MOVE YOUR MONEY.** Leave your money right where it is (in the same bank and in the same account) until closing.

Be sure to keep all of your loan-related information handy. Your loan file will need to be updated throughout the process and, therefore, documentation may be requested several times. Final loan-related documents may be required very late in the process. This is normal, so make sure you have everything together and you'll be ready.



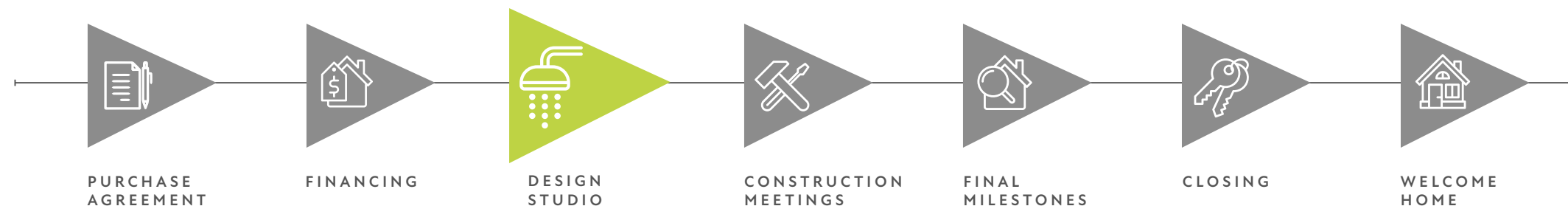
THE ULTIMATE EXPRESSION OF YOU

Step 3: Design Studio

Your brand-new home is a blank canvas waiting for you to express your personal style. At our Design Studio, we're here to make design easy, enjoyable and inspiring for you—whether you're an interior design enthusiast or a total beginner. Our dedicated team of professional co-creators are mindful of your time and budget, and are committed to bringing the wow factor with an impressive array of styles and options for you to play with. So, in the end, your home feels unique—and uniquely you.

Key stages in the Design Studio process:

- **SCHEDULING YOUR APPOINTMENTS:** Once we have received your signed Purchase Agreement, our New Home Advisor will work with you to schedule your design appointment with our Design Consultant. In order to deliver your home within the estimated closing timeframe you have been given, all design selections must be finalized within 30 days of the Purchase Agreement.
- **WHO TO BRING:** We recommend bringing no more than two people with you to your appointment. Additionally, you'll need to make arrangements for kids under 14 so that you have more time to focus on your selections and our team is able to provide you with the best personalized service possible.
- **DREAMING AND BRAINSTORMING:** Why wait! Get your creative juices flowing. Once you have signed your Purchase Agreement, you'll have special access to our exclusive online Design Studio where you can browse all of our design selections and begin putting together the home of your dreams. You can even create your own personal “wish list” within the online Design Studio and save multiple configurations that you want to see in person at the Design Studio. Be on the lookout for an email with your login credentials and let the fun begin.
- **DESIGN MEETING:** Once you get to the Design Studio, you'll begin to see your “wish list” come to life. Let your senses absorb finishes, details and textures, imagining the possibilities in your new home. One of our expert Design Consultants will walk you through all available options and work with you to make selections that fit your budget.
- **SELECTIONS:** When all design selections have been made, you'll finalize your choices with your signature and a deposit.
- **WE'LL TAKE IT FROM HERE:** We'll order all of your selections, and work with our Design team to ensure everything is installed as you specified during your time at the Design Studio.

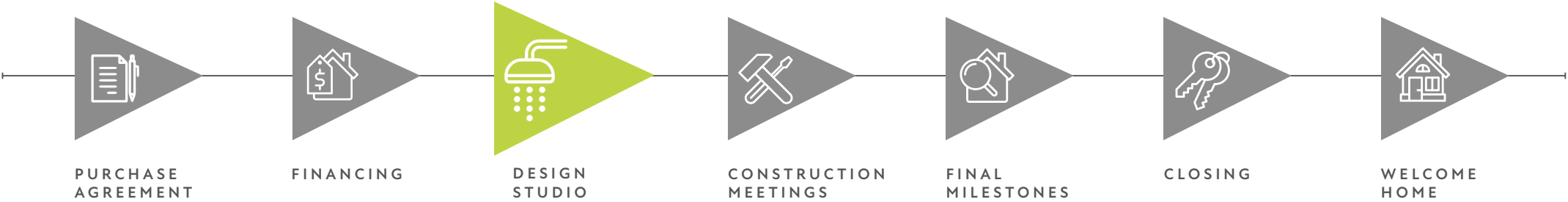


How much should I expect to spend in the Design Studio?

It’s all about matching your personal taste and budget to create a home you will love for years to come. While individual budgets vary, in general, most customers choose to invest 5-30% of the base price of their home toward their personalized selections and finishes.

Why do I have to pick out finishes and fixtures so early?

It all comes down to keeping your new home’s construction on schedule. It often takes time to receive materials and schedule installations, so we want to make sure we have everything we need ready to go—including the right people—to keep everything moving. All that “behind the scenes” work helps make sure your new home is ready for you.



NOW THINGS ARE GETTING REAL

Step 4: Construction Meetings

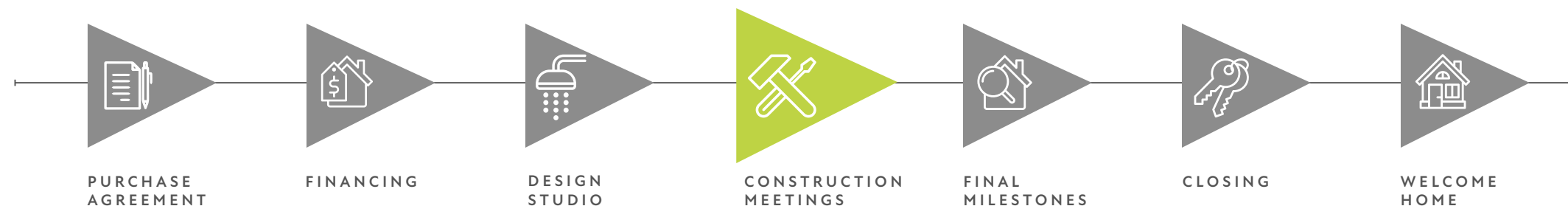
Whether you chose to purchase a new home before construction began or one that's already in progress, your New Home Advisor and Construction Manager are here to help you understand what's happening when and how your new home is coming together.

Touchpoints in the construction process:

- **PROGRESS UPDATES:** Frequent touchpoints to discuss your home's progress and what to expect next.
- **HOME START ORIENTATION** (if applicable): Your New Home Advisor and/or Construction Manager will review your floorplan, selected structural and design choices and exterior styling, and discuss the building process, utility placement, easements, etc.

- **HOME BUILDING ORIENTATION** (if applicable): Once your home is framed, your Construction Manager will walk you through your home to review what's inside the walls and make sure you understand our construction process and materials. This is a great time to confirm and review all electrical and low voltage choices and locations.

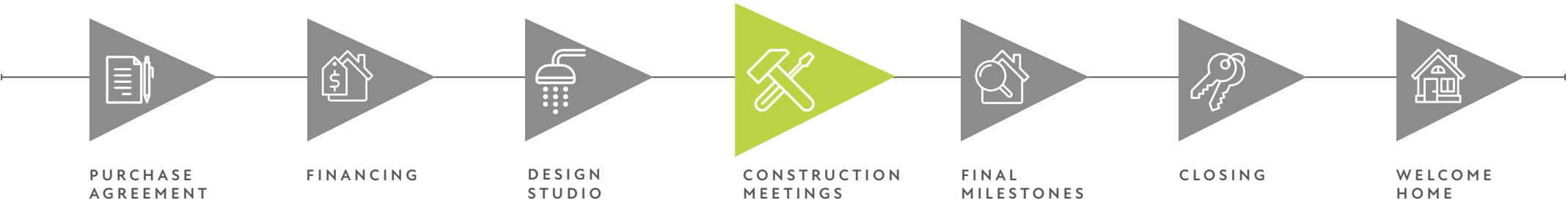
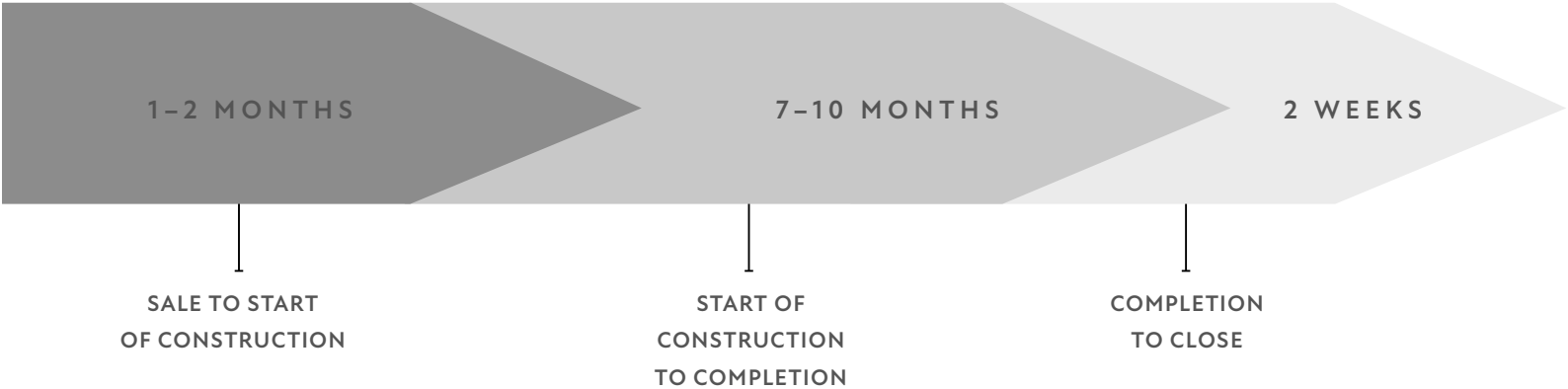
All construction meetings are scheduled Monday through Friday during regular business hours and last between one and three hours. We appreciate your time commitment to attend these important orientations.



The hardest part of construction? Anticipation.

We would love to tell you exactly how long it will take to complete your home, right down to the exact time of day. However, pinpoint accuracy on a construction schedule is not possible. Since we're dealing with many different people, city departments, material availability and (yes) the weather, you can expect some shifts along the way.

ROUGH TIMELINE FOR THE CONSTRUCTION PROCESS



Can I bring my family along to our construction meeting?

Construction meetings are exclusively for you and any co-buyers on your Purchase Agreement. Because we care about their safety, children under the age of 14 are not permitted on the building site, and all safety practices must be adhered to at all times.

When is closing?

Your Purchase Agreement includes an estimated closing time frame. That may change due to factors such as loan approval timelines, weather and the availability of labor and materials. Your New Home Advisor will keep you updated throughout the build process.

► **IMPORTANT:** The Home Building Orientation is usually scheduled with less than three days' notice because we need to move quickly from framing to the drywall stage to stay on schedule.

Construction visits: It's hard hat time!

It's so exciting to watch your home take shape, admire the handiwork of highly skilled builders and dream about the day you'll move in. We understand you'll want to visit your home while it's being built, and we'll do what we can to make that happen.

- ▶ Please schedule in advance. Your safety and well-being, as well as that of our team members and trade partners, is our top priority. Your New Home Advisor will schedule your visit at the most appropriate time.
- ▶ Your New Home Advisor will provide you with a hard hat which you must wear at all times during your visit.
- ▶ Wear closed-toe shoes with a hard sole. Protective footwear is required, and be sure to watch your step at all times.
- ▶ Please do not bring the kids. Because we care about their safety, children under 14 are not permitted.



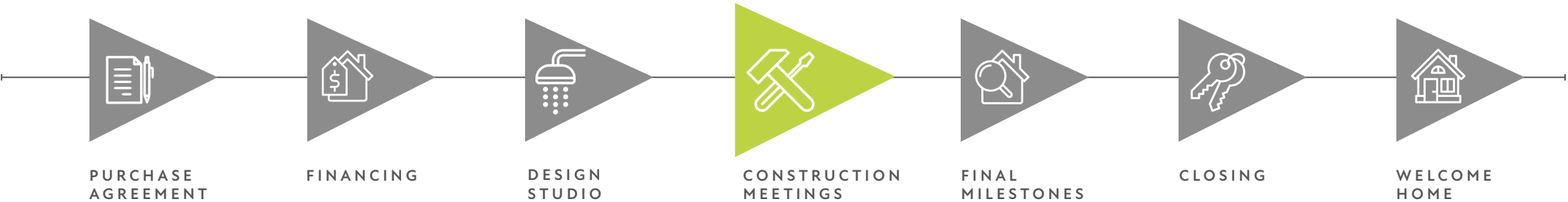
- ▶ **IMPORTANT:** You will receive a closing notice approximately 30 days prior to closing. This notice will confirm that the conditions for closing are satisfied or will be satisfied at closing, and designates a date for closing. And, of course, your New Home Advisor is available if you have any questions.

What if I notice something wrong during my visit?

By all means, let your New Home Advisor know. But remember that a construction site is a busy and ever-changing environment. Items can get scratched, broken or lost. Rest assured that your Construction Manager is keeping track of the details, and will make any necessary fixes at the proper time.

Why does it seem like there are days when nothing's going on at my new home?

Naturally, we'd rather be working on your new home every single day. But the reality is that there are things beyond our control that can affect our progress. For example, sometimes we're waiting for municipality inspections to be completed. Other times, weather gets in the way, or there's a delay in the delivery of the materials we need right then. These things are a normal part of the construction process and have been taken into account in our construction schedule for your new home, labor and materials. Your New Home Advisor will keep you updated throughout the build process.

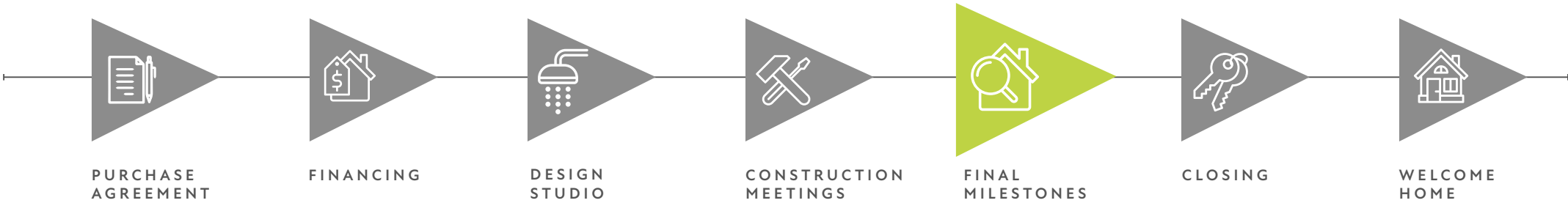


Step 5: Final Milestones

Construction is complete, and you’re about to sign the final paperwork. But before we get there, it’s time for the big reveal. Your Tri Pointe Homes team will reach out to schedule the final home orientations with you before closing.



- **HOME FINISHES ORIENTATION:** About ten business days before closing, your Home Finishes Orientation serves as your “get to know your new home” tutorial. Your Tri Pointe Homes team will go over your home’s systems and cover the basics like how to operate your thermostat, the location of shut-off valves and even when to change the air filters. You’ll learn the proper care of your finishes and what’s needed for the overall maintenance of your new home. And together, we’ll note any items that need to be addressed before your New Home Orientation and Welcome Home Tour.
- **NEW HOME ORIENTATION:** About five business days before closing, your New Home Orientation is your time to sign off that all items are complete. This also provides you with an opportunity to review your warranty, learn how to submit a warranty request, and review any disclosures before closing.
- **WELCOME HOME TOUR:** On the day of, or day prior to closing, you’ll take one last tour with your Tri Pointe Homes team to confirm your home is move-in ready and that any pending items previously noted have been addressed. We want you to be absolutely delighted with your finished home!



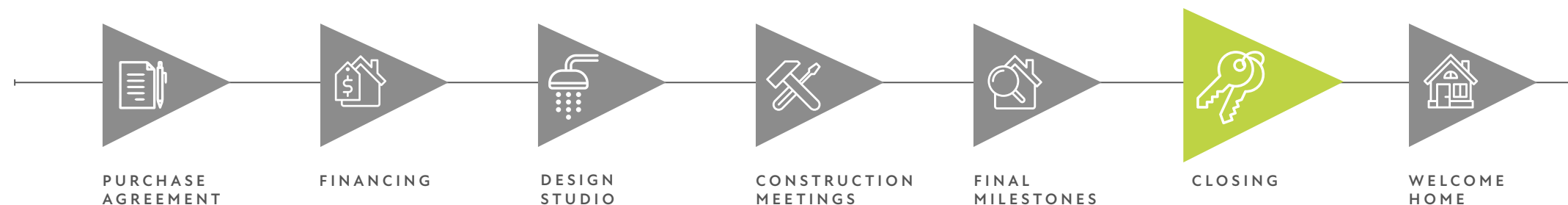
SIGNED, SEALED, DELIVERED—IT'S YOURS

Step 6: Closing

Your Closing Services Team will be in touch to schedule your closing time and location. At the closing, you'll sign all of the documents related to purchasing your home, including the final loan documents. Your Closing Services Team and New Home Loan Consultant will provide a list of instructions and everything you need to bring to make sure everything goes smoothly.

Stages in the closing process:

- ▶ Closing documents are reviewed.
- ▶ Closing documents are signed.
- ▶ Documents are sent to Tri Pointe Connect or your outside lender.
- ▶ Lender reviews and approves.
- ▶ Your cash to close is wired to the closing agent.
- ▶ Once the closing agent has received your cash to close and funding authorization from your lender, they will coordinate the hand-off of your keys.
- ▶ Title records are placed in your name.
- ▶ Congratulations! You now officially own your new Tri Pointe home!



Reminders for closing



PLEASE:

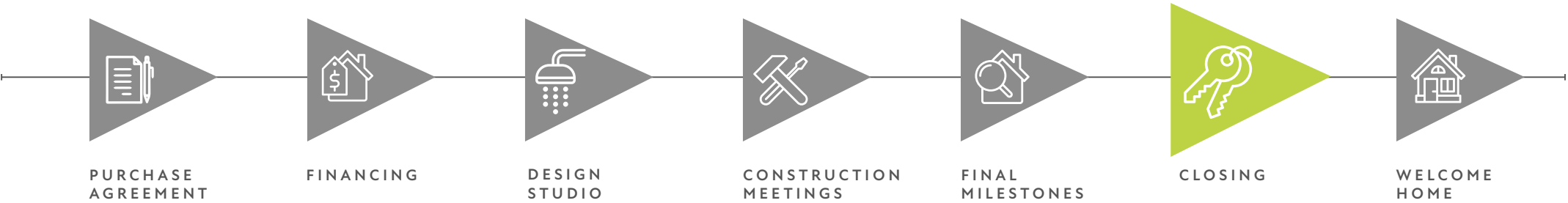
- ▶ Bring two forms of identification. At least one form of unexpired, government issued ID such as a passport, or a driver’s license or military identification issued in the U.S. The second form of ID can alternatively be a membership card or credit card with your name and photo on it.
- ▶ Bring proof of Homeowner’s Insurance.
- ▶ If you’re married, your spouse must also be present for closing.
- ▶ Pay your cash to close by wire transfer payable to the closing agent using the instructions provided.

When do I get the keys?

The closing agent will notify all parties once your loan has been funded and your purchase transaction has closed. At that time, your home is officially yours. CONGRATULATIONS!

When should I set up utilities in my name?

Utilities need to be set up in your name within three business days of closing.



Step 7: Welcome Home

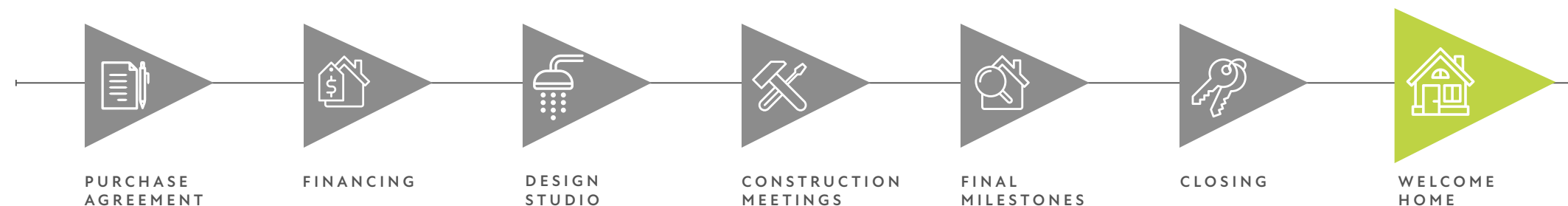
We want you to enjoy your new home for a lifetime. And just like any lifelong relationship, homeownership requires care and maintenance. During your New Home Orientation, you'll receive access to a helpful Warranty Manual and review important ongoing maintenance practices. We'll also go over your limited warranty coverage.

For additional Homeowner Resources, visit TriPointeHomes.com/HomeownerResources

- ▶ Your Customer Care team will be in touch to schedule a meeting approximately 30 days after closing and can address any warranty requests you have at that time.
- ▶ At 5-6 months, your Customer Care team will be in touch to check in and see if you have any warranty needs.
- ▶ Your Customer Care team will be in touch again at 10-11 months to set up another meeting prior to the one-year warranty period ending.

What do I do if my home needs warranty service?

For appliances and fixtures, consult the manufacturer warranty documents and, if needed, contact the manufacturer directly. For all other service and warranty needs, please visit myhome.hyphensolutions.com for more information and to submit a request through our Customer Portal.



YOUR OPINION MATTERS. A LOT.

Feedback

By now, hopefully you can tell that we take the Tri Pointe Homes homebuying experience very seriously—and personally. We want to make sure every one of our customers feels valued, respected and guided all the way home. We also know we can always get better.

Our independent customer experience partner, Eliant, will send you three simple surveys throughout your first year in your new home. Thank you in advance for taking the time to share your views.

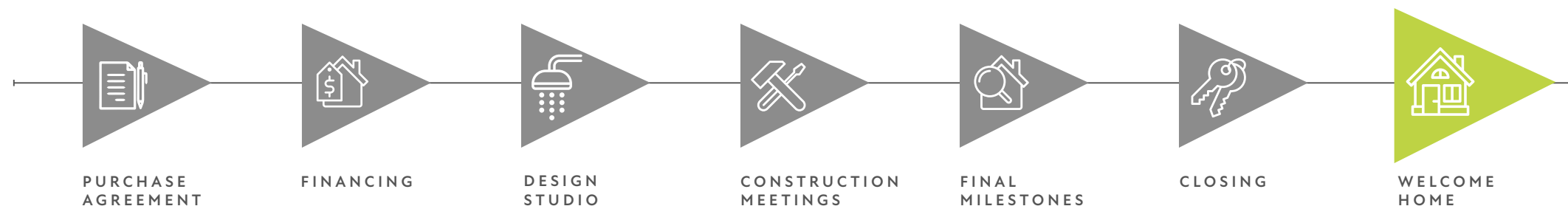
What's the schedule for feedback surveys?

- **MOVE-IN EVALUATION:** 30 days after closing
- **MID-YEAR CUSTOMER SERVICE EVALUATION:** 6 months after closing
- **YEAR-END HOME QUALITY EVALUATION:** 12 months after closing

You can also share your thoughts with your New Home Advisor or Customer Care Representative at any time.

Tell a Friend

Friends and family make the best neighbors. If you're as happy with your new home and homebuying experience as we hope you are, please tell your friends and family about Tri Pointe Homes.



Thank You.
We're Excited to
Be a Part of Your
Homebuying Journey.

TriPointeHomes.com

Life-changing by Design[™]