

Home Acquisition Process



	Conceptual Phase	Design Phase	Bid/Loan Approval	Permit	Construction Phase			
					Fabrication	Set	Site Work	Completion
Homeowner	contact HIVE find lender select contractor find land purchase land	sign HIVE contract decide on general scheme design/customization approval of design			communication with HIVE and contractor	owner present for set	communication with HIVE and contractor	communication with HIVE and contractor move in
Lender	loan application two paths construction loan w/ land buy-out (self financed land or already owned) construction loan w/land loan pre-approval		appraisal loan approval	1st loan draw for: 20% module cost + all HIVE ordered finishes land buy-out initial site work (foundation, utilities etc)		2nd loan draw for: remainder of module cost on-site work	3rd loan draw for: on-site work	4th loan draw for: on-site work, completion loan modification from construction to permanent
HIVE	introduction to hive HIVE and start of communication site information is obtained	2% down to HIVE and hive design pack is issued buildability of site is determined and verify client goals, needs finishes, options are selected design is approved & signed off	initial house price is determined	communication with contractor	house is ordered HIVE coordinates fabrication arrival date is scheduled HIVE specialty items ordered	HIVE present for set	communication with contractor	photos
Contractor	introduction to, or recommendation from HIVE	communication with HIVE	bid or estimate for services homeowner/contractor contract is signed	drawings submitted for permit	site work begins (excavation, foundation, etc.) confirmation of completed site work for module set crane is scheduled	contractor on-site for set	on-site completion begins	all work is completed certificate of occupancy issued