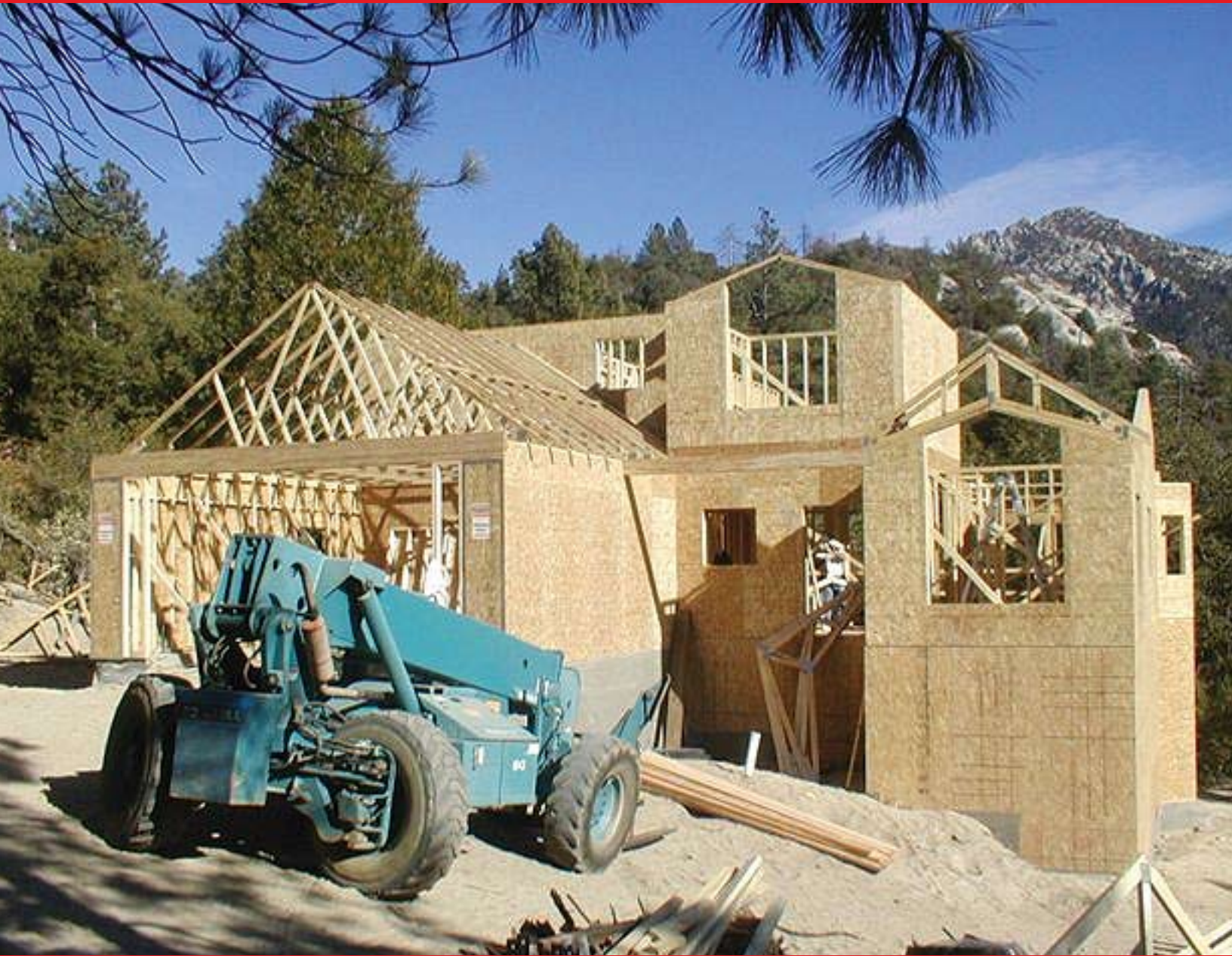


• \$10.00

LANDMARK

Home and Land Company, Inc.

Owner/Builder Benefits Package



Owner/Builder Home during the framing process.



***Welcome to the exciting process
of building your new home with
Landmark Home & Land Company!***

Greetings!

Thank you for inquiring about Landmark Home & Land Company's innovative and flexible Owner/Builder Program. We have been helping individuals and families achieve their dreams of home ownership since 1993.

Having worked with families throughout the United States, under a wide range of conditions, we have vast experience and capabilities to help Owner/Builders achieve their goals of new home ownership. *We can provide homes for every state and have engineering capabilities nationwide.*

Landmark's customers have many types of backgrounds. Many have never built before, while others are professional builders. Projects under this program have ranged from \$100,000 up to \$3,000,000.

Customers have built mountain chalets, southwest adobes, prairie school, Mediterranean, American ranches, farm style homes, and many other types of architectural styles throughout the country. They have built in the city and in rural areas. Projects have been on flat land, slight slopes and mountainsides. Some have been waterfront while others are on deep desert properties.

In different geographic areas of the U.S., there are a variety of natural concerns which dictate different building codes. We are experienced in home designs for earthquake regions, hurricane zones, hot/expansive soils, high snow loads, high wind speeds, as well as the docile areas throughout the United States.

Landmark's program is extremely versatile and adapted to help you achieve success in your new home project. Every home is the family's castle. Our concept is unique, but quite simple and sensible. Through the work you put into the home yourself, and with help from friends and family, you are able to reduce the cost of your new home. This creates a rather large equity position which eliminates the need for a down payment.

Why pay someone to do what you can do yourself? This savings may allow you to afford a nicer home in comparison to what you could purchase in an existing home. Landmark makes it possible for you to afford your new home today.

Even though our customers' projects have varied significantly, Landmark's customers are unified by their demands for excellent value, quality, service and support.

Please enjoy this brochure.

Steve Tuma

President

Landmark Home & Land Company • 800-830-9788 • www.frameahome.com

Index of Benefits for Landmark Owner/Builders!

How does Landmark help Owner/Builders? ----- 2
You control the quality and features of your new home.

Landmark’s financing is Owner/Builder friendly! ----- 3
*Financial benefits for reducing your monthly payment and overall payments.
 Get more home for your money. Save money by doing the work yourself.*

Developing plans to build your new home----- 6
Landmark blueprints, bracewall details or wet sealed plans?

Landmark’s panelized homes allow for customization, quality and cost control ----- 8
*What is the difference between stick building and panelization?
 Panelization is different than modular.*

\$1,000 Out of Pocket Financing ----- 10
No down payment and move in with equity!

Testimonials ----- 11
A few nice words from our customers.

How do I begin to build my new home? ----- 12
*Pre-qualification is the first step to building your new home.
 The Fast Track Program moves as quickly as you do.*



How Does Landmark Help Owner/Builders?...

Upon your initial review, it may seem as if Landmark is a supplier of panelized home kits. Although that is true, we provide much more to our customers:

1. *Custom home design capabilities*
2. *Structural Engineering to assist in obtaining permits*
3. *Budgeting assistance for the complete project*
4. *Owner/Builder Financing tailored to your needs*
5. *Top quality panelized home kit with floor trusses*
6. *Personalized Customer Service*
7. *\$1,000 Out of Pocket Financing Program*

Throughout the home planning stages we are reviewing the plans for structural integrity and its application to your building site. Although this sounds simple, this is a very complex, behind the scenes, procedure we supply to all of our customers.

Landmark's panelized home package is an excellent product. In general we provide the complete wood structure for your home. Although this is not a complete list, it includes, wood beams, floor trusses and sheathing, 2" by 6", 16" on center exterior sheathed panelized walls, 2" by 4", 16" on center interior panelized walls, roof trusses and sheathing, stair materials and miscellaneous connectors, bracing, and framing requirements. All window and door rough openings are pre framed. Of course, we also provide documentation and customer support to help in the assembly of the panelized system.

We do not supply siding, roofing, windows, doors, kitchens, etc. as we have found our customers like to personalize their home to their particular tastes. Some customers select log or cedar siding, brick or stone while others use vinyl or cement siding. The options are seemingly limitless and we do not want to limit our customer's home style, design or selection.

There are also endless choices in windows, doors, roofing, etc. which we have found our customers like to select on their own. This allows for a more personal, custom home and money savings.



The complete Landmark package of blueprinting, engineering, financing, and framing materials encompasses some of the most complex procedures the Owner/Builder will encounter. We provide one stop shopping for the most complex portions of your project. This allows you to use your time building and personalizing your individual home.

You Control the Cost, Quality and Features of Your New Home...

Control is why customers choose to work with Landmark. You determine the cost of your new home. You determine the features within your new home. You also inspect your new home as it is being built. When you control the craftsmen who work on your home and the materials which go into your new home, you control the quality of your new home. In today's price conscious world, many people overlook quality. Landmark's customers want to see what is going into their home and how it is being built. They appreciate the quality of materials used in Landmark's Panelized Home Kit.



Landmark's Financing is Owner/Builder Friendly!

Landmark's financing is specifically tailored to the Owner/Builder's special needs and for the purchase of a Landmark panelized home kit.

We offer our \$1,000 Out of Pocket Program which eliminates the need for a down payment. Most financing programs require that you have a cash down payment and closing costs which may equal 20% or 30% of your project cost. This is not necessary with our financing program.

Landmark's program does not require payments during the construction process. This will greatly ease your cash flow and keep your mind on building the home. It will also allow you to keep your current home or apartment while you build your new home.

The financing of an Owner/Builder project is more unique than the financing of a typical existing home or home building project with a general contractor. The Owner/Builder has many special needs and concerns which we are ready to accommodate. Our financing arrangements provide for quick and easy draws, easy inspection procedures and competitive pricing.

The most important elements of our financing program are:

1. 100% financing of your new home project. This includes land, materials and labor to build, closing costs and construction interest. After qualification, you won't need a down payment.
2. No payments during construction. This eases your cash flow and allows you to live in another location while you are building.
3. Owner/Builder Friendly....Many banks claim they can help you with your project but, at times, the terms of the loan will strangle your project.
4. Move into your new home with equity...not without equity as you would be with an existing home.
5. Closing costs are rolled into the loan and they become part of the budget. This allows you to have a larger equity position.
6. You don't have to sell your current home before you begin building.
7. You don't need a General Contractor. You can save the money the Contractor would normally make.
8. Easy draw and inspection procedures.
9. Draw requests are paid by line item, not percentage of completion.
10. Hire the work yourself or do the work yourself.
11. Knowledgeable loan officers.





Financial benefits of Landmark's Owner/Builder Program... Saving the Big Dollars.

When we discuss our financing programs we are always proud to show the financial gains of the customers who chose to build with us. Over the life of any home loan, interest is paid. This interest adds up to a significant amount of money. When you purchase an existing home, you pay the market rate and you add the closing costs for your financing package. For example, if you were to purchase an existing home for \$400,000 you may also have about \$10,000 of closing costs. With an existing home, your home is still only worth \$400,000, but you have paid a total of \$410,000 to own it. You are "upside down."

With Landmark's program, a typical budget for this same \$400,000 home may be at \$320,000 to build. The \$320,000 includes interest, closing costs, land and building costs. In this scenario, this equity position places the project at a \$90,000 advantage when using Landmark. Imagine the lower payment and saved interest during the life of the loan as a result of this \$90,000 savings! We will review this later in this brochure.

Landmark's program does not require you to pay the closing costs out of pocket and does not require you to come up with a down payment. In the scenario above for an existing home, you would have to come up with \$10,000 in closing costs and approximately \$40,000 to \$80,000 to close the loan for a total of about \$50,000 to \$90,000. This is a substantial amount of money which you can save using Landmark's program. We are making it easier for you to own a new home.



Now, let's assume you have the \$10,000 to close the loan for the existing home, and you were able to qualify (extremely rare) for 100% financing of an existing home. Your mortgage would be \$400,000 versus the \$320,000 Landmark project. That makes for an \$80,000 difference which you would be financing, for the existing home.

At a rate of 5.75%, the payment for 30 years for \$400,000 on an existing home is:	\$2,334.29
Payment under same loan terms for \$320,000 for your new Landmark home is:	\$1,867.43
<u>Monthly payment savings under Landmark's program is:</u>	\$466.86

Over the course of your 30 year loan, 360 payments multiplied by \$466.86, Landmark's program is saving you \$168,069.60. That is a lot of money.

Now, let's analyze the real money this new home is making for you. If you were to invest the \$466.86 you saved through Landmark's program monthly into a savings account at 4% interest, 30 years from now it would be worth \$323,551. Imagine having your home paid off with \$324,023 in the bank...

Please realize that this principle of saving money on interest is similar whether your home is being built for \$100,000 or for \$2,000,000. We have worked with customers in all budget ranges.



Landmark makes it easier to get more home for your money...

1. Less out of your pocket cash needed to own your own home
2. Lower monthly payment for equivalent value home
3. Less interest paid over the life of the loan
4. Lower monthly payment allows for additional purchases (car, etc.)
5. Volume purchasing power
6. Guaranteed Landmark costs
7. You determine and control the price of your home
8. Move in with equity



All of Landmark's customers are concerned about the financing and financial advantages of building their own home. Their homes are essentially their retirement accounts. With the advantage of the equity within the project they also take advantage of the appreciation of the home in the future and the savings in interest payments.

Landmark's customers are saving money while still building a quality home. They move in with equity from day one!

Save money; work on your own home...

During the initial stages of consulting with our future customers, we are almost always asked what work can be done by the Owner/Builder. Our response is that the complete home can be built by an Owner/Builder, but it is best to only do the work in which you are confident and knowledgeable.

Our most successful customers only do the work they know how to do. They may work with a friend or relative to do portions of the project of which they are not familiar. To complete any other portions of their new home, they simply work with local subcontractors.

Many of our customers get deeply involved with the hands on approach to building their home and others simply coordinate people to do all the work. However, all customers determine the price of their home. If they want a \$50,000 kitchen or a \$3,000 kitchen, it is their decision.





Developing Plans to Build Your New Home

Landmark's blueprinting procedure is also specifically tailored to an Owner/Builder's needs. We have a wide variety of approximately 1,600 plans on our website for your review. Our website is www.frameahome.com. Most of our customers choose one of those plans and make modifications to their liking, Landmark is fully capable of changing the plans to suit your particular needs and tastes.

We can also develop a complete custom plan of your dream home for you. In many cases, customers have faxed us plans they have sketched out themselves and we have turned them into workable blueprints.

The key to Landmark's planning process is our capability of drafting plans to your specifications. Our drafting capabilities are excellent and allow for quick turn around. Throughout our drafting procedures, we have various stages of engineering reviews to make sure the plans are being drafted in a structurally significant manner.

Each plan is also previewed for its particular building area. Building a home in Los Angeles is much different than building a home in Des Moines or the Florida Keys. There are many design elements for these different areas which we monitor during the drafting phases.

We are believers that if you are going to build your own home and enjoy it, you should design a home which you will appreciate. Landmark's program allows you to do so as you can put what you want into your new home.

Landmark Plans include the following:

1. Four elevations
2. Preliminary foundation plan

Landmark plans are typically used for appraisal and budgeting purposes. This is covered by our \$1,000 Out of Pocket Program. We are capable of providing more detailed plans if necessary.



Landmark's custom plans allow you to build the home that suits your lifestyle and your family's specific needs. You can build what you want.

Blueprints, Bracewalls or Wet Sealed Plans... What will my building department require?

Once you confirm your order with us, we start the final set of plans which will be prepared per your request and direction to suit your building department requirements. We have three different avenues to pursue. It depends on your building department's requirements. Some departments will request our standard plans with additional details. Others will require some degree of structural engineering to approve your project for permits.



Research your Building Department's requirements prior to construction of your new home. Typically, Building Departments will provide a list of requirements which you can fax to us for review. Most Building Departments are clear in their requirements, while some require clarification.

Once we review these requirements, and any subdivision/development restrictions, we can develop a procedure to help you obtain the permit. We can provide homes for every state and have engineering capabilities nationwide.

Typically one of the following types of plans will be required:

1. **Landmark Building Plans** are our initial set of plans with a cross section and additional details. These plans will typically work in areas where there are not seismic, high snow load, expansive soils, high wind speed or hurricane concerns. They are not typically sealed by an engineer but we have the capability of doing so if required.

2. **Brace wall plans** are much like our initial set of plans but they would include brace wall details. Brace walls are reinforced wall panels which prevent a home from being blown over or shaken apart. They may also include "hold down hardware" to attach the panels to the roof and foundation systems. Typically these plans are requested in areas with low seismic activity. These plans may or may not need to be wet sealed by an engineer registered within the state you are building.

3. **Full Structural, Wet Sealed Plans** contain a full structural analysis of your home's structure. They are very complex plans which provide full calculations and explanations on how your home will withstand the natural occurrences within your area. These plans are typically sealed by an engineer registered within the state of your project. If your

project requires this level of engineering, we will provide you with an "Engineering Requirement Sheet" requesting additional information in regards to your project.

The requirements of your Building Department may at times be unclear. It is best for you to review the requirements for your particular building lot with the Building Department when developing your new home plans. With this information, we can provide you with the best plans which will allow for a quicker plan check process.

A key element of the Landmark procedure is our ability to review plans with engineers while the plans are in process. This will allow for the development of a more accurate budget. Without the capability of reviewing the structural components of your project during the planning stages, it would be extremely tough to aid you in developing an accurate budget.



$F_v = 0.4 F_t = (V w_p A_s) / \sum w_p A_s$

$F_t = 1.2 F_v A_s$

Vertical Distribution of Seismic Forces

Seismic Coefficient = 0.186

Level	w_p (psf)	h_x (ft)	$w_p h_x$ (lb/ft)	$w_p h_x / \sum w_p h_x$
Roof	40	14	560.0	1.000
1	40	14	560.0	0.500

1 story (H) R = 5.5

Vertical Distribution of Seismic Forces

Seismic Coefficient = 0.186

Level	w_p (psf)	h_x (ft)	$w_p h_x$ (lb/ft)	$w_p h_x / \sum w_p h_x$
Roof	40	27	1080.0	0.758
2nd Floor	25	14	350.0	0.242
1	65	14	910.0	0.245

2 stories R = 5.5

Wind vs. Seismic:

Wind: $F_{wind} = (13.0) \times 10 = 130$



Landmark’s Panelization System allows for Customization, Quality and Cost Control

Landmark provides an open panel framing system using floor and roof trusses. Open panels, are individually framed wall panels which are open to allow for plumbing, electric, heat, insulation and drywall installation on site. This is an extremely versatile system which allows for cost control, quick assembly and customization of your new home.

The exterior wall panels are made of 2” by 6”, 16” on center construction and are sheathed. Interior walls are 2” by 4”, 16” on center. Window and door rough openings are pre framed. Landmark’s floor trusses are engineered to your home allowing them to span farther than dimensional lumber. They also contain open access spaces for running duct work, plumbing, wiring, etc. This allows for greater ease of installation and efficiency during the building process. It also allows the reduction, or elimination of jack posts in basements.



Open wall panels allow for ease in plumbing, electrical, heating, air conditioning and insulation installation. They also allow for easy inspections as all the elements are exposed for easy viewing.

Roof trusses provide a more cost effective and efficient framing system. They can span great lengths and provide excellent and affordable cathedral roof systems.

All trusses and wall panels are designed and built using the best technology available.

What is the difference between stick building and Panelization?

Panelization is the modern day version of traditional stick building. If you were to walk through a fully framed panelized home from Landmark and a conventional stick built home, it would be very hard for you to differentiate between the two homes.

The basic difference is visible during the framing process. Typical “stick framers” will use dimensional lumber to build their floor system. Landmark provides open web floor trusses. These floor trusses are more versatile and make it easier to build the home. They also allow for longer spans which can minimize basement posts. It is also easier to run duct work, wiring, plumbing, etc. through the open web floor trusses than it is to drill holes through each floor joist. Trusses make an easier, quicker and cleaner building process.





Landmark's wall panels are built off site, indoors, and delivered to your building site for quick installation. A typical stick builder will order raw lumber and assemble it on site. Stick building is a process which eats up considerable time and allows for increased exposure to the weather. It also creates opportunities for mistakes, waste and theft. Panelization virtually eliminates these occurrences which in the long run, saves you money.

Wall panels are built of quality materials within a controlled environment and precise conditions which allow for very accurate construction, with minimal waste and quality materials.

Last is the roof system. Some stick builders use trusses and some still stick frame. The roof truss system makes quicker framing times, again reducing the risk of exposure to bad weather.

Beyond the materials, it has been shown over and over that there is less waste, better cost control and quicker framing times with panelized homes. Due to these factors, less money is spent during a construction loan and there is quicker project completion.

Many people only look at the cost of the wood materials. When, in fact, they should also look at the overall cost of constructing the full structure. The speed of construction assures lower construction interest costs and quicker occupancy.

An additional benefit of panelization is its suitability for Owner/Builders. As the components are assembled on a production line, the actual framing labor and time required on site is cut tremendously. There is a significant lower cost associated with framing panels when compared to traditional stick building.

Overall, these factors indicate that panelization is an excellent and affordable alternative to stick building.



Panelization is different than Modular...

Panelization is very similar to stick building while remaining completely different than modular construction. Modular construction is a method where homes are created in "modules" in a production facility. Most of the time, these homes are almost completely finished in the factory and then the modules are assembled on site.

Modular homes are typically built to different codes and at times carry a stigma which may hinder their resale value. These "modular" homes are the sections of homes you may see being trailered down the road to their site. Landmark does not sell modular homes.





How does the \$1,000 Out Of Pocket Program benefit me?

The \$1,000 Out of Pocket Program was developed by Landmark to help people obtain a home without a down payment. Many folks have good credit and good incomes but find it hard to save the 20% down payment plus closing costs a typical bank may require to purchase or build a new home.

We essentially allow you to transfer your “sweat equity” into your “down payment.” Instead of coming up with the cash, we give you credit for the market value of your efforts.

The \$1,000 Out of Pocket Program is broken down as follows: \$600 to develop the custom set of Landmark Plans for your new home. We will do a couple of sets of revisions for free. The remaining \$400 is used for the appraisal and credit check required for your financing program. There is a lot of work put into your project, so once we begin these procedures, we cannot refund the money as actual expenses have been incurred. This is an extremely flexible, beneficial program, but you must qualify for the program to be most advantageous.

Landmark is here to help you build a new home. You only need to send in the \$1,000 after you have done the following, the choice is yours:

1. Send in the Pre-Qualification form
2. Look for land
3. Tell us which plan you would like
4. Determine if the home construction cost and land fit your budget
5. Decide you are purchasing your custom panelized home from Landmark





A few nice words from our Customers...

We Thank Todd and Faye D., of Idyllwild, California for their many pictures some of which have been printed in this brochure. This is what they had to say about working with Landmark:

“After working with you and Landmark Home & Land Company for the past two years, with multiple projects, I can honestly say that your system works and your company is reliable. With close to 10 million dollars worth of my custom homes trusted in your hands, not to mention my clients, that I have comfortably referred to you, I highly recommend your firm to anyone that desires to build a custom home that wants to minimize the risk in the process and at the same time not pay a premium for that privilege.”



“The system and service Landmark provides saves me time and money in addition to minimizing things that could go wrong in construction since Landmark is the single point of contact for the architectural, engineering and construction of the framing, this eliminates extra finger pointing between trades which is a very common practice. This single point of contact you provide is a time and aggravation saver for me. As a high end custom home real estate developer, I have my own contractors who build the homes, they are very pleased as well with how the process comes together, anytime we had issues come up, you took care of them with my total satisfaction. You have been great to work with and look forward to a long term continued relationship.”

Todd & Faye D.

Idyllwild, California

Doug & Nancy B. built their dream retirement home using Landmark's system.

Doug & Nancy have also provide us with a variety of pictures for use within our brochure. They had the following kind words:

“While searching the internet, looking for ways to cut costs on the home we wanted to build in Alpine Texas, I came across the Landmark Home & Land Co. website. I thought the idea that was presented warranted further investigation so I called the toll free number and one of the sales reps returned my call the same day. The prompt return of the phone call was indicative of how we were treated by the LHLC staff throughout the entire process, as they were always quick to respond to my numerous questions and needs. If they didn't have the answer at the moment of inquiry, they would investigate and get back to me, usually in the same day.”



“As you can see from the photos, we had a custom southwestern home design in mind for our high desert property and LHLC was able to supply the engineering and the framing package in a relatively short period of time. The quality 2 x 6 construction of the panelized framing package was evident and everything went up and fit together well.”

“We would definitely recommend LHLC to anyone who wants to act as an Owner/Builder. While acting as an Owner/Builder may not always be an easy proposition, LHLC made it well worth pursuing and more enjoyable.”

Doug & Nancy B.

St. Petersburg, FL & Alpine, TX



How do I begin to build my new home?

Our most successful customers have developed the following procedure to begin building their new home:

1. Turn in the Pre-Qualification Form so Landmark can develop a financing plan which most benefits you.
2. Choose a floor plan which you would like to build and building lot.
3. Send Landmark \$1,000 and the desired floor plan so we can begin the plans and financing procedures.
4. Review and supply the necessary banking requirements.
5. Obtain the building requirements from your Building Department.
6. Close the construction loan and begin building!

Pre-Qualification is the First Step to Building Your New Home

Pre-qualification is necessary to develop a proper plan and budget for your new home. It also allows Landmark to determine which financing program would be best for your particular needs. As building your home is also a financial transaction, it is important to know the financial parameters so you can build your home in the most advantageous situation.

Landmark makes pre-qualification an easy procedure. On our website, you can submit the necessary information over a secure server. Please visit www.frameahome.com and push the button for the Application Form. If you would rather submit via fax or email, we have included a pre-qualification form on page 13 of this booklet. It can simply be removed from this booklet and mailed or faxed in.

Even if you have been pre-qualified at a different lender, or under a different program, or plan to pay cash, it is a good idea to let us review your situation for our program. Every lender has different guidelines and we may be able to develop a program which is more advantageous for your particular situation.

Pre-qualification is free and without obligation. After a suitable program is found for you, it is just a matter of providing standard banking documents to solidify your loan and begin building your new home.

We have programs for all types of credit, job history and income situations. Loans are being approved daily under this program. We invite you to submit the free pre-qualification form and let us begin working on your new home project. Sending in the pre-qualification form on page 13 is the first step towards building your new home and gaining equity.



MAIL FORM TO: Landmark Home & Land Co. Inc., P.O. Box 9118, Michigan City, IN 46361
 OR FAX TO: 800-964-2076

BORROWER

CO-BORROWER

Complete Legal Name _____

Social Security Number _____ Age _____

Address _____ City/State _____ Zip _____

Home Phone _____ Work Phone _____

Self Employed (Please circle) Yes No

Employer _____ Position/Title _____

Years on Job _____ Years in line of Work _____

Gross Monthly Income _____

Other Income _____

Source of Income _____

Complete Legal Name _____

Social Security Number _____ Age _____

Address _____ City/State _____ Zip _____

Home Phone _____ Work Phone _____

Self Employed (Please circle) Yes No

Employer _____ Position/Title _____

Years on Job _____ Years in line of Work _____

Gross Monthly Income _____

Other Income _____

Source of Income _____

ASSETS

Funds on deposit (savings, checking, money market) \$ _____

Own Land Yes No Value \$ _____ Pay Off \$ _____

LIABILITIES

Creditor	Payment	Balance
Mortgages: _____	_____	_____
Auto: _____	_____	_____
St. Loan: _____	_____	_____
Installments: _____	_____	_____
Revolving: _____	_____	_____
Other: _____	_____	_____

**Additional assets and liabilities (including alimony or child support) should be listed on a separate sheet of paper and included with this sheet.

AUTHORIZATION TO RELEASE INFORMATION SHEET

I/We are requesting that Landmark Home & Land Company and any of its lenders completes a pre-qualification to determine if I/we qualify for a loan. I/we authorize the recipient of this authorization to release any and all information pertaining to my credit history, income, bank, money market and similar account balances to Landmark Home & Land Company and any of its lenders for the above stated purpose. A copy of this authorization may be as an original.

Borrower's Signature _____ Date _____ Co-Borrower's Signature _____ Date _____



Fast Track Procedures: Helping customers who are ready to build and want priority service

If you are ready to begin the building process quickly and have a demanding timeline, we suggest our Fast Track program which will put your project into a Priority Status. Fast Track requires that you provide as much information as possible, up front, so that we can begin processing your project. This program will allow you to close on your land and begin building quicker.

There are no additional costs for Fast Track’s priority service. Fast Track is available to any customer who wishes to move their project along at a quicker pace and has the information available to do so.

Once we receive the information below, we can move your project along quickly to work towards achieving your timeline. You will be assigned a Landmark Representative who will move your project along and be in contact with you.

Please fill out these details and fax this form to 800-964-2076.

- 1. Name: _____
- 2. Email: _____
- 3. Address: _____
- 4. City: _____
- 5. State: _____
- 6. Zip: _____
- 7. Work Phone: _____
- 8. Home Phone: _____
- 9. Building site location, city and state: _____
- 10. Home design you would like to build: _____
- 11. Have you submitted the pre-qualification form? _____
- 12. Date you will be mailing the \$1,000 Out of Pocket payment: _____
- 13. Comments: _____
- _____
- _____

Landmark’s contact information:

Email: landmark@lhlc.com
Fax: 800-964-2076
Telephone: 800-830-9788

Mailing Address:
Landmark Home & Land Co.
P.O. Box 9118
Michigan City, IN 46361

Overnight or UPS shipments:
Landmark
405 Johnson Rd, Suite 2
Michigan City, IN 46360



PHONE 800-830-9788 • FAX: 800-964-2821

Customer Name _____ Date _____ House _____

This Job Cost Sheet allows you to estimate the cost to build your home. You can then confirm your estimates with actual bids. This will then be turned into your final budget to build your home. You are responsible for this budget, so accuracy is important. Call your Landmark Salesperson if you need assistance.

	Who will do work? Who will supply materials?	Construction Materials	Construction Labor	Procedure Total
1 Driveway				
2 Excavation, Backfill, Tree Removal				
3 Foundation, Flatwork & Drainage				
4 Landmark Panel Package	Landmark Home & Land Co.			
5 Framing Labor				
6 Crane or Hoist System for Panels				
7 Roofing Materials & Labor				
8 Siding, Fascia & Soffit Mat'ls & Labor				
9 Garage Door				
10 Brick, Stone and/or Cedar				
11 Gutters & Downspouts				
12 Plumbing Materials & Labor				
13 Heating & Air Cond. Materials & Labor				
14 Fireplace				
15 Electrical Materials & Labor				
16 Light Fixtures				
17 Insulation Materials & Labor				
18 Drywall Materials & Labor				
19 Painting Materials & Labor				
20 Interior Trim, Doors, etc. Mat & Labor				
21 Kitchen, Vanities and Countertops				
22 Miscellaneous accessories				
23 Floor Coverings Material & Labor				
24 Job Coordinator				
25 Reserve				
26 Windows, Exterior Doors				
27 Misc:				
28 Misc:				
29 Misc:				
30 Sub Total House Costs				
31				
32 Permits & Fees				
33 Lot Cost				
34 Water Supply (well or city)				
35 Sewage (septic or sewer)				
36 Misc:				
37 Sub Total, Land Use Costs				
38				
39 Closing Costs				
40 Est. Construction Loan Interest				
41 Sub Total, Financing Costs				
42				
43 Total Project Cost				

Landmark offers the following to the Owner/Builder:

1. \$1,000 Out of Pocket Program...you don't need a down payment!
2. Construction Loan and End Loan Financing
3. The land is put in your name prior to building
4. You don't have to sell your current home before you start building
5. Permits are not necessary prior to closing the construction loan
6. Custom Blueprints...design the home you want!
7. Engineering services tailored to suit your particular permit application procedure
8. Energy Calculations/Title 24, if required
9. Personalized Customer Service...all projects are challenging, we are here to help
10. Owner/Builder Support
11. Knowledgeable and helpful staff
12. You determine the price of your home

LANDMARK

Home and Land Company, Inc.

**P.O. Box 9118,
Michigan City, IN 46361**

**Telephone: 800-830-9788
Fax: 800-964-2076**

**Website: www.frameahome.com
Email: landmark@lhlc.com**

**Copyright 2006 Landmark Home & Land Co., Inc.
Products, Services and Terms are subject to change without notice.**