BLACK SAGE

A Hyve Homes Collection

HYVEHOMES

TIMELINE

Contract

(Both Parties have signed acceptance)

Design

Within 14 days from acceptance

Orientation

4-Way Walkthrough
Owner walkthrough

Settlement

(7 days after receipt of Substantial completion)

Closing

(Upon Recording)

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(801)-200-3464

BUYER'S CHECKLIST

Step 1: Contract
(Both Parties have signed acceptance)

- Deposit of Earnest money with Title within 24 hr.
  - $1,000 with preferred lender
  - $3,000 with an outside lender
- Submit Loan application within 3 days after acceptance
- Preferred lender Prequalification Deadline 7 days after acceptance
- Receive all Hyve Seller's Disclosures within 7 days
- Confirm receipt within 3 days of reciept

Step 2: Design
Within 14 Days From Acceptance)

- Schedule design appointment
- Select home finishes. Please allow 72 hours for all custom upgrade prices.
- Due Diligence Deadline 14 days after
- Additional Earnest Money/Construction
- Deposit due within 3 days of Due Diligence
  - $3,000 with a preferred lender
  - $14,000 with an outside lender
- Customization Deposit 10% of total upgrades

Step 3: Orientation

- 4-Way Walkthrough
- Owner walkthrough 7 days prior to settlement
  - Review home warranties
  - Review finished home features and functions
- Confirm access to BuilderTrend

Step 4: Settlement
(7 days after receipt of substantial completion)

- Finalize settlement paperwork with payments
- Final amount due at Settlement. (All previous deposits credit toward the Purchase Price)
- Bonus: Early keys with preferred lender

Step 5: Closing
(Upon Recording)

- Congrats on your New Home! Receive Keys
- Access Buildertrend to submit any Warranty Claims within the First Year

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BLACK SAGE
STANDARD FEATURES

Kitchen

- ***GE*** Stainless steel appliances (Range, Microwave. & Dishwasher)
- Granite Countertops
- Single basin under-mount sink
- Designer selection of stained or HDM Cabinet options
- Cabinet crown molding
- Soft close cabinet hinges
- Cabinet hardware
- Outlet in the pantry

Bath

- Granite countertops
- 2 sinks in primary bathroom
- Primary bath walk in shower with glass door
- Tile tub surrounds
- Moen fixtures
- Under-mount rectangular sinks
- LVP flooring
- Soft close cabinet hinges
- Designer light fixtures

Interior

- Rounded drywall corners
- Designer oil rubbed bronze lighting package
- Ceiling fan in living room and primary bedroom
- Can lights in kitchen, living room and dining
- Craftsman style doors
- Iron horizontal railings
- Painted closet shelving
- Laundry room shelf
- 5 1/2 “ baseboards and 3” door casings
- LVP flooring in main living areas & hallways
- 10 year Shaw stain resistant carpet
- Black hardware
- Powder-coated metal railing
- Painted accent interior doors
- Flush TV wall outlet in family room & primary

Exterior

- Full Stucco Exterior
- Steel window wells
- 8' steel garage door
- 30 year architectural Black asphalt shingles
- Iron door available (Modern exterior only)
- Black Garage Door (Modern exterior only)
- Fixed Front Window (Black exterior/white Interior) - Modern exterior only
- Front yard landscaping
- Decorative Paneling - TBD

Energy

- R-49 blown in attic insulation
- R-19 main exterior walls insulation
- R-15 basement walls insulation
- 95% efficiency furnace
- Programmable thermostat
- Double pane, Low E vinyl windows
- 40 gallon water heater
- Rough-plumbed for recirculation pump

See builder trend for specific pricing and details

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UPGRADES

Structure

- 3rd car garage
- Basement entrance with stairs or with Stairs to Patio(includes RV pad & included with finished apartment)
- Daylight Walkout
- Sound door at base of stairs

Exterior

- RV Pad
- Extended Patio (20x20)
  (+ window well cost on Fenway & Belmont)
- Dry scaping(3 trees, 10 shrubs)
- Backyard Landscaping
- Fencing (brick or vinyl)
- 4ft Iron Man Gate
- RV Iron Gate
- Black Windows
- Window Well Covering

Plumbing

- 50-gallon water heater (included with finished apartment)
- Water softener rough in (included with finished apartment)
- Separate zoning for basement (included with finished apartment)
- Water softener
- Gas line to dryer
- Gas line to back patio
- Gas line for fireplace
- Extra hose bib
- Walk-in shower
- Rough-plumb for garage utility sink

Flooring

- LVP in bedrooms (main floor)
- LVP in bedrooms (basement)
- LVP Main/Basement

Kitchen

- Painted Cabinets
- Painted upper cabinets
- Quartz countertops

Basement

- Mother-in-law-apartment
- Standard basement finish

Electrical

- 220V outlet
- Extra Outlet
- Ethernet Outlet
- Smurf Cable

Energy

- Garage Insulation
- Party Walls Insulation

Other

- Vertical Railings

Daylight Walkout

- 16x10 Deck
- Back Patio Slab 12ft x Length of Home
- 9ft Tri-fold or 9ft Multi Slider Door
- Black Windows
- Walkout/Stepout Basement

See builder trend for specific pricing and details

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WARRANTY

Congratulations on your new Hyve Home!

Along with your purchase come several responsibilities as a homeowner. Please review this document carefully to fully understand how to best maintain your home and it's systems. If you have any questions, please reach out to your HYVE Homes representative.

One Year Warranty

One year HYVE homes warranty covers the workmanship and materials in your home excluding appliances (please register), concrete cracks, paint touch up, cosmetic repairs, and landscaping. Please remember, improper home maintenance may void your warranty.

Submitting a Service Request

Submitting a service request through your **Buildertrend** account is the preferred route and allows us to track and complete your request as quickly as possible.
Here are some simple guidelines when submitting a service request:

- Send one item/claim per request
- Please be as detailed as possible
- Attach 1-2 photos of the damaged part of the home
- Please work to be available during regular business hours

Warranty issues will be addressed during regular business hours, **Monday - Friday 9:00 am - 5:00 pm**. When a homeowner requests a warranty inspection, a time will be arranged for inspection and repair. The homeowner's responsible for being present or having an adult present during the time frame agreed upon. We understand that the process of resolving warranty issues can be frustrating, but we ask you to please be respectful to our team throughout the resolution process.

For emergencies only, please call **801-687-7354.**

We have limited repair resources after regular business hours so please call only if you have a major plumbing leak, furnace failure, or similar emergency that may cause excessive damage to your home.

We look forward to taking care of any service needs that may arise.

Thanks again and welcome to our HYVE!

FAQ 1.1

What floorplans are available?

Hyve offers a total of 4 floorplans, including craftsman and modern elevation options. Elevations vary based on the community. Visit HyveHomes.com for the complete list and details.

Can I pick my upgrades?

One of the benefits of building with Hyve Homes is that most of our upgrades come standard! See our standard features page for more details.
We want to help you create the perfect space for the specific needs of your family. You will meet with our in-house designer who will help you select your home's finishes and upgrades.
Please note that an additional deposit may be required for certain upgrades.

If you're purchasing one of our spec homes, you may be able to select some of your homes color options, depending on the progress of the home.

How do I reserve a lot and select a floorplan?

Contact us to get started at +1 (801) 200-3464. We can let you know the available options. You may select your preferred Hyve floor plan and lot. Once selected, we will schedule a Preconstruction and Design meeting. This meeting will allow you to sit down and discuss build details directly with the project manager and design specialist.

What is a design meeting?

A design meeting will be scheduled once we are under contract. This can be done in person or over Google Meet. Attendees are you, Listing/Buying Agents, and the Hyve selections specialist. Together we will review selection options. Samples are located in our Hyve locations. A printout or email will be given to you at the end of the meeting with all selected options. Please provide 72 hours for pricing on custom selections. A design meeting is not applicable on completed Hyve homes.

Is there an HOA?

Depending on the community, you may or may not have an HOA.
We recommend contacting your agent for more information about the HOA for your specific location.

FAQ 1.2

Why do we require Pre-Qual with the preferred lender?

To purchase from Hyve Homes, Buyers must pre-qualify with the Preferred Lender. Approval takes 15 minutes once all information is provided. Benefits of using the preferred lender include expertise in new construction, responsiveness, incentives like a lower construction deposit, early access, and smoother communication for a faster process. You are not required to use Cut Rate Home Loans.

Who is Hyve Home's preferred lender?

Hyve Homes proudly partners with CutRate Home Loans as their preferred lender. Jamon Taylor, the main loan officer at CutRate, offers expert, seamless mortgage solutions for Hyve Homes' clients. Contact him at (801)372-8219 or jamon@cutratehomeloans.com for personalized assistance.

What deposits are required?

Earnest Money

- $1,000 with preferred lender
- $3,000 with outside lender

*Due 24 hours after going under contract

Construction Deposit

- $3,000 with preferred lender
- $14,000 with outside lender

*Due 14 days after going under contract

Design Deposit

- 10% of total upgrades

*Due 17 days after going under contract

Remaining Balance

- Final amount due at closing
- All previous deposits credit toward final down payment

*Due at Settlementt

BLACK SAGE

A Hyve Homes Collection

Black Sage Pricing

The **Belmont**	Base price: $535,000
The **Cambridge**	Base price: $525,000
The **Fenway**	Base price: $514,000
The **Rivera**	Base price: $542,000

Included in the purchase is 15,000 Preferred Lener Incentive for Rate Buydown and/or for Closing Costs

For a finished basement with an ADU apartment, add $90,000 to base price

Buydowns are only allowed on primary residence loans. For investment or second homes you would have to use the funds to permanently buy down the rate

Scan the QR code to stay updated on our home developments at Black Sage!

HYVEHOMES

BLACK SAGE

A Hyve Homes Collection

The Belmont

BLACK SAGE

7 BED | 4 BATH | 3779 SQFT TOTAL | 1885 MAIN LEVEL

The Cambridge

BLACK SAGE

5-6 BED | 4 BATH | 3503 SQFT TOTAL | 1754 MAIN LEVEL

The Fenway

BLACK SAGE

6 BED | 4 BATH | 3115 SQFT TOTAL | MAIN 1566 LEVEL

The Rivera

BLACK SAGE

6 BED | 4 BATH | 3608 SQFT TOTAL | 3 LEVELS

**This document is an artist rendering. Plans are subject to change without notice.*

For a finished basement with an ADU apartment, add $90,000 to base price or add $75,000 for finished standard basement.

Scan the QR code to stay updated on our home developments at Black Sage!

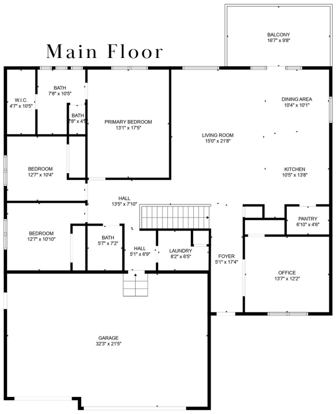
HYVEHOMES

A Hyve Homes Floorplan

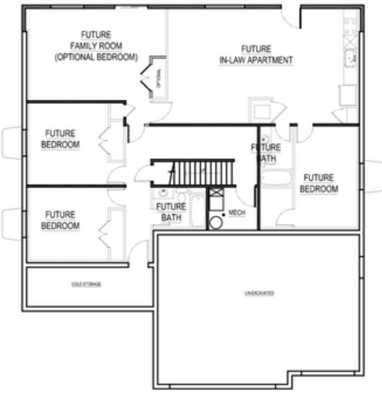
The
Belmont

7 BED | 4 BATH | 3779 SQFT TOTAL | 1885 MAIN LEVEL

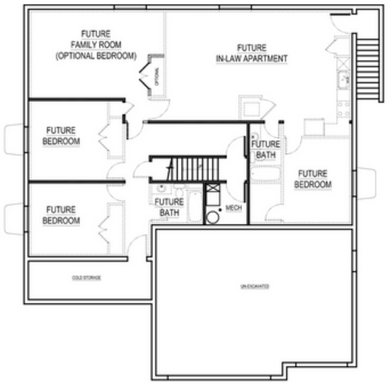
Main Floor



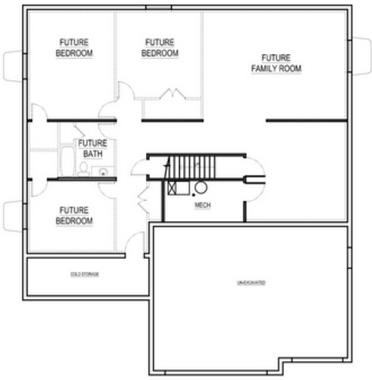
Daylight Basement with ADU



Walk-up Basement with ADU



Standard Basment



**All information and illustrations represented on this sheet are approximate in nature and subject to change without notice at the builders discretion. Renderings do not depict exact finishes, designs or landscaping. Please verify inclusions with a HYVE agent.*

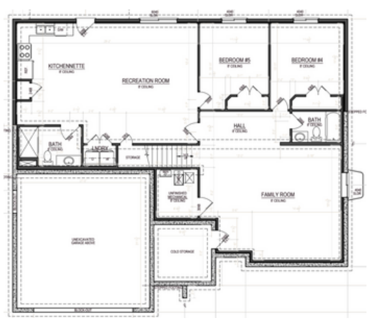
HYVE HOMES

The Cambridge

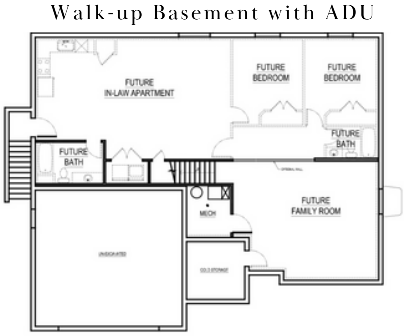
5-6 BED | 4 BATH | 3503 SQFT TOTAL | 1754 MAIN LEVEL

Main Floor

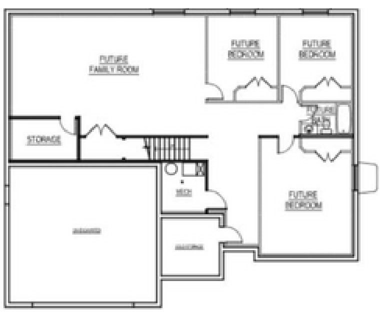
Daylight Basement with ADU



Walk-up Basement with ADU



Standard Basement



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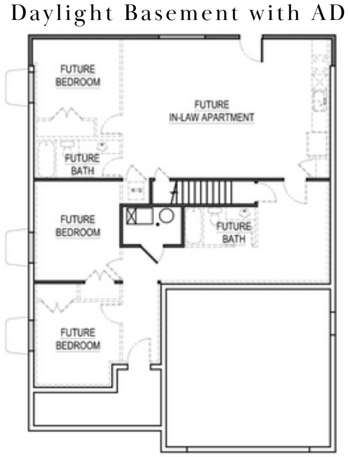
The

Fenway

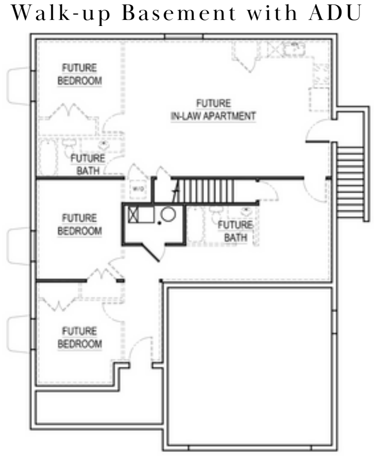
6 BED | 4 BATH | 3115 SQFT TOTAL | MAIN 1566 LEVEL

Main Floor

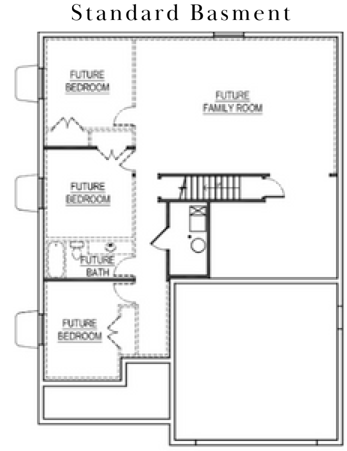
Daylight Basement with ADU



Walk-up Basement with ADU



Standard Basment



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HYVE HOMES

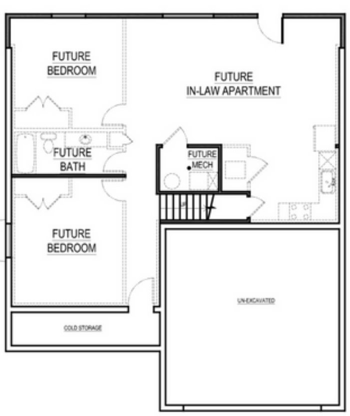
The

Rivera

6 BED | 4 BATH | 3608 SQFT TOTAL | 3 LEVELS

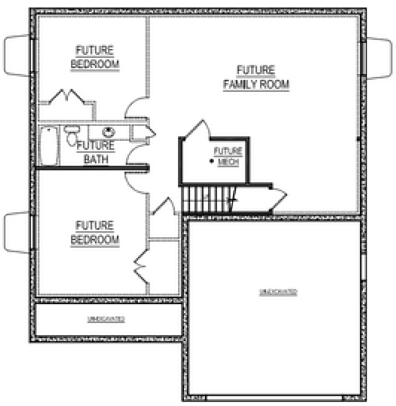
Main Floor

Daylight Basement with ADU



Walk-up Basement with ADU

Standard Basment



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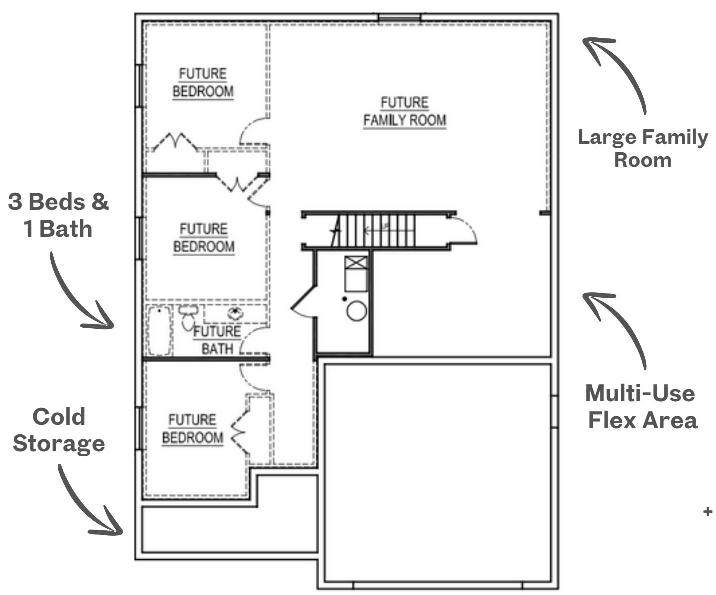
HYVEHOMES

BASEMENT FLOOR PLANS

Unique Layout To Fit Your Specific Needs

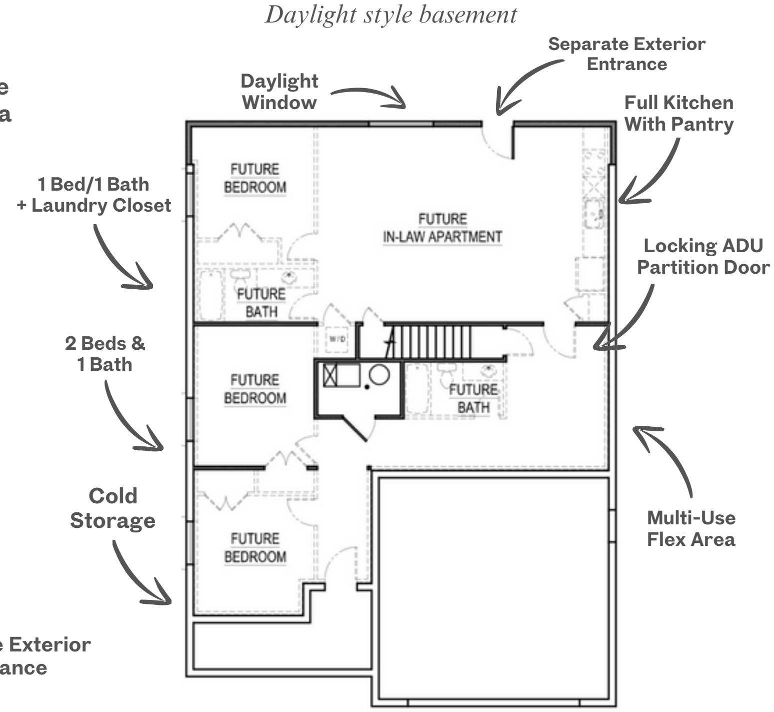
Your basement is a blank slate that can have some serious potential. Whether it's more room to spread out, a separate apartment to provide some cashflow, or just additional storage, finishing your basement can make a world of difference. Our basements have been thoughtfully designed to maximize square footage and provide the most value per dollar.

Standard Basement



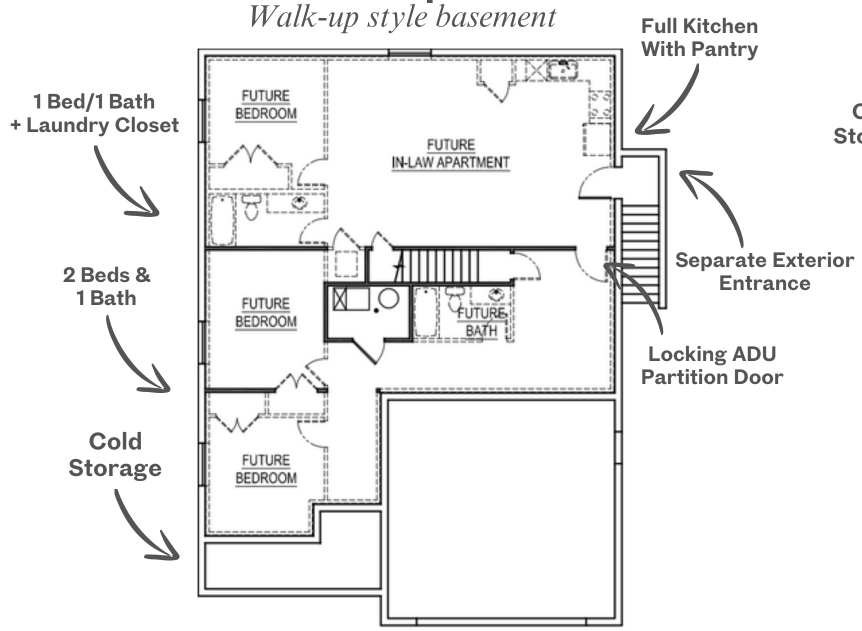
Basement Apartment

Daylight style basement



Basement Apartment

Walk-up style basement



*This document is an artist rendering. Plans are subject to change without notice.

*Fenway floor plan shown

CUTRATE
HOME LOANS

CUTRATE HOME LOANS

SELLER INCENTIVE FOR USING PREFERRED LENDER

- **$15,000** for closing costs and rate buydown
- $3,000 Construction deposit, instead of $14,000
- $1,000 Earnest Money Deposit, instead of $3,000
- Get your keys the day of closing!

CUTRATE
HOME LOANS

YOUR GUIDE TO QUALIFYING FOR YOUR HOME

Achieving Financial Freedom Through Homeownership

- Building Equity and Wealth
- Stability in Housing Costs
- Tax Benefits
- Long-Term Investment
- Asset for Retirement
- Sense of Ownership

WHAT TO DO

- Save for Your Down Payment
- Check Your Credit Score
- Research Mortgage Options
- Get Preapproved Budget Wisely
- Consult a Realtor

WHAT NOT TO DO

- Miss Payments Open New
- Credit Accounts Switch Jobs
- Overextend Finances Skip
- Home Inspection Rush the
- Process

DOCUMENTS NEEDED FOR PRE-APPROVAL (CHECKLIST)

- [ ] **Proof of Income**: 2 most recent Pay stubs, W-2 forms, or tax returns.
- [ ] **Proof of Employment**: 2 years of work history.
- [ ] **Bank Statements**: 2 most Recent statements for all your accounts.
- [ ] **Proof of Assets**: Statements for any investments or savings accounts.
- [ ] **Identification**: A copy of your driver's license or passport.

(801) 372-8219

151 E Main St., Santaquin, UT

cutratehomeloans.com

jamon@cutratehomeloans.com

Get in Touch with Us

CUTRATE HOME LOANS

CUTRATE NMLS #2475259

EQUAL HOUSING OPPORTUNITY

Scan QR Code to Get Pre-Approved

AHA
ATTAINABLE HOUSING AGENCY

FREE ADU!

$75,000 towards the purchase when partnering with ADU4U

ADU Financing

- AHA funding for up to $75,000 of the construction costs
- Through Hyve Homes financing partner, AHA funding acts as an additional down payment
  - May create savings of $150 per month in reduced mortgage insurance premiums and better interest rates through 10% down payment.
  - Potential to allow for $0 Down to purchase the home
- AHA financing
  - Approved with any Prequalification
  - Doesn't show up on your credit report

ADU Management

- AHA Master leases your basement
- AHA manages your ADU for 10 years
  - Pays municipal financing payments
  - Rents your ADU to qualified renters
  - Manages repairs and vacancies
  - Pays you the remaining monthly cash flow. Estimated $200 a month
- At the end of the 10-year master lease: free ADU

If you are interested in learning more, please contact Alex Guzman at 801-828-7182 or at alex@attainablehousingagency.org

ADU4U Program Explained Video

Attainable Housing Agents is a Utah municipal agency that funds the creation of ADUs to help alleviate the housing crisis in Utah. Terms and Conditions may apply.

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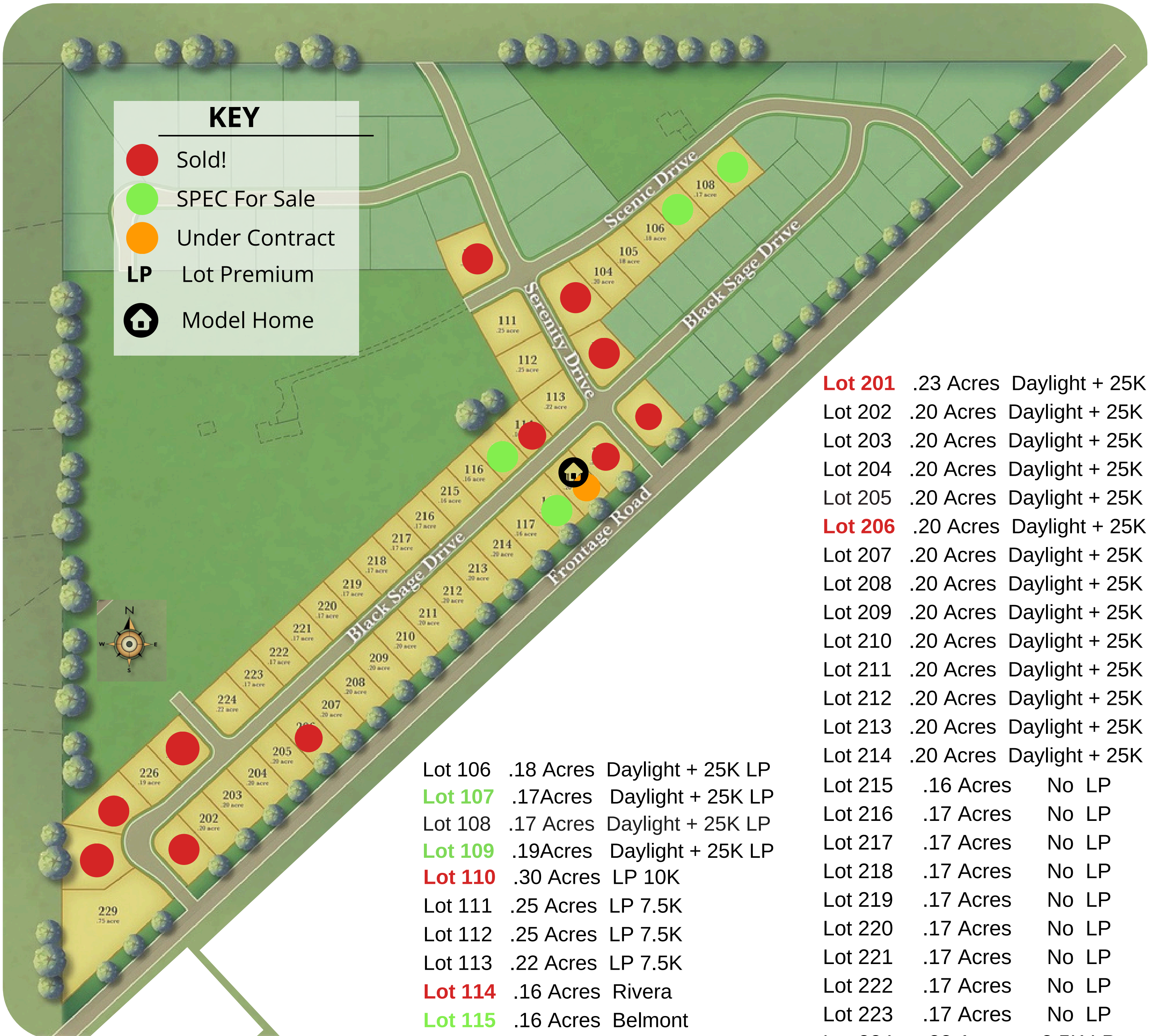
PLAT MAP



Lot 101 .25Acres Belmont Model Home
Lot 102 .23 Acres Belmont with basement
Lot 103 .28 Acres Fenway Daylight + 25K LP
Lot 104 .20 Acres Daylight + 25K LP
Lot 105 .18 Acres Daylight + 25K LP

Lot 106 .18 Acres Daylight + 25K LP
Lot 107 .17Acres Daylight + 25K LP
Lot 108 .17 Acres Daylight + 25K LP
Lot 109 .19Acres Daylight + 25K LP
Lot 110 .30 Acres LP 10K
Lot 111 .25 Acres LP 7.5K
Lot 112 .25 Acres LP 7.5K
Lot 113 .22 Acres LP 7.5K
Lot 114 .16 Acres Rivera
Lot 115 .16 Acres Belmont
Lot 116 .16 Acres No LP
Lot 117 .16 Acres Daylight + 25K LP
Lot 118 .20 Acres Daylight + 25K LP
Lot 119 .20 Acres Cambridge Daylight
Lot 120 .23 Acres Fenway Daylight

Lot 201 .23 Acres Daylight + 25K LP
Lot 202 .20 Acres Daylight + 25K LP
Lot 203 .20 Acres Daylight + 25K LP
Lot 204 .20 Acres Daylight + 25K LP
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Lot 219 .17 Acres No LP
Lot 220 .17 Acres No LP
Lot 221 .17 Acres No LP
Lot 222 .17 Acres No LP
Lot 223 .17 Acres No LP
Lot 224 .22 Acres 2.5K LP
Lot 225 .22 Acres 2.5K LP
Lot 226 .19 Acres 2.5K LP
Lot 227 .28 Acres 7.5K LP
Lot 228 .37 Acres Belmont

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