

# Full New Construction Kit

The Credle Group | Homes & Loans DMV

New Build Roadmap + Tools for Buyers in MD | DC | VA

Inside this kit:

- Step-by-step new construction timeline
- Incentives + rate buydown comparison tracker
- Design center + upgrade budget guardrails
- Inspection checklists (pre-drywall, final, 11-month)
- Contract + negotiation tips (simple)

## Next steps

- 1) Book a New Build Strategy Call
- 2) Get a lender comparison (preferred vs outside)

### Quick links

**Book:** [api.leadconnectorhq.com/widget/bookings/credle-consult](https://api.leadconnectorhq.com/widget/bookings/credle-consult)

**Pre-Approval:** [nfmlending.com/loanoriginator/carlos-credle](https://nfmlending.com/loanoriginator/carlos-credle)

**Website:** [www.thecredlegroup.com](https://www.thecredlegroup.com)

# How to Use This Kit

New construction is a different game: deposits, contracts, lender timelines, design-center decisions, and inspections all stack on top of each other. This kit gives you a clean plan so you avoid expensive surprises.

## Use it in 3 steps:

- 1) Complete the Roadmap timeline and mark your key dates.
- 2) Use the Incentives + Buydown Tracker to compare the builder lender vs outside lenders (apples-to-apples).
- 3) Set an Options Budget cap before the design center so you do not overspend.

## Contents

Section	What you get
New Build Roadmap (DMV)	A step-by-step timeline from today to closing
Incentives + Rate Buydown Tracker	Compare offers, credits, rate buydowns, fees, and break-even
Design Center / Upgrade Budget Checklist	Budget guardrails + what to do now vs later
New Build Inspection + Walkthrough Checklists	Pre-drywall, final, and 11-month warranty
Builder Contract & Negotiation Tips (Simple)	Common traps + negotiation levers

## Quick Links

**Book a New Build Strategy Call:** <https://api.leadconnectorhq.com/widget/bookings/credle-consult>

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# New Build Roadmap (DMV)

Use this timeline as your master checklist. Mark dates, attach documents, and keep every promise in writing.

## Phase 0 - Before You Visit the Builder

- Get a realistic monthly payment target (not just a max price)
- Line up financing (pre-approval) before you fall in love with a model
- Ask about incentives and what they require (preferred lender, title, close-by date)
- Confirm what is included vs optional (appliances, lighting, landscaping, blinds)

## Phase 1 - Contract + Deposits

- Review the purchase agreement + addenda (incentives, lot premium, escalation language)
- Confirm deposit schedule and refund rules (lot hold, contract deposit, selections)
- Ask for the full design-center price list early
- Get a clear build estimate and what can change it (permits, weather, supply)

## Phase 2 - Financing + Disclosures

- Loan application submitted (same day if possible)
- Initial disclosures signed + documents uploaded
- Choose lock strategy (standard vs extended lock vs float-down)
- Make lender comparison: preferred lender vs outside lenders (total cost, not marketing)

## Phase 3 - Selections + Options

- Set an Options Budget cap (hard limit)
- Separate structural must-dos (before build) from cosmetic nice-to-haves
- Get every change order in writing (cost + time impact)
- Keep receipts and option sheets (you will need them at resale)

## Phase 4 - Build Phase

- Schedule your pre-drywall inspection (do not skip)
- Track major milestones (foundation, framing, mechanicals, insulation, drywall)
- Document with photos/video (date-stamped)
- Confirm appraisal timing and contingency language

## Phase 5 - Final Walk + Closing

- Final walkthrough inspection (bring checklist)
- Punch list items documented and acknowledged by builder

- Verify final numbers: cash-to-close, credits, rate/fees
- Closing day - bring IDs, confirm utilities, get keys and warranty docs

### Phase 6 - After Move-In

- Save warranty contacts and deadlines
- Track issues early (photos + dates) and submit in writing
- Schedule 11-month warranty inspection before the 1-year window closes

### Key Dates (Fill In)

Date	Milestone	Notes
	Contract signed	
	Deposit(s) due	
	Design-center appointment	
	Pre-drywall inspection	
	Appraisal ordered	
	Final walkthrough	
	Closing date	
	11-month warranty inspection	

# Incentives + Rate Buydown Tracker

Use this section to compare the builder lender vs outside lenders. Always compare: interest rate, points, lender fees, credits, required title/escrow, and total cash-to-close.

## Offer / Lender Comparison (Fill In)

Lender	Rate	Points \$	Lender Fees \$	Builder Credit \$	Cash to Close \$	Notes

## Buydown Math (Simple)

Option	Cost (points/fees) \$	Monthly Savings \$	Break-even (months)	Notes

## Smart rules

- If you might refinance or move within a few years, a big buydown may not be worth it.
- Credits can be used to reduce cash-to-close or pay for points - ask how the builder allows allocation.
- Get every incentive in writing with the exact conditions: lender, title company, deadline, and loan type.

# Design Center / Upgrade Budget Checklist

The design center is where budgets break. Set a cap first, then prioritize upgrades that are expensive (or impossible) to do later.

## Set your guardrails (Fill In)

Base Price		Options Budget Cap (hard)	
Lot Premium		Cash Upgrades Budget	
Financed Options Budget		Must-haves (top 3)	

## Upgrade priorities

### Do-now (structural) - hard or expensive to change later:

- Stair layout / open rails
- Bump-outs / room extensions
- Extra windows / sliding doors
- Basement finish rough-ins
- Electrical panel capacity
- Ceiling height / beams
- Garage size / EV outlet
- Kitchen layout changes
- Bathroom layout changes
- Additional HVAC zones

### Nice-to-have (finish) - compare builder price vs post-close:

- Cabinet level
- Countertops
- Backsplash
- Flooring upgrade
- Lighting fixtures
- Trim package
- Shower glass / tile
- Smart home package
- Built-ins
- Appliance package

### Do-later (often cheaper after closing):

- Blinds / window treatments
- Ceiling fans
- Accent walls / paint
- Landscaping upgrades
- Closet systems
- Garage storage
- Backyard patio (compare bids)
- Security cameras

# New Build Inspection + Walkthrough Checklists

You are not being difficult - you are protecting your investment. Document everything with photos and written follow-up.

## Pre-drywall Inspection

- Framing looks straight (no major bowing)
- Headers and beams installed per plan
- Plumbing lines secured, no obvious leaks
- Electrical rough-in complete, outlets/switches per plan
- HVAC ducting installed and sealed
- Windows/doors flashed properly
- Fire blocking present where required
- Bathroom/kitchen venting routed correctly
- Take wide photos of every wall before insulation
- Confirm any change orders were built correctly

## Final Walkthrough (Before Closing)

- Test every outlet, light, and switch
- Run faucets and flush toilets (hot + cold)
- Check doors/windows open/close and lock
- Look for cracks, nail pops, uneven paint
- Verify flooring gaps and squeaks
- Confirm appliances present and operating (if included)
- Review punch list items with builder rep
- Confirm manuals, warranties, and keys/fobs provided

# 11-Month Warranty + Documentation

Most builders have strict warranty submission windows. Plan this like a final project: document everything, submit in writing, and track responses.

## 11-Month Warranty Inspection

- Settlement cracks and drywall seams
- Doors sticking (seasonal movement)
- Caulk/grout failures
- Roof/attic signs of moisture
- HVAC performance and condensation drains
- Exterior grading and drainage
- Windows/door seals
- Any recurring leaks or electrical issues
- Foundation/water intrusion signs (basement/crawl)
- Tile/grout cracking, loose trim

## Documentation rules

- Take photos and video at every stage (date-stamped).
- Keep all requests in writing (email).
- Store option sheets, change orders, and receipts for future resale.

## Warranty request email template (copy/paste)

**Subject:** Warranty Request - [Property Address] - [Date]

**To:** [Warranty Department Email]

**Body:**

Hello [Name/Team],  
Property: [Address]  
Closing date: [Date]

Items to address (photos/videos attached):

- [Item 1] (location)
- [Item 2] (location)
- [Item 3] (location)

Requested resolution: [repair/replace] by [date]

Thank you,  
[Your Name]

# Builder Contract & Negotiation Tips (Simple)

Builder contracts are written for the builder. Your goal is not to argue - it is to remove surprises and lock clear terms.

## Common contract traps

- Non-refundable deposits after selections or specific milestones
- Incentives tied to preferred lender/title AND a specific closing window
- Broad builder timeline language (delays allowed without penalty)
- Appraisal language that shifts risk to the buyer
- Change order clauses that add time and cost automatically
- Limited warranty reporting windows and strict submission rules

## Negotiation levers

- Ask for credits toward closing costs or design center (often easier than price cuts)
- Negotiate upgrades that cost the builder less than cash (appliance package, flooring, blinds)
- Request a rate buydown or lender credit structure that fits your timeline
- Push for clearer appraisal/financing language and realistic deadlines
- If inventory is high, ask for lot premium reductions or free structural options

## Bring this list to the sales office (questions to ask)

- What incentives are available today and what are the exact conditions?
- What is included in base vs upgrade? (appliances, lighting, landscaping, blinds)
- When are selections due and when do deposits become non-refundable?
- What is the current build estimate and what can delay it?
- Can I use my own lender and still keep incentives?
- What inspections do you allow and when should they be scheduled?

# Ready to get started?

If you want the smartest plan, the cleanest numbers, and protection from expensive surprises, start here:

<b>Book a New Build Strategy Call</b>	<a href="https://api.leadconnectorhq.com/widget/bookings/credle-consult">https://api.leadconnectorhq.com/widget/bookings/credle-consult</a>
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