



your guidebook to

BUYING BUILDABLE LAND



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INTRODUCTION

Your Home is Personal

Roughly 50,000 Americans build their own homes each year, averaging just over 2,600 square feet per home.¹ They are not building small, summer cabins by the lake with their friends – although that may be happening too. Mostly, these intrepid individuals are building single family homes that they will move into with their families upon completion.

Conduct a simple search on the web for “build my own home” and you will find all kinds of advice and warnings from laypeople and construction professionals. The information and opinions they share could excite you about the prospect of building your own home – or may make you wonder why you ever had such a crazy idea in the first place.

Whatever fears may beset you, this much is true: If you are disorganized, often frantic or easily rattled – or have no time in your day to respond to questions from a Construction Manager or General Contractor – it’s unlikely that custom home construction is for you. On the other hand, if you are organized, unruffled, and are genuinely motivated to build a home that is designed for your specific needs and desires – you may have the wherewithal to join 50,000 others who are motivated (even if a little intimidated) each year to build their own custom homes too.

To begin the process of custom home construction, you will need some land. Maybe you are fortunate and you have been gifted land by a family member on which you’ll build your dream home. Congratulations! You can skip ahead to understanding basic zoning and permitting guidelines with the help of a local General Contractor, who will know some things about zoning rules and permitting procedures in your area. Make sure you are free to build a home on your land. File the necessary construction documents and permits required for your municipality. Select your custom home plan. Hire your builder/contractor – and you’re on your way to building your custom home.

If you know you want to build a custom home, but haven’t yet found the land on which you will build it, this guide will help you identify buildable land and offer useful tips and guidelines to help you succeed. You will learn how to evaluate land for constructing your custom home and what issues you should be looking out for when assessing potential home sites.

1 2014-16 US Census Data: Single Family, owner-built homes (Table Q1)



KNOW YOUR BUDGET

Don't be afraid of buying buildable land for crafting your custom home. Like anything else, there are steps and processes you'll need to take in order to complete your mission – but they are all do-able. Of course, this statement is not to suggest that you can pick *any* piece of land and expect to build a quality, legally permitted home there. There are several important factors to consider when deciding on a piece of land to purchase as your home site. You'll find essential considerations covered here.

Rather than delving into all of the myriad possibilities and options, the intent of this guidebook is to help you identify buildable land that you may want to buy for the purpose of constructing a custom home. It will help you determine what kind of land may be suitable for your budget, usage and home design. It will be up to you to consult with professionals – such as Realtors, builders, financial lenders, surveyors, and contractors to give you relevant, local advice. This guidebook is your launchpad.

First things are first. Do you know how much you want to spend on a plot of buildable land? Have you spoken to a financial lender yet about your loan options? Perhaps you are buying land using equity in your current home, getting a loan or gift from a family member for a down payment – or maybe you already have all of the cash needed set aside and waiting to go to a land purchase.

Wherever your source of funding is coming from, you need to lock down your land-buying budget first. It will be a waste of your time to get excited about a \$350,000 piece of view property if you narrowly have \$60,000 to spend on land. There are important things to consider when evaluating how you will pay for the land, and knowing how much your ideal budget is, then establishing your 'stretch budget' – as well as knowing what your home construction budget will be. These are all priority questions you need to have answered before you spend time looking for land.



If you know that you will need to finance a land purchase, start where you’re comfortable. That may be asking for a family gift or personal loan. It’s also worth asking the seller if they will finance you until you are ready to combine it with your construction loan. This could be an appealing proposition to a seller who has been trying to sell a parcel of land for a long time.

There are several ways to get the money to buy the land you want, or you may end up combining several of these sources. In general, a lending institution, like a bank or credit union, will want more of a down payment for land than they would for a house. Homes have clear resale values, whereas unbuilt land values are uncertain and present greater risks for banks to loan against. This is why you should expect to pay between 20% to 50% down on the land. It’s important to shop around for the best terms. Local lenders are often the best places to start for land financing. Local banks and credit unions are more familiar with the area and more likely to invest in development for their communities. Larger banks, based outside of your state, will be looking only at their risk factors and your credit worthiness. Unless you have a solid relationship with your local branch office, you may be asked to put down a lot more of your own money than you were counting on. Here are some financing options to consider:

- **Personal/Private Party** – This is money given to you by a close personal friend or family member. There may or may not be a Promissory Note that includes repayment terms. This kind of loan is unlikely to show up on a credit report and can be for the entire purchase price or for the down payment on a property.

- **Bank** – An institutional loan that is subject to credit approval and banking terms and conditions. Banks are risk-averse and are more likely to expect you to put down at least 20%, if not as much as half, of the purchase price of the land. Start with local banks because they are more knowledgeable about location, property values and local trends. They are also more likely to invest in their communities.



Do you already own a home? If so, you may be able to use the equity in that home to secure a land loan with a bank. It’s worth looking into if you find a piece of land you cannot live without.

- **Credit Union** – Most credit unions are hyper-local. If you belong to a credit union, you should look at their land loan options. Because credit unions have members whose money they will be lending you, they may be as risk-averse, or more so, as banks. Check out the interest rates and terms with a credit union where you already do your banking, or join one you like before applying for a land loan.
- **Government** – Government loans are available for land purchases in rural areas where financing may be difficult to secure – especially for low-income buyers. **Section 502 Direct Loans** offer fairly generous lending terms and conditions for construction. So, if buying land to farm is your dream, there may be a government loan available to help you accomplish that dream.



- **Seller-Financed** - Sometimes sellers are willing to carry the financing for you for a period of time- such as until construction is complete and you can combine your construction loan and your land purchase into a single mortgage. Some sellers are even willing to carry the loan until you pay off the debt. This kind of loan generally requires a Promissory Note with terms and interest rates clearly stated. Before signing a Promissory Note, get a lawyer’s opinion so you are well-advised on the terms.
- **Mortgage Broker** – A Mortgage Broker has one primary goal: To help you secure a home loan. While most brokers work for you to find a home mortgage, not a land loan, you may want to talk to a few to create relationships and gather information. You could end up meeting a broker who is willing to and capable of finding you a land loan, a construction loan and then wrapping it all up into a competitive home mortgage.
- **Veterans Administration (VA)** - If you are a veteran, it is worth checking on VA loans with your bank or credit union. There are some important conditions to consider when taking out a VA land loan – such as making a commitment to complete construction within a specific timeframe and having the home construction warranted by the builder – but there are workable land loan options available for veterans through lenders, especially credit unions serving the military, such as *Navy Federal Credit Union*.



Other important financial factors to consider when budgeting for your land costs are related to developing the land for construction - including architectural plans, assessments, surveying, permitting and testing fees - and the actual cost for construction of your home. There are some decent cost estimation tools available online that will give you a ballpark figure for home construction costs in your zip code (see *Resources*, pg. 25)– but there’s nothing like getting the information from someone who builds homes every day in your future community. A general contractor or construction manager who specializes in residential construction, especially for custom homes, will have real world experience and current knowledge that could save you a lot of time and money.

Do your research to get a sense of what it will cost you to build the home you want to build, whether it’s a 3 bedroom, 2 bath rambler or a 2-floor contemporary home with a basement. The reason for doing this in advance is to help you determine how much of your total budget you can dedicate to the land purchase. For example, if you prequalified with your bank for a \$400,000 home mortgage and you’re intending to build a 1600 sq foot home at \$200 per square foot, costing you \$320,000 for construction alone – that leaves you about \$80,000 for land and all permitting fees. A good contractor will also tell you to plan for overages – because life isn’t perfect and sometimes things end up costing more than you’d planned. In this scenario, and unless you have some money you can leverage later if necessary, you’d be wise to look for buildable land that is below \$50,000 so you have \$30,000 worth of wiggle room. \$30,000 for land would be even better. Of course, this is all relative to your land and construction budgets.

“According to Hawkins Research, Inc., the typical costs for the building of a ranch of 2500 square feet would place construction at a \$173 per square foot cost, though national average stands between \$125 to \$175.”²

Know your construction budget and stick to it. Things will come up that you didn’t plan for in your budget – like cost overruns due to material price increases and labor delays. Go into your homebuilding project expecting it, provide yourself a financial cushion for the inevitable expense hiccups that will occur and you will be fine.

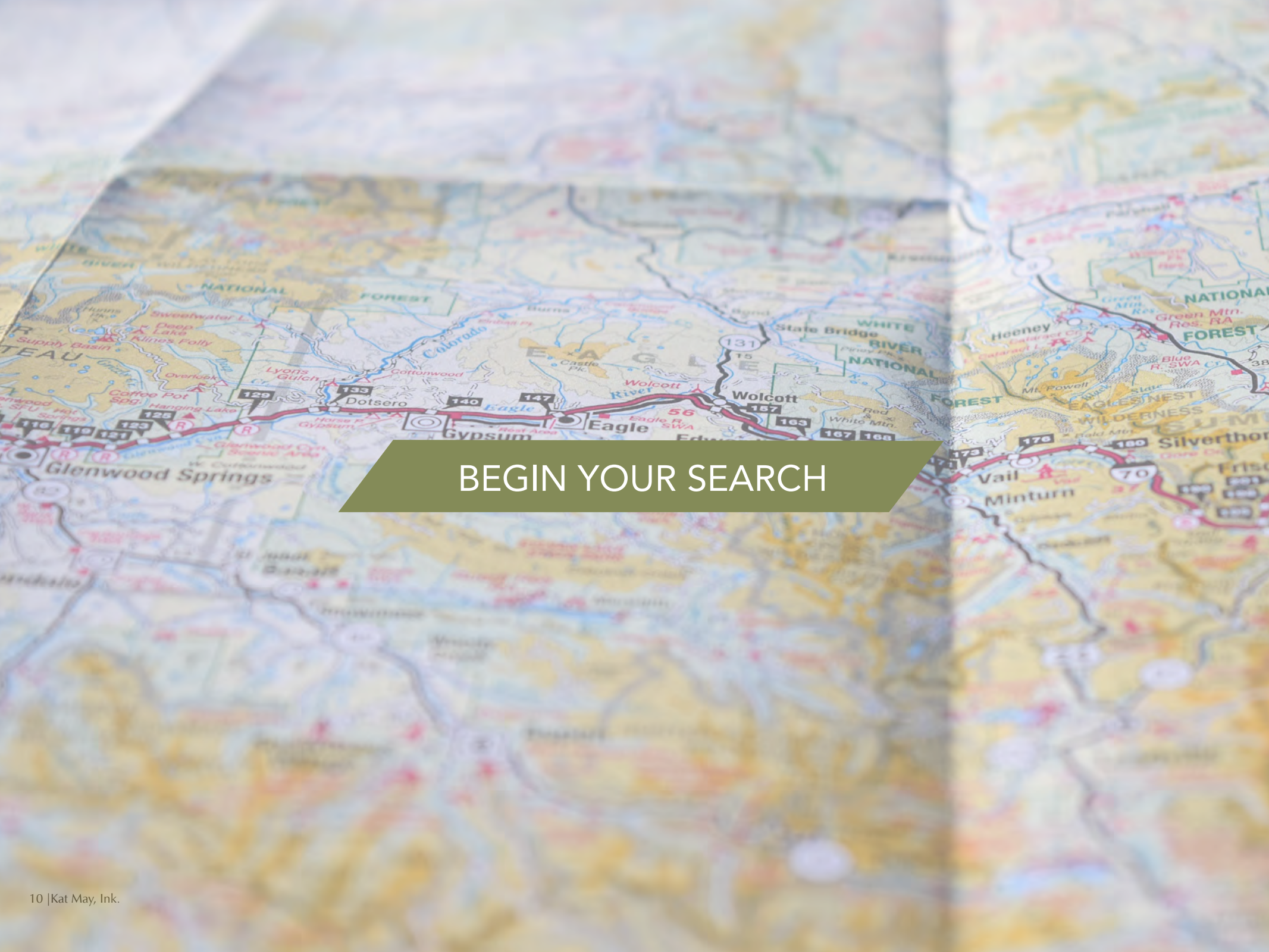


² Fixr.com: <https://www.fixr.com/costs/build-ranch-house>. Check the *Resources* page for online links to square footage price calculators.



“Every day is a journey, and the journey itself is home.”

- Matsuo Basho (Japanese Poet)



BEGIN YOUR SEARCH

Buying Buildable Land

Now that you have an idea how much you want to and can spend on a piece of buildable land for your custom home, you'll need to find it. That can feel like an insurmountable task for someone who isn't already a builder or general contractor having the inside track on good, available, residential properties.

A great place to start is by doing some research online. It also doesn't hurt to get to know a few contractors, Realtors and construction managers early on. They will have access to information that you may not find online. Tell everyone you know that you are looking for buildable land. You may be surprised at what great resources friends, co-workers and family can be for your search.

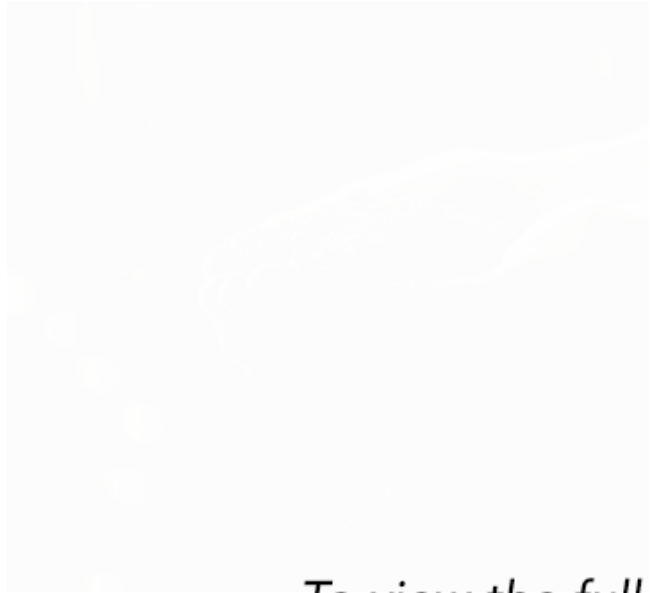
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- **Online Research** – Online you can start with a property search tool like Zillow and there are many others out there. There are also Curbed and Revox sites. They all specialize in home and property listings and provide easy search tools. Be sure to check on the Craig's List "Real Estate" page for the geographic area where you want to buy land.
- **Realtors** – Find a Realtor who knows a lot about buildable land. It's helpful to have professionals on your team who have insights on what is available, what the pricing should be for the area, and the difference between buildable, improved land and raw, unimproved land. You don't need to spend a lot of time visiting plots or acres of land that will require all of the services to be installed – like water, sewer and power – if what you want is land that's ready to build, but may just need to

be cleared and graded for a home, with services being connected easily to existing nearby systems. Tell your Realtor exactly what you want and how much you're willing to pay for it, then let the Realtor do the hunting. You should continue to do online research because a busy Realtor may miss new listings. Selling land is not where they make their money, but they also want referrals from you and the good ones know that every good client relationship can lead to future sales.

- **Private Sellers** – The online resources, like Zillow, are a great tool for sellers to use for listing their land. They need to list with a Realtor when they can put their property up for sale and post it to a real estate site. This also means that your Realtor will not get a sales commission on those properties and showing them will be up to you to search and make those contacts. If you find a piece of privately sold land that you'd like to make an offer on, it is wise to hire an attorney who specializes in real estate to hammer out the sales agreement and terms – especially if the owner is financing the purchase for any length of time.





Once you have identified plausibly buildable land you'd like to consider for your custom home, it's important to go out to the site and see the property first-hand. You really need to walk the site, identify lot lines and utility access and survey the views from the plot. Pretty photos on a real estate site can be very deceiving. One of the most common photographic tricks you'll see is when sellers take photos of a distant view, but they zoom in on the frame – cropping out the eyesore, broken down shed right in front of the lot. Likewise, some photos of land may indicate an unruly nest of trees, shrubs and grasses, making it difficult to assess the slope of the land and may make a property seem less appealing or buildable than it really is.

What is the drainage like? Is there a seasonal spring bordering or running through the site? That's the kind of thing you may only discover in the spring months, or

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☞ There's nothing that can replace a site visit. Even if you fly a camera-equipped drone all over the property, it is not the same as stepping onto the soil and feeling, smelling and viewing it firsthand. If you are going to live here, you need to check out your potential home site before making an offer.

There are many important things to consider when you are selecting a building site for your custom home. To begin, you want to make sure the community and location suit your needs. No matter how nice a property may seem, if building and living in a home there makes the 'living' part difficult, you should begin by narrowing your search options to only areas that will serve you and your family's needs.



“Land is the secure ground of home, the sea is like life, the outside, the unknown.”

- Stephen Gardiner (British Architect)



IDENTIFY BUILDABLE PROPERTIES

Location. Location. Location.



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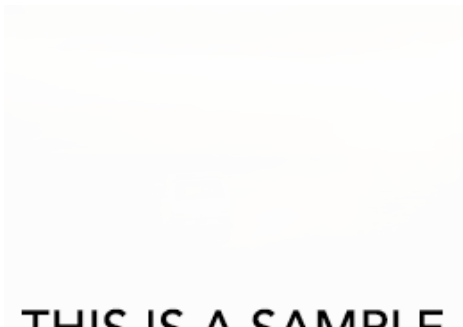
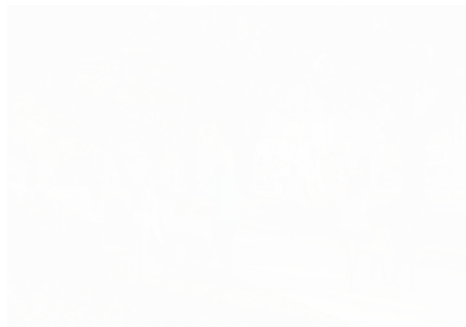
Schools – For homeowners who are considering a building lot in a town, it will be important to check out the location of the lot in relation to and from, and quality of nearby schools. Online services like Great Schools can give you some helpful educational stats for (mostly public) schools. If private schools are an option, look into those too.

Nearby Services – Learn how close emergency services are to your proposed home site. If a fire breaks out or someone in your home or on your property is hurt, how long will it take for emergency vehicles to arrive? It's also good to know how far you will have to go to grocery shop and run errands that online services may not address.

Neighborhood Amenities – If you are considering a building lot in a town, does the town have a fire station? Does road noise bother you? How about overhead plane noise? Are there neighborhood parks for children? These are all important questions to ask yourself if you are considering building your custom home on a neighborhood lot or parcel.

If you prefer to be located outside of town, you should drive around the area thoroughly to see what your rural neighborhood looks like. You may not be happy after you've built your home to learn your land backs up to an oil refinery's private property.

Make It Work For You



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Walkability – Not everyone has their own unique set of services or friends’ homes – some homes and communities. If an avid runner, you will be looking for a home close to a temple or want to live close to your church community – or if you really need to be able to access nature in a few steps – your personal needs will impact where you will find your perfect home site.

Commute Time – Unless you can work from home as often as you like and don’t need to drive much, your work commute should matter to you when you consider the location of your home site. Even if a site is far outside of town, the commute may be made easier by quick access to a major arterial road, versus winding through lots of side streets and traffic lights to finally reach a highway. Having mostly highway commutes could save you time.

If you don’t already know the nearest community well, you should spend some time investigating it. Spend the night as close to your property as you can get (camping onsite may be an option). See where the sun comes up and goes down on the land you’re considering. Is there street noise at night? Airplane noise? None of these things may be purchase disqualifiers, but they can inform your home design and building plans.

Buying Buildable Land

Name Your Price

Simply put: *How much can you afford?* Do you need to finance a land purchase – or are you using cash or equity? Knowing how much you have available to spend will save you a lot of time looking at land that doesn’t fit in your budget. It’s vitally important to estimate a home and land budget together, even if you are buying the land far in advance of when you will break ground for your home construction. Consider these expenses when you devise a custom home budget for your project:

- Sales price of land
- Realtor fees
- Inspection & Appraisal fees
- Legal fees
- Permitting fees (for services and materials)
- Architectural plans

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You may not encounter all of those expenses, but it is always more prudent to be prepared to pay them in case they come up. If you have \$60,000 available for land and you commit \$55,000 of it to the land purchase alone, you may fall short for associated potential fees related to the sale. Talking to an attorney who specializes in land deals or an experienced, local contractor will shed a lot of light on what fees you can expect to pay. Be sure to check out HOA dues and architectural and building fees beforehand. It’s better that you are not surprised by expensive monthly HOA dues. Get those expenses into your custom home budget once you know you’ll be paying them.

Keep in mind, whether you plan to live in a home on your land for a few years or you intend to will it to your kids as part of an estate – ultimately, the emotional value may be hard to quantify, while the market value will be largely determined by the quality of the location. If you are looking for financial gains, always weight the location value higher. If you love the land, regardless of its location value – be prepared to hang onto it for a while.

Find the Land You Want



Due Diligence – When you get serious about a particular piece of property and you are thinking about making an offer, now is a good time to start your Due Diligence process. Before hiring your own inspectors, ask the seller for any information they have on the plot. You should expect to at least get a survey and an appraisal from the seller. If not, negotiate the price of the sale to include fees associated with your Due Diligence reviews.

- Site surveys (legal lot lines)
- Utilities assessments (power, sewer & water)
- Environmental reports
- Engineering reports
- Land use contingencies (how you can legally use your land)
- Property liens (land title is not clear)

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Lot/Land Characteristics – Before you clear land for building, you need to make sure you know what kind of structure will be best suited for the land's characteristics. Human engineering makes nearly anything possible – even on the least suitably buildable piece of land. But you need to know what kinds of engineering you may have to undertake in order to build your custom home on a property, including:

Slope – If the land's slope is steep, you may need to build retaining walls and dig a half basement to accommodate the slope. Or maybe you will level the property with terracing. Your home design plan options will be different for a steep lot than for a flat lot.

Drainage – Does water puddle, absorb or create mini streams on the property when it rains or snow melts? If you can't witness it now, ask the seller and check with neighbors about their experiences. This will matter for how you accomodate runoff and in the property.

Soil – The makeup of the soil is often directly related to slope and drainage. Some soils will absorb a lot of water, then become muddy. Other soils produce rapid drainage. A clay soil will require more preparation for construction than a black soil. It's a good idea to get a soil test that will reveal composition and any potentially hazardous toxins that have seeped into the soils of your proposed home site. These are especially important tests to conduct if you are located nearby farms and ranches that support livestock.



Know What You're Getting

Vegetation – Soils and vegetation are synonymous. Desert soils have high salt contents that make the soil inhabitable for most vegetation. Forest and mountain soils generally offer a richer variety of natural plants habitats. How much of the vegetation will you have to clear in order to build your custom home? Are there environmental restrictions on clearing some types of vegetation? If you remove trees, do you run the risk of destructive soil erosion? What does the HOA require?

Utilities – You should know what utilities are available to bring to the property. Are there already on-site. There may be no power lines to bring power to rural land. You may need to put in your own septic system or that your only water source is a well.

Zoning – Assuming you want to build a custom home on this potential site, Is it zoned for single family (or multi-family, if you want to build a duplex) housing? What zoning restrictions exist for this land? You'll want to know those details before you discover you can't rebuild and store old cars on your new property or lodge a horse.

Easements, Encroachments & Setbacks – Who has legal access to your property? Is there an easement set aside for emergency vehicle or utility access

to neighboring land plots? How much of your land is truly buildable? There may be a setback on the property that loses you a coveted view unless you design the home with that restriction in mind.

Environmental Restrictions – Are you building adjacent to a protected habitat? Maybe your property is part of a protected wetlands area?

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subject to local property rules. Again, it is good to know what you can and cannot do with the land. Do you have a private or community well? Maybe collecting rainwater from your home's runoff is how you plan to water your summer garden. First you need to know if that water is your water – or the community's water. Some states will even fine you for collecting rainwater.

View Ordinances – Perhaps you are planning to build a two and a half story home on the view lot of your dreams. Before you buy, it's wise to first check if your multi-floor design plans would obstruct a protected view of the homes situated behind you.



Plan Your Strategy

Before you close on a piece of land you're keenly interested in buying, make sure you do even better: your lawyer drafts up a Contingency Offer. This allows you time to perform your due diligence studies on the land and, if anything unpleasant turns up in the studies – such as the need to drill for a new well, you can either back out of the deal or negotiate a new deal that takes those additional expenses into account.

Home Owners Associations (HOAs) – whether you like HOAs or not, when there's an HOA governing use of your home site, you need to know their rules before you buy. Not all HOAs have strict controls over their neighborhoods, some adopt as governing boards rotate and community demands change. But many do, so it's important to know if there are design guidelines and fees for home plan approvals. If you are dreaming of building a custom home, you need to know if that architectural style is permitted in the neighborhood HOA's architectural rules.

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Land Purchase Timeline To view the full document or request other samples, please contact me at queries@katmayink.com and purchase with the intent to build a custom home. You will need to identify land that can accommodate your design styles until you are certain of the character of the land. Then you can choose a floor plan and style that work with the slope, views, drainage, vegetation and the other characteristics mentioned previously. Obviously, if you are in need of a single floor home for accessibility reasons, then you will need to identify land that can accommodate that type of home design.

Land Purchase Timeline

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Query



BUY THE LAND

Buying Buildable Land

Once you've identified the land you want to buy for construction of your custom home, you'll need to *Make an Offer* to the seller. Before you make an offer, it is wise to have drafted a purchase agreement that includes clauses for terminating the sale, if certain conditions are not met upon professional inspection and assessment of the property (see pg. 18, *Due Diligence*).

It's also a good idea to have an attorney write up (or at least approve of) the Good Faith and final Purchase Agreement, including Terms and Conditions of Sale. If you have a Realtor involved in the process, they will have some helpful expertise on negotiating and closing the purchase, but it is still sensible to have a real estate lawyer look over the purchase contract and advise you on any legal implications.

Before and after an offer is made, you will need to negotiate with Seller. Smart negotiation requires a lot of information. Learn everything you can about the land, including its sales history, comparable land values and the land's title status. Make sure the land title is free of liens, judgments and other claims. A title search will answer those questions, and is something the seller should provide. If proof of a clear deed or title is not provided, this is a good reason to negotiate the sales price to include any costs to establish a clear title – and any other assessment and inspection fees. The seller may want copies of all inspection reports if they agree to reduce the selling price to cover them (or another negotiation). You should enter a negotiation with enough information to validate your offer or counter offer.

After you have made your offer and counter offers, you will either *Set a Price*, or the deal will be withdrawn and you

will need to move forward with another property. Sometimes deals fail and should be anticipated. There are lots of reasons negotiations fall through. Being able to step away from a bad land deal will minimize future regrets for buying land that damages your home construction budget. You are in a strategic game. Don't forgo your budget if having a tight budget is the only way to make it work.

As soon as you have set a price and are agreed on who will pay inspection and title costs, you will secure your offer with *Earnest Money and Good Faith Agreement* paid to the seller and put into a trust account. Again, an experienced Realtor or real estate attorney can help you put together an agreement that details the assumptions, expenses, and termination clauses. Earnest money is generally 1-3% of the sale price. So, for a \$50,000 plot of land, you would need to have between \$500 and \$1,500. If the deal falls through, a thorough agreement will get your money back.

Hopefully, you have already spoken with one or more potential lenders and have a strong idea of how much you can borrow for a land loan (and future construction loan). You will need to *Secure the Loan or Owner Financing* (if you haven't already) now that you have made an offer on a piece of land. It can take several weeks or longer to complete the loan application process.

In the meanwhile, you or your general contractor will *Arrange Inspections* for necessary verifications that the land is buildable, utilities and water are permitted – or what it will cost to get permitting, and some of the other inspections mentioned under "Find the Land You Want" (pg. 18).

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As part of your assessment process, you may want to order an Appraisal of the land if the asking price seems unreasonably high and the seller isn't willing to negotiate. Of course, first ask the seller if they have a recent appraisal report to share with you. Your lender may also insist on seeing an appraisal of the land before agreeing to loan money to buy it. Appraisals can be expensive and can take 4 weeks to complete. This is something you should negotiate with the seller to share in the cost or have it deducted from the sales price.

Getting a Survey done on the land is another *Due Diligence* vetting that you may later be very grateful to have done. This could reveal neighbors encroaching on your land, which will significantly impact the footprint and positioning of your future home, and proximity to protected habitats that may also affect your future home. I've seen many people who do surveys with the seller, but they don't know what to look for in the office. Having a professional survey done to make sure no liens exist, costs about \$500 on average.

In addition to consulting with a residential General Contractor, you may want to consult with an experienced Land Planner before closing on the land purchase. A local Land Planner will be able to tell you any restrictions you may face on building on the land you want to buy. Often restrictions (like set-backs) can be worked into the home design. But sometimes they are overly limiting for what you may want to do with your land. It's better to know before you close on the deal than to find out 2 years after you've built your home that you cannot alter the natural pond located at the back of your lot or build a garden shed.

Close on the Property:

- **Land Contract** – A signed agreement that states all terms, conditions and agreements between the seller and the buyer.
- **Memorandum of Land Contract** – An abbreviated, notarized legal document that references the Land Contract and is filed with the city and county as a record of intent to purchase said land.
- **Deed** – Signed at Closing transferring the legal title of the land from the seller to the buyer and held in escrow until the land purchase is complete and the deed is fully transferred to the buyer.
- **Closing Statement** – A statement of all debts and credits owed by the buyer, such as payment by the seller for a survey. A Closing Statement may also include the amortization schedule for payments made to the seller if they are carrying the loan for any period of time.
- **Title Insurance** – An insurance policy issued on the land while a land title search is conducted to reveal any liens or prior debts or claims that may exist on the land, or if the title is clean.

For more information, speak to a real estate lawyer about preparing closing documents. Also check out NOLO online, “How to Close on a Land Contract.”

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Having Built a House

RESOURCES

Helpful Information:

- Building Advisor.com Land Buying Checklist > <http://buildingadvisor.com/buying-land/land-buying-checklist/>
- NOLO Legal Articles on Land Buying & Real Estate > <https://www.nolo.com/legal-encyclopedia/buying-vacant-land-which-build-will.htm>
- Build Your Own Home > <https://www.wikihow.com/Build-Your-Own-Home-USA>
- NewHomeSource.com > <https://www.newhomesource.com/guide/articles/building-your-dream-home-on-your-own-land>
- 2014-15 US Census Bureau Construction Data (PDF) <https://www.census.gov/construction/cpx/quarterly-start-completions.pdf>

Real Estate Listing Websites:

- Zillow > <https://www.zillow.com/>
- Trulia > <https://www.trulia.com/real-estate/>
- Redfin > <https://www.redfin.com/>
- Realtor.com > <https://www.realtor.com/>
- Realtor Real Estate > <https://www.realtor.com/>
- MLS.com Real Estate Online > <https://www.mls.com/>
- Homes.com > <https://www.homes.com/>
- Curbed > <https://www.curbed.com/>
- ReMax > <http://www.remax.com/>

Cost Estimating Calculators and Tools:

- Clear Estimates (for professionals) > <https://www.clear Estimates.com/>
- Corecon (for professionals) > <https://www.corecon.com/>
- HomeAdvisor > <https://www.homeadvisor.com/>
- Cost to Build > <http://www.costtobuild.net/>
- The Lenders Network > <https://thelendersnetwork.com/how-much-does-it-cost-to-build-a-house>
- Fixr > <https://www.fixr.com/costs/build-single-family-house>

Online View: Click End Home above for more details.

A wooden cross structure, made of light-colored planks, is positioned in the foreground. The cross is composed of two perpendicular beams. The background is a clear blue sky with a few wispy white clouds near the horizon. Below the horizon, a dark blue ocean is visible. The lighting suggests a bright, sunny day.

"Be happy for this moment.
This moment is your life."

- Omar Khayyam (Persian mathematician,
astronomer, and poet.)