



COZY HOMES CORPORATION

7208 - 267th St. N.W., Suite 104, Stanwood, WA 98292

Phone: 360-629-5333 Fax: 360-629-6067

e-mail: cozyhomescorporation@verizon.net, www.cozyhomesbuilder.com

Dear Customer:

Cozy Homes continues to offer high quality custom homes and exceptional value. Beginning with our in house design services all the way through to handing you the keys to your beautiful personalized Cozy Home, we strive to make the construction process as free of stress and as smooth as possible.

GENEROUS CHOICE OF OPTIONS AND COLORS: One of the best reasons, besides saving money, to have a home built for you is to pick the colors and features you truly want! It's really fun too!!

VARIOUS PACKAGES: We also have programs where you can help paint, touch, & clean-up, etc. to save even more!

SUPERIOR, COPYRIGHTED PLANS THAT ARE COST EFFECTIVE & UTILIZE SPACE WELL: Some homes look great on the outside but when you start analyzing the interior, the rooms may be small, furniture placement difficult, etc. We once saw a new home with a Master Bedroom that one wall was closets, one wall windows, one wall access to bath, leaving one good wall for furniture and there in the floor was a heat vent! Our exclusive plans are well thought out and easy to live in! For example which way is most convenient for a door to swing, where can the T.V. and stereo sit, storage space, etc. Notice how large our garages are and in most models our Master Suites provide soaking tub, big shower, and double sinks! Many of our plans have double sinks in main bath too! With our design services you have the option of having our plans personalized to fit your needs.

Our floor plan numbers are the approximate square footage of the home. Garage and open entry areas are not counted as square feet.

Cozy Homes Corporation was started in 1993 with two broad objectives - build every home like my family was going to live in it and save the purchaser money. Our Popular Package is our base price amenities and it is not a "stripped" down package. (We've heard from our customers that some builders even charge for garage doors, mirrors, towel bars and don't even paint the home!) With Cozy Homes Corporation everything you get is in our contract, no vague promises about what you get for the money. **We sell a lot of homes so we get excellent pricing and in turn, pass the savings on to you.**

We are a member of good standing with the Master Builders Association of King and Snohomish County. We are honest, our ads are honest. (If you find out someone's ad is a "come on" then how can you believe anything else they say?) Integrity is very important to us.

YOU SAVE MONEY: SAVE \$30,000 to \$ 100,000! This is how much some of the appraisals have come in over the acquisition cost of home and land. This means that by purchasing a Cozy Home you have a great chance of having instant equity on the day you move in! There is so much difference between wholesale and retail we have client's building Cozy Homes for resale to make great profit! Think about that!! If you can buy a \$400,000 home for \$350,000 or a \$600,000 home for \$500,000, isn't that smart? Why do you save? By using an All In One Construction Loan, you save on closing costs, no excise tax, less risk means better price and you get a fixed rate loan from the start. No guessing what rates might be in 6 months! Also, you are the owner from the start so you get any interest deductions and write-offs. Most importantly, Cozy Homes Corporation has tremendous buying power. Our volume allows us to negotiate excellent pricing which is passed on to you. Our profit margins are very fair. We complete our homes on time. You are paying interest during construction so you don't want a builder who isn't organized and takes a year to build your home!

To the best of our knowledge Cozy builds the highest quality, best built homes for the money. Please compare! If you have a friend that knows carpentry, have them look us and our competition over. We are confident that they will notice the excellent fit, finish and use of quality materials put together by people who care!

Ask if Rain Buster subfloor glue was used. It is very expensive - 3 times more, but it really helps eliminate floor noise and we screw all of the subfloors down! Are the cabinets, appliances, light fixtures of high quality? Is there a general sense that this home is well built?

For most of us, your home is your biggest investment and if you ever sell - the next buyer will appreciate the extra attention to detail in a Cozy Home.

We look forward to building you a quality home! We believe and our customers believe that purchasing a Cozy Home is the best combination of price, quality attention to detail and customer service.

Sincerely,

Don Mailloux, President

Larry Markley, Vice-President

Heidi Espe, Secretary Treasurer

MOST ASKED QUESTIONS AND FUTURE INFORMATION

Q: How much do septic systems cost?

A: Gravity Designs from \$4,000-\$6,000/Low Pressure Designs - \$6,000-\$9,000/ Others Designs etc. \$9,000-\$18,000.
There is an additional charge for electrician to wire septic and wells if needed.

Q: How long does it take to build?

A: 5 to 6 months from start of foundation. (You can't start soon enough on letting us obtain your building permits.) However, permits usually take 3-8 weeks to obtain.

Q: Where does Cozy Homes Corporation build?

A: Most of Snohomish County, Skagit County and the cities within, Camano Island & North Whidbey Island - Check with us to be sure!

STEPS TO PROSPERITY

1. We can refer you to an approved lender, help you find land and help with estimates for utilities to facilitate your getting pre-qualified for a fixed rate custom construction loan with a free lock insurance of interest rate. Many people who own homes presently can qualify to start building, even before you sell your present home, making it possible to move just once!
2. Find the land that fits your budget, then, ask and confirm at least the type and bedroom rating of septic design (if not on sewer), water and power availability, any mitigation or hook-up fees. Buy land subject to feasibility study and obtaining building permits. When your offer on the land has been accepted, we will be happy to come see the land with you and make recommendations as to choice of floor plan selection and give estimates of excavation and foundation costs prior to your signing up. We have realty agents who we believe to be ethical and knowledgeable about land purchasing and can also help sell your home and determine its value for you, if desired.
3. Choose a home that creates value on the land. Does it maximize any view? We recommend 4-bedroom homes on large acreage parcels because of resale value – bedrooms for the kids!
4. Meet a Cozy Home representative to go over the details.
5. Consummate an agreement with Cozy Homes Corporation to build. Take the contract to the lender and make application. We handle basic permitting and plot plans. Then sit back and enjoy watching your home go up and all you have to do is choose your colors. It's that simple and easy.

Preferred Lenders

Wells Fargo – Rick Rozzini - 425-438-3055

Washington Federal - Ted Johnson or Jeanne Galbreath - 360- 629-2123

Bank of America - Doug Eagle – 360-676-2863

Vince Thomas & Co. – Vince Thomas – 425-359-2287 or 360-658-5725

SAMPLE

WHAT IS THE ACTUAL COST TO BUILD?

SAMPLE: Plan 2838

Popular Package:	\$ 219,900	Market appraised value:
Maybe extra dozing & rock etc.	\$ 3,000	\$489,000 - \$549,000
More foundation work?	\$ 2,000	
PUD Hook-up (between \$800 & up to \$3,500 more if transformer, needed.)	\$ 800	PLUS YOU GOT THE HOME YOU WANT WITH YOUR CHOICE OF COLORS, ETC.!! IN ANY EVENT, WHERE CAN YOU FIND A NEW 2838 SQ. FT. HOME ON ACREAGE
Septic System or Sewer? (varies \$4,200-\$15,000+)	\$ 7,000	
Well or Water Hook-up fee? (\$0.00 - ?)	\$ 5,000	
Permits	\$ 3,500	
Engineering for blueprint for permit approval:	\$ 1,000	
Upgrades, etc. \$2,000+	\$ 3,000	
SUB-TOTAL:	\$245,200	
Sales Tax (may vary) 8.0%:	\$ 19,616	
TOTAL*:	\$264,816	
Land 1 Acre:	<u>\$190,000</u>	
Total Including Land:	\$454,816	

*Not included in above are energy costs, loan fees, construction interest, insurance, etc. Remember, if you buy any home you may have loan fees, etc. anyway.

If you buy a finished existing new home you are paying for the builders loan to build, interest, his insurance, his payment at closing of almost 2% of the sale price for excise tax, his cost for utilities, fuel, sales taxes paid, permits, utilities, etc.

With a custom construction loan, you usually get the write-off for the interest, loan fees, etc. since you own the property from the start. (See your accountant.)

Customers tell us some of the reasons for our success are excellent communication, honesty, quality of our product, affordability, cost saving home designs, and lots of choices. Here are some customer comments:

"Thank you for working so hard to finish our house on time. We really appreciate all of the extra hard work. We love our new home and we are very excited to move in."
Elliott, Stephanie & Baby Ward

" I just wanted to let you know what a pleasure it was workini with your company. Everyone that we worked with was courteous and and very efficient."
Travis Glick

"Building a home together was always a dream of ours. What led us to Cozy Homes was their reputation for building a quality product that was also affordable."
Brett & Tambi Wille

"I highly recommend Cozy Homes for the construction of a home. I sell 50 homes a year and have seen the quality and workmanship of many builders. Outstanding job!"
Bob Stanton

"The customer service Cozy Homes displayed during our project was top notch!"
Jay & Nami Schwartzmiller

"The house you built for us is indeed a 'Dream Home'!! We love it so much."
Jerry Cartee & Farol Dahlman

"Your patience, expertise and insight helped us through the entire process and beyond." Sincerely, Dean, Cheryl & Casey Wable