



SALES PROCEDURES

Thank you for your interest in Avalon and Avalon Point by Trumark Homes! The following are steps to take to ensure that you are ready to purchase your new home.

STEP 1 – REGISTER

Join our interest list by entering your information at Avalon and Avalon Point's website! This will enable you to receive up-to-date information about our stunning new neighborhoods at the River Islands in Lathrop.

STEP 2 – PRE-QUALIFY

Complete your pre-qualification with Trumark's preferred lenders! We will have 3 lenders to choose from for your purchase loan, and for the initial prequalification process we are using Evan Loo at Bank of America, Jennifer Mize at Mason-McDuffie Mortgage Corporation, and Craig Thomason at Amerihome Mortgage. **Your position on the priority list will be established by the date your preapproval letter is received by our Community Sales Managers.** If you intend to pay cash for your home, you will still need to submit your bank or financial institution information to our lenders to verify and receive your letter. Please do not send your bank statements to our sales team or online sales counselor. It is important that you provide your information as requested in a timely manner to our preferred lenders to expedite your preapproval process. Once one of our preferred lenders complete your pre-approval, they will send it to our Trumark Community Sales Managers and to you, which will place you on the Priority List. If you select and close escrow with one of our preferred lenders for your purchase financing, you will receive a \$5,000 credit towards your closing costs!

Preferred Lenders:

Evan Loo – Bank of America

NMLS ID: 453633
(669) 333-3168
Evan.Loo@BofA.com

Craig Thomason – Amerihome Mortgage

NMLS ID: 482407
C: (925) 998-3779
Craig.Thomason@amerihome.com

Sherri Slate – US Bank

NMLS ID: 2075155
C: (352) 531-6155
O: (916) 498-3440
Sherri.Slate@usbank.com

STEP 3 – SALES RELEASE

Upon receipt of pre-qualification approval by Avalon's preferred lenders, you will become eligible to participate in a sales release.

THE DETAILS


1. To secure your position to purchase a new home, you must be pre-approved by one of our preferred lenders PRIOR to the sales release pre-qualification deadline and have forwarded your letter to our

Sales@TrumarkHomes.com | 925.281.3227

AVALON SALES GALLERY | 2987 Middlebury Drive | Lathrop, CA 95330 | VIP-Avalon.com

AVALON POINT SALES GALLERY | 16084 Duggar Drive | Lathrop, CA 95330 | VIP-AvalonPoint.com

TRUMARK HOMES

This is not an offer to sell but is intended for information only. The developer reserves the right to make modifications in materials, specifications, plans, pricing, various fees, designs scheduling and delivery of homes without prior notice. All dimensions and square footages are approximate. Plan and dimensions may contain minor variations from floor to floor. CA DRE license #01877720. 



- Community Sales Managers at the onsite office via email.
2. If you plan to pay for a home with cash, you will still need to send your information to one of our preferred lenders to submit your proof of funds. Your placement on the priority list is based on the time and date that you receive verification back from our Preferred Lender in the form of a letter.
 3. **Once your preapproval letter is received, your name will be placed on our Priority List. Our Community Sales Managers will send you a notice with the date and time of the sales release once that has been established!** We recommend that you determine your preferred floor plan and location prior to the release and have one or two alternative homesites to ensure that you are prepared for the sales release as well as to secure a home.
 4. **Our Community Sales Manager will call prospective clients in the order of the priority list the morning homes are released for sale. You must answer your phone when our Community Sales Manager calls the morning of the release, you will be given notification of when the release occurs, typically on a Saturday morning. If you do not answer your name will be moved to the bottom of the priority list. If you are waiting for a specific home, you can say "pass" when you are called and you will keep your same position on the list.**
 5. If your name is called and you secure a home-buying opportunity, you will be required to sign a HOLD Reservation form and leave a deposit within 4 hours of reserving home. We will schedule an appointment to sign your purchase agreement. We offer a secure online deposit option directly to First American Title, or you may bring a check to the sales office by end of day. If you fail to sign the contract once presented, your reservation will be cancelled, and your check returned or voided.
 6. In the event all homes in a release are sold or you have "passed" on any available homes when your name is called, the priority list may be honored for the next sales release for those present (or calls answered) at the current release (per management's discretion). Any home not reserved the day of the release will be available for anyone who has received a prequalification from our preferred lenders, regardless of placement on the priority list.

Sales procedures are subject to change at any time. Participants are not guaranteed an actual opportunity to purchase. Participants are not guaranteed a mortgage or loan approval. No lot transfers will be permitted. Contingent sales may be considered or accepted on a limited basis. Trumark Homes reserves the right to pre-sell homes prior to sales releases and reserves the right to give priority to its vendors, trade partners and VIPs. An interested buyer may not purchase more than one home at our release. Prices, terms and availability are subject to change without prior notice. By participating, each interested buyer acknowledges and agrees that Trumark Homes shall be the sole decision maker for any disputes arising out of the drawing/release process, and the decision of Trumark Homes shall be final. Trumark Homes' Referral Program rules apply. Broker must accompany clients on their first visit to the Trumark Homes sales gallery, or notated in the clients electronic file if prior to sales gallery opening, to qualify for commission. Broker must hold a valid California real estate license as of the date of registration and close of escrow. Dates are tentative and subject to change.

PRELIMINARY 7.12.23

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FREQUENTLY ASKED QUESTIONS

IS THERE A HOMEOWNER'S ASSOCIATION AT RIVER ISLANDS?

There is NO Homeowners Association at River Islands! All installation and maintenance of amenities, parks, sports fields, common areas and other neighborhood features are covered through the property taxes collected from each homeowner. All homeowners will need to submit their rear yard landscaping plans, or any request for alteration of their home including paint colors, to ccrteam@riverislands.com for review to make sure they are in compliance with the CC&R's. A good rule of thumb to follow: "if your improvement plans are visible to the community eye or taller than your fence, seek approval first".

All Avalon homeowners will be individually responsible for all services to their residence, including, but not limited to trash, recycling, water/sewer, gas, electric, cable/satellite TV, Internet, telephone, exterior maintenance, landscaping maintenance, etc.

DOES AVALON AND AVALON POINT HAVE A PREFERRED LENDER?

Yes. All interested homebuyers are required to obtain pre-qualification approval through Avalon's preferred lender(s) – Evan Loo with Bank of America, Craig Thomason with Amerihome Mortgage, or Jennifer Mize with Mason-McDuffie Mortgage Corporation. Buyers who utilize Avalon's preferred lender(s) for their loan will receive a \$5,000 credit at closing that can be used toward closing costs.

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NMLS ID: 453633
(669) 333-3168
Evan.Loo@BofA.com

Craig Thomason – Amerihome Mortgage

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O: (916) 498-3440
Sherri.Slate@usbank.com

HOW MUCH IS THE INITIAL DEPOSIT TO PURCHASE A HOME AT AVALON?

A deposit equal to 3% of the purchase price, made payable to First American Title Company, is required at the time of purchase. Initial reservation requires pre-qualification only; and we offer a secure online deposit option directly to First American Title, personal checks or cashier's checks are acceptable forms of deposit

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ARE THERE ANY ADDITIONAL DEPOSITS?

Yes. All optional upgrades require an additional deposit. Electrical upgrades, flooring, cabinets, countertops, appliances, and other optional design center upgrades require a 50% deposit at the time of ordering.

WHAT IS THE TAX RATE FOR AVALON?

Avalon's tax rate is approximately 1.99% a year including special assessments for the 2021/2022 tax year (homebuyer to verify). Please reference the tax disclosure for details.

ARE INVESTOR SALES ALLOWED AT AVALON?

No. All purchases must be owner-occupied at Avalon and Avalon Point. Buyers are not allowed to purchase more than one home at Avalon and/or Avalon Point.

IS THERE A CONTINGENCY POLICY AND ARE CONTINGENT SALES ACCEPTED?

Yes, if buyer needs to sell a property to qualify for the purchase at Avalon we accept contingent sales on a limited basis. Buyers are required to list their property within one week of signing a purchase agreement and provide their listing agreement with a Competitive Market Analysis. The listing realtor should provide this prior to the acceptance of the Avalon purchase agreement to verify that the buyer is listing their home at a fair market price to facilitate a sale in a reasonable amount of time. Buyer may need to move into temporary housing after their close of escrow until their new home is complete, or the terms of their sale should include a rent-back for the estimated time needed to complete our home if the home being sold is their primary residence. However, because we cannot guarantee a completion date, buyers will need to be willing to adjust plans accordingly at their expense. Trumark may limit the number of contingent sales accepted at any given time. Additional terms will apply regarding timeframes for contingent sales. *It is best if buyers can qualify without selling their home.*

WHAT ARE THE DESIGNATED NEIGHBORHOOD SCHOOLS?

Avalon's schools are located within River Islands charter organization under the Banta Unified School District, River Islands Academies, and are subject to change. Please contact the River Islands Academies at (209) 229-4700 for specific information regarding school boundaries. School assignments, boundaries, capacities, and facilities are subject to change. Please confirm all school information directly with River Islands Academies.

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