



Make It

Your Home

Design Guide



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Welcome to your Ballymore Homes Décor Appointment

Ballymore Homes includes quality standard features in each home we build.

For those purchasers that would like to add additional luxury features to their home we offer a variety of exceptional **design options** to choose from.

Our friendly and knowledgeable Team can help make your new house, **"A Home"**.



Thinking of adding your Optional Features to your Mortgage?

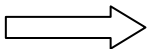
How to calculate the additional amount you would add to your monthly mortgage payment for the purchase of \$10,000 in upgrades*.

Example: \$10,000 in upgrades ~ if going interest rate is 6.5%

Then. . .

\$10,000 X 6.70= approximately an additional **\$67 per month** added to your mortgage payment**

Monthly payment per \$1,000 of Mortgage	
Annual Interest Rate %	25 Year Amortization Period
4	\$ 5.25
4.25	\$ 5.40
4.5	\$ 5.53
4.75	\$ 5.67
5	\$ 5.82
5.25	\$ 5.96
5.5	\$ 6.10
5.75	\$ 6.25
6	\$ 6.40
6.25	\$ 6.55
6.5	\$ 6.70
6.75	\$ 6.85
7	\$ 7.00
7.25	\$ 7.16



Monthly payment per \$1,000 of Mortgage	
Annual Interest Rate %	25 Year Amortization Period
7.5	\$ 7.32
7.75	\$ 7.47
8	\$ 7.64
8.25	\$ 7.80
8.5	\$ 7.96
8.75	\$ 8.12
9	\$ 8.28
9.25	\$ 8.44
9.5	\$ 8.61
9.75	\$ 8.78
10	\$ 8.95
10.25	\$ 9.11
10.5	\$ 9.28
10.75	\$ 9.45

*Note: When amending Agreement of Purchase and Sale a minimum of \$5,000.00 of optional extras must be ordered (not including incentives as part of the original purchase of sale). We require that at minimum 50% of the optional extra amount be paid at the time of your appointment. A [Bank Pre-Approval Form](#) is required for this payment option

**E. & O.E.. All calculations are approximate based on information provided by outside sources.



Bank Pre-Approval for Optional Upgrades

Date: _____ Décor Consultant: _____

Community Name: _____ Lot # _____

Municipal Address: _____ City: _____
(if available)

BANK / FINANCIAL INSTITUTION AUTHORIZATION

This letter is to confirm that _____ has/have
(purchasers name/names)

been pre-approved to purchase \$ _____ in Décor Options/Upgrades in addition to the original purchase price, as stated on the Agreement of Purchase and Sale.

Bank or Financial Institution: _____

Address: _____

Phone #: _____

(Authorized Signature) Date: _____

Name: _____ Position: _____
(Print Name)

If you plan to Amend your Purchase Price to include Options/Upgrades, please have your bank complete this form and bring it to your Colour Selection appointment.



Frequently Asked Questions . . .

- 1 Can I bring my children to my Décor appointments?**
We will leave this to your discretion, however it would be in your best interest to limit any distractions during these important appointments so you can focus on making the best choices for your home.
- 2 Will the construction of my house be finished by my closing date?**
Ballymore Homes strives to close all of our homes on time. However, there are some challenges that all builders face that are sometimes unavoidable. For example: weather greatly impacts our business, product and trade availability, and sometimes a delay with obtaining permits from the Municipality can push the schedule back
- 3 What is my new address and postal code?**
Once the Municipality has assigned street addresses, our Sales Staff will be able to provide it to you at your Décor appointment. Postal Codes can also be obtained from Canada Post @ www.canadapost.ca
- 4 When do I pay for my optional extras?**
All optional extras are paid for at the end of your Décor appointment, by cheque or an amendment to your Agreement if over \$5,000.
- 5 Why can't we do our own wiring or flooring?**
Purchaser-Installed items in the home before your closing date is prohibited under your Agreement of Purchase and Sale. Installing such things as wiring could be a fire hazard, and will not be approved by the Municipal Inspector. In addition, you will void the warranty on the home.
- 6 What is my brick package colour?**
You can contact our Sales Staff to obtain the information. If you'd like to view the brick package choices, please go to the Sales Office you purchased your home from.
- 7 Will I be able to get a door from the garage into the house?**
This feature is standard in all our models, however its installation availability is dependant on the grade of your lot.
- 8 Do I need to choose my appliances before my Colour Appointment?**
YES, it is recommended that you know the type and size of appliances before your colour selection time to ensure that appropriate allowances can be made in the construction of the house to accommodate them.

Stairs

Did you know . . .

The staircase is a main focal point in your home. Upgrading to Oak Stairs will give a look and feel that will set the tone for the rest of your home.

- ❖ Stairs are a very high traffic area and carpet will show wear and get dirty quickly, In a busy household, an all wood staircase is easier to keep clean and will stay looking beautiful longer.
- ❖ Oak stairs are one of the top selling features for re-sale homes, which will help ensure a return on your investment.
- ❖ As an option, Ballymore provides **Solid Oak** treads.



Countertops

Did you know . . .

Why buy your Granite, Quartz or Marble Countertop through Ballymore Homes?

Compare

Purchase through Ballymore	*Purchase After Closing
Measurements are taken and the counter is installed prior to taking occupancy ... <i>no mess, no inconvenience</i>	Contractor must make 2 visits ❖ Measure & template for new counter ❖ Remove existing counter & install new counter (1 month later)
All plumbing connections are made prior to taking occupancy so you are ready to use your kitchen when you move in ... <i>no inconvenience</i>	Plumber must make 2 visits ❖ Disconnect plumbing prior to installation. ❖ Reconnect plumbing after counter installation
<p>* Note: When purchasing your countertop after closing, the homeowner MUST be home for all appointments with the contractors and will be inconvenienced considerably.</p>	

Countertops *(continued....)*

Granite

- ❖ Natural product that offers characteristics of natural veining and coursing of colours not possible with a man made product. Each piece is unique; slabs will vary from samples on display.
- ❖ Available with a selection of edge profiles. Under mounting of sinks is available.
- ❖ Durable scratch-resistant surface will not burn when hot pots are set on it.
- ❖ Will not retain bacteria or mold and allows for stains to be removed.
- ❖ Unlike marble, granite is reasonably hard and naturally porous to a certain degree, and is relatively unaffected by most chemicals, though harsh chemicals are not recommended. Using a cutting board is still recommended, though if ever scratched, can usually be repaired by a professional.

Quartz

- ❖ Is extremely hard, with unusual strength, depth, clarity and radiance.
- ❖ Unusual clarity and consistency in colour, catches and reflects light, capturing the radiance of quartz crystal.
- ❖ Characterized by superior strength and durability making it extremely resistant to scratches, chips, cracks or dulling, similar to granite.
- ❖ Can be cut and installed to meet exacting requirements with precision, uniformity and consistency. It is dense, nonporous and stain-resistant, easy to maintain with no sealing required.
- ❖ Surfaces can be machined and sandblasted with a variety of edge treatments possible and with discreet visible seams. A versatile colour palette further enhances design flexibility.
- ❖ Backed by a 10-year supplier warranty from the date purchase, including necessary labour charges needed to repair or replace the product covered by this warranty.

Marble

- ❖ Is a natural product, which is soft more porous and susceptible to oil and acidic stains than granite or quartz, and is easily scratched.
- ❖ Comes with fissures (*a form of crack which is filled with resin*) and extrusions (*small visual crack that is not a fault in the marble slab*).
- ❖ Comes with variances in shades, veining and pattern and will lose its shine over time with wear and tear, and requires frequent applications of sealant.
- ❖ Marble joints are visible to the touch and sight, and are at the sole discretion of the manufacturer
- ❖ Marble is not generally recommended for use in the kitchen.

Flooring

Did you know . . .

Ceramic & Porcelain Tile

- ❖ Available in a **wide variety of styles, patterns, colours and sizes.**

Ceramic

- ❖ Made from a **clay body** with a glaze coating to produce the different colours and designs.
- ❖ Suitable for all types of interior uses including floors, walls, countertops, showers.
- ❖ **Moisture resistant; won't fade or discolour.**
- ❖ Most ceramics are **variegated** which means, no two tiles will be the same – **each tile is slightly different.**

Porcelain

- ❖ Made from a porcelain body (not clay) and can be fired at a hotter temperature, making it more dense.
- ❖ Colour runs all the way through the tile.
- ❖ Moisture resistant
- ❖ Resistant to breakage

Different looks can be achieved with a variety of installation layouts. Installing tiles on an **Angle*** can make a room appear larger. (*extra costs are involved as more tiles are used and additional labour is required)

Carpet

Did you know . . .

Under Padding is a critical flooring component. It is the foundation for your carpet, and the right padding will enhance both comfort and durability by:

- ❖ Absorbing the constant pressure of foot traffic.
- ❖ Keeping the carpet from matting down and looking worn therefore extending its usable life span.
- ❖ Adding insulation by helping to retain warm air in the cold weather and stay cooler in the heat.
- ❖ Reducing noise by helping to absorb sound within a room and act as a sound barrier between floors.

Carpet Fibers:

Polyester

~ Soft fiber with good stain resistance (water soluble stains) but has a tendency to crush with wear. (35 oz. & 50 oz.)

Nylon

~ Excellent abrasion resistance, absorbs little water keeping stains on the surface for easier cleaning. (40oz.)

Hardwood

Did you know . . .

Are you thinking of adding the beauty of hardwood flooring to your Ballymore home. . .

At first glance, our hardwood prices may seem more expensive than the prices advertised at Building Supply Stores. However, please take the following hidden costs into consideration, if you're thinking you can do your hardwood flooring cheaper later.

	<i>Buying from Ballymore</i> (at your Décor Appointment)	<i>Buying from Contractor</i> (installing after closing)
<i>Square Footage:</i>	❖ Ballymore has calculated wastage into our prices.	❖ Don't forget to calculate an additional 5-10% for wastage. ❖ Don't forget to add 13% taxes.
<i>Installation:</i>	❖ Ballymore's installation fee for our highly trained and qualified installers is included in the per room price for your model.	❖ The installation fee is in addition to the per sq. ft. price. ❖ Installing hardwood flooring once your family has moved in causing inconvenience and will send unhealthy particles back into the duct system, and back into the air you breathe.
<i>Warranty:</i>	❖ Your floor is warranted with Ballymore Homes for a full year after your closing date.	❖ There is most likely no warranty on the installation of the floor you buy. ❖ All other warranties are dependent upon the manufacturer and/or supplier.

Hardwood

(continued...)

	<i>Buying from Ballymore (at your Décor Appointment)</i>	<i>Buying from Contractor (installing after closing)</i>
<i>Colour Selection:</i>	❖ Every colour option per line is the same price.	❖ Most stained colours are usually special order, and are more expensive than most advertised prices.
<i>Finishing Touches:</i>	❖ Special transition moldings (i.e., thresholds, painted finishing trim (installed and painted), t-moldings, reducer strips, stair nosing, door stops, etc.) have been calculated into the per room price for your model.	❖ Don't forget to factor into your calculations: special transition moldings (i.e., thresholds, finishing trim (installed and painted), t-moldings, reducer strips, stair nosing, door stops, etc.) ... these are expensive, necessary pieces you'll need to finish the job professionally.
<i>Stair Coordination:</i>	❖ If you upgrade to a stained hardwood flooring with Ballymore, upgrading your staircase to match* closest to the flooring colour is an option. (*An exact colour match is not guaranteed)	❖ If you choose a stained hardwood, it is very difficult to stain your stairs to match after the fact. ❖ Your stairs are finished with urethane and will need to be stripped before being stained.