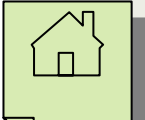
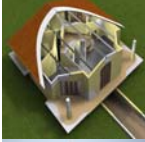




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# Modular Press

CUSTOM MODULAR DESIGNS, LLC. PROVIDES THE CURRENT  
TRENDS IN MODULAR HOME BUILDING

## Modular Home Finance: *Tips to Consider*



One of the most important aspects in the modular building process is financing. Modular home financing is markedly different than conventional construction financing. It is important to know what to look for from your financing company.

It is imperative to work with a finance company that is familiar with modular construction and how the process works. Modular homes must be paid for upon delivery – not after the home is set. This is called curbside funding.

There are other important noteworthy aspects of a modular loan. Your lender should structure the loan so there is only one closing for both the

construction portion of the loan and permanent fixed financing portion of the home mortgage.

During the construction period the homeowner pays only the interest incurred on the principal balance of the construction loan as the funds are disbursed. The construction loan should convert to a permanent mortgage upon completion of the modular home and generally after the issuance of a certificate of occupancy.

Most lenders allow a construction period of one year. You should be able to use the equity in your land. Some banks will allow financing up to 95% of the appraised value.

Please contact us for more information regarding our referral list of qualified modular lenders.

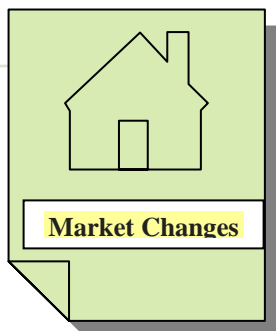
## Steps to Modular Building



Last month we discussed step 2 of the modular building process. The third step is the completion of site work and the installation of the foundation.

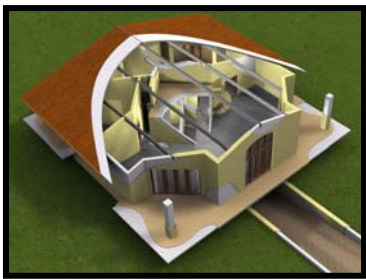
The homeowner begins by preparing the land for the installation of the foundation including: clearing of trees; removal of stumps; staking the foundation area; removal and storage of topsoil; and excavating. The next step is to install drainage systems as needed; form and pour footings and walls or install other pre-made foundation wall system; install under-slab utilities, damp and water proofing of foundation; backfill and grade. Once the foundation is completed the following items are installed: sill plates; anchor clips, basement window frames, and foundation drain tile and cover. Finally, the concrete floor is poured and finished.

For more information on this process please contact us at 401.490.0944



## MODULAR MARKET WATCH

In many households the most important room is the kitchen. Many activities happen in the kitchen including cooking, eating, and socializing. To accommodate the growing list of kitchen activities kitchen designs have evolved. Some of the recent evolutionary kitchen features include: large open kitchen floor plans, multi-purpose islands and workstations, built-in desk cabinets, etc. We can provide the kitchen of your dreams - simple to elegant. Please call us 401.490.094 or view our website at [www.custommodulardesigns.com](http://www.custommodulardesigns.com) to learn more about our kitchens.



# Solar Passive Design Part 6: Thermal Mass

*This is Part 6 of our 10 Part series on Solar Passive Design. Providing the knowledge you need to cut heating & cooling costs and protect our environment.*

Important aspects of passive solar design includes: the proper use of thermal mass materials; the proper location of the thermal mass materials; the location of high and low thermal mass materials, etc. The proper use of thermal mass will make your home more efficient.

Thermal mass is the amount of energy needed to change the temperature of materials in the home. Different materials have different thermal masses. For example concrete has a high thermal mass because it takes a large amount of energy, while timber has a low thermal mass.

Thermal mass works by absorbing the heat during the summer months – keeping the home comfortably cool. In the winter the thermal mass absorbs the sun’s heat and releases this heat at night.

Thermal Mass should not be used as a substitute for insulation. Insulation is used to keep heat in or out, while thermal mass stores and re-releases the heat. The goal is to create a home with a balanced amount of insulation and thermal mass products.

To take full advantage of thermal mass to heat and cool your home add it to areas located on the ground floor and the center of the building. The floor is an economical area to locate thermal mass. Avoid

using thermal mass in areas that are not well insulated or areas that do not receive winter sun.

A couple of design elements that increase thermal mass include: a walk-out basement or using concrete/stone based tiles on first floor living areas.

Add sliding doors from porches and sunrooms to maximize summer night breezes through the home. This breeze takes the stored heat out of the thermal mass materials and warms the house.

To learn more detailed information about a Solar Passive Modular Home Design or other green products we offer please contact our office.

**FINANCING:**  
**Modular Needs**  
Finance Company of the  
Month



**First Eastern Mortgage Corp.**

**Jay Dwyer**  
Assistant Vice President

5 Lafayette Road, Unit 3  
Hampton, NH 03842  
Phone: 800.367.0649 x11  
Fax: 603.926.0861  
Email: jayd@firtheastern.com

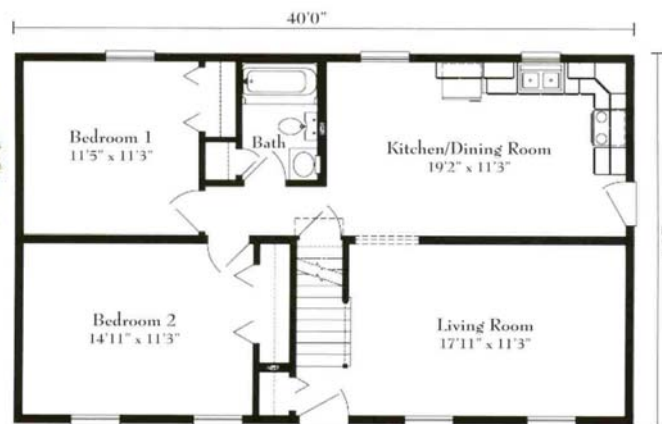
## Home of the Month

**Millbridge Cape**

**\$64,900.00\***

24'x40'

2 Bedrooms, 1 Full Bathroom  
Dining Room, Living Room  
Kitchen



**CUSTOM MODULAR**  
DESIGNS, LLC

94B Jefferson Blvd.  
Warwick, RI. 02888  
401-490-0944

[www.custommodulardesigns.com](http://www.custommodulardesigns.com)

**CALL CUSTOM MODULAR DESIGNS FOR ALL OF YOUR MODULAR CONSTRUCTION NEEDS AND FIND OUT WHY CUSTOM MODULAR DESIGNS, LLC IS THE FASTEST GROWING MODULAR COMPANY IN NEW ENGLAND.**

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