

Lay A Way Plan

Are you planning to build a log home within the next three years? If so, our Lay-a-Way Plan can mean big savings on your dream log home. First, the Lay-A-Way Plan locks in your kit price for up to three years. With the cost of building materials rising each year, this can mean a savings of ten percent or more on packages shipped in three years. Second, making the regular Lay-A-Way Plan payments reduces the final balance due at delivery time, reducing your future mortgage and saving tens of thousands of dollars in mortgage interest! Our example below shows how a log home buyer can save, by using the Gastineau Lay-A-Way Plan.

Here is how it works:

Sign a regular Purchase Agreement for your Gastineau dream home, choosing from any of the three types of packages. (Sorry, Back To Basic Plans are not available as a Lay-A-Way Plan.) Your initial 10% down payment guarantees your package price for delivery within six months. If you plan to take delivery more than six months and up to 36 months into the future, request a Lay-A-Way Plan Agreement. Your agreement will require a regular monthly payment of 1% of the kit price. When you take delivery, at any time within the period covered by your agreement, your final balance due will consist of your price less your 10% deposit and all of your monthly payments. There are no finance charges; 100% of your monthly payments will be applied to your package price.

To see how the Lay-A-Way Plan can help you, read this example.

Here is what you pay:

Deluxe Package Price	\$50,000.
Less Deposit	<u>- 5,000.</u>
Balance Due	\$45,000.
Less 36 Monthly Payments @ \$500 per month*	<u>\$18,000</u>
Balance Due on Delivery	\$27,000

*Based on the minimum monthly payment of 1% of the package price. You may choose to make a higher payment to further reduce your final balance