

MortonHomePlanning_10.15_Home Plannng Guide 10/20/15 10:14 AM Page 2





There are lots of choices and building styles available for home construction. There are also lots of factors to consider when making a decision on who is going to build your next home.

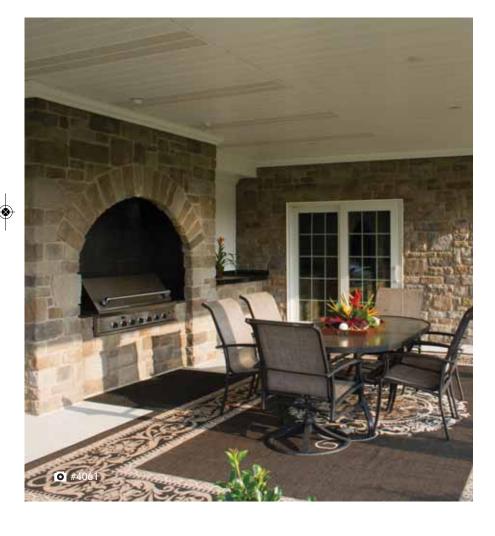
Morton Buildings utilizes a method known as post-frame construction. Post-frame is defined as an engineered wood-framed building or home that features large laminated columns instead of wood studs. There are many advantages to this method of construction, a few of which can be found below. One common misconception associated with post-frame is that this style of home is a low cost alternative to more conventional methods. Construction costs of your Morton home will be in line with most other custom home builders. Savings on a Morton home can be realized when the owner takes on the responsibility of being the contractor or even performing some of the work.

Morton Buildings is not a full-time home builder. Although we construct hundreds per year, our process is slightly different than those who specialize in residential construction only. More details on our process can be found in this brochure and our website.

While our process is slightly different and often requires more homeowner involvement, it is often the best choice for many people seriously shopping for their dream home. If you were to ask our customers why they chose Morton Buildings for their home some of the common reasons are:

- >> Clear-span Construction. Using this method we eliminate interior load-bearing walls. This allows for a truly open floor plan that can be easily customized.
- » Efficiency. We offer an exclusive Energy Performer® insulation package which is Energy Star® compliant and offers R-values that far exceed other traditional home insulation methods.
- >> Virtually Maintenance Free Exterior. Using our exclusive Hi-Rib™ steel for your roofing or siding ensures nearly zero maintenance for the owners.
- >> Unmatched Structural Warranty. Experience a warranty like none other in the home building industry.
- >> Construction Responsibility Options. When purchasing a Morton home you can choose several levels of involvement based on your knowledge of construction and available time. By being your own contractor Morton can provide a "shell" and you can handle the rest.





- Secure Financing
- Site Selection
- Choose Level of
 Construction Involvement
- Prepare Plans & Project Costs
- Final Approval From Bank
- Review Plans & Sign Contracts
- Begin Construction





Financing.

If financing is required for your next home this is a very important section with a lot to consider. First, Morton Buildings, Inc. does not offer financing to its customer. Most of our customers end up working with a local bank that they have a relationship with.

In the past financing has been a challenge in some cases. Banks, and more specifically appraisers, do not consider post-frame construction a conventional method for building homes. A recommended down payment of 40% is highly suggested to overcome this potential obstacle. Also, with so few post-frame homes being sold after construction there are not many "comps" available for the appraisers. The truth is that most people who build this style of home never sell them.

These issues can cause some challenges during pre-approval. It is important that your bank understands the type of home you are building and who you are working with. It is also important to tell them if you plan to use steel siding and roofing. Depending on the bank you are working with this may impact the term or rates you receive.

Although financing can be a bit more challenging, we have found that with a little more effort and involvement that favorable financing can be secured.

Also, it is important to note that the method for "finishing" the home and who is responsible for that portion of construction may impact the amount which some banks are willing to lend. This will require a budget to be set.





Site Selection.

Assuming you already have property, the next step is to determine where on the property your home will be located. Morton Buildings will help through this process but some things to consider include:

- >> Codes: Check local building codes for restrictions
 - National Fire Protection Association (NFPA) 101: Life Safety Code®
 - Design Loads—impacts cost based on location
- >> Proximity to Utilities: Closer means less costly
 - Are they available at selected site?
 - What are the water/sewer "tap fees"?
 - What sanitary system is available?
 - Is there access to a well?

- >> Flat Site: Preparation costs can add up quickly if grading and fill are required
- >> Other Considerations and/or Restrictions:
 - Deed Restrictions
 - Homeowner Association (HOA) Guidelines
 - Aesthetics Requirements

Other than the structure itself, the selection of your site may have the biggest impact on the overall cost of your project. It is important to consider the following associated costs of each. If you are currently looking to purchase land, be sure to speak with the local permitting authority first.

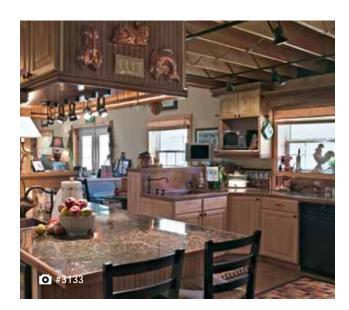




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Construction Responsibilities.

There are several levels of involvement you can have when constructing your Morton Buildings home. Depending on what level you decide on can significantly impact the process and costs. Below is a breakdown showing the three most common levels of customer involvement.





*SPLIT SOURCE ACCOUNTABILITY

Morton Buildings provides insulated building shell & general contractor provides all finish beyond insulated shell

Financing options require more work and requirements from the customer

This method will cost a little less than the single source method

Once plans are developed this method also requires **very little day-to-day interaction** from the customer

Most likely two contracts for project

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* Preferred Method

SINGLE SOURCE ACCOUNTABILITY

Morton Buildings provides **turnkey construction** (limited availability)

Financing options are the easiest to obtain with this recognized process of new construction

This method will warrant the **highest cost per square foot** construction

Once plans are developed this method requires very little day-to-day interaction from the customer

Very little risk when a reputable company is chosen as the general contractor

One contract for entire project

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CUSTOMER SOURCE ACCOUNTABILITY

Customer acts as general contractor & Morton
Buildings completes shell & customer sources all finish
beyond insulated shell

Most financial institutions will not allow customer to be their own general contractor. This option is usually used when customer is using his/her own cash

This method will be the customers least expensive option

Once plans are developed this method will still require a lot of day-to-day interaction from the customer

Higher risk for errors in the construction process due to the number of contractors that will be involved

Multiple contracts for project



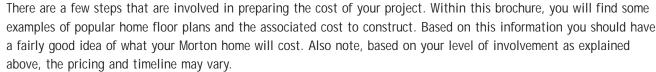






Preparing Plan

Preparing Plans & Project Costs.



Morton Buildings does not have pre-designed and priced floor plans. Each design is custom to your needs and pricing will vary based on a number of factors. Because of this it can take longer in some cases to acquire exact pricing on your design.

Getting an accurate price on your Morton home:

- 1. Choose an existing completed project with minimal modifications
- 2. Enter into a Morton Design Build contract
 - a. Come up with a design based on your budget
 - b. Come up with a budget based on your design
- 3. Provide Morton Buildings with your budget



Fin



Final Steps Prior to Construction.

Finalize financing and payment schedule Working with Morton, and potentially your bank, your funds and payment schedule will be verified. Once this step is complete the contracts can be signed.

>> Review Plans & Sign Contracts

This process will vary based on your selected level of involvement (See Step 3). You will only sign one contract with Morton Buildings. However, based on that previous selection you

may also need to arrange contracts with a general contractor or specific subcontractors. Also, it's important to note that any significant changes to your project after this point will require a change order and this can affect the schedule of your construction.







Construction.

This is where your home begins coming to life. The construction process and timelines will vary greatly based on the complexity of your project.















Ranch Insulated House Shell



Option 1
Dimensions: 36' x 10' x 50'

Floors: 1

Potential Living Area: 1,800 sq. ft.

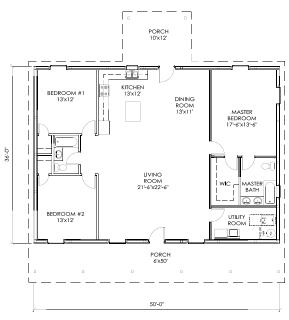
Shell Details:

- » 50 linear feet of 6' wide finished porch with molded aluminum ceiling soffits and column covers
- » 12 linear feet of 10' wide finished porch with molded aluminum ceiling soffits and column covers
- » 1' finished overhangs with vented sidewall overhangs and continuous vented ridge
- » Wainscoting and protective liner
- » Gutters and downspouts on all sidewalls
- » 4/12 roof pitch
- » 8-vinyl double-pane, Low-E glass windows
- » 2-steel entry doors with 9-lite double-pane windows on top half
- » 12" thick blown-in insulation (R-38) in entire attic. Attic created by 2" x 4" nailers spaced 16" OC on entire ceiling, ready for customer's interior ceiling finish
- » .019 Hi-Rib™ steel on all sidewalls and roof with FLUOROFLEX® 1000 paint system and 35-year paint warranty
- » Fully erected on your prepared site with no overhead or underground obstructions
- » Full Morton warranty

Note: No interior walls or finish work included in shell option

Starting at: \$63,700/\$36 per sq. ft. without concrete

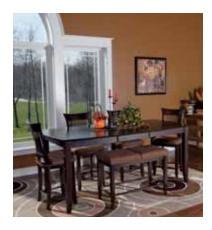
Potential Finished Layout & Cost



FLOOR PLAN OPTION 1



FLOOR PLAN OPTION 2



While Morton will provide the insulated shell of your home, additional varying costs to finish the home may be necessary and can affect the final budget of your project.

Additional items such as concrete, heating and air conditioning, electricity, interior walls, flooring, countertops, cabinets and plumbing with fixtures must be considered when planning your project.

Finishing costs can range from \$50 to \$100 per sq. ft.







Ranch Insulated House Shell



Option 2 Dimensions: 36' x 10' x 50'

Floors: 1

Option 3
Dimensions: 36' x 10' x 50'
Floors: 1 + 1/2

Potential Living Area: 1,800 sq. ft. Potential Living Area: 2,800 sq. ft.

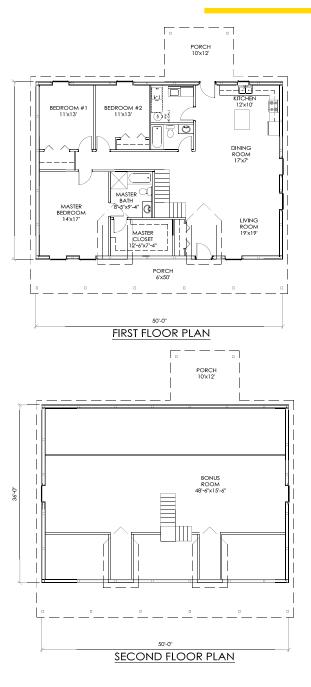
Shell Details:

- » 50 linear feet of 6' wide finished porch with molded aluminum ceiling soffits and column covers
- » 12 linear feet of 10' wide finished porch with molded aluminum ceiling soffits and column covers
- » 1' finished overhangs with vented sidewall overhangs and continuous vented ridge
- » 3' high brick wainscoting on entire building.
- » 5" HardiePlank* horizontal siding on entire building above brick wainscot
- » 2–5' x 4' gable dormers, functional with 3' x 3' insulated vinyl windows with Low–E glass
- » Gutters and downspouts on all sidewalls
- » 7/12 roof pitch
- » 8-vinyl double-pane, Low-E glass windows
- » 2-steel entry doors with 9-lite double-pane windows on top half
- » 6" thick blanket insulation (R-19) uncompressed on all exterior walls with 2" x 4" nailers spaced 16" OC ready for customers interior finish
- » 12" thick blown-in insulation (R-38) in entire attic. Attic created by 2" x 4" nailers spaced 16" OC on entire ceiling, ready for customers interior ceiling finish.
- » No attic on story and a half version, insulation is placed at the roofline
- » Fully erected on your prepared site with no overhead or underground obstructions
- » Full Morton warranty

Note: No interior walls or finish work included in shell option

Starting at: \$106,322/\$60 per sq. ft. (Option 2) or \$124,564/\$45 per sq. ft. (Option 3) without concrete

Potential Finished Layout & Cost





While Morton will provide the insulated shell of your home, additional varying costs to finish the home may be necessary and can affect the final budget of your project.

Additional items such as concrete, heating and air conditioning, electricity, interior walls, flooring, countertops, cabinets and plumbing with fixtures must be considered when planning your project.

Finishing costs can range from \$50 to \$100 per sq. ft.



2-Story Insulated House Shell



Option 1 Dimensions: 30' x 20' x 50' Floors: 2

Potential Living Area: 3,000 sq. ft.

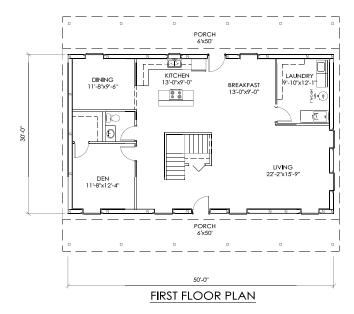
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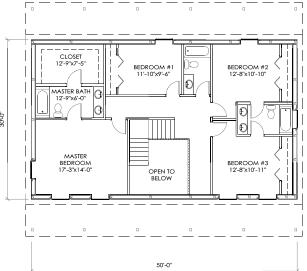
- » 100 linear feet of 6' wide finished porch with molded aluminum ceiling soffits and column covers (50 feet on each side)
- » 1' finished overhangs with vented sidewall overhangs and continuous vented ridge
- » 3' high wainscoting and protective liner on entire building
- » .019 Hi-Rib™ steel on all walls and roof with FLUOROFLEX® 1000 paint system with 35-year paint warranty
- » Gutters and downspouts on all sidewalls and porches
- » 4/12 roof pitch
- » 15-vinyl double-pane, Low-E glass windows
- » 2-entry doors with 9-lite double-pane windows on top half
- » Entire second story deck installed. Composed of 2" x 12" joists 16" OC with ¾" tongue-and-groove plywood decking. Will require interior supports or be supported by customers interior stud walls
- » 6" thick blanket insulation (R-19) uncompressed on all exterior walls with 2" x 4" nailers spaced 16" OC ready for customers interior finish
- » 12" thick blown-in insulation (R-38) in entire attic. Attic created by 2" x 4" nailers spaced 16" OC on entire ceiling, ready for customers interior ceiling finish.
- » Fully erected on your prepared site with no overhead or underground obstructions
- » Full Morton warranty

Note: No interior walls or finish work included in shell option

Starting at: \$101,732/\$34 per sq. ft. without concrete

Potential Finished Layout & Cost





SECOND FLOOR PLAN



While Morton will provide the insulated shell of your home, additional varying costs to finish the home may be necessary and can affect the final budget of your project.

Additional items such as concrete, heating and air conditioning, electricity, interior walls, flooring, countertops, cabinets and plumbing with fixtures must be considered when planning your project.

Finishing costs can range from \$50 to \$100 per sq. ft.

2-Story Insulated House Shell



Option 2 Dimensions: 30' x 20' x 50'

Floors: 2

Potential Living Area: 3,000 sq. ft.

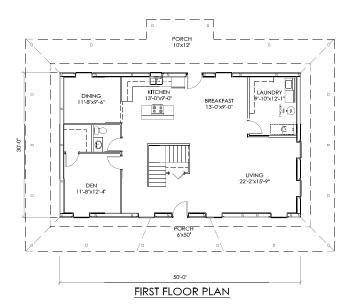
Shell Details:

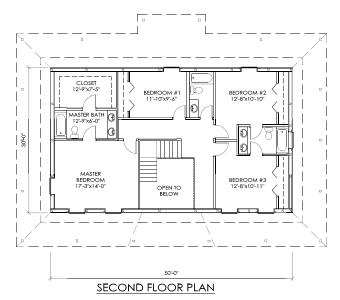
- » 224 linear feet of 6' wide finished porch with molded aluminum ceiling soffits and column covers (porch wraps around the entire building) Center of front porch has a gable entry
- » 2' finished overhangs with vented sidewall overhangs and continuous vented ridge
- » 3' high brick wainscoting with brick entry and brick columns on porch
- » 5" HardiePlank® horizontal siding on entire building above stone wainscoting
- » 50-year shingles entire roof including porches
- » Gutters and downspouts on all sidewalls and porches
- » 7/12 roof pitch
- » 17-vinyl double-pane, Low-E glass windows with vinyl shutters
- » 2-3068 steel entry doors with 9-lite double-pane windows on top half
- » Entire second story deck installed. Composed of 2" x 12" joists 16" OC with 34" tongue-and-groove plywood decking. Will require interior supports or be supported by customers interior stud walls
- » 6" thick blanket insulation (R-19) uncompressed on all exterior walls with 2" x 4" nailers spaced 16" OC ready for customers interior finish
- » 12" thick blown-in insulation (R-38) in entire attic. Attic created by 2" x 4" nailers spaced 16" OC on entire ceiling, ready for customers interior ceiling finish.
- » Fully erected on your prepared site with no overhead or underground obstructions
- » Morton Foundation System
- » Full Morton warranty

Note: No interior walls or finish work included in shell option

Starting at: \$202,813/\$67 per sq. ft. without concrete

Potential Finished Layout & Cost







While Morton will provide the insulated shell of your home, additional varying costs to finish the home may be necessary and can affect the final budget of your project.

Additional items such as concrete, heating and air conditioning, electricity, interior walls, flooring, countertops, cabinets and plumbing with fixtures must be considered when planning your project.

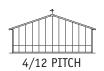
Finishing costs can range from \$50 to \$100 per sq. ft.

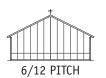


Roof Pitch

A 4/12 roof pitch is when the roof rises 4 inches for every 12 inches of horizontal run.























Roofing Materials

In addition to Morton's Hi-Rib™ steel roofing, you can also choose shingles or tiles for your building's roof. These roofing options are a great way to achieve a custom look for your home.





Shingled Roof

Steel Roof

Roof Types and Styles

Morton's roofs are designed for long-term good looks, and they're available in a variety of colors and roof pitches. To enhance the style and function of your building, explore the many available options such as: a roof extension to create a wraparound porch, gable dormers for a traditional look, or a welcoming entry porch, to name a few.







Hip with Gable Entry







Deep Fascia

Gable Dormer

Step Fascia







Monitor

Turkey Tail







Dutch Hip

Wraparound Porch

Pitch Break



Siding

From traditional, low-maintenance Hi-Rib™ steel in a variety of colors, to brick, HardiePlank® or HardiePanel® and cultured stone, you choose the siding that best fits your style or your building's surroundings.





HardiePanel® or HardiePlank





Wainscot

Wainscot is both a practical and aesthetically pleasing element to add to your building's exterior. It allows for different color schemes and breaks the vertical lines of your building's walls. Several options are available for wainscot including: Novabrik™, masonry, Hi-Rib steel and stone.









Masonry Wainscot

Novabrik™ Wainscot

Stone Wainscot

Overhangs

Overhangs work with functional cupolas to provide even more ventilation in your building.







Vented Soffit

Non-Vented Soffit

Tapered End Overhangs

Cool Roof Colors

Morton offers several "cool roof" paint colors that are ENERGY STAR® approved for reflectivity. These approved colors help to reflect sunlight and keep heat out of the building, which helps to keep the building cooler and reduce cooling loads.



colors that are ENERGY

















Gutters and Downspouts

Gutters and downspouts keep the sides of your building clean by directing water away from the building. They also reduce corrosion, erosion and condensation around your building. Our heavy-gauge aluminum gutters and galvanized steel downspouts are finished with FLUOROFLEX® 1000 paint in a variety of colors to match or accent your building.



Gutter & Downspout





Windows and Shutters

Add natural lighting and improve the ventilation in your building by including windows. We offer a premium line of Pella® windows with double- and triplepane glazing options that are ENERGY STAR® compliant.

Raised-panel or open-louvered 12" or 15" vinyl shutters enhance the beauty of your building and are available in a variety of attractive colors to match or accent your building.













Dormers and Porches

Dormers and porches extend the character and functionality of your home. Porches can provide additional shelter and can also be a great place to sit back and relax. Various styles and sizes are available.





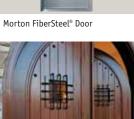




Walk Doors

Walk doors for your Morton home are a matter of personal preference. The material used and looks can vary greatly based on your budget. As a general rule, doors can range from a price as low as \$500 all the way up to several thousand. Whether you're looking for a basic steel door, or a high-end wood or fiberglass door, Morton has relationships with several manufacturers to ensure you get the right door for you at the right price.





Pella® Wood Doors



Pella® Wood Door



Pella® Fiberglass Doors



Pella® Steel Door



Pella® Fiberglass Door



Pella® Fiberglass Door



Pella® Steel Door





Attached Garages

There are three different options for adding a garage to your Morton building home. Each of the following is different in terms of complexity and pricing.

- » Extending Building Length
- » Endwall Connection
- » Sidewall Connection with Valley

Each style of garage connection has a different look and functions differently. See below for examples. If a detached garage better suits your needs, your Sales Consultant can quickly create a proposal for that as well.

There are a lot of different garage configurations that will work with your Morton home. As a general rule, the pricing on a 2-car garage can add as little as \$20,000 to your project. That cost will increase based on the complexity of the attachment to your home and the features you choose to add to the garage.

























Morton Buildings For All Your Building Needs



Agriculture



Garage & Residential Storage



Horse Barn



Riding Arena



Fire Station & Municipal



Mini-Storage



Commercial/Office/Retail



Church & Activity Centers



Veterinarian & Kennel

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