



Luminescence  
at LIBERTY

## FREQUENTLY ASKED QUESTIONS

### WHAT IS A 55+ COMMUNITY?

A 55+ Community is a community being developed as a "Senior Citizen Housing Development" as defined in California Civil Code Section 51.3 and "Housing for Older Persons" as described in the Federal Fair Housing Amendments Act of 1988. Each home in the Community must be the primary residence for at least one person fifty-five (55) or older. Other Qualified Permanent Residents and Permitted Health Care Residents are defined in the Association documents.

1. A **Qualified Permanent Resident** may occupy a residence. To meet the definition of a Qualified Permanent Resident, a person must:
  - A. Have resided with the Qualifying Resident prior to the death, hospitalization or other prolonged absence of, or dissolution of the marriage with, the Qualifying Resident; **and**
  - B. Be 45 or older, is/was a spouse or domestic partner of the Qualifying Resident or provide primary physical or economic support to the Qualifying Resident.
2. A **Qualified Permanent Resident** can also be a disabled person or a person with a disabling illness or injury who is a child or grandchild of the Qualified Resident or Qualified Permanent Resident.
3. A **Permitted Health Care Resident** can also live in a residence if they are under 55. To meet the definition of a Permitted Health Care Resident, a person must be hired to provide live-in, long-term, or terminal health care to a Qualifying Resident or be a family member of the Qualifying Resident providing that care.

### HOW MANY HOMES WILL BE BUILT AT LUMINESCENCE AT LIBERTY?

At completion, there will be a total of 311 homes. 163 single-family homes ranging in size from approx. 1,302 to 1,569 square feet and 74 duets (148 homes) ranging from 1,090 to 1,160 square feet.

### HOW DO WE PURCHASE A HOME AT LUMINESCENCE AT LIBERTY?

We will be selling homes from a Priority List. If you wish to be added to our Priority List, you need to obtain a Pre-Qualification letter from one of our designated lenders, CMG Home Loans or US Bank, or, provide verification of sufficient funds from banking establishment, for pre-qualification: Please refer to our Sales Release Procedures for more details.

### HOW DO WE CONTACT YOUR DESIGNATED LENDER TO GET PRE-QUALIFIED?

All buyers will be required to submit a loan application to one of our designated lenders below for pre-qualification:

Josette Alexander | NMLS# 5084334 | CMG Home Loans  
Phone: (925) 285-8617 | Email: [jalexander@cmghomeloans.com](mailto:jalexander@cmghomeloans.com)

Laurie O'Callaghan | NMLS # 453816 | US Bank  
Phone: (925) 890-9158 | Email: [laurie.ocallaghan@usbank.com](mailto:laurie.ocallaghan@usbank.com)

Once you are pre-qualified, you will be added to our Priority List and invited to make a reservation on the available home(s) that have been released for sale.

### HOW DO WE CONTACT THE SALES OFFICE?

Our New Home Specialist is available by phone at 925-255-1808 and by email at [dfloyd@denovahomes.com](mailto:dfloyd@denovahomes.com) to assist you.

### DO WE NEED TO MAKE AN APPOINTMENT TO SEE THE HOMES/HOMESITES?

Yes, please contact our New Home Specialist to set up an appointment or to see the model homes and available homes being built.

### HOW MUCH IS THE INITIAL DEPOSIT TO PURCHASE A HOME AT LUMINESCENCE AT LIBERTY?

A \$5,000 deposit, made payable to First American Title Company, is required at the time of reservation and will be deposited into your escrow account.

### WILL WE NEED TO PROVIDE ANY ADDITIONAL DEPOSITS OTHER THAN THE INITIAL \$5,000?

Yes, a 100% deposit will be required for builder options/upgrades, and a 50% deposit will be required for countertops, flooring, and window covering selections. All deposit funds will be deposited into your escrow account.





## FREQUENTLY ASKED QUESTIONS CONTINUED

### IS THERE A HOMEOWNER'S ASSOCIATION?

Yes, Luminescence at Liberty is one of the neighborhoods of Summit at Liberty, A 55+ Active Adult Community. A homeowner at Luminescence will be a member of the Summit at Liberty 55+ Community Association and have access to all the "Liberty" amenities. Homeowners in Luminescence also will be included in supplemental cost centers "Special Benefit Areas" (SBAs) for either the Single-Family or Duet homes in Luminescence. These SBAs provide additional maintenance specific to the Luminescence homes.

Luminescence at Liberty offers a range of incredible amenities, including a centrally located Great Lawn with tree-lined walkways connecting you to the Community Garden and other major facilities, including the Ranch House, the Barn, the Pool, and the Fitness Center. The Fitness Center, which will overlook the pool area, will be equipped with treadmills, elliptical machines, weight benches, and more. The Ranch House includes the Liberty House Café, pool table, gathering area, "Wine Room" equipped with wine storage lockers, a multi-purpose room and prep kitchen, and a large, covered patio with fire pits. This facility is the central gathering space to relax and participate in activities with other residents. The Events Barn provides a secondary area for large-scale events and an art studio and business lounge. Liberty will also feature eight bocce ball courts, two tennis courts, four pickle ball courts, a labyrinth, walking trails, and a dog park for your four-legged friends.

All of these facilities will be available for all members of the Liberty 55+ Community, i.e., Summit At Liberty and Luminescence at Liberty.

As multiple neighborhoods will be selling in Summit at Liberty, a Range of Assessment budget has been prepared. As of June 2022 the monthly dues currently collected on Luminescence Duets is \$425 and \$325 on Luminescence Detached Homes. Dues will fluctuate both up and down as more amenities are annexed into the HOA and more homes are built and closed. As the remaining DRE phases keep closing homes we project at build out of the community per the DRE budget, the Duet dues at approximately \$365/month and Detached Homes at approximately \$265/month. Please see Sales Representatives for more details.

Amenities and services covered by the HOA and the SBAs **will include but are not limited to the following:**

- Duets: All Master Association common areas and amenities; maintenance of unenclosed landscape areas on duet lots, shared alley driveways, paseo walkways and carriage lights, storm drainage, and "walls in" insurance on units.
- Single-Family: All Master Association common areas and amenities; maintenance of parkway landscape (between curb and sidewalk and v-ditch storm drainage).

The HOA is also responsible for the enforcement of community documents and rules.

### WILL DENOVA HOMES BE COOPERATING WITH REFERRING BROKERS?

Yes, the referral fee will be paid to referring agents at the close of escrow. Registration must be made by the agent/broker personally escorting the prospect/client on their FIRST visit to the Community. The prospect/client registration shall remain in effect for a period of ninety (90) days, after which the agent/broker must personally accompany the prospect/client to the Community and re-register the prospect/client. Previous registrations: if the prospect/client has previously visited the Community individually the agent/broker will not be eligible to receive the referral.





## SALES RELEASE PROCEDURES

Thank you for your interest in Luminescence at Liberty in Rio Vista, CA by DeNova Homes. We will be selling our homes from a Priority List. If you wish to be added to our Priority List for an opportunity to purchase one of our homes, you need to obtain a Pre-Qualification Certificate from one of our designated lenders, CMG Home Loans or US Bank.

1. Please contact our designated lender below:

Josette Alexander | NMLS# 5084334 | CMG Home Loans  
Phone: (925) 285-8617 | Email: [jalexander@cmghomeloans.com](mailto:jalexander@cmghomeloans.com)

Laurie O'Callaghan | NMLS # 453816 | US Bank  
Phone: (925) 890-9158 | Email: [laurie.ocallaghan@usbank.com](mailto:laurie.ocallaghan@usbank.com)

Our loan representative will contact you to complete the pre-qualification process. Once completed, our sales representative will be provided with a Pre-Qualification Letter.

2. The information on the application will be used to determine the likelihood of your financial ability to purchase. This does not constitute a loan approval. Priority will be given according to the information confirmed by our designated lender.

3. If the information on your application indicates that you are likely to qualify to purchase, your name will be added to our Pre-Qualified Prospect List. If more information is required for us to determine your financial status, your opportunity may be delayed.

4. DeNova Homes began forming the Priority List for Luminescence at Liberty on **December 11, 2020**. In order to be placed on the Priority List, you must follow the steps above to obtain a Pre Qualification Letter from one of our designated lenders, CMG Home Loans or US Bank.

5. As homes are released, you will be contacted by our sales team for an opportunity to make a home purchase. If you are able to select a home in a reasonable time, you will be asked to return for a home reservation appointment and to complete the necessary documents.

6. If we cannot reach you, we will try to leave a message and then proceed with other Pre-Qualified prospects.

7. When you make a home selection you will be required to complete our reservation process and submit a \$5,000 deposit. A signing appointment to complete the necessary contract documentation will be assigned when all documentation is available. If you are unable to make your appointment in a reasonable time, we will proceed with the next prospects.

8. The Seller reserves the right to make changes in this procedure at any time, without notice. All decisions by the Sales Team are final. The Seller reserves the right to sell certain homes prior to the selection event. We hope that this procedure will make purchasing a new home from us an orderly, fair and pleasant experience for you.

### Interest List Now Forming!

Phone: 925-255-1808 | Email: [dfloyd@denovahomes.com](mailto:dfloyd@denovahomes.com)

