

**Our mission is to create and maintain an active adult community that promotes social interaction between our residents and provides full service amenities for maintenance free living.**

Mill Pine Village Chester is a Full Service Age Targeted Community designed for single level living and to care for all of your outdoor maintenance needs. Whether you travel south, or stay in New England throughout the winter, we offer services that accommodate both lifestyles. We take care of your maintenance needs so you can enjoy your freedom!

Below you will find a list of:

- Community Features
- Options
- Directions
- Frequently Asked Questions

### **Community Features**

The Monthly Land Lease Fee includes the Following:

- Lawn & Irrigation System Maintenance (including mowing, fertilizing, Fall & Spring cleanups, shrub trimming, bark mulch application etc.)
- Snow Removal from Roads, Driveways & Sidewalks
- Year Round Weekly Waste Pick-up Service
- Central Water Maintenance & Monitoring. (State Approved State of the Art system is tested monthly.)
- Central Septic Systems maintained by Mill Pine Village
- Access to the Community Center Building & Recreation Area that includes: Gazebo, Bocce Courts, Horse Shoe pits, & Barbecue Area, Community Garden and Memory Garden
- Paved Walking Trails with Exercise Stations throughout the community
- Land Tax is included in the Land Lease Fee (The homeowner is still responsible for paying the tax on their structure.)
- Decorative Street Lights throughout the community
- Paved Walkways at each Home
- Onsite Postal Station with Parking



## **Mill Pine Village Chester**

### **Development Standards**

- Offsite N.H Modular code homes
- Off site manufacturers available are Skyline and Ritz-Craft
- Architectural 30 yr Shingles on a 5 and 7/12 Roof Pitch
- Low Maintenance Vinyl Siding with Air Infiltration Barrier for all Walls
- Low Maintenance Composite Decks & Steps with Vinyl Rail Systems
- White Vinyl "Low E" Window and 36" Front Entry Door
- Stained Hardwood or Painted Wood Trim & Door Jambs Throughout
- Propane Gas Forced Hot Air Heat, Hot Water and Air Conditioning
- Whirlpool kitchen appliances
- Oak ,Maple or Cherry kitchen Cabinets
- Large Walk-In Closets in most models
- Fiberglass Shower Unit with Price Pfister or Delta Faucets

### **Options & Upgrades Available**

- 1 or 2 Car Garage with Transoms or glass inserts with garage door openers.
- 3 Season Rooms with 4 styles of glass enclosures
- Exterior maintenance free composite decks
- Farmers porches
- Central Air Conditioning with Air Bear and optional humidifier and electronic air cleaning
- Walkout Foundations with daylight windows
- Corian and other solid surface countertops and under mount sinks
- Hardwood, laminate and ceramic tile flooring
- Gas or Wood Fireplaces
- Special Needs Floor Plans Available
- Trayed Ceilings, Rounded Walls and Decorative Columns
- 42" High Cathedral Cabinets



### OPTION PRICING

**FULL BASEMENTS STANDARD** 20' walkout area w/ 2 windows and door foundations up to 60 Feet. Add \$250 / ft for additional lineal foot

- **Exterior Bulkhead** "pre construction Bilco" entry on pre-cast w/ stairs **\$1,750**
  - After pouring foundation **\$2,750**

**DECKS** are maintenance free "composite" pre finished decking on pressure treated frame. Royal Crown reinforced vinyl rail system w/ white latticework.

- 6x8 **\$1,780**
- 8x12 **\$2,880**
- 12x12 **\$4,280**
- 6x16 Farmers Porch **\$7,250**

**THREE SEASON ROOMS** (12'x12') Ceramic floor. Harvey Industries porch enclosure system. Walls, ceiling and floor insulated w/ vinyl beaded panel in white, roof shingles to match home.

Vinyl 5X5 rolling windows	<b>\$13,250</b>
Aluminum Insert panels	<b>\$14,000</b>
Tempered rolling storm panels	<b>\$15,000</b>
Insulated Vinyl low E rolling inserts	<b>\$17,500</b>

**Exterior Door and steps to grade at additional cost.**

#### **Handicap Options available**

- Grab Bars 24 to 42 inch **\$ 3/foot**
- HC toilets **\$ 150 ea**
- Lever handles for interior doors **\$ 14 ea**
- Wheel chair shower **\$ 2,000**
- Wheel chair entrance ramp **\$ Quote By Design**

#### **OTHER EXTERIOR OPTIONS**

- Combination storm door **\$ 325**
- Out swinging French Doors rpls window **\$ 1,200**
- Vinyl Windows (3' x 4'5") each **\$ 350**
- Fiberglass Door (3' x 6'8") each **\$ 425**
- Stairs to grade 6 or less treads **\$ 750**

**ELECTRICAL** changes after home arrives from factory

Extra phone Jack or cable TV	<b>\$135</b>
Extra electrical outlets or switches	<b>\$ 85</b>
Electrical for paddle fan (paddle fan extra)	<b>\$125</b>
Dimmer switches	<b>\$ 50</b>

Extra basement GFI	\$ 85
Recessed lights	\$125
Dedicated appliance plugs	\$125

Effective Prices for Sales Agreements 2012.  
MPV chester options

### **Need Financing?**

Financing is available for homes in Mill Pine Village from various lenders. Ask your sales person about banks and mortgage companies familiar with land lease for competitive financing.

### **Amenities and Attractions**

- Maintenance Free Living includes Lawn Maintenance, Snow Removal, year round Waste Pick-up Service, Central Water and Sewer systems with Underground Utilities for an All-Inclusive Monthly Ground Lease Fee
- Paved Sidewalks with Exercise stations, Decorative Street Lighting and an Onsite Postal Station
- Community Center & Recreation Area including a Screened Gazebo, Bocce Courts, Horse Shoe Pits, Barbecue area and Picnic Tables
- Each Site is Fully Landscaped and Irrigated
- 1/2 acre or larger Home Site provides the Privacy of Single Family Living
- 1,080 - 1,800 sq ft Single Level Living Areas
- The Chester phase is age targeted for people 55+ years of age, Sandown requires both residents to be 55+.

Please take this moment to add your landscaping, snow removal, land tax, land mortgage payment, waste pickup and water bills together to see if it is more or less than \$4,716 per year (\$393 x 12).

So, in this example it is easy to see the advantages of Land Leasing with many residents instead of building and living in a single-family residence. There is an example of this below using accurate estimates.

	<u>Purchase</u>	<u>Lease@MPV</u>
<u>Acquiring Land</u>		
<b>Initial Cost</b>	<b>\$100,000/Buildable Lot</b>	<b>\$0</b>
<b>Closing Cost</b>	<b>\$1,500 (Tax Stamps)</b>	<b>\$0</b>
<b>Financing Costs</b>	<b>\$1,000 (1 Point Mortgage)</b>	<b>\$0</b>
	<b>\$102,500 Land Cost</b>	<b>\$0</b>
<u>Improving the Land</u>		
<b>Site work</b>	<b>\$7,500</b>	<b>Included</b>
<b>Water System</b>	<b>\$4,000 Installed (Artesian Well)</b>	<b>Included</b>
<b>Septic System</b>	<b>\$7,500 Installed</b>	<b>Included</b>
<b>Irrigation System</b>	<b>\$2,000 Installed</b>	<b>Included</b>
<b>Lawn Installation</b>	<b>\$2,500 Installed (Loam, Rake &amp; Seed)</b>	<b>Included</b>
<b>Shrubs &amp; Mulch</b>	<b>\$700 Installed</b>	<b>Included</b>
<b>Paved Walk &amp; Driveway</b>	<b>\$2,000 Installed</b>	<b>Included</b>
	<b>\$26,200 Total Improvements</b>	<b>\$0</b>
<u>Maintaining the Land</u>		
<b>Taxes</b>	<b>\$2,200/yr</b>	<b>Included</b>
<b>Summer Maintenance</b>	<b>\$1,000/yr (Cleanups &amp; Mowing)</b>	<b>Included</b>
<b>Winter Maintenance</b>	<b>\$750/yr (Snow Removal)</b>	<b>Included</b>
	<b>\$3,950 Annual Maintenance</b>	<b>\$0</b>
<u>Final Costs</u>		
<b>Finance Amount</b>	<b>\$128,700      \$868.99/month</b>	<b>\$0</b>
<b>Maintenance Expenses</b>	<b>\$3,950/yr      \$329.00/month</b>	<b>\$0</b>
<b>Monthly Payment</b>	<b>\$1,197/month</b>	<b>\$393/month</b>
<b>Yearly Expense</b>	<b>\$14,376/yr</b>	<b>\$4,716/yr</b>

- The preceding example was created using estimated costs for buying, improving and maintaining a piece of land similar to those offered in Mill Pine Village and was calculated using 25 year 6.5% fixed loan with %0 down.

## **LEASE vs BUY**

Most people approaching retirement years have a nest egg from equity in the current home or perhaps from investments or savings. Is it wise to tie up your assets in land or keep them in cash or liquid assets? Leasing land allows you to pay out in small amounts for the privilege or using that land as opposed to giving it to the development in a large sum especially considering the high value of land in these times. This will keep your funds available for your discretionary or emergency needs. You also won't be making mortgage payments and a lot of interest or losing interest from money that could otherwise be invested.

You are assured that your lease payments can't increase higher than the consumer price index with a cap rate of 5%. However, the lot that your house sits on usually appreciates higher in value in most markets benefiting you.

Also, when you're buying a developed lot does it include the well and septic systems? Does it include landscaping plantings, hardscapes, paved driveways and walkways? Are there additional amenities and recreational facilities and are they maintained?

Also consider who will pay for the lawn maintenance, fertilizing, fall & spring cleanups, irrigation systems, water & sewer systems, winter maintenance for driveways, sidewalks, common areas, trash removal, annual bark mulch application, shrub and tree trimming, street lights?

Enjoy a lifestyle that is affordable and let's you spend your time however you choose. That's what is waiting for you here at Mill Pine Village.

## **Directions**

### **From 495 North or South:**

Take RT-125N exit 51-B towards Plaistow, NH and Turn Right after McDonald's. Continue straight for about 3 miles. Turn Left onto RT-121A at Sanborn's Candy and continue for 3.6 miles through Hampstead crossing RT-111 at Walgreen's. Proceed on RT121-A north through the center of Sandown after 5.9 miles, turn right onto North Road 0.9 miles on the left Woodbury Lane. 2<sup>nd</sup> left on Golden Eye Circle. Look for our signs!

### **From 93 North:**

Take the RT-111 exit 3 towards Salem, NH. Bear right off the ramp and turn left at the light at the driving range. Proceed on RT-111. Continue 8.5 miles and turn left at Walgreens onto NH-121A. (NOT 121) Continue through the center of Sandown and after 5.9 miles, turn right onto North Road. The Community is 0.9 miles on the left, take the 2<sup>nd</sup> entrance on Woodbury Lane. Look for our signs!

### **From 93 South:**

Take Exit 4 and turn right off the ramp heading Northeast on NH-102/Nashua Road. Follow NH-102 through Derry for about 1.8 miles to the roundabout and take the third exit onto NH-102. Continue for 5.5 miles to Chester and Turn Right onto NH-121A. Continue on NH-121A for about 3.1 miles. Turn Left onto North Road. The Community is 100 NORTH ROAD 0.9 miles on the left. Look for our signs!

### **From 101 West:**

Take the Beede Hill Road Exit 6 toward Depot Road. Turn left off the ramp. Follow Beede Hill Road 3.1 miles to the end. Turn Right onto Main Street NH-107. Continue for 0.7 miles and Turn Left on Sandown Road. After 2.4 miles Turn Right onto North Road. The Community is at 100 NORTH ROAD 1.4 miles on the right. Look for our signs!

**From 101 East:** Take the Auburn/Chester Exit 2. Turn Right off the ramp onto Hooksett Road and continue for 1.7 miles to Auburn. Hooksett Road becomes NH-121; NH-121 then becomes NH-121A after you cross NH-102 in Chester. Proceed on those roads straight for a total of 6.3 miles and Turn Left onto North Road. . The Community is 0.9 miles on the left, take the 2<sup>nd</sup> entrance on Woodbury Lane. Look for our signs!



### **Frequently Asked Question's**

Q. Is Retirement Necessary To Reside In Mill Pine Village?

A. No. However, residents must meet the communities age restrictions.

Q. May Grandchildren, Friends Or Relatives Visit?

A. Yes. However, there are some restrictions on the length of stay of the visitors.

Q. Is there a charge for Water, Sewer or Waste Removal?

A. No. Water, Sewer and Weekly Waste Removal are included in the Monthly Land Lease.

Q. May I rent or sublet my Home?

A. Yes. The owner may be any age, but the residents must meet the community age restrictions.

Q. Am I allowed having a pet in Mill Pine Village?

A. Yes. Pets are allowed but they must be registered with the Town and Mill Pine Village.

Q. Are there Recreation Facilities available?

A. Yes. Mill Pine Village has paved sidewalks, walking trails with exercise stations, a community center and common area with a Gazebo, Bocce courts, Horseshoe pits, Picnic tables and a Barbecue area.

Q. Are there Medical Facilities nearby?

A. Yes. Exeter Hospital, Merrimack Valley Hospital Haverhill MA. and Parkland Medical of Derry NH, Exeter Hospital, Exeter NH are just some of the Medical Facilities nearby.

Q. Is Cable Television available?

A. Yes. All homes are cable ready serving digital cable and broadband Internet service by Comcast.

Q. Is DSL Service available?

A. Yes. DSL Internet service is available from Granite State Telephone.

Q. Do I have to maintain my Yard?

A. No. The Monthly Land Lease includes professional irrigation, shrub, and lawn maintenance. Mill Pine Village is also responsible for the maintenance of the Water & Septic system.

Q. Am I responsible for Snow Removal in the winter?

A. No. The Monthly Land Lease includes snow removal of every driveway and maintenance of the community roads and sidewalks.

Q. May I Modify my Home?

A. Yes. You may modify the interior of your home as you wish. All exterior modifications must have plans submitted and approved by the Town of Sandown and Mill Pine Village.

Q. May I have a shed in my Yard?

A. Yes. However, the plans must be approved by Mill Pine Village and it must match your home.

Q. Is there a storage area available?

A. Yes. There is an outdoor storage area to accommodate all types of recreational vehicles currently available at no charge.

Q. Is there a Community Center building?

A. Yes. There is a small Community Center building with a living area, kitchenette and restrooms for events and common usage by the residents.

(All information is subject to change and omissions & errors)