



OUR STORY

With over 30 years of experience, we specialize in high-end and exclusive residential homes as well as commercial. Producing high quality homes for a high quality life is the key to every home we build. We understand the excitement and adventure associated with a new home transition, but there are many things that can leave a homebuyer overwhelmed at any stage of the process.

Our developments are meant to make that process easier; from application to financing to move-in day. By working with an experienced team of local contracting, financial, and real estate experts, you can count on our experts to deliver you the home of your dreams in the highly-desired North Fork region of Long Island, NY.

OUR MISSION

To deliver a relaxed and refined buying and selling experience. We stand out from the rest with our standards of integrity, expertise and sophistication.



THE NORTH FORK GATEWAY AT RIDGE

A hidden suburban gem, Ridge, NY is conveniently located a few miles from the Long Island Expressway minutes away from Long Island's award-winning wineries, farms, and beaches.



Nearby parks & hiking trails



Close to Tanger Outlets & other shopping



Gateway to the famous North Fork Wine Trail



"LIVE THE LIFE YOU DREAMED OF BEING CLOSE TO IT ALL." Long Island's prestigious North Shore can be your daily getaway!

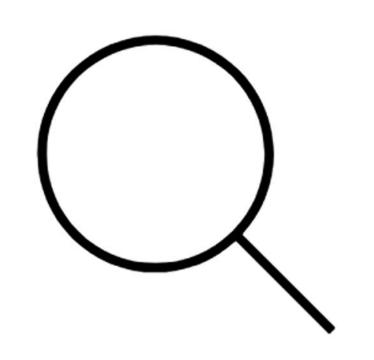
Limitless beaches, wineries, golf courses, and so much more.







THE PROCESS



Choose Your Lot



Design Your New Home



Lock Rate & Close Once



Move Into Your Dream Home







Your Dream Home is Worth the Wait

NOW THERE'S A SIMPLIFIED APPROACH TO CONSTRUCTION FINANCING



Introducing The POWER OF ONE from Valley Bank

In contrast to most banks, upon approval, Valley will offer you the certainty and convenience that you require. That means ONE LOAN for the construction phase and permanent phase of your mortgage, along with ONE CLOSING that takes place at the beginning of the process.



Pea

Peace of mind

Gain peace of mind knowing you only have to go through the loan process once



One rate structure

Enjoy one defined rate structure for the life of your loan



Professional Support

A team of banking 8 construction professionals who have your back

A lender that's there for you

For more than 90 years, Valley has provided buyers with specialized lending knowledge along with exceptional service. We promise to deliver the care and expertise you deserve.





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CONSTRUCTION TO PERMANENT LOANS:

Why they may be right for you



Your custom built home typically comes with a choice of financing options; the one many builders prefer is a Construction to Permanent Loan. Otherwise known as a C2P LOAN, the borrower takes out one loan that covers both the construction phase and permanent phase of the mortgage.

When you take out a C2P Loan, you are essentially assuming responsibility for financing the construction of your unit from your builder. This allows them to use their capital for other needs and ensures that you are committed to the property.

Your interest rate risk is reduced

With a C2P Loan, your interest rate structure is spelled out at the beginning of the process. If you take out a construction loan and then a permanent loan when the construction phase is over, you face the risk of higher rates on your second, longer-term loan. This risk is heightened when current rates are expected to rise.

You only need to close once

Closing costs can amount to thousands of dollars, Doing it once means only one round of closing costs. You could use the savings that result by avoiding a second closing on furnishings, landscaping and other items that are not covered as part of the construction.

You only need to qualify once

You qualify for financing once - prior to construction. That means the gathering of documents is a one and done process. But more importantly, you are protected in the event of job loss, medical emergency, or other circumstances which could preclude you from getting a second mortgage if you had to apply again.

You only get appraised once

When you take out two separate loans or an end loan, your property and home will get appraised twice by the bank. If your second appraisal is less than the first one, you may have to come up with additional money to buy down the mortgage. A C2P Loan eliminates this risk.



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chynes@valley.com
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The Mattituck

• FIRST FLOOR: 1,200 SQ FT

• SECOND FLOOR: 1,060 SQ FT

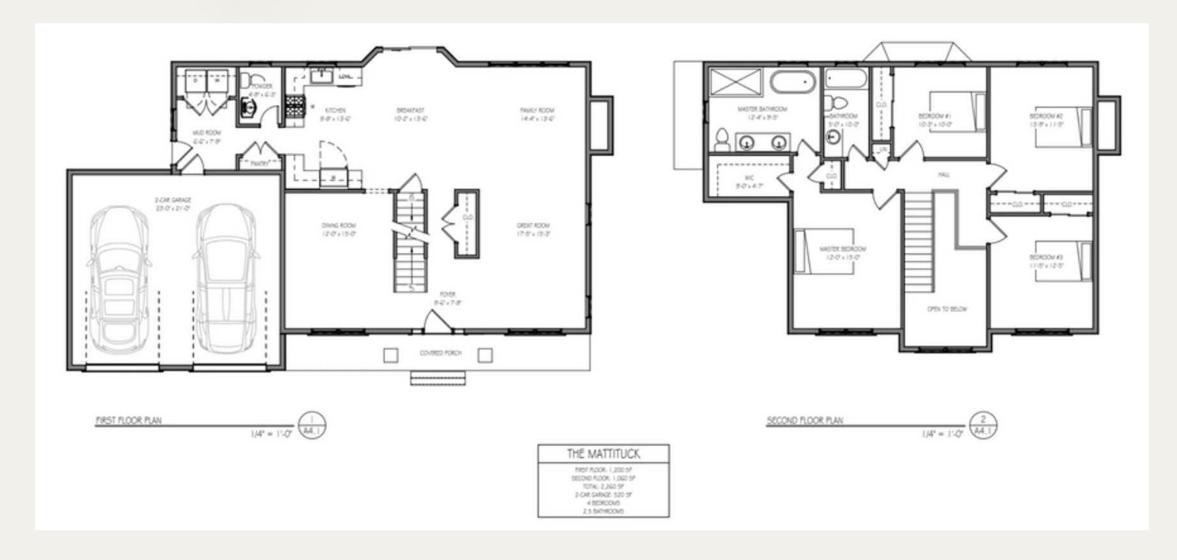
• TOTAL: 2,260 SQ FT

• 2-CAR GARAGE: 520 SQ FT

• 4 BEDROOMS

• 2.5 BATHROOMS





The Jamesport

• FIRST FLOOR: 1,300 SQ FT

• SECOND FLOOR: 1,130 SQ FT

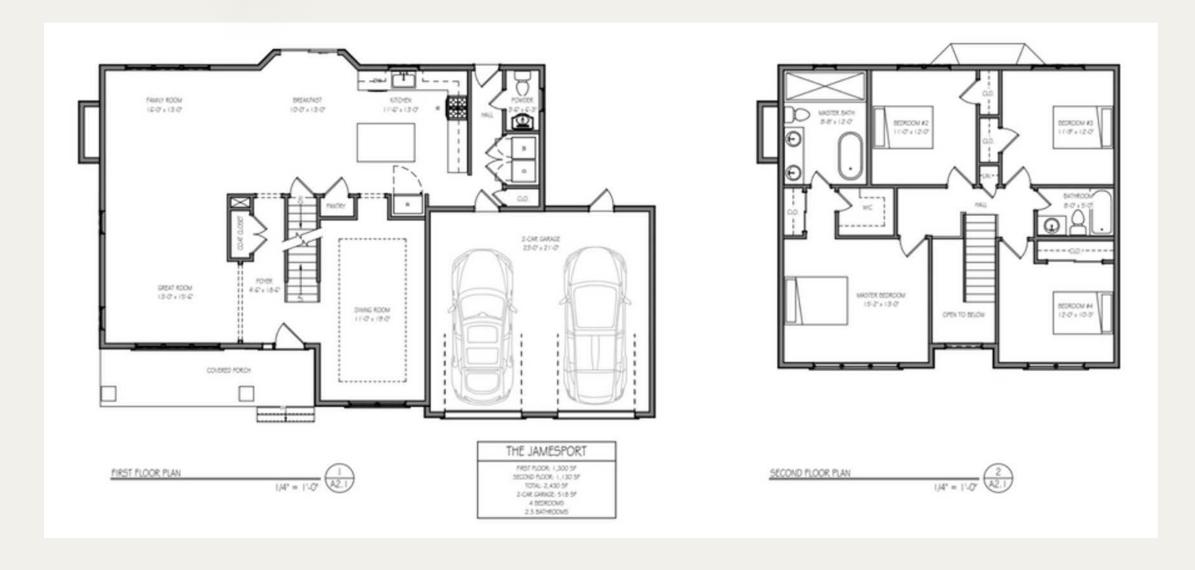
• TOTAL: 2,430 SQ FT

• 2-CAR GARAGE: 518 SQ FT

• 4 BEDROOMS

• 2.5 BATHROOMS





The Jamesport Plus

• FIRST FLOOR: 1,470 SQ FT

• SECOND FLOOR: 1,130 SQ FT

• TOTAL: 2,600 SQ FT

• 2-CAR GARAGE: 518 SQ FT

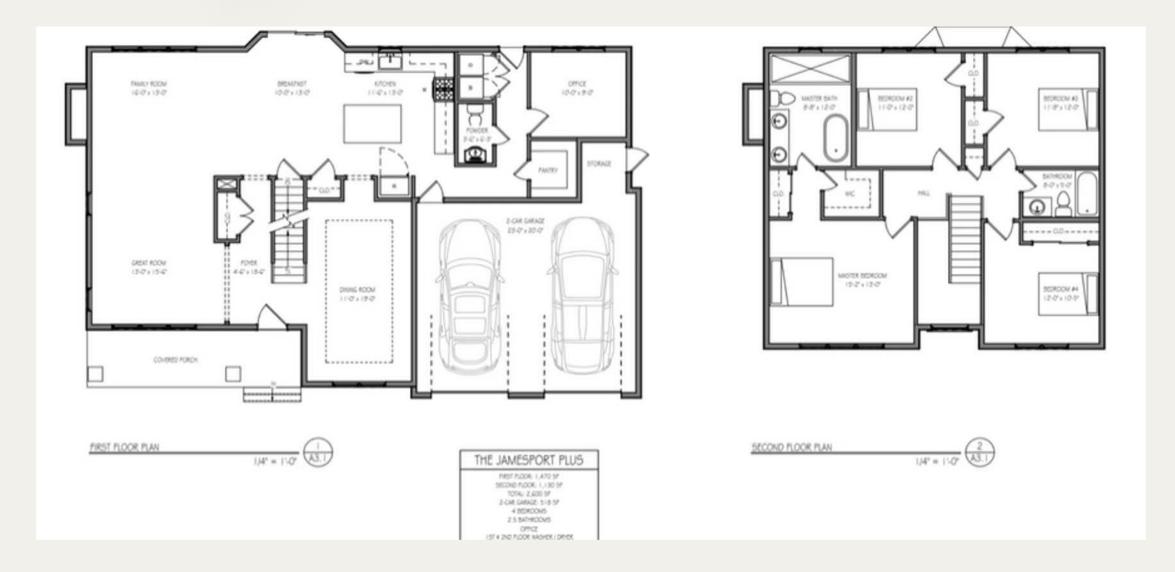
• 4 BEDROOMS

• 2.5 BATHROOMS

• OFFICE

• 1ST & 2ND FLOOR WASHER / DRYER





The North Fork Ranch

• FIRST FLOOR: 2,200 SQ FT

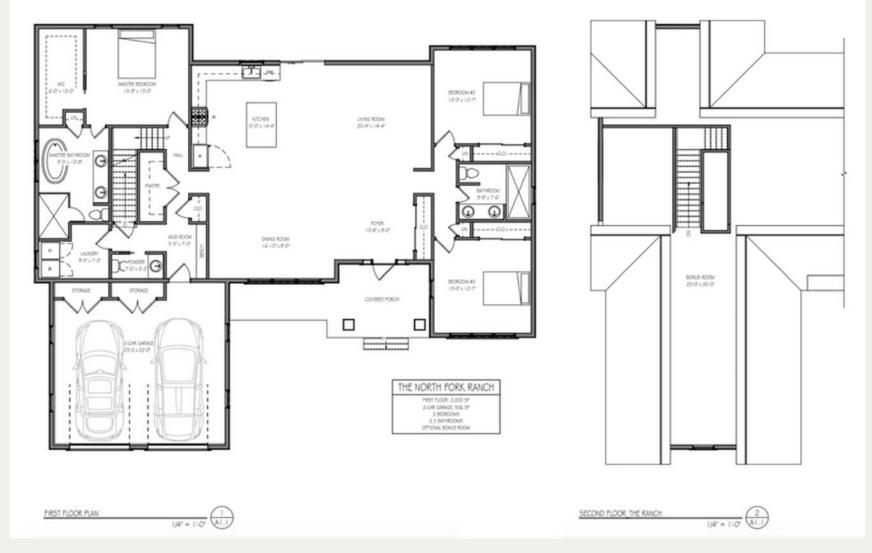
• 2-CAR GARAGE: 506 SQ FT

• 3 BEDROOMS

• 2.5 BATHROOMS

OPTIONAL BONUS ROOM









TO LIVE IN RIDGE





A HIDDEN SUBURBAN GEM

Ridge, NY is located in the town of Brookhaven in Suffolk County. With a population of only 13,000, the North Fork Gateway at Ridge allows occupants to have more than enough space to pursue the freedoms of their property. This neighborhood is conveniently located a few miles from the Long Island Expressway, and just minutes

away from Long Island's award-winning wineries, farms, and beaches. There is always something to do here in Ridge!



631-500-0235

Call us today to make that storybook lifestyle yours!

⊕ Visit Us ■

MORE ABOUT OUR HOMES FOUR MODELS:

OOK MODEL

Model A:

- First Floor: 1,200 sq ft
- · Second Floor: 1,060 sq ft
- Total: 2,260 sq ft
- · 2-Car Garage: 520 sq ft
- 4 Bedrooms
- · 2.5 Bathrooms

Model B:

- First Floor: 1,300 sq ft
- · Second Floor: 1,130 sq ft
- Total: 2,430 sq ft
- · 2-Car Garafe: 518 sq ft
- 4 Bedrooms
- 2.5 Bathrooms

Model C:

- First Floor: 1,470 sq ft
- Second Floor: 1,130 sq ftTotal: 2,600 sq ft
- 2-Car Garage: 518 sq ft
- 4 Bedrooms
- 2.5 Bathrooms
- Office
- . 1st & 2nd Floor Washer/ Dryer

Model D:

- · First Floor: 2,200 sq ft
- · 2-Car Garage: 506 sq ft
- 3 Bedrooms
- · 2.5 Bathrooms
- · Optional Bonus Room



YOUR DREAM HOME AWAITS

LIVE THE LIFE YOU WERE MEANT TO LIVE IN RIDGE

LUXURY FEATURES:

Exterior Features:

- · Architectural roof shingles with 30 year guarantee
- · Black-top driveway and walkway to front
- Attached oversized garage with interior entry
- 6' Anderson Silverline sliding door
- · Front door chime
- Outside light fixture at front & rear doors
- Aluminum leaders & gutters
- Maintenance free vinyl siding, choice of color
- 2 hose bib front & rear
- Exterior electrical outlet in front & rear
- Seeded front & rear yards

Designer Baths:

- · Ceramic tile floors in all bathrooms
- White bath fixtures
- Luxurious master bath with Kohler fixtures or equivalent
- Decorator vanities in all baths
- Mirror above vanity
- Soaking tub in master bathroom
- Stall shower in master bathroom
- Ceramic tile surrounding bathtubs and showers up to ceiling
- Exhaust fans
- · Light over vanities in full bathroom

Gourmet Kitchen:

- Porcelain or ceramic tile
- Appliance allowance \$1000
- Choice of traditional wood cabinets
- Stainless steel sink in kitchen
- Color coordinated granite countertops

hello@NorthForkGateway.com

Dishwasher hookup

Interior Features:

- Ceramic tile in bathrooms & laundry room
- · Benjamin Moore China white paint on interior walls and trim
- Hardwood flooring in family room, living room, dining room, and stairs: wall-to-wall carpet in bedrooms and upper hall
- · Oak handrails on stairs with white balusters
- PVC coated shelving in all closets
- 9 foot ceiling height on first floor
- Gas 36" fireplace
- · Tray ceiling in the dining room
- · Crown molding in the dining room
- Choice of interior doors with painted colonial molding & baseboard
- · Tray ceiling in master bedroom

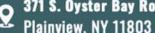
Convenience & Comfort:

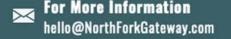
- · Plumbing and electrical hookups for washer & dryer
- Two (2) telephone outlets
- · Two (2) cable

Energy Efficient Features:

- · 95% Energy efficient Energy Star rated gas boiler
- · Two zone central air conditioning
- Two zone hot water baseboard heating
- · Energy efficient Energy Star rated 50 gallon hot water heater
- All copper wiring
- Upgraded 150 amp electrical service with circuit breaker panel
- Exterior wind and vapor shield
- Vinyl Silverline Single Hung tilt-out windows with grills
- R-13 insulation in interior wall
- R-19 insulation in basement
- R-38 insulation in flat ceilings









LUXURY FEATURES

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Gourmet Kitchen:

- Porcelain or ceramic tile
- Appliance allowance \$1000
- Choice of traditional wood cabinets
- Stainless steel sink in kitchen
- Color coordinated granite countertops
- Dishwasher hookup

Interior Features:

- · Ceramic tile in bathrooms & laundry room
- Hardwood flooring in main areas. wall-to-wall carpet in bedrooms and upper hall
- · Oak handrails on stairs with white balusters
- · PVC coated shelving in all closets
- 9 foot ceiling height on first floor
- Gas 36" fireplace
- Tray ceiling in the dining room and master bedroom
- · Crown molding in the dining room
- Choice of interior doors with painted colonial molding & baseboard

Convenience & Comfort:

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Designer Baths:

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PORT JEFFERSON HILLS

More than just a historical village, Port Jefferson is home to some of New York's most desired attractions!



Short walk to the L.I. Sound

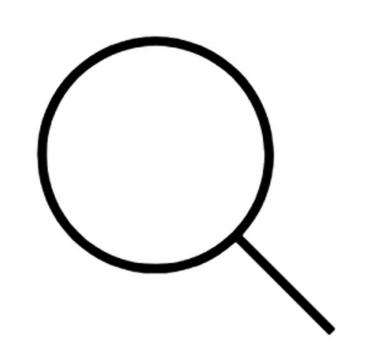


Family and dog-friendly attractions



Close to Stony Brook University Hospital

THE PROCESS



Choose Your Lot



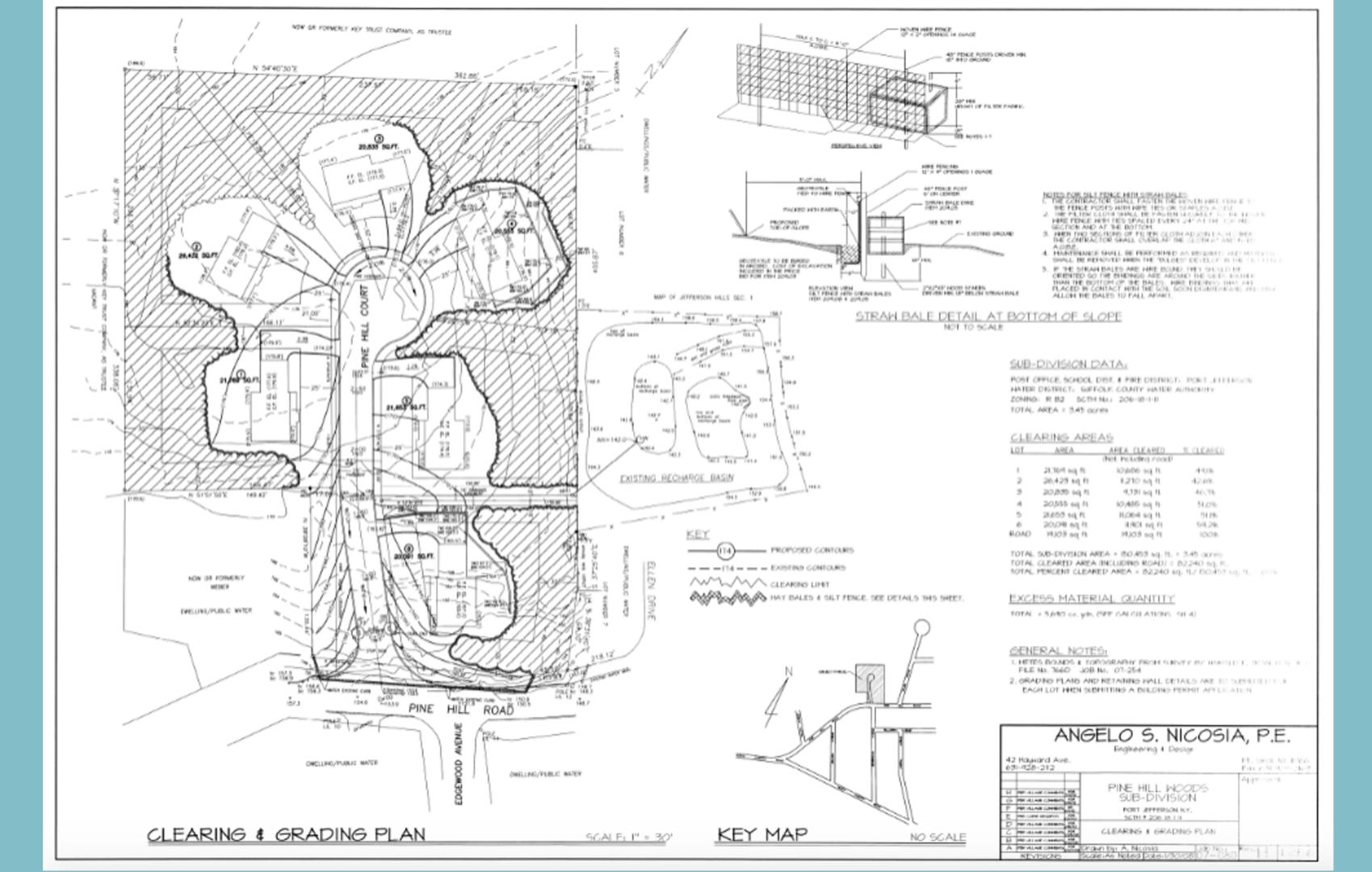
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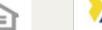


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The Mattituck

• FIRST FLOOR: 1,200 SQ FT

• SECOND FLOOR: 1,060 SQ FT

• TOTAL: 2,260 SQ FT

• 2-CAR GARAGE: 520 SQ FT

• 4 BEDROOMS

• 2.5 BATHROOMS







THE MATTITUCK

1901 FLOOR: 1,000 97
1000x0 FLOOR: 1,000 97
100x1: 2,000 97
3-OR CARGO: 510 97

The Jamesport

• FIRST FLOOR: 1,300 SQ FT

• SECOND FLOOR: 1,130 SQ FT

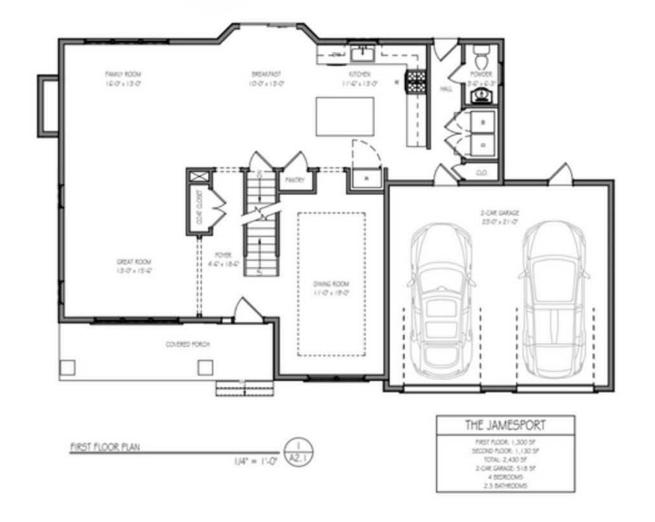
• TOTAL: 2,430 SQ FT

• 2-CAR GARAGE: 518 SQ FT

• 4 BEDROOMS

• 2.5 BATHROOMS









The Jamesport Plus

• FIRST FLOOR: 1,470 SQ FT

• SECOND FLOOR: 1,130 SQ FT

• TOTAL: 2,600 SQ FT

• 2-CAR GARAGE: 518 SQ FT

• 4 BEDROOMS

• 2.5 BATHROOMS

OFFICE

• 1ST & 2ND FLOOR WASHER / DRYER





OFFICE 15T # 2ND FLOOR WASHER! DRIEK



5ECOND FLOOR PLAN (1.0° A3.1)

The North Fork Ranch

• FIRST FLOOR: 2,200 SQ FT

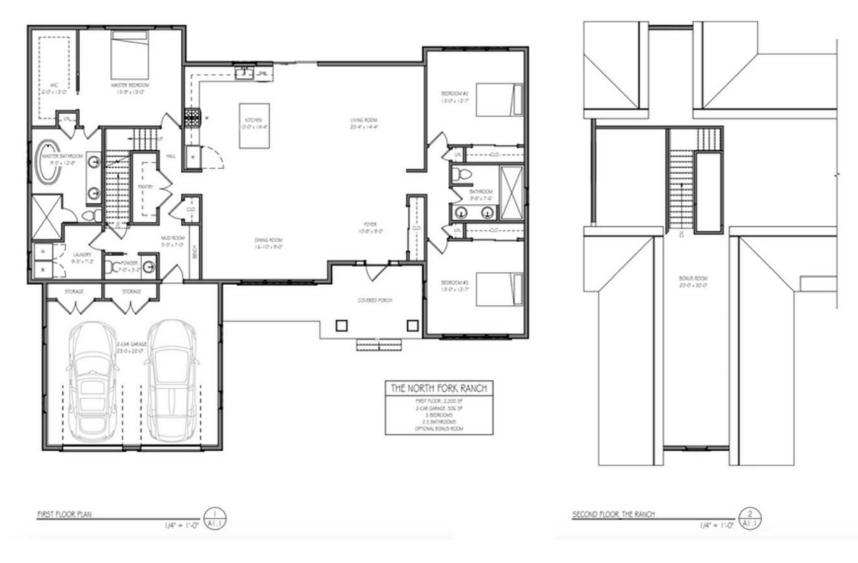
• 2-CAR GARAGE: 506 SQ FT

• 3 BEDROOMS

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OPTIONAL BONUS ROOM













PORT JEFFERSON

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friend or spending a boat day on the Long Island Sound, there is always something to do here in Port Jeff!



631-500-0235

Call us today to make that storybook lifestyle yours!

₩ Visit Us

MORE ABOUT OUR HOMES FOUR MODELS:

Model A:

· First Floor: 1,200 sq ft · Second Floor: 1,060 sq ft

Total: 2,260 sq ft

· 2-Car Garage: 520 sq ft

· 4 Bedrooms

· 2.5 Bathrooms

Model B:

. First Floor: 1,300 sq ft

. Second Floor: 1,130 sq ft

Total: 2,430 sq ft

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· 4 Bedrooms

· 2.5 Bathrooms

. First Floor: 1,470 sq ft

. Second Floor: 1,130 sq ft

Total: 2,600 sq ft

. 2-Car Garage: 518 sq ft

· 4 Bedrooms

Model C:

· 2.5 Bathrooms

Office

. 1st & 2nd Floor Washer/ Dryer

Model D:

· First Floor: 2,200 sq ft

· 2-Car Garage: 506 sq ft

· 3 Bedrooms

· 2.5 Bathrooms

· Optional Bonus Room

YOUR DREAM HOME AWAITS

LIVE THE LIFE YOU WERE MEANT TO LIVE IN PORT JEFFERSON



LUXURY FEATURES:

Exterior Features:

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- · Gas 36" fireplace
- Tray ceiling in the dining room
- · Crown molding in the dining room
- Choice of interior doors with painted colonial molding & baseboard
- · Tray ceiling in master bedroom

Convenience & Comfort:

- Plumbing and electrical hookups for washer & dryer
- Two (2) telephone outlets
- Two (2) cable

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- Two zone hot water baseboard heating
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THANK YOU



