

BROOKSTONE HOMES

Homeowner Warranty and Maintenance Manual



Welcome Home!

Our mission at Brookstone Homes has always been to create happy homeowners both before and after closing on their new home. That's why we have partnered with Punchlist Manager (PLM) to help us succeed in that mission. PLM is a cornerstone of our customer service system that allows homeowners access to information 24/7, 365 days a year. This integration provides the capability to view contact information, home details, submit/view/print requests, access HOA documents, send emails, submit warranty requests, request updates on open warranty items, and track scheduling all on one dashboard. This dashboard will be your primary point of contact for all questions and warranty related items. Reaching out to your sales agent with questions may be your first thought but in order to get the timeliest and accurate response we ask you use the dashboard.

We know what you're probably thinking, "That sounds great, how do I login"? Logging in is just as easy as logging into most websites. If you already have an account set up you can skip ahead and go to https://brookstone.punchlistmanager.net/Login/Login to be routed to our PLM log in page. If you do not know your log in or haven't created one yet, don't worry! We have done that for you already. Your username is the email address of homeowner 1 or the homeowner email listed on the left side of your purchase and sale agreement. Your password is brookstonehomes1. Once logged in you find all of the resources and answers to common questions that may come up. If what you are looking for is not available, please do not hesitate to email us through the PLM dashboard and someone from our team will get back to you shortly.

Common Questions

How do I find my username and password for Punchlist Manager?

Your username is the email address provided under the "Buyer 1" contact info on the Purchase and Sale Agreement. If you did not receive our Welcome Letter within three days of closing, please reach out to your sales agent to request a new letter and temporary password.

How Do I Submit A Warranty Request?

Within the Submit Request tab a Warranty Message and Request Message may be displayed. You'll also have the ability to Submit Request(s). To submit a request, complete the following steps:

- 1. Go to Submit Request on the bar menu near the top of the screen. You can also go to the Dashboard box lower on this page.
- 2. Select: Add New Record -> Submit Request Box will Open
- 3. Use the dropdown menu to select the Request type, Area, and Category.
- 4. Select the Area in the home where the work needs to be performed
- 5. Type the Description of the request to describe what is occurring
- 6. Attach up to six photos to help expedite the request and provide additional information. (Please note accepted formatting)



7. Save the request.

Once the request has been submitted you will see a notification that the request has been saved. This does not mean the request has been submitted or sent to our team for review. The submitted request will now show with the status in red and marked "Not Submitted". This will allow you to come back later to add additional items to the request so that all the 30 day or 11-month requests are on one submittal. Please do not submit requests individually.

Once you have added any requests that should be reviewed, click the "checkmark" at the top next to the "+" to submit. The status of the request should now be in green and show as "Submitted".

Your Warranty at a Glance

Your new home is covered under our 1-2-10 warranty program. Some items in your home carry a one-year limited warranty, other items carry a two-year limited warranty, and some structural elements are warrantable for up to 10 years. Warrantable items and the duration of their warranty can be found in your homeowner handbook. If an item is warrantable, Brookstone's responsibility and course of action is outlined under the performance standards of your homeowner handbook.

1 Year Workmanship

The one-year workmanship warranty provides surety type coverage and backs the builder's warranty for defects in workmanship and materials. Covered components of a home that do not meet established Construction Performance Standards in the warranty during the first year will be repaired, replaced or you may be paid the cost of repair or replacement.

2 Year Systems

The two-year systems warranty provides surety type coverage and backs the builder's warranty for defects in the electrical, plumbing, heating, cooling, ventilating, and mechanical systems. Covered components of a home that do not meet the established Construction Performance Standards in the warranty during the first two years will be repaired, replaced or you may be paid the cost of repair or replacement.

10 Year Structural

The ten-year structural warranty provides direct coverage from the day of closing for major structural defects. If a major structural defect occurs to a designated load bearing element of the home within the 10-year warranty term, it will be repaired, replaced, or paid for by Maverick.

Customer Care Policy



Our Brookstone Homes Customer Care Department is responsible for administering the terms of

the warranty program. Our Brookstone Homes representatives are trained to respond to your needs promptly and professionally. All service calls and warranty requests are to be submitted through the Punchlist Manager Warranty Portal. Our customer care personnel operate on closely managed schedules in order to service all homeowners in an efficient and timely manner. Therefore, it is very important to make your home available during the scheduled time period for your service call.

To assist Brookstone Homes in handling your Request for Service efficiently, we ask that you review this section of the manual below carefully. If you have any questions, please message our Customer Care team within PLM.

If any warranty repairs arise within the warranty period, they will be scheduled for completion within 30days of our receipt of your submitted request. Occasionally, due to circumstances beyond our control, this process may take more than 30 days. Delays may be caused by shortage of materials, back-ordered parts from manufacturers, labor problems or weather. Some service calls will need to be scheduled accordingly to the scope of work necessary. For example, drywall repairs might be done at one time and repairs to doors and cabinets might be done at another time. This enables the Customer Care Department to complete repairs efficiently.

If you believe that you have a warrantable request, we encourage you to review the *Building Standards Warranty section* of this manual before your request service. This will help you decide if the claim is covered by the Warranty, by a manufacturer's warranty, or is considered your responsibility. If you have an emergency or urgent request requiring immediate attention, please refer to the Emergency section in this manual.

Our Customer Care Department is here to serve you and to respond to your requests under the Home Builder's Limited Warranty as quickly and efficiently as possible. In order to address your requests for service repairs or replacements, we ask that you submit all items through the Punchlist Manager Warranty Portal. This allows us to provide prompt, quality service and to maintain a complete file on your property. You are also more than welcome and encouraged to include pictures and other pertinent comments in your submitted request. As soon as the warranty request is received, it will be processed and replied to by someone from the Brookstone Homes Customer Care team and then you will receive a follow up call from one of our superintendents to confirm and coordinate the warrantable repairs.

Additional Warranty Information

Please refer to your Homeowners Warranty and Information Manual for additional information about how your home works. When we receive your request for service, we will make a determination if the request is covered by the Limited Warranty, if it is the responsibility



of the manufacturer, or if it is your responsibility. Usually, we will inspect the issue to have a complete understanding of the problem prior to making such determinations. For further reference and insight, the warranty standards that we follow are contained in this document. Current building industry standards will be used to select the materials and the workmanship practices that are employed in warranty service repairs and replacements. Our Customer Care Representatives in the field do not have permission to authorize repair work by subcontractors other than Brookstone Homes subcontractors and they do not have the authority to extend or alter your Limited Warranty in any way. We will not be responsible for lost wage expenses or other repair expenses that you incur for work that you have done by others.

We take pride in the subcontractors who have been selected by Brookstone Homes. If you are dissatisfied with the quality of work or the level of professionalism displayed by one of our subcontractors, please contact our Customer Care Department immediately. Your comments help us maintain the high level of service that you deserve. In addition to the warrantable exclusions in this manual, this warranty shall not cover any defects caused by, or arising from climatic conditions or from the normal characteristics of certain building materials, expansion, contraction, moisture, humidity, or any damage resulting from negligence, improper maintenance or abnormal use.

The following items are not covered by warranty:

- Homeowner abuse and neglect
- Normal wear and tear
- Loss from damage caused by Acts of Nature, fire, explosion, smoke, flood, water, hail, lightening, high winds, etc.
- Failure by the homeowner to give prompt and proper notice to Brookstone Homes of any defects.
- Changes in the grading of the ground that do not comply with your grading certification.
- Color and pattern match of finished material.

Appliance and product warranties

Your appliances are warranted by the appliance manufacturer, and it is important that they are registered within 30 days of move in. <u>Due to terms set forth in the Magnuson-Moss Consumer Protection Act-passed by Congress in 1975, Brookstone Homes cannot assume any liability for warranty or be involved in the physical repair of appliance units.</u>

Please note that it is the homeowner's responsibility to email Brookstone Homes warranty request forms to schedule for the 30 day and 11-month warranty service. Brookstone Homes will not call you at the end of these warranty periods to schedule these and we recommend that you mark your calendar as a reminder of these warranty periods so you do not go beyond the



warranty periods. It is also a good idea to keep a running list of the items you need warranty service for.

All items that may fall under the Limited Warranty must be submitted per the Brookstone Homes warranty request procedures before they can be addressed.



After Hours, Urgent, and Emergency Service

In the unlikely event that there is a failure with any of the crucial systems in your home that could compromise personal safety or security of you and your family please follow the following procedure. Some examples of these types of situations are below.

- No heat when the outside temperature is below 50 degrees.
- Loss of electricity (excluding area power outages)
- A plumbing leak requiring the water supply to be shut off. (A slow drip is not considered an emergency)
- Flooding of home due to water (potable or waste)
- · Complete loss of water.
- Gas leak not controllable at the fixture shut-off. Fireplaces, furnaces, ranges, and hot water heaters can all be shut off manually at the source.
- Roof, window, or skylight leak that will cause additional damage.
- 1. If an emergency occurs during Brookstone Homes regular office hours, please follow the procedure below:
 - A. Enter a new correspondence within the Punchlist Manager Portal. We are available Monday through Friday 8:00 am to 4:00 pm. We will initiate the appropriate action upon receiving the pertinent information.
 - B. If your home is still within our Maverick Warranty time period, review the Warranty and the Performance Standards section of the Warranty to determine if the repair is covered. Document all work needed and submit to Brookstone Homes for evaluation.
 - C. Costs incurred for emergency service calls for items that are not covered according to the Warranty Performance Standards, are the homeowner's responsibility.
- 2. If an emergency occurs during non-office hours, please follow the procedure below:
 - A. Call the appropriate utility company or subcontractor from the Service Numbers list. If the listed vendor cannot respond to the emergency, please contact another licensed and bonded contractor.
 - B. If your home is still within the Maverick Warranty time period, kindly review the Warranty and the Performance Standards section of the Warranty to determine if the

repair is covered. If your repair is covered, submit a new request through the PLM portal with the work performed and the receipts for review, within 5 business days.

C. Costs incurred for emergency service calls for items which are not covered according to the Warranty Performance Standards are the homeowner's responsibility.

In the case of a non-emergency, urgent situation, direct contact to the appropriate subcontractor may be required. In all cases, initiate appropriate action to minimize any compromise of safety, health, security or further damage.

- A. If your home is still within the Maverick Warranty time period, review the Warranty and the Performance Standards section of the Warranty to determine if the repair is covered.
- B. If the problem is covered under the Warranty, enter a new Service Request within the Punchlist Manager Portal. We are available Monday through Friday 8:00 am to 4:00 pm. We will initiate the appropriate action upon receiving the pertinent information.
- C. If the problem is not covered under warranty, you may still contact the appropriate subcontractor from the move-in list. Costs incurred for service calls regarding items not covered

according to the Warranty Performance Standards are the homeowner's responsibility

Service Numbers:

In case of an urgent or emergency situation, please follow the steps under the Emergencies section of your Homeowners Handbook.

Plumbing

Peltram Plumbing – www.peltramplumbing.com – (253) 891-8781 or by email at ienniferg@peltramplumbing.com

Electrical

Modern Wiring

Non-Emergency – (253) 267-1048 Emergency – (425) 330-6307

Heating

Palatial Heating

Non-Emergency – (360) 400-1602

Emergency – (253) 732-0523

Roofing

Chinook Roofing

Non-Emergency – (253) 242-4546

Emergency – (253) 517-0884 and press 1



maverick

STRUCTURAL & HOME WARRANTIES

At Maverick, we're creating a new generation of homeowner products, services, and technology that's designed for one purpose - your peace of mind.









Maverick Warranty Coverage

Congratulations! You decided to buy your home from a Maverick-approved builder. Through our evaluation of your home builder's practices and quality, we've agreed to provide our third-party warranty on your new home.

Workmanship, Materials and System Defects Protection

During the warranty period on your new home, the builder assures and Maverick guarantees that your home will be free from defects in the materials or workmanship as defined in the Warranty Performance Standards. We also guarantee your home to be free from defects in the electrical, plumbing and mechanical systems as defined in the Warranty Performance Standards (including wiring, piping and ductwork of those systems).

Major Structural Defects Protection

The warranty provides coverage for "major structural defects" that occur during the term of the warranty. A "major structural defect" is defined as actual physical damage to load-bearing portions of the home which affects the load-bearing function to the extent that the home becomes unsafe, unsanitary or otherwise unlivable.

Maverick is responsible to you, the homeowner, for total liability of all major structural defects arising during the term of the warranty, limited to the amount of coverage provided under the warranty and not exceeding the original purchase price of the home. Repair and/or replacement do not affect the term of the warranty.

Problem Solving

In the unlikely event of a dispute, our industry unique Conciliation process has a 98.2% resolution success rate. We partner with you and your builder to manage the process without additional claim fees, inconvenience or legal action.



Frequently Asked Questions

What is covered by my Maverick Warranty?

It depends on the particular warranty coverages provided by your builder. Most new-home warranties cover workmanship, materials, systems and major structural defects. Please refer to the Warranty Document for specific coverages provided on your home.

Is my warranty transferable?

Yes. The warranty transfers automatically upon change of ownership during the warranty period.

How do I contact Maverick?

CORPORATE HEADQUARTERS

PO Box 33025

St. Petersburg, FL 33733

CLAIMS OFFICE

PO Box 33026

St. Petersburg, FL 33733



Homebuyers Construction Glossary

Your builder and Maverick know that when you start shopping for a new home and a new home mortgage, you may encounter some words and terms that are not familiar. This glossary will help you be a better-informed shopper.

Aerator Small removable extension at the tip of a sink faucet that mixes streaming water with air to reduce splashing and conserve water.

Air hammer Banging noise in plumbing pipes caused by air infiltration.

Airway The space between roof insulation and roof board which allows for movement of air.

Alkali Soluble mineral salt or mixture capable of neutralizing

Anchor Bolts Bolts that secure a wooden sill plate to a concrete or masonry floor or wall.

Asphalt A residue from evaporated petroleum, insoluble in water but soluble in gasoline. Melts when heated.

Attic Ventilators Screened openings that ventilate an attic.

Ball Cock A device in a flush toilet consisting of a valve connected by a lever to a floating ball. The valve closes when the ball is raised and opens when it is lowered.

Baseboard A decorative and protective wood molding positioned where the wall meets the floor.

Base Molding Molding used to trim the upper edge of interior baseboards.

Beam A structural member transversely supporting a load.

Bearing Wall A wall that supports any vertical load in addition to its own weight.

Brace An inclined piece of framing lumber applied to wall or floor to stiffen the structure. Often used on walls as temporary bracing until framing has been completed.

Brick Veneer A facing of brick laid against and fastened to sheathing of a frame or tile wall.

Casing Molding of various widths and thicknesses used to trim door and window openings at the jambs.

Caulk A building joint sealant used where two dissimilar materials are joined. Caulk should be renewed prior to any painting.

Circuit breaker A switching device located in the main electrical panel, that opens and closes electrical circuits and automatically shuts off electricity to a circuit should it become overloaded. Once the electrical load is reduced, the breaker switch can be turned back on to resume normal service.

Concrete Dusting Fine dust that accumulates on finished concrete.

Condenser An exterior unit that is part of the air conditioning system which expels heat into the outside.

Conduit, Electrical A pipe, usually metal, in which insulated electrical wire is installed.

Corner Bead An angled metal edging used to protect and form an edge where drywall panels meet at outside edges.

Damper A fireplace device that controls the air draft allowed into the fire.

Delamination The separation of the top piles or laminate from the base to which they are attached. In vanity and kitchen counter tops, the warping or detachment of laminate material from the wood substrate.

Dethatching The loosening and/or removal of matted grass and leaves from existing lawns, which allows the grass to breathe and therefore promotes healthy growth.

Downspout A pipe, usually of metal, for carrying water from roof gutters.

Drywall Also known as gypsum board or sheetrock, these large sheets are attached to the wall studs and ceiling framing to construct the walls and ceiling of the home.

Eaves The margin or lower part of a roof projection over a wall.

Efflorescence A white powdery substance that can form on new block, brick, or stucco finishes. It is composed of water soluble salts that are present in masonry materials and that rise to the surface via water evaporation.

Face Frame The front of kitchen and bathroom cabinets, to which the hinged doors attach.

Face Nailing Nailing through a finished, exposed surface so that the flat top of the nail head is still visible after nailing.

Facia or Fascia The exterior horizontal trim around rafters. Also positioned directly behind gutters and over gable trim boards.

Filler Board Cabinet grade wood used to fill gaps that occur between cabinets and wall openings.

Fillers A wood putty used in preparation of painting to fill holes or cracks in wood.

Flashing Sheet metal or other material used in roof and wall construction to protect a building from rain water penetrating the house structure.

Flue A vertical duct, constructed of sheet metal or clay, that channels smoke from a fireplace out of the home.

Footing A masonry section, usually concrete, in a rectangular form wider than the bottom of the foundation wall or pier it supports.

Foundation The supporting portion of a structure below the first floor construction, or below grade, including the footings.

Frame Construction A type of construction in which the structural parts are wood or depend upon a wood frame for support.

Gable Portion of the roof above the eave line of a double-sloped roof.

Gabled Louvers A vent with louvers located at the peak of table ends.

Graphite Lubricant A finely powdered graphite used as a lubricant.

Ground fault circuit interrupter (GFCI) A specialized electrical device that will interrupt electrical power where a weak electrical loss of ground occurs. Installed in areas where water may be present.

Grout A white or colored plaster-like mortar compound used to fill spaces between ceramic tiles.

Header A heavy timber and/or concrete beam that spans open spaces in walls, over doors and windows, and provides support to structural members above it.

Hip Roof A roof that rises by inclined planes from all four sides.

Honeycomb In concrete, an open cell-like surface texture that occurs while pouring the concrete.

Insulation Any material high in resistance to heat transmission that, when placed in the walls, ceilings, or floors of a structure, will reduce the rate of heat flow.

Infrastructure The public facilities and services needed to support residential development, including highways, bridges, schools, and sewer and water systems.

Interest The cost paid to a lender for borrowed money.

Joint Tenancy A form of ownership in which the tenants own a property equally. If one dies, the other automatically inherits the entire property.

Level Payment Mortgage A mortgage with identical, monthly payments over the life of the loan.

Loan Origination Fee The fee charged by a lender to prepare all the documents associated with a mortgage.

Loan-to-Value Ratio The relationship between the amount of the mortgage loan and the appraised value of the property expressed as a percentage.

Mortgage Broker A broker who represents numerous lenders and helps consumers find affordable mortgages; the broker charges a fee only if the consumer finds a loan.

Mortgage Commitment A formal written communication by a lender, agreeing to make a mortgage loan on a specific property, detailing the loan amount, length of time and conditions.

Mortgage Company A company that borrows money from a bank, lends it to consumers to buy homes, then sells the loans to investors.

Mortgagee The lender who makes a mortgage loan.

Mortgage Insurance An insurance policy the borrower buys to protect the lender from non-payment of the loan.

Mortgage Loan A contract in which the borrower's property is pledged as collateral. It is repaid in installments. The mortgagor (buyer) promises to repay principal and interest, keep the home insured, pay all taxes, and keep the property in good condition.

Mortgage Origination Fee A charge for work involved in preparing and servicing a mortgage application (usually one percent of the loan amount).

Negative Amortization An increase in the outstanding amount when a monthly payment does not cover the monthly interest rate.

Note A formal document showing the existence of a debt and stating the terms of repayment.

PITI Principal, Interest, Taxes and Insurance (the four major components of monthly housing payments).

Point A one-time charge assessed by the lender at closing to increase the interest yield on a mortgage loan. Generally, it is one percent of the mortgage amount.

Prepayment Payment of a debt prior to maturity.

Principal The amount borrowed, excluding any other charges.

Property Survey A survey to determine the boundaries of your property. The cost depends on the complexity of the survey.

Recording Fee A charge for recording the transfer of a property, paid to a city, county, or other appropriate branch of government.

Real Estate Settlement Procedure Act (RESPAA) federal law requiring lenders to provide home buyers with information about settlement costs.

Sales Contract A contract between a buyer and seller which would explain, in detail, exactly what the purchase includes, what guarantees there are, when the buyer can move in, what the closing costs are, and what recourse the parties have if the contract is not fulfilled or if the buyer cannot get a mortgage commitment at the agreed-upon terms.

Shared Appreciation Mortgage A loan in which partners agree to share specified portions of the down payment, monthly payment and appreciation.

Tenancy in Common A form of ownership in which the tenants own separate but equal parts. To inherit the property, a surviving tenant would either have to be mentioned in the will or, in the absence of a will, be eligible through state inheritance laws.

Title Evidence (usually in the form of a certificate of deed) of a person's legal right to ownership of a property.

Title Insurance An insurance policy which insures against errors in the title search, essentially guaranteeing the buyer's and lender's financial interest in the property.

Transfer Taxes Taxes levied on the transfer of property or on real estate loans by state and/or local jurisdictions.

Underwriting The process of deciding whether to make a loan. The decision is based on credit, employment, assets and other factors.

Veterans Administration (VA) A federal agency that insures mortgage loans with very liberal down payment requirements for honorably discharged veterans and their surviving spouses.

Walk-through A final inspection of a home before settlement to search for problems that need to be corrected before ownership changes hands.

Warranty A promise, either written or implied, that the material and workmanship of a product is defect free or will meet a specified level of performance over a specified period of time. Written warranties on new homes are either backed by warranty companies or by the builders themselves.

Zoning Regulations established by local governments regarding the location, height and use for any given piece of property within a specific area.

Your builder has you covered.





Homeowner's Maintenance Manual 2022



Dear New Homeowner,

The Maverick Homeowner's Maintenance Manual is written in a manner that we hope will help you understand how your new home functions. It is a resource manual, which is intended for informational purposes only.

If you follow these few simple maintenance procedures, in a timely manner as described in this manual, your home will give you many years of pleasure and comfort.

The manual explains in simple and easily understood language your normal Homeowner's Maintenance responsibilities, which should always be conducted in a prudent, cautious and safe manner.

If you feel that certain types of maintenance or repairs are beyond your particular capabilities, we suggest and urge you to call a professional, licensed contractor to perform the needed work.

We have attempted to cover all of your home's maintenance areas with as much pertinent information and their primary needs as possible. Since our manual is widely distributed in many states, some information may not pertain or apply to your geographic location. It is impossible to address every scenario or method of maintenance. If we have omitted anything and you are unsure of how to proceed, we suggest that you refer to the manufacturer's written instructions, or contact a local professional contractor.

IMPORTANT NOTE REGARDING ANY AND ALL MANUFACTURED ITEMS (eg: appliances, garage doors, windows and doors, toilets, sinks, tubs, faucets, etc.)

The suggestions and recommendations found in this manual are not intended to replace or substitute any of the manufacturer's recommendations. If you should notice a conflict between our suggestions and those recommendations provided by the manufacturer, the manufacturer's directions and guidelines always supercede our suggestions.

NOTE: THIS MAINTENANCE MANUAL ADDRESSES VARIOUS TYPES OF CONSTRUCTION THROUGHOUT THE COUNTRY. THEREFORE, SOME OF THE CONSTRUCTION MATERIALS DESCRIBED IN THIS MAINTENANCE MANUAL MAY NOT BE APPLICABLE TO YOUR HOME.

Welcome To Your New Home!

In order to acquaint you with the maintenance requirements and warranty information about your new home, we are providing you with this Homeowner's Maintenance Manual which consists of four chapters:

- 1. Homeowner's Maintenance Checklists
- 2. General Information & Safety Tips
- 3. Homeowner's Maintenance Information
- 4. Glossary of Construction Terms

This book will provide useful information which will assist you in the maintenance and service requirements of your new home.

The Homeowner's Maintenance Checklists provide several lists of important preventative maintenance procedures required at periodic intervals. By adhering to these checklists, you can discover and correct minor maintenance problems before they become a major expense.

The General Information & Safety Tips section contains valuable information concerning public utilities coming into your home as well as a few safety tips which you should observe when doing routine maintenance.

The Homeowner's Maintenance Information section gives you an explanation of the basic components of your home. This section will note the normal repairs that may be required and gives you helpful hints on how to care for your home.

The Glossary of Construction

Terms defines for the layman descriptions and terms used in the construction industry.

A few minutes spent in reviewing this section can result in you having a more comprehensive knowledge of how your home is constructed and can be of great benefit when dealing with construction trades people.

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Homeowner's Maintenance Checklists



The Homeowner's Maintenance Checklist

Welcome home! Even new homes have maintenance requirements and warranty details you should know about. This Homeowner's Maintenance Manual will acquaint you with an easy-to follow breakdown of your responsibilities:

- 1. Homeowner's Maintenance Checklists
- 2. General Information and Safety Tips
- 3. Homeowner's Maintenance Information
- 4. Glossary of Construction Terms

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The Homeowner's Maintenance Information section gives you an explanation of the basic components of your home. This section will note the normal repairs that may be required and gives you helpful hints on how to care for your home.

The Glossary of Construction Terms defines for the layman descriptions and terms used in the construction industry. A few minutes spent in reviewing this section can give you a better understanding of how your home was constructed. It can be of great benefit when dealing with construction tradespeople.

Your new home was designed to meet or exceed the requirements of the local building code as it read on the date your builder applied for the building permit. Your home was built to last for generations, but it has numerous components and systems that require periodic maintenance.

Taking time to do preventive maintenance will make your home safer and save you money by keeping your home

in working order. Most home maintenance projects will require only a few simple tools. Here are a few tools that you may find useful for normal home maintenance chores:

- Adjustable wrench
- · Pliers
- Utility knife
- · Flat-blade screwdriver
- · Flashlight/ batteries
- · Phillips head screwdriver
- Claw-hammer
- · Electric drill & drill bits
- · Shop-grade vacuum cleaner
- Caulk gun & caulk
- 6' step ladder
- · Extension ladder
- · Work gloves
- Electrical extension cord
- Shovel
- Toilet plunger
- Tape measure
- Assorted nails, screws, nuts, bolts and sandpaper

By implementing the following preventive maintenance suggestions, you can help keep your home functioning properly with minimal problems.

To help you pinpoint when specific maintenance items should be performed, this checklist is divided into four time periods:

After Move-In / Every Month / Every 6 Month / Annually

Additionally, you may be provided with manufacturer manuals and operating instructions for various appliances and systems in your home. The suggested maintenance procedures in these manuals should be closely adhered to.

After Move-In Checklist



BATHROOMS AND MAIN FLOORS

☐ Apply grout sealer to ceramic tile grout if you wish to give the grout additional protection against dis coloration from spills and stains.

ELECTRIC

☐ Locate the main circuit breaker in the electric panel box and show family members how to turn it off in case of an emergency.

FIRE EXTINGUISHER

Purchase a general purpose fire extinguisher for each floor of the home plus one small kitchen extinguisher in case of grease fires. Demonstrate proper usage to family members in case of emergency.

FIRST AID KIT

☐ Keep first aid materials and a book on first aid procedures in an accessible location.

FLOORING

☐ Attach furniture protectors underneath furniture legs to protect floor finishes.

LANDSCAPING

☐ Review and implement recommendations in the Landscaping and Grading Section of this manual.

PLUMBING

Locate the main water line shut-off valve and all individual plumbing fixture valves, and show all family members how to close them in case of a plumbing emergency.

GAS

☐ If your home has natural gas, locate the gas shut-off valve by the gas meter and show all family members how to close it in case of an emergency.

Every Month Checklist



AIR CONDITIONING AND HEATING

AIR CONDITIONING AND REATING		
	Check air filters and clean or replace as necessary	
	Vacuum air supply and air return registers to remove dust and lint.	
GARBAGE DISPOSAL		
	Clean disposal blades by grinding up ice cubes. Freshen it with baking soda and by grinding up citrus fruit rinds.	
	Test and reset Ground Fault Circuit Interrupters (GFCI) breakers.	
INTERIOR CAULKING		
	Check for cracks or separations in caulking around sinks, bathtubs, toilets, faucets, counter tops, back splashes, ceramic tile walls, ceramic floors, window sills and any other areas originally caulked by your builder. To repair these areas, use an appropriate caulking compound and follow the caulking instructions in the relevant sections of this manual.	
RANGE HOOD FAN		
	Clean or replace dirty filter.	

SPRINKLER SYSTEM

□ Adjust sprinkler heads for proper coverage.

Every 6 Months Checklist



CA	BINETS	AII	R CONDITIONING SYSTEM
	Clean and apply a light coat of wax to wood-finish cabinets.		Have HVAC contractor perform six month maintenance check up if you live in the high temperature, high humidity area.
CA	ULKING/PAINTING		
	Check all areas originally caulked by the builder, especially exterior windows and doors.		Ensure that air supply registers are not blocked by rugs, draperies or furniture.
	Check exterior paint and stain surfaces (especially stained doors) and refinish as needed.		Make certain the concrete foundation that the A/C uni sits on is level.
DC	OORS		Remove excess leaves from vents.
		PL	UMBING
	Check screws on door lock set and hardware, and tighten as necessary.		Check assessable water supply lines and valves to sinks, toilets, refrigerator and clothes washer.
	Lubricate bi-fold and by-pass doors as necessary.		Tighten if loose or leaking.
	Clean sliding door track and apply silicone spray to tracks as necessary. Caution – only use a silicone		Clean out faucet aerators, spray nozzles and drains.
	lubricant; oil will cause the rollers to deteriorate. Take		Check pipes and drains for water leakage.
the silicone, as it may	the necessary steps to protect adjacent flooring from the silicone, as it may cause discoloring. Oil moving parts of the garage doors.	WI	NDOWS
EL	ECTRIC		Check sills for caulking cracks or separations and re-caulk as necessary.
	Check electrical extension and appliance cords. Replace frayed or split cords.		Check weather stripping around windows and repai or replace as necessary.
EX	TERIOR FINISHES		Check windows for smooth opening and closing operation. Clean tracks and lubricate as necessary,
	Check for cracks and voids in exterior caulking and re-caulk as necessary. Follow the maintenance		using silicone spray.
	instructions contained in the painting section of this manual.		Inspect window screens and repair or replace as necessary.
RC	POFING	FIF	RE EXTINGUISHERS
	Visually inspect roof from the ground for broken or missing tiles or shingles and gaps in flashing.		Check fire extinguishers to ensure they are fully charged.
	Check and clean gutters and downspouts, if installed.	SM	IOKE DETECTORS
	mstaneu.		Test smoke detectors and change batteries if needed. If you live in the part of the country that has Daylight Savings Time, when you change your clocks

would be a good time to change your batteries.

☐ Clean and/or vacuum.

Annual Checklist



ATTIC

- ☐ Check attic vents to ensure that soffit vents are not blocked with insulation and move insulation back to its original location if there are voids on the attic floor.
- ☐ Check inside attic for signs of roof leaks. Be extremely careful not to damage or disturb electrical wiring or plumbing pipes that may be in the attic.

CAUTION: Be extremely careful entering, exiting and walking in the attic. If you are unsure performing this task, you should contact a contractor.

CABINETS

☐ Check drawers and hinges for proper alignment. Tighten and adjust as needed.

DOORS

- ☐ Check and repair or replace weather stripping on exterior doors as necessary.
- ☐ Tighten all bolts on garage door.
- Check the fit of exterior doors at their thresholds.
 Many designs are adjustable.

WINDOWS

☐ Check all windows for gaps in caulking on the exterior of the house.

AIR CONDITIONING SYSTEM

☐ Have HVAC contractor perform annual maintenance check-up.

CLOTHES DRYER

☐ Check dryer hose for lint. A clogged hose may decrease the drying efficiency of the dryer.

FIREPLACE

- ☐ Have chimney professionally cleaned as necessary.
- □ Inspect chimney for nests.

PLUMBING

☐ Remove water heater residue following instructions in the Plumbing Fixtures Section of this manual.

PRESSURE CLEANING

- ☐ Clean roof tiles and asphalt shingles (where applicable) of mildew and dirt as necessary.
- □ Clean pool deck and reseal as necessary.
- ☐ Clean pavers, driveways, patios, and walks as necessary.
- ☐ Clean exterior finishes such as siding, stucco, brickwork, stone of mildew and dirt as necessary.

SEPTIC TANK

☐ Check and clean as necessary.

Seasonal Checklist



- ☐ Follow all instructions for safe operation of any fireplace or wood-burning stove.
- ☐ Brush snow off gutters and away from downspouts, as applicable.
- ☐ Remove ice and snow from concrete surfaces and avoid using de-icing agents with damaging salts.
- ☐ Decorate safely for the holidays. Do not overload circuits or use worn extension cords.
- ☐ Winterize/service sprinkler system.
- On pleasant days, open windows to allow house to breathe.
- ☐ If your home has hurricane accordion shutters, tracks should be lubricated and shutters tested prior to the start of the hurricane season.

A Special Checklist for Condensation, Mold & Mildew



Interior Mold in Residential Buildings

Mold and mildew in residential homes is not new. Mold grows on damp or wet surfaces. Left untreated, mold spores can become airborne. Spores are like seeds when they settle on vulnerable surfaces and they can consume organic material since they are part of our ecological system, helping to recycle organic material. Based on this information, detecting moisture is the key to resolving the problem. Musty air in the home is a warning sign. Homeowners need to be aware that, under the right conditions, some condensation could appear on walls, windows or in the air conditioning vents. In such cases, one must clean and dry these areas and increase the ventilation in the home. Obtain a dehumidifier for any area with persistent dampness, such as a basement that isn't air conditioned.

Mold can be prevented in areas where water has been spilled if a leak occurs. In such cases, water could get behind a wall and mold growth could occur. Look for discolored areas (usually black) or mold on surfaces. Such areas also can be caused by problems such as leaky pipes under sinks, windows left open for rain to come in, water leakage through uncaulked windows, leaky roofs, atc.

Uncontrolled mold can be a health hazard. Proper maintenance of your home will go a long way toward eliminating or keeping moisture and humidity to a minimum. Consult your personal physician or a local government health authority for guidance if there is any concern for your health. Use of some or all of the items below will help to eliminate major problems with mold.

- Have your air-conditioning system serviced by a recognized professional company at least annually.
 Ask for advice from an air-conditioning specialist if you are unsure about proper usage of your air conditioner.
- When outside weather is warm with low humidity, open windows to allow air circulation through the house.

- · Increase circulation of heated air.
- Run the air conditioner during humid months of the year.
- Obtain a dehumidifier for any damp areas of the home, such as steamy bathrooms, basement, indoor pool area or attached greenhouse.
- Repair any water leaks quickly.

Take measures to keep water away from the foundation. There are many other ways to care for particular situations but the best of all is to use common sense. The objective is to keep your home dry and free from leaks or water intrusion and excessive condensation.



General Information & Safety Tips



General Information & Safety Tips

Introduction

Every aspect of building your home, from laying the foundation to the final coat of paint, is an art form and was done by a qualified professional selected by your builder. By following the tips in this Homeowner's Maintenance Manual you can prevent minor problems from developing into major ones. Your home will retain its value and you can experience the pride of ownership for years to come. This manual is not intended to be a "Do-It-Yourself" step-by-step guide, but it does provide useful information about the care and maintenance of your home. Please bear in mind that any repairs made by the homeowner or someone hired by the homeowner may void the manufacturer's or builder's warranty on the item being repaired.

While it is important to know what you are doing before you attempt any repair, it is equally important to know when to stop. If the project is more complex than you originally thought, and exceeds your ability to make the repair...STOP... call in someone who knows what they are doing. It is better to admit a lack of knowledge than to compound the problem and create a major expense.

Your local home improvement center or hardware store can provide you with a variety of services beyond selling you merchandise. They usually have "Do-It-Yourself" books that provide detailed information about specific areas of the home. Many of them offer classes on a wide range of subjects from carpet and tile installation to selecting the proper tools for any given job. Frequently the person waiting on you can provide useful information that will help you in selecting the right materials for the project.

Personal Safety

Accidents happen. They are called accidents because they were never intended to happen. They frequently occur because of the lack of precaution by the injured party. If hindsight was foresight, very few homeowners would be found in hospital emergency rooms.

A few dollars invested in eye protection, proper shoes and gloves may prevent a serious injury. When working around fiberglass insulation (such as attic crawl spaces) always wear long sleeves and gloves. You should take a shower as soon as possible after finishing the project.

Every home should have one or more ladders. In selecting a ladder make sure that it meets your needs for reach and weight requirements. When working on or around electrical fixtures, never use an aluminum ladder. A ladder made of fiberglass is recommended for most applications. Pay close attention to the warning labels affixed to the ladder. They are there for your protection.

It is important to understand the function of any tool that you are using, especially power tools. Read all accompanying instructions carefully before attempting to use the tool.

If your home has a home stand-by generator, read the manufacturer's maintenance manual before attempting any periodic maintenance.

Keep a first aid kit on hand at all times. Remember, the trauma of a trip to the emergency room may be avoided if you use a little common sense when working in or around your home.

Utility Lines, Cables & Pipes

Introduction

Your local utility companies provide a variety of services to your home. In most cases, even though their lines cross your property, you have no ownership or control over them until they pass through a metering device (electricity, water and gas). In the case of telephone lines and coaxial cable, they must pass through an exterior wall. Service or alterations to any utility line should be done only by a competent, licensed professional.

The illustration on the next page will provide a basic idea of where to look for various utility lines.

Emergency Shut-offs

Your builder will show you where the main shut-off valves and switches are located in your home. Every qualified person in your home should know where these switches and valves are located and how to turn them off in an emergency.

Electricity

Electricity does not discriminate. It is an equal opportunity killer. Never attempt any electrical repair unless you absolutely know what you are doing. For any additional service needs or major repairs, you should call a licensed electrical contractor.

Even when attempting a minor repair, you must have the electricity turned off to the device you are working on.

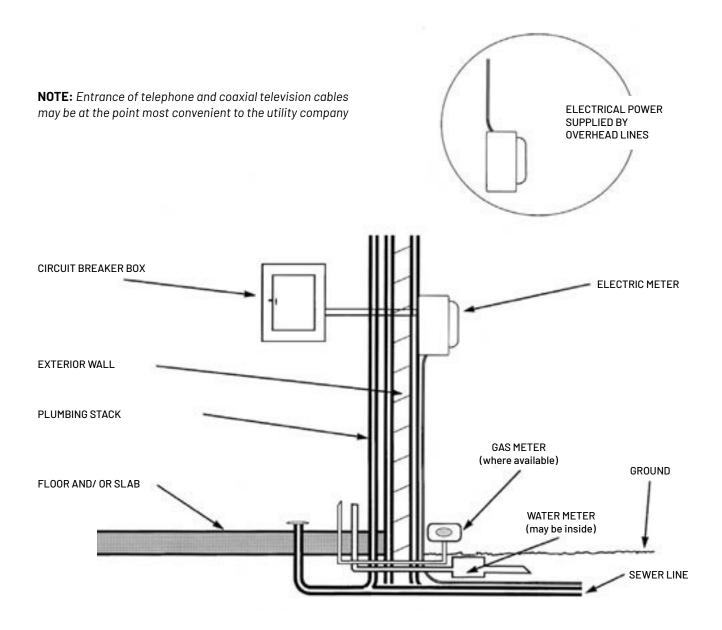
This must be done at the circuit breaker box. Turning off a wall or lamp switch will not always prevent a shock.

Every receptacle, lamp and electrical device is controlled by a circuit breaker in the main circuit breaker box. Each circuit should be labeled and you should know its function. Never try to defeat the purpose of a circuit breaker. If it frequently "trips," this is generally a sign of a more severe problem, and a competent, licensed electrician should be called. The following simple steps may prevent a severe electrical shock:

A. Open the circuit breaker box and locate the proper circuit breaker. Turn it off.

B. Close the panel door and tape a note across the front of the box informing others that you have turned off a circuit breaker and not to touch anything. If you can lock the panel, do so

DO NOT ATTEMPT ANY ELECTRICAL REPAIR UNLESS YOU ARE LICENSED AND QUALIFIED!!!





5

Homeowner's Maintenance Information



Air Conditioning & Heating

A. Air Conditioning and Heating Equipment

The air conditioning and heating equipment was installed by the HVAC (Heating, Ventilating and Air Conditioning) contractor.

The air conditioning and heating system(s) provides year-round climate control and consists of a thermostat to control temperature, an air handler unit to heat or cool the air, a filter to remove particles from the air, plus a fan unit to distribute and circulate air throughout the home via ducts and registers. Air conditioners have an outdoor condensing unit or compressor which must be kept sufficiently free of obstructions (such as shrubbery) to allow air to flow freely.

NOTE: In certain areas of the country that experience extreme high temperatures, water cooled air conditioning systems may be used rather than air cooled systems. The difference between the two systems is how the heat is removed from the condenser. Water cooled units flow water over the condenser coils to remove heat and air cooled systems blow air across the condenser to remove heat. In areas where there can be hard freezes, water must be drained from both the condenser unit and water supply line

NOTE: Window coverings should be installed to maintain consistent room temperature. Direct sunlight entering the house will increase the temperature in the affected area and will also fade furniture and carpets.

Homeowner's Maintenance Guidelines

Service Contract: When there is a heavy demand on your HVAC system, you are encouraged to take advantage of the extended annual service contract that is available from your air conditioner supplier. This contract typically provides seasonal check-ups of the heating and cooling components, plus periodic cleaning; the advantage being that scheduled service may reduce system failure by preventing problems before they occur.

Before Calling for Service:

- 1. Check to see that the thermostat is properly set.
- Check the circuit breaker in the panel box. If tripped, reset by switching the breaker from the full "Off" position to "On." If the circuit breaker will not reset, contact the HVAC contractor. (See Circuit Breakers in the Electrical System Section.)

- Check the electrical disconnect switch, located on or near the air handler, and reset.
- Check the exterior disconnect switch located outside the home near the compressor, and reset.

B. Air Filter

The air filter, located adjacent to the air handler unit or in the return air grille, helps reduce the flow of dust into the air. As the filter collects dust, it reduces the system's efficiency and must be either cleaned or replaced. Your builder has installed one air filter in each filter location and will, at the walk-through, demonstrate proper filter installation, cleaning and replacement procedures. After that, the regular cleaning, replacement and maintenance of air filters is the homeowner's responsibility.

Homeowner's Maintenance Guidelines

Monthly filter cleaning or replacement will provide cleaner air, improve air flow, and help reduce utilities costs. To remove, clean or replace filters, turn the air conditioner/furnace and fan off using the thermostat control, then carefully remove the old filter and clean, or insert a new one. Replacement filters are available through hardware and home supply stores. Make sure to buy the correct size for replacement.

NOTE: There are filters available that need to be replaced only every three (3) months and other filters that are washable and do not need to be replaced.

C. Thermostat

The thermostat controls the entire heating and cooling system. The thermostat provides a fan switch to circulate the air when neither heating nor cooling is needed.

To maximize energy efficiency and minimize utility bills, set the thermostat to a comfortable level normally between 68° F to 71° F for heating, and between 76° F to 78° F for cooling, and leave it there. Then set the fan switch to either the "ON" or "AUTO" position.

The less frequently you change the thermostat setting, the more comfortable you will be, the lower your utility bills will be, and less wear and tear on the system's compressor will incur. Changing settings frequently will cause the supplemental heater to run more often, and turning the system on or off expends extra energy to bring the temperature back to a comfortable level. Setting air conditioning controls too low does not cool the home faster and the same principle applies to heating.

Programmable thermostats can save energy and money without sacrificing comfort and convenience by reducing the amount of time heating and cooling systems operate. You can program different temperature settings for different times of the day and days of the week based on when you are in your home. When programmed properly, the heating and cooling systems will operate less frequently, consume less energy and lower utility costs. Programmable thermostats can be purchased at hardware and home supply stores.

D. Air Distribution System

Duct Work: Ducts carry and distribute heated or cooled air to each room.

Registers: Two kinds of registers are used: air supply registers (located on the wall or ceiling) that deliver warm or cooled air into the room; and air return registers (located on walls, ceilings or under the air handler access door) that return air from the room back into the air handler fan to be re-heated or re-cooled.

To regulate temperatures on different floors or rooms during different seasons, adjust the air supply registers by partially opening or closing them, thus restricting or moving additional air into each room.

Vacuum supply and return registers to ensure they remain dust free. Check that registers are not blocked by draperies, furniture or other obstructions that restrict normal air flow.

Interior doors in each room are undercut to allow return air to circulate throughout each room when the doors are closed. Do not close doors to regulate room temperatures.

CAUTION: Burning candles for prolonged periods of time may, in some instances, create a phenomenon known as "ghosting." Ghosting occurs when soot from a burning candle is released into the air, carried throughout the house through the air conditioner, and expelled through the vents. The soot adheres to all surfaces including ceilings, fabrics and counter tops. It is especially visible on the carpet at the base of bedroom doors. Cleaning is very difficult and is a homeowner's responsibility

To avoid ghosting in your home, follow these few simple steps:

- Buy candles made with hard wax and with thin braided wicks that curl over when burned.
- 2. Buy candles with low aromatic properties and with wicks that burn with a low flame.

- 3. Buy candles with cotton or paper wicks and refrain from buying candles with metal-core wicks.
- Do not allow candles to smoke and keep them out of drafts.
- 5. Keep matches and wick debris out of the candle.
- 6. Extinguish candles after one hour of continuous burning. Allow the candle to cool before relighting.
- Large numbers of candles should be burned in the fireplace with the damper open to allow the smoke and emission to escape.
- 8. Stop using candles that leave a visible soot ring on their containers.

E. Exterior Compressor/Condensing Unit

Homeowner's Maintenance Guidelines

Keep the condensing unit (compressor) level and keep the area surrounding the unit clear to allow unimpaired air flow. Do not plant bushes too close to the unit and be careful that dirt, leaves and grass clippings are cleared away. For a thorough cleaning, contact an HVAC contractor. Do not build a deck around or over the compressor unless there is an 18 inch clearance on the sides and a 6-foot minimum clearance on top.

F. Condensate Control

Dehumidification is part of the function of your air conditioning system. The moisture removed from the air is condensed into water and is then referred to as "condensate." The condensate forms and is collected on the evaporator coil which is located in the air handling unit (except on one-piece package units). The condensate drain removes the water. Regular maintenance should be performed by the A/C contractor of the drain pan and line to control algae build-up and eliminate water leaks.

Homeowner's Maintenance Guidelines

Install algae tablets in the condensate drain pan regularly. Flush condensate drain pan and lines regularly. Drains should be flushed from the inside of the house toward the outside. Never open the air handling unit without first disconnecting the power. Algae tablets are available through your air conditioning contractor or home improvement center.

Helpful Hints:

- Check and replace or clean filters every month.
 Clogged filters mean higher operating costs.
- Don't try to maintain different temperatures in different rooms by totally closing duct outlets – you will unbalance the system and reduce its efficiency.
- 3. Use bath and kitchen exhaust fans sparingly when air conditioning is operating.
- To reduce the time your air conditioner must be on, do heat-producing chores such as baking and dish washing, during the cooler hours in the morning or evening.
- Check weather stripping and caulking around doors and windows for leaks.
- 6. Shade your home with trees wherever possible.
- 7. Keep all windows and exterior doors shut when air conditioner is on.
- 8. Do not short-cycle your compressor by moving the thermostat up and down too rapidly.
- 9. Set your temperature slowly and leave it for at least five minutes before resetting.
- 10. In case of outside temperatures exceeding 95° F, a differential of 15° F is acceptable.

G. Heat Pump

Your home may be equipped with an electric, forcedair heating system that includes a heat pump. The heat pump is an electrically powered, single-refrigeration unit that provides both heating and cooling functions. It operates on the principle that outdoor air, even in winter, contains heat or thermal energy. During winter, the heat pump draws in outside air, extracts the heat and then circulates it throughout the home. In the summer the process is reversed, whereby the heat pump removes heat from indoor air, discharges it outdoors and then circulates cool air throughout the home.

A heat pump can be expected to operate continuously if outside temperatures fall below 50°F. Heated air coming from the registers feels cool to the touch. This is normal since the heat pump generates a low level of heat, sometimes below 90°F, while normal body temperature is 98.6°F.

Supplemental Heat: When outdoor temperatures fall to at least 50°F, the heat pump may be unable to draw sufficient heat from the outside air and a supplemental heating unit automatically turns on. You will know it is operating when the blue/green light on the thermostat is lit. The heating elements, located in the furnace unit's air handler, will turn on for a short time. The supplemental heat will also turn on if the thermostat is adjusted more than two degrees above room temperature.

Emergency Heating: Should the heat pump fail, activate the emergency switch on the thermostat. The red light indicates that it is on. This will stop the heat pump from operating and will provide supplemental heat until the HVAC contractor arrives.

Defrosting: During winter, ice can accumulate on the sides of the heat pump's exterior coil. When ice covers 80 percent of the surface, the system automatically activates a defrost cycle that lasts about five minutes, heating the coil to melt the ice. It will also activate the supplemental heat to prevent ducts from blowing cold air into the home during the defrost cycle. This process may occur several times each day, and you will notice that steam rises from the unit when it occurs. This is completely normal and is not cause for concern.

Homeowner's Maintenance Guidelines

Keep the heat pump unit level and keep the area surrounding the unit clear to allow unimpaired air flow. Do not plant bushes near the unit and be careful that dirt, leaves and grass clippings are cleared away. For a thorough cleaning, contact an HVAC contractor.

Do not build around or over the air conditioner unless there is an 18-inch clearance on the sides and a 6-foot minimum clearance on top.

Solutions to Common Heating and Air Conditioning

PROBLEM	LIKELY CAUSE	SOLUTION
Air temperature in different rooms or floors is uneven	Air distribution unbalanced. Registers are obstructed.	Adjust air registers. Clear obstructions away from registers.
Reduced air flow or excessive dust on vents and registers.	Dirty air filter.	Clean or replace air filter as necessary.
Indicator light on thermostat stays on continuously.	Disconnect breaker at panel box tripped.	Check disconnect breaker. Reset or replace as necessary.
Heat pump, fan or air conditioner not operating.	Low refrigerant or dirty air filter.	Reset circuit breaker at panel box or unit.
Air conditioner or heat pump not operating properly.	Outside unit obstructed by debris: bushes leaves, etc.	Clear obstructions from top and sides of unit.
Inside air handler is leaking water.	Condensation drain clogged or inside coil is frozen.	Call HVAC contractor. Check manufacturer's warranty.
Inside or outside coil is frozen.	Low refrigerant or dirty air filter.	Call HVAC contractor. Clean or replace filter. Raise thermostat to 90° to thaw.
Excess water on window panes.	Excess humidity in home.	Adjust thermostat setting. Use exhaust fans while cooking or bathing.
Burning smell when winter or auxiliary heat first turned on.	Accumulated dust on electrical coils.	Normal. Happens once each year.
Blue/green light on the thermostats stays on continuously.	Disconnect Breaker tripped at heat pump.	Check disconnect breaker. Reset or replace as necessary.

Appliances

Introduction

Your home may be equipped with a variety of appliances, such as an electric oven, range hood, dishwasher, refrigerator, microwave oven, garbage disposal, washing machine and dryer. At move-in time, you should test all appliances for proper operation. Where applicable, fill out and mail in warranty card. Failure to do so may void the manufacturer's warranty. Review the manufacturer's service manuals for operation and maintenance instructions. File your manuals in a convenient location for future reference.

Many manufacturers offer toll-free customer service to answer questions about appliance problems and operation. Some helpful numbers are:

GE Service 800-432-2737	Whirlpool 800-253-1301
Kitchen Aid 800-422-1230	Jenn-Air 800-688-1100
Sub-Zero 800-222-7820	Sears (Kenmore) 800-366-7278
Frigidaire 800-374-4432	Amana 800-628-5782
Maytag 800-807-6777	LG Service 800-243-0000

In-sink-Erator 800-558-5700

For appliance repair protection that extends beyond the manufacturer's warranty period, we suggest you consider a service contract available through an appropriate local contractor or the manufacturer.

If you purchase your own appliances, carefully measure existing appliance openings to ensure proper fit. Check that doorway widths leading to the appliance location are wide enough to move the appliance through.

Homeowner's Maintenance Guidelines Before calling for service:

If an electrical appliance fails to work, complete the following checklist before calling the appropriate contractor; otherwise you may be charged for a service call.

- 1. Check that the appliance is plugged in.
- 2. If the appliance is plugged into a wall-switched electrical outlet, make sure the switch is "ON." If the appliance is plugged into a GFCI circuit, check and reset the button if necessary.

- 3. The circuit breaker on the panel box controlling the appliance should be in the "ON" position.
- 4. Some appliances come with their own separate fuses or circuit breakers. Review the manufacturer's service manual for the exact location, then check for proper setting.
- 5. Annually check the dryer vent for obstructions. Accumulated lint should be removed by disconnecting and then vacuuming the dryer vent.

Helpful Hints:

Refrigerators/Freezer: Check and clean the gaskets regularly to ensure a tight seal. Refrigerator and freezer temperatures should be set at the temperatures recommended by the manufacturer. DO NOT PLUG a refrigerator or freezer into a "ground/fault" (GFCI) receptacle, because the circuit may trip and not be discovered for some time, allowing the contents of the refrigerator or freezer to spoil.

Dishwasher: Use only when you have a full load. Use the shortest wash cycle.

Cook Tops/Stoves/Ovens: Do not allow dirt to accumulate. Clean with a recommended over-the-counter cleaner. Do not use harsh abrasive unless specified. Clean all filters regularly.

Garbage Disposal: Always use cold water when disposal is working. Corn cobs and husks, bones, celery or any other food that shreds should not be put into the disposal. If the machine becomes jammed, use the wrench to free the mechanism and try again. The disposal will rust if not used regularly. If you are going to be away for an extended period of time, a teaspoon of oil will help prevent the mechanism from freezing.

Range Hood Fan or Microwaves: The range hood fan filters collect grease and should be cleaned regularly. Soaking the filters or lightly brushing them in hot soapy water is the best cleaning method. Be sure the filters are dry before reinstalling them.

Microwave Oven: Be sure that vent louvers are not blocked.

Attic

Introduction

The attic space below the roof is part of the roof truss system. When inspecting the attic, walk on the wood members only. The drywall ceiling of the room below is not designed to support any weight.

Homeowner's Maintenance Guidelines

The attic truss system is not engineered to support additional weight and should not be used for any storage purpose. Materials stored can also be a fire hazard. Do not cover any vents with insulation or any other material. Insulation on the attic floor is for the thermal protection of the rooms below. If the insulation is moved, it will leave gaps between the insulation panels and may obstruct the attic vents. Always replace moved insulation back to its original position.

Building codes require attic and crawl space vents to minimize accumulation of moisture. Attic ventilation occurs through vents in the soffit (the underside of the overhangs) or on gable ends. Driving rain or snow sometimes enters the attic through these vents. Do not cover them to prevent this. Instead, cover the insulation in front of the vent. When you do this, precipitation that blows in safely evaporates and ventilation can still occur.

Bathroom Maintenance

→ Also see Ceramic Tile Walls and Plumbing sections

Homeowner's Maintenance Guidelines

Mildew: Moisture and mildew problems will occur in any room where water vapor is present. To reduce mildew, turn on the exhaust fan or slightly open a window when bathing. Wipe off wet tiles when done, then hang up towels and washcloths to dry. To clean mildewed surfaces and reduce mildew odors, apply a liquid mildew agent in a well-ventilated room, followed by a disinfectant and thorough rinsing with clear water. Moisture and mildew removal is a homeowner's responsibility.

Soap Scum: In some geographic areas, water that is high in mineral content can contribute to soap scum build-up. To clean and remove residue, wash the affected surfaces with a mild vinegar and water solution or use mildew removers found in most stores.

Rust stains: The contact of wet metal on sink surfaces — for example, the bottom of a shaving cream can — may

produce rust stains. To remove them, apply a powered rust remover, carefully following the manufacturer's instructions.

Ceramic Tile

Introduction

The ceramic tile walls in your bathrooms or kitchen are easy to maintain and, if property maintained, will be impervious to water. The seams, joints and sealers are not waterproof and require proper maintenance to prevent water seepage and damage to materials adjacent to and underneath the tile.

Cracks in the caulking joints between tile and tub, in the shower stall corners and at the floor, are normal and are caused by the degree of moisture present in every bathroom, as well as from the normal shrinkage of caulking material. Separation between the tub and wall tile is caused by the weight of the tub filled with water.

Re-grouting and re-caulking are Homeowner's Maintenance responsibilities for the life of the home. For other problems concerning bathtubs, sinks, etc.

→ See the Plumbing Fixtures section.

Grout Stain Removal Guide

STAIN	REMOVAL AGENT
Grease and fats	Soda and water or commercial spot-lifter
Inks and dyes	Household bleach
Mercurochrome	Ammonia
Blood	Hydrogen peroxide or household bleach
Coffee, tea, food, fruit juices, lipstick	Neutral cleaner in hot water, followed by hydrogen peroxide or household bleach

Homeowner's Maintenance Guidelines

Caulk cracks and separations of seams adjacent to tile with a top quality flexible caulk, taking care to wipe the tile clean once caulking is complete. Do not use clear silicone-based caulk since it yellows with age and stains easily.

→ See Re-Caulking of Tubs and Showers in the Plumbing Fixtures section.

Glazed Tile Showers: Use an all-purpose bathroom cleaner. Let stand for five minutes, rinse and dry. Use a mixture of equal parts water and white vinegar or a commercial tile cleaner. For stubborn stains, use chlorine bleach or scouring powder containing a bleaching agent. Let stand four to six hours, then scrub and rinse thoroughly. To remove mildew, use a commercial tile cleaner or chlorine bleach or ammonia. Do not mix chlorine bleach and ammonia!

Unglazed Tile Walls: Sponge with a diluted solution of water and soapless detergent. For deep-cleaning, use scouring powder paste. Let stand five minutes. Then scour with a brush. Rinse and wipe dry.

- Never use abrasive cleaners or harsh chemicals or solvents on ceramic tile.
- Unglazed tiles may need to be sealed on a regular basis.
- 3. Wipe off spills immediately.
- Never use harsh cleaning agents such as steel wool pads which can scratch or damage the surface of your tile.
- Do not use a cleaning agent that contains color on unglazed tile. The pores in the ceramic could absorb the color.
- Test scouring powders on a small area before using overall on tile.
- 7. If continuous staining is a problem on grout joints, use a sealer.

Cabinets

Introduction

Kitchen, laundry room and bathroom vanity cabinets are all selected for their attractive appearance, durability and ease of care. With proper maintenance, the cabinets will remain serviceable and attractive for many years.

Homeowner's Maintenance Guidelines

Wood Cabinets: Wood cabinet tone, grain and color variations are normal and reflect the natural characteristics of real wood.

Clean wood cabinets with the same gentle care you would give any fine wood furniture. A light coat of wax or lemon oil applied once or twice a year will protect the finish and enhance the appearance.

Cabinet-mounted coffee makers are not recommended since the rising steam will damage solid wood and wood veneer, causing fading or delamination. For the same reason, position regular coffee makers out from underneath the upper cabinets and near the front of the counter.

Laminate Cabinets: Clean laminate cabinets with soapy cloth or sponge, using a non-abrasive liquid household cleanser for more stubborn stains. There are one-step cleaning products available for laminates that clean, reduce streaking, and leave surfaces polished. As with all cleaning products, carefully follow the manufacturer's instructions.

Shelves: Shelves are not designed to hold weight that exceeds 20 pounds per square foot. Keep canned goods, flour, sugar and heavier products on the bottom shelf of the base cabinets. If desired, apply contact paper to shelves to protect against scratches and stains.

Drawer and Hinge Care: Check the hinges at least once a year for proper alignment and tightness, using a screwdriver to make necessary adjustments. Check drawers for easy movement and apply a silicone spray to the drawer guides should sticking occur.

Repairing Nicks and Scratches: Hardware stores offer color-matching putty, stains, and polymer fillers to cover and repair cabinet nicks and scratches.

The homeowner is responsible for fading damage or delamination caused by heat, steam or water intrusion

Cable T.V. System

Introduction

Homeowner's Responsibility: The homeowner is responsible for contacting the local cable company for the initial hook-up. Roof antennas and/or satellite signal receiving dishes are not allowed in some communities and you should check with your Homeowner's Association (if applicable) before proceeding with any installation.

Concrete

Foundation and Floor Slabs: In monolithic construction, the floor slab, garage slab, foundations and footings are all poured in concrete at the same time. Most builders use heavily reinforced concrete monolithic slab construction. In some states, in order to prepare the soil for the foundation, a termite spray is applied to the ground prior to pouring the concrete slab. After the first year, it is the homeowner's responsibility to maintain a termite contract.

One thing to understand about concrete is that it will crack!

It is important to understand that concrete is a porous material that will expand, contract, and crack as a result of temperature changes, shrinkage, stress and settlement. Hairline cracks that may appear on foundation walls and be visible on garage floors are common and are usually cosmetic, as opposed to structural. Shrinkage occurs from the normal curing process of concrete that varies with the time of year and the moisture conditions that exist when the concrete is poured. Slab stress and settlement are typically caused by soil conditions and loads such as the weight of the walls. These forces can create a variety of stresses which, in combination with seasonal temperature variations, can cause concrete and masonry foundations to develop non-structural cracks.

Home Slab and Garage Slab: Due to the large size of concrete home and garage slabs, shrinkage cracks (less than 1/4 inch wide) are common, and are usually the result of expansion and contraction. These shrinkage cracks are normal and it is best to leave them alone, since attempts to fill the cracks will not stop the expansion and contraction. Cracks in slabs, patios, garage floors, sidewalks and driveways are common and require no additional attention. They are cosmetic in nature and do not affect the integrity of the concrete. Any attempt to repair chips or cracks in concrete will result in product and color variation.

Color variations in concrete are a common occurrence and are beyond the control of the builder or sub-contractor.

Homeowner's Maintenance Guidelines

Clean concrete with a solution of five tablespoons of baking soda to a gallon of water. Before using the cleaning solution, wet the floor with clear water and loosen the dirt with a steel brush or scraping blade.

A concrete sealer may be applied to the floor, following

the manufacturer's directions, approximately six months after you move in. This will make it easier to clean and will reduce concrete dusting.

NOTE: Use of concrete sealer may make the floor slippery when wet

A. Concrete Block

Introduction

In many homes concrete blocks are used to construct the exterior walls. The concrete blocks are set in place and then reinforced with steel and additional concrete. Concrete block construction requires occasional painting and caulking. Vertical or horizontal shrinkage caused by temperature changes and home settlement are usually cosmetic as opposed to structural and are a homeowner's responsibility. Additionally, concrete block foundation walls are often covered in stucco in certain areas in the country and vertical or horizontal shrinkage stucco cracks are only cosmetic and can be sealed when the home is painted.

B. Stamped Concrete

Introduction

Concrete is placed between forms, color hardener is applied to cover the surface then troweled into the surface; color release is applied, then tools are placed to stamp the pattern a minimum of 21 days later, the driveway or patio will be pressure cleaned and sealed.

C. Decorative Concrete Topping (Spray Deck)

Introduction

Spray Deck is a decorative type of material that can be applied to a 4" concrete surface. It is generally used around pools and patios.

In most cases, exterior concrete cracks are due to expansion and contraction because of soil movement, temperature variations and pool settling.

Homeowner's Maintenance Guidelines

Per manufacturer's instructions: To remove dirt, mildew, etc., hose down area with water and sprinkle powdered laundry detergent on tile deck and scrub with a soft nylon brush. Let sit five minutes and hose off immediately. Work in small areas so mixture does not dry onto surface. Do not use any abrasive chemicals or pool water which contains chlorine bleach, acid or household

bleach. Do not pressure clean deck unless you intend to reseal and stain; it can scar and remove surface.

D. Driveways, Sidewalks, Patios, Porches, Steps and Stoops

Introduction

In most cases, exterior concrete cracks are due to expansion and contraction because of temperature variations, soil movement and slight home settlement. Driveways are not designed to handle the extreme weight of dual-axle and dual-wheel vehicles.

Homeowner's Maintenance Guidelines

Lawn fertilizer left on the driveway, sidewalks and patios will stain the concrete and cause rust spots. This can be prevented by immediately hosing off the driveway, sidewalk or patio after applying fertilizer.

Water used to irrigate lawns may contain mineral deposits such as iron that can cause driveway, sidewalk and patio staining and mildew. Keep excessive weight such as sand, lumber and moving vans off the driveway to prevent cracking. Rust and grease stains are a homeowner's responsibility.

E. Pavers

Introduction

Pavers are a concrete product. Minor cracks and chips due to production, transportation, handling and installation will be present. Color variations between pavers may also be present initially, but will diminish as they cure. Efflorescence is a whitish haze that may occur during the first six months. It is a salt deposit brought to the surface by evaporating water. This haze will eventually wear off or it may be removed by using a special cleaner.

Homeowner's Maintenance Guidelines

Pavers can be pressure cleaned/washed periodically. Weed killer should be applied to the joints to inhibit weed growth.

NOTE: During pressure washing do not apply pressure directly to the joints as this will remove the sand and possibly dislodge your pavers and cause sinking. Pavers can be sealed eight weeks after installation. They should be pressure washed and allowed to dry several days without rain or sprinklers hitting them prior to sealing.

Re-sanding, sealing and weed removal is a Homeowner's Maintenance responsibility. Do not seal if efflorescence

is present. Do not seal if pavers are damp or moist.

F. Blacktop Driveways

"Blacktop" or asphalt driveways require little or no structural maintenance for quite a few years. As the driveway ages, the deep black color will most likely fade and appear light black or gray. The blacktop can be brought back to look like new by applying a seal coat annually or as often as desired. Be sure to follow the manufacturer's instructions when applying the new material. For extensive and structural repairs, we suggest you retain a professional asphalt contractor.

To extend the life of the asphalt driveway, avoid gasoline or oil spills if possible. Clean off any excessive fertilizer that may fall on the driveway as soon as possible in order to avoid discoloration.

Condensation/Mildew

Introduction

Condensation, or the appearance of moisture that occurs when warm moist air comes into contact with a colder surface, is most prevalent in new homes, especially during the first year. This is caused by the large quantities of water used to build the new home, from the concrete foundations to the paint on the walls. As this water evaporates, and the drying out process occurs, the moisture takes the form of condensation on interior windows.

Another source of indoor humidity is everyday water usage. For example, a family of four doing laundry, bathing, and using the dishwasher, puts approximately 2 to 5 gallons of moisture into the air every day.

Window condensation is produced by conditions beyond your builder's control.

Mildew is a fungus that spreads through the air in microscopic spores. They love moisture and feed on drywall surfaces or dirt. On siding, they look like a layer of dirt. Cleaning mildew from your home is your responsibility. Solutions that remove mildew are available from local paint or home improvement stores. Wear protective eyewear and rubber gloves for this task; the chemicals that remove mildew may be unfriendly to humans.

Homeowner's Maintenance Guidelines

Ventilation: Proper ventilation is the safe and steady way to reduce indoor humidity, condensation and mildew.

1. Ensure that the clothes dryer is properly vented to

the outside and that the vent is clear of obstructions and lint. Do not push the dryer too far back or the vent hose may become kinked and therefore obstructed. By placing a 2x4 piece of wood behind the dryer, this situation can be prevented.

- Kitchen, bath and utility exhaust fans should be used to carry moist air outside. Use the fans for short time periods since they exhaust cooler air-conditioned air outside the home.
- Adjust the registers to maintain even temperatures throughout the home. Do not try to speed up the evaporation process by creating extremely high temperatures in the wintertime. This will cause the house to dry out unevenly, creating cracks and other problems

Countertops & Vanity Tops

Introduction

Kitchen and bathroom counter tops are covered with laminate material or cultured marble.

→ For ceramic tile countertops, see Ceramic Tile section.

Homeowner's Maintenance Guidelines

Laminate Counter Tops: Clean laminate counter tops with a soapy cloth or sponge, or use a non-abrasive liquid household cleaner for more stubborn stains. There are one-step cleaning products available for laminates that clean, reduce streaking and leave surfaces polished. As with all cleaning products, carefully follow the manufacturer's instructions.

CAUTION: Keep standing water away from the backsplash, sidesplashes, seams and seal around the sink. These areas are prone to water damage, since excessive moisture will eventually break down the seal and cause swelling or delamination of the counter top. Check seams periodically and re-caulk as necessary.

If countertops or back splashes swell or buckle, it may be due to not maintaining the caulking. This is an important part of your routine maintenance. Joints in laminated surfaces should be periodically caulked to maintain a dryer moisture barrier.

A. Cultured Marble Vanity Tops

Clean cultured marble with a damp cloth and a non-abrasive detergent. When re-caulking, use a flexible caulk. A gel-gloss or aerosol spray may be used for polishing.

Counter Top Precautions:

- Keep counter top dry at all times.
- Excessive heat can cause charring, burning, lifting or blistering. Do not place hot irons or burning cigarettes directly on counter top surfaces. Use protective hot pads or trivets under countertop electrical appliances.
- Always use a cutting board since knives will cut the surface
- 4. Steam from an open dishwasher may cause swelling and delamination. Allow time for the dishwasher to cool before opening the door. To further reduce moisture damage, apply a silicone spray to the underside of counter tops, directly over the dish washer and two feet left and right of the dishwasher.
- Do not use clear silicone caulk, as it yellows with age and stains easily.

B. Ceramic Tile Countertops

Clean countertop tiles with a damp cloth and remove accumulated film with a soapless, nonabrasive detergent or tile cleanser. Use a mild vinegar and water solution to remove grease and soap scum. Keep white tile seams clean by brushing with diluted bleach in a well-ventilated room.

Apply a grout sealant with a small brush to reduce grout staining, taking care to keep the sealant off the tile surface.

Caulk cracks and separations of seams adjacent to tile with a silicone caulk, taking care to wipe the tile clean once caulking is complete. Do not use clear silicone caulk, as it yellows with age and stains easily.

Countertops can be damaged by dropped objects or by forcefully hitting the counter edges.

C. Natural Stone Countertops

Granite - Granite is a type of real rock called igneous rock, which means it was once molten and it formed as it cooled deep within the earth. It is extremely hard and durable, and practically scratch proof. It can be highly polished and shiny or finished in a variety of other ways. Granite countertops are easily cleaned because of low porosity. Wipe up wet spills immediately, especially acidic liquids like citrus juice, alcohol or soft drinks. Never wipe countertops with an acidic cleanser (like vinegar or lemon) or harsh chemicals/abrasive cleaners. Granite

should have a protective sealant applied periodically to prevent staining.

Quartz - Quartz, unlike granite, is virtually non-absorbent and never has to be sealed or polished and is essentially maintenance free. Only three other natural minerals; diamonds, sapphires and topez are harder than quartz making it naturally scratch-resistant. Quartz requires little maintenance. Simply wipe surface with soap and warm water on a regular basis to maintain its beauty and shine.

D. Solid Surface Countertops - Man Made

Such as, but not limited to, Formica, Corian and Wilsonart Laminate

Caring for your solid surface countertop is as simple as wiping the surface with a damp cloth. If a stain develops, wipe it away with soap and water. If this does not remove the stain, consult your manufacturer's instructions on products which can be used on your top. Do not expose the surface to harsh chemicals such as paint remover, turpentine, nail polish remover or stove and drain cleanser. If these chemicals come in contact with the surface, immediately wash them off with water, using appropriate safety measures to avoid injury.

Although solid surfacing can be repaired, certain steps should be taken to protect it. Be sure to use a cutting board instead of cutting directly on the surface. Hot pans and heat-producing appliances, when set directly on the countertop, can mar the product's beauty

Doors

Introduction

Your home comes with a variety of doors, which may include interior doors, French doors, louver doors, bi-pass and bi-fold doors, sliding glass doors, exterior doors and garage doors.

A. Interior Doors

Interior doors expand and contract in reaction to temperature and moisture changes, and will be wider in humid summer periods and narrower during dryer winter months.

Homeowner's Maintenance Guidelines

Sticking Doors: Home settlement or damp weather may cause swelling that puts the doors out of alignment. In some cases, this may only be temporary due to seasonal

variations, and the sticking will tend to correct itself without any adjustment.

If door adjustment is required:

- 1. Check hinge screws for tightness.
- Fold sandpaper around a wooden block and sand the edge that sticks. A small plane can also be used, but be careful not to remove too much material from the door. Also the use of a bar of soap on the door top and frame may help.
- Always paint or varnish sanded or planed areas to protect the wood from future moisture penetration and sticking.

Door Precautions: Interior doors are usually hollow core and are not designed to support attachments and hanging accessories. Hanging heavy items on door knobs, or at the top of a door, can damage hardware and hinges. These doors are also undercut to allow air movement.

Slamming: Slamming doors can damage both doors and jambs, and can even cause cracking in walls. Teach children not to hang on the doorknob and swing back and forth; this will loosen the hardware and cause the door to sag.

Shrinkage: Use putty, filler or latex caulk to fill any minor separations that develop at mitered joints in door trim. Follow with painting. Panels of wood doors shrink and expand in response to changes in temperature and humidity. Touching up the paint or stain on unfinished exposed areas is your home maintenance responsibility.

B. Bi-Fold and Bi-Pass Doors

Keep the door tracks free of paint and dirt, and apply a small amount of silicone spray to the guide edges of the tracks.

C. Sliding Glass Doors and French Doors

Keep sprinklers away from sliding glass doors and French doors when watering the lawn. Sliding glass doors have been sealed against water, but occasionally, high winds and driving rains can create a vibration that causes some leakage. Neither this, nor the water that accumulates in the tracks, can be prevented. This is also true for French doors.

The sliding tracks should be kept clean and free of debris. Rollers should be lubricated and adjusted if needed to maintain a smooth operation.

Clean glass with a spray glass cleaner and wipe frames with sudsy water and a soft cloth. Periodically clean the bottom of the door track, and check to ensure that drain holes are clear of obstructions. To keep the doors moving freely, apply a silicone spray to the tracks. Do not use oil, which may cause premature deterioration of the rollers.

In some cases, the glass is tinted to help block the rays of the sun. If you feel you need solar protection film on your glass, it is important to note that ALL SOLAR FILM MUST BE APPLIED TO THE INSIDE PANE OF GLASS. Otherwise, heat build-up between the layers of glass will cause the glass to crack.

D. Exterior Doors

An exterior door that is properly aligned, fitted, weather-stripped and maintained will help control energy costs. Exterior doors are often steel-clad or fiberglass to prevent warpage and to maximize insulation. An exterior door will warp to some degree, due to temperature differences between the inside and the outside surfaces. Warpage should not exceed 1/4" measured diagonally from corner to corner.

NOTE: Wood exterior doors should be checked every six months for signs of weathering and repainted as necessary.

Painting: Steel-clad or fiberglass doors are maintenance-free and require little attention except for painting and upkeep from dents and scratches.

Weather stripping: Weather stripping on exterior doors helps maintain the home's energy efficiency, preventing the loss of conditioned air, and reducing the infiltration of outside air. Weather stripping must remain in place to operate effectively.

- Replace weather stripping that becomes loose or damaged.
- 2. Prolong the life of vinyl and rubber weather stripping by applying a silicone spray.
- The sweep weather stripping at the bottom of the door may require replacement from time to time.
 To replace, remove the sweep and match with a replacement available at any hardware store.
- 4. To raise or lower the threshold, adjust the screws on the wood or metal portion of the threshold. Keep threshold caulked at all times.
- 5. Keep sprinklers away from doors.

Door Hardware/Locks/ Hinges/Keys

Homeowner's Maintenance Guidelines

The brass door locks, door handles, hinges and stoppers used throughout the home are exposed to both inside and outside elements, pollution, extreme elements, and common everyday use. This may cause them to discolor or become pitted. The manufacturer does not guarantee the finish of any product. Clean these with a damp cloth and do not use abrasive cleanser or solvents. Periodic polishing, following manufacturer's recommendations, will help maintain the original luster and appearance. Do not use brass polish on lacquered brass parts or fixtures.

Locks: Lubricate door locks with graphite or other waterproof lubricant. Avoid oil, as it will gum up.

Failure to Latch: If a door will not latch because of minor settling, you can correct this by making a new opening in the jamb for the latch plate (remortising) and raising or lowering the plate accordingly.

Hinges: You can remedy a squeaky door hinge by removing the hinge pin and applying a silicone lubricant to it. Avoid using oil, as it can gum up or attract dirt. Graphite works well as a lubricant but can create a gray smudge on the door or floor covering beneath the hinge if too much is applied.

Keys: Keep a duplicate privacy lock key where children cannot reach it in the event a youngster locks himself or herself in a room. The top edge of the door casing is often used as a place to keep the key. A small screwdriver or similarly shaped device can open some types of privacy locks.

Your interior door locksets can loosen over time. If you notice excessive play in the lockset, we recommend tightening the screws located in the cover plate. If the doorknob has become inoperative, it could mean that the interior mechanism has slipped out of place. Remove the knob, realign the interior mechanism, reset the knob, then tighten the exterior screws. Should a lock be hard to operate, apply a graphite lubricant to the keyhole and lock mechanism. This will usually help the lock to operate more smoothly.

Electrical System

Introduction

The electrical system in your home is designed for safe, trouble-free service and meets both local and national electrical code requirements. Any additional alteration or modification to the original electrical system installation will void all applicable warranties.

Homeowner's Maintenance Guidelines

Electrical Safety Cautions: Do-it-yourself electrical wiring is dangerous. Improper electrical wiring is dangerous. Improper electrical repairs can endanger the lives of your family and jeopardize your homeowners insurance in the event of fire or electrical injury. Always use a licensed electrician to make electrical repairs, adjustments and additions.

Electrical Storm Caution: It is recommended that you unplug television sets, computers and telephones during electrical storms.

Power Failure: If the electrical power goes out, check first to determine if neighbors are also without power, and if so, contact the utility company. Before attempting to reset the circuit breakers, check that power has been restored to the area. If neighbors have power, check the main circuit breaker in the panel box.

→ See Homeowner's Maintenance Guidelines under Circuit Breakers in this section.

Be aware that not every electrical power problem is due to problems within the home's electrical system. Utility companies experience a variety of situations that effect power supplies, including power surges and interruptions, peak overload periods, and even total shutdowns.

Electric Meter: The utility company installed an electric meter to measure your electric usage for billing purposes. Their invoice is based on kilowatt-hours used over a given time period, with a kilowatt-hour being the energy expended by 1000 watts for one hour. Should you have any questions about the meter functions, please contact the customer service department at the utility company.

Circuit Breakers: Electrical wiring and appliances are protected by circuit breakers to stop circuit overloading. The main circuit breaker is located in the electrical panel box, and if tripped for any reason, entirely cuts off all electricity to the house. The smaller circuit breakers within the panel box control appliances, wall switches,

lighting, and the HVAC system, and each switch should be clearly marked as to what it controls. Do not tamper with the electrical service entrance cable that provides power to the service panel.

Circuit Tripping Causes and Remedies: Thunderstorms, lightening and power failures can cause circuit breakers to trip. If only your home is affected, try to reset by switching the breaker to full "OFF" then back to full "ON" position. If this does not reset the breaker, or if the breaker continues to trip, do not continue resetting the breaker as this can damage the panel box, wiring, or the appliance that it controls. Call a licensed electrical contractor for a service inspection.

Overloaded circuits can also cause tripping. This occurs when too many appliances are used on one circuit. To reduce the load, remove plugs of appliances that may cause the overloading, then reset the breaker as described above. If you install a microwave oven or other appliances that require large electrical loads, you may need a licensed electrical contractor to add additional wiring to accommodate the load.

Outlets and Wall Switches: If an electrical outlet does not work, check first to make sure that the outlet is not controlled by a wall switch. If the outlet still does not operate, contact an electrical contractor.

DO NOT PLUG A REFRIGERATOR OR FREEZER INTO A GFCI CONTROLLED OUTLET. THERE IS A GOOD CHANCE THAT IF THE GFCI TRIPS, YOU FOOD WILL BE RUINED BEFORE YOU NOTICE THE PROBLEM.

Ground Fault Circuit Interrupters: GFCI electric outlets help to prevent electrical shock, and are installed in kitchens, bathrooms, garages, and exterior areas where water may be present. GFCI receptacles are sensitive to power surges and interrupt power under certain conditions to prevent injury, Do not plug refrigerator or freezers into GFCI outlets.

GFCI outlets are often wired in a series. For example, the garage GFCI outlet controls the bathroom, and may possibly control other outlets throughout the home. In other words: if the electrical outlet in the bathroom is not functioning, check the GFCI in the garage. Also be aware that some homes have multiple GFCIs, so be certain to inspect and reset the affected outlet. If a GFCI receptacle is not functioning, press the "RESET" button on the wall plate to restore proper operation. If that does not work, check and reset the circuit breaker in the panel box first, then press the GFCI Reset button. If the outlet still fails, it may indicate a short in the appliance. If other appliances will not operate, an electrician should be contacted and the GFCI replaced.

To test GFCl's, press the "TEST" button on the receptacle. The outlet should not perform. To reset, press the reset button.

Arc Fault Circuit Interrupter

As of January 2002, The National Electrical Code requires all 15 and 20 ampere outlets installed in bedrooms to be protected by an Arc Fault Circuit Interrupter (AFCI) in addition to standard circuit breakers in your home. There is a difference between an AFCI and a standard 15 or 20 ampere circuit breaker. The standard circuit breaker is made to detect overheating due to overloading on the circuit, not due to electrical faults caused by electrical low level arcing which the AFCI is designed to detect. A standard breaker may not trip if not enough electrical current has flowed through to trip it due to heat buildup within the breaker. The AFCI can sense when an arc or short circuit is about to spark and quickly trip the circuit.

Arc faults are typically the result of:

- Worn electrical insulation
- 2. Damaged plug-in appliance cords
- Punctured electrical cable from errant screws and nails
- 4. Attaching electrical cable too tightly to the studs
- 5. Loose electrical connections

The AFCI reset button is generally located in or near the circuit breaker panel box and should be checked regularly. If the AFCI trips after it has been reset, you should call a professional electrician.

Pre-wired for Telephones: Most homes are pre-wired for telephones. If you experience problems with the telephone system you should contact your local phone company. If the telephone company states that there is trouble in the house wiring and your house is less than one year old, please call your builder.

Lighting Fixtures

Homeowner's Maintenance Guidelines

Interior and exterior lighting fixtures require periodic Homeowner's Maintenance to preserve the finish. Carefully review and follow the instructions if provided for these fixtures. Interior and exterior fixtures will tarnish, and the manufacturer does not warrant the finish. Always turn the power off at a wall switch or circuit break-

er before cleaning any electrical device. The danger of a severe shock will still exist if the device is turned off with a built-in switch.

Do not use indoor bulbs in outdoor lighting fixtures if the bulb is to be exposed to the weather. Do not use light bulbs with a higher wattage than the maximum wattage stated on the light fixture.

Smoke Detectors

The smoke detectors in your home are pre-wired, per electrical code requirements, into the main electrical system. In case of electric failure, the smoke detector is backed up with a 9-volt battery.

Homeowner's Maintenance Guidelines

Test the detectors and clean and vacuum the openings of the smoke detectors every six months. Visually inspect the clear button on the test switch to see that the indicator light is glowing. To test the alarm, press the Test-button for about ten seconds, or until the horn sounds lightly. Do not use an open flame to test the detector.

The unit will emit a low-frequency beeping noise if a malfunction or power failure occurs or if the battery is low. Change the 9 volt battery every 6 months to ensure proper operation.

Security System and Intercom

Some homes are equipped with security systems and/or intercom, and their operating instructions and warranty information are contained in their respective manuals and product literature.

Exterior Wall Finishes

Introduction

Exterior finishes are applied once the exterior framing and/or .concrete block is complete. The exterior of your home may be finished with stucco, brick, siding and/or stone.

A. Stucco

There are two types of stucco application. One is applied over concrete block construction, while the second is



→ applied over wood framed walls with wire lath attached. Stucco requires very little maintenance other than painting and caulking. In certain areas of the country, concrete blocks are used to construct the majority of exterior walls. The concrete blocks are set in place with mortar, and then reinforced with steel and additional concrete. The stucco finish on concrete block construction requires occasional painting and caulking. Stucco vertical or horizontal shrinkage cracks caused by temperature changes and/or home settlement are usually cosmetic and very unlikely to be structural defects.

Normal shrinkage cracks that occur in stucco should be filled with a flexible masonry caulk. The cracks should then be painted with a good acrylic or elastic acrylic paint.

Rust Spots in Stucco: Stucco is made from mortar, water and mineral free sand. Sand can sometimes contain a spec of iron which will bleed through the paint after some time, this is normal. Simply scrape out the rust spot, fill with latex caulk and paint.

B. Brick

Brick is used extensively throughout the United States. It is probably the lowest maintenance finish of all home exterior finishes.

The mortar between the bricks may require some tuck-pointing (filling in) as your home ages. The weep holes in the brick are there to allow moisture out. Do not fill these holes or allow landscaping material to cover them. Be aware there may be some mortar joint cracks, commonly referred to as "stair step cracks" that are nor-

mal due to expansion and contraction of exterior walls.

Efflorescence: A white powdery substance that may appear on the exterior walls is called efflorescence. It is normal and is composed of water soluble salts, originally present in masonry materials that are brought to and deposited on the surface when water evaporates. Most efflorescence can be removed with a stiff scrub brush, water and vinegar.

C. Stone Veneer

Slight variations in size, color and placement create the textural interest that contributes to the look of a stone exterior. Minor stone chipping, cracking and cement shrinkage are normal due to weather conditions such as rain, sun and temperature.

D. Siding

Siding expands and contracts in response to changes in humidity and temperature. Slight waves are visible in siding under certain weather conditions; this cannot be entirely eliminated. Wood or wood-product siding will require routine refinishing. The timing will vary with climatic conditions.

E. Soffit and Fascia

The aluminum soffit and fascia (where applicable) have a baked enamel finish that does not require painting. Wood and stucco fascia do require painting and caulking. The soffit vents are located under the roof overhang. The fascia is used behind gutters and to cover gable trim boards.

Solutions to Common Exterior Finish Problems

PROBLEM	LIKELY CAUSE	SOLUTION	
Dents in soffit or fascia.	Abusive treatment.	Replace panel.	
Side blows off.	Strong winds under 54 miles per hour.	Call during first year for inspection.	
Side blows off.	Strong winds over 54 miles per hour.	Act of God. Review homeowner's insurance policy.	
Nicks or deep depressions in wood siding.	Abuse or accidents.	Caulk and repaint as soon as possible.	
Dirty siding.	Adverse weather conditions and soiling.	Periodic hosing. See manufacturer's recommendations.	
Siding has dirty, streaked appearance.	Mildew and fungus growth.	Apply commercial mildew cleaner follwing manufacturer's direction.	
Cracking/peeling of painted surfaces.	Normal aging and weathering.	Clean and sand surface, then prime and repaint.	
Gaps at joints in wood trim.	Normal caulk and filler shrinkage.	Re-caulk or fill.	
Sap on exterior trim.	Wood drying out.	Sand, prime and paint.	
Efflorescence on masonry finishes.	Crystallized soluble salts.	Scrub with water, vinegar and a stiff brush.	
Cracks or stairstep cracks in masonry finishes.	Normal home settlement.	Seal cracks with a flexible masonry caulk.	

Exterior Home Maintenance - Using a Pressure Washer

Over time, the siding, stucco, brickwork, stone, and other exterior finishes of your house accumulates dirt, grime and mildew. Using a pressure washer to clean the exterior of your house can clean and refresh the surfaces. Pressure washers have high-pressure sprays and will work much better than the average garden hose.

Homeowner's Maintenance Guidelines:

- Choose the right nozzle for the pressure cleaner.
 Some nozzles could damage your home's exterior finish such as painted stucco.
- If you use soap or chemicals, be very careful.
 Cleaning solutions may be harmful to some exterior surfaces. Never allow the soap or solution to dry on the exterior finish before rinsing off.
- 3. Before you begin pressure washing, always test the spray in an inconspicuous area of the house.
- Start pressure washing at the top of the house working towards the bottom.
- Do not point the high-pressure spray directly at electrical boxes or windows.
- 6. Make sure you protect your eyes. Debris may fly from the house while you are spraying.

Fireplaces

Introduction

In most cases, builders use a pre-fabricated fireplace that is delivered to the home site and then installed with a screen and glass doors. Do not burn pressure-treated wood, scrap lumber, Christmas trees, trash, cardboard, plastic or any flammable liquid such as gasoline. Burning these materials may cause brick and flue liners to crack.

Homeowner's Maintenance Guidelines

Fireplace Equipment: A set of fireplace tools, available from a local fireplace equipment shop, will help you handle logs, stoke the flames and shovel out cold ashes.

Fireplace Inspections: A clean, unobstructed fireplace and chimney are important for safe fireplace operation. Have a fireplace chimney company inspect the fireplace and chimney annually for soot build-up and appropriate cleaning. Inspect the hearth and liner for loose or cracked firebrick.

Gas Fireplace

If you have a gas fireplace, supplying the source for the gas is usually the homeowner's responsibility. If you have this type of fireplace, read and follow all of the manufacturer's directions.

A slight delay between turning the switch "on" and the flame ignition is normal. The flames should ignite gently and silently. If you notice any deviation from this and/ or any gas smell, immediately shut off the switch and report it to the gas company.

Excessive winds can cause a downdraft which can blow out the pilot, requiring you to relight it before using the fireplace.

The exterior vent cover for a direct-vent gas fireplace becomes extremely hot when the fireplace is operating.

Homeowner's Maintenance Guidelines

Close the damper and cold air vent when not using the fireplace. Leaving this open is equivalent to having an open window in the house. If the fire is still burning, but you are finished enjoying it, use glass doors to prevent heated air from being drawn up the chimney until your damper can be closed.

Caution on the use of glass doors: Do not close them over a roaring fire, especially if you are burning hard woods (such as oak or hickory) because this could break the glass. Also, when closing the doors over a burning fire, open the mesh screens first. This prevents excessive heat build-up on the mesh, which might result in warping or discoloration.

Checklist for Safe Fireplace Use:

- Open the flue damper and outside air vent fully, and visually check that theflue is not obstructed.
- 2. Clear obstructions and ashes.
- Use a steel or cast-iron grate to elevate the wood above the fireplace brick. Do not build fires on the fireplace floor.
- 4. Place crumpled, non-colored newspaper under the grate.
- 5. Add kindling (small wood chips and twigs) on the grate over the newspaper.
- Place three small legs in a pyramid arrangement at the back of the firebox, providing air spaces between logs.

- Preheat the flue by lighting a piece of newspaper onto the logs, making sure that the smoke is being carried up the chimney.
- 8. Ignite the newspaper under the kindling.
- Use seasoned hardwood for a long-burning, smokefree fire. Store firewood outside as it may harbor insects.
- 10. Do not build large fires.
- 11. Keep damper open and screen or glass doors closed throughout the life of the fire.
- Close damper the following day when the fire is completely out. Periodically remove ashes from previous fires and place them outdoors in a metal container.

Flooring - Carpet, Tile, Hardwood & Resilient

Introduction

Your home may be finished with a variety of flooring materials, including carpet, vinyl, hardwood and ceramic tiles.

A. Carpeting

The carpet is durable and requires minimal care. Color variations and shading may be noticeable and depend upon the surface texture and pile fiber of the carpet.

Homeowner's Maintenance Guidelines

Frequent vacuuming and immediate stain removal are primary carpet care steps. When using carpet cleaners, carefully follow manufacturer's instructions.

While normal vacuuming will only remove loose fibers from carpet yarns, an occasional tuft may be lifted above the surface. Do not pull out the tuft, just snip it off with scissors to the length of the other tufts. Color fading and spots caused by sunlight are normal and can be minimized by using the draperies during the day, or by using sheer drapes to reduce incoming sunlight. Some colors may fade faster than others.

Change filters in your heating and air conditioning systems on a regular basis or when dirty. Dust, pollen and smoke will settle on your carpets and increase staining and soiling. When a spill occurs, immediately blot it

firmly with a dry, white paper towel or rag. Do not rub the spot as it will damage your carpet's tufts and may permanently alter your carpet's appearance. If stain remains, spray with cold water and blot again. Repeat if necessary.

Cleaning: You can add years to the life of your carpet with regular care. Carpet wears out because of foot traffic and dirt particles that get trampled deep into the pile beyond the suction of a vacuum.

The dirt particles wear down the fibers like sandpaper and dull the carpet. The most important thing you can do to protect your carpet is vacuum it frequently

Vacuum twice each week lightly and once a week thoroughly. Heavy traffic areas may require more frequent cleaning. A light vacuuming is three passes; a thorough job may need several passes. A vacuum cleaner with a beater-bar agitates the pile and is more effective in bringing dirt to the surface for easy removal.

Vacuuming high-traffic areas daily helps keep them clean and maintains the upright position of the nap. Wipe spills and clean stains immediately. For best results, blot or dab any spill or stain; avoid rubbing. Test stain removers on an out-of-the-way area of the carpet, such as in a closet, to check for any undesirable effects. Have your carpet professionally cleaned regularly, usually once a year.

Some problem conditions that may occur with your new carpet and our suggested remedies are presented below:

Stains: No carpet is stain proof. Although your carpet manufacturer designates your carpet as stain-resistant, some substances may still cause permanent staining.

Cleaning Stains: First, scoop-up or blot as much of the spill as possible from the carpet. With a white cloth rag, blot from the edges toward the center of the stain until dry.

For asphalt, butter, chocolate, cooking oil, furniture polish, grease, food, lipstick, mascara, oil, shoe polish or tar, apply a small amount of dry-cleaning fluid (non-oil type commonly used for spot removal from garments) to a dry, white cloth towel and blot. Repeat and blot with paper towels until the spot is dry.

For ice cream, latex paint, excrement, mayonnaise, milk, vomit and white wine, apply a small amount of detergent or a recommended cleaner or solvent to a dry, white cloth towel and blot. Repeat and blot with paper towels until the spot is dry.

For fruit drinks, berries, blood, coffee, fruit juice, ketchup, mustard, soft drinks, tea and red wine mix 1/2 cup household hydrogen peroxide with one teaspoon clear ammonia and dampen the spot with a small amount of the mixture. Let stand for two to three hours under a weighted sheet of plastic wrap. Blot with paper towels until dry. Apply a little undiluted white vinegar only after stain is removed.

NEVER APPLY DETERGENTS OR STAIN REMOVER DIRECTLY TO CARPET!

This could cause permanent discoloration. For recommended cleaners and solvents, call the fiber producer. When a stain reappears after cleaning, it means all the stain and cleaners were not removed completely. Re-cleaning is necessary. Always rinse your carpet thoroughly to remove any detergent residue

Burns: Take care of any kind of burn immediately. First snip off the darkened fibers. Then use a soapless cleaner and sponge with water. If the burn is extensive, talk with a professional about replacing the damaged area.

Crushing: Furniture and traffic may crush a carpet's pile fibers. Frequent vacuuming in high-traffic areas and glides or cups under heavy pieces of furniture can help prevent this. Rotating your furniture to change the traffic pattern in a room promotes more even wear. Some carpets resist matting and crushing because of their level of fiber, but this does not imply or guarantee that non matting or crushing will occur. Heavy traffic areas such as halls and stairways are more susceptible to wear and crushing. This is considered normal wear.

Fading: Science has yet to develop a color that will not fade with time. All carpets will slowly lose some color due to natural and artificial forces in the environment. You can delay this process by frequently removing soil with vacuuming, regularly changing air filters in heating and air conditioning systems, keeping humidity and room temperature from getting too high, and reducing sunlight exposure with window coverings.

Filtration: If interior doors are kept closed while the air conditioning is operating, air circulation from the closed room flows through the small space at the bottom of the door. This forces the air over the carpet fibers, which in turn act as a filter, catching particulate pollution. Over time, a noticeable stain develops at the threshold.

Rippling: With wall-to-wall carpeting, high humidity may cause rippling. Prolonged or extreme cold and heat can also cause rippling. If the carpet remains rippled after the humidity has left, have a professional re-stretch the carpeting using a power stretcher, not a knee kicker.

Seams: Carpet usually comes in 12-foot widths, making seams necessary in most rooms. Visible seams are not a defect unless they have been improperly made or unless the material has a defect, making the seam appear more pronounced than normal. The more dense and uniform the carpet texture, the more visible the seams will be. Carpet styles with low, tight naps result in the most visible seams. Seams are never more visible than when the carpet is first installed. Usually with time, use and vacuuming, the seams become less visible. You can see examples of how carpet seams diminish after they have been vacuumed and have experienced traffic in the model homes.

Shading: Shading is an inherent quality of fine-cut pile carpets. Household traffic causes pile fibers to assume different angles; as a result, the carpet appears darker and lighter in these areas. A good vacuuming, which makes the pile all go in the same direction, provides a temporary remedy.

Shedding: New carpeting, especially pile, sheds bits of fiber for a period of time. Eventually these loose fibers are removed by vacuuming. Shedding will usually occur more with wool carpeting than with nylon or other synthetics.

B. Ceramic Tile Floors

Ceramic tile is easy to maintain and impervious to water. The grout joints are not waterproof and require special attention to prevent water seepage. Cracks appearing in grouting of tile joints or at junctions with other materials (i.e. baseboards) are the responsibility of the homeowner.

Homeowner's Maintenance Guidelines

Glazed and unglazed tile floors — Vacuum regularly to remove gritty particles. Damp mop using a solution of water and soapless detergent. If stained, use scouring powder paste. Let stand five minutes, brush and scrub. Rinse and dry.

- Never use abrasive cleaners or harsh chemicals or solvents on ceramic tile.
- Unglazed tiles may need to be sealed on a regular basis.
- 3. Wipe off spills immediately.

NEVER USE HARSH CLEANING AGENTS, SUCH AS STEEL WOOL PADS, WHICH CAN SCRATCH OR DAMAGE THE SURFACE OF YOUR TILE.

C. Marble and Granite Floors

Marble and granite floors are natural products and have a wide range of stain resistance. Marble is more porous than granite. However there are certain marbles that can stain quite readily. Common household liquids such as orange juice, nail polish remover, shampoo, and even water can cause serious stains in certain marble. Granite, on the other hand is very stain resistant.

Homeowner's Maintenance Guidelines

- 1. Use only warm water.
- 2. Never use vinegar as it damages marble surfaces.
- Ring out all excess moisture from a towel or damp mop, immediately followed with a dry towel.
- 4. Always dry floors, especially marble as they can spot easily.
- 5. Clean spills immediately.
- Natural pH breathable sealers are recommended on a regular basis for both marble and granite

Grout Stain Removal Guide

STAIN	REMOVAL AGENT		
Grease and fats	Soda and water or commercial spot-lifter		
Inks and dyes	Household bleach		
Mercurochrome	Ammonia		
Blood	Hydrogen peroxide or household bleach		
Coffee, tea, food, fruit juices, lipstick	Neutral cleaner in hot water, followed by hydrogen peroxide or household bleach		

D. Hardwood Floors

Most hardwood floors are pre-finished at the factory with a baked-on wax coating or a urethane coating. Wood floor tone, grain and color variations are normal and reflect the natural characteristics of real hardwood.

Some squeaking or separating of hardwood floors is normal and is caused by seasonal weather and humidity changes. It is normal to expect surface nailing to occur around the perimeter area of prefinished hardwood floors, and around any repair areas. Cupping or crowning are normal and occur from gaining or losing moisture on one side faster than the other. Neither the builder nor the manufacturer can stop this from happening. It is also due to natural growth rings in the tree and the part of the tree that has been used. In some instances, the cupping and crowning action may loosen nails or adhesive. The only way to control this occurrence is to try to keep your home at an even temperature and moisture level.

Homeowner's Maintenance Guidelines

Prior to cleaning your hardwood floors, carefully read and follow the manufacturer's instructions and recommendations. Use entrance rugs or mats to protect wood flooring from dirt and water spots. Do not use rubber backed mats as they will remove the finish. Mop up water spills immediately. Do not set potted plants directly on a hardwood floor as moisture can leak through and cause permanent staining and warpage.

Attach furniture protectors to the bottom of furniture legs to protect the hardwood flooring from scuffing and surface damage. High-heeled shoes and constant moving of chairs can damage hardwood floors.

Extra care is required to keep hardwood floors dry and to promptly mitigate any unusual water intrusion that could occur.

E. Resilient Floor Coverings

Resilient floor coverings come in 6-foot-wide or 12-foot-wide rolls and are usually installed in kitchens, bath-rooms and laundry areas. Before cleaning a resilient floor, read and follow the manufacturer's cleaning and care instructions. Do not wax a "no-wax" floor.

Homeowner's Maintenance Guidelines -Wood or Laminate Floors

General Cleaning: Use a clean dust mop (be sure there is no residue from polishes or cleaners used on other types of flooring).

Damp Mopping: Use a cotton or cloth mop and clear, warm water. For heavier cleaning, use a solution of one-cup household vinegar to one gallon of warm water, or 1/4 cup household ammonia to one gallon of warm water. Only dampen the mop slightly to avoid leaving water marks.

Oily soaps can leave residue on wood floors that can deteriorate the wood sealant over time.

Stain Removal: To remove scuff marks, crayon, magic markers, glue haze from a newly installed floor, use acetone or denatured alcohol and a soft cloth.

Framing & Carpentry

Wall Framing: Wood and/or metal studs are set vertically on 16-inch or 24-inch centers.

Roof Framing: Roof framing uses a pre-engineered truss system or hand framed roofing that supports the weight of the roof and can be used in combination with conventional ceiling and roof framing. The trusses are delivered to the building site by truck, and then placed and secured into position on the home using a crane.

Roof Sheathing: Roof sheathing covers and serves as a base for the roofing materials.

As the wood in your home dries, normal shrinkage will occur that causes settlement. While every home has certain degrees of settlement, not all settlement is severe enough to require repair. Natural shrinkage and swelling will cause small cracks, chips and splits. These are acceptable under industry standards. You may also hear noises that are caused by expansion and contraction due to temperature fluctuations in the attic, ceilings and walls of your home.

Insulation: Insulation is placed wherever there is likely to be a difference between interior and exterior temperature or humidity in the floors, ceilings, exterior walls and the attic. Flexible insulations, in the form of cellulous or blown insulation or fiberglass blankets, are commonly used in walls, floors, ceilings and around air ducts. Plastic foam may be used for spot insulation around windows and doors, pipe openings and other air leakage points.

R-Value: This is an insulation measurement. The higher a material's "R-Value" number, the more effective it is as an insulator. Different parts of the home have different insulation standards.

Garage Doors

Homeowner's Maintenance Guidelines

Garage doors with remote openers can be operated manually by pulling the release cord at the top of the garage door near the track, and then lifting the garage door open. If minor garage door adjustments are required, contact an authorized repairman.

NOTE: Photo cells are not designed to be waterproof, and care must be taken when pressure cleaning or hosing out the garage. If the photo cells get wet, they may not allow the door to close.

Garage overhead doors cannot be air tight. Some light will be visible around all the edges. Severe weather conditions may result in some precipitation entering around the door.

CAUTION: The installation of a garage door opener, unless installed as an available option, may void your garage door warranty. Garage doors are warranted for proper mechanical operation as installed. The installation of a garage door opener (by others) alters the operation of the door and the builder cannot be responsible for altered mechanical operation.

Interior Walls & Ceilings

Introduction

Your home has two types of walls: load-bearing and non-load-bearing.

- Any alteration of load-bearing walls may reduce the strength of the structure by altering its unit load capacity, its load-bearing or support capacity.
- Interior wall construction begins with the placement of studs set vertically at specified intervals. Then the drywall is screwed and/or nailed to the studs.

Drywall: Drywall is screwed to the studs of the ceiling and wall surfaces. The seams where sheets of drywall come together are taped, spackled with a joint compound, allowed to dry and then sanded to prepare them for finishing. Acceptable building standards are that slight "imperfections" such as nail pops, seam lines and cracks not exceeding 1/8" are common in drywall installations. However, obvious defects or poor workmanship resulting in excess compound in joints, trowel marks and cracked corner beads are not acceptable and must be noted prior to closing. Both nail pops and small drywall cracks are simple to repair.

Drywall Nail Pops and Crack Repair Instructions:

- Reset the protruding nail slightly into the gypsum board surface or remove it entirely. Place another drywall nail two inches above or below the popped nail, and gently hammer it slightly below the paper surface. Then cover the area with spackling compound, allow to dry, sand smooth and then refinish the surface.
- For drywall joint cracks, press a small "V"-shaped indentation using the back of a putty knife along the length of the crack, about 1/8" deep and 1/8" wide. Spackle, sand and refinish as with nail pops.
- To prevent cracks wider than a 1/4" from reopening, first apply the spackling compound over the crack with a strip of drywall tape, add another top layer of spackling, feathering the edges well; sand to a smooth finish, then refinish.
- 4. Deep scrapes and indentations on drywall surfaces can be filled with two or three applications of spackling compound. Allow it to dry thoroughly, and sand between each application.

Touch-up painting of repaired areas will not blend perfectly with the original wall paint.

Interior Trim and Moldings: Homes are built with various moldings, including but not limited to floor moldings, door casings and other wood trims. Some separation of wood trims and moldings is normal and is caused by home settlement, plus shrinkage or expansion due to extremes of dryness or humidity.

Homeowner's Maintenance Guidelines

Should the baseboard trim come loose, simply renail the baseboard back into the proper position. For moldings, it is better to wait for several months to see if settlement will bring the pieces back together naturally. If not, a separation at corners or seams can be patched with wood filler and then refinished to match the existing molding.

Shrinkage of wood trim occurs during the first two years or longer, depending on temperature and humidity. All lumber is more vulnerable to shrinkage during the heating season. Maintaining a moderate and stable temperature helps to minimize the effects of shrinkage. Wood will shrink less lengthwise than across the grain. Wood shrinkage can result in separation at joints of trim pieces.

You can usually correct this with caulking and touch-up painting.

When re-nailing baseboards, drive in another nail close to — but not exactly in — the existing nail hole. Fill the old nail hole with putty and touch up with paint as needed. If the base shoe (small trim between base molding and the floor) appears to be lifting from the floor, this is probably due to slight shrinkage of the floor joists below. Again, you can correct this condition by removing the old nails and re-nailing. You may prefer to wait until after the first heating season to make any needed repairs.

Landscaping, Grading, Lawn, Shrubs and Sprinklers

Introduction

Landscaping plans are generally designed by a landscape architect and approved by local officials. The home may be part of the entire community's landscape master plan and therefore cannot be individually modified. Check with your builder before doing any extensive landscaping changes.

A. Grading

The drainage plan for your community was designed by engineers and approved by the various authorities having jurisdiction. Storm water management is a critical part of the community design. The yard is carefully graded to direct storm water away from the house into areas where it can soak away or eventually flow into the community storm water drainage system. After heavy rain, it is normal to see significant areas of standing water. This is a deliberate part of the approved drainage design; it allows water to enter the drainage system slowly and also helps to limit the entry of nutrients, fertilizers, etc, into the interconnected fresh-water system. After normal, heavy rain, water should not be standing on paved areas after 48 hours. Swales and drainage areas may be permanently wet, particularly in times of heavy rain or melting snow.

Homeowner's Maintenance Guidelines

Over time, the grade around the house can settle. If this occurs, spread additional soil or sand in the depressions to raise and re-establish the grade. Be sure the grade slopes away rather than towards the house.

To prevent erosion and ponding of water:

- 1. Do not alter the soil grade.
- Keep water ditches or swales open and free of leaves and debris. Do not build sheds, hot tubs, decks, fences, pools, or gardens in the swales; otherwise, water may not flow properly through the swale.
- Direct water run-off away from the home to prevent washouts. Reposition splash blocks if they are moved.
- 4. Do not allow sprinklers to wet the house or form puddles near or against the foundation.

B. Lawn

In new homes, the yard is graded and the landscape contractor removes debris and rakes the ground surface prior to installing sod or grass seed.

Homeowner's Maintenance Guidelines

The future beauty of your yard depends on the care and attention you provide. The builder can not be responsible for homeowner neglect or improper landscape maintenance. The following suggestions should make the job easier:

Watering: Sod requires constant moisture until the second mowing. If allowed to dry out, the sod will shrink and gaps will appear between the sections. If this occurs, the homeowner will need to repair these areas. For the first six weeks, water the lawn for 30 minutes once each day in the morning. Watering may be reduced after the second mowing to every other day for the next eight weeks. When using the sprinkler system, check to see if you are leaving footprints. If so, the area has been over watered. Remember, too much water is just as bad as not enough.

Fertilizing: Fertilizer should be applied a minimum of three times a year for turf. In the winter months two applications are necessary and one should be a weed and feed. In the summer months one application should be applied. Spray insecticide every other month. Do not spray immature grass with chemicals to kill weeds. The best approach is to use pre-emergent weed control when grass is stronger and more mature.

Be aware that sod, when initially laid, will occasionally go into shock and turn brown. The sod is not dead and you should continue to water it.

Extremely hot or cold weather or above average rainfall will affect these instructions.

Mowing: Mow new grass when it attains a height of four to six inches. Do not mow if the ground is soggy. Set the mower height at approximately three inches. Be sure the mower blades are sharp to avoid tearing the grass.

C. New Shrub and Tree Care

The landscaping around your home has been planned by a professional landscape designer. All trees and shrubs are nursery grown, and a landscape contractor handled the initial planting. The homeowner is responsible for maintaining the new plantings. The type of tree or shrub will dictate the specific care needed; check with your local gardening center.

Homeowner's Maintenance Guidelines

Watering: It is extremely important that new plants and trees be watered once a day for the first month, for one to three minutes on shrubs, and fifteen to twenty minutes on trees.

Fertilizing: Plants should be fertilized on a regular basis. Contact a lawn-care specialist for proper maintenance guidelines.

Trimming: Hedges and plants should be trimmed on a monthly basis to encourage growth and conformity to the intended design.

D. Sprinkler Irrigation System

Many homes have an automatic sprinkler system installed, and this is by far the most efficient method for watering your lawn. There are two systems in use: **A**. an individual irrigation system for each home controlled by an individual time clock, or **B**. a community irrigation system. This system is regulated by community time clocks generally controlled and maintained by a Homeowner Association. It draws water from a lake or well within the community.

NOTE: If your irrigation system fails to operate after rain, your home may have a rain sensor installed. The sensor turns off the system for a period of time, depending on the rainfall.

Homeowner's Maintenance Guidelines

Most sprinkler systems are controlled by an automatic time clock. Refer to the instructions on setting the time clock and watering times on the inside cover of the timer.

Keep grass and shrubs trimmed around the sprinkler heads.

Occasionally, the sprinkler heads will clog with sediment build-up and will need to be removed and cleaned. Refer to your manufacturer's instructions on how to complete this task.

Depending on soil conditions, type of grass and time of year, your sprinkler system can be adjusted to run every day, every other day or certain days of the week. Also be aware that local water restrictions can prevent you from watering on certain days or times of the day. A good time to water your lawn with a sprinkler system is between 2 a.m. and 9 a.m.

Your lawn is divided into several "zones" depending on the size of the lawn. To test the system, turn the sprinklers on manually. Each zone should be checked for proper coverage and for properly operating sprinkler heads. If something is leaking, call a sprinkler contractor immediately.

Mirrors & Shower Enclosures

A. Mirrors

Homeowner's Maintenance Guidelines

Clean bathroom mirrors and shower enclosures with an ammonia-free spray glass-cleaner and a soft cloth, wiping several times to remove all glass cleaner residue. Most mirror failures are at the edges where "spillover" solutions attach the backing. By applying cleaner to the cloth rather than the mirror, this can be prevented. Do not use abrasive cleaners which will permanently scratch and mar mirror or glass surfaces. Do not expose mirror products to salt air for extended periods of time. Humidity, heat and dampness can cause permanent damage; therefore provide adequate ventilation in rooms with mirrors.

Some mirrors will have some minor imperfections. This is perfectly normal. All scratches and other defects in mirrors and glass tub/shower enclosures must be reported to your builder at time of the orientation/walk through and not after closing.

The following is a list of common acceptable defects:

1. Slight hairline face and back scratches

- 2. Slight pinhead bubbles or seeds
- 3. Slight rubs
- 4. Slight discoloration
- 5. Slight dings or bruises

B. Shower Enclosures

Homeowner's Maintenance Guidelines

Shower enclosures create extreme amounts of moisture; therefore frequent checking of joint areas is recommended. Check caulking periodically to ensure against leaking. The homeowner is responsible for re-caulking as needed. The use of clear silicone is not recommended as it yellows with age.

Painting & Caulking

Introduction

The interior walls of new homes are generally painted with a latex paint. We strongly recommend that touch-up paint be used instead of washing the walls. The exterior walls of your home have been painted with a quality exterior paint.

A. Interior and Exterior Paint

Painting Note: The builder cannot guarantee that painting repairs requiring new material will match the color of the existing material. Paint repairs may show slight variations in color as a result of weathering, aging or pigment variations in different paint manufacturing runs. Color and texture variations are normal. Fading is also normal and the degree is dependent on climate conditions.

Touch-up: Paint touch-up is visible under certain lighting conditions.

When doing paint touch-ups, use a small brush, applying paint only to the damaged spot. Touch-up may not match the surrounding area exactly, even if the same paint mix is used. When it is time to repaint a room, prepare the wall surfaces first by cleaning with a mild soap and water mixture or a reliable cleaning product.

Regular attention will preserve the beauty and value of your home. Check the painted and stained surfaces of your home's exterior annually. Repaint before much chipping or wearing away of the original finish occurs;

this will save the cost of extensive surface preparation. Plan on refinishing the exterior surface of your home approximately every two or three years or as often as your paint manufacturer suggests for your area and climate. Climatic conditions control the chemical structure of the paint used on the exterior. Over time, the finish will fade and dull a bit.

When you paint the exterior of your home, begin by resetting popped nails and removing blistered or peeling portions of paint with a wire brush or putty knife. Sand, spot with primer and then paint the entire area. Use a quality exterior paint formulated for local climate conditions. Avoid having sprinklers spay water on the exterior walls of your home. This will cause blistering, peeling, splintering and other damage to the home.

Cracking: As it ages, exterior wood trim will develop minor cracks and raised grain. Much of this will occur during the first year. Raised grain permits moisture to get under the paint and can result in peeling. This is not a defect in materials or workmanship. Paint maintenance of wood trim is your responsibility.

Cleaning Exterior Painted Surfaces: Lack of or little sunlight, moisture and damp weather conditions may cause the formation of mildew or fungus on the exterior. Mildew or fungus can be removed by carefully washing the affected area with a water-diluted household bleach. The builder is not responsible for mildew or fungus buildup. See Exterior Wall Finishes for further information.

Cleaning Flat-Latex Painted Surfaces: In many homes an off-white, lead-free latex paint is applied to the interior walls of the home. This is not a washable paint and will smudge if cleaned. We do not recommend washing these surfaces, but instead suggest using touch-up paint to cover paint scuffs and marks.

Cleaning Semi-Gloss Painted Surfaces: An off-white, lead free semi-gloss paint is applied to interior wood trim and doors. These surfaces may be cleaned with a sponge and lukewarm water. The less moisture on the sponge, the better. Wipe quickly with a gentle washing pressure from top to bottom without allowing the solution to run down the door or trim. If the water does not work, try the same procedure using a small amount of mild detergent mixed with water. Once complete, lightly rinse the washed area with plain water and allow to dry.

B. Caulking

Caulking is a building joint sealant used where two dissimilar materials are joined. In time, caulking hardens and cracks and should be renewed prior to any repainting.

HOMEOWNER'S NOTE: Caulking is a homeowner's responsibility. Caulking around windows and doors should be checked and re-caulked at least once a year.

Exterior caulk will eventually shrink, separate and deteriorate. This will cause the caulking to pull away from surfaces and create areas for water and air to infiltrate. This should be monitored constantly because moisture can work its way behind wood trim or siding and cause rotting. Pay particular attention to the caulking at doors and windows; if separation of the caulking occurs, it can result in leaks. When re-caulking on the exterior, use a product that paint will adhere to.

Homeowner's Maintenance Guidelines

Changes in temperature and humidity cause all building materials to expand and contract. Dissimilar materials expand or contract at different rates. This movement results in separation between materials, particularly dissimilar ones. You will see the effects in small cracks in drywall and in paint, especially where moldings meet drywall, at mitered corners and where tile grout meets tub or sink. While this can alarm an uninformed homeowner, it is normal.

Shrinkage of the wood members of your home is inevitable and occurs in every new home. Although this is most notable during the first year, it may continue beyond that time. In most cases caulk and paint are all that you need to conceal this minor evidence of a natural phenomenon. Even though properly installed, caulking shrinks and cracks. Maintenance of caulking is your responsibility.

Acrylic Latex with Silicone Caulk: An all-purpose caulk that is mildew-resistant, flexible and paintable.

Latex Caulk: Latex caulking is appropriate for an area that requires painting, such as along the stair stringer or where wood trim meets the wall.

Silicone Caulk: Caulking that contains silicone will not accept paint; it works best where water is present, for example, where tub meets tile or a sink meets a countertop.

NOTE: If you are unsure what type of caulk to use for a specific job, you may want to consult a sales professional at your local hardware store or home improvement center.

Solutions to Common Painting Problems

PROBLEM	LIKELY CAUSE	SOLUTION
Exterior paint peeling.	Surface not cleaned	Scrape, sand, prime and repaint.
Blisters in paint.	Moisture/solvents under paint surface.	Scrape, fill resulting depression, Sand, prime and repaint.
Wrinkling, runs and/or drips.	Poor adhesion caused by water or solvent trapped under paint	Sand smooth and repaint.
Interior and/or exterior caulking cracks or shrinks.	Paint applied too thick	Remove old caulking only if unsightly. Caulk open gaps
Paint peeling off masonry.	Normal drying, settlement, expansion and contraction	Scrape peeling paint. Repaint with latex paint
Efflorescence or peeling on foundation.	Surface not cleaned. Moisture/ solvents under paint surface.	Scrape, apply alkali neutralizer, repaint.
Bleeding wood knots	Alkali compounds on foundation.	Sand, apply stain killer, repaint.
Mildew on painted surfaces.	Wood resin seeping out. Fungus from moisture and little sunlight.	Carefully wash with water- diluted chlorine bleach.

Plumbing System

Introduction

A licensed plumbing contractor installed all plumbing pipes and systems in your new home. These have been tested and inspected.

In most cases, minimum Homeowner's Maintenance is all that the plumbing system requires. Attending to small problems as they occur keeps them from becoming larger, more costly problems later on.

A. Water Lines

Your home is served by a well or a city water supply. The pipes that carry water into the home are designed to resist rust and corrosion.

Homeowner's Maintenance Guidelines

Noisy Pipes: Noisy water pipes should be corrected immediately since the resulting vibrations can damage plumbing line fittings and cause them to leak. There is one exception: Exterior hose faucets often produce a high-pitched noise caused by an attached vacuum breaker or back-flow preventer. This noise is normal and not cause for concern.

Noisy pipe problems can be identified and corrected as follows:

- The water heater temperature may be set too high, producing steam in the pipes. To resolve, gradually reduce the water heater temperature setting until the steam is reduced.
- Abruptly turning off a faucet in areas with high water pressure can produce a pounding or knocking sound.
 To resolve, slightly close the main shut-off.
- Air can get into the pipes; to resolve, open all interior and exterior faucets and run for a few minutes, allowing all air to pass through the system.

Freezing Pipes: Provided the home is heated at a normal level, pipes should not freeze. Set heat at 65° F if you are away during winter months. Keep garage doors closed to protect plumbing lines that run through this area.

B. Main Shut-off Valve

This is the center of the plumbing system, the point at which the main water line comes into the home. If a major plumbing problem occurs, turn off the main shut-off valve

to prevent flooding. It is a good idea to show every family member where the shut-off valve is, explain how to close it in case of an emergency and mark it with an easy-to-locate identification tag.

C. Water Intake Valves

Most plumbing fixtures in the home have a water intake valve to individually shut off the water to that fixture for minor repairs and emergencies. Show family members how to operate them and where they are located on sinks, bathtubs, showers, toilets, water heater, washing machine and laundry tub. Toilet valves are behind the toilet and sink valves are under the sink.

D. Drain Traps

Every plumbing fixture in the home is equipped with a drain trap, an S-shaped pipe that holds water and acts as a barrier to keep airborne bacteria and sewer gas odors from coming back into the home. If a sink or bathtub fixture is not used frequently, turn it on periodically to replace evaporating water and to keep the water trap barrier intact.

Guidelines: Drain traps can be cleaned by putting three tablespoons of ordinary dishwashing detergent into the drain. Add a little hot water, let stand for 15 minutes, then flush with hot water. Use a rubber plunger to unclog a blocked toilet.

CAUTION: Do not pour grease into drains or toilets, or use caustic cleansers to open plugged drains. Do not use a plunger with any drain cleaning chemical. When using a chemical drain cleaner, carefully follow the manufacturer's safety precautions and product directions.

E. Sanitary Sewer Lines

In the final stages of preparing your home for move in, the plumber tested and flushed the sewer lines to ensure they were clear and working properly.

Homeowner's Maintenance Guidelines

Do not put hair, grease, lint, garbage, heavy tissue, disposable diapers or sanitary materials into the sewer system.

When operating the garbage disposal, always use a generous amount of cold water to keep the sink drain clear and the disposal motor cool.

Tree roots causing breaks in sewer lines or main lines are a homeowner's responsibility.

F. Septic Tanks

The septic tank is primarily a holding tank, generally made of concrete or fiberglass, for all of the waste coming from your home by way of the kitchen sink, bathrooms, laundry tubs and washing machines.

Your builder will tell you if your home is part of the municipal sewer system or if it uses a septic system for household waste. If you do have a septic tank, your builder should have shown you the location of the tank and its drainage field during the orientation to your new home. Thereafter, check with your local health department for cleaning and disposal recommendations.

Homeowner's Maintenance Guidelines

Homeowners are responsible for the proper maintenance of the septic tank. For best results, inspect your septic tank and the drainage field area at least once a vear.

The frequency of septic tank cleanings varies depending on the tank size, daily sewage intake and the number of people it serves. Generally, septic tanks should be cleaned every two years.

Cleaning a septic tank requires special knowledge and tools. This is not recommended as a "do-it-yourself" project.

As warm weather causes bacterial action to increase, septic tanks should be cleaned in the spring. The waste material should be disposed of in a manner approved by your local health department, and only a licensed septic tank contractor should be used.

Periodic pumping of the septic tank between cleanings is considered a homeowner responsibility.

The need for pumping is considered normal and not a deficiency. Ask your professional septic tank contractor to recommend a pumping timetable for your usage. Failure to do so might cause problems.

Do not allow petroleum products, paint thinners, solvents, harsh chemicals, cleaning fluids, dyes, excessive amounts of bleach, cigarettes, dental floss, kitty litter, sanitary napkins or plastics to enter the septic system.

Never allow grease, cooking fats or gristle to go down the drain or through the garbage disposal. Save the fat in a jar or can and put it in the garbage can outside your home. Avoid using drain cleaners and high-foaming detergents if you have a septic system. These substances will clean away the natural bacteria that the system needs. Use non-phosphate cleaners and biodegradable laundry soaps.

If you have a garbage disposal, do not grind large amounts of vegetable and fruit matter as it may create the need for more frequent cleanings. Avoid putting coffee grinds in the disposal. Do not connect roof drains or allow backwash from a water softener to enter the septic tank system. Do not allow a sump pump to discharge into the septic tank system.

Vehicles should not be driven or parked over septic tanks or drainage fields. Trees and shrubbery should not be planted in the drain field.

Warning signals that something is wrong:

- You notice that the waste water backs up or the toilet bowl does not drain properly when you flush a toilet.
- 2. Waste water backs up in any other drain.
- "Gurgling" sound in the plumbing.
- Grass in the yard grows faster and is greener in one area, especially along the path that leads to the septic tank.
- 5. Ground is mushy underfoot in one area of the yard.
- 6. Obnoxious odors inside or outside the home, especially around drains.
- Low spots begin to appear in the yard, whether or not any of the above symptoms have occurred.

Solutions to Common Plumbing System Problems

PROBLEM	LIKELY CAUSE	SOLUTION
No hot water from electric water heater.	Tripped circuit breaker.	Check and reset circuit breaker.
No hot water from electric water heater.	Temperature setting too low	Adjust temperature setting.
Hot water recovery is low.	Burned out heating element	Replace heating element. Check circuit breaker.
Toilet runs constantly.	Water level in tank is too high.	Adjust float arm stem in toilet water tank downward.
Toilet makes loud noise when flushed.	Ball cock in water tank is not working property.	Replace ball cock in toilet water tank.
Toilet makes dripping or gurgling noise.	Warped or worn out flapper valve.	Replace flapper valve.
Toilet backing up or overflowing.	Obstruction in line.	Turn toilet intake valve off and plunge toilet
Hose sprayer in kitchen sink. drips.	Dirty or defective.	Clean or replace.
Slow draining sink or bathtub	Blockage such as hair. at drain.	Remove hair or blockage.
Water flow from faucet is reduced.	Aerator at tip of faucet. is clogged.	Unscrew aerator screen and rinse.
Water splatters out of faucet.	Air in water supply line.	Open all faucets in home for 5 minutes.
Water leaking from under sink	Loose plumbing fitting.	Hand tighten couplings on drain pipes.
Water dripping from shutoff valves.	Loose packing nut.	Open valve all the way, then gently tighten nut.
Garbage disposal clogged.	Obsruction in line.	Use disposal wrench on bottom of disposal.
Garbage disposal will not operate.	Tripped reset button.	Check reset button on bottom of disposal.

Plumbing Fixtures

Introduction

The plumbing fixtures in most homes include the water heater, bathtubs, showers, toilets and sinks.

NOTE: As equipment technology changes frequently, the manufacturer's service manuals will supersede all recommendations and procedures contained in this manual.

A. Water Heater

The electric water heater is equipped with an automatic temperature and pressure relief valve, a safety feature that opens and releases excessive pressure or heat build-up. Should this occur, water will flow from the tank until both temperature and pressure are reduced to safe levels.

Homeowner's Maintenance Guidelines

Hot Water Temperature: Water temperature is set at 120° F by the manufacturer. While low temperature settings reduce utility costs, bear in mind that dishwashers do not operate properly with settings below 120° F.

NOTE: Do not store combustible items, oily rags, clothing, brooms or dust mops near the water heater as this presents a potential fire hazard. Do not use the top of the water heater as a storage shelf.

Scale: Small amounts of scale deposits will collect and settle on the bottom of the water tank. Remove this residue annually by draining the tank. Shut off the power first, using the appropriate circuit breaker in the electrical power box. Attach a garden hose to the valve and run it outside. Then open the valve at the bottom of the water heater, allowing residue to drain out until the water runs clear. If you live in a hard water region, a water softener will reduce the need for more frequent draining.

Do not completely drain an electric water tank without first shutting off the water heater circuit breaker. Do not turn circuit breaker on until the tank is full of water.

Element Cleaning or Replacing: The heating elements in the water heater will require periodic cleaning. The frequency is determined in part by the quality of the water in your area. Again, refer to the manufacturer's literature for step-by-step instructions and drawings, or contact an authorized service company.

No Hot Water: If you discover you have no hot water, check the breaker, the temperature setting and the water supply valve before calling for service. Refer to the manufacturer's literature for locations of these items and other troubleshooting information.

Pressure Relief Valve: At least once each year, manually operate the pressure relief valve. Stay clear of the discharge line to avoid injury. See manufacturer's literature for diagrams and detailed instructions.

NOTE: If the pilot does not light right away, close the shutoff valve and call the gas company.

B. Fixtures

Kitchen and bathroom sinks, toilets and bathtubs are made with cultured marble, plastic, fiberglass, stainless steel, or steel finished with porcelain.

Homeowner's Maintenance Guidelines

To clean, use a non-abrasive spray cleanser and sponge. Dropping heavy objects onto porcelain of fiberglass can chip or crack the surface and may produce permanent staining. Do not leave steel wool pads on sink surfaces, as they will rust and stain the surface.

Be aware that continuous-action toilet bowl cleansers, placed in the toilet water tank, will prematurely wear out the rubber tank flapper and may discolor the bowl. Follow the manufacturer's recommendations for cleaning and maintenance.

C. Kitchen Sinks/Stainless Steel and Cast Iron

Homeowner's Maintenance Guidelines

For routine cleaning, use a non-abrasive household cleanser with warm water and a sponge. Do not scrape the surface with utensils, pots or pans. Do not leave left-overs in sink or strainer, particularly tea bags and coffee grounds, which contain harmful acids. Regular washing soap — not baking soda — should be added to the drain to keep it grease and soap-free.

Do not clean stainless steel sinks with steel wool or metal brushes, and do not leave rubber mats in the sink since they trap water and produce surface discoloration. To restore luster to stainless steel, apply a small amount of mineral oil with a soft cloth, then wipe dry.

D. Garbage Disposal

Homeowner's Maintenance Guidelines

Always use cold water when disposal is working. Corn cobs and husks, bones, celery or any other food that shreds should not be put into the disposal. If the machine becomes jammed, use the wrench to free the mechanism and try again. The disposal will rust if not used regularly. If you are going to be away for an extended period of time, a teaspoon of oil will help prevent the mechanism from freezing.

E. Bathroom Sinks

Homeowner's Maintenance Guidelines

Sink surfaces can be easily chipped and stained, so treat them accordingly. Prevent hair accumulation clogs by periodically removing the stopper for cleaning or purchase a rubber hair collector. Avoid setting lit cigarettes on the edge of the sink, as they will burn and permanently damage the surface.

F. Toilets

A water-saving regulation went into effect in 1993. It prohibits the manufacture of toilets that use more than 1.6 gallons of water per flush. In the search for a balance among comfort, convenience and sensible use of natural resources, the government conducted several studies. The 1.6 gallon toilet turned out to be the size that consistently saves water.

NOTE: Your new toilets are different if you moved from a residence that was built prior to 1993. Toilets prior to 1993 used three gallons to flush and were not as inclined to stop up.

As a result of implementing this standard, flushing twice is occasionally necessary to completely empty the toilet bowl. Even though you flush twice on occasion, rest assured that overall you are saving water and you have complied with the law.

Running Toilets: To stop running water in the toilet, check the shut-off float in the tank. You will most likely find it has lifted too high in the tank, preventing the valve from shutting off completely. In this case, gently bend the float rod down until it stops the water at the correct level. The float should be free and not rub the side of the tank or any other parts. Also check the chain on the flush handle. If it is too tight, it will prevent the rubber stopper at the bottom of the tank from sealing, resulting in running water.

G. Bathtubs, Showers and Tub Shower Combinations

Homeowner's Maintenance Guidelines

Cleaning: Clean porcelain-on-steel bathtubs, cultured marble tubs and sinks, fiberglass showers, tub/shower combinations and shower stall floors with warm water and a non-abrasive cleanser. Clean glass shower doors with a commercial glass cleaner. Check bathtub stoppers and shower floor drain grates for hair accumulation. Do not use ammonia-based cleaners. Gel-Gloss is recommended for polishing cultured marble.

DO NOT STEP INTO A BATHTUB OR TUB/SHOWER WITH SHOES ON. GRITTY PARTICLES ADHERE TO YOUR SHOE SOLES AND WILL SCRATCH THE FINISH.

Re-caulking of Tubs and Showers: Over time, cracks and separations between tub or shower stall and wall surfaces or bathroom floors will appear. Maintaining these areas is critical since excessive moisture can severely damage underlying materials.

It will be necessary to re-apply a tub and tile caulk when the previous caulking has dried out or eroded. To re-caulk the area, use a tub and tile caulk available in local hardware stores. Do not use a clear silicone caulk, as it yellows with age. Begin by removing the old caulk and cleaning the area. Once the area is dry, apply fresh caulking to fill the vacant space, then smooth out the finish with a wet finger.

H. Whirlpool Tub

CAUTION: Never run the pump motor without at least two inches of water above the jets. Running the pump with improper water levels will damage it. Always turn the pump off during draining. Do not add bath oils, bubble soap or any other liquid to the water.

Homeowner's Maintenance Guidelines

- Check for leaks periodically by looking around the base of the tub.
- Every two to three months, fill the tub with hot water and add a small amount of liquid dishwasher non-foaming detergent. Run the pump for 10 minutes. This will clean the pipes and the pump's internal parts.

I. Interior Faucets

Interior faucets are either single-lever faucets or washer faucets.

Homeowner's Maintenance Guidelines

Single-Lever Faucets: The single-lever kitchen and bath faucet are low-maintenance, washerless faucets. Should the cartridge ever need to be replaced, turn off the water supply under the sink, remove the handle assembly, and pull the cartridge out. Take the cartridge to a local plumbing supplier and match accordingly, being sure to follow installation instructions.

Polished Brass Fixtures: Polished brass in humid regions is sure to pit and tarnish. Besides the climate, there may be other catalysts that cause this reaction to occur. Cleaning agents, standing water, shampoos, toothpastes and personal hygiene products are among items that may heighten the tarnishing and pitting process. Any cleaning agent that contains harsh chemicals will most certainly wear through the protective coating applied to brass. The manufacturers of polished brass recommend the use of plain water and polishing with a soft cloth.

Chrome Faucets: Chrome Faucets should be cleaned with a soft damp cloth and a commercially accepted cleaner. Dry the faucet with a soft cloth. Never use an abrasive or ammonia-based cleaner.

Washer Faucets: A washer faucet has a shut-off feature that requires light closing pressure to stop the flow of water. Do not apply too much pressure since washers can be damaged.

Faucet Aerators: Screened aerators screw into the spout of a faucet to add air to the flowing water which reduces splashing. Aerators are easy to remove for periodic cleaning. This should be done every three to four months.

Washer Replacement: Dripping faucets can dramatically increase water bills and represent the loss of a valuable natural resource. Over time, all washers will wear out and must be replaced. Neglecting to change washers may cause damage to the valve seat or to the entire faucet. Many homeowners prefer to do this simple replacement procedure themselves:

- Turn off the water supply intake valve located under the sink.
- 2. Using a wide-jaw wrench, remove the hexagonal cap

- from the top of the faucet assembly. This may take just a turn or two.
- Remove the inside part, turn it upside down and you
 will see a fiber washer held by a screw through its
 center. This is the source of the leak. The screw can
 easily be removed, but the washer itself may take a
 little prying to remove.
- Match the new washer to the worn out washer and replace it. Re-use the same screw if it is in good condition. Then, reassemble the faucet.

J. Exterior Hose Bibs

Exterior faucets are called hose bibs. To replace washers on standard exterior faucets, follow the same procedure for washer replacement as stated above.

Check for leaks and replace washers as required since a leaking exterior faucet can cause water damage.

See washer replacement under Interior Faucets in this section.

Water Back-flow Prevention: Most new homes have a vacuum breaker installed on the exterior hose faucet. This device prevents back-flow, and stops potentially contaminated water from flowing back into the home water supply system via the garden hose. These devices are a plumbing code requirement and may not be removed.

With a vacuum breaker installed, it is normal to hear a humming or vibrating noise throughout the home when the exterior faucet is on. This is caused by the washers built into the back-flow preventer, and is not a reason for concern.

Roofing, Gutters & Downspouts

Introduction

The roof of most homes is constructed with a two-ply roof system which consists of roofing felt and plywood or sheathing. Tile or shingles are installed following manufacturer's guidelines and product specifications.

→ For more information on roof sheathing and insulation, see section on Framing and Carpentry.

A. Tile Roofs

Tile comes in many different forms, including "color through" tile, painted tile, glazing tile, flat and S-shaped tile. These tiles are for decorative covering only.

CAUTION: Do not walk on your roof, as this can cause the tiles to crack and break, and possibly to move. The builder is not responsible for replacing broken tiles or loss of tiles due to high winds. Use caution when placing holiday decorations on or near the roof tile.

B. Shingle Roofs

Shingle roofs come in many different colors and styles. Shingle roofs provide water protection to the roof underlayment. As above, the builder is not responsible for damage to shingles caused by the homeowner.

C. Metal Roofs

flasMetal roofs come in a variety of colors and styles. They are light weight, extremely fire resident, durable and are energy efficient by reflecting the sun's energy.

Aluminum Roof Caution: Do not walk on the roof. It is not designed to hold your weight without some kind of horizontal bridging.

D. Flashing

Roof flashings are sheet-metal trims used around roof openings, on vent stacks, roof vents and valleys. Their purpose is to channel water away from the house.

E. Gutters and Downspouts

Where applicable and installed, gutters channel water run-off from the roof to downspouts that guide the water to ground-level drainage areas.

Homeowner's Maintenance Guidelines

Gutters and downspouts should be inspected and cleaned regularly. Clear the gutter of accumulated debris such as leaves, twigs, branches, balls and other objects.

Gutters need to slope slightly downward to channel water to the downspout. Splash blocks can be properly positioned at the bottom of the downspout to direct water away from the foundation. Finally, the soil grade must slope away from the home. The best advice is to keep the gutters free of debris.

Splash blocks can be properly positioned at the bottom of the downspout to direct water away from the foundation. The soil grade must be sloped away from the home. Gutters and downspouts should not leak but may overflow during heavy rain.

F. Vents

Vents should remain unobstructed year-round. If your home has soffit vents and/or ridge vents, they should be cleared of debris. Ridge vents should be checked periodically to ensure they are secure and have not come loose in high winds. Also, check that these vents have not been stepped on and deformed. Excessive heat build-up in the attic is usually caused by blocked air vents. This condition can be resolved by clearing all obstructions away from the vents to allow proper heat release.

There are a variety of attic vents that could be used in your home. The different types can be soffit vents (located in the eaves of your roof), ridge vents (found at the peak of your roof) and attic vents (sometimes known as whirly birds, turtlebacks and mushrooms). Familiarize yourself with all the different vents on your home.

Screen Enclosures

Introduction

The screen enclosure that you have selected for your home (where applicable), is likely an aluminum, rust-free structure with the architecturally controlled colored nylon screen attached.

Homeowner's Maintenance Guidelines

Periodic pressure washing by a professional is recommended. The use of diluted vinegar and water will retard mildew growth on the frame.

CAUTION: Do not use chlorine or acid on the aluminum as a chemical reaction will occur.

Screens are designed to pop out under strong wind conditions. Therefore, there is no guarantee on the screens to stay rolled in. Tears and cuts in the screening after closing are a homeowner's responsibility

Shelving

Introduction

Unless wood shelves are installed, shelves are fabricated of heavy gauge welded steel rod covered with a protective plastic coating. The shelving will support a static load of 75 pounds per three linear feet, evenly distributed.

Shutters (Hurricane)

Introduction

If your home is equipped with removable panel hurricane shutters, it is a good idea to practice installing the panels once a year to ensure that you and your family are familiar with the procedure. The builder estimates that shutter installation should take two people approximately four hours for a one-story home and eight hours for a two-story home. You should clearly mark the panels and store them carefully in your garage. The panels may be made of galvalum (steel with a galvanized aluminum surface), which should not rust unless the panels are damaged and exposed to moisture. Do not lay flat on the garage floor, as the moisture from the concrete will rust the panels.

If your home has accordion shutters, you should check all tracks to make sure they are free from debris and lubricate as needed to ensure smooth operation prior to the start of the hurricane season (June through November).

CAUTION: Use work gloves when handling the panels and only use ladders that meet OSHA standards. Safety shoes should be worn. If the homeowner wishes to purchase shutters, consult a licensed shutter company for proper permitting, etc.

Hurricane Storm Panel (Instruction Guide)

- Your home should have a numbered drawing of each opening.
- 2. Each storm panel should be numbered to match each opening.

- For easy installation, all storm panels should first be set outside each opening with matching numbers.
- Always wear a pair of work gloves to protect hands and fingers.
- 5. Vertically installed storm panels should start from left to right.
- 6. Horizontally installed storm panels should start from the bottom up.
- A hardware package containing nuts and bolts necessary to secure the storm panels to your home, along with a screwdriver, should be stored in a handy and safe place along with numbered openings of your home.
- 8. We suggest storing a ladder with the storm panels in order to safely reach higher openings.
- 9. After your storm panels are installed and secured to your residence (just a reminder):
 - · Check canned food supply
 - Check water supply
 - Check batteries and flashlight
 - · Check evacuation route, if necessary
 - Stay tuned to local news station for updated information
- Taking down and restoring: Do not lay flat on the garage floor as the moisture from the concrete may rust the panels.

Stairs

Homeowner's Maintenance Guidelines

No known method of installation prevents all vibration or squeaks in a wood staircase. A shrinkage crack may develop where the stairs meet the wall. If this occurs, apply a thin bead of latex and, when dry, touch up with paint.

Swimming Pool

Introduction

Swimming pools are sold as options by most builders. The pool requires regular maintenance. Read the following guidelines and follow the instructions your pool contractor gives you to avoid costly repairs. Hairline cracks in the pool decking are common due to weather conditions and settlement. Hairline cracks are considered normal and require no repair.

Homeowner's Maintenance Guideline

- The pool finish takes from four to six weeks to cure. During this period, it is important to brush the walls and floors at least three times per week to eliminate permanent stains caused by settling dirt or minerals.
- Water should be kept about half way up on the skimmer opening. Evaporation loss will vary from 1/2 inch to 11/2 inches per week depending on weather conditions.
- Test the pool water weekly, preferably at the same time of the day, and after the pump has been running at least five hours. Samples should be taken from below elbow depth (18 inches). Consult with the contractor for proper chemical balance.
- 4. When brushing the pool, open the main drain and close the skimmer, then brush walls, steps and swimouts first. When brushing the floor, work from the shallow end toward the deep end and the drain.
- 5. Pool filters should be cleaned once a week. Remove the cartridge filter, hose it down, then clean the hair/lint trap basket. The pool pump must be in the "off" position. The pool pump has been installed with a timer that should be set to run 8 to 10 hours per day in the summer and 6 hours in the winter.

CAUTION: Fertilizer will cause permanent rust stains on the pool marcite.

Windows/Screens

Introduction

Typically the windows in your new home are single-pane glass and are framed in aluminum. The manufacturer has sealed all the glass to the frame and the frame has been attached to your home and caulked.

NOTE: It is the homeowner's responsibility to check and re-caulk all exterior frames. All window scratches or imperfections must be reported to your builder at time of orientation/walkthrough, not after closing.

Homeowner's Maintenance Guideline

Cleaning Window Glass: Clean windows with a commercial glass cleaner or a cup of vinegar mixed with a gallon of warm water. Apply with a sponge or lint-free cloth, then dry and polish with paper towels. A rubber squeegee passed over glass surfaces will speed the drying and eliminate streaking.

Aluminum Windows: Abrupt changes in weather may cause aluminum windows to bind or stick. Should this occur, apply silicone spray to the window sash tracks. Aluminum window frames have a baked enamel finish and may be cleaned with a mild detergent solution. Be aware that aluminum window frames will weather due to exposure to the outside elements.

Window Condensation: The appearance of moisture that occurs when warm moist air comes in contact with a colder surface is called condensation. While moisture may appear on the windows, this does not indicate a window problem. The most common cause is humid air outside the home hitting the cold surface of the window glass. Wipe up condensation as quickly as possible in order to avoid staining the drywall, window sill or caulking.

Weep Holes: In heavy rains, water may collect in the bottom channel of window frames. Weep holes are provided to allow excess water to escape to the outside. Keep the bottom window channels and weep holes free of dirt and debris for proper operation.

Window Screens: Their sole purpose is to help prevent insects from coming inside when the windows are open. Window screens may be washed and rinsed using a mild household detergent.

Storing Screens: Many homeowners remove and store screens for the winter to allow more light into the home. To make re-installation more convenient, label each screen as you remove it. Use caution; screens perforate easily and the frames bend if they are not handled with care.

CAUTION: Window screens will not prevent children from falling through open windows to the ground below. The screen is not a barrier, and the fastening system for the screen will not support any weight beyond the screen itself. Never allow children near an opened screened window, or place any weight on or push against a window screen. Do not place furniture near windows so that children have easy access.

Solutions to Common Window Problem

PROBLEM	LIKELY CAUSE	SOLUTION	
Aluminum window binds or is difficult to open.	Broken window balance.	Replace balancer.	
Aluminum window binds or is difficult to open.	Paint or dirt on jambs.	Clean jamb and spray with silicone.	
Aluminum window will not stay open.	Weak window balancer.	Replace balancer or adjust tension rod.	
Aluminum window will not slide up or down.	Tension rod jammed. Adjust balance or tension rod.		
Aluminum window sash comes out when fully opened.	Tension rod clips on side jambs left in open position.	Position clips in closed position before opening.	
Aluminum window will not lock properly.	Debris in track or window not aligned properly.	Clean track or check alignment at middle when closing.	
Condensation on inside surface of window.	High humidity inside home.	Reduce humidity with exhaust fans and dehumidifier.	
Cracked glass.	Normal settlement.	Replace cracked glass.	

Appliance and Systems Catalog

	Appliances		
	MANUFACTURER	MODEL NUMBER	SERIAL NUMBER
Built-In Microwave			
Clothes Dryer			
Clothes Washer			
Cooktop			
Garbage Disposal			
Dishwasher			
Wall Oven			
Range			
Refrigerator			
Trash Compactor			
Water Heater			
Freezer			



Systems

7/8			
	MANUFACTURER	MODEL NUMBER	SERIAL NUMBER
Air Conditioning			
Heating System			
Intercom System			
Septic System			
Central Vacuum System			



Glossary of Construction Terms



Home Buyers Glossary of Construction Terms

AERATOR — A small, removable extension at the tip of a sink faucet that mixes streaming water with air to reduce splashing and conserve water.

AIR HANDLER — A unit that is part of the air conditioning system located in either the ga-rage or interior closet that circulates cool air from the condenser throughout the house.

AIR HAMMER — A banging noise in plumbing pipes caused by air infiltration.

AIRWAY — The space between roof installation and roof boards which allows for movement of air.

ALKALI — A soluble mineral salt or mixture of salts capable of neutralizing acids.

ANCHOR BOLTS — Bolts that secure a wooden sill plate to a concrete or masonry floor or wall.

ASPHALT — A residue from evaporated petroleum, insoluble in water but soluble in gas- oline. Melts when heated.

ATTIC VENTILATORS — Screened openings provided to ventilate an attic space.

BALL COCK — A device in a flush toilet consisting of a valve connected by a lever to a floating ball. The valve closes when the ball is raised and opens when it is lowered.

BASEBOARD — A decorative and protective wood molding positioned where the wall meets the floor.

BASE MOLDING — Molding used to trim the upper edge of interior baseboards.

BEAM — A structural member transversely supporting a load.

BEARING WALL — A wall that supports any vertical load in addition to its own weight.

BRACE — An inclined piece of framing lumber applied to wall or floor to stiffen the structure.

Often used on walls as temporary bracing until framing has been completed.

BRICK VENEER — A facing of brick laid against and fastened to sheathing of a frame or tile wall.

CASING — Molding of various widths and thicknesses used to trim door and window open- ings at the jambs.

CAULK — Caulk is a building joint sealant used where two dissimilar materials are joined. In time, caulk hardens and cracks and should be renewed prior to any painting.

CIRCUIT BREAKER — A switching device, located in the main electrical panel that opens and closes electrical circuits and automatically shuts off electricity to a circuit should it become overloaded. Once the electrical load is reduced, the breaker switch can be turned back on to resume normal service.

CONCRETE DUSTING — A fine dust that accumulates on finished concrete surfaces.

CONDENSER — An exterior unit that is part of the air conditioning system which expels heat onto the outside air.

CONDUIT, ELECTRICAL — A pipe, usually metal, in which insulated wire is installed.

CORNER BEAD — An angled metal edging used to protect and form an edge where drywall panels meet at outside edges.

DAMPER – A device in a fireplace that controls the air draft allowed into the fire.

DE-LAMINATION — The separation of the top piles or laminate from the base to which they are attached. In vanity and kitchen countertops, the warping or detachment of laminate material from the wood substrate.



DETHATCHING — The loosening and/or re- moval of matted grass and leaves from existing lawns, which allows the grass to breathe and therefore promotes healthy growth.

DOWNSPOUT — A pipe, usually metal, for carrying water from roof gutters.

DRYWALL — Also known as gypsum board or sheetrock, these large sheets are attached to the wall studs and ceiling framing to construct the walls and ceiling of the home.

EAVES — The margin or lower part of a roof projection over a wall.

EFFLORESCENCE — A white powdery substance that can form on new block, brick or stucco finishes. It is composed of water soluble salts that are present in masonry materials and that rise to the surface via water vapor.

FACE FRAME — The front of kitchen and bathroom cabinets, to which the hinged doors attach.

FACE NAILING — Nailing through a finished, exposed surface so that the flat top of the nail head is still visible after nailing.

FACIA OR FASCIA — The exterior horizontal trim around rafters. Also positioned directly be-hind gutters and over gable trim boards.

FILLER BOARD — Cabinet-grade wood used to fill gaps that occur between cabinets and wall openings.

FILLERS — A wood putty used in preparation for painting to fill holes or cracks in wood.

FLASHING — Sheet metal or other material used in roof and wall construction to protect a building from rain water penetrating the house structure.

FLUE — A vertical duct constructed of sheet metal or clay that channels smoke from a fireplace out of the home.

FOOTING — A masonry section, usually concrete, in a rectangular form wider than the bottom of the foundation wall or pier it supports.

FOUNDATION — The supporting portion of a structure below the first-floor construction, or below grade, including the footings.

FRAME CONSTRUCTION — A type of construction in which the structural parts are wood or depend upon a wood frame for support.

GABLE — The portion of the roof above the eave line of a double-sloped roof.

GABLED LOUVERS — A vent with angled slats that provides ventilation at the peak of gable ends.

 $\label{eq:GRAPHITE} \textbf{GRAPHITE LUBRICANT} - \textbf{A finely powdered graphite used} \\ \textbf{as a lubricant}.$

GROUND FAULT CIRCUIT INTERRUPTER (GFCI) — A specialized electrical device that will interrupt electrical power where a weak electrical loss of ground occurs. Normally installed in areas where water may be present.

GROUT — A white or colored plaster-like mor- tar compound used to fill spaces between ce- ramic tiles.

HEADER – A heavy timber and/or concrete beam that spans open spaces in walls, over doors and windows and provides support to structural members above it.

 $HIP\ ROOF - A$ roof that rises by inclined planes from all four sides of a building.

HONEYCOMB — In concrete, an open-cell-like surface texture that occurs while pouring concrete.

HOSE BIB — An exterior faucet connection for lawn and garden hoses.



INSULATION — Any material high in resistance to heat that, when placed in the walls, ceilings, or floors of a structure, will reduce the rate of heat flow.

JAMB — The side and head-lining of a trimmed doorway, window or other opening.

JOINT COMPOUND — A plaster-like com- pound used with drywall tape to join sheets of drywall into a smooth, continuous panel.

JOISTS —The horizontal support members used in constructing a floor or celling.

KEEPER PLATE -The metal plate that keeps a door lock latch firmly in place.

LOCKSET - A door lock.

LOUVER — An opening with a series of hori- zontal slats so arranged as to permit ventilation but to exclude rain, sunlight or vision.

MASONRY — Stone, brick, concrete, hollow tile, concrete block, gypsum block or other similar building units or materials or a combination of the same, bonded together with mortar to form a wall, pier, buttress or similar mass.

MASTIC — A construction adhesive that is thick and water-proof. Used on roofs and floors.

MOLDINGS — Shaped strips of ornamental wood used around doors and windows. Also used for base molding, tile molding, as chair rails and for exterior area molding. Moldings fin- ish the junction of different materials or shapes.

NAIL POPS — Nails that come loose from a stud and push joint compound up. Caused by normal wood shrinkage and home settlement.

POINTING —The filling and finishing of broken mortar and stone cement masonry joints.

PONDING - The collection of water on driveways, walkways,

or lawns. Ponding for excessive periods of time is indicative of grading problems.

RAFTER — One of a series of structural members of a roof designed to support roof loads. The rafters of a flat roof are sometimes called roof joists.

RESILIENT FLOORING — Vinyl flooring used in areas such as kitchens, halls, bathrooms and laundry rooms. It is capable of withstanding shock without permanent deformation.

RIDGE — The peak or crest of the roof created where opposite side or slopes of the roof meet.

RIDGE VENT — An open vent system located along roof peaks, which in conjunction with soffit vents, creates ventilation through the passage of natural air.

ROOF SHEATHING — Boards or sheet material fastened to roof rafters on which the shingles or other roof covering is laid.

SCALING — In concrete, the breaking away of the top surface of the concrete, caused by a freeze/thaw cycle. In painting, the flaking or peeling away of paint.

SHEATHING —The structural covering, usu- ally wood boards or plywood or oriented strand board (OSB), used over studs or rafters of a structure. Structural building board is normally used only as wall sheathing.

SHINGLES — Roof covering of asphalt, asbestos, wood, tile, slate or other material cut to stock lengths, widths and thicknesses.

SIDING —The finish covering on the outside walls of a frame building, whether made of horizontal weatherboards, vertical boards with battens, vinyl siding, shingles or other material.

SILL —The lowest member of the frame of a structure, resting on the foundation and supporting the floor joists or the uprights of a wall. The member forming the lower side of an opening, as a doorsill or window sill.



SILL PLATES — A support member laid on the top of the foundation wall that serves as a base for the wall framing.

SILICONE — A synthetic lubricating compound with high resistance to temperature change and water. When added to caulking, it extends elasticity properties and increases the life of the caulking.

SOFFIT — Usually the underside of an eave or overhanging roof.

SOFFIT VENT — A vent located on the ceil- ing of a roof overhang that allows air to pass through the attic.

SPACKLE - See joint compound.

SPALLING — Flaking or chipping of stone or other masonry material. Similar to scaling, but the chips and flakes are larger.

STRUTS — Vertical supports in the attic used to support sections of the roof.

STUD — One of a series of slender wood or metal vertical structural members placed as supporting elements in walls and partitions.

SUB-FLOORING — A wood-sheet flooring placed directly over the floor joists that supports the underlayment or floor covering.

SWALE —The soil contour on a building lot deliberately shaped to channel rain water away from the home.

TACK STRIPS — A wood strip with exposed tack points that is attached to the sub-flooring or slab and holds stretched wall-to-wall carpeting in position.

TREAD — The horizontal surface in a stairway on which the foot is placed.

TRIM —The finish materials in a building, such as moldings, applied around openings or at the floor and ceilings of rooms.

TRUSSES — Engineered wood structural members used to construct floors and roofs.

TURNAROUND — An additional section of driveway where cars can be turned around.

UNDERLAYMENT — A flooring layer over the base sub-flooring, over which tile or resilient floor covering is laid.

VALLEY —The internal angle formed by the junction of two sloping sides of a roof.

VACUUM BREAKER — Also called a back-flow preventer, this device is placed on exterior fau- cets to allow water to only flow out of the home.

VALVE SEAT — An interior part of the faucet valve assembly where the valve rests.

WALL TIES — The metal pieces that tie ma- sonry veneer to the frame of the home, or, when pouring concrete, the metal pieces that hold concrete foundation wall forms in place until the concrete cures.

WASHERS — Round, rigid rubber or plastic discs used as a sealing device in water faucet valves.

WEATHER STRIPPING — A weather-insulating strip of material placed around doors and windows to reduce water entry into the home. Also reduces air infiltration into the home or the escape of conditioned air out of the home.

WASHOUTS — An area where water has produced soil erosion.





Our focus is you.

We are Maverick, a leading provider of residential home warranties. For over 35 years, we've protected the American Dream and enabled homeowners to focus on enjoying their new homes - with our solutions in place to protect them from life's unforeseen events. As a third-party warranty provider, we are your advocate to ensure you have the best experience possible with your new home.

Maverick is an affiliate of Bankers Financial Corporation, a Florida-based diversified family-owned company, with decades of expertise in insurance and risk management programs.

Your home is protected by a Structural Home Warranty from Maverick®



This sample warranty provides information on the basic terms and conditions of the warranty. It is not a valid warranty, provides no coverage, and is provided for information only. A warranty on any home is only issued upon Maverick receiving and accepting the Warranty Coverage Application, Warranty Enrollment Fee and any additional underwriting requirements from the Builder. The actual warranty issued may include State specific amendments not included in this sample. Contact your Builder for the specific coverages and warranty periods that may be provided on your home.

BUILDERS EXPRESS LIMITED WARRANTY

AND

BUILDING STANDARDS

YOUR BUILDER CARED ENOUGH TO PROVIDE LIMITED WARRANTY COVERAGE FOR YOUR NEW HOME

ADMINISTERED BY: MAVERICK

Maverick

P.O. Box 33025 St. Petersburg, FL 33733 Phone: 800-749-0381 www.maverickbuilders.com

Administered by: Maverick P.O. Box 33025 St. Petersburg, FL 33733 * Phone: 800-749-0381

WARRANTY CONFIRMATION

The Warranty Confirmation(s), any Warranty Amendment(s), Your Warranty Coverage Application and the Warranty Document form Your entire warranty contract. Please read these documents carefully and completely to understand the benefits, exclusions and limitations of the express limited warranty.

Workmanship/Materials & Systems Warranty

Warranty Number: [1234567WK]

Homeowner: [John & Mary Smith]

Property Address Covered by the Warranty: [123 Any Street]

[Any City, State 00000]

Warranty Start Date: [June 1, 2017]

Warranty Expiration Date(s): Workmanship & Materials [June 1, 2018]

Systems [June 1, 2019]

Closing Contract Price of Home: [\$350,000.00]

Warranty Limit: [\$350,000.00]

Aggregate Warranty Limit: [\$350,000.00]

Builder: [ABC Builder]

[456 Any Street]

[Any City, State 00000]

[800-123-4567]

Warranty Enrollment Fee: [\$xxx.xx]

The following are part of this Workmanship/Materials & Systems Warranty, along with this Warranty Confirmation Page:

Workmanship/Materials & Systems Warranty General Warranty Provisions Construction Performance Standards Warranty Cover Warranty Amendments (attached if any):

Administered by: Maverick P.O. Box 33025 St. Petersburg, FL 33733 * Phone: 800-749-0381

WARRANTY CONFIRMATION

The Warranty Confirmation(s), any Warranty Amendment(s), Your Warranty Coverage Application and the Warranty Documents form the entire warranty contract. Please read these documents carefully and completely to understand the benefits, exclusions and limitations of the express limited warranty.

MAJOR STRUCTURAL DEFECT WARRANTY

Warranty Number: [1234567ST]

Homeowner: [John & Mary Smith]

Property Address Covered by the Warranty: [123 Any Street]

[Any City, State 00000]

Warranty Start Date: [June 1, 2017]

Warranty Expiration Date(s): Major Structural Defects [June 1, 2027]

Closing Contract Price of Home: [\$350,000.00]

Warranty Limit: [\$350,000.00]

Aggregate Warranty Limit: [\$350,000.00]

Builder: [ABC Builder]

> [456 Any Street] [Any City, State 00000]

[800-123-4567]

Warranty Enrollment Fee: [\$xxx.xx]

The following are part of this Express Limited Major Structural Warranty, along with this **Warranty Confirmation Page:**

Express Limited Major Structural Warranty General Warranty Provisions Warranty Cover Warranty Amendments (attached if any):

Administered by: Maverick P.O. Box 33025 St. Petersburg, FL 33733 Phone: 800-749.0381

WORKMANSHIP, MATERIALS AND SYSTEMS WARRANTY

The Warranty Confirmation Page provides specific information on the Workmanship, Materials and Systems Warranty. Please review it carefully along with all the warranty provisions.

- A. Introduction
- B. Coverage
- C. Builder Responsibilities
- D. Maverick Responsibilities
- E. Your Responsibilities
- F. How To Make A Claim
- G. Alternative Dispute Resolution
- H. Emergency Condition

General Warranty Provisions

Construction Performance Standards

A. INTRODUCTION

THIS IS A WARRANTY AND NOT INSURANCE. THIS WARRANTY DOES NOT TAKE THE PLACE OF YOUR BUILDERS GENERAL LIABILITY INSURANCE OR YOUR HOMEOWNERS INSURANCE.

Your Builder's Express Limited Warranty is a contract between You and Your Builder. The Builder is the warrantor under this warranty. The Builder's warranty obligations set forth herein are insured by Bonded Builders Insurance Company ("BBIC"), a Risk Retention Group. BBIC is not a party to this Warranty Document, but has agreed to perform certain tasks and undertake certain obligations that are described in this Warranty Document. Maverick (formerly known as Bonded Builders Warranty Group ("Maverick") is the third party administrator for Your Builder's warranty and as such performs certain administrative and claim handling duties in relation to this warranty. Maverick does <u>not</u> provide coverage for any warranty defects nor accept responsibility for any of the obligations of Your Builder.

This warranty is on the Home. If the Home is sold, each successor in title to the Home, including a mortgagee in possession, is entitled to coverage under the warranty for its unexpired Warranty Period. There is no limit under this warranty to the number of successions during the Warranty Period.

B. WORKMANSHIP, MATERIALS and SYSTEMS WARRANTY COVERAGE

- 1. Workmanship and Materials Commencing on the Warranty Start Date, Your Builder warrants Your Home will be free from defects in workmanship and materials as such defects are defined in the Construction Performance Standards set forth herein. The Workmanship and Materials Warranty ends on the Warranty Expiration Date shown on the Warranty Confirmation page.
- 2. Electrical, Plumbing and Mechanical Systems Commencing on the Warranty Start Date, Your Builder warrants Your Home will be free from defects in the electrical, plumbing and mechanical systems of Your Home (referred herein collectively as "Systems") as such defect is defined in the Construction Performance Standards set forth herein, including the wiring, piping and ductwork portions of the Systems. The Systems Warranty ends on the Warranty Expiration Date shown on the Warranty Confirmation page.

Appliances, fixtures or pieces of equipment that are covered by a manufacturer's warranty ARE NOT covered by this warranty. Defects in any of the systems resulting from failures in an

appliance, fixture or piece of equipment covered by a manufacturer's warranty ARE NOT covered by this warranty.

There are specific exclusions in this warranty for which coverage is not provided. Refer to the Exclusions Section in the General Warranty Provisions.

Condominium Provision – Common elements of condominiums as they pertain to this warranty will be warranted against workmanship, materials and systems defects as stated above. Common elements are defined as any portion of a primary condominium structure, which is provided for the common use of the residents of the structure. Coverage for common elements shall commence on the certificate of occupancy date of the primary structure, housing individual units, as listed on the Warranty Coverage Application. Common elements claims are to be filed by the Condominium Association.

C. Builder Responsibilities Under the Workmanship, Materials and Systems Warranty

Your Builder has warranted Your Home to meet the Construction Performance Standards listed herein. The obligations under this Workmanship, Materials and Systems Warranty are the sole responsibility of Your Builder. If a defect occurs on an item during the applicable part of the Warranty Period and the item is covered by the Workmanship, Materials or Systems Warranty the Builder will repair or replace the defective item. The Builder's, and BBIC's total liability under this warranty for the repair or replacement of defective items is limited to the Warranty Limit shown on the Warranty Confirmation page, but in no case will the Builder's and BBIC's total liability for all warranties issued on the Home exceed the Aggregate Warranty Limit shown on the Warranty Confirmation page. Your Builder's, BBIC's and/or Maverick's costs of determining the existence and/or extent of a covered defect, costs of designing, making, and monitoring repairs (or payments to You or to another instead) are deducted from the Warranty Limit and Aggregate Warranty Limit.

Your Builder, BBIC or Maverick shall have the sole option to determine if the Builder shall repair, replace or pay You the reasonable cost of repair and/or replacement of any covered defect. The design, method and manner of such repair are within the sole discretion of the Builder, BBIC and/or Maverick. By accepting enrollment of Your Home into the Builder Warranty Program You agree to the method and manner of repair and/or replacement selected by the Builder, BBIC and/or Maverick. The repair shall bring the defective item in compliance with the applicable Construction Performance Standards listed herein. In no event shall the Builder be liable for discontinued items, changes in dye lots, colors or patterns, or items not included in the original construction.

No repair or replacement shall extend the Warranty Period or any applicable part thereof.

If Maverick, in its sole discretion and upon Maverick's receipt of sufficient proof, determines (1) the Builder is unable or unwilling to comply with the terms and conditions of the warranty and Construction Performance Standards as set forth herein; or (2) after all alternative dispute resolution procedures contained herein have been completed and an award has been rendered against the Builder and the Builder refuses or is unable to comply with the award, Maverick will forward the claim to BBIC for adjudication.

D. Your Responsibilities Under the Workmanship, Materials and Systems Warranty

You are responsible for any damage to any improvement, fixture or property not constructed, installed or provided by the Builder that may need to be removed to repair the covered defect or which may be damaged by the implantation of repairs to the covered defect. You shall be responsible to pay for the cost of repair of such improvement, fixture or property necessitated by the removal of the addition or repair of a covered defect. Before BBIC repairs or pays for the repair of a claim, You must assign to BBIC any rights You may have against any other person with respect to the claim including but not limited to the Builder and/or its subcontractors or suppliers.

E. How to Make a Claim Under the Workmanship, Materials and Systems Warranty

If You believe Your Home has a defect that may be covered under the warranty during the applicable part of the Warranty Period, You must contact Your Builder as soon as possible upon your detecting a defect and before the expiration of the applicable Warranty Period. The Builder shall make a determination as to the extent such defect is warranted under the terms and conditions herein. The option to repair, replace or pay You the reasonable cost of repair or replacement is solely that of the Builder, BBIC or Maverick. Maverick does not negotiate the scheduling of repairs and You must coordinate and cooperate with the Builder to provide access to the Home as provided in this warranty.

If you have notified Your Builder and are unable to resolve any warranty claim issues, You must completely fill out and transmit to Maverick the Builder Workmanship, Materials and Systems Claim Form. This Claim form should be transmitted as soon as possible upon your detecting a defect and before the expiration of the Warranty Period. Any and all claims must transpire and be discovered within the applicable Warranty Period. The Builder Claim form must be received by Maverick no later than 30 days after the Warranty Expiration Date or You will have waived a claim for the defect and any claim submitted will be rejected. Telephone calls to Maverick shall not constitute a claim. To the extent the applicable Warranty Period will expire before the above time frames are allowed to conclude, You must notify Maverick in writing before the expiration of the applicable Warranty Period. Notice to Your Builder within the applicable warranty period without separate written notice to Maverick shall result in Your claim being denied.

Upon receipt of the Builder Workmanship, Materials and Systems Claim Form, Maverick will contact the Builder and make attempts to get the Builder to comply with the terms and conditions of the applicable warranty Construction Performance Standard, or notify You if the claimed defect is not a warranted item.

F. Alternative Dispute Resolution For Workmanship, Materials and Systems Warranty

Any dispute, controversy, claim or matters in question regarding the Workmanship, Materials and Systems Warranty between Builder, BBIC, You and/or Your successors in interest, arising out of or relating to this Warranty including without limitation, a claim of subrogation, negligent or intentional misrepresentation or nondisclosure in the inducement, and breach of any alleged duty of good faith and fair dealing, (herein referred to collectively as a "Dispute"), shall be submitted to Maverick's Conciliation© Process where the parties will endeavor to resolve the Dispute in an amicable manner. Maverick will arrange a conciliation meeting at the Home, with You, or Your representative, the Builder, or Builder's representative and a conciliator assigned by Maverick. There is no charge to You for this conciliation process. During Conciliation, evidence presented by both parties will be evaluated to determine the warranty obligation owed (if any). The conciliator will inform both parties in writing of the decision. If accepted in total, the Builder will comply with the conciliator's decision and correct the listed items.

In the event any Dispute cannot be resolved by Maverick's Conciliation Process, the Dispute shall be submitted to a Claim Review Group consisting of the conciliator, and qualified third party representatives for You and the Builder. The Claim Review Group will be held at the Home. There is no charge to You for the Claim Review Group. However, You must pay any costs for Your representative. In the event any Dispute cannot be resolved by the Claim Review Group, You must submit the Dispute to binding arbitration pursuant to the terms and conditions of the Arbitration Section of this warranty.

Maverick reserves the right to attend any applicable Alternative Dispute Resolution proceeding, on behalf of the Builder or BBIC, so as to allow for the enforcement of the terms and conditions of this warranty.

G. Emergency Condition For Workmanship, Materials and Systems Warranty

An Emergency Condition is one You cannot control that seriously affects Your ability to live in the Home or a condition that if not rectified will result in significant damage to the Home. In case of an Emergency Condition, You must notify the Builder immediately in order that further damages can be mitigated. If Your

Builder has provided You with emergency numbers and/or procedures, You must comply with those procedures and/or exhaust those remedies prior to contacting Maverick. Failure to follow such procedures could, at Maverick's sole discretion, result in Your claim being denied.

You should take immediate action if circumstances dictate the need, but You agree that only those repairs necessary to eliminate the Emergency Condition or mitigate further damage shall be performed. You agree that any and all repairs performed beyond such measures will not be the responsibility of the Builder or Maverick, unless You first obtain the permission of Your Builder. Emergency Conditions occurring after normal business hours, over a weekend and/or on a holiday must be reported to the Builder on the next business day.

ANY UNAUTHORIZED REPAIRS MADE BY YOU OR SOMEONE UNDER YOUR DIRECTION, OTHER THAN THOSE PERMITTED ABOVE, WILL NOT BE REIMBURSED OR COMPENSATED. THE DECISION AND DETERMINATION AS TO THE EXTENT OF EXPENSES THAT ARE REIMBURSABLE UNDER THE WARRANTY FOR EMERGENCY CONDITIONS IS THE SOLE DISCRETION OF THE BUILDER AND/OR Maverick IF NECESSARY.

Administered by: Maverick P.O. Box 33025 St. Petersburg, FL 33733 Phone: 800-749.0381

MAJOR STRUCTURAL DEFECT WARRANTY

The Warranty Confirmation Page provides specific information on the Express Limited Major Structural Defect Warranty. Please review it carefully along with all the warranty provisions.

- A. Introduction
- B. Coverage
- C. Maverick Responsibilities
- D. Your Responsibilities
- E. How To Make A Claim
- F. Alternative Dispute Resolution General Warranty Provisions

A. INTRODUCTION

THIS IS A WARRANTY AND NOT INSURANCE. THIS WARRANTY DOES NOT TAKE THE PLACE OF YOUR BUILDERS GENERAL LIABILITY INSURANCE OR YOUR HOMEOWNERS INSURANCE.

Your Builder's Express Limited Warranty is a contract between You and Your Builder. The Builder is the warrantor under this warranty. The Builder's warranty obligations set forth herein are insured by Bonded Builders Insurance Company ("BBIC"), a Risk Retention Group. BBIC is not a party to this Warranty Document, but has agreed to perform certain tasks and undertake certain obligations that are described in this Warranty Document. Maverick (formerly known as Bonded Builders Warranty Group ("Maverick") is the third party administrator for Your Builder's warranty and as such performs certain administrative and claim handling duties in relation to this warranty. Maverick does **not** provide coverage for any warranty defects nor accept responsibility for any of the obligations of Your Builder.

This warranty is on the Home. If the Home is sold, each successor in title to the Home, including a mortgagee in possession, is entitled to coverage under the warranty for its unexpired Warranty Period. There is no limit under this warranty to the number of successions during the Warranty Period.

B. Coverage

Commencing on the Warranty Start Date, Builder warrants Your Home will be free from Major Structural Defects as such defects are defined herein. The Major Structural Defects warranty ends on the Structural Warranty Expiration Date shown on the Warranty Confirmation page.

A Major Structural Defect is:

- 1. Actual physical damage;
- 2. to the designated load-bearing portions of a Home;
- 3. caused by failure of such load-bearing portions that affects their load-bearing functions; and
- 4. to the extent that the Home becomes unsafe, unsanitary, or otherwise unlivable.

All four portions of the definition must be met to qualify the Home for Major Structural Defect Warranty coverage.

The **load bearing portions of the Home** are the framing members and other structural elements that transfer the load to the supporting ground. The covered load bearing portions of the Home are:

- 1. Load bearing foundation systems, piling, piers, stemwalls and footings:
- 2. Load bearing beams;
- 3. Load bearing girders:
- 4. Load bearing lintels;

- 5. Load bearing columns;
- 6. Load bearing walls and partitions;
- 7. Load bearing flooring sub systems; and
- 8. Load bearing roof framing systems, roof rafters and trusses.

Specific examples of non-load bearing elements of the Home include, but are not limited to:

- 1. Non-load bearing partitions and walls;
- 2. Wall tile or coverings;
- 3. Plaster, laths, or dry wall;
- 4. Flooring and sub-flooring material;
- 5. Brick, stucco, stone or veneer;
- 6. Any type of exterior siding;
- 7. Roof shingles, sheathing, flashing and tarpaper;
- 8. Heating, cooling, ventilating, plumbing, electric and mechanical systems;
- 9. Appliances, fixtures or items of equipment;
- 10. Doors, trim, cabinets, windows, hardware, insulation, paint, stains;
- 11. Basement, garage slabs and other interior concrete floor slabs.

There are specific exclusions in this warranty for which coverage is not provided. Refer to the Exclusions Section in the General Warranty Provisions.

C. Builder's Responsibilities Under the Major Structural Defect Warranty

Builder will repair or replace a covered Major Structural Defect or pay You the reasonable cost of such repair or replacement. The repair of a Major Structural Defect consists of, and is limited to:

- 1. Repair or replace the load-bearing portions of Your Home necessary to restore the load-bearing function to eliminate any unsafe, unsanitary or otherwise unliveable condition;
- 2. Repair of those non-load bearing portions and systems of the Home damaged by the Major Structural Defect and whose repair is necessary to make Your Home once again safe, sanitary or otherwise liveable, such as restoration of the functionality of damaged windows, exterior doors, and the electrical, plumbing, heating, cooling and ventilating systems; and
- 3. Removal and repair or replacement of only those surfaces, finishes and coverings, original with the Home damaged by the Major Structural Defect or which require removal and replacement to repair the Major Structural Defect. Repair or replacement is limited to an attempt to match the condition of the affected area just prior to the Major Structural Defect as closely as practical, but not necessarily to a like new condition. In no event shall Builder be liable for discontinued items, changes in dye lots, colors or patterns, or items not included in the original construction.

The Builder's, and BBIC's total liability for the repair or replacement of Major Structural Defects is limited to the Warranty Limit shown on the Warranty Confirmation page, but in no case will Builder's and BBIC's total liability for all warranties issued on the Home exceed the Aggregate Warranty Limit shown on the Warranty Confirmation page. Your Builder's, BBIC's and/or Maverick's costs of determining the existence and/or extent of a covered defect, costs of designing, making, and monitoring repairs (or payments to You or to another instead) are deducted from the Warranty Limit and Aggregate Warranty Limit.

Your Builder, BBIC or Maverick shall have the sole option to determine if the Builder shall repair, replace or pay You the reasonable cost of repair and/or replacement of any Major Structural Defect. The design, method and manner of such repair are within the sole discretion of the Builder, BBIC and/or Maverick. By accepting enrollment of Your Home into the Builder Warranty Program You agree to the method and manner of repair and/or replacement selected by the Builder, BBIC and/or Maverick.

No repair or replacement shall extend the Warranty Period or any applicable part thereof.

D. Your Responsibilities Under the Express Limited Major Structural Defect Warranty

You are responsible for any damage to any improvement, fixture or property not constructed, installed or provided by the Builder, which is damaged by a covered Major Structural Defect, or is damaged during the repair of a covered Major Structural Defect, and You shall pay for the cost of repair of such improvement, fixture or property necessitated by the repair of a covered Major Structural Defect. Before BBIC repairs or pays for the repair of a claim, You must assign to BBIC any rights You may have against any other person with respect to the claim including the Builder and/or its subcontractors or suppliers.

E. How to Make a Claim Under the Major Structural Defect Warranty

If you believe Your Home has a Major Structural Defect that may be covered under the Express Limited Structural Warranty during the applicable part of the Warranty Period, You must completely fill out and transmit to Maverick the Maverick Structural Claim Form. This Claim form should be transmitted as soon as possible upon your detecting a defect and before the expiration of the Warranty Period. Any and all claims must transpire and be discovered within the Warranty Period. The Maverick Claim form must be received by Maverick no later than 30 days after the Warranty Expiration Date or You will have waived a claim for the defect and any claim submitted will be rejected. Any and all reports, estimates, diagrams and/or pictures that may exist regarding the nature and extent of the alleged defect should accompany the claim form. Telephone calls to Maverick shall not constitute a claim.

After Maverick receives the Structural Claim Form, You will be contacted to make arrangements to have the Home inspected either by a Maverick representative or other qualified construction professional. The inspection will be conducted to gather evidence regarding the alleged defects. You should cooperate in all respects with the Maverick representative or other qualified construction professional to ensure that all of the alleged defects are reviewed and/or discussed. If necessary, at the option of Maverick, additional inspections and/or testing may be called for to enable the claim to be thoroughly investigated and evaluated. After Maverick, at its sole discretion has completed its investigation, Maverick shall notify You in writing as to the warranty coverage, if any, of the claimed Major Structural Defects.

If it is determined that the Major Structural Defects are covered by this warranty, You must provide a full and unconditional release of all past rights and causes of action You may have with respect to all claimed Major Structural Defects determined to be covered under this warranty, including those rights and causes of action against the Builder, BBIC and Maverick before Maverick will pay a claim or make repairs. You shall return the signed release and/or assignment to Maverick within 60 days after receiving it from Maverick, or Maverick will void it.

F. Alternative Dispute Resolution For Express Limited Major Structural Defect Warranty

Any dispute, controversy, claim or matters in question regarding the Major Structural Defect warranty between Builder, BBIC, You and/or Your successors in interest, arising out of or relating to this Warranty including without limitation, a claim of subrogation, negligent or intentional misrepresentation or nondisclosure in the inducement, and breach of any alleged duty of good faith and fair dealing, (herein referred to collectively as a "Dispute"), shall be submitted to Maverick's Conciliation© Process where the parties will endeavor to resolve the Dispute in an amicable manner. Maverick will arrange a conciliation meeting at the Home, with You, or Your representative, the Builder, or Builder's representative and a conciliator assigned by Maverick. There is no charge to You for this conciliation process. During Conciliation, evidence presented by both parties will be evaluated to determine the warranty obligation owed (if any). The conciliator will inform both parties in writing of the decision. If accepted in total, the Builder will comply with the conciliator's decision and correct the listed items.

In the event any Dispute cannot be resolved by Maverick's Conciliation Process, the Dispute shall be submitted to a Claim Review Group consisting of the conciliator, and qualified third party representatives for You and the Builder. The Claim Review Group will be held at the Home. There is no charge to You for the Claim Review Group. However, You must pay any costs for Your representative. In the event any

Dispute cannot be resolved by the Claim Review Group, You must submit the Dispute to binding arbitration pursuant to the terms and conditions of the Arbitration Section of this warranty.

Maverick reserves the right to attend any applicable Alternative Dispute Resolution proceeding, on behalf of the Builder or BBIC, so as to allow for the enforcement of the terms and conditions of this warranty.

Administered by: Maverick P.O. Box 33025 St. Petersburg, FL 33733 Phone: 800-749-0381

GENERAL WARRANTY PROVISIONS

These General Warranty Provisions apply to each warranty to which they are attached and identified on the Warranty Confirmation Page.

- A. DEFINITIONS
- B. EXCLUSIONS Items Not Covered By The Warranty
- C. ARBITRATION PROVISION
- D. GENERAL CONDITIONS
 - 1. Access to Your Home
 - 2. Mortgage Clause
 - 3. Resale Transfer of Warranty
 - 4. Delay
 - 5. Assignment of Insurance Proceeds
 - 6. Exclusive Remedy Agreement
 - 7. Waiver of Implied Warranty
 - 8. Independence
 - 9. Attorney's Fees and Costs Forbidden
 - 10. Severability
 - 11. Binding Nature
 - 12. Gender
 - 13. Choice of Law
 - 14. Cancellation

A. DEFINITIONS

Administrator – The Company (Maverick) responsible for administrating the warranty terms and conditions. Administrator is <u>not</u> the warrantor under this warranty and does not provide coverage for any warranty defects covered under the Builder's Express Limited Warranty.

Aggregate Warranty Limit – the maximum amount the Builder is liable for under all warranties issued on the Home. The Aggregate Warranty Limit is shown on the Warranty Confirmation page.

Alternative Dispute Resolution – The Conciliation©, Claim Review Group and/or the Arbitration processes used by Maverick to resolve issues arising only from the terms and conditions of this warranty. Arbitration – An Alternative Dispute Resolution process wherein the designated neutral third party conducts a hearing wherein the parties present live testimony and evidence to the arbitrator. The arbitrator shall render a decision as to the party's responsibility under the terms and conditions of the warranty and the applicable law.

Maverick – Maverick (formerly known as Bonded Builders Warranty Group), the third party administrator for this warranty program, or its assigned authorized representatives.

BBIC – Bonded Builders Insurance Company, a Risk Retention Group domiciled in Nevada. BBIC is the insurer of the Builder's Express Limited Warranty.

Builder – The person, corporation, partnership or other entity member of Bonded Builders Insurance Company, a Risk Retention Group who is providing this warranty on the Home. Builder is shown on the Warranty Confirmation page.

Claim Review Group – An Alternative Dispute Resolution process wherein a Maverick selected Conciliator, a qualified representative of You and a qualified representative of the Builder review the claim information and the terms and conditions of the warranty and shall issue, either by majority or unanimous vote, a claims decision, which shall be presented to You and the Builder with a copy to Maverick.

Complete Warranty Document – The entire warranty contract between You, Your Builder and Maverick consisting of the Warranty Coverage Application, the Warranty Confirmation page, any Warranty Amendments and the Warranty Document.

Conciliation© – An Alternative Dispute Resolution process conducted by Maverick to work with You and the Builder to amicably resolve any and all warranty disputes that may arise. The Maverick selected Conciliator shall render a non-binding opinion as to the rights and obligations of each party under the terms and conditions of the warranty.

Consequential Damage – Any property damage or bodily injury which follows as a result of structural damage or any other items covered under this warranty, including defects in plumbing, electrical, heating, cooling or ventilation systems. Consequential damage or resulting bodily injury or property damage are not covered under this warranty.

Home – A single or multi-family home, structure, dwelling or unit (herein called "Home") individually owned and covered by the warranty. The Home covered is shown on the Warranty Confirmation page under "Property Address Covered by the Warranty".

Warranty Confirmation Page – The page included as part of the Complete Warranty Document to identify the Home enrolled, the Warranty Limit, Aggregate Warranty Limit, Warranty Start Date, Warranty Expiration Date, any applicable Warranty Amendments, and other information specific to Your warranty.

Warranty Coverage Application – The required application form completed by Your Builder, and signed by You and Your Builder, to enroll Your Home.

Warranty Enrollment Fee – The fee paid for the warranty as indicated on the Warranty Confirmation page.

Warranty Expiration Date – The date the warranty ends as indicated on the Warranty Confirmation page or applicable Warranty Amendment.

Warranty Limit – The maximum amount payable under the terms of the warranty. The Warranty Limit is shown on the Warranty Confirmation page.

Warranty Period – The length of time Your Home is covered by the warranty for each type of coverage provided, beginning on the applicable Warranty Start Date and ending on the applicable Warranty Expiration Date.

Warranty Start Date – This is the date coverage under the warranty begins. The Warranty Start Date is shown on the Warranty Confirmation page.

You, Your, Yours – The Homeowner(s) who hold title to the Home covered by the warranty.

B. EXCLUSIONS – Items Not Covered By The Warranty

The following exclusions from warranty coverage apply to Workmanship, Materials, Systems and Major Structural Defect warranties. The Home is warranted as constructed by the Builder. The Builder does not warrant deficiencies or defects regardless of (a) the cause of the excluded event; or (b) other causes of loss; or (c) whether other causes acted concurrently or in any sequence with the excluded events to produce the deficiency or defect. The following are excluded from coverage under this warranty:

- 1. Deficiency or defects to any property, or part of the property, that was not included in the Closing Contract Price shown on the Warranty Confirmation page:
- 2. Off-site improvements or any improvements installed after the Warranty Start Date whether provided by the Builder or others;
- 3. Drainage deficiencies that do not affect the structural integrity of the Home;
- Any and all landscaping (including sodding, seeding, shrubs, trees, and plantings) and landscaping irrigation systems including but not limited to sprinkler systems, sprinkler heads and/or sprinkler control systems;
- 5. Fences, boundary walls, retaining walls and bulkheads, except those retaining walls and bulkheads that contain structural or foundation walls at the Home and/or provide structural support to the Home;
- 6. Outbuildings, sheds, storage buildings, porches, cabanas or any other detached structures including but not limited to detached carports and detached garages (except those outbuildings which contain the plumbing, electrical, heating, cooling or ventilation systems built or installed with and serving the Home);
- 7. Patios, decks, balconies, sidewalks, walkways, driveways, swimming pools, hot tubs, spas, exterior steam rooms, covered screen enclosures, and/or other recreational facilities;
- 8. Any damage caused by soil movement, if compensation is provided by state legislation or covered by other insurance;

- 9. Any damage as a result of insufficient (or change in) load-bearing capacity of the soil, sub-soils or surfaces of the soil or sub-soils on a lot prepared by You;
- 10. Any damage caused or made worse by inadequate, excessive or uneven watering of soils within close proximity of foundations in areas with active soil; or damage by trees planted within 10 feet of foundations;
- 11. After the first year, concrete floors of basements and attached garages that are built separate from foundation floors or other structural elements of the Home;
- 12. Failure of the Builder to complete construction of the Home or any component part of the Home in conformity with construction plans or specifications or to complete agreed upon walk-through "punchout" items;
- 13. Failure of the Builder, their employees, agents, or subcontractors to perform pre-closing cleanup of any kind or failure to remove any spillage, or debris from construction site;
- 14. Any defects or deficiency caused by materials, design, construction, or work supplied by other than the original Builder of the Home, or their employees, agents, or subcontractors;
- 15. Changes, alterations or additions made to the Home by anyone other than those performed under obligations of this warranty;
- 16. Changes of the grading of the site by anyone other than the Builder originally building the Home or their employees, agents, or subcontractors;
- 17. Deficiency or defects caused or made worse by owners, occupants, or guests;
- 18. Any deficiencies or defects in workmanship, materials or structural portions normally covered by another warranty or insurance policy whether or not paid by such warranty or insurance policy;
- 19. Deficiency or defects resulting from accidents, riot, civil commotion, terror attacks, war, or Acts of God; including but not limited to fire, explosion, smoke, water escape, windstorm, mudslide, erosion, hail, lightning, hurricanes, tsunamis, falling trees, aircraft, vehicles, flood, earthquakes, sink holes, underground springs, volcanic eruptions, saturated soils or change in the level of the under ground water table;
- 20. Deficiency or defects resulting from burn holes, buried debris, or organic materials;
- 21. Any contamination caused or created by natural or man-made chemicals, compounds, or substances, or breakdown or adverse effects of chemicals, compounds, or substances used in the construction of the Home or site. Such contamination is not covered even if the Home is rendered unlivable;
- 22. Insect damage including termites;
- 23. Water intrusion, including but not limited to roof leaks, window sealants, plumbing or failure of vapor barriers, except as provided in the Workmanship, Materials and Systems warranty;
- 24. Dampness or condensation due to Your failure to maintain adequate ventilation;
- 25. Any loss, damages or other condition which is not a deficiency or defect of construction;
- 26. Consequential Damage: Any property damage or bodily injury which follows as a result of structural damage, or other defects covered under this warranty including defects in plumbing, electrical, heating and cooling;
- 27. Normal wear and tear or normal deterioration:
- 28. Cost of transportation, food, storage, moving contents, shelter, or other incidental expenses related to Your relocating during repair;
- 29. Any loss or damage which may arise while the Home is not being used primarily for residential purposes;
- 30. Any loss or physically inflicted damage which is not a construction deficiency or defect, including but not limited to chips, scratches, and dents in materials, fixtures, appliances, or other types of equipment;
- 31. Failure by You to give notice to the Builder and/or Maverick of any deficiencies or defects within a reasonable time or as specified in this warranty;
- 32. Negligence and/or improper maintenance or improper operation of items warranted under this warranty;
- 33. Failure of You or anyone to comply with the warranty requirements of manufacturers of appliances, equipment or fixtures;
- 34. Any loss or damage which You have not taken reasonable timely actions to minimize;
- 35. Any dispute received by Maverick later than 30 days after the applicable Warranty Expiration Date for claimed items of deficiency or defect;

- 36. Any alleged deficiency or defect for which there is no evidence of deficiency or defects at the time of the claims investigation; or which has been repaired prior to a Maverick claims investigation unless such deficiency or defect is considered by Maverick to be an emergency repair which was repaired by You after the Builder failed to respond within a reasonable time. Emergency items will be determined by Maverick considering imminent danger of resulting damage to the Home. Emergency items will not include items of comfort to You such as but not limited to problems with air conditioners;
- 37. Any condition which does not result in actual physical damage to the covered Home;
- 38. Diminished market value of Your Home.

C. ARBITRATION PROVISION

In the event any Dispute under any Builder warranty, including without limitation, a claim of subrogation, negligent or intentional misrepresentation or nondisclosure in the inducement, breach of any alleged duty of good faith and fair dealing, and/or any dispute over the scope of this Arbitration Provision, cannot be resolved by one of the Alternative Dispute Resolution processes described herein, You, Your Builder and BBIC agree to submit the Dispute to binding arbitration. You will have the right to select the arbitration company from the list of approved arbitration companies Maverick will provide to You when arbitration is requested. The arbitration will be conducted under the arbitration company's rules in effect at the time of the arbitration.

The decision of the arbitrator shall be final and binding on all parties and may be entered as a judgment in any State or Federal court of competent jurisdiction. By accepting the warranty, You are agreeing to waive Your right to a trial by either judge or jury in a court of law.

The initiation or participation by any party in any judicial proceeding shall not be deemed a waiver of the right to enforce this arbitration provision and notwithstanding any provision of law to the contrary, shall not be asserted or accepted as a reason to delay, to refuse to participate in, or to refuse to enforce this arbitration provision. Any party who shall commence a judicial proceeding concerning a dispute, which is arbitrable hereunder, shall also be deemed to be a party requesting arbitration within the meaning of this paragraph. Any party shall be entitled to recover reasonable attorney's fees and costs incurred in enforcing this arbitration provision, and the arbitrator shall have sole authority to award such fees and costs.

The arbitrator's compensation fee, administrative fee and all expenses charged by the arbitrator and/or the arbitration service shall be borne equally by the arbitrating parties. Each party shall pay their own attorney fees and expenses. Additional fees may be assessed in accordance with the arbitration company rules and fees. The arbitrator shall have the discretion to reallocate such fees and expenses, save and except attorney's fees, in the interest of justice.

The parties agree that this arbitration provision involves and concerns interstate commerce and is governed by the Federal Arbitration Act (Title 9 of the United States Code), now in effect and as same may from time to time be amended, to the exclusion of any different or inconsistent state or local law, ordinance or judicial rule; and to the extent that any state or local law, ordinance or judicial rule shall be inconsistent with any provisions of the rules of the arbitration company under which the arbitration proceeding shall be conducted, the rules of the arbitration company shall govern the conduct of the proceeding. Any party who fails or refuses to submit to arbitration following a demand by any other party shall bear all costs and expenses incurred by such other party in compelling arbitration of any Dispute. Arbitration may be demanded at any time, but only after completion of all conditions precedent, and may be compelled by summary proceedings in Court. The institution and maintenance of any action for judicial relief or pursuit of a provisional or ancillary remedy shall not constitute a waiver of the right of any party, including the plaintiff, to submit the controversy of claim to arbitration if any other party contests such action for judicial relief.

The resolution of any Dispute shall not be consolidated with disputes of other Homeowners or included in any class proceeding. No arbitrator or other party to an arbitration proceeding may disclose the existence, content or results thereof, except for disclosures of information by a party required in the

ordinary course of its business or by applicable law or regulation. If more than one agreement for arbitration by or between the parties potentially applies to a Dispute, the arbitration provision of this warranty shall apply to all warranty Disputes. This arbitration provision shall survive termination, amendment or expiration of any of the documents or any relationship between the parties.

Maverick shall have the right, in advance of the arbitration proceeding, to re-inspect any Home which is the subject of the arbitration proceeding if the request for arbitration is made more than 60 days following the last claim decision of Maverick concerning such Home. No arbitration proceeding shall involve more than one single-family detached Home or, single unit in a multi-family building. However, at Maverick's sole option, multi-family buildings, including but not limited to condominiums, could be heard together in the same proceeding.

If any provision of this arbitration agreement shall be determined to be unenforceable by the arbitrator or by the court, the remaining provisions shall be deemed to be severable there from and enforceable according to their terms.

D. GENERAL CONDITIONS

- 1. Access to Your Home In order for the Builder, BBIC or Maverick to fulfill their respective obligations under the terms and conditions of the warranty, access will be required to the Home. By having Your Home enrolled in the Maverick warranty program, You hereby grant access to Your Home during normal business hours for the purpose of allowing the Builder, BBIC, Maverick, their agents, contractors and/or inspectors to conduct inspections, assess claims, make repairs and to conduct tests as may be determined as necessary. Refusal To Allow Access To Your Home Will Void The Warranty.
- 2. Mortgage Clause Builder, BBIC and/or Maverick may, where applicable, make payment for any claim for \$1,000.00 or more to You and the Mortgagee as your respective interests may appear. The Mortgagee will be bound by the adjustment of any claim made with You.
- 3. Resale Transfer of Warranty Each successor in title to the Home including, "Mortgagee in possession", is automatically entitled to coverage under this warranty up to the remaining amount of the Aggregate Warranty Limit for the unexpired Warranty Period. The transfer fee for this warranty shall not exceed \$40.00. There is no limit to the number of successions during the Warranty Period.
- **4. Delay** If the Builder's, BBIC's or Maverick's performance of any of its obligations is delayed by any event not resulting from their own conduct, they will be excused from performing until the effects of that event are remedied. Examples of such events are: Acts of God or common enemy, war, riot, civil commotion, sovereign conduct, or acts of persons who are not parties to this warranty.
- 5. Assignment of Insurance Proceeds In the event Your Builder or BBIC repairs or replaces, or pays the cost of any defect covered by the Warranty for which You are covered by other insurance or warranties, You must, upon request by Your Builder, BBIC or Maverick, assign the proceeds of such repair, replacement, payment and/or the right to pursue recovery for such payment to Your Builder or BBIC. This assignment includes but is not limited to Your homeowners insurance carrier, product manufacturer or any other entity or individual.
- 6. Exclusive Remedy Agreement Except as provided herein, You have waived the right to seek damages or other legal or equitable remedies from the Builder, its principles, his subcontractors, agents, vendors suppliers, workers, material men, and/or design professionals under any and all causes of action whether statutory or at common law, including but not limited to negligence and/or strict liability. The agreement contained herein shall be enforceable to the fullest extent permissible by the law of the state in which the property is located and shall apply to any claim thereafter made against the Builder or

any other person. Your sole remedy, in the event of a defect in Your Home or in the real property upon which it is situated, is as prescribed in the terms and conditions of the Builders Express Limited Warranty issued on the Home. Nothing in this paragraph shall effect or be applicable to any other express written warranty You may have received from any single vendor or manufacturer who has supplied any appliance or component for the Home.

- 7. Waiver of Implied Warranties (Habitability, Merchantability, Fitness for a Particular Purpose and/or Good and Workmanlike Construction) By receiving, accepting and/or agreeing to the Maverick Express Limited Warranty including but not limited to the terms and conditions contained herein, You hereby waive any and all other express or implied warranties, including but not limited to any oral or written representations or statements made by the Builder or any other implied warranty including but not limited to warranties of habitability, merchantability, fitness for a particular purpose and/or good and workmanlike construction. This waiver shall not apply to the extent not permitted by the law of the state in which the property is located.
- 8. Independence This warranty is independent of the contract between You and Your Builder for the construction of the Home and/or its sale to You. Contract disputes, which are not warranty disputes, as covered under this warranty are not eligible for dispute resolution hereunder. Nothing contained in any other contract between You and Your Builder can restrict or override the provisions of this warranty.
- **9.** Attorney's Fees and Costs Forbidden Each party shall bear its own costs of litigation and under no circumstances shall any party, prevailing or otherwise be entitled to an award and/or judgment which includes or provides for attorney's fees and/or court costs.
- **10. Severability** Should any provisions of this contract be deemed by a court of competent jurisdiction to be unenforceable, the remaining portions of this warranty shall be given full force and effect and the determination will not affect the enforceability of the remaining provisions.
- **11. Binding Nature** The Warranty is to be binding upon the Builder, You, Your heirs, executors, administrators, successors and assigns.
- **12. Gender** The use of one gender in the Warranty includes all other genders; and use of the plural includes the singular as may be appropriate.
- **13. Choice of Law** The warranty is to be construed in accordance with the laws of the state in which the Home is located.
- **14. Cancellation** You may return the warranty for cancellation within 30 days of Your receipt of it. If returned the warranty will be cancelled and the full Warranty Enrollment Fee will be refunded to the Builder. Cancellation of this warranty does not extend or alter the Builder's responsibilities.

Administered by: Maverick P.O. Box 33025 St. Petersburg, FL 33733 Phone: 800-749-0381

CONSTRUCTION PERFORMANCE STANDARDS

These Construction Performance Standards apply to the Workmanship, Materials and Systems warranty to which they are attached and identified on the Warranty Confirmation Page.

The following Construction Performance Standards are the official standards used by Your Builder, BBIC and Maverick in determining coverage under the Workmanship, Materials and/or Systems Warranty. This warranty does not warrant that the Home has been built in compliance with federal, state or local building standards or codes even though the Builder is required to comply with such standards or codes. **Items covered by a manufacturing warranty ARE NOT warranted under this express limited warranty**.

In no event shall Builder be liable for discontinued items, changes in dye lots, colors or patterns, or items not included in the original construction.

The Performance Standards set forth in the following pages are meant to be demonstrative of the most frequent deficiencies of concern. The validity of all claims not covered by these Performance Standards shall be determined on the basis of the National Home Builders Association Residential Performance Guidelines.

Important Notice: When determining responsibility under the Construction Performance Standards, only reports from Maverick approved construction consultants (inspection firms, contractors etc.) will be considered. Some firms and individuals feel it is their responsibility to locate possible problems rather than to resolve issues under consideration and they regularly address items not covered under the terms of the warranty.

Index to Construction Performance Standards

- 1. SITE WORK
- 2. CONCRETE
- 3. MASONRY
- 4. WOOD AND PLASTIC
- 5. THERMAL AND MOISTURE PROTECTION
- 6. DOORS AND WINDOWS
- 7. FINISHES

- 8. SPECIALTIES
- 9. PLUMBING
- 10. HEATING
- 11. COOLING
- 12. CONDENSATION LINES
- 13. AIR DISTRIBUTION
- 14. ELECTRICAL

Definitions:

POSSIBLE DEFICIENCY – a brief statement in simple terms of the problems to be considered.

PERFORMANCE STANDARD – a performance standard relating to a specific deficiency.

BUILDER RESPONSIBILITY - possible corrective action(s) suggested to the Builder to repair the defect.

YOUR RESPONSIBILITY – items expressly excluded from the warranty and which are considered part of the general maintenance of Homeownership.

1. SITE WORK

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
SITE GRADING	Settling of ground around foundation, utility trenches, or other areas.	Settling of ground around foundation, utility trenches or other filled areas shall not interfere with water drainage away from the Home.	Fill those areas where proper drainage has been affected. This shall be done one time only, during the first year of the Warranty Period. The Homeowner(s) shall be responsible for replacement of all grass, shrubs and landscaping in the affected area.	

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
SITE DRAINAGE	Improper drainage of the site.	Necessary grades and swales will be completed to insure proper drainage away from the Home. Standing or ponding water shall not remain for extended periods next to the Home after a rain (generally no more than 24 hours). The possibility of standing water after a heavy rainfall should be anticipated. Grading determination shall not be made while there is frost on the ground, or while the ground is saturated.	For initial establishment of proper grades and swales only.	Maintaining proper grades and swales once they have been properly completed. Damage caused by decks, pools, patios, planters, etc. You installed, which interfere with proper site drainage, are not covered. Erosion control is Your responsibility.

2. CONCRETE

	POSSIBLE	PERFORMANCE	BUILDER	YOUR
	DEFICIENCY	STANDARD	RESPONSIBILITY	RESPONSIBILITY
RANDOM CONCRETE CRACKS	Random cracks in concrete.	Normal shrinkage due to the dehydration of the concrete can cause random cracking in concrete slabs.	None	
CAST-IN-PLACE CONCRETE	Basement or foundation wall cracks.	Shrinkage cracks greater than 1/8 inch in width will be repaired.	Repair cracks in excess of 1/8 inch in width.	
	Cracking of basement floor.	Minor cracks in concrete basement floors are normal. Cracks exceeding 1/4 inch in width or 3/16 inch in vertical displacement shall be repaired.	Repair cracks exceeding maximum tolerances by surface patching or other methods as required. Builder is not responsible for color variation.	
	Cracking of slab in attached garage.	Cracks in garage slabs in excess of 1/4 inch in width or 1/4 inch in vertical displacement will be repaired.	Repair cracks exceeding maximum tolerances by surface patching, or other methods as required. Builder is not responsible for color variation.	
	Uneven concrete floors/slabs.	Except for basement floors or where a floor, or portion of a floor, has been designed for specific drainage purposes, concrete floors in rooms designed for habitability shall not have pits, depressions or areas of unevenness exceeding 1/4 inch in 36 inches.	Correct or repair deficiencies exceeding maximum tolerances. Builder is not responsible for color variation.	
	Cracks in concrete slab- on-grade floors with finish flooring.	Cracks which rupture the finish flooring material shall be repaired.	Repair cracks, so they are not readily apparent.	

POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
Pitting, scaling or spalling of concrete work covered under this Limited Warranty.	Concrete surfaces shall not disintegrate to the extent that the aggregate is exposed and loosened under normal conditions of weathering and use.	Take corrective action to repair or replace defective concrete surfaces. Builder is not responsible for deterioration caused by salt, chemicals, mechanical implements and factors not under Builder's control. Unless otherwise specified, Builder is not responsible for roof water run-off onto patios, walkways or driveways.	Avoid damaging the surface by the use of salts and chemicals not specifically designed for use on these surfaces.
Settling, heaving, or separating of stoops, steps or garage floors structurally attached to the Home.	Stoops, steps or garage floors should not settle, heave or separate in excess of 1 inch from the house structures.	Take whatever corrective action is required to meet the Performance Standard.	
Standing water on stoops.	Water should drain from all outdoor stoops and steps. Minor water standing on stoops for a short period after rain is a possibility.	Provide proper drainage of steps and stoops. Builder is not responsible for color variation of repair.	

3. MASONRY (stucco see Finishes)

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
UNIT MASONRY	Non-structural foundation wall cracks.	Small cracks not affecting structural stability are not unusual in mortar joints of masonry foundation walls. Cracks greater then 1/8 inch in width will be repaired.	Repair cracks in excess of 1/8 inch by pointing or patching. These deficiencies shall be reported and repairs made during the first year of the Warranty Period. Builder is not responsible for color variation.	
	Cracks in masonry walls or veneer.	Small cracks due to shrinkage are common in mortar joints in masonry construction. Cracks greater then 3/8 inch in width will be repaired.	Repair cracks in excess of 3/8 inch by pointing or patching. These repairs shall be reported to the Builder, but made close to the end of the first year of the Warranty Period to allow expansion, contraction and normal settling. Builder is not responsible for color variation.	Periodic sealing of mortar joint cracks to preclude water intrusion.

4. WOOD AND PLASTIC

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
ROUGH CARPENTRY	Floors or stairs squeak or sub-floor seems loose.	A squeak-proof floor/stair cannot be guaranteed.	Correct the problem only if caused by an underlying construction defect.	
	Uneven wood floors.	Floors shall not be more than 1/4 inch out of level within any 32-inch horizontal measurement.	Correct or repair to meet Performance Standard.	

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
	Bowed walls or ceilings.	Walls and ceilings shall not be more than 1/2 inch out of level within any 32-inch horizontal measurement, not including drywall corner bead.	Repair to meet the Performance Standard.	
	Out of plumb walls.	Walls should not be more than 1/4 inch out of plumb for any 32-inch vertical measurement.	Repair to meet the Performance Standard.	
FINISH CARPENTRY (INTERIOR)	Poor quality of interior trim workmanship.	Joints in moldings or joints between moldings and adjacent surface shall not result in open joints exceeding 1/8 inch in width.	Repair defective joints as defined. Caulking is acceptable. Builder is not responsible for color variation.	Periodic caulking of seams between baseboard and finished floor.
FINISH CARPENTRY (EXTERIOR)	Exterior finish siding has open joints between pieces of trim.	Joints between exterior trim elements, including siding and masonry, shall not result in open joints in excess of 3/16 inch.	Repair only once during the first year of Warranty Period. Caulking is acceptable.	Maintain the exterior finish by periodic caulking and painting.
	Inadequate clearance of wood siding from finished grade.	There should be a 6-inch clearance between the wood siding and the finished grade at the time of closing or first occupancy, whichever comes first.	Builder will insure that there is a minimum 6-inch clearance between the wood siding and the finished grade at the time of closing or first occupancy, whichever comes first.	Maintain a 6 inch clearance between the siding and finished grade.
	Delamination of veneer siding or joint separation.	All siding shall be installed according to the manufacturer's and industry's accepted standards. Separations and delaminations shall be repaired or replaced.	Repair or replace affected siding, as needed, unless caused by manufacturer's defect or Homeowner(s) neglect to maintain siding properly. Manufacturing defects are not covered under this warranty and must be reported to that manufacturer. Repaired area may not match in color and/or texture. For surfaces requiring paint, Builder will paint only the new materials. The Homeowner(s) can expect that the newly painted surface may not match original surface in color.	

5. THERMAL AND MOISTURE PROTECTION

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
WATERPROOFING	Leaks in foundation and basement.	Leaks resulting in actual trickling of water shall be repaired. Leaks caused by improper landscaping or failure to maintain proper grades are not covered by this Limited Warranty. Dampness of the walls or floors may occur in new construction and is not considered a deficiency.	Take such action as necessary to correct covered leaks except where the cause is determined to result from Homeowner(s) action or negligence.	Maintain proper grades and drainage around the Home.

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
	Covered leaks in exterior wall not adequately sealed or caulked.	Joints and/or cracks in exterior walls and openings shall be sealed and/or caulked to prevent water penetration in accordance with industry standards.	Repair any deficiency once during the first year of the Warranty Period only. Builder is not responsible for color variation.	Maintain caulking and sealing in exterior walls.
	Mold, mildew or fungus.	Mold, mildew or fungus can form as a result of leaks or condensation. This is considered consequential damage.	None	Mold, mildew or fungus control is Your responsibility; see Homeowner Maintenance Manual available from Maverick.
INSULATION	Insufficient insulation.	Insulation will be installed in accordance with local applicable energy and building code requirements or, as applicable, FHA and VA requirements.	Insulate the Home as required to meet local energy and building code requirements. This will not make a room sound proof.	
LOUVERS AND VENTS	Leaks due to snow or rain driven into the attic through louvers or vents.	Attic vents/louvers must be provided for proper ventilation of the attic space of the structure.	None	
ROOFING	Ice build-up on roof.	During prolonged cold spells, ice build-up is likely to occur at the eaves of a roof. This condition occurs when snow and ice accumulate and gutters and downspouts freeze up.	None	Prevention of ice build- up on a roof is a Homeowner(s) maintenance item.
	Roof or flashing leaks.	Roofs or flashing shall not leak under normally anticipated conditions, except where cause is determined to result from ice build-up or Your action or negligence.	Repair any verified roof or flashing leaks not caused by ice build-up or by Your action or negligence.	Maintain the roof and periodically remove leaves, pine needles and other debris from the roof surface, valley gutters and down spouts.
	Standing water on flat roof	Water shall drain from a flat roof except for minor ponding immediately following a rainfall unless the roof is specifically designed for water retention.	Take corrective action to assure proper drainage of roof.	
SHEET METAL	Gutters and/or downspouts leak.	Gutters and downspouts shall not leak but gutters may overflow during heavy rain.	Repair leaks one time during the first year of the Warranty Period. Caulking is acceptable.	Keep leaves and debris out of gutters and downspouts to assure proper water flow.
	Water standing in gutters.	When gutters are unobstructed by debris, the water level shall not exceed one (1) inch.	Correct to meet Performance Standard. Small amounts of water may stand in certain sections of gutter immediately after a rain.	Keep leaves and debris out of gutters and downspouts to assure proper water flow.

6. DOORS AND WINDOWS

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
WOOD AND PLASTIC DOORS	Warpage of exterior doors.	Exterior doors may warp to some degree due to temperature differential on inside and outside surfaces. However, they shall not warp to the extent that they become inoperable or cease to be weather resistant.	Correct or replace and refinish defective doors during the first year of the Warranty Period. Repairs or replacements may not match the original door, but will match as closely as possible.	If You paint or stain the outside doors, the surfaces must be properly prepared before applying paint or stain.

	POSSIBLE	PERFORMANCE	BUILDER	YOUR
	DEFICIENCY Warpage of	STANDARD Interior doors (full openings)	RESPONSIBILITY Correct or replace and	RESPONSIBILITY
	interior passage and closet doors.	shall not warp to the extent that the door becomes inoperable.	refinish defective doors to match existing doors as nearly as possible during the first year of the Warranty Period.	
	Shrinkage of insert panels reveal raw or unpainted wood edges.	Panels will naturally shrink and expand and may expose unpainted surface(s).	None	
	Split in door panel.	Split panels shall not allow visible light or weather intrusion through the door.	If light is visible, fill split and match paint or stain as closely as possible, one time in first year of the Warranty Period.	
	Malfunction of door locks and hardware.	Door locks and hardware shall operate as designed.	Correction of any defect shall be agreed upon prior to acceptance of the Home.	
GLASS	Glass broken or scratched.	If reported prior to first occupancy, glass or mirror surfaces shall not have scratches visible from 10 feet under normal lighting conditions.	Defective glass reported to the Builder prior to closing.	
SLIDING DOORS	Sliding doors do not operate properly.	The Builder will assure that sliding doors are installed according to manufacturer's specifications. It is acceptable for small amounts of water to stand in the bottom of the track for a period of time after a rain.	Adjust or repair inoperative sliding doors, one time only, during the first year of the Warranty Period.	Maintain the sliding doors per manufacturer's specifications. The slide tracks must be kept clean and free of debris, the rollers lubricated and adjusted.
GARAGE DOORS ON ATTACHED GARAGES	Garage doors fail to operate properly under normal use.	Garage doors shall operate properly.	Correct or adjust garage doors as required, except where the cause is determined to result from Your negligence. If You install a garage door opener, the Builder will no longer be responsible for the operation of the garage door.	Lubricate all moveable parts as mentioned in the operating manual.
	Garage doors allow intrusion of water or snow.	Garage doors will be installed as recommended by the manufacturer. Some intrusion of the elements can be expected under abnormal conditions.	Adjust or correct garage doors one time only, unless caused by Your negligence.	
WOOD, PLASTIC, AND METAL WINDOWS	Malfunction of windows.	Windows will operate with reasonable ease, as designed.	Correct as required.	Keep tracks and rollers cleaned, lubricated and adjusted.
MRRG4111 (03/22)	Condensation and/or frost on windows.	Windows will collect condensation on interior surfaces when extreme temperature difference and high humidity levels are present. Condensation is usually the result of climactic/humidity conditions, sometimes created by the Homeowner(s) comfort preference.	Unless attributed to faulty installation, window condensation is a result of conditions beyond the Builder's control. No corrective action required.	If a humidifier is installed, You will follow the manufacturer's recommendations for proper setting of the humidistat.

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
WEATHER- STRIPPING AND SEALS	Interior water seepage.	Caulking in areas where water is supplied, such as sinks, tubs, showers and hose bibs, is required to prevent water intrusion.	Once during the first year repair any area deemed to be deficient to meet the performance standard. Builder is not responsible for color variation.	Caulking is an ongoing responsibility of Yours.
	Air and/or water infiltration around doors and windows.	Infiltration is normally noticeable around doors and windows, especially during high winds. Poorly fitted weatherstripping shall be adjusted or replaced.	Adjust or correct improperly fitted doors, windows and weather stripping one time in the first year of the Warranty Period.	To have storm doors and windows installed to provide satisfactory solutions in high wind areas.

7. FINISHES

7. FINISHES	POSSIBLE	PERFORMANCE	BUILDER	YOUR
	DEFICIENCY	STANDARD	RESPONSIBILITY	RESPONSIBILITY
LATH AND PLASTER	Cracks in interior wall and ceiling surfaces.	Hairline cracks are not unusual in interior wall and ceiling surfaces. Cracks greater than 1/8 inch in width are considered excessive.	Repair cracks exceeding 1/8 inch in width as required, one time only, during the first year of the Warranty Period. Builder is not responsible for color variation.	
GYPSUM WALLBOARD (DRYWALL)	Defects, which appear during the first year of the Limited Warranty such as, nail pops, blisters in tape, or other blemishes.	Slight blemishes such as nail pops, seam lines and cracks not exceeding 1/8 inch in width are common in gypsum wallboard installations and are considered acceptable.	Repair only cracks exceeding 1/8 inch in width, one time only, during the first year of the Warranty Period. Builder is not responsible for color variations in the paint or differences in finished texture.	
CERAMIC OR MARBLE TILE	Ceramic or marble tile cracks or becomes loose or hollow sounding.	Ceramic or marble tile cracks or becomes loose as a result of expansion or contraction of the surface upon which it is placed. The Builder responsibility in this event should be discussed prior to closing (contract Homes) to avoid misunderstandings. Unless otherwise agreed, the following Builder responsibility applies.	Replace cracked tiles and resecure loose tiles only once during the first year of Warranty Period, unless the defects were caused by Your action or negligence. Builder will not be responsible for discontinued patterns or color variations in ceramic tile or grout. Hollow sounding tile is not considered a defect.	Regrout cracks after initial repairs have been made.
	Cracks appearing in grouting of ceramic or tile joints.	Cracks in grouting of ceramic tile joints are commonly due to normal shrinkage conditions. Homeowner(s) is responsible for maintenance of grouted areas.	Repair grouting if necessary, one time only, during the first year of the Warranty Period. Builder will not be responsible for discontinued tile patterns, color variations, or discontinued colored grout. Regrouting of cracks is a maintenance responsibility of the Homeowner(s) within the life of the Home.	Regrout cracks after initial repairs have been made.

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
FINISHED WOOD	Lippage of adjoining ceramic or marble tile. Wood flooring	Lippage (vertical displacement) in excess of 1/4 inch will be repaired, except where the materials are designed with an irregular height (such as handmade tile). Wood flooring shall not lift or	Repair to meet the accepted tolerance. Builder will not be responsible for discontinued tile patterns, color variations, or discontinued colored grout. Repair or replace, at	
FLOORING	does not adhere	become unglued.	Builder's sole option, the affected wood flooring as required. Builder shall not be responsible for color variation of wood flooring or for problems caused by Your neglect or abuse.	
	Cracks developing between floor boards.	Cracks in excess of 1/8 inch in width shall be corrected.	Repair cracks in excess of 1/8 inch within the first year of the Warranty Period by filling or replacing, at Builder's option.	
RESILIENT FLOORING	Nail-pops appearing on the surface of resilient flooring	Readily apparent nail pops will be repaired.	Correct nail pops, which are above the surface. Repair or replace, at Builder's sole option, resilient floor covering in the affected area with similar material. Builder will not be responsible for discontinued patterns or color variations in the floor covering.	
	Depressions or ridges appear in the resilient flooring due to sub-floor irregularities.	Readily apparent depressions or ridges exceeding 1/4 inch in 36 inches shall be repaired. Visible cracks in the underlying slab are unavoidable and are considered acceptable unless the cracks rupture the resilient flooring.	Take necessary corrective action to bring the defect within acceptable tolerance so that the affected area is not readily visible. Builder shall not be responsible for discontinued patterns or color variations in floor covering.	
	Cuts and gouges appear in the surface of the resilient flooring.	The Builder will assure that the surface of the flooring does not have any observable cuts and gouges.	Repair cuts and gouges reported in writing prior to closing or first occupancy, whichever occurs first.	Protect the resilient floor surface by having chair and furniture protective devices installed and/or maintained.
	Resilient flooring does not adhere.	Resilient flooring shall not lift, bubble or become unglued.	Repair or replace, at Builder's sole option, the affected resilient flooring as required. Builder shall not be responsible for discontinued patterns or color variation of floor covering, or for problems caused by Your neglect or abuse.	
	Seams or shrinkage gaps show at resilient flooring joints.	Gaps shall not exceed 1/16 inch in width in resilient floor covering joints. Where dissimilar materials abut, a gap not to exceed 1/8 inch is permissible.	Repair or replace, at Builder's option, the affected resilient flooring as required. Builder shall not be responsible for discontinued patterns or color variation of floor covering, or for problems caused by Your neglect or abuse.	

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
PAINTING	Exterior paint or stain peels, deteriorates or fades.	Exterior paints or stains should not fail during the first year of the Warranty Period. Fading is normal and the degree is dependent on climactic conditions.	Prepare and refinish affected areas, if paint or stain is defective, matching color as close as practicable. Where finish deterioration affects the majority of a wall area, the whole area will be refinished.	Maintain the exterior surfaces per the manufacturer's specifications.
	Additional painting required due to other repair work that is the Builder's responsibility.	Painting repair required under this Warranty shall be finished to match surrounding areas as closely as practicable.	Refinish repair area as indicated.	
	Deterioration of varnish or lacquer finishes.	Natural finishes on interior woodwork shall not deteriorate during the first year of the Warranty Period. Varnish type finishes used on the exterior will deteriorate rapidly and are not covered by this Warranty.	Retouch affected areas of natural finish interior woodwork, attempting to match the color as closely as practicable.	Maintain these surfaces per the manufacturer's specifications.
	Mildew or fungus on painted surfaces.	Mildew or fungus may form on a painted surface if the structure is subject to abnormal exposures or weather conditions.	None. Mildew or fungus is a condition the Builder cannot control.	Mildew control is Your responsibility. You are responsible for cleaning and maintaining surfaces in order to minimize the presence of mildew and fungus. See Homeowner's Maintenance Manual (available from Maverick) for additional information.
WALL COVERING	Peeling of any wall covering.	Peeling of wall covering shall not occur.	Repair or replace defective wall covering applications	
	Edge mismatching in pattern of wall covering.	Not a construction defect, and should be called to Builders attention prior to closing.	None	
CARPETING	Open carpet seams or stretching occurs.	Wall to wall carpeting, when stretched, shall not come loose from the point of attachment. Carpet seams may show but no separation at seam should occur.	Correct if original installation was at direction of the Builder.	
	Spots on carpet, minor fading.	Exposure to light can cause spots on carpet and/or minor fading.	None	
	Edge mismatching in pattern of wall covering and/or other floor coverings.	Not a construction defect, and should be discussed with the Builder prior to closing.	None	
STUCCO	Cracking occurs in exterior stucco wall surfaces.	Cracks are not unusual in exterior stucco wall surfaces. Cracks greater then 1/8 inch in width shall be repaired.	Surface repair cracks exceeding 1/8 inch in width, one time only, during the first year of the Warranty Period. Builder is not responsible for color variation.	Maintain normal expansion/contraction cracking in stucco to preclude water intrusion.

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
ROOF TILE	Broken roof tile.	Not a construction defect, and should be called to Builder's attention prior to closing.	Improper treatment can cause roof tile to crack. Broken roof tile not reported to the Builder prior to closing is Your responsibility.	
ROOF SHINGLES	Sheathing nails have loosened from framing and raised asphalt shingles.	Nails shall not loosen from roof sheathing to raise asphalt shingles from surface.	Repair all areas as necessary to meet the Performance Standard.	

8. SPECIALTIES

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LOUVERS AND VENTS	Inadequate ventilation of attics and crawl spaces.	Attic/crawl spaces shall have a ventilation area as required by the approved building code.	Provide for adequate ventilation under code. Builder is not responsible for any alterations to the system.	
FIREPLACES	Fireplace or chimney does not draw properly.	Properly designed and constructed fireplaces and chimneys will function properly. It is normal to expect that high winds can cause temporary negative draft situations. Similar negative draft situations can also be caused by obstructions such as large branches of trees too close to the chimney. Some Homes may need to have a window opened slightly to create an effective draft when the Home has been insulated and weatherproofed to meet energy conservation criteria. Any existing manufacturing warranty will exclude coverage from this warranty.	Where there is a fireplace or chimney malfunction, the Builder will determine the cause and correct it, if the problem is one of construction.	
	Chimney separation from structure to which it is attached.	Newly built fireplaces will often incur slight amounts of separation. Separation shall not exceed 3/8 inch from the main structure in an 8-foot vertical measurement.	Determine the cause of separation and correct if standard is not met (one time only). Caulking is acceptable.	
	Firebox paint discolored by fire or heat.	None	None. Heat from fires will alter finish.	
	Cracked firebrick and mortar joints.	None	None. Heat and flames from "roaring" fires will cause cracking.	

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
CABINETS & COUNTERTOPS	Surface cracks, delamination and chips in high pressure laminate on vanity/kitchen cabinet countertop.	Countertops fabricated with high-pressure laminate coverings shall not delaminate.	Replace delaminated coverings to meet specific criteria. Builder will not be responsible for chips and cracks unless noted prior to closing.	Maintain these surfaces according to manufacturer's specifications. Joints in a laminate surface should be caulked to maintain a proper moisture barrier to assure proper performance of the covering. See Homeowner's Maintenance Manual (available from Maverick) for additional information.
	Kitchen cabinet door and/or drawer malfunctions.	Warpage not to exceed 1/4 inch as measured from face frame to furthermost point of warpage with door or drawer front in closed position.	Correct or replace doors or drawer fronts. Builder is not responsible for color variation.	
	Gaps between cabinets, ceiling or walls.	Acceptable tolerance shall not exceed 1/4 inch in width.	Correct to meet Performance Standard. Caulking is acceptable. Builder is not responsible for color variation.	

9. PLUMBING

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
PLUMBING- WATER SUPPLY SYSTEM	Plumbing pipes freeze and burst.	Drain, waste/vent and water pipes shall be adequately protected, as required by code, during normally anticipated cold weather, and as defined in accordance with ASHRAE design temperatures to prevent freezing.	Correct to meet the code.	Drain or otherwise protect lines and exterior faucets exposed to freezing temperatures.
	Water supply system fails to deliver water.	All connections to municipal water main and private water supply (except equipment, pumps, motors, valves, switches and related items) shall be the Builders responsibility. Private systems shall meet applicable codes at time of construction.	Private systems shall be designed and installed in accordance with approved building, plumbing and health codes. Builder will repair if failure is the result of defective workmanship or materials. Builder has no responsibility for elimination of the sources of supply when the problem is beyond Builder's control. The Builder is not responsible for water quality.	
	Leakage from piping.	No leaks of any kind shall exist in any soil, waste, vent, or water pipe. Condensation does not constitute leakage.	Make repairs to eliminate leakage.	

POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
Stopped up sewers, fixtures and drains.	Sewers, fixtures and drains will operate properly.	Where defective construction is shown to be the cause, Builder will assume the cost of the repair. Builder shall not be responsible for sewers, sewer systems, fixtures and drains, which are clogged through Your negligence.	If a problem occurs, consult Your Builder for a proper course of action. Where Your negligence is shown to be the cause, You shall assume all repair costs.
Leak in faucet or valve.	Valves or faucets shall not leak due to defects.	Repair or replace leaking faucets or valves when due to defects in workmanship or material. You are responsible for maintenance. Fixtures covered by a manufacturing warranty are not covered by this warranty.	
Noisy water pipes.	There will be some noise emitting from the water pipe system due to the flow of water.	Eliminate "water hammer" or excessive noise only if due to improper installation. Builder cannot remove all water flow noises and pipe expansion.	
Septic system fails to operate properly.	Septic system shall be designed and installed to comply with applicable, approved code requirements. Septic system shall function adequately and handle properly designed flow of household effluent specified by the governing health and building department regulations in effect at the time of construction and during all seasons, under normal local climactic conditions. Approval of the governing regulatory authority at the time of construction shall evidence Builder's compliance with this standard.	Repair or correct malfunctioning or non-operating systems, if failure is caused by inadequate design, faulty installation, or other cause relating to actions of the Builder or Builder's contractors, or subcontractors. Builder will not be responsible for system malfunction or damage, which is caused by Your negligence, lack of system maintenance, or other causes attributable to actions of You or Your contractors, not under the control of the Builder. These include, but are not necessarily limited to the addition of fixtures, items of equipment, appliances, pumps, motors, valves or switches, or other sources of waste or water to the plumbing system served by the septic system installation or surrounding soil conditions that may be critical to the system's functioning.	Properly maintain the system by maintaining proper grades, landscaping, gutters and protecting the area from heavy vehicular traffic, which could cause soil compaction. Septic tanks may need to be pumped during periods of excessive use or extended rainfall. Seek a reliable septic tank contractor for this service. In case of dispute, if Builder has obtained approved permits from the governing health authority, You must provide proof system was installed improperly.
Cracking or chipping of porcelain or fiberglass.	Chips and cracks on surfaces of bathtubs/sinks can occur when hit by sharp or heavy objects.	Builder will not be responsible for repairs unless damage has been reported to Builder prior to closing and/or listed on the original "walk-through/punch list".	

10. HEATING

POSSIBLE	PERFORMANCE	BUILDER	YOUR
DEFICIENCY	STANDARD	RESPONSIBILITY	RESPONSIBILITY
Inadequate heating.	Heating system shall be capable of producing an inside temperature of 70 degrees F, as measured in the center of each room at a height of 5 feet above the floor. Federal, state or local energy codes shall supersede this standard where such codes have been locally adopted.	Correct heating system to provide the required temperatures.	

11. COOLING

POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
Inadequate cooling.	Where air-conditioning is provided, the cooling system shall be capable of maintaining summer design conditions as specified in ASHRAE handbook. In the case of outside temperatures exceeding 95 degrees F, a differential of 15 degrees F is acceptable. Federal, state, or local energy codes shall supersede this standard where such codes have been locally adopted.	Builder shall correct cooling system to meet temperature conditions in accordance with specifications.	The Homeowner(s) will maintain the cooling system and assure that air filters are cleaned/changed per manufacturer's recommendations. Balance the dampers and registers to assure proper air distribution. See Homeowner's Maintenance Manual available from Maverick for additional information.
Cooling lines leak.	Cooling lines shall not develop leaks during normal operation.	Repair lines leaking refrigerant and re-charge unit, unless damage has been caused by the events or occurrences caused by You.	

12. CONDENSATION LINES

POSSIBLE DEFICIENCY	PERFORMANCE	BUILDER	YOUR
	STANDARD	RESPONSIBILITY	RESPONSIBILITY
Clogging of condensation lines.	None. Condensation lines will clog eventually under normal use.	Provide unobstructed condensation lines at time of first occupancy.	Maintenance is required. See Homeowner's Maintenance Manual (available from Maverick) for additional information.

13. AIR DISTRIBUTION

POSSIBLE	PERFORMANCE	BUILDER	YOUR
DEFICIENCY	STANDARD	RESPONSIBILITY	RESPONSIBILITY
Noisy ductwork.	When metal is heated it expands and when it cools it contracts. The result is a cracking sound, which is generally to be expected.	None	

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
I	Ductwork separates	Ductwork should remain intact	Re-attach and re-secure all	
	or becomes	and securely fastened.	separated or unattached	
	unattached.		ductwork.	ļ ļ

14. ELECTRICAL

	POSSIBLE DEFICIENCY	PERFORMANCE STANDARD	BUILDER RESPONSIBILITY	YOUR RESPONSIBILITY
ELECTRICAL CONDUCTORS, FUSES AND CIRCUIT BREAKERS	Failure of wiring to carry its designed load to the electrical box.	Wiring should be capable of carrying the designed load to the electrical box under normal residential use.	Check wiring for conformity with local, state, or approved national electrical code requirements. Builder shall repair wiring not conforming to code specifications.	
	Fuses blow or circuit breakers "kick out" (excluding ground fault interrupters).	Fuses and circuit breakers shall not activate under normal usage.	Check wiring circuits for conformity with local, state, or approved national electrical code requirements. Builder shall correct wiring not conforming to code specifications.	
OUTLETS, SWITCHES AND FIXTURES	Drafts from electrical outlets.	Electrical junction boxes on exterior walls may produce airflow whereby the cold air can be drawn through the outlet into a room. The problem is normal in new Home construction.	None	
	Defective wiring to electrical outlets, switches or fixtures.	Wiring to electrical outlets, switches and fixtures should operate as intended.	Check wiring and connections and repair. Builder is not responsible for defective or malfunctioning pieces of equipment.	
SERVICE AND DISTRIBUTION	Ground fault interrupter trips frequently.	Ground fault interrupters are sensitive safety devices installed into the electrical system to provide protection against electrical shock. These sensitive devices can be tripped very easily.	Install ground fault interrupter in accordance with approved electrical code. Tripping is to be expected and is not covered unless due to faulty installation.	



Homebuyers Mortgage Glossary

Your builder and Maverick know that when you start shopping for a new home and a new home mortgage, you may encounter some words and terms that are not familiar. This glossary will help you be a better-informed shopper.

Adjustable Rate Mortgage (ARM) A loan whose interest rate is adjusted to financial market movements.

Adjustment Interval The period of time between changes in the interest rate for an adjustable-rate mortgage. Typical adjustment intervals are one, three, and five years.

Amortization A payment plan by which a loan is reduced through monthly payments of principal and interest.

Annual Percentage Rate (APR) Annual cost of credit over the life of a loan, including interest, service charges, points, loan fees, mortgage insurance and other items.

Appraisal Evaluation to determine a property's current market price.

Assessment A tax levied on a property. or a value placed on the worth of a property by a taxing authority.

Assumption Allows a buyer to assume responsibility for an existing loan instead of getting a new loan.

Balloon A loan that has a series of monthly payments with the remaining balance due in a large lump sum payment at the end.

Binder A receipt for a deposit to secure the right to purchase a home at agreed terms by a buyer and seller.

Biweekly Mortgage A type of fixed-rate mortgage with payments for half the usual monthly amount scheduled every two weeks. Because the mortgagor makes the equivalent of 13 months of payments every year, the loan term is shortened from 30 years to 18 or 19 years.

Buydown A subsidy (usually paid by a builder or developer) to reduce monthly payments on a mortgage.

Cap A limit to the amount an interest rate or a monthly payment can increase for an adjustable rate loan either during an adjustment period or over the life of the loan.

Certificate of Occupancy A document from an official agency stating that the property meets the requirements of local codes, ordinances, and regulations.

Closing A meeting to sign documents that transfer property from a seller to buyer (settlement).

Closing Costs Charges paid at settlement for obtaining a mortgage loan and transferring a real estate title.

Conditions, Covenants, and Restrictions (CC and Rs) The standards that define how a property may be used and the protections the developer makes for the benefit of all owners in a subdivision.

Conventional Loan A mortgage loan not insured by a government agency (such as FHA or VA).

Convertibility The ability to change loan from an adjustable rate schedule to a fixed rate schedule.

Credit Rating A report ordered by a lender from a credit agency to determine a borrower's credit habits.

Default Breach of mortgage contract (not making the required payments).

Density The number of homes built on a particular acre of land. Allowable densities are determined by local jurisdictions.

Debt-to-Income Ratio The ratio, expressed as a percentage, which results when a borrower's monthly payment obligation on longterm debts is divided by his or her net effective income (FHA/VAloans) or gross monthly income (conventional loans).

Down Payment The difference between the sales price and the mortgage amount. A down payment is usually paid at closing.

Due-on-Sale A clause in a mortgage contract requiring the borrower to pay the entire outstanding balance upon sale or transfer of the property.

Earnest Money A sum paid to the seller to show that a potential purchaser is serious about buying.

Easement The right-of-way granted to a person or company authorizing access to the owner's land For example, a utility company may be granted an easement to install pipes or wires. An owner may voluntarily grant an easement, or can be ordered to grant one by a local jurisdiction.

Equity The difference between the value of a home and what is owed on it.

Escrow The handling of funds or documents by a third party on behalf of the buyer and/or seller.

Federal Housing Administration (FHA) A federal agency that insures mortgages with lower down payment requirements than conventional loans.

Fixed Rate Mortgage A mortgage with an interest rate that remains constant over the life of the loan.

Fixed Schedule Mortgage A mortgage with a payment schedule established at closing for the life of the loan. The payment and interest rate are not necessarily level.

Graduated Payment Mortgage (GPM) A fixed rate, fixed-schedule loan. It starts with lower payments than a level payment loan; payments rise annually over the first 5 to 10 years and then remain constant for the remainder of the loan. GPMs involve negative amortization.

Growing Equity Mortgage (Rapid Payoff Mortgage) A fixed-rate, fixed-schedule loan that starts with the same payments as a level payment loan; the payments rise annually, with the entire increase being used to reduce the outstanding balance. No negative amortization occurs, and the increase in payments may enable the borrower to pay off a 30-year loan in 15 to 20 years, or less.

Hazard Insurance Protection against damage caused by fire, windstorm, or other common hazards. Many lenders require borrowers to carry it in an amount at least equal to the mortgage.

Housing Finance Agency A state agency that offers below market rate home financing for low- and moderate-income households.

Index The interest rate or adjustment standard that determines the changes in monthly payments for an adjustable rate loan.

Infrastructure The public facilities and services needed to support residential development, including highways, bridges, schools, and sewer and water systems.

Interest The cost paid to a lender for borrowed money.

Joint Tenancy A form of ownership in which the tenants own a property equally. If one dies, the other automatically inherits the entire property.

Level Payment Mortgage A mortgage with identical monthly payments over the life of the loan.

Loan Origination Fee The fee charged by a lender to prepare all the documents associated with a mortgage.

Loan-to-Value Ratio The relationship between the amount of the mortgage loan and the appraised value of the property expressed as a percentage.

Mortgage Broker A broker who represents numerous lenders and helps consumers find affordable mortgages; the broker charges a fee only if the consumer finds a loan.

Mortgage Commitment A formal written communication by a lender, agreeing to make a mortgage loan on a specific property, detailing the loan amount, length of time and conditions.

Mortgage Company A company that borrows money from a bank, lends it to consumers to buy homes, then sells the loans to investors.

Mortgagee The lender who makes a mortgage loan.

Mortgage Insurance An insurance policy the borrower buys to protect the lender from non-payment of the loan.

Mortgage Loan A contract in which the borrower's property is pledged as collateral. It is repaid in installments. The mortgagor (buyer) promises to repay principal and interest, keep the home insured, pay all taxes, and keep the property in good condition.

Mortgage Origination Fee A charge for work involved in preparing and servicing a mortgage application (usually one percent of the loan amount).

Negative Amortization An increase in the outstanding amount when a monthly payment does not cover the monthly interest rate

Note A formal document showing the existence of a debt and stating the terms of repayment.

PITI Principal, Interest, Taxes and Insurance (the four major components of monthly housing payments).

Point A one-time charge assessed by the lender at closing to increase the interest yield on a mortgage loan. Generally, it is one percent of the mortgage amount.

Prepayment Payment of a debt prior to maturity.

Principal The amount borrowed, excluding any other charges.

Property Survey A survey to determine the boundaries of your property. The cost depends on the complexity of the survey.

Recording Fee A charge for recording the transfer of a property, paid to a city, county, or other appropriate branch of government.

Real Estate Settlement Procedure Act (RESPAA) federal law requiring lenders to provide home buyers with information about settlement costs.

Sales Contract A contract between a buyer and seller which would explain, in detail, exactly what the purchase includes, what guarantees there are, when the buyer can move in, what the closing costs are, and what recourse the parties have if the contract is not fulfilled or if the buyer cannot get a mortgage commitment at the agreed-upon terms.

Shared Appreciation Mortgage A loan in which partners agree to share specified portions of the down payment, monthly payment and appreciation.

Tenancy in Common A form of ownership in which the tenants own separate but equal parts. To inherit the property, a surviving tenant would either have to be mentioned in the will or, in the absence of a will, be eligible through state inheritance laws.

Title Evidence (usually in the form of a certificate of deed) of a person's legal right to ownership of a property.

Title Insurance An insurance policy which insures against errors in the title search, essentially guaranteeing the buyer's and lender's financial interest in the property.

Transfer Taxes Taxes levied on the transfer of property or on real estate loans by state and/or local jurisdictions.

Underwriting The process of deciding whether to make a loan. The decision is based on credit, employment, assets and other factors.

Veterans Administration (VA) A federal agency that insures mortgage loans with very liberal down payment requirements for honorably discharged veterans and their surviving spouses.

Walk-through A final inspection of a home before settlement to search for problems that need to be corrected before ownership changes hands.

Warranty A promise, either written or implied, that the material and workmanship of a product is defect free or will meet a specified level of performance over a specified period of time. Written warranties on new homes are either backed by warranty companies or by the builders themselves.

Zoning Regulations established by local governments regarding the location, height and use for any given piece of property within a specific area.

Your home builder has you covered.

We are Maverick, a leading provider of residential home warranties. For over 35 years, we've protected the American Dream and enabled homeowners to focus on enjoying their new homes - with our solutions in place to protect them from life's unforeseen events.





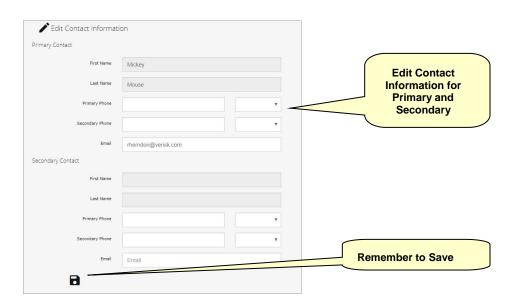
Warranty Portal - Homeowner How to Use

Dashboard Screen



Edit Contact Information

Within the Dashboard screen a welcome message is displayed along with Request details and your Property & Contact Information. You can edit your contact information by selecting Edit Contact Information (see screenshot)

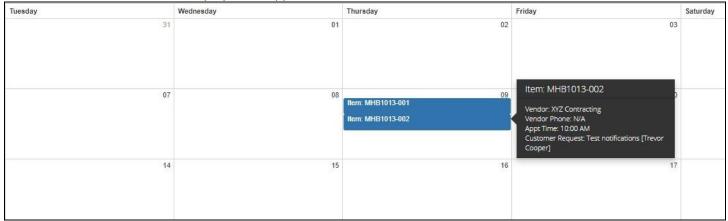


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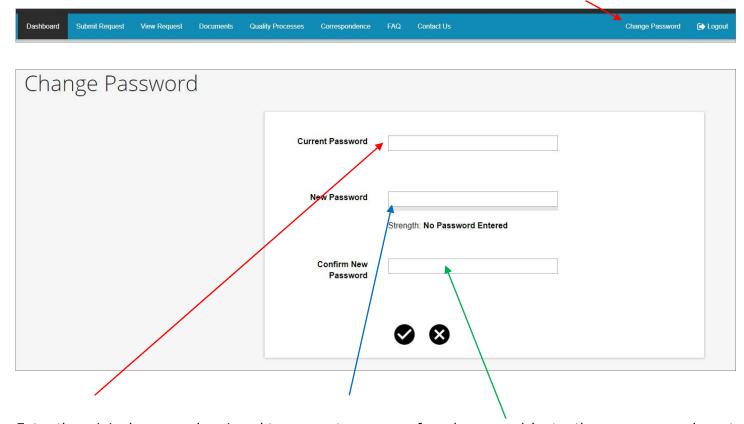
CALENDAR/SCHEDULE

Hover over the Work order to display basic appointment information



CHANGE PASSWORD

You may elect to change the password assigned to you by clicking on "Change Password"



Enter the original password assigned to you, enter your preferred password (note, the new password must have a strength of 'good' or 'strong' to be accepted), then re-enter your preferred password. Please make a note of your new password as we will not be able to access it should you forget it.

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Once you logout of your current session, you will use your new password the next time you log in.

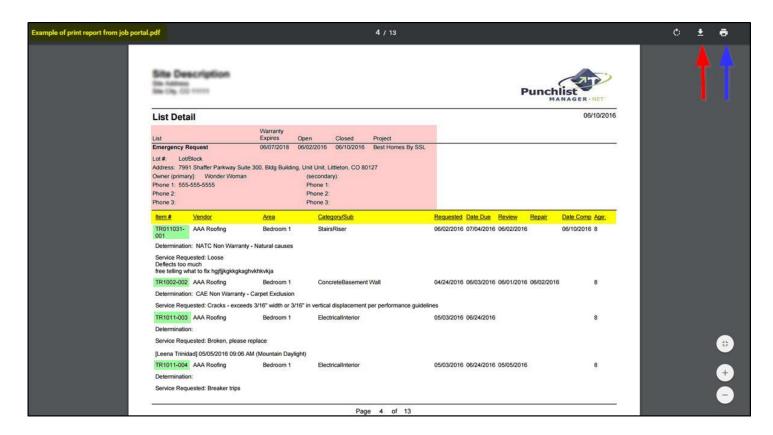
Print from the Dashboard

Requests can be printed from the Dashboard by selecting one of the following:



The report will appear in PDF format. If the report does not appear, you may need to download Adobe PDF Reader.

Sample of the List Detail Report that is displayed after one of the three (3) options

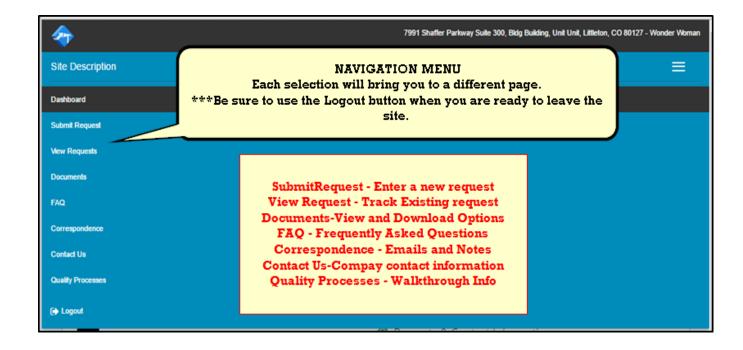


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Navigation Menu





Submit Request

Within the Submit Request tab a Warranty Message and Request Message may be displayed. You'll also have the ability to Submit Request(s).

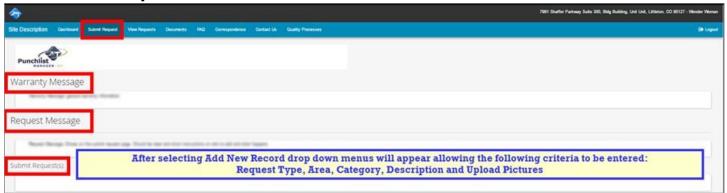
To submit a request, complete the following steps:

- 1. Select the Request Type that has been provided to choose from
- 2. Select the Area in the home where the work needs to be performed
- 3. Select the Category of work that needs to be performed
- 4. Type the Description of the request to describe what is occurring
- 5. Attach Picture (if applicable) NOTE: the accepted formats

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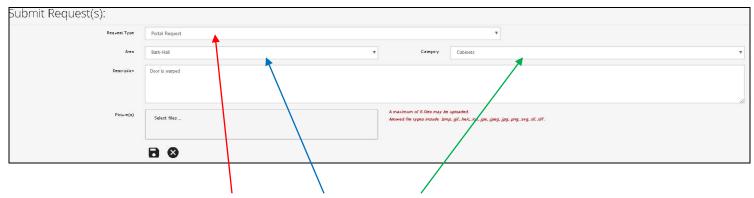
To Submit a Request:



SELECT: Add New Record



Submit Request Box Opens



Use drop down boxes to select Request Type, Area and Category Write a description of the problem in the Description box Upload a maximum of 6 pictures if desired. NOTE: the accepted formats Select Save

The following message will appear below the Submit Requests:

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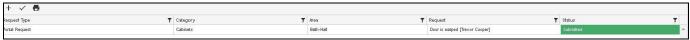




The Request will display below. Please note the Status in red 'Not Submitted'.



To submit, select the checkmark The Status will change to green 'Submitted'.

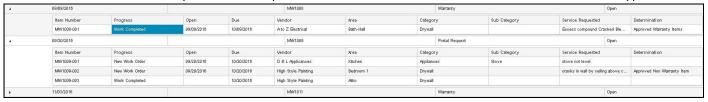


If there are additional request items repeat the above steps.

View Request

View Details for a work order in the View Request Tab

Click on the next to the Open Date to expand the List and see the detailed items within each List Type.



You can then add comments once per day. Please note there is a maximum number of characters allowed.



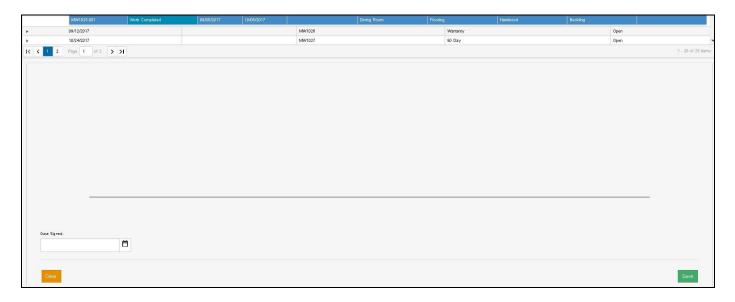
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Signatures on Completed Work

When the progress level is set to 'Work Completed' and highlighted blue, a signature box will display. Signing allows the item to be closed by your builder

After signing select Save (bottom right)



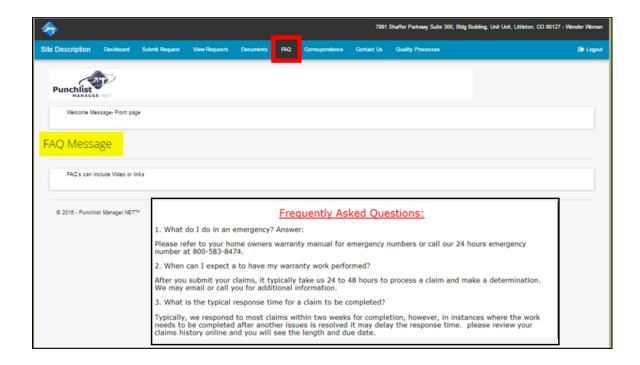
Documents

Within the Documents tab you have the ability to download and view the documents within this tab. Click the Document or Picture to view.

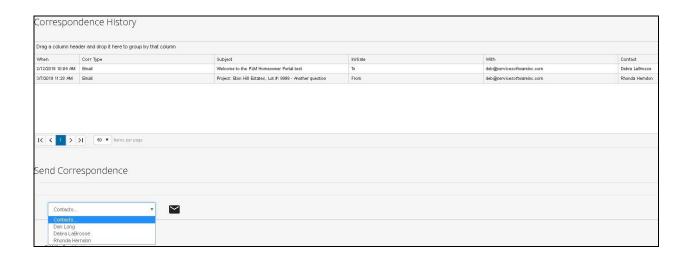
FAQ (Frequently Asked Questions)

Within the FAQs tab Frequently Asked Questions are displayed.

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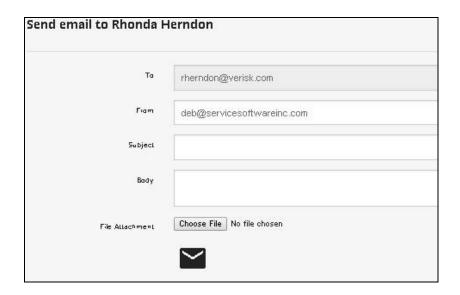
Correspondence



To Send an email select from the Contact drop down and select send correspondence



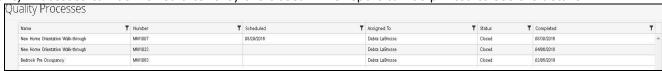
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The 'To' and 'From' will fill in, type a Subject and the message in 'Body'. You can also upload a document by selecting 'Choose File'. Select Send Email selecting 'Choose File'. Select Send Email

Quality Processes (if applicable)

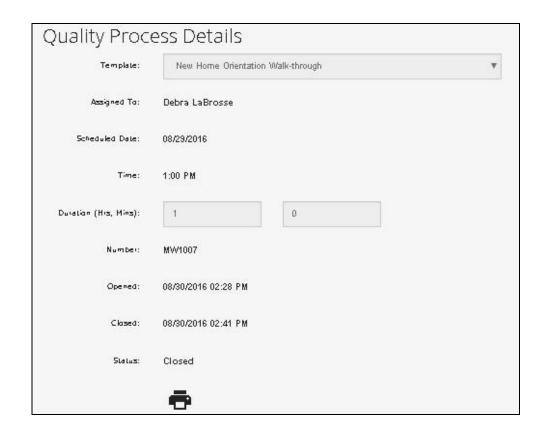
Quality Processes can be viewed after they are closed. The report can be printed to see the details.

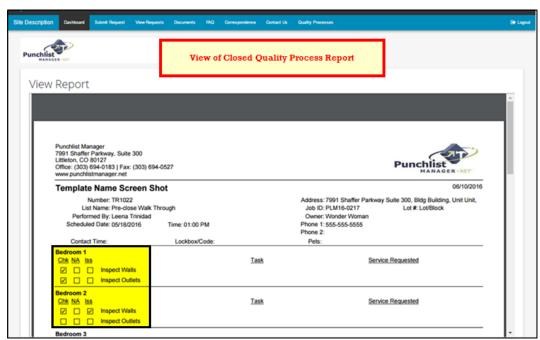


Single click the line to view the details. To print select



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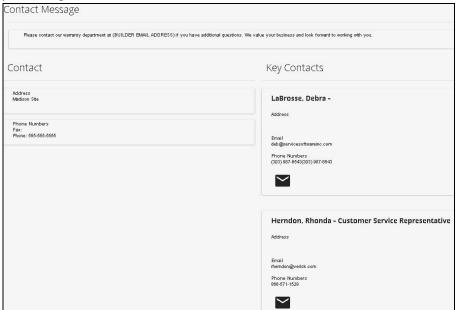


Contact Us

Within the Contact Us tab a contact message may be displayed along with Key Contacts for your builder.

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You can also email by selecting



Log Out

Select Log Out located to the top right of the screen before closing your browser.

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