



## **Customer Satisfaction**

### *Our commitment*

A home is a special place for you and your family; it is a place where you will make memories that last a lifetime. We pledge to build a quality home with all the care and expertise as if it were our home.

### *Communication*

We have learned over the last 30 years that communication is key. We want to understand your expectations so we can deliver the home of your dreams. Let us know what is important to you and what you are imagining. We believe that once we understand your vision, we can build your home with the attention to detail and craftsmanship for which we are known.

### *Satisfaction*

Your complete satisfaction is important to everyone at Landon Homes. We are confident that our team of talented individuals will truly build the home of your dreams and you will be a happy and satisfied homeowner!



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## What Happens Next?

There are many exciting steps in the building of your new Landon home. This manual will help make the road to owning a Landon home a pleasant and positive experience. The list below gives you an overview of the typical order of major events while buying and building your new home. Later sections of this manual will detail each stage of the process.

### **Step 1: Purchasing Your Home**

The Purchase Agreement is a legal and binding document that states your commitment to buying a home from Landon Homes. Several additional legal documents and addenda make up the Landon Homes contract package. Once executed by you, this package will be submitted to Landon Homes management for final approval. Our approval signifies our commitment to build your home according to your specifications. You will be notified of approval by your Community Sales Manager and you will be given a copy of the approved Purchase Agreement within approximately ten business days.

### **Step 2: Financing Your Home**

Should you elect to finance the purchase of your new Landon home, the application and all required documents for a Mortgage Loan with one of our preferred lenders is required within fourteen (14) business days of the effective date of your Purchase Agreement. Please remember that **the purchaser is solely responsible** for the financing of the home purchase.

### **Step 3: Decorator Selections, Options, and Upgrades – per community**

The next step in your journey is the selection of those components that will make your home uniquely “yours”. You will meet in a distinctive space with your design consultant to choose products that reflect your personal style. Your selections need to be finalized within the time frame given by your Community Sales Manager.

### **Step 4: Contract Summary Meeting**

During this meeting you will meet with your Community Sales Manager to summarize the final price of your home and submit your second earnest money deposit, 50% option deposit, and your Conditional Qualification Letter from one of our preferred lenders.

### **Step 5: Pre-Drywall Inspection**

The first Pre-Drywall Inspection will occur after the frame, roof, and electrical components are completed, but before the drywall is applied. Your Community Sales Manager will meet you and a member of the Construction Department at the job site to allow you to see the quality features that go “behind the walls” and to get a sense of the layout of your home. If there are flaws, the Construction Department will make those corrections.

Within 2-3 days of your first inspection, you will be invited back to the job site or a final inspection and sign off.

### **Site Safety**

You will notice that the Pre-Drywall Inspection will be your first opportunity to see the job site during construction. Construction sites can be dangerous places and for that reason, children are not permitted onsite. For your family’s safety and due to insurance regulations, no homeowners are allowed onsite unless you are accompanied by a Landon Homes representative. We care for the safety of your family. We cannot be responsible for any injury that occurs during an unaccompanied visit to the construction site. We ask that you do not wear open-toed shoes or sandals.

### **Step 6: Substantial Completion**

Your Community Sales Manager and a member of the Construction Department will invite you to view the construction site and see the progress that has been made since your Pre-Drywall Inspection. This is another exciting Step because you will see the features and choices you have made.

From this Step and until the City issues the Certificate of Occupancy you may request to visit the construction site with your Community Sales Manager.

### **Step 7: City, 3<sup>rd</sup> Party, and Landon Homes’ Inspections**

Between Steps 6 and Steps 7 is a busy time for the Construction Department. The City will issue the Certificate of Occupancy, the home then goes through a rigorous Quality Acceptance process by Landon Homes. The 3<sup>rd</sup> Party Inspector will inspect the home and we will make repairs if necessary. After these steps are complete, you will be invited for a Pre-Move-In Inspection to make certain all items have been addressed to your satisfaction.

### **Step 8: Pre-Move-In Inspection**

Your Community Sales Manager and a member of the Construction Department will meet you at the job site to review all Change Orders, Design Gallery Selections, and IES paperwork to ensure all items have been installed as expected. Any changes will be noted, and a resolution will be agreed upon at this time. You can be confident that any items will be taken care of prior to closing on your home.

### **Step 9: New Home and Warranty Orientation**

Once our Construction Department has had a chance to resolve all outstanding items and within seven (7) days after your Pre-Move-In Inspection, you will be invited to meet your Community Sales Manager and your Warranty Manager at your new home. The Warranty Manager will conduct an orientation of your new home where you will be introduced to all the systems in your home. You will receive all manuals, warranty registration cards and emergency contact numbers. Your Warranty Manager will also outline your responsibilities as a new homeowner and explain the warranty process in depth.

### **Closing on Your Home**

The closing on your home will be scheduled for 1-2 days after your New Home and Warranty Orientation. Later in this manual, under the headings *Financing Your Home* and *Closing* you will find important details about loans and financing processes including scheduling your closing, documents, expenses, and necessary preparation.

### **Your Limited Warranty**

Landon Homes provides a thorough Limited Warranty on your new home. Later in the manual, the section called *Your Limited Warranty* provides information regarding your Home Warranty and the coverage provided for one year, two years, and ten years.

### **Maintenance and Care of Your New Home**

Many of your responsibilities as a homeowner are discussed in detail under the section titled *Home Care Guide*. The tips and suggestions we provide will help you enjoy your home for many years to come.

### **Manufacturers Information**

Where available, we have included care tips from the manufacturers of many of the components in your home. This section is called *Product Information Disclaimer*. This section will help you understand the different products in your home and how to care for them.

## **Policies and Procedures**

The policies and procedures outlined below will assist you as your Landon home is being built. These processes and procedures have been put in place to minimize the “surprises” often encountered throughout this process.

### *Working with Your Community Sales Manager*

Your Community Sales Manager plays a key role in guiding you through the home buying process and is your main source for information.

Landon Homes Community Sales Managers work closely with their Sales Team Assistants. If your Community Sales Manager is unavailable, please feel free to talk with his or her assistant. While the assistant may not immediately have the answer, be assured your questions will be referred to the appropriate person for a response.

Each Community Sales Manager is responsible for helping dozens of other homeowners and potential homeowners. If you wish to meet one-on-one with your Community Sales Manager, please schedule an appointment in advance, especially if you intend to visit in the evening or on weekends when Community Sales Managers are the busiest.

### *Get it in Writing*

Landon Homes prides itself on our dedication to dealing honestly and fairly with our homeowners. **TO ELIMINATE CONFUSION AND MISCOMMUNICATION, IT IS OUR POLICY TO DOCUMENT EVERYTHING IN WRITING.**

### *Contract Summary Package, Options and Changes*

Our experience has proven certain processes and procedures significantly enhance quality and value and reduce mistakes. Please work closely with your Community Sales Manager to make certain your Contract Summary Package includes all your changes and options. Unfortunately, our quality and scheduling process prohibits changes to your home after the Contract Summary Meeting.

### *Design Gallery Selections*

When you visit our beautiful Design Gallery, you will find a wide range of choices from traditional to contemporary and you will meet with a professional designer to help guide you in the selection process.

The Design Gallery will schedule your appointments where you will make selections that will truly reflect your unique lifestyle. It is important to note, **no children are allowed in the Design Gallery** at any time. Please make arrangements for your children so that you can focus your attention on this important process.

When you finalized your Purchase Agreement, your Community Sales Manager gave you a copy of the Design Gallery Packet that details the standard selections for your community. You will need this packet at your Design Gallery appointments. You will also see a range of selections that are upgrades that you might want to consider.

A few homes are built before they are sold. These are referred to as “inventory homes” or “quick move-in homes”. If you are buying an inventory home, certain color decisions may have already been made and/or installed and cannot be changed. To allow for manufacturing time, brick, countertops, cabinets, and floor coverings must be ordered well in advance of the actual installation date and accordingly selections of these items cannot be altered once construction has begun.

Please Refer to Appendix “A”—Natural Product Information—for important information on the natural products that will be installed in your home.

### *Landscaping*

Your Landon Home includes a predetermined landscaping package. The selection, quality and maturity of these plants will vary by community. Your Community Sales Manager can provide additional details.

### *Surveys and Easements*

The dimensions of your home site will be shown on the recorded plat for your community. Prior to construction, professionals will survey your home site. The corners will be staked, and your home will be placed using the corners as a guide. The specific placement of your home will be determined by a variety of factors including, but not limited to, the lot location and orientation, the unique dimensions of certain lots, the aesthetics of the street scene and the requirements of any and all governmental agencies involved.

Every residential home site has certain “easements” (rights of access) for the installation and use of facilities such as sewer, water, telephone, electric, streetlights, and natural gas. In zero-lot-line housing, there may be easements for certain types of homeowner maintenance. Once installed, all easements become a permanent feature of the home site and cannot be blocked, altered or abandoned without the prior written consent of all parties involved, if ever.

Land planners and utility officials make every effort to locate easements where they will be the least conspicuous and bothersome while still adequately providing their intended purpose. Please ask your Community Sales Manager about the easements that exist on the home site you have selected.

### *Covenants, Restrictions and Zoning Laws*

Municipalities may establish ordinances controlling activities within their boundaries. Landon Homes and all future homeowners must adhere to these guidelines. Before you make any changes to your home or home site, please check with the appropriate entity.

In addition to ordinances established by local government, Landon Homes' communities maintain certain Covenants, Conditions, and Restrictions (CC&R's). These are designed to protect all homeowners against undesirable alterations or activities. Your Community Sales Manager will supply a copy of the CC&R's in your community.

### *Inspections*

Each Landon home undergoes many inspections at various stages of construction providing conformance with and adherence to local building codes, FHA and VA lending requirements, lender specifications and our own quality standards. Accordingly, only Landon Homes employees and contracted tradesmen may perform work on any Landon home.

### *Construction Site and Safety*

Once your home is under construction, your Community Sales Manager will update you regularly on the progress of your home. Construction sites can be dangerous and your safety is our greatest concern. Children are never allowed onsite. For your family's safety and due to insurance regulations, you are not allowed onsite unless:

- You are accompanied by a Landon Homes Sales Representative
- It is your Pre-Drywall Inspection, Pre-Move-In Inspection, or New Home and Warranty Inspection

Please do not communicate directly with the workmen or their supervisors. If you have questions about the construction of your home, please ask any member of your Landon Homes Sales team.

## *Completion and Construction Delays*

The hundreds of materials and variables associated with building just one home, make it impossible to commit to exact completion dates far in advance. Building delays can and do occur due to a variety of factors including, but not limited to, various governmental agencies, material and/or labor shortages, weather, conflicts in scheduling, inspections, and a host of other factors.

In order to deliver high quality homes, we only provide estimated completion dates. Your Community Sales Manager will notify you of changes in the estimated completion date of your home.

We understand that you may need to give your landlord a move out notice or an occupancy date after selling your current home. You may also need to make arrangements for moving, window treatment installation and many other important items. Because of the overriding need to build a high quality, 100% complete home, we request that you keep your moving plans flexible. Please do not make a firm moving date commitment until we make a firm commitment to you by scheduling your closing.

We encourage you, when possible, to plan to retain possession of your current residence for at least a week or two after closing on your new home. This will allow for a less stressful move.

## *New Home and Warranty Orientation*

Your New Home and Warranty Orientation is an introduction to your new home and its many features. Your Community Sales Manager will schedule this meeting within seven (7) days after your Pre-Move-In Quality Inspection. Your Warranty Manager will conduct this in-depth orientation of the systems in your new home.

## *Utilities*

Various utility companies serve Landon Homes' communities. A sticker will be placed inside the cabinet under your kitchen sink listing each utility company for your community. It will be necessary for you to transfer all utilities to your name within three (3) business days of closing. Please contact the appropriate electric, water and gas companies and pay any deposits that may be required. In some communities, phone service may be delayed and not available immediately upon move-in. Also, Cable TV is not a contracted utility and its availability at time of installation varies by community. Landon Homes will pay for the utilities for three days after closing, so it is extremely important that you make arrangements with your utility companies to avoid interruption of your utility services.

## *Closing*

Approximately 1-2 days after your New Home ad Warranty Orientation, at the closing appointment, the title company will have all the paperwork necessary to fund your loan and transfer the home to your name. Only after funding of the mortgage is complete, may you have the keys to your new home and move in. Depending on the lender and its procedures, funding may not occur right away, in which case, you will not be given your keys and you cannot move in until funding is finalized. To avoid frustration, we suggest you plan to move into your new home the day after you close and fund.

## *Legal Documents*

For your protection, we strongly recommend you keep all documents pertaining to the purchase transaction in a safe, fireproof place until you are ready to sell the property. The most important papers are the Purchase Agreement, mortgage note, surveys, deed and closing settlement statement.

## **Communication**

Your Community Sales Manager will contact you regularly via email or phone with updates on the construction of your home. This is a great time to learn more about the quality standards Landon Homes builds into your home at every stage of construction and to ask questions about the construction process and next steps for your home. In addition to these regular updates, there are planned meetings that we ask you to attend. These meetings are outlined below.

### *Contract Summary Meeting*

The contract summary meeting takes place before you have made your selections and finalized all of your color, option, and upgrade selections. During this meeting, your Community Sales Manager will amend your Purchase Agreement to reflect the revised purchase price of your home inclusive of all options and upgrades. The second earnest deposit check will be due at this time along with a 50% deposit for any options and upgrades added to your home. IT will also be necessary for you to furnish the loan commitment letter from one of our preferred lenders or a bank verification letter for a cash purchase, for Landon Homes to move forward with the construction of your home.

#### Contract Summary Package Checklist:

- Approved Change Order Addendum Summary
- Loan commitment letter from one of our preferred lenders or bank verification letter for a cash purchase
- Completed Design Gallery Selections
- IES Electrical Change Order

#### *Pre-Drywall Meeting*

During the Pre-Drywall meeting, you and your Community Sales Manager with a member of the Construction Department will meet at the job site. This is a great opportunity for you to see your home taking shape as the rooms will be framed and ready for drywall to be applied. Your Community Sales Manager and a member of the Construction Departments will review all the “behind the walls” features of your home and answer any questions you may have.

#### *Substantial Completion*

You will be invited by your Community Sales Manager to see all the progress that has been made on the job site since you last visited. You will also be able to see the selections you made installed and will be able to envision your family and friends gathering in your new home.

#### *Landon Homes Quality Assurance Walk*

Before your Pre-Move-In Inspection takes place, your home will be inspected by City Officials to make sure it meets all local, county, and federal codes. Then, it will be inspected by the Construction Manager, Project Manager, Warranty Manager, and Community Sales Manager to make certain it meets or exceeds the rigorous Landon Homes quality standards.

#### *Pre-Move-In Inspection*

You will be met at your home by your Community Sales Manager and a member of the Construction Department to review all the paperwork used to complete the home to make certain all items have been installed according to your expectations. Any items will be noted and agreed upon with the Construction Department. You will also be introduced to your Warranty Manager at this meeting.

### *New Home and Warranty Orientation*

This meeting is scheduled by your Community Sales Manager and is conducted by your Warranty Manager. You will be introduced to your new home and all of its mechanical systems. They will review maintenance procedures that will be your responsibility as a new homeowner.

### *One Year Warranty*

At one month, 3 months, 6 months, and 11 months after your closing, your Warranty Manager will contact you by email to schedule a home visit. They will meet you at your home to address all concerns and warranty items. A list will be created of all items we agree to repair and a list of non-warrantable items that you will be responsible to repair. At the 11 month inspection, if you wish to schedule a 3<sup>rd</sup> Party Inspection, it should be completed prior to this meeting.

## Purchasing Your Home

Several standard forms are used when you buy your new home. These include the Landon Homes Purchase Agreement, Change Order Addendum Summary, and Option Upgrade Addendum as well as several other addenda. All parties involved must sign all forms and addenda before the Purchase Agreement becomes binding. In addition, the Purchase Agreement must be accepted and approved by Landon Homes Senior Management before it becomes binding.

- The **Purchase Agreement** is the legal document that represents your decision to purchase a home. It includes a description of your home (both a legal description and a street address), and the plan and elevation you have chosen to purchase. In addition, it outlines the financing terms applicable to conventional, VA, and FHA loans as well as the requirements for securing financing on your home.
- The **Option/Upgrade Addenda** are used to record every additional item you choose to purchase for your home including upgrades. Documenting all selections on this form helps ensure accuracy in the building process.

Once the entire package is executed by all parties, a copy of the Purchase Agreement in its entirety will be furnished to you in approximately ten (10) days.

## Financing Your Home

The acceptance of your Purchase Agreement is a major threshold and starts many wheels in motion to make your new home a reality. An important element of purchasing your new home is financing your home. Very few homes are purchased with cash and it is likely that you will be obtaining a home mortgage loan to secure funds to purchase your home. You will be dealing with professionals at an independent mortgage company; a company whose sole purpose is to secure home loans for buyers. Depending on the type of financing you choose, your mortgage company will be working within guidelines that are set by various government agencies and private entities.

### *Applying For Your Loan*

One of the first things that will require your attention is contacting one of our preferred lenders and completing a mortgage application even if you plan to pay cash for your home. This must be taken care of within fourteen (14) days of the effective date of your Purchase Agreement and prior to submitting the second earnest deposit. Note: Be sure to take your copy of the completed Purchase Agreement with you when you first visit one of our preferred lenders.

It is rare for a situation to arise that your loan officer hasn't encountered in the past. Don't hesitate to discuss any concerns that you have regarding your assets, income, or credit. It's the job of the lender to thoroughly understand your financial circumstances. It is best that you disclose accurately and completely all information regarding your finances. Overlooked items and inaccurate data can cause delays or even totally stop the process of obtaining a loan.

### *Loan Application Checklist*

The checklist that follows is a general guide prepared to assist you with the loan application. Some of the items listed may not apply to you and, almost certainly, there will be some specific items that your lender will request that we have not mentioned. You can expedite the mortgage application process by collecting as much of the needed information as you can.

#### **Property Information**

- The Purchase Agreement will include the legal description of the property and the price

#### **Personal Information**

- For U.S. Citizens: Social Security card and driver's license for all borrowers
- For non-U.S. Citizens: proof of current Permanent Residence Green Card, EAD Card, or valid work Visa
- Home address(es) for the last two years
- Divorce decrees and separation agreement(s), if applicable

#### **Income**

- 30 day most recent pay stub(s)
- Documentation on any supplemental income: bonuses, commissions, child support, etc.
- Name, address and phone number of all employers for the last two years
- Copies of the last two years tax returns **and** last two years W-2 forms
- If self-employed or commissioned sales, copies of last two years business tax returns with all schedules and year-to-date profit & loss for current year

#### **Real Estate Owned**

- Copies of leases and two years tax returns for any rental properties
- Market value estimates
- A recent mortgage statement and proof of property taxes and homeowners insurance for each property being **retained at the time of closing**

## **Liquid Assets**

- Copies of two months most recent statements for all bank accounts, 401(k) statements, stock certificates, or investment statements
- Cash value of life insurance policies
- All large deposits greater than 25% of your gross monthly income other than payroll auto deposits will need to be sourced and seasoned

## **Liabilities**

- Names and account numbers for all revolving charge cards, balances, and current monthly payment amounts not listed on credit report
- Names, addresses, phone numbers, and account numbers for all installment debt; approximate balance and monthly payment for auto, mortgage, etc. not listed on your credit report
- Alimony or child support payments
- Names, addresses, phone numbers and account numbers of accounts recently paid off

## *Conditional Pre-Approval*

You must submit a Conditional Qualification Letter to your Community Sales Manager from one of our preferred lenders before construction can begin on your home. You will also discuss what additional items may be needed for complete qualification to close the loan.

Loan approvals sometimes carry “conditions of approval.” Proof of funds is a typical example. Please be sure to review your specific conditions thoroughly, discuss any concerns you may have with your loan officer and provide any requested documentation as soon as possible.

Once all contingencies are met, final loan approval can be obtained. Many times when your home takes longer than 60 days to complete, the lender will require updated documents. Please gather and deliver these items to the mortgage company **no later than 30 days prior** to the scheduled closing date. You should be prepared to provide any information requested by the lender or loan underwriter to satisfy any conditions to closing as soon as practical, but in no event, no later than 2 days after receipt of the request.

Please note, you will probably be asked to pay for both a credit report and an appraisal of the property to be purchased upon signing the application.

## *Loan Processing*

Once all preliminary information has been given to one of our preferred lenders, verification forms will be sent to your employer(s), bank(s), and current mortgage company or landlord. A credit report and appraisal of the property will be ordered. Your lender will provide you with a loan estimate along with all applicable federal and state disclosures.

- The loan estimate lists the estimated costs you will incur in financing your new home, and shows the total cost to you, over the loan term, for your specific financing.
- Verification of Employment (VOE) forms are sent to all employers for the last two years. The VOE is completed, signed by your employer, and returned to the mortgage company. This will show the date you began employment, the amount of money earned in previous years, and the salary earned so far this year. The VOE also indicates bonuses, commissions and overtime earned.
- Verification of Deposit (VOD) forms are sent to each banking institution listed on your application. The bank(s) will indicate the date you opened each of your accounts, the average balance in each account for the last three months and the amount of money they have in each account on the day they complete the form. Any loans or overdraft accounts you have with the bank will also be shown.
- Mortgage companies and landlords complete Verification of Mortgage (VOM) forms by telling the mortgage company how much you owe them, what your monthly payment is and your manner of payment. They will normally indicate whether you make your payment by the due date.
- The credit report will show what amounts of money are owed to each of your creditors. Minimum monthly payments and your manner of payment will also be shown here.
- The appraisal confirms a comparable approach value for your lender to ensure the mortgage loan to value for the loan in which you are applying for is accurate.

It normally takes a few days to weeks for these reports and forms to be returned to the mortgage company. If any delays are encountered, the loan officer may contact you for assistance. The credit reporting agency may call you to verify that the information they have gathered is correct.

Once all required documentation has been compiled, you may be asked to write letters about your assets, income, or credit. Please remember that your mortgage company requests these letters to assist you in obtaining your financing.

If you ever become frustrated with the loan process, do not hesitate to discuss your concerns with your Community Sales Manager or loan officer; perhaps they can provide some additional insight on what may seem to be insignificant and redundant requests.



Conditional Qualification Letter

DATE

Mortgage Banker: Cinch Funding, LLC
NMLS #2480920
4050 W. Park Blvd., Suite 110
Plano, TX 75093
972-599-2457

Prospective Applicant: Name
Prospective Co-Applicant(s): NAME
Mailing Address: Address, City, TX ZIP

Thank you for inquiring about your home loan financing with Cinch Funding. We are happy to inform you that based on the information you provided; you have been conditionally pre-qualified for a home loan! The mortgage terms listed below are based upon information you have provided regarding your current credit history, income, assets, and liabilities.

Table with 4 columns: Field, Value, Field, Value. Rows include Sales Price, Loan Amount, Loan Type, and Description.

The interest rate above was used for qualifying purposes only and cannot be guaranteed until the rate is locked with the lender.

- The applicant has provided verbal information regarding income and assets, including cash for down payment and payment of closing costs and debts.
➤ The mortgage banker has reviewed the applicant's credit report and credit score.

Subject Property: TBD

This is a conditional pre-qualification for the loan. This is not an approval or commitment to lend on the terms described above. Final loan approval must be obtained from our Underwriting Department and closing will be subject to the following:

- Receipt of a complete loan application and all supporting documents requested.
➤ Verification of the information provided.
➤ Financial status and credit report to remain substantially the same until the loan closes.
➤ The collateral for the loan (the subject property) satisfies all lender requirements including a satisfactory appraisal, title, survey, property condition and insurance.
➤ Applicant executes all loan documents as required by the lender.
➤ Loan as described must remain available in the market.
➤ The following additional items:

Sincerely,

Patrick Iglinsky
NMLS 294077
4050 W. Park Blvd., Suite 110
Plano, TX 75093
972-599-2457 Phone
piglinsky@cinchfunding.com

## Why Cinch Funding?

Cinch is dedicated to providing a fast, transparent digital mortgage experience backed by superior customer service.

Cinch Funding is a preferred lender of Landon Homes. We at Cinch pride ourselves on giving the Landon Homes customer a choice of different mortgage financing options for your home purchase at competitive rates.

You can expect to receive prompt, friendly service from all our dedicated team members who are here to guide you from mortgage application all the way to closing. Our loan officers are experienced with Landon Homes, having closed over 5,000 loans in the Dallas area over the last 15 years, surpassing all other lenders combined by more than tenfold.

While you are ultimately free to choose any lender to help finance your new home, we hope you will consider the many benefits of using Cinch Funding. We will utilize our experience with Landon Homes to streamline your process. Landon Homes buyers with Cinch Funding will receive:

- ✓ Detailed pre-approval process at no cost to you.
- ✓ Preferred pricing at Cinch Funding for Landon Homes Customers
- ✓ Superior communication and experience with Landon Homes; answers to your questions quickly and accurately.
- ✓ On-time closing with the knowledge that you have the best loan for you and your family.

We are in constant communication with your Landon Homes team, to ensure that you are kept up to date every step of the way. This is just one way we are able to expedite your loan process, make it less complicated, and save you money.

**We welcome the opportunity to help you make your new home dream come true.**



**Patrick Iglinsky** NMLS# 294077  
*Branch Manager*



**Joe Rabbia** NMLS# 508497  
*Sr. Loan Officer*



**Adam Glovitz** NMLS# 1431423  
*Loan Officer*

## What You'll Need for Initial Loan Application

- Copies of your most current paycheck stubs for the last 30 days
- Copies of your W-2 forms for the last 2 years
- Copies of most recent two years Federal Income Tax return (all schedules)
- Copies of checking and saving account statements for the last available two months (all pages)
- Copies of monthly or quarterly statements for 401K plan, IRA, CD's, money market accounts, stock ownership, profit sharing accounts, etc.
- Copy of driver's license for all borrowers
- Copy of social security card for all borrowers

### Additional Items Needed (if applicable):

- Copy of the canceled earnest money checks paid to Landon Homes along with the corresponding bank statements showing those funds clearing your account
- A recent mortgage statement, tax bill(s), and insurance declaration page, if you are retaining your current residence at the time of closing on this new home
- Documentation of any assets, including cash reserves, that will be needed for a down payment and/or closing costs for your new home
- Copies of final closing disclosure statement if you paid off a mortgage in the last 12 months
- An explanation of any gaps of employment that have occurred within the last two years, that lasted longer than 30 days
- Copy of current profit & loss statement and balance sheet if you are a self-employed buyer
- Copy of corporate/partnership tax returns for most recent two year period if you own 25% or a greater share of a business – copies of W-2's and/or K1 forms
- Rental agreement for any investment/rental property
- Relocation Agreement if your move is being financed by employer, i.e. buyout agreement, plus documentation outlining company-paid closing cost benefit
- Copies of the petition for bankruptcy and discharge, including supporting schedules, if you have a previous bankruptcy
- Divorce decree (if applicable)
- Documentation to support monies received from social security/retirement trust income, i.e. copies of direct deposit bank statements, award letters, evidence that the income will continue
- Green Card, Valid work VISA, or EAD card (copies of both front and back)
- VA: Copy of DD214 discharge paper and, if available, your Certificate of Eligibility

## What to Expect

### Process Overview:

#### Application

It all begins with completing a loan application designed to gather information about you and any co-borrower on the loan. The more complete your application is, the smoother your process will be. Better to give too much information than not enough.

#### Conditional Pre-Approval

Your application will be reviewed by a loan specialist who will help you select a loan program that best fits your financial situation and personal preferences. Your loan will be reviewed and structured by your Loan Officer, with your input. Once a program is selected your loan will be validated by the underwriting specialists, at which time, the mortgage company will issue a “conditional” pre-approval letter. Once you have met all conditions dictated in your credit-approval letter, your loan will be subject to final approval.

#### Interest Rate Lock

You have the opportunity to establish an interest rate guarantee or “lock” your interest rate at a specified percentage prior to closing. Keep in mind that interest rates may change, even daily. Only you can make the decision whether and when to lock the interest rate on your loan.

#### Loan Disclosures

Once you lock in your interest rate your Loan Officer will send your preliminary loan disclosures for your signatures and review. The execution of these disclosures are not binding in anyway; they merely complete your Loan Application and allow us to stay within compliance and continue process your mortgage loan.

#### Loan Process

Your loan will be assigned to a loan processor whose primary function is to create a file containing all documentation needed for final approval and closing of your loan.

**Documentation:** A credit report (showing a history of financial transactions including credit limits, monthly payments, and current balances) will be reviewed for you and any co-borrower.

**Verification:** All income, asset, and liability information included in the initial loan application will be verified verbally and/or in writing

**Appraisal:** The mortgage company will arrange for a licensed Real Estate Appraiser to substantiate the value of the property through an appraisal management company.

## What to Expect, Continued...

### Loan Underwriting

Once the processor has assembled your file, it is returned to the underwriter for credit approval. Loan decisions are based on four factors – income, assets, credit record, and property value. Inevitably, an underwriter will review your loan submission and send us a list of items with your credit approval that will need to be obtained before your loan is cleared to use.

### Conditional Loan Approval

**Conditional Letters:** You may have received a “conditional” letter, which notifies you of any specific items you must provide for your loan to close. All items specified in your conditional letter must be delivered to the requesting party as soon as possible. Many buyers become frustrated that some conditions are imposed so close to the project closing date. This happens because loans are subject to multiple review processes prior to funding, and final conditions may be added at any time, even after the loan documents are signed.

### Document Preparation

Loan documents are now prepared – including the note, deed of trust, and supporting disclosures.

### Closing

There are some specific things only you can address to help your closing go smoothly:

**Homeowners Insurance:** Thirty days prior to closing, select your insurance carrier and provide the contact information for your agent to your lender.

**Closing:** Each person listed on the loan application and their spouse are required to sign the closing documents. Plan to be there, or make arrangements with your mortgage company in advance – especially if there are multiple signers.

**Photo ID:** You will be required to provide photo identification such as a driver’s license or passport at your closing.

**Certified Funds:** All funds for closing must be in the form of a certified check, cashier’s check, or wire transfer. Your Loan Officer will provide you with the dollar amount necessary for closing your loan and tell you who the payee should be. NOTE: This information may not be available until the day before closing, so be prepared to go by the bank as late as the day of closing.

Please be aware that the financing process is very fluid, meaning that the order of these steps and other considerations can change at any time. Don’t be overly concerned if new questions need answers or if additional information is needed from you as the process moves forward. Rest assured that your Loan Officer has training, experience, and commitment to successfully complete the loan process with you.

Revised 04/2024

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## Do's and Don'ts During the Process

### Do:

- Bring a cashier's check made payable to Stewart Title for the funds needed at closing.
- Alert us if your salary or other compensation changes from what is documented on your loan application.
- Notify us if your address changes from what appears on your original loan application. We will need a complete history of your residence for the last two years.
- Acquire homeowner's insurance with minimum coverage equal to the amount of your total loan or the replacement value of the house. DO share the agent's name and phone number with your Cinch Funding Loan Officer at least 30 days prior to closing.
- Keep documentation of any large and significant deposits into your bank accounts. This type of "paper trail" should include copies of all paperwork necessary to prove a financial transaction: copies of all checks, deposit slips, loan paperwork, forms to liquidate assets, etc.
- Advise us if you transfer funds from one account to another and provide us with a paper trail for records on such transactions.

### Don't:

- Acquire any additional lines of credit or make any large purchases on existing credit without first consulting your Cinch Funding Loan Officer. For example, purchasing a car or buying major appliances for your new home will negatively change your debt-to-income ratios.
- Change jobs without consulting us. A change in compensation could affect your ability to qualify. Borrowers must have a two-year history of bonuses and/or commissions for them to be counted as income. As a quality-control check, lenders may verify employment on the day of closing.
- Co-sign with anyone to obtain a line of credit or finance a purchase. The payment will show up on your credit report as an additional debt.
- Plan to move on the day you close your loan. After closing, your loan must "fund" prior to your taking possession of your home. Please coordinate your moving date with your Community Sales Manager

*If you are uncertain about to do at any point of the loan process, please contact your Cinch Funding Loan Officer for more information.*

## Decorator Selections, Options, and Upgrades

If design selections have not already been made for your home, you will be contacted to set up your design appointments.

At Landon Homes, we continually modify our products to better suit your needs and today's changing lifestyles. We also offer many opportunities to personalize your home to best fit the needs and preferences of you and your family. You will have many choices to make regarding your home, including but not limited to colors and styles of floor coverings, kitchen countertops and cabinets, and brick, stucco, siding, and trim colors.

For each of our communities, we have selected Standard Features, but you may choose to upgrade those standard selections and add additional options – per community. Your Community Sales Manager will show you the standards for your community as well as the many upgrades available.

Decorator selections, upgrades, and options are subject to availability by the manufacturer and may occasionally be discontinued. While we don't expect this to happen, if any of your selections become unavailable, you will be given the opportunity to reselect those items.

- **Decorator Selections** refer to the decorative choices you have in the standard features of your home. For example, the color of your carpet or the stain/paint on your kitchen cabinets.
- **Upgrades** refer to those enhancements or features in your home that you choose to add for extra cost. For example, choosing a more expensive style or grade of carpet.
- **Options** refer to the items you choose to add that are not part of the standard amenities of the floor plan for an additional cost, for example, additional phone, TV, or electrical outlets.

All selections and choices of options and upgrades must be completed according to the time frame given by your Community Sales Manager.

While we strive to provide you maximum flexibility, we regret that changes made to your new home plans following the Contract Summary are not allowed. A new home is a complex product requiring careful control and coordination of the many subcontractors, suppliers, inspectors, and Landon Homes employees involved in the process. To ensure a quality product, Landon Homes must maintain a structured and efficient process. Because of this, please take the time to consider all the features you want in your home.

Now that you have made your choices, we can begin the preliminary processes required to start your home. There are many steps we take even before you see any physical construction on your home site. Most of the materials for your new home, including many of these selection, option, and upgrade items, are ordered far in advance of the physical start of your home. This is why it is so critical that we have this information quickly and that it is complete and **final** when submitted.

*WE SUGGEST PLACING A COPY OF ALL OPTION/UPGRADE ADDENDA, DECORATOR SELECTION SHEETS, AND THE STANDARD SPECIFICATION SHEET FOR YOUR COMMUNITY AFTER THIS SECTION OF YOUR HOMEOWNERS MANUAL.*

## Construction Process

New home construction is a complex process which relies on the skills and expertise of many different disciplines and people. Your role is to complete all of your selections, options, and upgrade choices within the time frame given by your Community Sales Manager. This will enable us to begin the process on schedule and protect the pricing and terms of your Purchase Agreement.

This complex process involves a close coordination of various construction steps. Each step is dependent upon the completion of preceding steps. Weather may cause delays; however, our construction processes are designed to complete your home in an efficient and controlled manner. Construction will not take place every day, as some flexible time is incorporated into each construction schedule. Every effort is made to complete homes on schedule, and we are generally in a position to provide a close estimate of the completion schedule once your home has passed its second phase of inspections, drywall has been installed, and brick is complete.

In very general terms, the construction of your home will follow this progression:

**Contract Summary:** the behind the scenes processes of applying for permits, producing blueprints and engineering your foundation. **NO CHANGES WILL BE ALLOWED AFTER THE CONTRACT SUMMARY MEETING.**

**Stage 1:** Your home site will be prepared and graded, the foundation's forms are set and weather permitting, your foundation is poured and made ready for framing. This stage is weather sensitive!

**Stage 2:** During this framing stage, the walls, ceiling, and roof will be completed. This stage is weather sensitive!

**Stage 3:** Plumbing rough, windows, and fireplaces will be installed. This stage is weather sensitive!

**Stage 4:** HVAC, electrical roughs, and insulation will be installed. Your home will then be scheduled for inspections of your framing, insulation, and mechanical systems. No work is allowed to occur while the home is being inspected. Do not be surprised to see your home occasionally inactive at this stage.

**Stage 5:** The drywall is being installed during this stage. Some cities require inspections at this Stage which can extend the length of time for your home to complete this stage.

**Stage 6:** All interior trim will be installed, along with cabinets and garage doors. Some cities also require inspections at this stage.

**Stage 7:** The exterior veneer of your home will begin at this time, weather permitting. Walls are painted and vanities and counter tops are installed. The addition of these personalized choices starts to make the home feel uniquely yours.

**Stage 8:** Your plumbing, electrical and A/C fixtures are installed. As your home is approaching completion, you will begin making final arrangements for financing, closing, and moving.

**Stage 9:** Your front door is now locked while floor coverings are being installed. Your yard will be graded and landscaping and fencing will be completed.

**Pre-Closing Orientation:** At this meeting, scheduled by your Construction Manager, you will be introduced to your new home and the operation of its mechanical systems. You will also review the many routine maintenance procedures.

### *Construction Pre-Start Process*

Simply defined, Pre-Start meeting is the time following your final selections but before actual construction begins on your home. As discussed in the previous section, final decisions for selections, options, and upgrades will be submitted to our Purchasing and Construction Departments. This process involves considerable behind the scenes work, so don't be concerned that physical activity may not be evident on your home for thirty days or more. Prior to construction release, the Construction Department for your community approves the plans, elevations, options, complete Design Center Selection Packet, and non-standard options (prepayment required as outlined in the Purchase Agreement). The Construction Department is also required to order at this time:

- **Plot Plan** providing the orientation of your home on the lot. It will also illustrate the size of the yard and easements, showing where drainage will occur and utility lines will run along with your fence placement (if applicable)
- **Engineering Design** depicting the foundation plan. Your foundation is specifically engineered for the soil in the community your home will be built in.
- **Blueprints** required by the municipality for obtaining a building permit.
- **Approved Building Permit**

## *Construction Release*

During the construction release phase, the Construction Manager receives the plot plan, engineering design, and blueprints from surveyors and engineers to start the construction process. After the receipt of all necessary documents, an electrical meter and temporary pole, which holds the meter, are ordered. At this point, all building permits are requested.

It is important to note that there may be a significant lag time between the signing of the Purchase Agreement and the start of construction. The building permit process, which occurs during this Construction Release period, is completed by the municipality where your home is located and varies significantly based upon the work load in that municipality.

The lot is then prepared for the foundation to be placed and building to begin. Vegetation is removed from all areas where the home and garage will sit. At this point the drainage pattern for the lot is established and most vegetation that could interfere with drainage is removed. If the topography of the land is severely sloped, dirt/rock will be removed to improve drainage and sloping. This stage takes about one week, except when extensive lot preparation is necessary. Also, at the end of this phase, all City or County building permits should arrive.

## *Things to Expect During Construction*

During construction, things will happen that are unexpected: windows may break, drywall may be damaged, etc. The Construction Department will be aware of these items and will address them in a timely manner. At times, a “timely manner” may be toward the end of construction when no further damage is likely to take place. Therefore, if you do not see corrections within a few days to areas that need attention, this is most likely the decision of the Construction Department, but they will be addressed before the completion of your home.

## *Stage 1 -- Placing the Foundation*

The concrete contractor places the perimeter foundation form boards made of wood. Concrete will ultimately be placed in accordance with a structural engineer’s design. Required plumbing and electrical wiring is then installed so that it is available after the foundation is set and framing begins. Before the foundation is poured, the plumbing installation is inspected by the plumber, Construction Department and City/Code Certified Inspector to ensure correct placement.

Just prior to placing the concrete, the foundation will be inspected by the Construction Department and one or more of the following parties: the structural engineer and City/Code Certified Inspector. After all the inspections are complete, the concrete is placed in the foundation, weather permitting. Only concrete for the home and garage foundations will be placed at this time. Later in the construction process all other concrete will be placed for patios, sidewalks, etc.

When the foundation form boards are removed, the surrounding area of the lot will be graded. Grading helps establish a work area for construction and allows for proper drainage around the slab.

### *Stage 2 – Framing and Roofing the Home*

Framing the home is then started. Upon completion of framing, installation of the cornice (exterior trim) will begin. The cornice installation consists of exterior sheathing, siding, soffit, fascia, windows, exterior doors, and the roof decking. Once the decking is complete, the roof will be installed. The interior of your home is now protected from the elements and work will start on the inside of the home.

### *Stage 3 – Plumbing Top Out*

All mechanical “rough-ins” begin after the shingles are installed. During this stage, the plumbing will be topped out. The heating, ventilation and air conditioning (HVAC) system, electrical wiring, phone and cable wiring.

### *Stage 4 -- Inspections and Insulation Installation*

When all mechanical rough-ins have been completed, the frame is inspected to ensure the construction meets local building codes and Landon Homes quality standards. This process allows corrections to be made to the frame so that all the necessary wiring, plumbing and ventilation are properly placed in each location.

Electrical, plumbing, HVAC, Energy, and frame inspections take place. These inspections can cause delays in construction and make it appear no work is taking place. Upon approval of all inspections, the wall insulation is then installed and will be inspected.

### *Pre-Drywall Orientation*

The Construction Manager will call and schedule a time to conduct the Pre-Drywall meeting. This is done after inspections and before drywall is installed over the frame. At this stage of the homebuilding process, you are now able to walk through your home with the Construction Manager and check that all the work up to this point is consistent with the original floor plan you chose.

The exterior stucco, brick or stone will most likely start to be applied just before or soon after the Pre-Drywall meeting is conducted.

### *Stage 5 -- Walls Covered*

The home is really starting to become a home at this point! The installation of the drywall will give your new home structure. Once the drywall is in place, the walls will be taped, bedded, and textured where necessary.

### *Stage 6 -- Trim Added to Walls*

Now that the walls are up, the next step is to install all other interior material that needs to be painted or stained. This includes all trim, such as baseboards, window stools and crown molding per community, and interior doors included in the home. In addition, interior paint will be applied during this stage.

### *Stage 7 -- Cabinets, Countertops and Ceramic Tile Installed*

Cabinets and countertops are installed at this stage. Floor tile will most likely be installed at this time, although it may be placed when other flooring is installed later in the process. At this stage, concrete will be poured for patios, sidewalks, and driveways.

All plumbing, HVAC, and electrical trims will be completed. After completion, all mechanical systems will again be inspected.

### *Stages 8 & 9 -- The Finishing Touches*

Now that all the major items in your home have been completed, the finishing touches are added: mirrors and shower doors are hung in the bathrooms, hardware is added, all hard surface flooring is completed, etc. Finally, the last step in most homes will be the installation of carpeting. At this time, you will also see your yard graded and landscaping and fence installed. Your new home will be thoroughly cleaned to prepare it for our quality acceptance review.

## *Home is Substantially Complete*

Before the home is finished, City or County inspections will be completed and final utilities installed. After the City or County inspection is complete, the Construction Department inspects the home and compiles a list of any corrections that need to be made to the home. A Landon Homes representative will then call you to schedule an on-site visit to see all the progress that has been made since your Pre-Drywall inspection.

## *Inspections by the City, 3<sup>rd</sup> Party, and Landon Homes*

The City where the home resides will inspect the home and issue a Certificate of Occupancy which indicates that the home meets all local, county, state, and federal guidelines. Then a team of Landon Homes inspectors will inspect and issue a Quality Acceptance Certificate. Finally, the 3<sup>rd</sup> Party Inspector is allowed to inspect the home and repair of any items, if applicable, will be made.

## *Pre-Move-In Inspection*

You will be invited by your Community Sales Manager and Construction Department to a Pre-Move-In Inspection. The purpose of the inspection is to confirm that all options and upgrades have been completed and that the home meets the standards detailed in plans, specifications, and warranty standards. If you or the Construction Department notice any corrections that still need to be made, they will be itemized on a Pre-Closing Orientation form. The necessary corrections will be completed as soon as possible.

Please plan to make careful note of the following items:

- Sinks, tubs, and plumbing fixtures
- Countertops and cabinet doors
- Light fixtures, mirrors, and glass
- Windows and screens
- Tile, carpet, and wood flooring
- Doors, trim, and hardware
- Paint and drywall
- Finish on all appliances

Defects in these items, which are called “cosmetic” items, are usually readily detectable during the Pre-Move-In Inspection. These are also the items most likely damaged during the move-in process. As a result, later warranty claims on damages to these cosmetic items are not accepted by Landon Homes.

Landon Homes takes responsibility for resolving, to your reasonable satisfaction, any items noted during the Pre-Closing Orientation. Under normal circumstances, you can expect all items to be resolved within seven to fourteen working days. You will be informed of any delays

caused by back-ordered materials. Please note that only those items listed on the Pre-Closing Orientation Form and signed by both parties will be addressed.

**Note: Landon Homes does not honor verbal commitments of any kind.**

### *New Home and Warranty Orientation*

This meeting is conducted by your Warranty Manager. They will explain the operation of the many features included in your home, from appliances to lawn care.

### *Preparation for the Pre-Move-In Inspection and New Home and Warranty Orientation*

Allow enough time. We expect the inspection and orientation to take from one to two hours. By arranging your schedule so you can use the full amount of time allotted, you will derive the maximum benefit from this meeting. If you have any questions about your home or your Limited Warranty, make a note to bring them up at the Orientation. Read the maintenance and warranty sections of this manual prior to the Orientation so any questions can be discussed.

Past experience has shown that these two meetings are most beneficial when buyers are able to focus all their attention on their new home and the information presented. Although we appreciate that friends and relatives are anxious to see your new home, it would be best if they visit at another time. Children and pets should not accompany you at this time. If a real estate agent has been involved with your purchase, he or she is not required to attend. If you would like to have a friend or real estate agent view the home, we suggest you schedule this prior to the Orientation.

### *Affidavit of Acceptable Completion*

When all items are corrected, you will be asked to sign an affidavit acknowledging that your home is complete.

Only when this affidavit is accepted by you signifying your home is complete will you be allowed to close on the purchase of your new home. Landon Homes retains the sole right to extend the Closing Period (as defined in your Purchase Agreement) as a result of any delays in the resolution of “cosmetic” items noted in the Pre-Closing Orientation.

Resolving the items noted in the Pre-Closing Orientation Form prior to closing is in the best interest of you and Landon Homes. **HOWEVER, THE PROCEDURES OUTLINED IN THE HOMEOWNER’S MANUAL REGARDING THE PRE-CLOSING ORIENTATION FORM AND AFFIDAVIT OF ACCEPTABLE COMPLETION DO NOT SUPERCEDE YOUR OBLIGATION**

**TO CLOSE ON YOUR HOME PURSUANT TO THE TERMS OF YOUR LANDON HOMES PURCHASE AGREEMENT.**

*WE SUGGEST PLACING A COPY OF YOUR PRE-CLOSING ORIENTATION FORMS AFTER THIS SECTION OF YOUR HOMEOWNERS MANUAL.*

# Affidavit of Acceptable Completion

It is Landon Homes policy that you inspect your home and accept it before you will be allowed to close on the purchase of your new home. By signing this affidavit, you acknowledge that you have inspected your home and accept the quality of the workmanship and material found therein. Once your home is accepted as complete, Landon Homes will perform only those repairs or adjustments covered by the Limited Warranty as defined in Section 13 of the Purchase Agreement.

I have inspected my home at: \_\_\_\_\_

\_\_\_\_\_  
(initial) I accept my home as complete. The quality of the workmanship and materials is acceptable to me. I have read and understand the limited warranty documents provided prior to closing as well as the Limited Warranty policies outlined in the Landon Homes Homeowner Manual.

\_\_\_\_\_  
(initial) My home is clean.

\_\_\_\_\_  
(initial) All options and selections have been installed.

\_\_\_\_\_  
(initial) I have been informed by Landon Homes to contact all utility companies, including electric, gas, and water, to set up new service in my name. I understand that Landon Homes will have all utilities removed from its name three (3) business days after closing and failure to transfer service could cause a service interruption.

\_\_\_\_\_  
(initial) I realize that, from this point forward, the responsibility for any work on my home has been transferred to the Landon Homes Warranty Department. I will be contacted by the Warranty Department to set up appointments at 1 month, 3 months, 6 months, and 11 month intervals to discuss any non-emergency repairs. I understand that Landon Homes will NOT accept any warranty requests that are called in or delivered to the onsite Community Sales Teams or the Construction Department.

\_\_\_\_\_  
Homeowner Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Homeowner Signature

\_\_\_\_\_  
Date

## Closing

Many factors affect the time it takes to build your new home and Landon Homes recognizes that planning your move is very important to you. Your construction team along with your sales team will determine the expected date of completion of your home and your Community Sales Manager will communicate that date with you. You will be expected to close within 5 - 7 business days of the completion of your home.

Closings will take place at Stewart Title located at 15950 Dallas Parkway, Suite 100 in Dallas. After you have finalized all financing with your mortgage company, Stewart Title will prepare the closing documents that are necessary to close and fund the loan with the mortgage company and to transfer your new home to you.

The principal documents include the following:

- **General Warranty Deed** – This warranty deed transfers the home and lot to you, subject to permitted exceptions. The original warranty deed will be mailed to you from Stewart Title in approximately 60 days after closing.
- **Promissory Note** – The promissory note is the actual promise to pay the lender the principal amount of the loan, plus interest.
- **Deed of Trust** – The deed of trust is the legal document that secures the note and places a valid lien of record against the property.
- **StrucSure 10-Year Structural Limited Warranty** – To view, print or download your Warranty Booklet and Certificate of Warranty Coverage, please visit <https://warranty.strucsure.com>. Within 8 weeks of closing, your warranty will be processed and documents will be available on line.
- **Owner's Title Policy** – **Within 60 days after the closing, the Title Company will deliver by mail a standard TLTA owner's title insurance policy, insuring the title to your home.**

In addition to these standard items, the lender, the title company, and Landon Homes will require other documents to be signed.

### *Closing Expenses*

The closing expenses incurred by the purchaser are normally established by your Purchase Agreement and your lender. When you submit the loan application, your lender will provide a loan estimate giving an estimated figure of your closing costs. Prorating of property taxes and homeowners' assessments will be based on the current year's taxes and assessments or if they are not yet available, the taxes and assessments for the previous year. All adjustments and prorating at closing will be final.

## *The Final Number*

The final cost figure is usually available from your lender near to your actual closing. Although a reasonably close estimate may be determined prior to the date of closing, several of the items included in the final total are subject to last minute adjustments, including proration of taxes. This is the result of many factors over which the Title Company has little or no control. If you are not securing a loan and are using cash, your final cost figure is usually available from Stewart Title near to your actual closing.

**Texas law requires “good funds” at closing. This is defined as a cashier’s check, certified check, teller check, or wire transfer made payable to the Title Company.** If you have any questions regarding “good funds”, call the Title Company prior to closing and they will assist you in satisfying this requirement. In your planning, be sure to allow time to arrange for and obtain these funds. Your lender must include a check with the closing documents or must wire funds in the amount of their remaining balance to the Title Company. **The Title Company must confirm this exchange of funds before the home can close. When and only when, funding is complete will Landon Homes authorize the release of the keys to your new home.**

## *Preparation*

In preparation for the closing, you should keep the following items in mind:

- **Insurance** – You will need to obtain and present proof of a homeowner’s policy from your insurance company. Your insurance agent should know exactly what is needed. We suggest you arrange for this no later than three weeks prior to the expected closing date and give your agent the name and number of the lender.
- **Questions** – The Title Company is not authorized to negotiate or make representations on behalf of either party at closing. Therefore, please discuss any questions or other details directly with your lender in advance of the closing.
- **Utilities** – You will need to notify all applicable utility companies of your move so that service is provided in your name. We suggest that you contact these companies in advance to avoid any interruption of service. A utility company phone list is provided to assist you in making these arrangements. Landon Homes will automatically have utility services removed from its name three business (3) days after closing.

## *Warranty*

You will be assigned a Warranty Manager to coordinate any repairs that need to be made at your new home. Approximately one month after you have moved in your Warranty Manager will schedule an appointment to meet you at your home to address any warranty items that need repair. Appointments are scheduled Monday-Friday between 9AM-3PM and generally last one hour. Again at 3 months, 6 months, and 11 months, your Warranty Manager will meet with you to discuss any additional non-emergency items.

For emergency service such as a water leak, please refer to the contact numbers on the sticker under your kitchen sink.

## *Landon Homes Quality Standards*

Landon Homes has prescribed building standards and tolerances that must be met. These standards and tolerances conform to or exceed all applicable building codes. Your home will meet or exceed these standards; however, some tolerances will be evident. The Model Home meets Landon Homes standards. While options and selections within the Model Home may differ from your home, the tolerances and standards are substantially the same.

## ***Limited Warranty Information***

The Limited Warranty on your home relates only to “covered defects” which are defined as defects in material and workmanship that are part of the structure of the home as supplied by Landon Homes at the date of closing. This is neither an insurance policy nor a maintenance agreement, but a definition of what the owners have a right to expect in terms of warranties. This Limited Warranty is provided to the original purchaser of the home and to all subsequent owners who take title within the warranty periods identified below. Proper maintenance of the home by the owner is essential, as failure to properly maintain the home may void the warranty in certain circumstances. As provided for in Section 13 of your Purchase Agreement, Landon Homes is providing you with limited warranty coverage through StrucSure Home Warranty as detailed on their website <https://www.strucsure.com/HomeOwners>.

### ***One Year Coverage***

The structure of the home is warranted to be free of defects in materials and workmanship of original construction. See the Limited Warranty for full details and exclusions.

### ***Two Year Coverage***

The workability of the plumbing, electrical, heating, ventilation, air conditioning, and other mechanical systems in the home is warranted for a period of two years from the closing date.

### ***Ten Year Coverage***

The Limited Warranty on the home warrants the structural elements of the home for a period of ten years from the original closing date to be free from defects in materials and workmanship if the defects diminish the ability of those structural elements to perform their load bearing functions, as defined in the Limited Warranty, rendering the home unsafe or uninhabitable. Structural elements are defined as footings, bearing walls, beams, girders, trusses, rafters, bearing columns, lintels, posts, structural fasteners, subfloors, and roof sheathing.

If a defect occurs in an item covered by the Limited Warranty in years 3-10 from the closing date, the owner should contact StrucSure to begin their process under the StrucSure limited warranty. For more information regarding the limited warranty, and how to contact StrucSure, please refer to their website at <https://www.strucsure.com>.

**Congratulations! Your builder is providing you with third-party warranty coverage from StrucSure Home Warranty on your new home.**

**To learn more about the many benefits our warranty coverage offers, please visit <https://www.strucsure.com/HomeOwners>.**

**To view, print, and/or download your Warranty Booklet and Certificate of Warranty Coverage, please visit StrucSure's online portal at <https://warranty.strucsure.com>.**

The screenshot shows the StrucSure Home Warranty portal login page. At the top, the StrucSure logo is on the left, and the tagline "PEACE-OF-MIND THROUGH PROTECTION FROM THE NATION'S BEST NEW HOME WARRANTY" is on the right. Below the header is a navigation bar with a silhouette of a person. The main content area has a green header that says "WELCOME TO THE STRUCSURE WARRANTY PORTAL". Below this is a login form with two search options: "Search by Application Number" and "Search by Property Address". The "Search by Application Number" section includes fields for "Homeowner enrollment application (HEA) number\*", "Zip code\*", and "eMail Address\*", with a "Submit" button. The "Search by Property Address" section includes fields for "Address\*", "City\*", "State\*", "Zip\*", and "eMail Address\*", with a "Submit" button. A disclaimer at the bottom of the form states: "By pressing 'Submit' you authorize that you are the legal homeowner or builder for the property and/or information provided above. Unauthorized use of this site is strictly prohibited." Below the disclaimer is a link: "NEED ASSISTANCE? CALL 1.877.806.8777 OR CLICK HERE FOR LIVE CHAT." At the very bottom, there is a small copyright notice: "Copyright 2015 StrucSure Home Warranty. All Rights Reserved."

**PLEASE NOTE THAT IT TAKES APPROXIMATELY 8 WEEKS AFTER CLOSING FOR YOUR WARRANTY TO BE PROCESSED AND DOCUMENTS TO BE AVAILABLE ONLINE.**

*If you don't have access to a computer, please call 1.877.806.8777 to request your documents via mail.*



**QUESTIONS ABOUT YOUR WARRANTY COVERAGE OR OUR WARRANTY PORTAL?**

Contact StrucSure Home Warranty or your builder for details.

**1.877.806.8777 | [www.strucsure.com](http://www.strucsure.com)**

# Top 10 Questions



## Condensation

Condensation forms on windows when outside temps are cooler than inside temperatures. This is not a construction or manufacturing defect.



## Countertops

Protect your granite from sharp objects, heat and abrasives. Do not allow water to stand on seams. Clean spills and moisture as soon as possible. Make certain to seal your granite after you move in. Do not sit, stand or walk on your countertops.



## Sub Floors

Some noise may be heard when you walk on your stairs or second floor. This is a normal characteristic of multi-level homes constructed of wood. Your home's wood framing has been designed and inspected by a structural engineer.



## Paint

You will receive a paint coupon at your home orientation for you to use touching up minor move in nicks and scratches. Paint touch ups are the homeowner's responsibility and are not provided by your warranty service.



## Concrete

Hairline cracks in concrete (drives, sidewalks, patios) will occur and are not an indication of construction deficiency and will not impair the intended use of the surface.



## Landscape

Maintenance of established drainage is a homeowner responsibility. Protect the drainage pattern as not to alter the flow of water in the yard. Maintain proper watering and fertilizing regiments to ensure the health and growth of your plants. Landscaping is a homeowner responsibility



## Drywall

As your home settles and dries out, hairline cracks will form in walls/-ceilings and you may notice nail pops. This is to be expected and is not a result of construction defect.



## Wood Floors

Wood floors need to be cleaned and maintained with Bona Hardwood Floor Cleaner or Pro Care Citrus. Never use water on a wood floor, water can permanently damage wood flooring and is not covered by your warranty.



## Caulking

Shrinkage of caulk is normal. For best results, re-caulk interior and exterior areas regularly especially wet areas. This should be part of your regular preventative homeowner maintenance.



## Brick

You may expect some mortar stain. Repeated cleaning of brick may damage the finish. Cracks and chips are common in the product and not indicative of a defect.

## Home Care Guide

**IMPORTANT:** If a problem occurs during your warranty period and it cannot be remedied by the simple fixes contained in this guide, you must contact Landon Homes Customer Care. Other courses of action may affect your coverage under the Limited Warranty.

### *Air Conditioning/Heating*

Due to changes and variances in temperature and humidity, your heating and air conditioning system is one of the more important features your home has to offer. If the system is installed in midsummer, it cannot be checked for operation of the heater. At the first sign of cool weather, you should turn on the heater to check it, even if you don't need it yet. The first time you turn on the heat, the unit may blow smoke for a minute or two because of the oil used on the furnace to prevent rusting during shipping. This emission will likely set your smoke detector off temporarily. The reverse holds true regarding the installation of your air conditioner in the winter. Therefore, it is wise to turn on the air conditioner for an operation check well before you need it.

Window treatments such as blinds or drapes not only add to the beauty and value of your home, they also aid in the proper function of your heating and cooling system. When your window treatments do an effective job of keeping heat out in summer and cold out in winter, your air conditioning and heating systems operate more efficiently. We suggest, for you to get the best results from the system, that some type of window covering be installed as soon as possible after you move into your new home.

**Thermostats** – The thermostat (usually located near the air return duct) helps to control your home at an even temperature throughout. Individual room temperature may vary and can be regulated by adjusting the regulators in the various rooms. The temperature may also vary between floors as warm air rises. If you have a second floor, it is likely to be warmer than a lower level. These variations in temperature within a home can be further minimized by leaving the furnace circulating fan on more consistently. If your home is heated by a warm air furnace or heat pump your thermostat may also contain controls for converting from the cooling system to the heating system and vice versa. A recommended setting for a thermostat is 72 degrees for heating and 78 degrees for cooling.

The ASHRAE standard for heating states that the system shall be capable of producing an inside temperature of 70°(heating) or 78°(cooling) as measured in the center of the room at a height of 5 feet above the floor. IN THE CASE OF OUTSIDE TEMPERATURES EXCEEDING 95 DEGREES, A DIFFERENTIAL OF 20 DEGREES FROM THE OUTSIDE TEMPERATURE WILL BE MAINTAINED.

**Register** – The registers throughout your home help to regulate the flow of air and to maintain the desired temperature. By opening and closing the registers and dampers, you can determine the amount of cool or warm air that enters a room. Once the registers and dampers are adjusted, they, together with the thermostat, will maintain the temperature in your home. In addition to the air outlets, your home will have an air intake (return) register. None of these registers should ever be obstructed.

**Filters** – Your air conditioning system has an air filter to help keep the air in your home clean. For maximum efficiency, this filter should be replaced or cleaned regularly, about every 30 days. Clogged filters can cause a unit to malfunction. The instruction manual will tell you the location of the filter and how to replace it.

**Insulation** -- Your home has been designed to provide the proper insulation for our climate. Open doors, windows, fireplace flues, and clogged filters are more often the cause of inadequate cooling or heating than deficient insulation. A lack of proper window treatments can also prevent the heating/cooling system from functioning properly.

**Inspection** – A central air conditioning or heating system should be checked periodically by a professional repairman. We suggest having a maintenance agreement on your units. See your instruction manual for the frequency of this care.

**Gas Furnace** – Gas furnaces are normally automatic starts. If your heating unit is not an automatic start, your pilot light will have to be lit manually at the start of the heating season and turned off at the end of the heating season. Your furnace and vent stack should be inspected by a professional repairman at least once a year prior to heating season.

**IMPORTANT:** Your warranty does not include cleaning or changing filters, adjusting thermostats, cleaning condenser coils, problems caused by insects or debris in the equipment or tripped breakers.

### *Appliances*

Your new electric or gas appliances are accompanied by instruction manuals and other papers. These papers have been left in a designated area in the kitchen and will be pointed out during your walk through meeting. Remove, fill out, and mail any return postcards necessary to record warranties as soon as possible. Keep a list of the authorized service agencies in the back of this manual. Read all instructional literature so that you will know how to get the best from what you own and so you will understand all appliance warranties. If an electrical appliance fails to work, before calling the appliance subcontractor, be sure the appliance is plugged in and that no circuit breakers are tripped. If a gas appliance fails to work, check to see that the pilot light is lit. If you suspect a gas leak, turn off the main gas valve near the meter and call the utility company.

**Dishwasher** – When using the dishwasher, make sure no loose objects fall to the bottom to interfere with the rotating spray arm. Do not put plastic or wooden objects in your dishwasher. To prevent over-sudsing as well as detergent build-up, run hot water at the kitchen sink before starting the dishwasher. Add one (1) cup of vinegar at the beginning of the cycle periodically to freshen the dishwasher. Use only detergent specifically intended for dishwasher use.

With the removal of phosphates from dishwashing detergents, use of a rinse agent can boost the cleaning power of your dishwasher. You may also consider by-passing the single rinse and instead program your dishwasher for two rinses.

**Oven** – When broiling food in your oven, keep the door slightly ajar to prevent smoke from staining the oven surface. Oven surfaces should not be cleaned with abrasive cleansers as these can mar the surface. Usually mild soap and water will be enough to keep your oven surfaces clean. Cleaning instructions vary depending on the manufacturer and model, be sure to check the owner's manual for your oven.

**Microwave** – To keep your microwave oven free from grease and soil build-up, wipe it with a damp cloth after each use. Use liquid window cleaner or a mild detergent and a soft cloth to keep the interior and exterior clean. A plastic scrub pad can be used to remove stubborn soils. Do not use abrasive cleansers or steel wool as they will scratch the surface.

### *Attic Ventilation*

If your home has a pitched roof, the space between the ceiling and the roof may have louvered openings. Louvered openings should remain unobstructed all year round. If your home has soffit vents and/or ridge vents, they should also be clear of debris. Ridge vents should be checked periodically to ensure they are secure and have not come loose in high winds.

### *Bathtubs, Sinks and Showers*

**Stainless Steel** – Stainless steel fixtures and sinks generally resist staining and need a thorough scrubbing only occasionally. Do not use steel wool pads as these can remove the finish of stainless steel sinks. Use a nonabrasive cleanser or a commercial stainless steel cleanser. Stainless steel sinks will dent if they receive a strong impact.

**Fiberglass Tubs and Showers** – Never use powdered cleansers or any type of abrasive on fiberglass tubs and showers. Special fiberglass cleansers are available at most supermarkets. Spray window cleaners are also effective. For long term protection, wax your fiberglass units with a high-quality automobile wax immediately on move-in and after each major cleaning.

**Shower Enclosures** – To clean shower enclosures, any ordinary dishwashing detergent (not soap) will do a good job unless hard water minerals have been deposited. For these, use a commercial glass cleaner containing ammonia or 1 tablespoon of household ammonia in a quart of water. **WARNING:** Be sure to read the caution note on the label before using ammonia. Never use steel wool or scouring pads on the metal portion of these enclosures. It

will remove the protective finish applied by the manufacturer and cause unsightly scratches. You may also treat the glass portions of your enclosure with RainX to prevent water spotting.

To prolong the life and beauty of your plumbing fixtures, follow these precautions:

- Don't let food stand in the sink. Dispose of food waste as it accumulates.
- Don't use plumbing fixtures to hold paint cans, trash, or tools when you are redecorating. Cover them when painting the walls and ceilings.
- Don't step in a bathtub or shower stall with shoes on for any reason. Shoe soles carry hundreds of gritty particles that will scratch the surface.
- Don't use sink, tub, or toilets as receptacles for photographic or developing solutions. Developer solution stains are extremely difficult to remove.
- Wipe shower dry after each use.
- Use bathroom exhaust fans or open bathroom windows to remove excessive moisture.

## *Cabinets*

The cabinets in your home have been selected for their beauty and ease of maintenance. Characteristic differences in color and grain, like fingerprints, are produced by nature in every tree. These variations are what create the beauty and interest found in wood. These variations will show in the finish, even though identical finishing processes are applied. These variations are considered a natural characteristic of hardwood and are not a defect. We hope you will appreciate and enjoy this beauty.

Your cabinets have finishes that enhance the natural beauty of wood. Kitchen and bathroom cabinets should never be cleaned with harsh abrasives. Wood cabinets may be cleaned like any other wood furniture with lemon oil or a good furniture oil unless it has been plastic coated. An excellent product for hiding minor nicks and scratches that occur over time in wood cabinetry is Old English® furniture polish. Keep cabinet doors and drawers closed when not in use. Periodic use of silicone spray lubricant on drawers and hinges will improve operating efficiency.

## *Carpeting*

Given proper care, the carpeting in your home will provide years of service. You should vacuum at least once a week using a powerful upright vacuum cleaner. This is especially important with some of the denser shears and shag patterns. You should also plan to give your carpeting a professional cleaning at least once a year to remove deep down dirt and stubborn stains. In regard to stains, always attack them immediately. Even half an hour after the accident can be too late. A number of good quality stain and spot removers are available; however, we suggest you seek the advice of a carpeting expert as to what is best for your brand and style of carpet. You should be aware of the material your carpet is made of. If your carpet becomes wet or saturated for any reason, do not allow the bottom of furniture legs to

come in contact with the carpet. With very severe staining or spotting, don't hesitate to call in a professional. The small expense will pay off in longer carpet beauty and service.

### *Caulking/Exterior*

Exterior caulking will separate and deteriorate over the life of the home. If this situation is not monitored and corrected on a consistent basis, moisture can work its way behind wood trim or siding and cause serious problems. Leaks around doors and windows can also result if this condition goes unnoticed for any length of time. (Also, see "Annual Checklist".)

### *Ceiling Fan*

Your ceiling fan is nearly maintenance free. Most fans have sealed bearings and do not require oiling. To keep your fan free from dust and dirt build-up, periodically vacuum the blades with a soft brush attachment or gently wipe clean with a damp cloth. Please refer to the booklets provided with your appliance for detailed operating instructions. During summer months, the ceiling fan should rotate counter clockwise to push cool air down. In the winter months, use the switch on the fan to reverse the rotation to a clockwise direction and allow warmer air to drift back down.

### *Ceramic Tile*

Ceramic tile floors are generally easy to maintain. To keep them looking new you need only wipe with a moist cloth and wet mop from time to time. The grout used between ceramic tiles can be cleaned using a brush and a mild cleanser. Grout sealers are available to make the grout more resistant to stains. Once again, these products can be purchased at home care centers.

**Ceramic Tile** – If you have a ceramic tile countertop, see "Ceramic Tile" for care information.

**Solid Surface** – If you have a manufactured solid surface countertop such as Corian or SileStone, please refer to the manufacturer's care and maintenance information.

**Cultured Marble** – Your bath vanity tops, and perhaps your bath sinks, may be made of a cultured marble product that will give you classic good looks and utilitarian service. These products will scratch and burn if mistreated; however, so treat them gently. Always be especially careful with razor blades, manicure equipment and bathroom appliances. Care for your cultured marble with any good quality, nonabrasive bathroom cleanser. If hard water minerals collect, they may be removed with a mild solution of one tablespoon ammonia to one quart of water. Caulking of the vanity tops is an important element of homeowner maintenance and should be monitored.

## *Disposals*

Food should not be deposited into an inactive disposal and the unit then turned on. The disposal will provide more efficient disposing action if cold water is running and the unit is turned on prior to depositing food into it. When the unit is running, cold water should be used. This helps solidify any grease in the disposal which can then be chopped up and moved out with the remainder of the foods. Once a month, a tray of ice cubes can be deposited into the disposal and chopped up. This has a cleaning action on the blades and exit areas of the disposal.

If the disposal is jammed:

1. Turn off the switch for the disposal before trying to unclog.
2. Remove whatever has jammed the disposal.
3. Press the reset button, located on the bottom of the disposal, and the unit should function.

## *Doors*

Doors can cause minor problems. However, most door problems can be handled with minimum skill. Sticking caused by shrinkage and swelling is the most common problem with doors and it is a common characteristic in new homes. Always paint or varnish any areas that have been sanded to protect those areas from moisture and further swelling.

Due to the intensity of the Texas sun and humidity levels, exterior stained and finished doors require periodic maintenance. It is not uncommon for doors to start showing signs of deterioration within the first 12 to 18 months. The greater exposure a door has to direct sunlight or water, the more frequent maintenance will need to be performed. Chemicals in a city water supply that are over-sprayed on a door from the sprinkler system have potential to burn a pattern into the door finish.

**Annual Maintenance of Your Front Door** will keep the color and wood looking like new. The following items are needed for maintaining your door.

- 220 Grit Sandpaper
  - Tack Cloth
  - UV Inhibiting Polyurethane or Spar Varnish
  - China Bristle Paint Brush
  - Mineral Spirits/Paint Thinner
1. Sand the entire door with 220 Grit sandpaper making sure to only sand with the grain of the wood. Sand only enough to scuff/dull the finish but make sure not to sand through the finish and into the stain underneath.
  2. Use the Tack Cloth and wipe down the entire door making sure to remove all sanding dust.
  3. Stir your finish with a stir stick (do not shake) before using. A small amount of paint thinner may be added if the material is too thick and difficult to brush. Starting at the top of the door,

use the China Bristle brush and work your way down applying a thin even coat and brushing with the grain of the wood. Be sure to coat the top, bottom, and side edges of your door as well.

4. Allow the door to dry for 24 hours. Apply a second coat.
5. Clean your brush with mineral spirits between coats.

Please read and follow all manufacturer's instructions on the label for proper disposal of any remaining material. Spontaneous combustion can occur with any rags or paper towels that have thinner or the finish material on them. Lay out all wet items and allow them to dry before disposing of them.

Wooden garage doors require refinishing as well. Aluminum doors do not need painting. Special care to the tracks of aluminum sliding glass doors is recommended. Always keep the tracks free of debris. A very small amount of oil is also recommended on a periodic basis, at both the bottom of the door and the lock mechanism. Silicone lubricant is also good for the tracks.

Bi-fold and by-pass closet doors and "pocket" doors offer tremendous convenience to the homeowner, as well as enhance the looks of your home; however, the mechanics of these types of doors are more complicated than a hinged door. Gentleness is the key when operating each type. No up or down pressure should be applied. In the case of bi-fold doors, pull toward you when opening and let the door open itself. With sliding "pocket" doors, gently pushing in the direction the door moves is all that is necessary. Be certain to avoid driving nails into the "pocket" area of a sliding door. Bi-fold and by-pass closet doors have adjustment areas should they become difficult to operate or jump from their tracks. These are easily found on the rear side of the doors. Also, these doors are installed in matched sets. If you should remove the doors for any reason, be sure to put each section back in its original position.

## *Drains*

Each plumbing fixture in your home has a drain trap, a J-shaped piece of pipe designed to provide a water barrier between your home and the danger of sewer gas. The trap holds water, which prevents the airborne bacteria and odor of the sewer gas from entering the home. If any fixture is used infrequently, it should be turned on at regular intervals to replace evaporating water and ensure that the barrier remains intact.

Traps, because of their shape, are also the point at which drains are most likely to become clogged. When the drain pipe from a sink, shower, or tub stops up, first use a plunger. Be sure the rubber cap of the plunger covers the drain openings and the water comes well up over the cup edge. Working the plunger up and down 10 to 20 times in succession will build up pressure in the pipe and do more good than sporadic, separated plunges. Be sure to plug the overflow outlet, if there is one, with a piece of old cloth and close the other drain when working on a double sink.

If the plunger doesn't work, try using a plumber's snake, which can be rented or purchased at a hardware or plumbing store. Be sure to turn the handle of the snake in the same direction

when removing it as you did inserting it. This will usually keep any matter attached to the snake from coming loose before it is removed. If the drain can be partly opened with a plunger or a snake, boiling hot water (no greater than 140° for plastic pipe) may finish the job. If not, you can open the trap under the fixture. Put a bucket or pan under it to catch water. A piece of wire may help dislodge the blockage. The snake can also be run in at this point.

Although it is sold commercially as a drain cleaner, never use caustic soda to open a drain. It will combine with the grease from soap or food wastes to form an insoluble compound. Potash lye or caustic potash may be added to finish opening a drain, but never use them on a completely stopped up drain. They may take as long as overnight to work, and if you ultimately have to open the trap, the chemicals would be a hazard.

**WARNING:** Because potash lye and caustic potash are highly corrosive, always pour them slowly into the drain to prevent splattering. Never pour water into the chemical. Wear old clothes, rubber gloves, and goggles or safety glasses. Never use a plunger on a drain after chemicals have been added; the water may splash and cause an injury or damage nearby surfaces. If the stoppage is in the line past the trap, try using the snake at the clean out plug nearest the blockage. These plugs are located on drain lines throughout the house.

**PREVENTION:** To avoid clogged drains, a cardinal rule is never to pour grease into a drain or toilet. Ordinary washing soda, not baking soda, added to a drain on a regular basis will help keep it clear of grease from soap and cooking utensils. Run hot water through the drain, turn off the water, add three tablespoons of washing soda, and follow it with just enough hot water to wash it down the drain opening. Let stand for 15 minutes and run more hot water.

**SPECIAL NOTE:** Your food waste disposal has special instructions to avoid stoppage, blockage and heavy grease build up. Refer to the manufacturer's instruction manual for details. (See "Plumbing" and "Toilets".)

### *Driveways, Walks and Patios*

Most driveways, walks and patios are constructed of concrete. We have anticipated normal stresses on these concrete areas and have provided contraction and expansion control joints to minimize cracking; however, cracking is one of the characteristics of concrete. Unanticipated cracking sometimes occurs from unforeseeable conditions, such as severe frost or changes in home site grade which prevents proper runoff from rain or watering.

### *Electrical System*

The wiring in your home meets the code requirements and safety standards for the normal use of electrical appliances. Ordinarily, small appliances, which require your personal attendance for operation, may be plugged into any electrical receptacle without fear of overloading a circuit. However, the use of larger appliances, or of many small appliances on the same circuit, may cause an overload of the circuit and trip a breaker. This is especially true of electric space heaters. If this happens frequently, contact a reliable electrical contractor to learn whether additional wiring is needed to meet your requirements.

Most municipal electrical codes now require bathroom and exterior convenience outlets to be wired to breakers which utilize Ground Fault Interrupter Circuits (GFI). These circuits are very sensitive and any undue resistance or overload will trip the breakers. Do not use heavy appliances or more than one appliance at a time on these circuits. (See “Electrical Service Entrance” and “Electrical Troubleshooting”.)

## **NEVER PLUG A REFRIGERATOR OR FREEZER INTO A GFI OUTLET.**

The light fixtures in your home are designed for 60 watt bulbs. Continuous use of higher wattage bulbs may eventually burn up the light fixtures. Also, the use of a higher wattage bulb in wallpapered vanity areas may cause wallpaper to peel from the walls or discoloration to the paint.

### *Electrical Service Entrance*

The electrical wiring and equipment in your home is protected by circuit breakers. They are the safety valves of your home’s electrical system. The electrical service entrance, which provides power to the service panel, has been designed for the electrical needs of your home. Do not tamper with this cable. Every home has a master circuit breaker located in the service panel box along with smaller circuit breakers. When the master breaker is tripped the electricity in your home is cut off. Circuit breakers may be reset by first switching the breaker to Full Off and then back to Full On.

Your air conditioning unit may have heavy duty cartridge fuses or some other disconnect mechanism located in a small box next to the service panel or next to the unit. These may be replaced by simply pulling them from their retaining clips and installing a new cartridge. **BE CERTAIN TO TURN THE POWER OFF BEFORE REMOVING CARTRIDGES.** (See “Electrical Receptacles” and “Electrical Troubleshooting”.)

### *Electrical Troubleshooting*

Refer to the following checklist BEFORE reporting electrical problems:

1. If receptacles won’t work, check to be certain the circuit breaker has not been tripped. If so, reset it, if not, make sure the receptacle is not controlled by a wall switch which is in the OFF position.
2. If individual ceiling lights or lamps do not come on, check the bulb in another fixture. If the bulb is good, check the circuit breaker to see if it is tripped and reset if necessary. Also, check for wall switches that may be turned off.
3. If your disposal or dishwasher won’t operate; first, for the disposal, push the reset button located on the disposal. Second, if your appliances are designed to be plugged in (some are directly wired), check to be sure both appliances are plugged into the proper receptacle. The duplex receptacle under your sink is especially wired with one outlet for the dishwasher and one for the disposal (connected to a wall switch). Also check the circuit breaker.

4. If an electric water heater won't function, check the circuit breaker. If that's no help, turn the power off and push the reset button located under the water heater access cover.
5. If your oven won't heat, refer to the manufacturer's manual to be certain you are properly operating the controls. Sometimes this can be tricky. Also, check the circuit breaker.
6. If the bath or utility exhaust fan won't run and makes no noise or movement the problem is normally electrical. If there is any movement or humming noise, the problem normally is in the fan unit.
7. If an outlet sparks when plugged into, be certain the appliance is off before plugging in. If it still sparks, try another outlet. If you get sparks from a second outlet, the problem is normally in the appliance cord. If you do not get sparks, have the receptacle inspected. Also, sparks from wall switches should be checked by an electrician.
8. If a wall switch or receptacle is hot to the touch, you should immediately trip the circuit breaker serving that fixture and contact an electrician. (See "Electrical Receptacles" and "Electrical Service Entrance".)

## *Fireplaces*

To avoid problems with smoke from a fireplace coming into the room instead of going up the chimney, as well as other potential difficulties with your fireplace, follow these simple guidelines:

1. Modern homes are sealed against outside elements for air conditioning purposes. Hot air rising from a chimney must be replaced within the home or unequal pressures develop and smoke returns inside. To avoid this problem, open an outside door or window. Also, it may sometimes be necessary to close room registers, since the forced air heating and cooling system will compete with the natural fireplace draft.
2. Never build a fire directly on the fireplace floor. Always use a grate, plus a well fitted fireplace screen.
3. Start the fire slowly so there is a gradual buildup of heat and smoke. You can light a section of newspaper and hold it up into the flue to gradually heat it. This will start the updraft more easily and help avoid cracking of firebrick due to a sudden temperature change.
4. Before using the fireplace, be certain the chimney damper is open. After use, close the damper so conditioned air will not escape through the chimney. If you have glass fireplace doors, remember to close them when no one is in the room.
5. Adding a handful of salt to the fire occasionally will help prevent the accumulation of soot and it will add color to the fire. The chimney should be cleaned periodically. (See "Annual Checklist".) This can be done at the same time the heating and cooling system is cleaned and inspected.
6. Never burn treated lumber as it will emit creosote or poisonous gases which can build up on the flue or enter the house.

**NOTE:** Remember to store firewood outside to avoid insects entering your home with the wood.

## *Foundation*

Your new home has been constructed using an engineered concrete slab-on-grade foundation. All slab-on-grade foundations are designed to sit on top of the ground and float or flex with movement in the bearing soils. The foundations are built with a certain amount of rigidity, however, they are allowed by normal design parameters to deflect and bend a certain amount. Typically, all foundation movement is caused by some change in the bearing soils beneath and directly surrounding the home. The most critical “changeable” factor in the sub-grade soils is moisture content. This is important because many of the clay soils are “active”; that is, they have an electromagnetic attraction for water and swell or heave upward when they can absorb water. On the other hand, these soils shrink and subside when they become dry. In order to stabilize and control the movement of soils, it is necessary to control their access to water. If the moisture content under a foundation is maintained in a stable condition by adequate drainage around the home, the foundation itself will tend to be more stable and deflection or cracking in the walls of the home should be minimized.

When a home is constructed, the moisture content of the soil beneath the foundation is fairly uniform and evenly distributed. The slab foundation acts as a lid or covering, and protects and stabilizes it, except at the edges. Around the edges, swelling or subsidence can take place, depending on environmental influences. If the soil outside the foundation along the perimeter is not well drained, rainwater, sprinkler water, or other irrigation water may puddle and slowly saturate the adjacent soil under the foundation. The saturated soil will swell and heave upward, causing “edge lift”. On the other hand, if watering is neglected, and the soil is exposed to summer sun and hot breezes, the soil will dry out, shrink, crack visibly, and subside, causing “edge drop” or “center lift”. Either of these conditions may progress to the point where the foundation of the home is deflected and the frame structure above is distorted and develops severe cracking.

It is important that as a homeowner you realize that your foundation is more than just inert, passive concrete and steel. It is an element that will respond to changing conditions and it needs understanding and maintenance if it is going to give satisfactory service.

The following are several recommended procedures, which will be helpful in this regard:

- Be certain that the yard around the home always slopes away from the foundation and all drainage swales work as intended. Any standing or ponding water next to the foundation can cause undue and unnecessary movement.
- Even and consistent watering should be performed regularly and increased during dry or “drought” periods. This should be done around all sides of the home. If a sprinkler system is installed, it should water the entire perimeter. Zoning the system is recommended where over-saturation can occur and around various portions of the home. During dry periods and if watering just the foundation is a concern, a soaker hose laid approximately 18” from the foundation can be allowed to drip moisture slowly into the soils several hours a week.
- How much water is enough? The soil should be damp to the touch. If the soil is hard or dusty or cracked, it is too dry. If it is saturated or squishy, it is too wet.

- Trees and shrubs can absorb large quantities of water and their root system can undermine your foundation if over watered. It is typically recommended that new trees be planted at least ½ the canopy width of the mature tree away from the foundation. Deep planter beds filled with absorbent planter mix soils should not be placed adjacent to the foundation.
- It is recommended that you check for leaky hose bibs and air conditioner condensation drainpipes, which could induce localized water into the sub grade.
- Gutters can typically be used to help prevent roof run-off from dumping concentrated quantities of water into the ground at re-entrant areas and roof valley locations. Homes with gutters should have downspout extensions and splash blocks and the systems should be cleaned regularly. The splash blocks should not direct the flow of water into planter beds.
- Be aware that alterations and improvements such as new landscaping, additions, pools, decks, sidewalks, etc., can change the drainage patterns of your home and could induce problems if drainage is not properly addressed. Be especially careful that no improvements, such as landscaping changes, pools or decks which you make, direct the flow of water onto a neighboring yard.

In summation, your new foundation will better be able to serve you when the recommendations stated above are incorporated into your home's normal maintenance program.

### *Granite*

For daily maintenance, clean your granite with warm water and a few drops of mild dishwashing detergent using a soft cloth. Rinse the surface thoroughly with clean water and dry with a soft cloth. If you spill something on your granite, blot with a paper towel or soft cloth immediately. Do not wipe the area as this can spread the spill. Flush the spill with warm water

and detergent and rinse thoroughly. Dry the area with a soft cloth. Abrasive cleaners should not be used under any circumstances. Never use powdered cleansers to clean your granite as they are abrasive. Never use acidic cleaners that may include ammonia. You may also consider using a mild granite cleaner specifically designed for cleaning stone.

### *Hardwood Floors*

If you have hardwood floors in your home, you should consult your Manufacturer/Installers guide for care tips. Wood will expand and contract as weather changes and it may shrink under extreme dryness or swell under extreme humidity.

### *Keys and Locks*

No key used during the construction of your new home will operate the locks after you have taken possession and used your permanent keys in all locks and deadbolts. Most exterior hardware comes finished with a sealant. Often times this sealant can wear and tarnishing will occur. To minimize this condition, regular cleaning and applying clear lacquer will prolong the

look of the hardware. Passage door hardware in any home can work loose through use, make sure to tighten any loose hardware. Keep a careful watch to avoid excessive play in the door knob escutcheon plate. In the event a doorknob or privacy lock should become inoperative, it is usually because looseness has allowed the interior mechanism to slip out of place. Removal and reinstallation of the fixture (a simple process) will usually correct the problem. Doors with key-type hardware are more complicated and usually require the services of a locksmith. Periodic application of a powdered graphite or silicone spray to keyholes and lock mechanisms can keep them operating smoothly.

### *Landscaping*

The grade of your home site was established to provide drainage away from the building (and, in some areas, a certain amount of water retention on the home site). Should you wish to change the drainage pattern as part of a landscape arrangement, be sure a proper drainage slope is maintained. On sites designed for some water retention, do not alter the drainage pattern.

When adding fill dirt, do not fill above the top of the foundation and always allow a six (6) inch minimum between the earth and any wood, otherwise water may enter the joint between the footing and the wall material or cause decay of wood. When watering your lawn, do not allow sprinklers to spray against the exterior walls of your home. Doing so causes discoloration, wall buckling and can cause interior flooding regardless of whether the wall is masonry or wood. Remember that proper care of the sod or seeded areas of your lawn is essential to ensure adequate grass growth.

### *Landscaping – Watering Schedule*

The following are guidelines for watering your **new** landscape installation. Your trees will require additional water that a sprinkler system may not provide because water from a sprinkler system may not penetrate down to the roots of the tree. Your trees, shrubs, and sod are not covered under your Landon Homes Limited Warranty, so please read the following information carefully:

- The first couple of weeks are the most crucial for watering purposes.
- The sod and scrub roots **must** be kept wet in order for installation to root. Depending on weather conditions, frequency of watering will vary in order to keep the roots wet. Also, whether your yard is exposed to full sun or shade is another factor that should cause you to vary your watering schedule. A rule of thumb, unless your yard is in dense shade or we are having wet, cloudy conditions, you cannot give your new installation too much water in the first two weeks. On the other hand, if your installation does not get sufficient water in the first two weeks, your lawn or shrubs could weaken or die.
- Even in winter months, established yards should be watered once a month unless there is excessive rainfall.
- To prevent fungus, always try to water your yard early enough in the day for your lawn to dry before nightfall. Watering in the evenings on a regular basis is not recommended.

- When weed eating, take special care not to girdle (cut the bark in a circle around) your tree. When bark is severed all around the base of any tree, the tree will die. Protect your tree by adding a small bed around your tree, or apply protective wrap.

### **Spring and Summer Schedule – Lawns**

Week 1	Daily, 15 minutes per section
Week 2	Daily, 15 minutes per section
Week 3	Three times weekly, 20 minutes per section
Continuing	Two times weekly, 20 minutes per section

### **Fall and Winter Schedule – Lawns**

Week 1	Daily, 15 minutes per section
Week 2	Every other day, 20 minutes per section
Continuing	Once a week, 20 minutes per section

### **Newly Planted Trees**

Week 1	Slow Drip, 1-3 hours daily
Week 2	Slow Drip, 1-3 hours daily
Week 3	Slow Drip, twice a week
Week 4-12	Slow Drip, once a week
Continuing	Slow Drip, once a month

Once your landscape is established, you can cut back on watering. Let plant appearance be your guide—if there is average or better rainfall, you may get away with watering very little except during hot, summer months.

### *Landscaping – Basic Lawn Care*

Your first spring fertilization should begin when turf comes out of its dormant stage—this is called “green-up”. If you fertilized before green-up, the plant is not actively growing and absorbing nutrients; therefore, the fertilizer will leach away through the soil.

Green-Up—March 4<sup>th</sup>-April 1<sup>st</sup>

Fertilize, post green-up, every 60 days during the growing season. Use a nutrient consisting of 3-2-1 or 4-1-2. An example is 15-5-10 or 3-2-2 with 50% of the available nitrogen in a slow release form (example: sulfur coated urea). Always follow manufacturers’ specifications and read all labels.

NOTE: Apply your last application before October so the plant will be able to use the nutrients while it is actively growing to prepare for winter.

### **Herbicides**

When using post emergent herbicides for weed control, read the labels completely and follow all instructions. Broadleaf herbicides are not recommended for the first year after a new installation. When necessary, grassy weed herbicides can be applied after the third mowing.

Remember, read the labels completely and avoid windy conditions when using post emergent herbicides. Pre-emergent herbicides are not recommended for the first year.

### Pesticides

USE WITH CAUTION. Before using any pesticides, identify your target to control and then select the best pesticides for your needs. After your purchase, read the entire label and follow the instructions precisely. Do not use more than the recommended amount of pesticide. If one application will not kill them in three hours, two ounces will not kill them any faster. It may leave harmful residuals or cause other problems.

### Fertilizing your lawn

An application of fertilizer should be considered after two to three months of growth. Consult your landscaper or your nursery for more specific advice concerning the type of and frequency of fertilizer that should be applied.

### Mowing your lawn

A new lawn should be mowed as soon as the grass is 2"-3" high. The first cutting may allow long grass blades to bend over, causing a shabby appearance. Subsequent mowing should be done often and lawn mower blades should always be kept sharp to prevent bruised and torn grasses, which develop unsightly brown spots.

### Weed Control

Weeds will appear in your new lawn. They come from seed which have laid dormant in the ground or which have been carried in by the wind or birds. These weeds can best be controlled by growing good, healthy grass which is properly watered, mowed and fertilized. This will provide too much competition for weed plants to gain any strong hold. Should your lawn ever become damaged or have bare spots, re-sod the area immediately to prevent competitive weed growth from becoming established. If weeds do appear, consult your local nursery for the proper chemicals to control weeds before they have gained a strong hold on your lawn.

### Pest Control

Pest control generally requires chemical treatment. Your local nursery or garden center has a variety of compounds for use on new lawns. If a severe problem exists on the lawn that is unknown, it is best to contact a landscaping professional.

### Lawn Disease

There are many factors that may influence the existence of disease on the lawn. Geographic region, grass variety, moisture and soil types are several. Contact your lawn professional for information on controlling lawn disease.

### Maintaining Shaded Areas

Shaded areas require some additional effort to assure a healthy turf. Turf in these areas generally suffers in three ways:

- Tree root systems tend to rob nutrients from the grass blades;
- Lack of sunlight caused by the shading effect of the trees;

Fallen leaves create a matted condition which prevents the turf from adequate exposure to sunlight and air.

Thoroughly fertilizing trees and heavily fertilizing the turf can provide adequate nutrients for the turf. Leaves should be raked early in the spring while the tree branches are still barren so that the maximum amount of sunlight can reach the grass that is generally shaded throughout the remainder of the year.

### *Louvers*

If your home has a pitched roof, the space between the ceiling and the roof may have louvered openings. Louvered openings should remain unobstructed all year round.

### *Moisture in Your Home*

Moisture in your home can become a serious concern. It is important to recognize signs of moisture in your home and to repair the sources of moisture quickly. Moisture can be obvious as a water leak in your plumbing, or subtle like dampness trapped behind your brick exterior.

**Plumbing Leaks** – Pipes, sinks, commodes, showers, refrigerator ice makers, dishwasher, and washing machines are all subject to leaks. It is important that you repair such leaks promptly, before moisture infiltrates areas surrounding the source of the leak. Remember that routine maintenance of your home dictates you re-caulk wet areas such as around your tubs, showers, sinks, etc. on a regular basis.

**Roof Leaks** – Generally, roof leaks occur around the flashing and near chimneys and skylights. However, it is possible for a roof to leak anywhere at which it has been subject to stress from wind or impact. Walking on the surface of your roof could cause a leak as could hail or storm damage. It's advisable to inspect your roof surface, from the top and from the attic, periodically for leaks.

**HVAC System** – Moisture from your HVAC system typically is found in two areas. If the drainage system becomes clogged, excessive moisture will collect and back up in the lines. Under certain conditions, condensation can form on the unit or in the ductwork itself. Signs of moisture or even rust may appear on your AC vents when this occurs.

**Weather Stripping** – As your home cures and over time, the weather stripping may need to be adjusted to ensure a tight seal and prevent the entry of moisture. As a matter of routine maintenance, check your weather seals around doorways and windows and repair, adjust or replace any weather stripping that is not sealing properly.

**Windows** – Condensation on windows may naturally occur when outside and inside temperatures vary. However, this should not exist for extended periods of time. Should you experience ongoing condensation on your windows, you should check the windows themselves for leaks in the glass or in the seals. Also, check your heating and air conditioning system to ensure it is operating properly, as it should assist in removing the humidity from your

home. Caulking around windows dries and shrinks over time and should be inspected regularly and replaced when necessary.

**Brick** – The brick surrounding your home is installed with weep holes at ground level. Because brick is porous, moisture will penetrate it. The weep holes allow this moisture to drain down the brick surface and away from your home. It is important that you keep the weep holes clear of any obstruction. Also, do not install landscaping materials that will cover the weep holes.

**Landscaping Drainage and Sprinkler Systems** – Controlling water from your drainage patterns is easy to do but does require your attention. When your home is completed, drainage patterns are established through the final grading of your home site. Do not disrupt these drainage patterns, or you could direct water into your home. You are responsible for maintaining the proper drainage of your home site, and must take care that landscaping, decks, patios, or pools are not installed in such a way that they interfere with your drainage patterns. Routinely monitor the direction of your sprinkler heads to ensure that they are not directing water onto your home.

Remember, even minor moisture infiltration can cause severe damage to your home and could also create a hazardous environment. As a responsible homeowner, you should routinely monitor your home for leaks and moisture and take appropriate action to repair any leaks immediately. This includes making necessary repairs to any surrounding areas that may contain moisture and taking steps to prevent its further spread.

If you allow moisture to infiltrate your home over a prolonged period of time, you will create an environment that might promote the active growth of mold or bacteria. Mold exists all around us and most molds can be halted by cleaning the affected areas with a solution of one cup household bleach to one gallon of water. Take care to wear protective goggles, a dust mask, and gloves when cleaning a mold area. With good ventilation, apply the bleach solution with a sponge, let the bleach solution remain on the affected area for 15 minutes, then thoroughly dry the surface. If the area cannot be cleaned, is too damaged or is disposable, replace it. If the affected area is excessive or if you are uncomfortable with the results, seek professional advice regarding the proper clean-up.

### *Motors*

Many heavy-duty appliances such as refrigerators, air conditioners, washing machines, dryers, dishwashers, etc. have motors that require service from time to time. Consult the appropriate service manual for care of these motors.

### *Plumbing*

Your plumbing has been installed by a professional and generally should need only minimum maintenance for a number of years if you care for it properly. If any problem does arise, tend to it promptly to prevent a bigger, and often more costly problem.

You and your family should become familiar with the various water supply shutoff valves in your plumbing system. A good practice is to label each one with a tag for easy reference. Toilet and sink valves are located under the appropriate fixture. The main shutoff valve is normally located adjacent to the front hose bib or the water heater. Plumbing connections should last the lifetime of the home, but if a joint should loosen, your best response is to call in a professional for repairs. If any water using appliances appear to be leaking, check the drain before calling a repairman. A partially blocked drain can cause overflowing.

Faucets, like all plumbing fixtures with moving parts, are apt to require more repair than non-moving fixtures. The less strain you put on your faucets, the less frequently they need repair. Cleaning the aerators will be the most frequent task in maintaining your faucets. This attachment to the faucet adds air to the water as it leaves the faucet, reduces splashing and, provides some savings because less water is used. To clean an aerator, unscrew it from the mouth of the faucet, remove any debris, remove and rinse the washer and screens, replace them in their original order and replace the unit on the faucet mouth. These should be cleaned every three or four months.

Leaking faucets generally can be fixed by replacing the faucet's washer or washers. If you have a washerless fixture, you may still have to replace the control cartridge from time to time, although this occurs with much less frequency than washer replacement. Plumbing pipes can and will make noises at times. It is not unusual to hear water running through the drain pipes between your walls. Expansion and contraction of the water supply lines can make a clicking noise. A loud banging noise when the water pipes are in use is a situation that would require the attention of a professional plumber.

### *Roofs*

Your roof will give years of service if it is properly maintained. Flashings seal places where the roof abuts walls, chimneys, valleys, or where two roof slopes meet. If a leak should occur after your one year warranty period, call a qualified roofer to make the repairs. If it is repaired as soon as the roofing material has dried, the cost will be far less than if the job is postponed. A qualified roofer should inspect your roof at least every three years. If you have to walk on your roof for any reason, be careful not to damage the surface or the flashings. Be particularly careful when installing a TV or radio antenna; a careless job can cause serious leaks.

### *Screens*

The window and door screens in your home are constructed of good quality nylon. They never need painting or other preservatives. A gentle washing and hosing about once a year is all that is needed for good maintenance. Should it be needed, replacement nylon screens are available from any good hardware store. It is not necessary to remove window screens in the winter, although many people prefer to do so. (See "Windows".)

## *Siding*

With the proper cleaning and maintenance, your fiber-cement siding will last for many years to come.

**Caulking Maintenance** – To make sure your moisture barrier remains intact, you should inspect the caulk annually, looking for gaps and cracks around door frames, brick or stone facades, windowsills, and other edges that need to be repaired. Paying attention to your home's gutters and downspouts to ensure that rainwater can flow through it freely, moisture is the enemy of healthy home siding.

**Cleaning Maintenance** – Read the manufacturer's recommendations before cleaning. Wash down the exterior surfaces every 6 to 12 months with a garden hose to remove dirt and debris, gently clean your siding with a soft brush or wet cloth in a side to side motion in the direction of the plank siding.

Clean by working small sections at a time, starting from the top down to prevent dripping or streaking onto the cleaned area. A low-pressure water spray and a soft medium bristle (non-metal) siding cleaning brush is most suitable for fiber cement products.

*Note: Acid and high-pressure washing can damage the fiber-cement surface and is not recommended.*

**Paint Maintenance** – Ensure the surface is clean, dry, and free of any dust, dirt, or mildew. DO NOT use stain, oil/alkyd-based paint, or powder coating on fiber-cement products. Repaint immediately using 100% acrylic paint.

## *Smoke Detectors*

Check your smoke detectors every month. The alarm should sound when you push the button. For your safety it is important that this device be kept clean and in proper working condition. The smoke detector is hard wired to your electrical system and may include a nine-volt battery backup. In the event the electricity is cut off, your system will still be in use. The smoke detector will sound off or chirp to inform you that battery replacement is necessary.

## *Termites*

To make your own inspection in the spring of each year, look for possible remains of winged insects, search the sides of your foundation for earthen tubes which termites build to reach the home and use the blade of a jackknife to test wood for soundness. If you suspect the presence of termites, consult a professional exterminator.

## *Toilets*

Never flush hair, grease, lint, diapers, rubbish, facial tissues, etc. down the toilet drain. Such waste stops up the toilet and sanitary sewer lines. A variety of commercial cleansers are made especially for the toilet. Use them according to the manufacturer's direction, but DO NOT mix them or use them with household bleach or any cleaning product. And never use them in anything but the toilet.

If the water chamber appears to leak, it may only be condensation forming on the outside of the tank and dripping to the floor. If water leaks into the bowl through the overflow pipe causing the toilet to continuously flow, try bending the rod holding the float so the float will be closer to the bottom of the tank. Flush the toilet, and if it still leaks, the inlet valve washer probably needs to be replaced. If the water trickles into the bowl but is not coming through the overflow pipe, it is coming through the flush ball valve. The rods between the ball valve and the flushing handle may need aligning, so that the ball will drop straight down after the handle has been pushed. A worn ball valve or dirt or rust on the ball seat will let water leak through into the bowl. If the ball or seat are dirty or rusty, clean them. If toilet float is worn, unscrew it and replace it with a new one.

## *Walls and Ceilings*

Your home has two types of walls—bearing and non-bearing. Nonbearing walls may be altered without fear of structural damage, but alteration of bearing walls must be done carefully to avoid reducing its bearing capacity. Usually, exterior walls are bearing walls. Some interior walls are also bearing walls. The interior walls of your home are constructed of gypsum wallboard, sometimes known as drywall. They will last without undue maintenance for the life of your home.

As new homes go through a normal shrinkage process, minor cracks will appear in the drywall. This normal shrinking can cause nail or screw pops. The framing studs and the wallboard shrink away from the nail or screw and leave it sticking out beyond the surface of the wallboard. This does not alter the strength of the wall. The nail should be reset, and the resulting dimple respackled and repainted. Also, unusual abrasions may scuff or indent the surface of gypsum wall. In that event, fill the indentation with two or three applications of joint cement used for drywall taping.

The interior walls and ceilings of your home have been decorated with quality paint products. They should give you long service if properly cared for. The painted walls are not meant to be scrubbed. Gentle cleaning with a mild soap should remove most spots.

A word of caution: Be very careful to locate a ceiling joist in which to attach hardware for heavy hanging plants, lamps, or decorative objects. The drywall used in your ceiling is not designed to support any weight.

## *Water Heater (Tankless)*

Early maintenance: During the first few weeks you use your water heater, small amounts of construction debris may be flushed out of your pipe system. Particles of solder, pipe dope, pipe tape and other installation materials can get caught in the water inlet filter. If you notice any issues with water flow, contact a qualified service technician to have the cold water inlet filter cleaned. Please do not attempt to clean this filter yourself. Before cleaning, the water to the unit must be turned off and over tightening can require replacement of the filter assembly.

Ongoing maintenance: The most common enemy of a tankless water heater is hard water, which contains high mineral concentration of calcium and magnesium ions. These deposits will cause hard scaly buildup on the heating units (like the white buildup you may see on other faucets).

Over time, the limescale buildup can cause the heat exchanger within the tankless heater to become less efficient or even clog, sending an error code to lock out the system. When this happens, your access to heated water may be totally cut off until the problem is fixed. Avoid wasting the time and money to fix this by taking preventative steps.

Flushing your tankless water heater is the most important maintenance practice for keeping your tankless water heater in running order. Flushing your heater can expand its lifespan by many years, and in some cases can help your heater to last a lifetime. Annual flushing is recommended unless your controller shows an LC code first. Repairs and maintenance should be performed by a qualified service technician.

## *Water Heater (Tank)*

Water heaters often work perfectly for a decade or more without any care, so they're easy to neglect. But, a few minutes of water heater maintenance once a year pays off by extending the tank's life span and maintaining your water heater's efficiency and safety. Please refer to your manufacturer's guide to ensure proper steps.

## *Whirlpool Tub*

If you purchased a whirlpool tub, it will be a source of comfort and pleasure for years to come, provided, it is properly cared for. The following suggestions will enable you to enjoy and maintain your whirlpool:

- Check to make sure the water jets are not pointed upward.
- Do not turn the system on until the tub is completely filled.
- If you want an invigorating refresher any time of day, fill the tub 1" above the highest jet with cool water. **DO NOT ADD ANY LIQUID OR POWDER TO THE WATER.**
- If you want to lose muscular tension and aches or to relax, fill the tub 1" above the highest jet with warm to hot water. Limit your first hydrotherapy to less than 10 minutes.
- Do not allow any small objects such as toys or marbles to enter the jets or suction.
- Children should not be allowed to operate the whirlpool without supervision.

To prevent the build-up of mineral deposits and soap scum, it's important to clean your whirlpool regularly. For normal cleaning of the tub surfaces, do not use abrasives, steel wool, scouring pads, scrapers, or sand paper on any part of the tub. Nonabrasive cleansers are effective for normal cleaning of the tub surfaces. Regular use of the whirlpool should help reduce build-up within the jet system. Cleaning after prolonged inactivity can be accomplished by a few drops of cleanser such as Pine-Sol in a full tub of water. Follow this by a thorough flushing of the system.

### *Window Condensation*

Homeowners of modern homes often find themselves faced with the problem of condensation on their windows in the winter. Homes constructed today are much more air-tight than those built years ago. This helps prevent the loss of heat in the winter and cooling in the summer. It also prevents drafts. The net result is a home that is energy efficient and a more comfortable home than those a couple of generations ago.

A draw back to these well sealed modern homes is that they are more humid. They hold moisture inside, especially in wintertime when homes are closed up. This is why condensation shows up. Condensation is an indication of excess humidity in your home. It occurs when warm, moist air inside the home comes in contact with cold surfaces such as a drinking glass with ice in it or the glass of your windows during winter. Humidity is higher than normal in a new home. Many of the building materials that go into the construction of a home, such as concrete, tile grout, lumber materials, sealants, wall coverings, and paint contain large amounts of moisture. Moisture from these sources dries or cures over time, but when the home is new they add to the humidity level inside. Good ventilation in a home speeds up the drying process.

Building materials are not the only source of moisture in your home. Cooking, washing dishes, showering and bathing, laundry, and breathing add as much as eighteen gallons of water each week to the inside air of a home. Modern construction techniques incorporate a variety of weather-stripping, insulation, and air/vapor barriers to substantially reduce air leakage from outside to inside through doors and windows, and other parts of the home. Moisture from the sources mentioned above is trapped inside your modern home because it is designed to be airtight.

This trapped moisture raises humidity and produces condensation. Here are some easy steps to ventilate excess humidity out of the home:

- Turn on exhaust fans and open kitchen windows for short periods to ventilate excess moisture out of bathing and kitchen areas when condensation appears.
- Opening the fireplace damper gives an escape route for moisture when humidity is high.
- Air out your home for a few minutes each day in the winter by opening a window or door at the front and back of the home to produce some cross ventilation.
- Run the furnace blower continuously during the heating season to act as an additional source of ventilation.

- Condensation on window frames is normal when you have a big swing in temperatures.

These steps help remove the moist air from the inside of your home. The humidity level is subsequently reduced and the formation of condensation on the glass and frames of the windows on the home is reduced. It is important to follow these steps if you are noticing condensation on your windows. Excess condensation that is not attended to can cause water damage to the affected parts of your home.

### *Helpful Equipment*

You will need a few basic tools and supplies for everyday use in keeping your home in tip-top shape. Here is a suggested starting list:

1. Medium sized wrench
2. Standard pliers
3. Screwdrivers—small, medium, large, and phillips head
4. Claw hammer
5. Hand saw
6. Assorted brads, nails, and screws
7. Penknife
8. Plane
9. Interior and exterior caulk
10. Matching interior and exterior paint and different sized paint brushes
11. Sandpaper (medium and fine grit)

### *Other Helpful Hints*

- Other tools can be rented or purchased as you have the need for them.
- Keep a home first aid kit or its equivalent in a convenient location.
- Buy, and keep with it, a booklet on first aid and home safety.
- Have duplicate keys made and keep them in convenient places so you will have access should you ever get locked out. When you take a vacation, a key left with a neighbor for use in the case of emergency is a good idea.
- Consider furnishing your home with three fire extinguishers. One for the garage, one in the kitchen area, and one in the bedroom wing.

## *Annual Checklist*

- Check condition of putty, caulking, and exterior paint. Replace or paint as needed.
- Check for evidence of termites.
- Check interior paint and touch up when needed.
- Seed and feed lawn (spring and/or fall); plant annuals (spring); do appropriate pruning of annuals (some in spring, others in summer or fall); rake and compost leaves; mulch perennials that need winter protection.
- Have heating and cooling system cleaned and repaired if necessary.
- Oil motors of appliances as directed in instruction manuals. Check cords and plugs of all electrical appliances for wear. If necessary, have them repaired or replaced.
- Check gutters and downspouts to be sure they are not clogged.
- Check ridge vent, if applicable, to be sure it is secure and has not come loose. Check fireplace flue to ensure it is clear and ready for you. You may wish to contact a professional.