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Customer Guide ~ 2025 ~



A PERSONAL MESSAGE FROM THE NAPOLITANOS

Dear Homeowner:

Welcome to your new community!

Your decision to buy a new Napolitano Home shows you recognize outstanding quality, value, and tasteful design. Now, starting with our Customer Guide, you will begin to experience our superior customer service.

This easy to follow guide has been designed to assist you during and after the purchase of your home. The information presented here will answer many questions and prepare you for each step of the new homebuyer experience.

Please read this guide thoroughly. If you have any questions that have not been fully answered, please contact your Sales Representative. As we progress with the construction of your home there are additional items you will collect that we suggest you add to this guide. When complete, your guide will provide a useful record of information about your home. This information can easily be passed to any subsequent buyers upon resale, as some of the contained information they will also find helpful.

You have chosen Napolitano Homes to build your new home in which you and your family will create many happy memories. Thank you on behalf of our entire team for such an opportunity.

Sincerely,

Vince Napolitano President

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Introduction

NAPOLITANO HOMES

In an era of corporate giants, it is a refreshing change to find a family-run business that takes the necessary pride to insure the satisfaction of their customers. Napolitano Homes is such a company.

Fred Napolitano, Sr. and Vincent Napolitano formed this father/son home building company in 1977. Since that time, sons, Fred II and John, have added their talents to the team, making Napolitano Homes one of the finest family combinations in the home building industry. Our genuine concern for, and real understanding of what a home means to families, is exemplified in our constant dedication to quality and innovation. The needs and expectations of each new generation have been identified and addressed in every Napolitano home.

With more than one hundred and fifty years of combined experience in the home building industry, our family has been involved in the construction of over 7,500 homes in Southeastern Virginia, as well as numerous office parks and shopping centers. It is this experience, which enables us to provide our homebuyers with the latest in construction techniques, along with innovative financing needed for home ownership.

Our dedication to the home building industry goes far beyond the local level. Our desire to guarantee quality housing for the American people has led to our active involvement on a state and national level as well. Fred Napolitano, Sr.'s responsibility and leadership evolved into his election as President of the National Association of Home Builders in 1982 and his induction into the National Housing Hall of Fame. In 1990 Vincent Napolitano became President of the Tidewater Builders Association and in 1995 was installed as President of the Home Builders Association of Virginia. Fred Napolitano II was elected the 1997 President of the Tidewater Builders Association. Both Vincent Napolitano and Fred Napolitano II are life directors of NAHB. John Napolitano was elected the 2003 President of the Tidewater Builders Association and was installed as President of the State Homebuilders Association for the 2014/2015 term.

The three elements of business philosophy that we insist upon are consistency, predictability and commitment. Our entire operation is based upon these principles, which are applied as standards in the evaluation of performance. It is strict adherence to these principles, which keeps each employee of our company attentive to you, our customer, as the focal point of our operation.

Napolitano Homes is YOUR homebuilder.

Our mission is to provide every customer with the absolute best new home buying experience.

What Happens Next?

An Overview of Your New Home Experience

Purchasing a new home is an exciting experience, as well as, a complex process with many details to be decided and arranged. While Napolitano Homes is building your new home, you participate by taking care of several important aspects of your purchase. The chronological list that follows outlines the events that typically take place in the purchase of a new home. Observance of specified time frames is essential in order for us to deliver your home on schedule.

Purchasing Your Home

We provide you with a personalized binder or one drive folder to help you to keep all of your documents together.

Applying for Your Loan

Once you have signed the Purchase Agreement, finalizing the details for financing is next. Section 2, Applying for Your Loan, contains hints and information on the loan process.

Your New Home Selections

New Home Selections, Section 3 of this guide, will assist you in the exciting process of personalizing your new home with your selections.

Construction of Your Home

We invite you to tour your new home with us at several points during construction. Please read Section 3, Construction of Your Home, for guidelines on safety, security, and work in progress.

Homeowner Orientation

The Homeowner Orientation has two purposes. The first is to demonstrate the features of your home, discuss maintenance and our limited warranty program. Equally important, we want to confirm that we have delivered your new home at the quality level shown in our model homes and with all your selections correctly installed. For detailed information, please review Section 4, Homeowner Orientation.

Closing on Your Home

Closing on Your Home, Section 5 of this guide describes the documents you will sign and other important details about the closing process. We have included guidelines to assist you in preparing for closing and move-in.

Caring for Your Home

As a homeowner there is a certain amount of care and maintenance required to keep your home functioning properly and to protect your investment. In Section 7, you will find helpful hints to care for your home along with our limited warranty guidelines.

Your Feedback and Suggestions

Our desire to maintain open communication with you extends through the buying process and after your move-in. In an effort to improve the product and service we provide, we welcome your comments on how we've performed. Our goal is to build the best home and the best customer relationship possible. Your feedback helps us reach that goal.

As time passes, if your housing needs change, we are ready at any time to build you another home. We also appreciate your referrals. Our office is always happy to provide you with information about where we are currently building and the products we offer, or you can visit our website at <u>www.napolitanohomes.com</u>

Applying for Your Loan

The first item you'll need to take care of is to complete a mortgage application with one of our Preferred Lenders. Plan to accomplish this within five business days of signing your Purchase Agreement.

Your lender's job is to understand your particular financial circumstances completely. You will review all information on the application at your meeting with the loan officer. A situation rarely arises that your loan officer has not encountered in the past. Do not hesitate to discuss any questions you have regarding your assets, income, or credit. By providing complete information, you prevent delays or extra time obtaining additional documents.

Loan Application Checklist

The amount of documentation and information required for a mortgage can seem overwhelming. You can facilitate the application process by collecting as much of the needed information as you can before your appointment. The checklist that follows is a general guide to assist you with the loan application. Some of the items listed may not apply to you and your lender will probably request some items that we have not mentioned, but this list will get you off to a good start.

Property Information

_ The Purchase Agreement will include the legal description of the property and the sales price.

Personal Information

- ____ Social Security number and driver's license for each borrower.
- ____ Home addresses for the last two years.
- ____ Divorce Decree and Separation Agreements, if applicable.
- ____ Trust Agreement, if applicable.

Income

- ____ Most recent pay stubs covering a consecutive 30 day period.
- ____ Documentation on any supplemental income such as bonuses or commissions.
- ____ Names, addresses, and phone numbers of all employers for last two years.
- _____W-2s for last two years.
- ____ If you are self-employed or earn income from commissioned sales, copies of last two years of tax returns with all schedules and year-to-date profit and loss for current year, signed by an accountant.

Real Estate Owned

Names, addresses, phone numbers, and account numbers of all mortgage lenders for the last seven years.
Copies of leases and two years of tax returns for any rental property.

Liquid Assets

__ Complete names, addresses, phone numbers, and account numbers for all banks, credit

unions, 401K, and investment accounts.

- ____Copies of the last two months statements for all bank accounts, credit unions, 401K, investments.
- ___ Copies of any Notes receivable.
- _____ Value of other assets such as auto, household goods, and collectibles.
- ___ Cash value of life insurance policies.
- ____ Vested interest in retirement funds or IRAs.

Liabilities

- ____ Names, account numbers, balances, and current monthly payment amounts for all revolving charge cards.
- _____ Names, addresses, phone numbers, and account numbers for all installment debt and approximate balances and monthly payments for such items as auto loans and mortgages.
- ____ Alimony or child support payments.
- ____ Names, addresses, phone numbers, and account numbers of accounts recently paid off, if used to establish credit.

Loan Processing

Your loan officer will help you complete your loan application as well as pull a credit report and will then provide you with your initial Disclosure Package. The Disclosure Package includes your Loan Estimate, which will help you understand the estimated closing costs and fee associated with your loan. Some of the numbers listed on this form are "best estimates" and/or prorations subject to change based on the actual date of the closing. Others are set fees that should remain the same. <u>Please remember this is an estimate!</u>

In order for the lender to proceed with your loan application, you will be asked to give them your Intent to Proceed either in writing or verbally, pay any applicable up front fees for appraisal and credit reports, and return all signed required disclosures from the initial Disclosure Package. Most lenders have a convenient on line portal to assist in completing these steps.

At this point, the lender will need you to provide basic documentation specific to the information provided on your application. This documentation includes financial information like complete tax returns, W2 forms, pay stubs, bank statements, divorce decrees or other credit information to validate your application information. Once all basic documentation has been received by the lender, your file will be assigned to a processor who will review and prepare your application to be submitted to the underwriter for loan decision. Please be aware you may be asked to write letters describing certain aspects of your income, assets or credit as evidenced on your credit report or on the initial documents you provided. Few loans are finalized without requests for additional information at some point in the process, so please remember that your lender requests these letters to assist you in obtaining your financing. Do not hesitate to discuss any concerns with your loan officer regarding any requests for additional information as they may be able to provide some additional insight as to the purpose of the request. Please note there will be instances where additional information must be obtained directly from other entities like your current or previous employer, CPA or landlord, so please provide accurate and direct contact information for your employer's HR/payroll department.

Before the processor submits your file to the underwriters for final approval, he or she will verify the final sales price. Make sure that copies of all addendums signed after the original Purchase Agreement was completed have been sent to the lender. This assists the lender in determining the exact loan terms being requested. If Addendums increase the total price after this point, the lender will have to resubmit your loan approval request for the higher amount unless you wish to pay for the additional items in cash.

Loan Credit Approval

Once the underwriter has reviewed your loan and an approval letter is obtained, the builder may start construction of your home. Please note that Final Loan Approval may require additional updated documentation such as an updated credit report or updated pay stubs and/or bank statements. Documents provided by you or obtained on your behalf for the loan approval are only good for 120-180 days depending on the type of loan requested. The lender's approval is based on your current income, credit rating, debts and asset position. Please do not apply for additional credit, make large purchases or switch jobs without first discussing potential impacts to your loan approval with your loan officer or until your loan is closed.

Appraisals

The lender will require an appraisal report to confirm the market value of the home you are purchasing. In most cases, the appraisal is not ordered until the home has met a certain stage in construction – usually about 45 days out from closing.

Contingencies

Loan approvals often carry conditions of approval. The sale of a previous home or proofs of sufficient funds to use for down payment/closing are two examples. Discuss any concern you may have about such conditions with your loan officer and obtain any requested documentation as soon as possible. Once all contingencies are met, the final loan can be approved and construction can begin.

Construction of Your Home

The construction of a new home differs from other manufacturing processes in several ways. By keeping these differences in mind, you can enjoy observing the construction process and assist us in building your new home:

 \blacktriangleright As a consumer, you rarely have the opportunity to watch as the products you purchase are created. Your new home is created in front of you.

> You have more opportunity for input into the design and finish details of a new home than for most other products. Our success in personalizing your home depends on effective communication.

> Because of the time required for construction, you have many opportunities to view your new home as it is built, ask questions, and discuss details.

We will meet with you at three points during the building process. The first of these is the Preconstruction Conference. This meeting is for you, your sales agent and your site builder to review the home's plans, your selections and construction process.

The second of these is the Framing Tour. This tour takes place prior to wallboard being installed. It gives you the opportunity to view what is behind your walls before they are covered. We recommend taking pictures for future reference on where items may be located.

The third of these is at the Home Orientation. At this meeting, we provide an overview of how your home operates and answer your questions.

We understand that you will want to visit your new community to see your new home during the construction process. When visiting your home we must ask that you do not enter the home unless you have scheduled in advance with the sites sales agent. On the scheduled date you will meet the site sales agent at the model and then proceed to the home site. Please wear appropriate attire for a construction site.

Selection Process

Our Sales Representatives have an extensive listing of popular options for your review and consideration for your new home. Please take your time in reviewing the offerings and our Sales Representatives will be happy to assist you in making your selections. Due to home site restrictions, footprints of our homes cannot be altered. Any structural changes that affect the foundation (i.e. sunrooms, screened porches, decks, etc) must be submitted at the time of contract. ***Customers are required to make all selections within 14 days of contract. *** See the Optional Customer Pricing Policy in your contract documents for more details.

Whether you are on site for a routine meeting or a casual visit, we ask that you keep the following points in mind:

<u>Safety</u>

A new home construction site is exciting, but it can also be dangerous. Your safety is of prime importance to us. Therefore, we must require that you contact the site sales agent before visiting your site. We reserve the right to require that you wear a hard hat and that a representative of Napolitano Homes must accompany you during your visit. Please observe common-sense safety procedures at all times when visiting:

- No children are allowed on site for their safety as well as yours. Please make arrangements to leave them elsewhere when visiting the site.
- Do not walk backward, even one step. Look in the direction you are moving at all times.
- Watch for boards, cords, tools, nails, or construction materials that might cause tripping, puncture wounds, or other injury.
- Do not enter any level of a home that is not equipped with stairs and rails.
- Stay a minimum of six feet from all excavations.
- Give large, noisy grading equipment or delivery vehicles plenty of room. Assume that the driver can neither see nor hear you.
- Proper shoes must be worn.

Plans and Specifications

The building department of the city or county where your home is to be located must review and approve the plans and specifications for your home. We construct each home to comply with the plans and specifications approved by the applicable municipal building department. Your specifications become part of our agreements with the vendors and suppliers. Only written instructions from Napolitano Homes can change these contracts.

Regulatory Changes

From time to time, city or county agencies adopt new codes or regulations that can affect your home. Such changes are usually adopted in the interest of safety and are legal requirements with which Napolitano Homes must comply. The codes and requirements in effect for each area can vary. Therefore, builders may construct the same floor plan slightly different in two different jurisdictions or at two different times within the same jurisdiction.

Individual Foundation Designs

Another area where variations among homes can appear is in the foundation system. The foundation design is specific to each lot. Based on the results of a soil test and lot drainage requirements, an engineer determines the finished floor height for each foundation. Because of variations in soil conditions among lots, your foundation may differ from your neighbors' foundation or that of the same home in another neighborhood.

Changes in Materials, Products, and Methods

The new-home industry, building trades, and product manufacturers are continually working to improve methods and products. In addition, manufacturers sometimes make model changes that can impact the

final product. As a result, we may use methods or materials in your home that differ from those in our model homes.

In all instances, any substitution of method or product will have equal or better quality than your original selection. Since such substitutions or changes may become necessary due to matters outside our control, we reserve the right to make them without notification.

Natural Variations

Dozens of vendors have assembled your home. The same individuals rarely work on every home in the same way and, even if they did, each home would still be unique. The exact placement of switches, outlets, registers, and so on will vary slightly from the model and other homes of the same floor plan.

Quality

Our company will build your new home to the quality standards demonstrated in our model homes. Each new home is a handcrafted product—combining art, science, and raw labor. The efforts of many people with varying degrees of knowledge, experience, and skill come together. We coordinate and supervise these contributions to produce your new home.

From time to time during a process that takes several months and involves dozens of people, an error or omission may occur. Please remember that we will correct any errors during the appropriate time of construction. We have systems and procedures for inspecting our homes to ensure that the level of quality meets our requirements. We inspect every step of construction and are responsible for quality control. In addition, the county, city, or an engineer conducts a number of inspections at different stages of construction. Your home must pass each inspection before construction continues.

We also appreciate your interest and attachment to your new home. Therefore, your input into our system is welcome. However, to avoid duplication of efforts, confusion, misunderstandings, or compounding errors, we ask that you do one of two things:

> Bring your concern up at the scheduled meetings

> Or, please see the site sales representative and fill out <u>Our Customer Inquiry</u> form. The Site Sales Agent will email the inquiry to our main office and we will respond in writing within three business days. The completed form will remain in your file for future reference.

During the construction process, every home being built experiences some days when it is not at its best. Homes under construction endure wind, rain, snow, foot traffic, and activities that generate noise, dust, and trash. Material scraps are a by-product of the process. Although your new home is cleaned by each trade upon completion of their portion of the work, during your visits you will encounter some messy moments. Keep in mind that the model homes you toured also once endured phases of less appeal.

Vendors

Your home is built through the combined efforts of specialists in many trades—from excavation and foundation, through framing, mechanical, and insulation, to drywall, trim, and finish work. In order to ensure you the highest possible standard of construction, only authorized suppliers, vendors, and Napolitano Homes' employees are permitted to perform work in your home.

Suppliers and vendors have no authority to enter into agreements for Napolitano Homes. For your protection and theirs, the terms of our vendor agreements prohibit alterations without written authorization from Napolitano Homes. Their failure to comply with this procedure can result in termination of their contract.

Schedules

The delivery date for your new home begins as an estimate. Even after the home itself is past the potential for weather-related delays, weather can severely impact installation of utility services, final grading, and concrete flatwork, to mention a few examples. Extended periods of wet weather or freezing temperatures bring work to a stop in the entire region. When favorable conditions return, the vendors go back to work, picking up where they left off. Please understand that they are as eager as you are to get caught up and to see progress on your home.

Delivery Date

As completion nears, more factors come under our control and we can be more precise about a closing date. Expect a firm date when trim and cabinets have been installed in your home. We suggest that, until you receive this commitment, avoid finalizing arrangements for your move. Until then, flexibility is the key to comfort and convenience. We want you to enjoy this process and avoid unnecessary stress caused by uncertainty that cannot be avoided.

"Nothing is Happening"

Expect several days during construction of your home when it appears that nothing is happening. This can occur for a number of reasons. Each vendor is scheduled days or weeks in advance of the actual work. This period is referred to as "lead time." Time is allotted for completion of each vendor's work on your home. Sometimes, one vendor completes its work a bit ahead of schedule. The next vendor already has an assigned time slot, which usually cannot be changed on short notice. Progress also pauses while the home awaits building department inspections. This is simply part of the normal sequence of the construction schedule and occurs at several points in every home. If you have questions about the pace of work, please contact your site sales representative.

Quality Control Inspection (QCI)

At the end of the construction process, prior to delivery, your new home undergoes a Quality Control Inspection. When your new home is ready to be delivered, a principle of the company will conduct a QCI as if the home were their own; looking for any little touch ups or adjustments. The QCI is the final inspection that your home will go through and must pass as part of our commitment to provide you with the absolute best home buying experience!

Homeowner Orientation Conference

Your homeowner orientation is an introduction to your new home and its many features—a meeting that goes beyond the traditional walk-through to include a detailed demonstration of your home and review of information on its maintenance.

Preparation

Past experience has shown that the orientation is most beneficial when buyers are able to focus all their attention on their new home and the information we present. Although we appreciate that friends and relatives are eager to see your new home, it would be best if they visit at another time. No children or pets may accompany you at this time.

If a real estate agent has helped you with your purchase, he or she is not required to attend but is certainly welcome.

Home Inspectors

It is understood that if buyer(s) desire a home inspection, they will notify the Site Sales Agent that a home inspector is being utilized. They should schedule their inspector to arrive at the model (15) minutes before the start of their orientation time. Buyers should meet the inspector at this time to go over any necessary paperwork. Inspections will not be allowed to take place at any other time. The inspector will begin the inspection at the same time that the orientation begins. Buyers understand that the inspection and orientation will take place simultaneously allowing seller to address the inspector's concerns while buyers are present. Prior to such inspection, the inspector will place on file with seller, a copy of his license and insurance information. Seller agrees to repair or replace (at seller's option) any code violations noted by the inspector.

Acceptance

In addition to introducing you to your new home, the orientation is also an opportunity for you and Napolitano Homes to confirm that the home meets the quality standards shown in our model homes and that we have completed all selections and changes. We note details that need attention on the orientation forms.

Cosmetic surface damage caused during construction is readily noticeable during the orientation. Such damage can also occur during the move-in process or through daily activities. Therefore, any cosmetic surface damage not notated at time of orientation, will become homeowner responsibility.

Our limited warranty excludes cosmetic damage to items such as:

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

Completion of Items

Napolitano Homes takes responsibility for resolving any warranted items noted. We will issue work order(s) to the vendor(s) and you. You may then schedule with the vendor(s) for the repair appointments.

Future Service

Napolitano Homes responds to warranty items according to the terms and conditions of the limited warranty agreement. For more details, please review your warranty manual and the homebuyer warranty provided through **2-10**. Warranty guidelines are set in accordance to the <u>Residential Construction Performance</u> <u>Guidelines for Professional Builders</u>.

Closing on Your Home

Napolitano Homes recognizes that timing is vitally important in planning your move and locking in your loan rate. We can specify an exact delivery date when construction reaches a point at which weather and other factors are unlikely to affect completion of your home. This occurs approximately 30 days before closing. Until then, many factors can influence the schedule:

- Weather can delay getting the foundation in and can affect framing, roofing, and exterior finish.
- Material shortages and labor strikes may also affect the construction schedule.
- If you are delayed in responding to a request from your lender, this can affect the progress of your home.
- Missing color selections or electrical diagrams may add time to the schedule of your home.

Date of Closing

The closing, or settlement, takes place after your orientation. Napolitano Homes will usually notify you of the date of closing approximately 30 days before the scheduled date. Typically, the closing process takes about an hour at minimum.

Location of Closing

The closing on your new home will take place at the seller's attorney's office unless otherwise documented in contract. Your Sales Representative will notify you with date and time of closing.

Closing Documents

At closing, the documents necessary to convey your new home to you and to close the loan from the mortgage company will be executed and delivered. In addition to these standard items, the lender, the insurance company, and Napolitano Homes may require other documents to be signed. The principal documents typically include the following:

Title Commitment—At closing, you will have the opportunity to purchase an Affiliated Land Title Association (ALTA) owner's title insurance commitment to insure salable title of your home to you in the amount of the purchase price, subject to the permitted title exceptions. Within 60 days after the closing, the title company mails a standard ALTA owner's title insurance policy, insuring you the title to your home. Keep the title insurance policy with your other valuable papers.

> **Deed of Trust Note**—The Deed of Trust Note is from you, payable to the lender in the principal amount of the loan, plus interest. One-twelfth of your annual taxes and homeowner's insurance will be added to the principal and interest payment to determine your total monthly payment.

> *Deed of Trust*—This encumbers your home as security for repayment of the Deed of Trust Note.

Closing Expenses

Certain customary items in connection with the property will be prorated to the date of closing such as taxes and insurance, or reserves required by your lender and homeowners association, if applicable. Prorations of real estate property taxes and assessments will be based on the current year's taxes and assessments or, if they are unavailable, on the taxes and assessments for the prior year.

"The Final Number"

The final amount necessary for closing should be available 24 hours before closing. Although a reasonable close estimate may be determined several days before, the proration of several items included is affected by the closing date and cannot be calculated until the closing date.

Preparation

Plan to bring certified funds (made out to the closing attorney) to the closing. In your planning, be sure to allow time to arrange for and obtain these funds. In addition, please keep the following items in mind:

Documents—The Real Estate Settlement Procedures Act (RESPA) provides you with many protections. Under this law, the initial Closing Disclosure will be sent to you three days in advance for review. Although these documents are not negotiable and thousands of homebuyers have signed them, you should read them.

➤ Insurance—You need to provide 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 at least three weeks before the expected closing date.

> *Napolitano Homes or Lender Issues*—The closing attorney is not authorized to negotiate or make representations on behalf of any of the parties involved in the closing. Therefore, please discuss any questions, agreements, or other details directly with your agent or your lender.

Utilities—You will need to notify all applicable utility companies (electrical, gas & water) of your move so that service is provided in your name as of the day of closing. We suggest that you contact these companies well ahead of time to avoid any interruption in service.

WARRANTY FOREWORD

Thank you for purchasing your new home from Napolitano Homes, where <u>"Our mission is to</u> provide every customer with the absolute best new home buying experience".

This mission is not just from purchase to closing, it extends through the warranty period and beyond. That is why we have designed this Warranty Manual to help provide you an understanding of the warranty on your home and how it works.

We also want to establish between us an understanding that your new home is a handmade product, which is not perfect.

We are proud of the homes we build and we are personally involved in building each one of them. It is important to understand that a new home is more akin to a painting with brush strokes rather than a photograph with a perfect plastic finish. Napolitano Homes will honor all legitimate and reasonable warranty service requests, but understandably, we will not undertake a maintenance program for the homeowner.

OUR COMMITMENT TO YOU IS AS FOLLOWS

- 1. Napolitano Homes has built your new home to meet, or in many cases exceed, local building codes. Workmanship, materials, type of construction and finish to the interior of the structure of the home will be in accordance with the relative model home.
- 2. Napolitano Homes has provided you with a written warranty backed by our approved warranty insurance carrier 2-10 Home Buyers Warranty. This warranty consists of a contract between (1) you, the buyer, (2) Napolitano Homes, the seller or contractor, and (3) the approved insurance carrier 2-10, whereby all parties agree to be governed by the written standards in the contract and, when necessary, by the procedures for the remedy of grievances as spelled out by the warranty program. Please note that the warranty literature contains a booklet of standards which you should examine in order to gain an understanding of acceptable construction practices and tolerances. As a reminder, please refer to these standards as a guide prior to submitting your 12-week or 11-month lists.
- 3. Many of the products in your home are warranted by their manufacturers. Please register these products properly and follow the service procedures specified for each of them. As in the case of any limited warranty, your new home limited warranty requires that you follow normal maintenance procedures, and make minor adjustments, which are reasonably within a homeowner's capabilities.

IMPORTANT NOTE ABOUT YOUR MANUAL

IN THE EVENT ANY VARIATION OR CONFLICT EXISTS BETWEEN THE INFORMATION AND MATERIALS CONTAINED IN YOUR WARRANTY MANUAL AND THE RECOMMENDATIONS OR WARRANTY PROVISIONS CONTAINED IN THE BUILDERS LIMITED WARRANTY CONTRACT, APPROVED STANDARDS OR THE MANUFACTURER'S PRINTED LITERATURE, THE MATERIALS PROVIDED BY THE INSURANCE CARRIER OR THE MANUFACTURER WILL CONTROL.

NAPOLITANO HOMES LIMITED WARRANTY GUIDELINES

Your home has been constructed using natural materials, and we realize that in some cases the materials used in your home may not perform as intended. When this does occur, we will make any necessary corrections as are required. In support of this commitment, Napolitano Homes provides you with a limited warranty through 2-10 Home Buyers Warranty and the accompanying booklet at Orientation. The purpose of this booklet is to let you know what our quality standard is for the typical concerns that come up in a new home. The booklet describes standards for the typical items and what needs to be done to remedy the items that do not meet industry standards. It is important to remember that the one-year material and workmanship warranty starts the day of closing or day of possession, whichever occurs first.

As a purchaser of one of our homes, you are protected by the 2-10 Home Buyers Warranty. As your builder we are required to meet certain standards of performance, which insures the quality and integrity of our dealings with you. This program provides you with a written warranty, plus extends warranty coverage on major structural defects should they occur. 2-10 Home Buyers Warranty provides you with a one-year material and workmanship warranty, 2-year major systems and 10-year structural warranty. Please read your specified warranty thoroughly, as it will outline the warranty guidelines Napolitano Homes will follow. If the 2-10 Home Buyers Warranty does not specifically address or exclude a particular item, then the guidelines contained in the "Residential Construction Performance Guidelines" published by the National Association of Homebuilders shall dictate the criteria under which a particular item's workmanship or performance is acceptable, and how the item will be repaired. Please note, we reserve the right to exceed these guidelines if common sense or individual circumstances dictate, without being obligated to exceed all guidelines to a similar degree.

Please make sure to read the 2-10 warranty book. This will give you very good knowledge of what to expect from your new home, this book will let you know what a warranted item is and what it is not.

How the Warranty Works

With the exception of a true emergency (see emergency service) our warranty program consists of three milestones during your first year that we will provide warranty service for your new home. The first is the Orientation Conference when you learned about your new home and inspected its quality. The second time is 12 Week Conference after you have closed or taken possession. We wait 12 weeks to give you an opportunity to settle into your new home and utilize its functions, and the home has had a chance to acclimate to a steady environment. The third time will be at the Year End Conference, so we may take care of any final adjustments needed prior to the end of your first year workmanship and materials warranty. <u>At your orientation you received a bright colored card that explains each of these mile stones. Please put this card some place where you will be able to refer to it often.</u>

<u>ALL</u> Warranty Service Requests (other than emergency requests) that are NOT in writing, shall not be processed. We cannot schedule warranty requests from your telephone call or from a personal visit to our construction office. We have several options available for submitting your list.

Please use one of the following: E-mail ~ service@napolitanohomes.com Fax ~ 757-474-0868 Mail ~ Napolitano Homes Attention: Warranty 1492 S Independence Blvd. Suite 101 Virginia Beach, VA 23462

When sending us correspondence, you can help us to serve you better by providing complete information, such as your *name, address, email address and phone numbers where you can be reached during business hours*. Provide a complete description of the problem, for example, "Bedroom 2—window hard to open," rather than "window problem." Miscellaneous service issues will need to wait until your next service milestone, unless it is an emergency or the issue impedes the living conditions of the home.

Phone number sticker in the Panel Box: Not all warranty requests have to go through our office, and you should not wait to have something repaired when you can contact a vendor yourself. At your orientation your Site Builder pointed out a sticker located in your panel box in the garage with key vendor contact information. If you experience an issue and want to call the vendor directly please feel free to do so. All we ask is that when you do this and the vendor has responded to the issue please send us a detailed email of the facts so we may put it in your file. We like to keep complete files so we all have documentation to refer back to if needed.

Warranty Milestones

Orientation: Your orientation was conducted between you and one of our Site Builders. At the orientation the Site Builder familiarized you with the operations of your new home and answered any questions you may have had concerning the construction. The orientation also allowed you an

opportunity to ensure that the quality of your new home matched the quality that we represented in our model home and point out any issues that may need to be addressed. We will address any issue not meeting the standards with the exception of any drywall blemishes (nail pops), paint, caulk and grout touch ups. You will have an opportunity to address these at a later time (see 12-week review procedures). At the conclusion of your orientation, your Site Builder discussed the procedure for taking care of any issue(s) noted.

Welcome to Warranty Letter: Shortly after your closing you will receive a welcome to warranty letter. While the warranty will be explained by your Site Builder at orientation, it is a lot to remember. The purpose of this letter is to give you a broad outline of the warranty for a quick reference. So be on the lookout for this letter.

<u>12-Week Review:</u> Drywall blemishes (nail pops), paint, caulk and grout touch ups are done <u>one time</u> during the first year. At Napolitano Homes we do a <u>one-time</u> touch up of all five at the 12-week warranty period. **Review your 2-10 Warranty for Specifications.**

The 12-week mark is an adequate amount of time for what is known as the "Break in Period". During this interval, you should become familiar with your new home. Should you have any warranted issues to report at this time, list them on the 12-Week Review Form. Please use the Drywall Blemishes (nail pops), Paint, Caulk and Grout Touch Up for those specific items. These forms are provided for you in your Orientation Package on a thumb drive in a Word format. **Remember to review the 2-10 warranty book when making your list to ensure that an item is a warranted item**.

Upon receipt of your written 12-Week Review Form, our warranty processor will forward your review to your Site Builder who will contact you by email within 72 business hours to schedule an appointment to discuss the items submitted. If you are unable to attend a scheduled appointment, please try to notify our warranty processor 48 hours in advance so we may reschedule.

Once the Site Builder has identified the items to correct and the appropriate vendors to correct them, (s)he will send the list and the details to the warranty processor who will prepare the work orders. The work orders will be sent to the vendors and a copy sent to you. It will then be between **YOU AND THE VENDORS** to schedule the repairs.

<u>Tip</u>: You want to schedule your drywall point up before the paint touch up work order. Sometimes drywall can take up to two trips. Always schedule your paint work order *last*.

If a vendor is not responding to you or you are having a difficult time getting an appointment set up please email our warranty processor at the email listed above, and she will assist you in getting a resolution.

After these items are completed at the 12-week mark, all interior cosmetic repairs will become the homeowner's maintenance responsibility.

<u>Please note any warranted items not listed or submitted on the 12-Week list, besides drywall blemishes</u> (nail pops), paint, caulk and grout touch ups, will need to be addressed at the 11-month review, unless classified as an emergency or impedes the living conditions of the home.

<u>11-Month Review</u>: At the END of your 11th month of your materials and workmanship warranty, should you have any items, you will need to submit an 11-month review form via email, fax or mail to the warranty processor. Please review your 2-10 warranty book again to ensure the items you are reporting are warranted. **Your 11-month review must be completed before your warranty expiration date!** So please notate your warranty expiration date.

When we receive your 11-Month Review warranty service request, the Site Builder will contact you via email to schedule an inspection appointment. The Site Builder will inspect the items listed in your written request to confirm warranty coverage and determine appropriate action. From the time of that meeting on we will follow the 12-week review procedures with the exception of drywall blemishes (nail pops), paint, caulk and grout touch ups.

<u>**PLEASE NOTE!</u>** Vendors provide a one-year warranty on the products/services they provide. Their warranty expires on the one-year anniversary date of the closing or your possession of your home, thus the importance of receiving your Year End review. Once the warranty period has expired, the vendor has the right to be reimbursed for services rendered. In addition, vendors require a two-week lead time to schedule appointments. Therefore, it is imperative that your yearend list is submitted at the end of the 11th month to allow time for scheduling and repairs. Thank you for your attention to this detail.</u>

EMERGENCY GUIDELINES

What is an Emergency: In many cases such as fire, theft or the like, it's easy to recognize an emergency. For our purposes, we define an emergency as an unexpected and quickly developing, continuing condition that if not immediately repaired will promptly cause further and continuing damage to the residence. Roof leaks are considered an emergency but cannot be repaired until weather conditions permit such.

During business hours please email or call our office at 757-474-0888 ext. 22. If an emergency should occur after hours, call the vendor directly. You can find the vendor number on the sticker that we provided at your orientation walk through, which is located inside of your panel box in the garage. Also please inform the warranty department of any emergencies via email along with the scheduling and completion of the emergency.

Remember: Items reported as emergencies that, in fact, are non-emergencies will result in a service charge from the appropriate sub-contractor plus the cost of repair for any non-emergency item after 5:00 p.m., Monday through Friday, and all day on Saturdays, Sundays and Holidays.

THE FOUR KEY RULES FOR THE FASTEST POSSBILE EMERGENCY SERVICE

1. Read and be familiar with all the information from the appropriate emergency service page.

2. Do not call your Sales Representative. They are not equipped to handle your emergency. They do not have the emergency service telephone numbers and are unfamiliar with the people whose help you need. They will simply direct you to the procedures outlined in this booklet. Such calls waste valuable time.

3. If you see a suspicious or puzzling condition, report it immediately during normal business hours. Don't wait until later and then decide to call. The people you need to get help are always harder to locate after normal business hours.

4. If such an emergency arises after hours, weekends, or holidays, call the appropriate vendor directly.

HEATING EMERGENCY:

EMERGENCY # IN EFFECT FOR HEATING PROBLEMS DURING WINTER MONTHS ONLY. The following <u>IS</u> a heating emergency:

- a. No heat in residence
- b. No heat in more than 50% of the rooms.

AIR CONDITIONING PROBLEMS ARE NOT CONSIDERED EMERGENCIES.

ELECTRICAL EMERGENCY:

The following <u>IS</u> an electrical emergency:

Note: If you have no electricity, check the breakers first.

- **a.** No electricity to cooking appliances.
- b. No electricity throughout the house. (Be sure electricity is not off throughout the neighborhood).

PLUMBING EMERGENCY:

The following <u>IS</u> a plumbing emergency:

- a. Sewer blockages affecting all drain lines.
- b. Water leak on supply line (not fixture)
- c. NO hot water
- d. Clogged main sewer line causing back up of flow in fixtures.
- e. Smell of gas within your home

<u>NOTE</u>: Please remember that Electrical, Plumbing, and Heating/Air issues can be phoned directly to the vendors that performed the original work.

Please refer to your Vendor Sticker placed on the inside of your panel box in your garage for a listing of contractors for your home. Please remember to notify Napolitano Homes of such service calls in writing, via email or fax. This will allow us to record the service in your permanent file.

<u>*REMINDER*</u>: The vendor will charge a service fee plus costs for any non-emergency issues incorrectly reported as an emergency.

NON-WARRANTY ITEMS:

Your Homeowner's Warranty specifically applies to items constructed on your property by your builder. Certain items and conditions do not fall under the full term and conditions of your home warranty. For instance; trees, shrubbery, landscaping, seeding and grading are items where approval is certified at the time of final inspection (unless noted otherwise on your Orientation form). We are not responsible for the results of acts of God such as wind damage, rain or storm erosion causing gullies or washouts that may alter the landscaped surface. In addition, any home issues that arise post the result of a hurricane, tropical storm, tornado, high winds, or other extreme weather events are non-warranted and should be reported to your home owner's insurance for follow up.

CONCRETE IS A NON-WARRANTED ITEM. CONCRETE PRODUCTS NORMALLY HAVE SOME CRACKING AND SHRINKAGE. MINOR CRACKING IS NORMAL. CRACKING CAN BE CAUSED BY ELEMENTS OUTSIDE THE CONTRACTOR'S CONTROL. ADDITIONALLY, THERE ARE OTHER AREAS NOT COVERED BY YOUR WARRANTY. PLEASE CONSULT YOUR 2-10 HOME BUYERS WARRANTY BOOKLET FOR SPECIFIC "EXCLUSIONS".

<u>Garage Door Openers</u>: If you should install an opener yourself or have another company install an opener during your one-year workmanship warranty period, you will void the warranty on the garage door and no adjustments will be made by Napolitano Homes or our garage door vendor.

Vinyl Floors: Protect the finish of your resilient floor coverings by attaching furniture rests to the bottom of the furniture legs to distribute furniture weight evenly over resilient surfaces. **CAUTION: Certain footwear such as high heels and sport cleats etc. can be damaging to floors.** Seams may show in resilient flooring joints. When corrections are required, Napolitano Homes will adhere to the warranty you were provided.

Note: The tile installed in your home does not come sealed. If you desire your tile to be sealed that is a homeowner task after closing.

<u>Cracks and Squeaks</u>: The reaction of wood to humidity is an inherent characteristic of all wood and cannot be totally avoided. From the constant expansion and contraction in your wood floor caused by change in seasons you can expect some minor chipping, splintering, cracking and squeaks. If you experience a problem area not addressed in the information above, or if you are unsure of a proper repair, please contact your hardwood flooring subcontractor.

<u>Remember</u>: Different species of wood have different densities and therefore will react differently to the elements. Soft woods such as pine can have impressions left in it from high heel shoes or sports cleats etc. you should treat your hardwood floors like the vinyl floor referenced above.

<u>Remember</u>: Granite is a natural product that is mined and therefore it is not a perfect product. When the granite is prepared for your home it is cut and smoothed. The patterns in the granite are not necessarily uniform and Napolitano Homes cannot be responsible for the natural product formation. Granite tops are not warranted after the orientation.

In Ground Sprinklers Systems: If your home is on crawl space foundation there is a blanket of sand under your home covered by a plastic vapor barrier. This is here for the purpose to control moisture issues from arising in your crawl space. Many sprinkler contractors will run the sprinkler piping under the crawl space to minimize the cost of piping around your home keeping the job affordable. This is okay, however one thing we have seen many times is they will lay that pipe on the ground on top of the plastic vapor barrier. In the summer, the hot humid air under the home and the cold water running through the pipes creates condensation. When this happens, it will form puddles on top of the plastic and you will eventually have a moisture issue under your home. Make sure when contracting to have a sprinkler system installed that you insist they run the piping under the vapor barrier and re-install the barrier properly.

******Napolitano Homes will not warranty any moisture issue in a crawl space if there are sprinkler pipes laid on top of the vapor barrier. ******

Make sure to remember and winterize your sprinklers come the winter and have them turned back on in the spring.

<u>IF YOU'RE NOT GETTING THE SERVICE WE'VE PROMISED, BE SURE</u> <u>YOU ARE DOING THE FOLLOWING</u>:

- 1. Please read this booklet carefully and be sure you are familiar with its contents.
- 2. Be sure all requests for service are properly submitted to our warranty department and that you keep a copy for your records and reference. Keep track of what you have reported.
- 3. Always inquire promptly in writing if service is in any way different from what we have promised.
- 4. Please don't ask a repairman to do work on an item not on his work order.

ALWAYS SEND YOUR SERVICE REQUESTS DIRECTLY TO OUR WARRANTY DEPARTMENT. NEVER RELAY A REQUEST THROUGH OUR SITE BUILDER, YOUR SALES REPRESENTATIVE OR A PASSING WORKMAN. WE CANNOT ASSUME RESPONSIBILITY FOR REQUESTS MADE TO ANYONE OTHER THAN OUR WARRANTY DEPARTMENT.

KITCHEN APPLIANCE WARRANTIES

The manufacturers of kitchen appliances will work directly with you if any repairs are needed for this product:

GE Customer Service can be contacted at 1-800-432-2737 or at geappliances.com/service.

Be prepared to provide the model and serial number of the item and the closing date on your home. Appliance warranties are generally for one year; refer to the literature provided by the manufacturer for complete information. *It is recommended to register your appliances shortly after closing. This can be done on-line. This ensures a much quicker and easier process if a request for service is needed.*

Disputes

Napolitano Homes stands behind its products and will take responsibility for warranted items according to the 2-10 Home Buyers Warranty. However, on occasion, we may interpret the warranty differently from our customer. We will always work hard to remedy any disagreement you may have with us. However, on those occasions where we cannot reach a remedy to an issue; we will follow the terms of our original contract with you, as well as, the terms of the 2-10 Home Buyers Warranty. Both refer to binding arbitration in lieu of court. This is a much faster and less expensive way of settling a dispute should one arise.

In Closing

We have assembled this guide to help you transition into your new home and help you navigate through your warranty. Our hope is that you will utilize this information throughout the warranty period of your new home. Everyone in our company would like to WELCOME you as you move into your new community and we want to extend to you a sincere Thank You for choosing us to build your home. Please let us know if you have any questions or if we can help in any way.

WANTED

INFORMATION ON ANYONE STEALING OR DAMAGING MATERIALS FROM NAPOLITANO HOMES

★\$500**★** REWARD

Reward will be granted for information leading to the arrest and conviction of anyone stealing or damaging materials from Napolitano Homes. Please call 757-474-0888 to report such activities.

HOME CARE MANUAL

FOREWARD

Thank you for purchasing your new home from Napolitano Homes, where <u>"Our mission is to provide</u> <u>every customer with the absolute best new home buying experience"</u>. This mission is not just from purchase to closing, it extends through the warranty period and beyond. That is why we have designed this **Home Care Manual** to help provide you with many years of comfort and enjoyment. Your Home Care Manual is designed to help you and your family become acquainted with your new home and to assist you with its care and maintenance.

Your home was delivered with a multi-step warranty (see detailed warranty information) however all homes require care and maintenance in order to keep it operating at peak performance. While this manual is **NOT** all encompassing and cannot cover every situation you may encounter in your home, it is designed to cover situations and product care that all homes share. This manual is also designed to help you understand what is maintenance (**Homeowner's Responsibility**) and what is warranty (**Builder's Responsibility**).

We also want to establish between us an understanding that your new home is a handmade product, which is not perfect.

We are proud of the homes we build and we are personally involved in building each one of them. It is important to understand that a new home is more akin to a painting with brush strokes rather than a photograph with a perfect plastic finish. Napolitano Homes will honor all legitimate and responsible warranty service requests, but understandably, we will not undertake a maintenance program for the homeowner.

It is our hope that this booklet has been both informative and useful and will help eliminate unnecessary service requests.

IMPORTANT NOTE ABOUT YOUR MANUAL

IN THE EVENT ANY VARIATION OR CONFLICT EXISTS BETWEEN THE INFORMATION AND MATERIALS CONTAINED IN THIS HOME CARE MANUAL AND THE RECOMMENDATIONS OR WARRANTY PROVISIONS CONTAINED IN THE BUILDERS LIMITED WARRANTY CONTRACT, APPROVED STANDARDS OR THE MANUFACTURER'S PRINTED LITERATURE, THE MATERIALS PROVIDED BY THE INSURANCE CARRIER OR THE MANUFACTURER WILL CONTROL.

APPLIANCES

The manufacturer of your appliances has prepared a manual for each appliance informing you of proper use of that appliance. All information and service manuals, as well as warranties that accompany appliances, have been left in your kitchen draw. You will need to complete the warranty card for each appliance and return it to the appropriate manufacturer.

<u>*Tip:*</u> Should you decide to replace a large appliance it is recommended you have a licensed contractor perform the installation.

In addition to the information contained in the manufacturer's manuals, we offer the following suggestions:

<u>Automatic Dishwasher:</u> Always remember to run your garbage disposal prior to running your dishwasher to assure the drain is clear. The reason for this is your dishwasher drains through your garbage disposal and you do not want the drain blocked. This could cause a backup into the dishwasher. Good dishwashing depends on proper loading. Rack your dishes so that water circulates freely and reaches every part of every dish. Use only detergents manufactured specifically for use in automatic dishwashers. Never use any soap product, sudsy detergent or detergents for commercial dishwashers. They may damage your machine.

Water conditions vary widely from area to area, so you may have to experiment with different detergents until you find the one that works best for you. Use one brand at least for one week, allowing it to "condition" your dishes. Also, experiment with amounts to determine how much detergent is most effective in your machine and with the water in your area.

<u>CAUTION</u>: Do not wash antique or hand-painted china in a dishwasher as the hot water and detergents will cause the pattern to fade. Over glazed china - where the pattern is applied on the glaze and fired into it - should be tested. First, wash a small piece as a test. If the piece shows no change, it is probably safe for the dishwasher.

Garbage Disposal: Garbage disposals are permanently lubricated and are self-cleaning. Use a steady flow of **cold** water and allow the unit to run long enough to do a thorough job of pulverizing the waste and flushing it through. Garbage disposals are not a primary means of garbage waste, and you should avoid putting oversized, tough items into them. Large pieces of food waste. will be more quickly pulverized if you cut them before placing them into the disposal. Fibrous materials (corn husks, artichokes, banana peels, celery, etc.) should not be put down the disposal. The strings from these foods can wrap around the disposal blades, causing the motor to seize. Occasionally pour ice cubes down the disposal and run; this will help keep the blades clean and sharp. Always continue to run water for a few seconds after shutting the disposal off so the drain can be rinsed clean.

<u>CAUTION</u>: Do not allow metal, glass or crockery items to enter your disposal. Never put lye or drain-cleaning chemicals into it. If your disposal jams, carefully follow manufacturer's instructions.

Range/Oven: The outside of your range can be cleaned with a nonabrasive cleaner such as baking soda sprinkled on a damp cloth or sponge. The inside of your oven can be cleaned using the self-cleaning cycle following the directions contained in the appliance manual. Never use harsh abrasive cleaners on the outside of the range.

We recommend that you become familiar with the manufacturer's cleaning directions.

Electric Range: An electrical stove will have a separate circuit. If your range should fail to work, check the circuit breaker designated for the appliance at the electrical panel within your home.

Hoods: Range hoods need to have their filters cleaned or changed periodically. For location and directions, consult your instruction manual.

Washer and Dryers: When you first install your clothes washer, be sure you pay attention the first few times you use it to make sure the hook ups are secure and not leaking. It is then a good idea to check the hook ups a few times a year to ensure they are always secure. You dryer has a screen lint filter on it and you should always check and clean the screen prior to using. If your screen is clean and the dryer is not performing properly you may need to have someone clean the duct line that vents the dryer.

CABINETS & TOPS

Vanity Bases and Kitchen Cabinets: With proper care and maintenance, your cabinets and vanities should give you years of service. To clean, use a damp cloth, mild soap, and rinse thoroughly. Nicks and scratches can be covered with matching stain or putty. Door hinges may be adjustable and, if so, can be easily realigned with a screwdriver. Drawer trackers should have a light coat of silicone spray applied occasionally to maintain easy movement.

Cabinetry, like all wood products are affected by changes in temperature and humidity of the environment. When changes occur, wood components shrink or swell. Sometimes joints become visible and hairline cracks may appear where the components are fitted together. This is especially true when the final product has a painted finish. Because this is a natural occurrence and an inherent characteristic of wood and wood products, hairline cracks and separations are not considered a defect or deficiency.

<u>Vanity Tops and Kitchen Counter Tops:</u> Your vanity and kitchen counter tops are built of materials which may be damaged if not properly protected. They should be cleaned with a damp cloth and mild ph. neutral soap or a vinegar and water solution. For best results to help prevent streaking, apply with a clean soft cloth and wipe with another clean soft cloth. Never clean counter tops with steel wool or cleaning abrasives such as scouring powder. Cultured marble vanity tops should be cared for in the same manner. Also, avoid using rough and jagged utensils on counter tops.

Counter tops seams must be periodically sealed as a part of normal homeowner's maintenance. Check with your local hardware store for the appropriate seam sealing products. Care should be taken because, once damaged, repairs may be costly to you. Nicks, scratches and other cosmetic defects not noted on the Orientation are not covered in the warranty.

Granite: Granite is a natural stone and is composed of minerals that are earth-formed. Each individual stone will have variations in color, crystal size, veining and markings. For more information please refer to your "Granite Care and Maintenance Guide" included in your Orientation Package. Granite countertops are a significant investment in your home, so taking care of them in a proper manner will ensure that you will enjoy them for many years to come.

Your granite is sealed and most installers recommend that the home owner re-seal their granite once a year, or twice a year if it is a very lite color. Sealing your granite is very easy and products are available at most of your local hardware retailers.

CAULKING

It is our policy to re-caulk one time only at the 12-week review. Usually, separation of caulking after this will be minor and is considered a part of **home maintenance**. In addition to tile caulk separation, you may observe similar cracks around crown molding, trim miters and other wood joints. We will re-caulk these areas at the 12-week review, and subsequent separations can be done easily by the homeowner.

Please keep in mind that much of the wood separation is subject to the amount of humidity in the house. Humidity levels vary based on homeowner water uses, outside temperatures, the amount of opening and closing of exterior doors and if there is a humidifier or dehumidifier in use.

CONCRETE and MASONRY SURFACES

Your driveway, sidewalks and garage floor may be damaged by salt solutions applied to the street and highways during the winter months. The salt residue may be picked up on the undercarriage of your car and then drip on the driveway or in the garage. Uncared for, the salt residue may eventually cause scaling and pitting of exposed concrete surfaces. There are several precautions you can take to minimize this problem:

Hose down exposed concrete surfaces as soon as possible after ice and snow have been cleaned from the streets and any salt residue is cleaned from your car.

Use clean sand for traction, not chemical salts.

If you use salt or other products to melt snow and ice on your concrete or masonry surfaces be sure to wash that area off once the ice and snow have fully melted. If not, they may cause damage to the surface. Concrete lead walks and patios may rise and fall due to freezing and thawing of the soils on which they are poured. This is a normal condition and does not require correction. Cracks may also develop as a result of seasonal movement. Caulking the cracks and sealing the concrete surface are suggested corrections and are considered normal homeowner maintenance. Some minor regrading of the areas adjacent to your concrete walkways by the homeowner may also be required.

As with foundation walls, hairline cracks may appear in the interior concrete floor in your new home. Most hairline cracks are cosmetic rather than structural and do not require corrective action. Please refer to your 2-10 warranty booklet for a more thorough discussion of normal construction tolerance on interior concrete flatwork. Color variations in concrete are a normal occurrence. With a little care you can keep the concrete surfaces in your new home protected and serviceable for many years.

Efflorescence: From time to time brick can and will be affected by efflorescence. This is a natural chemical reaction that occurs from time to time on masonry units, such as brick. This common occurrence with brick and/or masonry usually comes and goes in cycles. Efflorescence is a powdery stain, usually white, on the surface of masonry units caused by the leaching of soluble salts to the surface as moisture moves through it. Should the brick on your home develop white splotches, you will know your brick is experiencing a natural occurrence and not to worry.

DECKS

Most decks are still made of wood and therefore need some maintenance to maintain their beauty and last a long time. It is recommended that every spring to power wash your deck, replace any boards that need to be replaced, nail off any loose boards and coat your deck with a sealer. This will help keep your deck looking good and you will get many years of use out of it.

ELECTRICAL SYSTEM

If you should experience an electrical issue where an outlet does not work, or a major system in the home is not running, check your circuit breakers in the garage or GFI's to make sure one has not tripped. These systems are designed as the first line of defense from an electrical surge or moisture in the case of GFI's. If you call an Electrician or HVAC Contractor and they come to your home only to discover that it is a tripped breaker there will be a service charge.

The wiring of your new home meets all applicable local code requirements and safety standards. Occasionally, you may find an outlet that does not operate when you first move into your home. First, check to determine that the outlet is one that operates from a wall switch in that room. If so, only one receptacle in the appropriate duplex receptacle will be controlled by the wall switch. If not, a call should be made to the electrician listed on the sticker in your panel box in your garage.

Your electrical wiring and appliances are protected by circuit breakers located in the main panel box. Circuit breakers eliminate having to replace fuses. To reset a tripped breaker, simply turn it to the full "off" position, then fully back to the "on" position.

Ordinarily, small appliances may be added to any circuit without fear of overloading it. However, large appliances or too many small appliances on one circuit may cause the circuit breaker protecting that circuit to trip. Other causes of a circuit breaker tripping are: (1) worn out cords or defective plug connections; (2) defects with an appliance; and (3) starting an electrical motor (motors require more current to start than they require when operating). If after resetting the circuit breaker, it trips again, you should immediately attempt to locate the cause and correct it.

<u>CAUTION</u>: Be very careful. Avoid direct contact with worn wires or plugs you suspect may be the problem. If you cannot locate the cause yourself, call an electrician.

<u>Ground Fault Circuit Interrupter.</u> (GFCI) is a device intended to protect you and your family against hazardous electrical shocks from faulty appliances or worn electrical cords. The GFCI cuts off the electrical circuit quickly enough so that a person may not sustain a serious electrical injury. Caution should be taken to prevent electrical shocks. In your home, the GFCI circuit may be located in bathrooms, kitchens, garages, basements, and exterior receptacles. The GFCI can also cut off due to a power surge in incoming service. In any case, activating the reset button on designated receptacle will restore power.

<u>Recessed Lights:</u> Recessed light fixtures may be located throughout your new Napolitano home. These fixtures have thermal overload devices that will automatically turn off a light when the temperature is too high inside the fixture.

Do not use bulbs having a wattage greater than indicated on a fixture. A higher wattage bulb may activate the thermal overload device and automatically shut down the light fixture.

Smoke Detectors: Smoke detectors are proven lifesaving devices. There are several located throughout your new Napolitano home. Because of their importance, please read carefully and follow the manufacturer's instructions for testing, maintenance and service. As required by code, your smoke detectors are wired into the electrical system of your home with a battery backup. This means that if one sounds off they all sound off. Please check the battery in each smoke detector as recommended by the manufacturer. The fire association recommends that you change the batteries in your smoke detectors twice a year, both spring and fall, with the changing of your clocks. This is a minimal investment in batteries but can save a life in the event of a fire.

Turning off your entire system: There may be an occasion where you are required to turn your entire electrical system off by shutting off the breakers. If you ever need to do this make sure you shut off **ALL** of the individual breakers first and then shut the main breaker off. When turning the system back on be sure to turn the main on first and then the individual breakers. By doing this you will prevent a power surge that could damage something in your home.

For the first year your electrical system is warranted (parts and labor) against defects of material or workmanship, with the exception of light fixtures. Light fixtures will be repaired or replaced according to the warranty only if they have been noted on the Orientation Conference Form.

Energy Saving Tips

While enjoying your home there are small ways to save energy that add up to savings. Some of them are:

1. Shut lights off when leaving a room

2. Programing your thermostat to adjust for different times of the day. For example, if the home is empty during the day, program your thermostat to a lower temperature and raise the temperature back up a $\frac{1}{2}$ hour before you come home.

3. When changing light bulbs purchase the most energy efficient you can find.

4. Do not run major appliances during peak hours.

5. Install ceiling fans and remember to change the direction they spin for the different seasons.

6. Check caulking on the exterior of the home on a regular basis and make sure everything stays sealed.

Being away from your home for long periods of time: There may come a time when you are required to be away from your home for an extended period of time (more than the standard week vacation). During such a period you should take certain precautions to ensure your homes safety and health. Below are suggestions to consider, while it is not an all-encompassing list it does consist of some basics.

1. Leave your HVAC system running. You should leave your system running while you are away to avoid any freezing or humidity issues. In the winter lower your thermostat to a temperature so your system will come on periodically to ensure that nothing in the home freezes. In the summer you should raise the thermostat to a level that ensures the system runs enough to keep the humidity out of the air. If humidity is allowed to be present for an extended period of time you could encounter mold issues when you return.

2. Hot Water Heaters

- -<u>For electrical</u> Shut your hot water heater off and then shut your water off. This will ensure that should a leak occur, or should the power go out for an extended period of time and pipes freeze that no leaks will occur while you are away. When you return home, turn your water back on and check the home to make sure there have been no leaks. After about 10 minutes restart your hot water heater.
- \circ -<u>For a standard natural</u> gas it is very easy to switch it to "vacation" mode: just set the dial at the bottom of the appliance to VACATION. You can also shut off the cold-water supply to the water heater to limit damage in the event of a leak from the tank.
- -<u>For a tankless water heater</u> it does not store any water. If you want to be extra safe, then you can turn off the main water valve but leave the lowest level faucet open in case of a freeze.

3. Make sure all doors and windows are securely fastened.

4. You may want to consider purchasing some timer plugs to plug in various lights so they will come on and go off periodically.

5. Ask a neighbor to check on your home. At a minimum to at least walk around the exterior to make sure no one has attempted to enter your home.

6. Either stop your mail and newspaper or have a neighbor pick it up on a regular basis for you.

7. Make sure any vehicles you leave home are secure.

FIREPLACES

Pre-fabricated Gas Fireplaces: Your new home may have one or more prefabricated gas fireplaces. The unit(s) should be cleaned annually by removing the fixed glass front or glass doors and cleaning with a non-abrasive commercially available cleaner. For heavy deposits on the glass use a commercial fireplace glass cleaner.

Check that the fireplace assembly is free of scratches and dents, and that the louvers are not blocked. Vacuum and dust frequently. <u>CAUTION:</u> Risk of Burns! The fireplace(s) should be turned off and cooled before servicing.

<u>*Tips:*</u> Before starting your gas fireplace each winter you should schedule to have a licensed technician inspect and clean your B-vent. Have the technician check for any loose fittings or gas leaks. When the winter season is over you should shut off the gas to your fireplace. The gas shut-off valve is located underneath the fireplace.

FIRE EXTINGUISHERS

Your new home came with a fire extinguisher located in your kitchen. It is a good idea to pick up a few more and have them in strategic locations in your home. These can be picked up at most hardware stores and are a good investment that just might save a life. Make sure everyone in your home knows where they are located and how to use them. They should be inspected twice a year to make sure the needle on the gauge is still in the green. Most fire extinguishers will last years before needing to be replaced.

FLOORING

<u>Resilient Flooring:</u> The resilient flooring in your new home will need only occasional surface treatment such as washing and conditioning with the manufacturers approved conditioners. No-wax floors should not be waxed. Refer to the manufacturer's recommendations for best results.

Protect the finish of your resilient floor coverings by attaching furniture rests to the bottom of the furniture legs to distribute furniture weight evenly over resilient surfaces. Seams may show in resilient flooring joints. When corrections are required, Napolitano Homes will adhere to the warranty you were provided.

. **CAUTION:** Certain footwear such as high heels and sport cleats etc. can be damaging to floors.

<u>Ceramic Tile:</u> Ceramic tile normally needs only a wipe with a damp cloth or occasional wet mopping to stay clean and new looking. If necessary, a more thorough cleaning with a detergent or ceramic tile cleaner will remove grime.

To remove particularly heavy accumulations of soil from glazed tile, you may need a stiff brush and a mild scouring powder. Unglazed tile may be scrubbed or scraped. To clean the joints between tiles, use a fiber brush and a mild cleanser. Staining agents should be mopped up promptly since they may stain the tile grout. Touching up the caulking and grouting of tile is typically a part of homeowner maintenance.

The tile installed in your home does not come sealed. If you desire your tile to be sealed it is a homeowner task after closing.

Hardwood Flooring

Removing Floor Marks

- 1. No wood floor can escape accidental damage, but oak floors are easily touched up and most marks seldom noticed.
- 2. Spots come from foot traffic on rainy days, pet saliva, plant watering, etc. or any time water comes into contact with the wood floor. Spots are easily removed by applying a manufacturer recommended cleaner directly on the spot and buffing vigorously with the grain of the wood.
- 3. Black heal marks usually come away when rubbed with a manufacturer liquid polishing wax.
- 4. For large stains, deep scratches or dents, etc., or if you are unsure how to remedy a problem area, you may want to contact your hardwood flooring vendor for advice on proper treatment.
- 5. Remember different species of wood have different densities and therefore will react differently to the elements. Soft woods such as pine can have impressions left in it from high heel shoes or sports cleats etc.

<u>**Cracks and Squeaks:**</u> The reaction of wood to humidity is an inherent characteristic of <u>all</u> wood and cannot be totally avoided. From the constant expansion and contraction in your wood floor caused by changes in seasons you can expect some minor chipping, splintering, cracking and squeaks. If you experience a problem area not addressed in the information above, or if you are unsure of a proper repair, please contact your hardwood flooring vendor.

Prefinished Hardwood Floors: The beauty of your wood floor will last a life time if you adhere to the following recommendations:

- 1. Sweep or vacuum your floor frequently.
- 2. Wipe up spills as soon as they occur.
- 3. Place throw rugs or mats at entrance ways to protect the floor from dirt and moisture.
- 4. Use floor protectors on the legs of furniture to minimize scratching.
- 5. Never set potted plants directly on the hardwood floor.

A damp mop can be used for spills and general clean-up on floors which have a non-waxed polyurethane finish; however, never intentionally pour water onto the floor or use a wet mop. Excess water may find a way to seep between boards causing them to warp or stain.

Laminate Flooring (composite and/or engineered): The same guidelines for Prefinished Hardwood flooring can be followed above, *except* that damp mopping is <u>not</u> recommended and can cause the composite or engineered material to absorb moisture, swell and separate. Wipe up spills immediately. It is important to follow the manufacturer's cleaning instructions and use a laminate floor protectant product they recommend. If you do not have the manufacturer's certificate of care for your laminate flooring, please contact your flooring installer.

<u>Carpet</u>: The carpeting in your new home is manufactured of long wearing and durable materials. Carpeting should be given a thorough vacuuming at least once a week. It is recommended that the vacuum cleaner be equipped with a brush or beater bar which is properly adjusted for the height and type of carpet being cleaned.

Vacuuming will remove some loose fibers from the carpet yarns. It may also lift an occasional tuft above the surface. When this occurs, the tuft should be snipped with scissors to match the length of the fiber. Seams in carpeting may be visible and are considered normal.

If your carpeting should become stained, we recommend you immediately contact a professional cleaning service for assistance. A well-intentioned but improper attempt at stain removal may permanently damage the carpet fibers.

LVP Flooring (Luxury Vinyl Plank):

- Sweep regularly to remove dirt and dust
- Wipe spills promptly to prevent stains
- Mop or steam clean every few months
- Avoid soaps or detergents, as they tend to leave a dulling film on LVP flooring
- Use polishing products if you desire a brighter shine
- Strip and reapply polish after the first few polish applications
- Use a nylon pad to remove scuff marks and scratches
- Close curtains or blinds in rooms where harsh sunlight hits the floor to prevent fading
- Use felt floor protectors on furniture legs
- Avoid leaving traces of cleaning products in flooring seams
- Always use caution when walking on wet LVP, as it can be very slick and slippery

GARAGE DOOR OPENERS

Napolitano Homes offers a garage door opener that is supplied and installed by the company that installs the garage door. If you should install an opener yourself or have another company install an opener during your one-year workmanship warranty period, **you will void the warranty** on the garage door and no adjustments will be made by Napolitano Homes or our garage door vendor.

Occasionally you should check the garage door and make sure all of the bolts holding the tracks in place and the bolts holding the rollers on the door are tight. It is a good idea every spring to use a silicone lubricant to lube the door tracks and rollers. This will help your door operate smoothly and help remove squeaks.

RAIN GUTTERS and DOWNSPOUTS

It is the homeowner's responsibility to inspect the rain gutters periodically to ensure that they are free of all debris such as leaves, twigs, branches, balls or other obstructions which may hamper or stop the proper functioning of the gutters and downspouts. Never allow your gutters or downspouts to freeze shut. The resulting ice build-up in the rain gutters may lift the roof shingles and cause leakage into the house during a thaw.

It is important to take measures that promote moving moisture and water away from the foundation. Make sure that splash blocks are always in place at the outfall of all downspouts and that the grade is falling away from the house with a good cover of grass adjacent to each splash block. Where the grading around the splash block is steep, it may be necessary to obtain temporary rain water diversion piping from your local hardware store to reduce erosion of your new lawn during its early growth period. Once your new lawn is established, the splash block and mature grass will generally eliminate further need for additional erosion control measures.

HEATING and AIR CONDITIONING (HVAC)

<u>Tip:</u> Make sure you do not wait until you need your heat or air conditioning before testing it each season. As soon as the weather warms up or cools down test your system for the upcoming season. If you wait you will be like everyone else and put on a list and serviced when they come to you on that list. While heat is considered an emergency, air conditioning is not. You do not want to go a few weeks in hot weather waiting for your air conditioning to be fixed. **<u>TEST YOUR SYSTEM EARLY!</u>**

General: Your heating and air conditioning system is warranted for one year against manufacturing and installation defects. Some components are covered for longer periods under either the manufacturer's warranty or your 2-Year Systems Coverage. If, during the 2nd year of coverage, you have an issue with your heating or air conditioning and if it is a warranted issue we will cover the trip charge and the cost of the repair. However, if it is determined it is not a 2-Year Systems Coverage warranted item you will be responsible for the cost of the trip charge and the repair. Monthly utility charges for the operation of the heating or air conditioning system are the homeowner's responsibility. There are many factors that contribute to the cost of your utilities. Neither Napolitano Homes nor the manufacturer can be responsible for the increased utility costs resulting from a malfunction of the heating or cooling system. If the malfunction is covered by the manufacturer's warranty, the manufacturer, through the installing subcontractor, will make the required repair in accordance with the terms and provisions of the manufacturer's warranty.

Furnace and Condensation Drain: The AC coil is part of the furnace which sits in an emergency drain pan. If the AC unit develops an issue and the coil freezes up, the water will drain into the emergency pan

and drain to outside of home. Some systems are equipped with a switch which will turn the unit off if the system has an issue.

<u>Programable Thermostat</u>: Your new comes with a programable thermostat. Please refer to the manufacture's manual that is given to you at closing.

CAUTION: Turning the thermostat setting up and down may cause costly damage to your compressor.

<u>Registers:</u> The registers are the primary means of regulating air flow (and therefore temperature) in individual rooms throughout your home. There are two kinds of registers: air outlet (supply) registers and air intake (return) registers. Adjusting the outlet or supply registers rather than changing the thermostat setting may be the most efficient way to regulate room temperature. All registers should be kept unobstructed by furniture or other objects at all times. It is good practice to occasionally vacuum both supply and return registers to ensure that they remain free of lint and dust accumulations which interfere with the passage of air through your system, decreasing its efficiency and increasing the cost of operation.

Heat - Natural Gas Systems: Your heating system may be equipped with a modern, gas-fired, forced-air heating system (furnace) and central air conditioning. This system is designed to maintain a normal temperature if it is operated and maintained in accordance with the manufacturer's recommendations and instructions. Please read these instructions carefully to ensure your satisfaction with your natural gas heating system.

<u>Heat - Electric Heat Pump System:</u> Your new home may be equipped with a modern, energy efficient, electric forced air heating system which includes a heat pump. The system is designed to maintain normal temperatures if it is operated and maintained in accordance with the manufacturer's recommendations and instructions. Please read these instructions carefully to ensure your satisfaction with your heating system.

<u>Air Conditioning</u>: Your new home is equipped with a central air conditioning system which consists of a cooling unit (condenser), compressor, coil, air handler (including filter), thermostat, duct work and registers. The cooling system is designed to maintain a temperature of 78 degrees Fahrenheit, measured in the center of each room at a height of 5 feet above the floor under local outdoor summer design conditions. In the case of outside temperatures exceeding 95 degrees Fahrenheit, the system will keep the inside temperature 15 degrees Fahrenheit cooler than the outside temperature.

The main part of the cooling system is the compressor, warranted by the manufacturer, excluding labor, for 5 years. Please take time to read carefully the manufacturer's operating instructions, warranties and other papers accompanying the air conditioning equipment.

If your new home is equipped with an electric heat pump system, the same outside unit provides air conditioning in summer as well as heat during the heating season.

Humidifier: It is important that you monitor the humidity level in your home especially during the months where gas heat is needed. Lack of humidity may cause shrinking and separation of hardwood flooring and wood moldings. Since our homes are built with minimal exterior air infiltration, humidity introduced by household use will differ among families. The level of humidity will be affected by the number of times

exterior doors or windows are opened. Families with more children will introduce more humidity into the house by bathing for example.

Shrinking and separation of wood and flooring due to insufficient humidity is the responsibility of the homeowner.

Bath fans: Bath fans are considered part of the HVAC system due to their ventilation operation. It is a good idea to vacuum around the bath vents to keep dust and cobwebs from forming on them and deteriorating the flow of ventilation.

General

The following suggestions may help if you encounter difficulties with your heating and cooling system.

- 1. If you have an electric heat pump, before calling a service company, check the circuit breaker to be certain it is in the full "on" position. If the breaker should trip a second time, call your vendor at the number listed on the sticker in your panel box in your garage.
- 2. If a variance in room temperature occurs, adjusting the flow of air through the registers may help balance the air temperature. Remember that exposure to sun, design of the home and normal temperature settings between the first and second floor will affect the temperature balance between rooms. Check to be certain that all room registers are open and unobstructed by furniture.
- 3. Filters should be replaced or cleaned after your first month of occupancy since substantial amounts of dust will normally accumulate as a result of construction activities which took place prior to your move in.
- 4. In many instances, insufficient heat or cooling is caused by a dirty air filter in the furnace. Filters should be cleaned or replaced approximately every month. Do not remove the filter without replacing or cleaning it immediately.
- 5. If your home is equipped with an electric heat pump system, clear away the accumulations of snow or ice from around and below the outdoor unit immediately after the snow storm. Also, do not allow grass, leaves, etc. to collect around the unit.
- 6. Always keep exterior doors and windows closed when the heating or cooling system is operating. Draperies (especially insulated ones) will do much to reduce your operating costs.
- **<u>Recommendation</u>**: Your HVAC system is an intricate system essential to the comfort in your home. While doing all of the above is important to help your system run efficiently it is not enough. Proper maintenance is required in order to keep the coils clean and to monitor freon levels in the system. Therefore, Napolitano Homes recommends that you obtain an HVAC maintenance contract with a qualified contractor to maintain the parts of the system you cannot.

INTERIOR WALLS & CEILINGS

During the first year or two in your new home, additional drying of framing materials and overall settlement will occur and may cause cracks and nail pops on the interior wall or ceiling surfaces in your new home. **These are considered to be normal homeowner maintenance responsibilities.**

Nail pops are simply nails protruding from framing materials. The result is a bump or blister in the drywall surface. To repair a nail pop, drive the protruding nail all the way through the gypsum board or remove it entirely. Then drive another drywall nail an inch or two below the nail pop area, sinking the nail below the paper surface creating a dimple. Cover the area heavily with a spackling compound, let it dry, sand it smooth and repaint the surface.

A drywall crack can be repaired easily in the same manner as a nail pop. Cut a small "V" joint along the length of the crack about 1/8" deep and 1/8" wide. Fill heavily with spackling compound, let it dry thoroughly, sand it smooth and repaint the area. Please refer to your warranty for more information on drywall. If the crack is very minor (looks like a pencil line) then using caulk can resolve the issue. Simply put a thin bead of caulk over the crack, smooth in with your finger, let dry and paint.

<u>Plant Ledges.</u> Some homes have plant ledges which have been incorporated as an architectural design in your home. These plant ledges are for the sole purpose of decorative uses, e.g. flowers, etc. They have not been constructed to support the weight of an adult or child. Napolitano Homes, therefore, cannot be held liable for any other use of these ledges.

LANDSCAPING

We would like to assist you with your starter lawn and yard care by providing you with some information and suggestions which should be helpful.

Now that your lawn has been installed, it is important that you are very diligent about the correct watering and care of your landscaping.

Water! Water! Water!

For the seeds to germinate and for the sod to take root, there must be an ample supply of moisture. This is very important especially in the first few weeks after installation. **This is your responsibility!**

Proper homeowner care of the lawn from the early stages is imperative. The information we provide should help you understand the fundamentals of lawn maintenance and emphasize your responsibility as a new homeowner.

A healthy lawn will beautify your home. We believe it is worth taking the time to nurture your lawn and hope this information will help make that job easier and more rewarding for you.

As in any established neighborhood, a beautiful lawn does not just happen. By following the guidelines outlined here and through your efforts, your starter lawn will have a better chance to succeed.

Yard Grading

<u>Drainage</u>: Prior to any seeding, your yard was final graded to Municipal specifications. The necessary grades and swales are designed to take the runoff of storm water in order to ensure proper drainage away from your home. Local government agencies have determined the drainage patterns and have required us to grade according to the intent of the approved site plan. Swales have been provided in the drainage areas near property lines, or in the same approximate location where natural drainage crossed your property before the construction of your home.

It is important that you keep these swales unobstructed at all times. Things that may prevent proper drainage of your yard include: trees, shrubs, decks, fences, sheds or anything which blocks or fills the swales and avoid planting or building any of the above mentioned items in these areas. At your request, the construction supervisor can point out the location of your swales. Additionally, it is important that you keep the swales properly seeded and maintained to prevent erosion.

Remember water may puddle on your yard depending on the amount of rain. Your warranty states that water may stand for up to 24 hours in the yard and 48 hours in a swale. As your yard becomes more established this water will dissipate much faster.

<u>Rocks</u>: At the final grading, your yard is raked by a tractor and is then hand raked. All debris and most large rocks should have been removed. This is not a perfect process, and it is inevitable that some rocks or stones will surface later in your lawn. It is best to pick these up rather than to rake them out. Some rocks may continue to surface until the grass creates a root mat; however, the rocks which remain are not usually an impediment to establishing a healthy lawn and in time will dissipate into the soil.

<u>Settlement:</u> During the first year of occupancy, you can expect some settlement around the foundation walls, utility trenches and other filled areas. Settlement may interfere with water drainage away from the home. Napolitano Homes will fill and seed <u>settled areas which affect</u> <u>proper drainage one time only during the first year of the warranty period.</u> You will be responsible for the removal and replacement of shrubs or any other landscaping affected by the placement of any fill we provide. See 2-10 Home Buyers Warranty Guide.

Care of Your Lawn

<u>Seeding:</u> Depending upon your community, grass seed is applied using either pressure sprayed, green hydro-mulch mixture, or by hand seeding. If your yard was hand sown, a layer of straw may have been placed on top of the seed. This straw is sometimes held in place by either a spray coat of tar or by mechanically crimping the straw into the soil. <u>It is not necessary or advisable to rake the straw away, as raking disturbs the germination of the slower emerging grasses</u>, and also is a violation of the sediment control ordinances. In addition, straw provides the soil with needed organic matter.

<u>Sod:</u> If your community included sod on the standard features, we must emphasize that sod must be saturated with water for the first several days following installation. <u>This is your</u> responsibility - Water! Water! Water!

For a full understanding of proper lawn care for the location of your home you should consult a lawn care expert to test the soil. They will be able to help you design a protocol to help you establish a thick and healthy lawn.

Shrubs or trees that are alive when you move into your new home and which die afterwards due to a lack of proper homeowner care, drought or freeze are not covered under the warranty. Shrubs or trees relocated by the homeowner will not be warranted.

Tree Removal and Lot Clearing: It is the policy of Napolitano Homes to save as many trees as possible on each lot in order to enhance community appearance. However, there are certain aspects of the land development and house construction process which may impact the vitality of trees on a lot and, eventually, cause them to die. Safety precautions dictate that these trees be removed during construction.

The primary causes of tree mortality are root damage and shock. Shock may result when a tree once sheltered among other trees becomes exposed directly to the elements when surrounding trees are cleared away. Older trees and trees that have been damaged by disease are more susceptible to shock.

Root damage is caused by excavation for house foundations, driveway excavations, and utility trench excavations. Trees within five (5) feet of these excavations are typically removed because of the high probability that they will eventually die. Root damage is also prevalent in yard areas where even a small amount of fill material is needed to promote proper drainage. The addition of this fill material may smother the root systems of the trees affected. Trees in fill areas will also be removed during construction.

In many cases, it is possible to save trees at the rear of a lot because excavation or fill are not usually necessary in this area of the lot. For this reason, subcontractors are instructed to clear only those trees in the rear yard area that are required for the movement of equipment during construction and to ensure proper drainage. However, the subcontractors will also remove any large, dead trees standing in the uncleared (undisturbed) area that may endanger the house or the safety of its owners. Otherwise, undisturbed areas will be left in their natural state. Dead trees which do not pose a safety hazard or trees in this undisturbed rear lot area that die after settlement will be the homeowner's responsibility to remove.

MANUFACTURERS

In today's age of computers most anything you want to know is available to you. If you are not sure of something you are going to do, take the time to research the manufacturer's recommendation. The manufacturer's recommendation **ALWAYS** overrides any other information you may have.

MISS UTILITY

Miss Utility is a free service that you must use prior to digging in your yard. If you are going to install a fence, or extend your driveway, or plant large trees in your yard you **MUST** call Miss Utility first. They will send the different utility companies out to mark their lines with paint so you know where they are located. This usually takes 72 hours. So if you are going to do work on a weekend make sure you call

early enough in the week to have all markings in place. If you do not and you damage a utility you will be responsible for the cost of repair.

PAINTING

Paint has two basic purposes: (1) to protect surfaces from the weather and wear and tear; and (2) to make your place pretty.

The main mistake most homeowners and so-called "professional" painters make is improper surface preparation. If new paint is applied over dirty, chalky, greasy, or wet surface, it will probably not adhere properly, and soon after may peel off.

Exterior Painting: Exterior painting is the most important for your home in order to protect the wood from rotting. It's best not to paint outside if the temperature may drop below 50 degrees in 48 hours.

To begin painting the exterior of your home, the wood needs to be prepped by cleaning the area of dirt and powdery caulking with a mixture of water and Tri Sodium Phosphate (T.S.P. is found in most paint stores). Any loose or peeling paint will also need to be removed and the area sanded with a wire brush. Next, caulk around all door and window seams to include the top and bottom of exterior doors. It is important to seal all cracks and splits as well, to prevent the wood from getting wet beneath the paint. The best caulking to purchase is a silicone rubber that can be painted over. All surfaces that are exposed will need a coat of exterior primer paint which acts as a base coat. As a general rule, a second coat will be needed in order to properly seal the wood.

Interior Painting: Most homeowners eventually repaint some if not all of the interior of their homes. When you decide to add colors to your home for whatever your needs are it is best to talk to a paint expert. Many of the retail hardware stores, and paint stores have experts that can guide you in the proper direction of materials and tools once you have explained your project to them.

Paint Used by Builder: Colors are generally selected from McCormick or Sherwin Williams.

PLUMBING SYSTEM

Your home's plumbing system has been installed under the direction of a licensed plumbing contractor in accordance with local plumbing codes and has been inspected by government authorities. Water supply and drainage from all lines and fixtures were approved when tested prior to your move-in date.

If you care for this system properly, it will need only minimal maintenance for many years to come. Your prompt attention to any problem which arises could prevent more serious problems from developing.

<u>Water Heater</u>: Your home is equipped with either an electric or a natural gas water heater, depending on your location. For your protection, the unit comes equipped with a pressure and temperature relief valve. If the unit should overheat, this valve will prevent a dangerous build-up of temperature and pressure, when

the valve is operating, it will appear that the tank is leaking, while it is merely releasing excess pressure. If this occurs:

- 1. Turn off the breaker if electric or gas supply if it is a gas heater.
- 2. Turn off cold water supply to water tank.
- 3. Call the plumber listed on the Vendor Sticker located in your panel box in your garage.

Remember: your water heater is most likely located in the attic and therefore sits in a pan with a separate drain. At your orientation your builder pointed out where this drain is located. If you see water coming from this drain you need to inspect your water heater.

Water heaters normally collect small quantities of sediment particles which settle to the bottom of the water tank. This residue should periodically be removed by draining the tank.

<u>CAUTION</u>: Turn the breaker off at the box if you have an electric hot water system prior to draining the system or the element may be damaged. Turn electric on only after the tank is filled. Please refer to manufacturer's specifications or call the plumber for details.

The water temperature of your water heater is preset at the factory as indicated in the manufacturer's operating instructions. The temperature may range from 125 to 145 degrees Fahrenheit. The lower temperature may be preferable in homes where small children can reach the faucets. Also, noisy pipes are sometimes caused by hot water which is too hot. If noise occurs, you may be able to reduce or eliminate the noise by having a plumber reduce the water temperature. However, once set at the desired temperature, further adjustments should be kept to a minimum. Also, recovery time for hot water takes longer in winter months since the water entering your hot water heater is much colder during the winter.

Water and Waste Line: The pipes which carry water into your home are highly resistant to rust and corrosion and should last the lifetime of your home. In areas where pressure is abnormally high, regulators are installed to reduce this pressure, protecting the plumbing system and appliances such as dishwashers, automatic clothes washers, etc. It is very important that you **DO NOT** adjust the pressure regulator without assistance of a qualified plumber.

Your home's sewer lines have been carefully constructed of high quality PVC or ABS materials and have been tested and inspected to ensure against blockages before you moved into your new home. Unless a building defect is proven to be the cause, the homeowner will be responsible for clogged lines. Avoid disposal of hair, grease, lint, garbage, heavy tissue, disposable diapers, sanitary napkins, and other materials into the system. An exception, of course, is that you may dispose certain foodstuffs in your garbage disposal. Refer to your disposal operating information to ensure proper use. To further protect your waste lines, always use a generous amount of cold water with your garbage disposal unit to keep the sink drain open and to cool the disposal motor.

If any of your appliances such as the clothes washer or the dishwasher should overflow, check to be sure the trap through which it drains is not clogged. If the cause of the stoppage anywhere in the system is not evident, we recommend calling a plumber for professional assistance. Please refer to the Emergency Service guidelines in the manufacturer's service manual before you make your call.

If a leak in the system should occur around a loose or damaged joint, we recommend calling a plumber promptly rather than trying to repair the leak yourself. To minimize damage, shut off the affected area by shutting the fixture or the main water to the house until the plumber arrives.

In areas where the water pressure is very high, you may occasionally get a pounding or knocking sound when closing a faucet abruptly. As noted earlier, noisy pipes may also be caused by very hot water (see Hot Water Heater). In addition, worn or loose washers, loose faucet parts (see Valves and Faucets) or air in the pipes may be responsible for the problem.

In normal operation, some of the plumbing system may knock slightly when certain fixtures are in operation, particularly appliances such as the dishwasher and clothes washing machine, which have very rapid, mechanical shut-off valves which send a pressure shock back through the pipes of the water system. Most people will have no difficulty in distinguishing between normal water shut-off noise in the plumbing system and any loud knocking, which might indicate that something is broken and should be reported to the plumber for service. Noise resulting from the normal expansion or contraction of waste line piping due to water temperature changes is not unusual and does not require service attention.

Frozen pipes can be prevented: Never leave your home without heat during cold weather. Be sure to cut off water supply lines to outside hose bibs. Drain these lines before cold weather and disconnect all hoses. If freezing should occur, we recommend you contact a plumber for advice or assistance. If you know extremely cold weather is in the forecast, it is recommended that you leave the cabinet door open to any plumbing fixture located on an exterior wall. This will allow the cabinet cavity to be heated to the same temperature as the room it is located in.

Valves and Faucets: The main water shut-off valve in your new home is perhaps the most important element of your plumbing system. This valve is usually located in the garage where the main water service pipe enters your home. The water flow into your home's plumbing system can be stopped at this point should an emergency occur.

Faucets have moveable parts and, therefore, most faucets, both inside and outside your home, will require periodic maintenance. Needless strain on faucets increases the frequency of repair. It is important, therefore, to understand their proper care. If you suspect there is a problem consult a qualified plumber.

Tubs and Sinks: The various surfaces of your new plumbing fixtures are not indestructible. Continue to protect their finishes by observing the following precautionary measures and manufacturer's specifications.

- 1. Avoid gritty or abrasive cleaners and any powders with a lye base. Baking soda, aerosol bathroom cleaners and vinegar are excellent cleaning agents.
- 2. Never step into a bathtub with shoes on. Shoe soles carry gritty particles which can scratch the fiberglass.
- 3. Do not use plumbing fixtures as a catch-all for paint cans, trash or tools.

4. Avoid dropping heavy objects into fixtures. A chip or crack on the surface will require costly repairs.

While your kitchen sink is made of high quality stainless steel, it is a sound practice not to allow leftover foods to accumulate in the sink. Likewise, avoid scraping the sink with utensils or heavy pots and pans which may mark or dull the shiny finish. As with other fixtures, use non-abrasive cleans.

NOTE: Nicks, scratches, and other cosmetic defects not noted on the Orientation Inspection will not be warranted.

As your home matures, repairs to various fixtures may become necessary. The normal high moisture content common in bathrooms, the weight of the tub when filled with water, settling of the home over time, and the normal expansion and contraction of materials, will cause separation between the tub or shower stall and adjacent tile wall surfaces in your home. This condition can be remedied by applying caulk which is a homeowner's maintenance responsibility.

General Corrective and Preventive Suggestions

Bathtubs, Sinks and Showers: When the drain pipe from a tub, sink or shower stops up, first make sure the drain, strainer or stopper is free of hair or other debris. For the kitchen sink, flush with hot water for several minutes to dissolve possible grease blockage.

When these procedures fail to relieve the stoppage, proceed with the use of a plunger. Be sure the rubber cup of the plunger covers the drain opening and that the water comes well up over the cup edge. Working the plunger up and down rhythmically 10 to 20 times in succession will build up pressure in the pipe and will be more effective than sporadic, separated plunges. Be sure to plug the overflow outlet, if there is one, with a piece of old cloth. When working on a double sink, make sure to close the other drain.

If the plunger fails to clear the drain, try using a plumber's snake. These snakes are available for purchase or rent at hardware or plumbing stores. Be sure to turn the handle of the snake in the same direction when removing it as you did in insertion. This will keep any matter attached to the snake from coming loose prior to removal. Shower drains have a tendency to become clogged. A periodic inspection and cleaning of the shower strainer on the floor of the shower will improve the life of your system. If the drain can be partly opened with the plunger or snake, boiling water may finish the job.

Toilets: With the following exceptions, the treatment of a stopped up toilet is the same. The trap is built into the toilet and is therefore less accessible. Instead of a snake, use a coil, spring-steel auger (also available for purchase or rent from hardware and plumbing stores). Insert the auger so that the point goes into the trap. Turning the handle of the auger will break up the blockage and catch it so that it can be removed. It is easier to use if one person holds the auger and another turns the handle.

<u>Tip</u>: If you ever think your toilet tank is leaking there is simple way to find out. Flush the toilet and let it fully fill up just before going to bed at night. Once it has refilled take food coloring and squirt some into the tank. If, when you wake in the morning, the water in the bowl has color in it then the tank is leaking.

Prevention: To avoid stopped up drains a cardinal rule is to never pour grease into any drain or toilet. Remember, cold water causes grease to solidify. Ordinary washing soda (not baking soda) added to a drain on a regular basis will help to keep it clear of grease from soap. 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. Let it sit for 15 minutes and run more hot water through.

Water:

No hot water:

- 1. Electric make sure breaker is on.
- 2. Gas Check pilot, relight if necessary.

No water or erratic flow from faucet:

- 1. Make sure valves to fixture are on.
- 2. Check the aerator.

<u>Aerators</u>: Every faucet has an aerator located where the water leaves the faucet. The aerator is designed with a screen so the stream of water is consistent and uniformed. Occasionally small particles can get caught in the aerator. To clean, simply unscrew the aerator from the faucet and rinse the particles out. Then reattach the aerator to the faucet.

Drains: Each plumbing fixture in your house has a drain trap, a specially 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 house. If any fixture is used infrequently, it should be turned on at regular intervals to replace evaporating water and to ensure that the barrier remains intact. Traps, because of their shape, are also the point at which drains are most likely to become clogged.

Hose Connections: When the weather turns cold and you will no longer be using your exterior hoses you should shut them off. Go to your hose cutoffs located in the garage and shut them. Then go to your hose faucets and disconnect the hose and open the spigot. This will ensure that any water if still in the line has room to expand should it freeze. In the spring when the weather gets warm reverse the process. Remember to close the exterior spigots so you do not waste water.

Sewer Clean Outs: There is a series of sewer clean outs starting at the city right of way. The next one is just outside of your home where the sewer exits the home, and then various ones inside the home. Should you experience a backup, your first call should be to the city. They will come and if the backup is on their side of the right of way they will take care of the problem. If after they inspect the situation they tell you that it is on the private or your side then you should call a qualified plumber to come and clear the line.

<u>Plumbing Warranty Summary:</u> Your plumbing system is warranted (parts and labor except maintenance and surface damage after occupancy see warranty manual) for one year against manufacturing and installation defects. Defects must be reported immediately. Your warranty, however, excludes valve washer wearing and sewer stoppages.

All water heaters have a five-year limited warranty against leakage. If the water heater tank develops a non-repairable leak within five years, the manufacturer will provide a complete replacement. The cost of labor for removal and reinstallation is not included. Any alteration of the plumbing system by the homeowner may void this warranty.

If your home includes an electric water heater, the electric heating element will also be warranted by the manufacturer. Check the manufacturer's literature provided with your water heater for specific details.

ROOFING AND SIDING

<u>Roofing:</u> The roof of your new home is constructed with quality materials which have been applied according to the manufacturer's specifications. The roofing materials are virtually maintenance free and are a 30 year warranted architectural shingle. Occasionally, winds may lift some shingles, but rarely will any damage be done. In cold weather, some shingles may remain standing, but when warm weather returns, they will return to their normal position. Special care should be taken to avoid damaging your roof if you install an antenna or dish of any kind. Check your community covenants to ensure compliance before acquiring an antenna or dish for exterior installation. A careless job may cause roof leaks.

Siding: Your new home is protected by a long-lasting covering of either low maintenance vinyl or fiber cement siding. Should vinyl siding damage occur, the affected panel can be easily removed and replaced by a professional. Minor color variations may occur if repair is required.

Never clean the siding with chemicals, steel wool or wire brushes. However, siding may be washed with a yard hose, soft brush and detergent cleaner to remove dirt stains. While replacement may be relatively simple, precaution against damage is clearly more desirable. Scratches and other cosmetic defects not noted at the Orientation are not warranted.

<u>*Tip*</u>: Vinyl siding and BBQ grills do not go well together. Make sure that your grill is far enough away from your siding so it does not cause the vinyl to melt. In general, it is a good idea to keep your grill away from your home to limit the possibility of fire.

SPRINKLER SYSTEMS

If your home is on crawl space foundation there is a blanket of sand under your home covered by a plastic vapor barrier. This is here for a purpose to control moisture issues from arising in your crawl space. Many sprinkler contractors will run the sprinkler piping under the crawl space to minimize the cost of piping around your home keeping the job affordable. This is okay, however one thing we have seen many times is they will lay that pipe on the ground on top of the plastic vapor barrier. In the summer with the hot humid air under the home and the cold water running through the pipes condensation will be created. When this happens it will form puddles on top of the plastic and you will eventually have a moisture issue

under your home. Make sure when contracting to have a sprinkler system installed that you insist they run the piping under the vapor barrier and re-install it properly.

Make sure to remember and winterize your sprinklers come the winter and have them turned back on in the spring.

TERMITE and PEST CONTROL

Termites and pests are easier to bar from a new home than exterminate from an old one. Therefore, builders take appropriate precautions against them at the time of construction by treating the foundation with an approved termite treatment.

While termites are never welcomed you may experience different types of pest during different seasons of the year. That is why we recommend that you contract with a professional pest control company to keep your home termite and pest free.

WINDOW SCREENS

Napolitano Homes includes window screens with all homes it builds. The screens provided comply with all current government and industry standards. Window screens, however, are designed only for the purpose of preventing insects from entering your home when the windows are open. They will not prevent humans, even small children, from falling from the window. Children should never be without supervision near an open, screened window and should not be permitted to place their weight against or push against a window screen. Open windows, even when screened, pose a serious danger to children. Furniture should not be placed near windows or arranged in a manner to provide children easy access to a window.

IN CLOSING

This Home Care Manual has been assembled to help you transition smoothly into becoming a new homeowner. Our hope is that you will keep this guide accessible and that it will help you for as long as you own your new Napolitano home. We wish you many years of creating fond memories in your new home. Thank You and Welcome!





HOMEOWNER REFERRALS PROGRAM

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