

WELCOME  
HOME  
TO  
GRAYSON

A Guide To Your New Grayson Home

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# GRAYSON HOMES

## **I. Dear Soon-To-Be Grayson Homeowner**

Thank you for selecting Grayson Homes as your builder of choice. We understand that purchasing a home is one of the most important decisions you will make in your life. So, our Grayson team will do everything that we can to make this experience a pleasant one for you and your family.

Over 96% of Grayson Homeowners tell us they would buy another Grayson Home or would recommend us to a friend. We want to make sure that you will feel this way also. So, we prepared this manual to let you know what to expect for every stage of your Grayson experience. Over the next few months, you will be experiencing many exciting phases. Starting with your decision to purchase your new Grayson Home, you'll then have the opportunity to personalize it with your selections and choice of options. Then comes the construction process, followed by settlement, and finally, the day you move into your brand new Grayson Home.

This manual is intended to serve as a vital tool throughout your Grayson experience. We are confident that once you have reviewed it, our mutual expectations of one another will be clearly understood.

Grayson Homes' employees take pride in being able to say that we are truly a team. Every one of our employees is committed to making this buying and building experience your best. Our Mission Statement and company Vision contained within this manual were crafted by all of our employees. Every Grayson Team Member strives to achieve the goals outlined in our Mission Statement on a daily basis, and our company Vision is always at the forefront of everyone's minds.

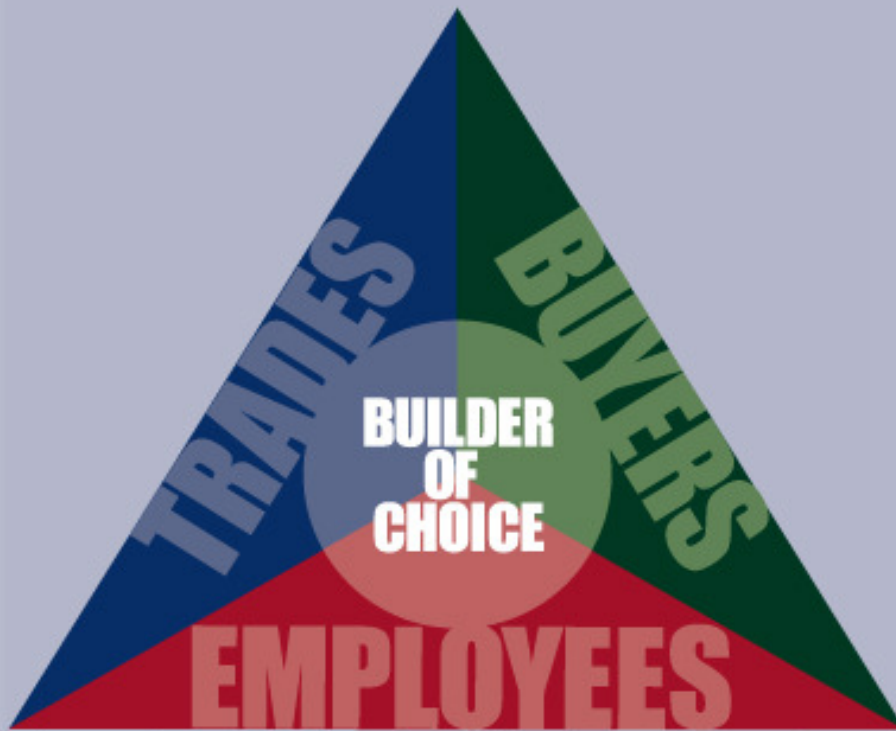
We are confident that you will be happy with your decision to purchase a Grayson Home, and we look forward to providing you and your family with an exciting and pleasant Grayson experience.

**WELCOME HOME TO GRAYSON.  
IT'S WHERE YOU WANT TO LIVE!**



**GRAYSON** HOMES

**VISION**



**Builder of Homes. Relationships. Investments. Dreams.  
Welcome Home to Grayson.**



# GRAYSON HOMES

## MISSION STATEMENT

*To build homes and communities of enduring value,  
providing people outside and inside the company  
with experiences that exceed expectations  
and improve their quality of life.  
At the root of this mission are four core  
value statements that will ensure our success.*

**Caring for and respecting all those with whom we work,  
and acting in accordance with the highest of ethical  
standards and integrity.** It is our intention to treat others as  
we would like to be treated, and in a manner that  
distinguishes us as a special company.

**Consistently delivering the utmost in quality of product and  
business conduct of personnel.** We will continuously strive  
for improvement with our people,  
and in our processes and products.

**Building winning team relationships without fail.**

We will make every effort to listen, to maintain  
open lines of communication with our  
customers, employees, and suppliers.

**Operating with a positive attitude.**

By greeting all that we do with a winning attitude,  
we will ensure everyday enjoyment of work and workplace,  
fostering individual and team pride in superior performance.

## **II. Purchasing Your Home**

The Sales Contract, Addenda, and Riders constitute the legal understanding regarding the purchase of your new Grayson Home. Please read these documents carefully. As with any legal agreement, we suggest you have your attorney review them. Once all of the paperwork is signed, we suggest that you insert those documents into Section 2 of this manual, Purchasing Your Home. This manual is not part of the Sales Contract.

### **What Happens Next?**

Purchasing a new home is an exciting experience. The process also involves many details to be decided upon and arranged. While Grayson Homes is building your new home, your active participation is essential to the success of your home- buying experience. The chronological list that follows outlines the events that typically take place in the purchase of a new home.

### **Sales Contract Policies And Procedures**

We are very pleased that you have decided to buy a Grayson Home. To make this experience as easy as possible, we have assembled the following information that will guide you through the first steps in purchasing your new home.

### **Sales Contract**

Prior to the purchase of your new home, you received a list of available options. Please review these carefully. After selecting your home and home site, your Community Sales Manager will initiate the purchase process with the Contract of Sale. Please retain copies of the Contract after signing and take time to review them again after leaving the appointment. Ask questions right away if anything is still unclear.

Assuming the Contract is complete and accurate, expect to receive a ratified copy within two weeks of signing. The Sales Contract is considered an offer to purchase until it is reviewed and counter-signed by an officer of Grayson Homes. Only upon ratification is your pricing guaranteed.



## Home-To-Sell-Contingencies

If you have included a Home-to-Sell contingency clause on your present home, your model and option pricing is guaranteed only during the contingency period which the Contract stipulates. Also, your Community Sales Manager is required to continue marketing your home site until you release your contingency.

## Tasks Required Of The Buyer

1. An appointment for loan application must be made within seven (7) days of signing the Sales Contract.
2. Your low-voltage appointment will be scheduled the day of contract. It is to take place within 7 days of writing the Contract of Sale and before your Design Center appointment. If your low-voltage is completed in-house, it will be with your Community Sales Manager at the sales center. This is the time to determine if and where you would like any additional phone and cable jack and any additional low-voltage options as listed on your Option Lister.

If an outside vendor handles your low-voltage, you must meet with them at their location. This is the time to determine if and where you would like any additional phone and cable jack and any additional low-voltage options as listed that they offer.

**We will not move standard phone and cable locations or electrical outlets and light fixtures.**

3. The Grayson Homes Design Center, located at the Grayson Homes headquarters in Ellicott City, offers a showroom of selections and a staff of design experts to help you with personalizing your new home. Your Design Center appointment will be scheduled at the time of contract by your Community Sales Manager and is to take place between 7 and 21 days after signing your Sales Agreement. Appointments for contingent purchases may possibly be delayed until after the contingency is released.

Please bring a copy of the floor plan that was given to you at your low-voltage appointment with the phone, cable and any additional electrical options that you have added.

4. A Five percent (5%) to ten percent (10%) deposit (depending upon community), of the total sales price is required.
5. A Fifty percent (50%) non-refundable deposit on all approved custom options is required.
6. Mortgage approval is required within the number of days specified in your Sales Contract.

## II. A. Option Selection

Option selection is a two (2)-step process that begins in the Community Sales Center and is completed at our Design Center. Please be aware of the following:

- **Sales center selections must be finished at the sales center.**
- **Design Center options may only be selected at the Design Center.**
- **Structural option selections may not be altered after they are selected at the initial purchase.**

To achieve a higher level of proficiency, we require that options be selected per the following guidelines:

### **Sales Center Options: Must be selected at the time you sign your contract.**

Exterior – Elevation, Front Door Upgrade

Structural Additions (Sunrooms, Garages, Finished Basements, Baths, Bath Rough-ins)

Electrical – (Weatherproof Outlets, Whole House Surge Protector, Floodlights)

HVAC Systems (Individual Air Returns, Air Cleaners, Humidifier, Programmable Thermostat)

Interior Doors and Interior Trim (French Doors, Crown Molding, Chair Rail, Columns, etc.)

Decks

Masonry (Brick/Stone fronts, Fireplaces, Video Niche)

Windows and Exterior Doors (Bay Windows, Center Swing Doors, Additional Windows)

Interior Rail and Stair Upgrade

**Low-Voltage wiring (Phone, CATV, Home Theater, Central Vacuum, etc.) must be selected prior to the initial Design Center appointment.**

**Sales Center selected personalized options as listed under Personalized Option Requests must be requested within seven (7) days of the Contract Effective Date.**

### **Design Center Options**

Plumbing fixtures

Exterior and Interior Doors - Finishes (Lock Hardware, Lever Handles, etc.)

Mantels, Fireplace surrounds

Electrical (Recessed Lights, Lighting Packages, etc.)

Cabinetry (Kitchen/Bath/Bar)

Appliances

Flooring

**Design Center selected personalized options as listed under Personalized Option Requests must be requested at the initial Design Center appointment.**

**No Alterations will be made to Kitchen or Bath cabinetry or layouts.**

## Grayson Homes Design Center

Part of the fun of buying a new home is selecting the interior options. You will make these choices at the Grayson Homes Design Center. Two important documents will be completed at the Design Center. The "Selection Sheet" reflects your final selections and the "Floor Plan" reflects your desired location for cable television, phones and special lighting.

Our Design Center is conveniently located in Ellicott City, Maryland near the intersection of Route 29 and Route 40. We are open, by appointment, Monday through Friday. We encourage our Home Buyers to schedule a preliminary 1-1/2 hour "browse" appointment, which will give you the opportunity to preview products, styles and colors that you will ultimately select for your new home.

For your final appointment, please allow 3 to 4 hours of uninterrupted time with a Design Consultant, who will be with you to guide you through the selection process and help you create the home of your dreams! We offer either a morning or an afternoon appointment for your convenience.

Every home that is sold is assigned an official Start Date. On this date, the Production Supervisor receives your final paperwork detailing all options for the home, including all Design Center options. Your home is then "released" from the purchases and selection processes, and moves into the construction phase. Your final choice of options must be completed a full three weeks in advance of the Release Date established for your home. The Design Center Consultant will schedule your appointment to assure compliance with the Release Date Deadline. Failure to complete selections by this date will result in a delay in your Estimated Release Date and Completion Date.

Once your selections have been made, you will be asked to sign the Selection Sheets, listing each item you have chosen. You will also be asked to review and sign floor plans showing locations of certain outlets and options. **These selections are final. It is very important that you review them carefully for accuracy.**

Once the signing phase is complete, all paperwork is released to your Production Supervisor and to the Purchasing Department for ordering to commence. Changes made after the final selections have been made are very disruptive to the time-line for your home and may cause delays in material deliveries and closing dates. **For these reasons a \$500 fee will be imposed if a change is permitted after final selections.**

## **Properties of Natural Products**

### **Wood**

Our natural wood selections are products of nature and will have inherent variations in graining and color. Some species (Tigerwood & Cumaru) will have a notable color change with exposure to light. The stain applied to our wood options is intended to highlight and enhance the natural character of the wood. As a result, each piece will be unique in appearance.

### **Marble/Granite**

Our marble and granite options are also products of nature and subject to many variations in color and veining patterns. The exact appearance and pattern of the veining cannot be guaranteed to be identical to samples viewed. However, the unique quality of each piece is considered to be part of the beauty of a natural product.

### **Ceramic Tile**

Ceramic tile is a combination of both natural materials and man made applied glazes. It is not uncommon for a coordinated wall and floor tile to have some shading variation due to the differences in type of clay used. The beauty of ceramic tile lies in its subtle variation of shades and veining.

**THE APPEARANCE OF SAMPLES IN THE GRAYSON HOMES DESIGN CENTER,  
MODEL HOMES, AND PRODUCTION HOMES MAY VARY FROM THE  
APPEARANCE OF ACTUAL MATERIALS USED AND INSTALLED  
IN THE HOME YOU HAVE PURCHASED.**

## **Floor Covering Disclosure**

### **Carpet Seams**

Carpet is produced in a variety of widths, most being 12', 13' 6", or 15'. Due to this fact, seams are an inevitable part of the process. Our flooring trade partner has pre-determined the direction of the carpet for your new home so as to minimize the number of seams required. Additionally, highly skilled installation crews are used in the installation of your carpet. However, some seams will be apparent.

### **Berber Type Carpets**

"Berber" carpet has become increasingly popular with consumers for its appearance, durability, and the stain resistant features inherently found in olefin fiber carpets. Every precaution will be taken to provide a "seam-free" appearance. However, due to the construction style of this type of carpet, there is not way to ensure that seams will not be visible.

## **Directions to The Design Center**

### **From the Washington Area**

- Take 95 North
- Exit onto Route 100 West and follow to Route 29 North.
- Exit onto Route 40 West and move immediately into the far left lane.
- Turn left at the first traffic light onto St. John's Lane.
- Take the first left onto Chevrolet Drive.
- The Grayson Homes Design Center will be the 4<sup>th</sup> building on your right.

### **From the Baltimore Area**

- Take 695 (Baltimore Beltway) towards Glen Burnie.
- Exit onto Route 70 West.
- Exit onto Route 29 South toward Columbia.
- Exit onto Route 40 West and move immediately into the far left lane.
- Turn left at the first traffic light onto St. John's Lane.
- Take the first left onto Chevrolet Drive.
- The Grayson Homes Design Center will be the 4<sup>th</sup> building on your right.

**Address:  
9025 Chevrolet Drive, Suite A  
Ellicott City, MD 21042**

**Note: We are in the storefront, which is clearly visible.**

## Personalized Options

Grayson Homes is not a “custom” homebuilder. We offer hundreds of optional features that truly allow you to personalize your new home. We will, at our discretion, consider performing very minor non-structural modifications to our floor plans. Please review the Personalized Options Policy we have included in this section to understand what we will and will not consider. This policy was established for the mutual benefit and protection of the homebuyer and Grayson Homes.

- **All Personalized Option Requests relating to Sales Center options must be requested within seven (7) days of the initial contract appointment.**
- **All related Personalized Option Requests relating to the Design Center must be submitted at the initial Design Center appointment.**
- **A non-refundable deposit of at least 50% will be required on any accepted personalized requests. Personalized changes of an unusual nature or color may require a 100% deposit as deemed solely by Seller.**

### **Seller Will Consider the Following Personalized Changes:**

- 5’ Shower pan in lieu of standard 5’ tub, available in secondary baths only.
- Relocating Laundry Room location to basement.
- Additional shelving in closets. A plan with specific heights and locations must be submitted to determine the price.
- Brick steps and/or lead walk, as sited with a site plan.
- Moving non-load bearing walls.

**Seller Will Not Consider the Following:**

- Structural Changes – No changes to load bearing walls or foundations, other than those offered in the option lists.
- Front elevation changes.
- Kitchen design layout changes.
- Bathroom design layout changes.
- Changes to kitchens and baths will not be considered.
- Windows and doors not already listed in the Option Catalog.
- Stair and rail changes.
- Mixing of lighting packages.
- Appliances other than those offered in the Option Catalog.
- Appliances and/or flooring deletions. (only refrigerator deletion allowed if included)
- Buyers working in their homes, or bringing in their own trade contractors.
- Personalized design flooring, unless already offered in the Design Center.
- Partially finishing out optional areas.
- Any personalized option requests three weeks prior to the start of construction or later.

**Note:**  
**These guidelines regarding**  
**our personalizing policy may not be all inclusive.**  
**Seller reserves the right to vary from these guidelines.**

### III. Building your home...

#### Construction Confirmation Orientation

Once you have obtained loan approval and all of your “options” have been selected and the building permit has been issued, a Construction Confirmation Orientation will be scheduled with the Production Supervisor responsible for building your home. At this conference, the Production Supervisor, Community Sales Manager and you, will review your plans, house siting, architectural plans, signed selection sheets and color selections.

#### Change Orders

Changes to your final option and color selections, no matter how minor, are difficult to manage and execute. Changes introduce the potential for error in the construction and finishing of your home, therefore we have adopted the following policy: **If buyer directed changes are made after the Design Center Appointment, a non-refundable \$500.00 fee will be collected for each change order.**

#### Construction of Your Home

Please read Section 4, Construction of Your Home, for guidelines on safety, security, and work in progress. *It is imperative for you to bring this manual to all of our meetings.*

#### Homeowner Orientation

The homeowner orientation has two purposes. The first is to demonstrate the features of your home and discuss maintenance. Second and equally important, we want to confirm that we have delivered your new home in accordance with the plans and specification and that all your chosen selections have been installed. For detailed information, please review Section 5, Homeowner Orientation.

#### Settlement on Your Home

Settlement on Your Home, Section 6 of this manual, describes the documents that you will sign, and other important details about the closing process. We have included guidelines to assist you in preparing for settlement and moving in.



## Caring for Your Home

As a new Homeowner, you will have certain responsibilities regarding the maintenance of your home. **Begin now** to become familiar with the home maintenance you will provide, our warranty service commitment to you, and the procedures required for its implementation. To be fair to all, these guidelines will be followed. The responsibilities listed below will be identified at your Homeowner Orientation. Additionally, they will be reviewed at your Post-Settlement Orientation.

- Hose Bib Maintenance
- HVAC Filter Maintenance
- Lawn Care Maintenance/Settlement
- Driveway Maintenance
- Heat Pump Clearance
- Protecting Concrete
- Areaway Drain Maintenance
- Exterior Caulking
- Caulking at Tubs & Showers
- Septic System Maintenance
- Proper Screen Installation
- Schedule 11-Month Point-up

## Your Feedback and Suggestions

Our desire to maintain open communication with you starts from the moment we meet you, extends through the buying process, and after you move into your new home. In an on-going effort to improve the product and service we provide, we welcome your comments on how we have performed. A series of surveys will be conducted throughout the home-buying process. Also, we survey our customers after move-in using a third party marketing firm. Our goal is to build the best home and the best customer relationship possible. Your feedback helps us reach that goal. Please take the time to complete these surveys.

## **Recommend to a Friend Program**

We appreciate your referrals. We have a **Homeowner Referral** program for our homebuyers, as well as for anyone stopping in to visit any of our beautiful models.

You will have the opportunity to earn a Visa Debit Card with a balance of \$500 for each person you refer who purchases a new Grayson Home. Also, your friend, the buyer, will receive \$500 towards options.

If any of your friends visit any one of our award winning models, but do not purchase, and refer someone to our office that does eventually purchase and settle on a Grayson Home, they will receive a Visa Debit Card with a balance of \$250 and the person that they referred will receive \$250 towards options. Our office is always happy to provide you with information about new Grayson communities and the homes that we offer.

As we rely on referral sales, it is critical to our continued success that you spread the word about how delighted you are with your Grayson experience.

## Who's Who?

### *Some names and numbers you should know*

Two-way communication is vital to a mutually satisfactory relationship. Understanding what is happening and knowing who to contact can facilitate the home buying process.

We believe that it is important to establish and maintain clear lines of communication. The professionals listed below are glad to assist you or find the answers to your questions.

---

Community Sales Manager

Phone:

E-mail:

---

Production Supervisor

Phone:

E-mail:

---

Designer Center Consultant

Phone:

E-mail:

---

Wells Fargo Mortgage Company

Phone:

E-mail:

---

Title Company

Phone:

E-mail:

---

## IV. Applying For Your Loan

Congratulations! You have just contracted to purchase your Grayson Home. Your next step is to make loan application. Again, we suggest that you call Wells Fargo Home Mortgage Company at **800-207-3403**, and make an appointment with the loan officer listed on the previous page. The appointment date should be set within seven (7) days of signing your Sales Contract. Take the completed Sales Contract with you when you first visit your lender.

It is imperative that your loan officer understands 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 trips to deliver 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 on page 13 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.

### Loan Processing

Once you have given all preliminary information to your loan officer, Wells Fargo Home Mortgage, or whomever you choose, will send verification forms to your employers, banks, current mortgage company or landlord and also order a credit report and appraisal. You will be asked to sign a release authorizing these steps. Your lender will provide you with a *Good Faith Estimate* and a *Truth-in-Lending Disclosure*.

The **Good Faith Estimate** lists the costs that you will incur at closing. Some of the numbers listed on this form are prorated and are subject to change based on the actual date of the closing. Others are set fees that should remain the same.

The **Truth-in-Lending Disclosure** shows the total cost to you, over the term of the loan expressed as a yearly rate, for your specific financing. The calculation is based on the assumption that you own the home and make regular payments throughout the term of the loan without any early prepayments.

The lender sends **Verification of Employment (VOE)** forms to all employers for the last two years. The employers complete, sign, and return the forms to the lender. The forms show the dates of employment, the amount of money you earned last year, and how much you have earned so far this year. The VOE documents bonuses and overtime you earned.

**Verification of Deposit (VOD)** forms go to each banking institution listed on your application. The institutions indicate the date you opened each account, average balances for the last two months, and the amount of money you have in each account on the day they complete the form. Any loans or overdraft accounts you have with the bank will also be shown.

Mortgage companies and landlords complete **Verification of Mortgage (VOM)** forms. These show the lender how much you owe, the amount of your monthly payment, and whether you make your payments by the due date.

Your credit report shows the amounts of money you owe to each of your creditors, minimum monthly payments, and your payment history.

The appraisal confirms for you and your lender the value of the home that you are purchasing. You will pay for the credit report and appraisal at the time of your application.

Typically, several weeks pass as these reports and forms are returned to the lender. If any delays are encountered, the loan officer may contact you for assistance. The credit reporting agency may call you to verify that the information gathered is correct.

Once the loan processor has collected this standard documentation, you may be asked to write letters describing your assets, income, or credit. Few loans are finalized without requests for additional information just before the package is submitted to the underwriter for final approval. Please remember that your lender requests these letters to assist you in obtaining your financing.

Do not hesitate to discuss your concerns with your loan officer. Perhaps he or she can provide some additional insight on what may seem to be redundant requests. Before the processor submits your file to the underwriter for final approval, he or she will verify the accuracy of the various verifications and documents acquired throughout the loan approval process.

## **Loan Approval**

Fully underwritten loan approval generally takes 30-60 days depending upon individual circumstances. Typically, loans from outside lenders, other than Wells Fargo Mortgage, may cause delays in starting construction, as Grayson Homes requires full underwriter approval before issuing approval to start your home. In addition, if any of the documents requested have not been returned to the lender in a timely manner, approval may take longer.

Loan approvals often carry conditions of approval. The sale of a previous home or proof of funds for 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 conditions are met, the loan can be approved to close.

## **Interest Rates / Lock-ins**

Unless otherwise arranged with your lender, your mortgage interest rate will “float” until settlement. In a volatile market, many buyers become very anxious about interest rates and want to lock in the interest rate as soon as possible. If rising interest rates pose a concern to you, you may have the opportunity to obtain an extended lock period. Most lenders will also offer a free 60-day lock on your interest rate. When locking in your rate, even if it is for an extended period of time, please check with your Community Sales Manager to estimate the delivery/settlement date on your new home. Keep in mind that regardless of your financing arrangements, **Grayson Homes is not responsible for rate locks that expire before settlement.**

## **Loan Commitment**

Your loan officer must have all the information requested to ensure loan approval within the timetable stated in the Contract. We have enclosed an application checklist provided by our preferred lender. Time is of the essence in providing complete and accurate information to your lender. The sooner the information is in hand, the sooner your loan will be approved.



## Wells Fargo Home Mortgage Application Checklist

Below is a list of all the information you may need to complete your application. Before you gather the information listed, you may wish to speak to a Wells Fargo Home Mortgage consultant to see if you qualify for one of our streamlined application programs, available to both current and new customers. These programs allow Wells Fargo Home Mortgage to offer qualified applicants a streamlined approval process with fewer required documents.

### Applicant Information

- Social Security Number(s)
- Home address(es) for the previous two years
- Employment information for the previous two years:  
Employer name, address and phone number
- Income: Salary, overtime, bonuses, commission, dividends, interest, retirement or any other source of ongoing income
- Liquid assets: Value of bonds, stocks, life insurance, retirement funds or automobiles
- Liabilities: Creditor name, and outstanding balances for all liabilities including notes payable, 401K loans, life insurance loans, stock pledges, alimony, child support, co-signed loans, credit union loans or other liabilities
- Real estate owned: Property address, market value, outstanding liens, rental income, mortgage payments, taxes, insurance and maintenance dues
- Sales contract

## V. 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 participating in the construction process and assist us in building your new home.

**Please bring this manual to all scheduled meetings.** During our meetings we will refer to documents included in the manual along with providing additional information that should be inserted into the manual.

As a consumer, you rarely have the opportunity to watch as the products you purchase are created. Your new Grayson home is created in front of you. You have more opportunity for input into the design and finish details of your new home than for most other major purchases. Our success in personalizing your home depends on effective communication.

You have the opportunity to meet with us at various points in this process. The first of these is a construction confirmation, where we review your home plans, house siting and the selections that you requested. At that time, we will provide an overview of the construction process and answer your questions.

The second meeting will be the construction orientation meeting where you will have the opportunity to walk your home with your Production Supervisor. Near that time you will be contacted by the Settlement Coordinator to set your settlement date and time. We understand that you will want to visit your new home at various times during the construction process. When you are on the site, we ask that your safety and the safety of others be your primary concern. As such, we employ a private safety management company who has provided us with a series of safety guidelines to ensure your safety as well as ours.

### Safety

A new home construction site is exciting, but it can also be dangerous. Your safety is of prime importance to us. We must require that you set an appointment with your Community Sales Manager before visiting your home, so that we can have the opportunity to enhance your safety.

Please observe common sense safety procedures at all times when visiting, including, but not limited to:

- No one under the age of 18 years is permitted on the jobsite.
- You must have an appointment
- You are required to wear a hard hat at all times.
- Do not walk backward, even one step. Look in the direction you are moving at all times, and for objects that might cause a fall or injury.
- 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.
- Once carpet is installed, houses will be locked and there will be no unescorted visitors to the home.

## **Plans and Specifications**

The building department of the 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 building department and building codes. Your specifications become part of our agreements with trade contractors and suppliers

Trade contractors and suppliers are not authorized to make any changes without prior authorization by Grayson Homes. Only written instructions from Grayson Homes can change these contracts.

## **Architectural Plans (Blueprints)**

We will provide you the opportunity to review the architectural plans prior to signing the Contract of Sale. Grayson Homes strives for continuous improvement, and plans are updated periodically. As a result, your home may differ from the model home or other homes already constructed. Please consult with your Community Sales Manager regarding any changes to the plans.

**Note:** Sales brochures, model decorations, and other marketing materials are for illustrative purposes only. They are not considered construction documents. Unless otherwise stated, no representations are made from such items.

## **Re-Sites**

If you purchased a single-family home, our engineering company will draw your home type with the corresponding options on your lot [site plan]. This site plan is called a “re-site”. Your Community Sales Manager will review the re-site with you and explain the approximate location of your home, the slope of your driveway and yard, and any utility easements on the property.

If you purchased a Townhome, your site plan has already been pre-determined and is not able to be modified other than the addition of options you choose. You will review this site-plan with your Production Supervisor at the Construction Confirmation Orientation.

## Regulatory Changes

From time to time, Counties 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 Grayson Homes must comply. The codes and requirements in effect for each area can vary. Therefore, we may construct the same floor plan slightly differently in two different jurisdictions or at two different times within the same jurisdiction.

## Changes in Materials, Products, and Methods

The new home industry, Trade Contractors, 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 other homes in your Community.

In all instances, any substitution of method or product will have equal or better quality than shown in our other homes. Since such substitutions or changes at times may become necessary due to matters outside our control, we reserve the right to make these substitutions without notification to you.

Dozens of trade contractors have assembled your home. The same individuals rarely work on every home in the same way and, even if they did, each one 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

Each new home is a handcrafted product-combining art, science, and a team of selected craftsmen. The efforts of many people with varying disciplines, experience, and skill come together to produce your new home.

Throughout a construction process that takes several months and involves dozens of people, an error or omission may occur. We have systems and procedures for inspecting our homes to ensure the level of quality meets our requirements in addition to the County Inspections. Should a problem arise, please rest assured that we will take steps to correct it as quickly as possible.

We also respect your interest in the process of constructing your new home. Therefore, your input into our system is necessary and welcome. However, to avoid duplication of efforts, confusion, misunderstandings, or compounding errors, we ask you to follow some procedures so that we can be more effective in helping you.

(1) The Production Supervisor and Community Sales Manager responsible for your home will contact you periodically to discuss the progress of your home and to schedule meetings. (2) Your Community Sales Manager is responsible for being a liaison between you and the Production Supervisor. (3) Please ask the Community Sales Manager to deliver

messages for you to the Production Supervisor. (4) Keeping your Community Sales Manager aware of issues you have will enable us to ensure proper follow-up. (5) The Community Sales Manager will respond to your questions and concerns within 24 hours of receiving your call.

## **Job-site Conditions**

Homes under construction endure wind, rain, snow, foot traffic, and activities that generate noise, dust, mud and trash. Material scraps are a byproduct of the process. During your visits you may encounter some messy moments.

Grayson Homes and its Trade Contractors are committed to keeping the jobsite as clean as possible during construction. Homes will be swept at the completion of each Trade Contractor's work and trash bins will be installed for bulk materials.

## **Trade Contractors**

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

Suppliers and trade contractors have no authority to enter into agreements with you during the construction of your home. 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. Until the roof is on and the structure is enclosed, weather can affect the delivery date. Even after the home itself is past the potential for weather-related delays, weather can impact installation of utility services, final grading, and concrete flatwork, to mention a few examples.

## **Delivery Date**

As completion nears, more factors come under our control and we can be more precise about that date. Expect a firm Settlement date soon after the Drywall is installed. You will be contacted to schedule formal orientation of the home, which takes place generally one week before settlement.

We suggest that, until you receive this written commitment, you avoid finalizing arrangements for your move. Until then, flexibility is the key to comfort, sanity, and convenience. We want you to enjoy this process and avoid unnecessary stress caused by uncertainty that cannot be avoided.

## **“Nothing’s happening on My Home Today”**

During construction of your home expect several days of little or no activity. It appears that “nothing is happening today” but be assured, we know why and delays can occur for a number of reasons. For example, progress on your home pauses while the home awaits Building Department inspections, a normal part of the construction schedule, and occurring at several points in every home.

Another reason “nothing is happening today” is because each trade 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 trade's work on your home and sometimes one trade completes work a bit ahead of schedule. Our Trade Contractors schedule a number of homes in various communities and need this “lead-time” to ensure an efficient use of their personnel and equipment. Often, the next trade already has an assigned time slot, which usually cannot be changed on short notice.

## **Your New Home**

### **Foundation**

Grayson Homes will determine the placement of your home on your site. We take into account any building line restrictions, utility easements, and the specific options that affect the foundation. You will be shown a re-site at the Construction Confirmation meeting, which will show the placement of your home on your lot, along with any easements. You also have the opportunity to walk your lot with your Community Sales Manager and Production Supervisor.

Discussion Point:

- **Set Back** - The distance from both the side property lines and the front property line to the edge of your foundation. These distances are determined by County officials at the time of subdivision platting and taken into account by our Civil Engineer.

### **Framing**

Framing starts as soon as possible after the foundation is poured. Many factors control when framing begins. Rain and bad weather can delay and even stop construction for several days during the framing phase. Grayson Homes contracts with multiple well-trained framing companies.

We treat every home with the same importance. However, some homes move through construction more quickly than others. This variation occurs because we are trying to maximize productivity. Grayson Homes monitors the framing process daily for quality standards. After framing is complete, both a Production Supervisor and a County Building Inspector conduct an inspection of your home.

Discussion Points:

- **TEMPORARY BRACING** - Braces are used to hold things together until framing is complete. If you see strange boards that look out of place, they are probably temporary.
- **CRACKS, SPLITS, KNOTS, ETC.** - These are normal in every piece of lumber. Seldom do such things deem a piece of lumber unsound. If our inspection finds a board to be inferior, we will replace it.

## **Exterior**

The exterior details of your new home are installed as soon as possible after framing is complete. The eaves, soffits, gables, siding, etc. are what give your home's elevation the appearance you have selected. Windows are installed during this phase of construction.

Generally, lumber used in cornice work has a primer paint coat on it; it is not the permanent paint color that will be on your home. During this phase of construction, the roof is installed. It is normal to see slight rolls in the felt on the roof. It takes time and warm weather for shingles to bond. You may notice some flapping of shingles in brisk wind. After the house is roofed, electrical, heat and air conditioning, and plumbing rough-ins are installed. Once framing and mechanical installation are complete, please double check the phone and cable TV outlets to make sure that they are in the correct places. A County Inspector will approve construction and the house will be insulated.

When weather permits, the exterior siding and/or brick will be installed.

### Discussion Points:

- **FASCIA** - The front or face of the eaves, gables, or soffits. This is the area in the front that will be painted your trim color or covered with pre-finished materials if you have a low maintenance exterior.
- **SOFFIT VENTS** - The grills on the soffits that promote ventilation in the attic.
- **CRACKED WINDOWS** - Accidental cracking sometimes occurs during construction. We will replace damaged windows before closing.

## **Drywall, Tape and Trim**

Drywall or Sheetrock is installed after insulation. Slight gaps between sheets of sheetrock are normal and expected. Finishing of the drywall starts after the house is sheet rocked and consists of three (3) coats of drywall finishing compound. The finishing compound covers the drywall joints and nail heads on all interior walls. Once completely finished, all the walls are sanded. In the garage, we tape seams only. Sanding of the drywall there is not performed. Interior trim and doors are installed after all drywall work and sanding are complete.

### Discussion Point:

- **CABINET TRIMS** - It is normal for trim pieces to be left off of cabinets on first trim and completed prior to the pre-settlement walk-through.

## **Interior Finish**

The interior is painted after the house is trimmed. Remember that this is not the final paint. Touch up work will be performed before your Home Owner orientation. Many trim and finish items are installed after painting. Carpet, vinyl floors, and all tile work are installed during this time of construction. After the floors are installed, we regulate the flow of people into your home.

Bathrooms are also completed during the interior finish phase, as well as kitchen appliances. After all floors are installed, the home will receive a paint touch up.

### Discussion Points:

- CARPET SEAMS- These may be noticeable in new carpet. Berber carpet has seams that are more pronounced due to the looped type of construction.
- CLEANLINESS- Your home will be “Final Cleaned” just prior to the Home Owner orientation walk-through.

## **Exterior Finish**

The exterior of the house is finished at the same time as the interior. Sometimes, delays will occur due to weather. One of the natural beauties of brick and natural or cultured stone is the small imperfections in size and finish that give them their unique appearance and texture.

Concrete lead walks and driveway paving are completed as soon as possible and when weather permits. Asphalt driveways are installed in a two-step process. The final coat will be applied approximately one year after settlement. All yards are cleaned of visible construction debris and graded to meet the County approved site-plan. Weather conditions dictate when a yard can be graded, seeded and landscaped.

## **VI. Homeowner Orientation**

Your Homeowner Orientation is an introduction to your new home and its many features and includes a detailed demonstration of your home and review of information on maintenance.

### **Scheduling**

We schedule the Orientation with you as your home nears completion. Appointments are set Monday through Friday, at your new home. Your Production Supervisor will set appointment days and times and our Settlement Coordinator will call you to arrange this with you. The Orientation occurs approximately 5 working days before settlement.

### **Preparation**

Allow enough time. We expect the Orientation to take two hours. By arranging your schedule so you can use the full amount of time allotted, you will derive maximum benefit from the Orientation. If you have questions about home maintenance or the limited warranty coverage, make note of them to bring up at the Orientation. If you have not already done so, please read the *2-10 Home Buyers Warranty Booklet* before the Orientation.

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.

### **The Orientation**

In addition to introducing you to your new home, the Orientation is also an opportunity for you and Grayson Homes to note construction defects and confirm that all selected options have been installed. Details needing attention will be noted on the Orientation forms.

After we correct the items noted during the Orientation, any additional repair of cosmetic surface damage is your responsibility, which includes the following:

Paint touch-up, Sinks, bathtubs, plumbing fixtures, countertops and cabinet doors, light fixtures, mirrors, glass windows, screens, tile, carpet, hardwood, resilient flooring, doors, trim, hardware, paint, drywall and finish on appliances.



## **Completion of Items**

Grayson Homes takes responsibility for resolving any items noted during the Home Owner Orientation. Barring any backordered items or weather related delays; our goal is to complete all items from the orientation prior to your settlement.

If work needs to be performed in your new home after your move-in, construction personnel will schedule appointments Monday through Friday, starting at 8 a.m. and concluding by 4:30 p.m. Under normal circumstances, you can expect us to resolve all items within two weeks.

## **Your Future Warranty Service Needs**

Grayson Homes responds to warranty items according to the terms and conditions of the limited warranty agreement and as described in the Section 8, "*Caring for Your Home*". For more details regarding warranty standards, please review the *2-10 Home Buyers Warranty Booklet*.

## VII. Settlement on Your Home

Grayson Homes recognizes that timing is vitally important in planning your move and locking in your loan. We can specify an estimated delivery date only after construction reaches a point at which weather and other factors are unlikely to affect completion of your home. Therefore, your settlement will be scheduled soon after the drywall is installed.

### Settlement Dates

While we make every effort to provide you an estimated delivery date at the time of sale, we cannot guarantee that date. Many variables such as weather, material shortages, and other circumstances beyond our control could affect the completion date of your home. Your Community Sales Manager will keep you informed throughout the construction process as to the progress of your home. We do not recommend locking in your loan rate or making moving arrangements until you have received a formal notice of settlement from Grayson Homes.

### Date of settlement

The settlement process on your home takes place approximately 5 days after your Home Owner Orientation. Grayson Homes will notify you of this date approximately 45 days before the settlement appointment.

### Settlement

The big day has arrived! The settlement on your new home will usually take place at your designated title company office or at your Community Sales Office. You will be signing the loan and closing documents for the transfer of ownership to you. Settlement times vary, but expect to spend approximately 1-2 hours.

Please use the following checklist once you have received formal notice of settlement from Grayson Homes.

- Contact your title company 1 to 2 days prior to your settlement date to obtain the amount of funds required at closing.
- **One-year paid-in-full hazard insurance policy on your new home.**
- Obtain a certified check in the required amount payable to you.
- Contact your phone, power, and cable television companies to schedule new service.
- Fill out Change-of-Address forms at your local post office.

## Settlement Documents

At settlement, 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 Title Company, and Grayson Homes may require that other documents be signed.

## Settlement Expenses

Certain customary items in connection with the property will be prorated to the date of closing such as prepaid expenses, or reserves required by your lender and homeowners association, if applicable. Prorations of general real 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.

## Preparation

Since you will be signing many legal documents requiring explanation by the Settlement Officer, both Grayson Homes and the title company request that if possible, only adults attend the settlement.

Plan to bring the following items to settlement:

- **Insurance** -You need to provide proof of a one-year homeowner's policy from your insurance company on your new home. Your insurance agent should know exactly what is needed. We suggest that you arrange for this at least three weeks before the expected closing date.
- **Grayson Homes or Lender Issues** - The title company 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 us or your lender in advance of the closing.
- **Certified Funds**
- **Hazard Insurance Receipt**
- **Copy of your Contract**
- **Drivers License**
- **Additional documentation if requested by lender**
- **Checkbook**

## **Utilities**

Grayson Homes will have utility service removed from its name the day of closing. You will need to notify all applicable utility companies of your move so that service is provided in your name. We suggest that you contact these companies well ahead of time to avoid any interruption in service. Utility company phone numbers are provided with your settlement notification letter to assist you in making these arrangements. In some cases, these arrangements should be made 2 to 3 weeks in advance.

## Section VIII: Caring for Your Home (Overview of Contents)

- **Homeowner Use and Maintenance Guidelines.** An introduction to the maintenance information in this manual.
- **Grayson Homes Limited Warranty Guidelines.** An introduction to the criteria Grayson Homes uses to screen warranty items.
- **Warranty Reporting Procedures.** Standard, emergency, miscellaneous, and appliance warranty procedures.
- **Warranty Item Processing Procedures.** A simple description of a complex process.
- **Help Us to Serve You.** The things you need to know so we can provide effective warranty service.
- **Where Did Everyone Go?** A quick summary of your warranty program once our construction and sales personnel have left your community.
- **Warranty Service Summary.** A one-page guide of who to contact in various service situations.
- **Fire Prevention.** Reminders on how to prevent a fire in your home.
- **Extended Absences.** Tips on how to prepare your home for *your* extended absence.
- **Energy and Water Conservation.** Suggestions for consuming energy and water wisely.

## **VIII: Caring for Your Home**

Grayson Homes has constructed your home with carefully selected materials and through the efforts of experienced craftsmen and laborers under the supervision of our field personnel, with the administrative support of our office personnel. Although our team works from detailed plans and specifications, no two homes are exactly alike; each one is unique. And because a home is one of the last manufactured products physically assembled by hand, each one behaves differently over time.

Although quality materials and workmanship have been used in creating your home, it requires care from the very first day of ownership. Regular homeowner maintenance on your part is essential to providing a quality home for a lifetime. This section of our manual has been assembled with you in mind to help assist you in that effort.

### **Homeowner Use and Maintenance Guidelines**

All of us at Grayson Homes are proud of the homes and communities we build. We strive to create lasting value. This is best achieved when our homeowners know and perform the maintenance tasks that are necessary for their home's longevity. Periodic maintenance to your home is critical because of several factors, including the following: normal wear and tear to your home, the inherent characteristics of the materials used in your home and how they evolve over time, and the normal service required by your home's mechanical systems. Natural fluctuations in temperature and humidity also will affect your home, resulting in regular maintenance tasks that need to be scheduled annually and sometimes semi-annually. Because a home is a combination of natural and manufactured materials, the components interact with each other and the environment.

Although it is impossible to anticipate and describe every situation needed for good home care, we have focused on items and issues that our homeowners commonly ask about. The subjects are listed in alphabetical order to conveniently assist you in finding the answers to your questions. Because Grayson Homes offers a variety of floor plans and optional features, this manual may discuss components that are not present in your home.

#### ***Checklists***

Within this section of the Grayson Homes Homeowner Manual, you'll find several checklists that have been included to assist you in many areas of everyday living. The checklists include: fire prevention reminders, energy and water conservation tips, suggestions for extended absences, appliance service information, a home maintenance supplies list, and a home maintenance schedule. Again, we have not included every detail – that would be virtually impossible – but we do believe we have provided you with a good start.

### ***Prompt Attention***

In addition to routine care, immediate attention to minor maintenance items will – in many cases – save you a more serious, time-consuming, and costly repair in the future. However, it is important to note that neglecting routine maintenance – even the most minor maintenance – can void applicable warranty coverage on all or part of your home. With prompt and attentive care, you ensure uninterrupted warranty coverage on your new home, as well as enjoyment of it for years.

### ***Manufacturer Literature***

Please take time to read the literature (warranties and use and care guides) provided by the manufacturers of the consumer products and other items in your home. The information contained in that material is not repeated in your Homeowner Manual, and you may want to incorporate some or all of that material into the manual for future reference. Although much of the information may be familiar to you, some points may differ significantly from homes you have had in the past.

Despite our efforts to keep the information in this manual current, some details may conflict with a manufacturer's recommendations. If this is the case, you should follow the manufacturer's recommendations to ensure proper warranty coverage from the manufacturer.

To activate the specific manufacturer's warranties, you must complete and mail any registration cards that you discover with your literature. In some cases, manufacturer's warranties may extend beyond the first year, and it is in your best interest to know about such coverage. Many manufacturers have made product registration easier these days by allowing you to contact them via mail, fax, telephone, or online. Check your manufacturer's literature for which options are available for each individual organization.

## **Grayson Homes Limited Warranty Guidelines**

While everyone at Grayson Homes strives to build you a defect-free home, we are realistic enough to know that an item in the home may not perform as it should with repeated use. When this occurs, we will make the necessary corrections so the item meets our warranty guidelines. In support of our commitment to deliver a quality home to you, Grayson Homes provides you with a limited Warranty Agreement through 2-10 Home Buyers Warranty. Within this agreement, coverage for the first year and the second year through the 10<sup>th</sup> years are described in detail.

The warranty agreement also has performance guidelines and standards, which enable us to judge quality, independent of personalities and preconceived judgments. We believe these guidelines help resolve disputes, minimize conflict, and increase customer satisfaction. The Grayson Homes commitment to you is to meet or exceed the standards described in the 2-10 Home Buyers Warranty Booklet and the Residential Construction Performance Guidelines of the National Association of Homebuilders (NAHB).

## *Corrective Actions*

In addition to the information contained in the limited warranty itself, your manual also includes details about the criteria that Grayson Homes uses to evaluate the concerns you report. The reason for this is simple: We want to let you know what our warranty commitment is for typical concerns that can come up in a new home. In many common situations, your manual describes the corrective action we will take.

## *Sometimes, We Break Our Own Rules – In Your Favor*

The criteria for qualifying warranty repairs are based on typical industry practices in our region, and at Grayson Homes, our promise is to meet or exceed those practices. Of course, we reserve the right – at our discretion – to exceed these guidelines if common sense or individual circumstances make it appropriate. That being said, in no way does this discretion obligate us to exceed all guidelines to a similar degree or to exceed our guidelines for other homeowners, whose circumstances are different.

## *Sometimes, We Say No*

With a product as complex as a home – over one million parts go into the construction of a new home – different viewpoints are possible regarding which tasks are considered homeowner maintenance and which are considered covered by your home’s warranty. If you request warranty service on a maintenance item, we will explain the steps you should take to care for the item. In some cases, we may even demonstrate this care to you for better understanding of the required maintenance. *Although we are happy to answer your home-care questions during and after your warranty period, providing maintenance for your home is your responsibility, and it starts on the first day you take possession of your home.*

## **Warranty Reporting Procedures**

Providing warranty service for a new home can be much more complicated than for other products that are used in your everyday living. When you purchased your home, you actually purchased thousands of items installed and fit together by the work of more than 50 independent trade contractors. With so many details and people potentially involved in even the most minor repair, a planned system is essential.

Our warranty service system is designed around and upon your written report of non-emergency items. This practice provides you with the maximum protection and allows us to operate efficiently in disseminating those items, thereby providing faster service to you and the rest of our homeowners. **Emergency services are the only warranty requests accepted by phone.** Please put all non-emergency warranty requests in writing. A list of emergency contacts will be provided to you at the Homeowner Orientation.



For your convenience, you are welcome to mail, fax, e-mail, or drop off your list in person at our main office. You also can submit your warranty request online through our website by going to **www.graysonhomes.com** and selecting the warranty prompts. In all cases, keep a copy for your records. This written system allows our warranty personnel to focus their time producing results for you and following up. Experience has taught us that accuracy and efficiency suffer when we work outside this system and sacrifice careful documentation.

### ***Emergency Service***

While emergency warranty situations are rare, when they do occur, prompt response is essential. Before calling for an emergency service, you should confirm that an actual emergency exists. Calls placed to contractors that are not emergencies may result in a service charge to you. Here are some guidelines to help you avoid that situation:

Troubleshooting tips appear in this manual for several of your home's components:

- Air conditioning
- Electrical
- Heat system
- Plumbing
- Roof (leak)
- Water heater

Please refer to the individual categories to review these hints; you will find them at the end of the corresponding sections. Often the appropriate action by you can solve a problem immediately or mitigate the situation until a technician arrives.

If your review of the troubleshooting tips fails to solve the problem, during business hours, call Grayson Homes' warranty office:

**(410) 461-5900**

After hours, or on weekends or holidays, call the necessary trade contractor or utility company directly. Their phone numbers are listed on the Emergency Phone Numbers sheet you received at your homeowner orientation. We suggest that you insert the Emergency Phone Numbers sheet in this section of your homeowner manual or secure it inside a kitchen cabinet in close proximity to your phone.

Our trade contractors or local utility companies provide emergency responses to the following conditions:

### **Total loss of heat**

Double check the gas meter – usually located on the outside of your home – to make sure it is “ON,” and that it has not been turned off by your gas supplier. It is considered to be an emergency situation only if you have a total loss of heat. During cold winter months – and especially on windy days – it is not unusual to experience cool inside temperatures.

If you have no heat whatsoever, you should check the furnace to ensure you have power by temporarily adjusting the thermostat to a higher setting, which should cause the unit to start. Check the shut-off switch next to the unit and the circuit breakers in the main electrical panel to see if they are in the “ON” position. Additionally, check the furnace door and ensure that it is completely closed and secure. This door has a safety switch located just inside the door panel, which shuts the furnace down if it is ajar.

### **Electrical failure**

An electrical emergency exists when there is a critical malfunction in the electrical system. Please do not place an emergency call unless you have checked your main electrical panel to ensure that all circuit breakers in the panel are in the “ON” position, and that there is not a power outage in your neighborhood. Check the reset buttons on all of the GFCIs (ground fault circuit interrupter) prior to calling for emergency service.

### **Plumbing system failure**

A plumbing emergency exists if your home is completely without water or if all of the commodes are stopped up. As long as there is at least one working commode in your home, this condition is not considered an emergency.

Please note that if a utility service (gas, electricity, water) is disrupted in an entire geographic area, attention from the local utility company is required. In these instances, trade contractors are unable to help with such outages.

### ***Air Conditioning***

Even though it may be uncomfortable, loss of air conditioning is not considered an emergency. Check to ensure that the furnace has power as described above before placing your service call. Failures to the cooling system do not constitute an emergency condition unless a life threatening health problem requires conditioned air.

That being said, if your air conditioner is not working, it is understandable that you would want it repaired right away. In a typical warm weather scenario, many other homeowners across the region will discover they too need service on their air conditioning units on the same hot day that you do. The trade contractors who address these needs generally respond to calls on a first come, first served basis. If your call for service comes during this time period, you may wait several days for a technician to arrive. For this reason, we recommend you operate your air conditioner as soon as warm temperatures begin. By being proactive in your troubleshooting, you can avoid the rush and get a more satisfactory response if service on your unit is needed.

## ***Roof Leaks***

While we agree that roof leaks are indeed an emergency, the reality of the situation is that some roof repairs cannot be performed safely or effectively while the roof is wet. However, Grayson Homes and its roofing contractors will make every effort to assess the situation as quickly as possible. Although we cannot promise an immediate response – calls of this nature are taken on a first-come, first-serve basis by Grayson Homes and our roofing contractor – our belief is to identify the source of a leak while you can still see the water. This means that a leak’s assessment could involve inside and/or outside investigation, and might also include hose testing to simulate storm conditions. During business hours, contact our office with the information needed to file a claim (name, address, phone number, community, lot number, date of settlement, etc.), and then take whatever steps necessary to help minimize and mitigate further damage to your home. Any repairs will be done when the roofing conditions warrant it. (See *Roof* in the Use and Care Guide for more details.)

## ***Other Emergencies***

In addition to emergency situations covered by our limited warranty, you should be prepared for other kinds of emergencies, which sometimes strike our homes. Post phone numbers for the fire and police departments, paramedics, and your local poison control center near each of the phones in your home. Have companies in mind in the event you need a locksmith, a water extraction company, glass repair, or a sewer router service. If you are new to the area, check with your neighbors, who may be able to recommend good service providers in all of these areas. Also, if you are comfortable enough with your neighbors, introduce your children to them, so help might be available if an emergency arises and you are not home.

## ***Other Warranty Service***

If you wish to submit a non-emergency warranty request between the Post Settlement Warranty Orientation and the end of one-year limited warranty, please do so by putting your request in writing and submitting it to our Quality Assurance Department located at our corporate offices. Service requests will be taken by mail, fax, e-mail, or simply by dropping it off. Be sure to include your name, address, phone numbers, and a list of your concerns. The name of your development, lot number and best time to contact you are not necessary inclusions, but are helpful to the Quality Assurance Administrator once your request is received. Please note that miscellaneous requests are scheduled on a first-come, first-served basis, since homeowners with previously arranged Post Settlement Warranty Orientations are afforded priority scheduling.

## ***Kitchen Appliance Warranties***

Throughout the building industry, most manufacturers of kitchen appliances have asked to work directly with homeowners if any repairs are needed for their products. What that means to you is that any service issues related to those appliances – dishwasher, stove, microwave, washer/dryer, refrigerator, etc. – must be directed to the manufacturer from the individual homeowner. **Grayson Homes cannot contact the appliance manufacturer on your behalf.** Customer service phone numbers are listed in the Use and Care literature for each of your appliances, and usually can be found on each individual appliance along one of the doors or drawers. Be prepared to provide the model and serial number of the item and the closing date on your home. For your convenience, we have included an Appliance Service information sheet among the other checklists in this manual, which can be found in the Appendix at the back of your manual.

Generally, appliance warranties are for one year; but you should refer to the literature provided by the manufacturer for complete information. A critical point often overlooked with your appliances is registration of each and every product. Remember to mail in any registration cards you receive with manufacturer materials. In the event of a recall, being registered in the manufacturer's system assures that the company can contact you and arrange for needed service.

## **Warranty Item Processing Procedures**

When we receive a warranty service request, a representative of Grayson Homes will contact you within 24 hours to acknowledge your request and schedule an inspection appointment. Warranty inspection appointments are available Monday through Friday, 8:00 a.m. to 4:00 p.m. We inspect the items listed on your written request to confirm warranty coverage and determine appropriate action. Generally, reported items fall into one of three categories:

- Trade contractor item
- In-house item
- Home maintenance item

If a trade contractor or a Grayson Homes' representative is required to perform repairs, we will issue a warranty work order describing the situation to be addressed. If the item is determined to be home maintenance, we will review the maintenance steps with you and offer whatever informational assistance we can. Occasionally, the inspection step is unnecessary based on your written description of the request. In that case, we may issue the needed work orders to the appropriate parties and notify you that we have done so.

## **Help Us to Serve You**

Grayson Homes can provide service faster and more accurately if we have all the necessary information about you when your warranty service request is submitted. With your request, please include the following:

- Your name and address, and phone number(s) where you can be reached during business hours. Additional information, such as lot number, community, settlement date, and secondary contact information (cell phone numbers, fax number, e-mail address, etc.) also are helpful.
- A detailed description of the problem. For example, "*Guest bath – cold water line leaks under sink,*" is a much more thorough and complete description than just "*Plumbing problem.*"
- Information about your availability or the best days or times to reach you. For instance, if calling you at work is acceptable, let us know. Otherwise, we will use your home phone number. If you are usually home on Thursday, mention that, too. If you would prefer us to contact you on your cell phone – or even by e-mail – just tell us, and we'll certainly try to accommodate your needs as best as possible.

### ***Access to Your Home***

Grayson Homes conducts inspections of interior warranty items only when an adult is available to accompany our representative and point out the items listed. Both our Production/Warranty Supervisors and those of our trade contractors are instructed to perform repairs only when an adult is available to admit them to your home. Grayson Homes defines an adult as the following: a person 18-year of age or older, who has your authorization to admit warranty personnel and sign completed work orders.

Grayson Homes does not accept keys, nor will we permit our trade contractors to accept your key and work in your home without an authorized adult present. While we recognize this occasionally may result in a longer warranty service process, we believe your peace of mind and security should be our first concern.

### ***Exterior Items***

Exterior items can usually be inspected and repaired without an adult present, provided access is available (for instance, no locked gate). However, we will contact you the day prior to any visit and let you know we will have someone on your property. If you prefer to meet with us and discuss the item(s) in question, your assigned supervisor will be happy to arrange an appointment to meet you.

## ***Repair Appointments***

At the conclusion of the assessment – and depending on the scope of the repairs needed – your Production/Warranty Supervisor will confirm with you the designated work date for the approved repairs to be made. Unless repairs require special material orders, this date typically is scheduled 2-3 weeks immediately following the assessment. This time frame allows Grayson Homes to schedule the appropriate trade contractors responsible for the warranty service at your home and to arrange for most – if not all – of the repairs to be completed in one day.

Although warranty work must occur in sequence and occasionally requires more than one work day, this system works well in the majority of situations. Once work dates are scheduled, we will confirm them the day before, and the responsible supervisor will follow up to confirm repairs are completed and obtain your signature.

## ***Inspection and Work Hours***

Many homeowners ask whether evening and weekend appointment times are available. Grayson Homes recognizes the trend for services being available "24/7" in many businesses, and understands the desire for appointments outside normal business hours. However, in investigating how such appointments could be arranged, we discovered many factors that make extended service hours impractical.

- A significant portion of repairs require daylight for proper execution. This applies to drywall, paint, and exterior work of almost any type.
- We realized that the majority of the independent trade contractors who helped us build your home – almost all of whom operate as small companies – are unable to work all week and also be available for extended hours. As a result, the few repairs that could be performed during off-hours failed to eliminate the need for repair appointments during normal hours.
- Administrative staff and supervisors need to be available to answer necessary questions during the course of repairs. Having certain personnel available to work extended hours means being short staffed during normal business hours.
- When we calculated the impact on wages and salaries for adding more personnel or compensating existing personnel for working non-traditional hours, we found that this affected overhead costs, which consequently affects the prices for our homes.

We still are looking for a workable long-term answer to this recognized dilemma, but until that happens, our warranty hours will be as follows:

- Administrative staff: Monday through Friday, 8:00 a.m. until 4:00 p.m.
- Inspection appointments: Monday through Friday, 8:00 a.m. until 4:00 p.m.
- Work appointments: Monday through Friday, 8:00 a.m. until 4:00 p.m.

Evening and weekend appointments are reserved for emergency situations and are left to the discretion of the Warranty Service Manager. We appreciate your understanding and cooperation with our warranty guidelines.

### ***Pets***

Grayson Homes respects the pets our homeowners count as members of their households. To prevent the possibility of an animal being injured or lost, or giving in to its natural curiosity about tools and materials used for repairs, we ask that you restrict all pets to a comfortable location during all of our warranty visits. We ask this for the protection of our employees and for the employees of our trade contractors. Although we would prefer never to be confronted with an uncomfortable situation regarding your pet(s), we will reschedule an appointment if pets have access to the work area. As a result, we are not responsible for the safety and/or care of your pets.

### ***Your Belongings***

Whenever Grayson Homes performs warranty service for our homeowners, we are concerned that their personal belongings be protected. When warranty work is needed in your home, we ask that you remove vulnerable items or items that might make performing the repair difficult. Grayson Homes or the trade contractor performing the repair will reschedule the repair appointment rather than risk damaging your belongings. Neither our employees, nor our trade contractors, are allowed to move any of your belongings or furniture.

### ***Surfaces***

We expect all personnel who work in your home to arrive with the appropriate materials to cover the work area, protecting it from damage and catching the dust or scraps from the work being conducted. Similarly, all personnel should clean up the work area, removing whatever excess materials they brought in.

Repair personnel routinely will check the work area for any existing damage to surfaces. They will document any scratches, chips, or other cosmetic damage prior to beginning repairs to avoid any later disagreement about how and when such damage occurred.

### ***Signatures on Work Orders***

Signing a work order acknowledges that warranty personnel have worked in your home on the date shown and with regard to the items listed. It does not negate any of your rights under the warranty nor does it release us from any confirmed warranty obligation. If you prefer not to sign the work order, the Warranty Service Supervisor will make note of that, sign the work order in your absence, and return it to us for placement in our records.

## ***Completion Time***

Regular review of outstanding warranty work orders is part of our weekly routine in the Quality Assurance Department. Checking with our trade contractors and homeowners alike, we strive to identify the cause for delays and complete all warranty work in an appropriate and reasonable amount of time.

At Grayson Homes, our intention is to complete warranty work orders within 10 working days of the inspection, unless you are unavailable for access. If a back-ordered part or similar circumstance causes a delay, your appointment for the repair work will be scheduled with you accordingly. Likewise, when weather conditions prevent the timely completion of exterior items, we track those items and follow up to ensure they are addressed when conditions are right. However, at times this can result in a wait of several months.

## ***Missed Appointments***

Good communication is one key in the successful completion of warranty items. Our goal is to keep you informed and protect you from inconvenience. In this regard, one of our challenges is when unexpected events result in missed appointments.

If a Grayson Homes' employee will be late for the scheduled appointment, he or she should contact you as soon as the delay is recognized, offering you a choice of a later time the same day or a completely different appointment. If you must miss an appointment, we appreciate being alerted as soon as you realize your schedule has changed. It is never a problem for us to put work orders on "hold" and re-activate them when your schedule offers a better opportunity to arrange access to the home.

## **Where Did Everyone Go?**

By the time you ask yourself this question, you've probably noticed that your Production Supervisor has completed his work in your community and is now on his way to build someone else's dream home. Rest assured, in no way has Grayson Homes abandoned its commitment to you or any of our customers.

When we have on-going construction of new homes in a community, our Production Supervisors perform the warranty service for our customers. Once all of the homes within a community are completed and construction has ended, Grayson Homes has a dedicated team of personnel in our Quality Assurance Department, whose primary goal is to take care of your warranty and service needs.

Warranty service is a priority to everyone at Grayson Homes, and is just as important to the trade contractors that we utilized to build your home. All of us – contractors and employees, alike – share the same goal to respond reasonably and perform our service obligations to the high expectations of our customers.



## Warranty Service Summary

The many details of warranty coverage can be confusing, and we certainly have covered many of these details over the course of the first 12 pages of this section. We hope this summary of key points will help in your understanding. If you do not know whom to contact, please feel free to call our warranty office and we will help guide you.

### Warranty Hours

- Administrative staff: Monday through Friday, 8:00 a.m. until 4:00 p.m.
- Inspection appointments: Monday through Friday, 8:00 a.m. until 4:00 p.m.
- Work appointments: Monday through Friday, 8:00 a.m. until 4:00 p.m.

### Appliances

Contact the manufacturer directly with model and serial number, closing date, and description of problem. Refer to your Appliance Service information sheet.

### Emergency Warranty Requests

First, check the troubleshooting tips under several individual headings in this manual. If those tips do not solve the problem, during our business hours (Monday through Friday, 8:00 a.m. until 4:00 p.m.), call our warranty office:

**(410) 461-5900**

After business hours – or on weekends or holidays – contact the trade or appropriate utility company directly, using the emergency numbers you received at your Home Owner Orientation.

### Storm Damage or Other Natural Disaster

Contact your homeowner's insurance agent immediately. Contain damage as much as possible without endangering yourself. In extreme situations, photograph the damage.

### Non-emergency Warranty Requests

Warranty claims can be mailed, faxed, e-mailed, submitted through our website, or dropped off at our warranty office. You will find warranty service request forms at the end of this manual or you can request copies by calling our office. For non-emergency warranty requests, please contact the Quality Assurance Department through the information provided below.

**Grayson Homes**  
**Quality Assurance Department**  
**9025 Chevrolet Drive, Suite K**  
**Ellicott City, Maryland 21042**  
**Phone: (410) 461-5900      Fax: (410) 461-5939**  
**[www.graysonhomes.com](http://www.graysonhomes.com)**

## **Fire Prevention**

Fire safety should be practiced by every member of your family. Awareness of potential dangers and preventive actions are preferable to even the fastest response. Keep these hints in mind and add your own reminders in the space provided on the following page.

### **Train Family Members**

- Ensure that all family members know what escape routes exist in your new home.
- Conduct fire drills on an annual basis with family members so everyone is aware and conscientious of fire safety.
- Test your smoke detectors to ensure they function correctly and to make sure that every family member recognizes the sound. Follow the manufacturer's directions for cleaning and servicing all of your smoke detectors, and be sure to change all smoke detector batteries every six months. As the best reminder for this task, many people use the dates of changing clocks from Standard Time to Daylight Savings Time and vice versa.
- As soon as possible, teach your youngest family members how and why to dial 911.
- Have at least one and preferably more than one general use fire extinguisher for the home. For best prevention needs, keep at least one fire extinguisher on each level of your home and one in the garage. Be sure to educate and instruct all family members in their location and use.
- Teach children the safe use of appliances, such as irons and toasters.

### **Practice Prevention**

- Store matches away from children and heat sources.
- Avoid smoking in bed.
- Do not leave small children home alone, even for the shortest period of time.
- Maintain appliances in clean and safe working condition.
- Do not overload electrical outlets.
- Ensure that all electrical cords are in good condition, and dispose of any that are in need of repair.
- Avoid having any flammable objects or materials near the stove.
- Keep the range hood filter clean to prevent a build up of grease.

- Allow space for cooling around electrical equipment.
- Unplug the iron when it is not in use, and never leave an operating iron unattended.
- Use electric blankets with care, following manufacturer instructions for their use.
- Always store combustible materials (paint, gasoline for the lawn mower, and so on) in appropriate containers and keep them away from flames (such as pilot lights) or other heat sources. Although many trash collection services offer the means for you to dispose of hazardous items at little or no additional cost, check with your service provider for details to take advantage of this convenience.
- Keep barbeques and gas grills clear of flammable objects and materials.
- If your home includes a gas fireplace, follow all directions and do not leave the fireplace unattended when it is on. If you have a wood burning fireplace, please make note of the following:
  - Arrange for professional cleaning of the chimney at appropriate intervals.
  - Maintain the spark arrester on the chimney.
  - Never use liquid fire starters (such as for a charcoal barbeque) in an indoor fireplace.
  - Use a screen or glass doors when a fire is burning.
  - Confirm the fire is out before closing the flue.
  - Do not leave the fireplace unattended while a fire is burning.
- During holidays, ensure that all cords and connections are in good condition and of the appropriate capacity for your electrical decorations.
- If you decide to remodel, finish the basement, or add onto your home, obtain a building permit and work with trained professionals. Ensure that all building department inspections occur and that the work complies with all applicable codes. This also applies to installing a gas line for an outdoor barbeque, a gas fireplace, clothes dryer, and so on.

**Your Additional Reminders and Notes:**

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## **Extended Absences**

Whether for business, pleasure, or any number of other reasons, nearly all of us leave our homes on occasion for a few days or weeks at a time. With some preparation, such home absences are easily managed and uneventful. Consider these guidelines when departing and add any additional reminders that are appropriate to your situation.

### **Plan in Advance**

- Ask a neighbor to keep an eye on the property. If possible, provide them with a way to reach you while you are away.
- If you'll be gone for an especially long time – usually more than two weeks – consider arrangements for a house sitter, who can come and go from the house at their convenience.
- Arrange for someone to mow the lawn or shovel snow.
- Notify local security personnel or police of the dates you will be away.
- Stop mail, newspapers, and other deliveries.
- Use lighting timers (available at hardware stores at a reasonable cost).
- Confirm that all insurance policies that cover the property and your belongings are current and provide sufficient coverage.
- Mark valuable items with identifying information, and consider if your irreplaceable items should be stored in a bank vault or security box.

### **As You Leave**

- Forward phone calls to a relative or close friend.
- Unplug computers and other electronic devices that might be harmed in the event of an electrical storm.
- Leave window coverings in their most typical positions.
- Confirm that all doors and windows are locked and that deadbolts are engaged.
- Shut off the main water supply (but do not shut off the water to your in-house sprinkler system, if applicable). Some water heaters are equipped with a “vacation” setting to help save energy during extended absences. Check your specific appliances for this setting, or simply set your thermostat to a lower temperature shortly before you leave.

- Store outdoor items, such as your lawn mower, bicycles, or ladders, in the garage.
- Disengage the garage door opener (pull on the rope that hangs from the mechanism), and use the manufacturer's lock to bolt the overhead door. **Warning: Attempting to operate the garage door opener while the manufacturer's lock is bolted will burn out the motor of your opener.** Upon your return, restore the system to normal operation by first unlocking the garage door and then re-engage the motor – simply push the button to operate the opener and it will reconnect automatically.
- Leave a second car in the driveway.
- Summer: Turn your air conditioner fan to on and set the thermostat to 78. This selection will continue to allow air to move freely throughout the home without utilizing the cooling portion of the air conditioner frequently, thus saving you money on your utility bill.
- Winter: Set the thermostat to a minimum of 55. Leave doors open on cabinets that contain plumbing lines and leave room doors open as well, thus allowing the heat to circulate freely throughout all areas of the home.
- If applicable, arm your security system, and, if the system is monitored, notify your the monitoring agency of your vacation plans.

**Your Additional Reminders and Notes:**

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## **Energy and Water Conservation**

Good planning and thoughtful everyday habits can save significant amounts of energy and water, which in turn, helps save you money as an additional benefit. Please consider these hints as you select and use some or all of the features in your new home:

### **Heating and Cooling System (HVAC)**

- Maintain all your home's systems in clean and good working order to maximize efficiency and avoid any unnecessary inconvenience. Arrange for a professional to service your HVAC systems at least once every two years. Many HVAC professionals have service programs that can be purchased, which cover general maintenance and include regularly scheduled checkups.
- Keep filters clean or replace them regularly.
- Learn how to use your day/night thermostat for comfort and efficient energy use.
- If you have a zoned system – more than one furnace, but with separate controls – think about operating schedules and temperature settings to help maximize your comfort and minimize your energy consumption.
- During cold days, open window coverings to allow sunlight to warm your home. Close them when the sun begins to set.
- Limit the use of your fireplace in extremely cold or windy weather when the draft from the chimney will draw room air out at a higher rate.
- During the winter, humidifying the air in your home – which means adding moisture to the heated air circulating throughout the home – allows the air to retain more of its heat and also is of better health to you. However, if condensation in the form of perspiration or ice develops on your windows, you have taken a good thing too far and need to lower the setting on the humidifier. Avoid use of the humidifier when you are using your air conditioner.
- Ceiling fans cost little to operate, while the moving air allows you to feel comfortable at temperatures several degrees higher.
- On hot days, close all windows and window coverings on windows facing the sun to minimize solar heating and reduce demands on your air conditioner.
- Whole house fans – sometimes known as attic fans – draw cool outside air into the home through open windows, often effectively creating a comfortable temperature. However, avoid running a whole house fan at the same time as air conditioning since this would defeat the purpose of the cool, conditioned air.

- Keep the garage overhead doors closed.
- Plan for landscaping elements that support efficient energy use, such as the following:
  - Deciduous trees provide shade during the summer and permit solar warming in the winter.
  - Evergreen trees and shrubs can create a windbreak and reduce heating costs.
  - Position trees to shade the roof and still allow good air flow around the home.
  - Plant shrubs and trees to shade the air conditioner without obstructing air flow around the unit.

### **Water and Water Heater**

- If your dishwasher has a water booster heater, set the temperature on your water heater at 120 degrees. If not, set the water heater at 140 degrees.
- Follow the steps outlined in the manufacturer's directions for draining water from your water heater in order to remove accumulated hard-water scale that builds up inside the tank. Timing will depend on the nature of your water supply.
- Correct plumbing leaks, running toilets, or dripping faucets once they are noticed.
- Keep aerators clean.
- If you have a swimming pool, consider using solar power for heating.

### **Appliances**

- In selecting your home's appliances, compare the information on the (yellow and black) Energy Guide sticker. Sometimes, spending a bit more up front can reduce operating costs over the life of the appliance, while conserving energy at the same time.
- Use cold water when operating your disposal. This not only saves hot water you pay to heat, it saves on the life expectancy of the disposal motor.
- When baking, preheat your oven just five minutes before you use it. When possible, bake several items at the same time or at least consecutively. Turn the oven off a few minutes before baking time is done.
- Rather than using the range, microwave when possible, especially during hot weather.
- Run the dishwasher only when it is fully loaded and use the air-dry cycle rather than heated-dry to save on energy. When possible, avoid regular use of the rinse and hold cycle.
- Turn electric burners off a few minutes before cooking is complete.

- Generally, refrigerators with the freezer on top use significantly less energy than side-by-side models. Select an appropriate size for your needs. Always remember that two small refrigerators use more energy than one large one.

**Electrical**

- Use compact fluorescent bulbs or fluorescent tubes where possible. Incandescent bulbs are the least efficient source of light.
- Turn lights and other electric items off when you finish using them or leave the room.

**Maintenance**

- Only caulk on the exterior of the home in dry weather when temperatures are moderate. Check all locations around the exterior, including:
  - Foundation penetrations where wires and/or pipes enter the structure of the building, such as electrical, phone, water, cable TV, and gas line entrances.
  - Around fans and vents.
  - Joints between door or window frames and siding.
- Check weather-stripping on all exterior doors and adjust them as needed. Ensure that door thresholds are a good fit and adjust those that are not.
- After any activity in the attic, check to ensure that the insulation has been replaced properly and is evenly distributed.

**Your Additional Reminders and Notes:**

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**GRAYSON** HOMES

Appendix:

Homeowner Use and Maintenance Guide