Mark Payne Homes Homeowner Manual: A Model for Homeowners

Dear Homeowner,

Congratulations on your decision to purchase a new home from Mark Payne Homes. We share your excitement about your new residence and look forward to having you work with us to have your home built.

The *Mark Payne Homes Homeowner Manual* has been designed to assist you during and after the purchase of your home. The information presented here will answer many questions and prepare you for each step of the new home experience, making this exciting time easier. In addition to guiding you through the process of purchasing and building, this manual provides you with maintenance guidelines and a description of our limited warranty program, component by component.

Please take time to review this material thoroughly. We suggest that you bring this manual to all meetings. As we progress, you will add items to it. When complete, your manual will provide a useful record of information about your new home.

If you need clarification or additional details about any topic discussed, please give us a call. We are delighted to welcome you as part of the Mark Payne Homes family and are always ready to serve you.

Sincerely, Mark Payne Homes

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Introduction

Mark Payne Homes

Before launching Mark Payne Homes in 1987, Mark Payne framed houses in the Permian Basin for 11 years. He has built a team that consists of 15 employees and more than 50 different subcontractors and supply companies, many of which have been with us for more than twenty years. We design and build homes that function to their full potential; minimizing wasted space, maximizing energy efficiency, using workmanship and materials that will stand the test of time.

"Teamwork" can be defined as: The work of a team or number of people acting together and each member unselfishly subordinating their own part to the general effort of the group. To apply this definition to the homebuilding process we need to define the **"Team"** and the general effort of the group or "Goal."

We feel the **"Team"** is comprised of not only our employees, subcontractors and suppliers, but also you the homeowner.

Our "Goal" at Mark Payne Homes is to build quality and value into a home that fits your lifestyle, budget and personal taste; while striving to insure that each member of the "Team" looks not only to their own interests but also the interest of others.

The "**Plan**" of action is to treat each homeowner with sincere respect, listen to their concerns, and respond in a timely and professional manner. To build value and quality into each home, use quality materials and labor, and inspect each home as if it were our own. We are continually seeking to improve the design of the homes we build, our construction process, and the service we provide. Realizing this is your home and our livelihood we make decisions which are based on truth, fairness and integrity. We price our homes competitively and deserve a fair return for the investment, risk, time and expertise we provide. We treat our employees, suppliers, and subcontractors with integrity and assist them in achieving their personal and professional goals; while providing a working atmosphere that is pleasant, challenging and rewarding. We are also active in the leadership in our industry, attempting to elevate our profession to the highest standards.

What Happens Next?

An Overview of Your New Home Experience

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

Purchasing Your Home

The first step in purchasing your new home is to apply for your mortgage. To assist you, we may suggest lenders appropriate for your specific financial situation. Section 3, Applying for Your Loan, contains hints and information on the loan process.

The new home contract and various addenda constitute the legal understanding regarding the purchase of your new home. Please read the new home contract and all attachments carefully. As with any legal agreement, you may wish to have your attorney review them. Once all the paperwork is signed, we suggest you insert those documents in Section 2 of this manual, Purchasing Your Home.

Your New Home Selections

New Home Selections, Section 4 of this manual, will assist you in the exciting process of personalizing your new home with your selections.

Construction of Your Home

We invite you to tour your new home with us at several points during construction. We also expect and welcome your casual visits to the site. Please read Section 5, Construction of Your Home, for guidelines on safety, security, and work in progress. Please bring this manual to all our meetings.

Homeowner Orientation

The homeowner orientation has two purposes. The first is to demonstrate the features of your home and discuss maintenance and our limited warranty program. Equally important, we want to confirm that we have delivered your new home at the quality level shown in our model homes and with all your selections correctly installed. For detailed information, please review Section 6, Homeowner Orientation.

Closing on Your Home

Closing on Your Home, Section 7 of this manual, describes the documents you will sign and other important details about the closing process. We have included guidelines to assist you in preparing for closing and move-in.

Caring for Your Home

Many of your responsibilities as an owner and Mark Payne Homes's responsibilities under the terms of our limited warranty are discussed in Caring for Your Home, Section 8. Begin now to become familiar with the home maintenance you should provide and our warranty service commitment to you.

Your Feedback and Suggestions

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

As time passes, if your housing needs change, we are ready at any time to build you another home. We also appreciate your referrals. Our office is always happy to provide you with information about where we are currently building and the products we offer.

Who's Who?

Some Names You Should Know

Two-way communication is vital to a mutually satisfactory relationship. Understanding what is happening and knowing who to contact can smooth the home-buying process. We believe that it is our responsibility to establish and maintain clear lines of communication. The professionals listed below are glad to assist you or find the answers to your questions.

Sales Representative

Drafting and Design

Lender

Title Company

Real Estate Agent

Applying for Your Loan

The first item you'll need to take care of is the selection of a lender and completion of a mortgage application. Plan to accomplish this before signing your new home contract.

Your lender's job is to understand your particular financial circumstances completely. You will review all information on the application at your meeting with the loan officer. A situation rarely arises that your loan officer has not encountered in the past. Do not hesitate to discuss any questions you have regarding your assets, income, or credit. By providing complete information, you prevent delays or extra 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 that follows is a general guide to assist you with the loan application. Some of the items listed may not apply to you and your lender will probably request some items that we have not mentioned, but this list will get you off to a good start.

Personal Information

- Social Security number and driver's license for each borrower.
- ____ Home addresses for the last two years.
- ___ Divorce decree and separation agreements, if applicable.
- ____ Trust agreement, if applicable.

Income

- ____ Most recent pay stubs.
- ____ Documentation on any supplemental income such as bonuses or commissions.
- ____ Names, addresses, and phone numbers of all employers for last two years.
- ____ W-2s for last two years.
- ____ If you are self-employed or earn income from commissioned sales, copies of last two years of tax returns with all schedules and year-to-date profit and loss for current year, signed by an accountant.
- ____ Documentation of alimony or child support, if this income is considered for the loan.

Real Estate Owned

- ____ Names, addresses, phone numbers, and account numbers of all mortgage lenders for the last seven years.
- ___ Copies of leases and two years of tax returns for any rental property.
- ____ Market value estimate for rental property you own.

Liquid Assets

- ___ Complete names for all bank, credit union, 401K, and investment accounts.
- Copies of the last three months statements for all bank accounts, credit union, 401K, and investment accounts.
- ___ Copies of any notes receivable.
- ____ Value of other assets such as auto, household goods, and collectibles.
- ___ Cash value of life insurance policies.
- ____ Vested interest in retirement funds or IRAs.

Liabilities

- ____ Names, balances, and current monthly payment amounts for all revolving charge cards.
- ____ Name and description for all installment debt and approximate balances and monthly payments for such items as auto loans and mortgages.
- ____ Alimony or child support payments.

Please note that you will be asked to pay for a credit report upon signing the application.

Loan Processing

Once you have given all preliminary information to your loan officer, your lender sends verification forms to your employers, banks, and current mortgage company or landlord and also orders a credit report. You sign a release to authorize 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 you will incur at closing. Some of the numbers listed on this form are prorations, 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, 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.

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 three 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 the value of the home you are purchasing for you and your lender.

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 they have 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. At this point you may become frustrated with the loan process. 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 underwriters for final approval, he or she will verify the final sales price. Make sure that copies of all addenda such as change orders signed after the original new home contract was completed have been sent to the lender. This assists the lender in determining the exact loan amount. If change orders affect the total price after this point, you may have to resubmit your loan application for the higher amount or the lender may ask you to pay for the additional items in cash.

Loan Approval

During your first meeting, you and your lender determine the timing to obtain prequalification. As much as several weeks after your first meeting with the lender, you should receive loan approval. If any of the documents requested have not been returned to the lender in a timely manner, approval may take longer.

Contingencies

Loan approvals often carry conditions of approval. The sale of a previous home or proof of funds are two examples. Discuss any concern you may have about such conditions with your loan officer and obtain any requested documentation as soon as possible. Once all contingencies are met, the final loan can be approved.

Loan Lock

The only thing anyone knows for certain about interest rates is that they will change. Do not rely on anyone's predictions regarding rates. Locking your rate prematurely can result in extra expense if your new home is not complete in time to close within the lock period. We are happy to update you throughout the process of construction on the expected delivery date. *Until we reach a point in construction where factors outside our control can no longer affect the delivery date, the decision to lock your loan is at best a gamble.*

Down Payment Worksheet

Available Funds

Equity in present home Savings, savings certificates Investments Other funds (such as a cash gift)	\$ 		
Total Available Funds Minus Amount You Want to Keep in Savings			
Adjusted Total Available Funds	\$		
Expected Expenses			
Settlement costs (estimate 5 percent of loan amount) Moving costs Other expected expenses	\$		
Total Expected Expenses	\$		
Down Payment			
Adjusted total available funds Minus total expected expenses	\$		
Amount Available for Down Payment	\$		

Note to Home Buyer:

Insert the completed new home contract and addenda here

Purchasing Your Home

You will use several standard forms when you buy your new home. These include the new home contract and several addenda. All parties must sign all forms and attachments before the new home contract becomes binding.

New Home Contract

The new home contract is the legal document that represents your decision to purchase a home. It describes your home (both a legal description and the street address), financing information, homeowners' association information, if applicable, and additional legal provisions. Contract specifications are typically attached to the new home contract also. Selection sheets will also accompany your new home contract, depending on what stage your home is at when you decide to purchase it.

Contract Specifications

Contract specifications list materials and methods to be used in construction of your home. Allowance schedule lists categories and amounts included in the price of your home for finish materials you select.

Selection Sheets

Selection sheets outline details of your finish material choices, such as color, brand, model, and so on. Please plan to complete these within 30 days of signing your contact. See Section 4, New Home Selections, for more information.

Buyers' Checklist

Purchasers_____ Date _____ New home contract _____ Plans ____ Specifications _____ Selection Sheets ____ Limited warranty (see page 35) ____ Homeowner association documents, if applicable ____ Initial deposit \$_____ _____ Mark Payne Homes's preferred contact Monday through Friday, 8 a.m. to 5 p.m: Office- 432-520-0000 Saturday (emergency only): www.markpaynehomes.com/contact-us Buyers' preferred contact
 Monday through Friday
 Phone

 Saturday
 Phone
____ Change order procedure (see page 14) _____ Delivery date target (usually given within 30 days of completion) Orientation Limited warranty standard checkpoints (60 day, 11 month) and emergency Other

Purchaser _____ Purchaser _____

Builder _____

Note to Home Buyer:

Insert your records of your new home selections here.

New Home Selections

Part of the fun of buying a new home is selecting finish materials and colors. You will make some of these choices at the Mark Payne Homes's office and others at our suppliers' showrooms.

Selection Hints

Mark Payne Homes provides you with selection sheets that list the choices you need to make. Schedule time to visit both our office and our suppliers' showrooms to make your selections as soon as possible. Plan to finalize your selections within 30 days of signing your new home contract. Your prompt completion of these selections help prevent the delays caused by backorders. We strive to get all decisions made ahead of releasing plans and selections to our trades. This helps to insure the most accuracy and help to guarantee that we complete your home on time. If changes are made after plans and selections have been released, they tend to be more costly.

Please be thorough. Our selection sheets are very detailed. Fill in all blanks completely. If it helps to attach a sketch or a picture of a certain item, (ex: the kitchen backsplash or concrete landscaping) please feel free to do so. We suggest taking a digital camera along to take pictures of certain items (ex: the exterior of a home, or plant material). Costly errors arise from assumptions and incomplete selection sheets. Decorating choices that exceed the specified allowances, such as those for floor coverings, countertops, or light fixtures, will require additional payment.

You are welcome to bring cushions or swatches to showrooms to coordinate colors. View color samples in both natural and artificial light to get an accurate impression of the color. Variations between samples and actual material installed can occur. This is due to the manufacturer's coloring process (dye lots) and to the fact that over time, sunlight and other environmental factors affect the samples.

Your homeowners association and selections your future neighbors have already made may limit some of your choices for exterior finish materials. The sooner you can make your selections, the greater the number of choices you have. Driving through the area to view existing homes is one way to select exterior colors. Selections often look different on a full-size home.

We reserve the right to place a hold on your selections until your lender has approved your loan and all contingencies are released. If suppliers have discontinued any of your selections, we will contact you and ask you to make an alternate selection within five days. Occasionally, a home is already under construction and Mark Payne Homes has made some or all of these choices. Upon completion of this form, double-check all color numbers and names and sign and date each page.

Please retain your selection sheets for future reference. They are useful for matching paint colors, tile grout, and replacement items in your home.

Change Orders and Cutoff Points

We strive to get all decisions made ahead of releasing plans and selections to our trades. This helps to insure the most accuracy and help to guarantee that we complete your home on time. If changes are made after plans and selections have been released, they tend to be more costly. Depending on what stage your home is at, some changes may be made certain times. By completing any change orders according to the schedule below, you will save additional costs and avoid adding days to the construction schedule.

Changes affecting	Should be made prior to
(1) Foundation	Permit Application
(2) Windows, doors, and	Permit Application
elevation	
(3) Mechanical systems,	Framing
cabinets, and appliances	
(4) Texture, wallpaper;	Plumbing Electrical and Mechanical rough-ins
hardware and lighting	
(5) Interior trim and floor	Insulation
coverings	
(6) Landscape design	Interior trim

Mark Payne Homes

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Change Order

Purchasers		Date	
Contract Dated			
Address			
Description of Change			

Administrative fee	Illustration attached	

Administrative fee	Illustration attached	
Cost of change	Delivery date adjustment	days
Credit (deleted items)	Total	\$

Purchasers have requested the change described above, its cost, and the corresponding adjustment in the construction schedule. By signing this change order, purchasers agree to pay for this change and acknowledge that the estimated delivery date for the home is revised accordingly. Mark Payne Homes will incorporate the change into the home only when the change order has been approved and signed by Mark Payne Homes and paid in full by purchasers.

Approved,	Purchaser	
Mark Payne Homes		
	Purchaser	
Date	Date	
Date payment received		

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:

- As a consumer, you rarely have the opportunity to watch as the products you purchase are created. Your new home is created in front of you.
- You have more opportunity for input into the design and finish details of a new home than for most other products. Our success in personalizing your home depends on effective communication.
- Because of the time required for construction, you have many opportunities to view your home as it is built, ask questions, and discuss details.

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

We also invite you to schedule routine construction reviews. At these meetings, you will have our undivided attention. We discuss questions you have, review the target delivery date, and confirm that we have correctly installed your selections or change orders. Please bring this manual to all scheduled meetings.

We understand that you will want to visit your new home between these construction reviews. Whether you are on site for a routine meeting or a casual visit, we ask that you keep the following points in mind.

Safety

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

- Keep older children within view and younger children within reach, or make arrangements to leave them elsewhere when visiting the site.
- > Do not walk backward, even one step. Look in the direction you are moving at all times.

- Watch for boards, cords, tools, nails, or construction materials that might cause tripping, puncture wounds, or other injury.
- > Do not enter any level of a home that is not equipped with stairs and rails.
- Stay a minimum of six feet from all excavations.
- Give large, noisy grading equipment or delivery vehicles plenty of room. Assume that the driver can neither see nor hear you.

Plans and Specifications

The building department of the city or county where your home is to be located must review and approve the plans and specifications for your home. We construct each home to comply with the plans and specifications approved by the applicable building department. Your specifications become part of our agreements with trade contractors and suppliers. Only written instructions from Mark Payne Homes can change these contracts. We request that you do not request changes with a subcontractor or a supplier, as one change can affect other aspects of your home further down the line and may add cost in other areas that they are not aware of. Please request changes through your sales representative.

Regulatory Changes

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

Changes in Materials, Products, and Methods

The new home industry, building trades, and product manufacturers are continually working to improve methods and products. In addition, manufacturers sometimes make model changes that can impact the final product. As a result, we may use methods or materials in your home that differ from those in our other homes.

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

Natural Variations

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

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

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

We also respect your interest and appreciate your attachment to the new home. Therefore, your input into our system is welcome. However, to avoid duplication of efforts, confusion, misunderstandings, or compounding errors, we ask that you communicate your questions to your sales representative only and if they cannot answer your question, they will have the proper representative contact you.

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

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 receive the highest possible standard of construction, only authorized suppliers, trade contractors, and Mark Payne Homes employees are permitted to perform work in your home.

Suppliers and trade contractors have no authority to enter into agreements for Mark Payne Homes. For your protection and theirs, the terms of our trade contractor agreements prohibit alterations without direct authorization from Mark Payne Homes. Their failure to comply with this procedure can result in termination of their contract. See your sales representative if there are alterations or changes you wish to initiate.

Schedules

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

Delivery Date Updates

We will update you on the estimated delivery date periodically. You are also welcome to check with us for the most current target date. As completion nears, more factors come under our control and we can be more precise about that date. Expect a firm closing date no later than 30 days before delivery.

We suggest that, until you receive this 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. Review the Loan Lock heading in Section 2, Applying for Your Loan, for additional suggestions on this topic.

"Nothing's Happening"

Expect several days during construction of your home when it appears that nothing is happening. This can occur for a number of reasons. Each 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. Sometimes, one trade completes its work a bit ahead of schedule. The next trade already has an assigned time slot, which usually cannot be changed on short notice.

Progress pauses while the home awaits building department inspections. This is also part of the normal sequence of the construction schedule and occurs at several points in every home. If you have questions about the pace of work, please contact our office.

Construction Sequence

Although the specific sequence of construction steps vary and overlap, generally we build your home in the following order:

Foundation

Form and footing installation Rough in plumbing under slab Digging interior footings and installing steel reinforcement Inspection Termite treatment Pour slab Framing Exterior and interior walls Wall sheathing Ceiling joist Roof assembly Roof sheathing Exterior trim work, exterior doors, windows Roofing Felt or paper Shingles after exterior painting Rough-in of mechanical systems HVAC (heating, ventilating, and air conditioning) Plumbing Electrical (extra outlets need to be installed at this point) **Rough inspections** Exterior painting or staining Insulation

Drywall

Hang Tape and texture

Interior

Stained concrete, if applicable Tub and shower tile, if applicable Interior trim Cabinets Doors Baseboards, casings, other details Paint and stain Finish work Countertops Tile Floor coverings Hardware Finish work (continued) Appliances Light fixtures Plumbing fixtures Construction cleaning

Exterior

Brick veneer Pour concrete sidewalks, drives and porches Brick flower beds and fence, if applicable Grade work Build fence Irrigation Landscaping, if applicable Builder's punch list Improvement survey Certificate of occupancy Homeowner orientation Closing Home maintenance

Homeowner Orientation

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

Scheduling

We schedule the orientation with you as your home nears completion. Appointments are available Monday through Friday, 8 a.m. to 3 p.m. We meet at your new home. The orientation occurs several days before closing. Expect your orientation to take approximately one to two hours.

Orientation Forms

We have included copies of the forms we use at the orientation at the end of this section. In addition, the suggestions that follow will help you derive the greatest benefit from your orientation.

Preparation

Allow enough time. We expect the orientation to take one to 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 Caring for Your Home, Section 8 of this manual, 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. Similarly, we suggest that, if possible, children and pets not accompany you at this time.

If a real estate agent has helped you with your purchase, he or she is not required to attend. If you would like to have a friend or real estate agent view the home with you, we encourage you to do this before our scheduled orientation.

Acceptance

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

Cosmetic surface damage caused during construction is readily noticeable during the orientation. Such damage can also occur during the move-in process or through daily activities. Therefore, *after we correct any items noted during the orientation, repair of cosmetic surface damage is your responsibility. This includes paint touch-up. Our limited warranty excludes cosmetic damage to items such as:*

- Sinks, tubs, and plumbing fixtures
- Countertops and cabinet doors
- Light fixtures, mirrors, and glass
- Windows and screens
- > Tile, carpet, hardwood, and stained concrete
- Doors, trim, and hardware
- Paint and drywall
- Finish on appliances

Completion of Items

Mark Payne Homes takes responsibility for resolving any items noted. We will complete most items before your move-in. If work needs to be performed in your new home after your move-in, construction personnel are available for appointments Monday through Friday, 8 a.m. to 4 p.m. Under normal circumstances, you can expect us to resolve all items within 15 working days. We will inform you of any delays caused by back-ordered materials. Please note that we will correct only those items listed. No verbal commitments of any kind will be honored by Mark Payne Homes.

Future Service

Mark Payne Homes responds to warranty items according to the terms and conditions of the limited warranty agreement. For more details, review Section 8, Caring for Your Home.

Note to Home Buyer:

At your homeowner orientation, you will receive:

- ➤ A list of emergency phone numbers for critical trade contractors, such as heating and plumbing, who might be needed after hours or on weekends.
- The manufacturer's literature for the furnace, water heater, and other consumer products.
- > Copies of completed orientation forms. We suggest you insert them here.

Homeowner Orientation (page 1 of 2)

Purchasers	
Address	
New Residence Phone	Date
Inspection Items:	Complete
We will correct or resolve the items listed ab Payne Homes according to the terms of the l	oove. Please submit future claims in writing to Mark imited warranty.

 _, Homeowner	Date
 _,Mark Payne Homes	

Homeowner Orientation (page 2 of 2)

Please read carefully. Your signature below acknowledges the following:

- (1) Your understanding and acceptance of the policies highlighted here and detailed in your homeowner's manual;
- (2) That you have inspected your new home and listed defects for correction by Mark Payne Homes; and
- (3) You have received copies of both pages of this form.

Timing: Mark Payne Homes is responsible for resolving items noted. We will correct many of these items immediately. However, some of the corrections may require the services of a trade contractor or we may need to order parts or materials. You should expect completion of these items within 15 business days of closing unless we inform you of other scheduling.

Cosmetic Items: Mark Payne Homes corrects readily noticeable cosmetic defects listed during this inspection. *This is your only opportunity to obtain service on such items*. Repair of subsequent cosmetic damages (such as chips, dents, scratches) are your responsibility. Therefore, take careful note of such items as:

- Sinks, tubs, and plumbing fixtures
- Countertops and cabinet doors
- Light fixtures, mirrors, and glass
- Windows and screens
- > Tile, carpet, hardwood, and stained concrete
- Doors, trim, and hardware
- Paint and drywall
- Finish on appliances

Defects in items such as these are readily detectable during the orientation. These items are also most likely to be damaged during the move-in process. *As a result, later warranty claims on cosmetic damages to these items are not accepted.*

Warranty Service. Submit any new items for which you wish to request service in writing to Mark Payne Homes approximately 60 days after closing. These request may be made by visiting our website under the *Contact Us* section. *We accept reports of emergency items by phone.*

Purchaser	Date
Purchaser	Date
Mark Payne Homes	Date

Closing on Your Home

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

- Weather can delay getting the foundation in and can affect framing, roofing, and exterior finish.
- Material shortages and labor strikes may also affect the construction schedule.
- If you are delayed in responding to a request from your lender, this can affect work progress.
- Change orders signed after the original new home contract has been completed can add to the schedule.

Date of Closing

The closing, or settlement, takes place shortly after your orientation. Mark Payne Homes will notify you of the date of closing 30 or more days before the settlement appointment. Typically, the closing process takes approximately 45 minutes to an hour.

Location of Closing

The closing on your new home typically takes place at the title company. We confirm the location with you when we set the appointment.

Closing Documents

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

- General Warranty Deed—The general warranty deed conveys the home and lot to you, subject only to permitted exceptions. This does not apply if you already own the lot.
- Title Commitment—At or before closing, the title company will deliver to you a standard form for an Affiliated Land Title Association (ALTA) owner's title insurance commitment to insure salable title of your home to you in the amount of the purchase

price, subject to the permitted title exceptions that may be described in the new home contract. Review the title commitment carefully. Discuss any questions with your title company. Within 60 days after the closing, the title company mails a standard ALTA owner's title insurance policy, insuring you the title to your home in accordance with the commitment you received at closing. Keep the title insurance policy with your other valuable papers.

- Mark Payne Homes Limited Warranty—We provide a copy of the limited warranty in this manual for your review. Please read it thoroughly.
- Promissory Note—The promissory note is from you, payable to the lender in the principal amount of the loan, plus interest. One-twelfth of your annual taxes and homeowner's insurance will be added to the principal and interest payment to determine your total monthly payment.
- Deed of Trust—This encumbers your home as security for repayment of the promissory note.

Closing 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.

"The Final Number"

The final cost figure is available near to the actual closing. Although a reasonably close estimate may be determined before the date of closing, the proration of several items included is affected by the closing date and cannot be calculated until that date is known.

Preparation

Plan to bring cash or certified funds (cashier's check) made out to your title company to the closing table. In your planning, be sure to allow time to arrange for and obtain these funds. In addition, please keep the following items in mind:

- Documents—The Real Estate Settlement Procedures Act (RESPA) provides you with many protections. Under this law, you can review the settlement page that lists costs you are paying at closing one day before the closing appointment. Although these documents are not negotiable and thousands of home buyers have signed them, you should read them.
- Insurance—You need to provide proof of a homeowner's policy from your insurance company. Your insurance agent should know exactly what is needed. We suggest you arrange for this at least three weeks before the expected closing date.
- Mark Payne 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.
- Utilities—Mark Payne Homes will have utility service removed from its name three days after 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 on the next page to assist you in making these arrangements.

Utility and Community Services

Service	Phone Number	Date Contacted/Notes
Gas		
Atmos Energy	866-322-8667	
Electric		
TXU	800-242-9113	
Telephone		
AT&T	800-559-7928	
Sudden Link Communications	866-269-4386	
Water, Sewer and Garbage		
City of Midland	432-685-7320	
Cable TV and Internet		
Sudden Link Communications	866-269-4386	
Post Office		
United States Post Office	432-687-5961	
Newspaper		
Midland Reporter Telegram	432-688-2700	

Caring for Your Home

Mark Payne Homes has constructed your home with quality materials and the labor of experienced craftsmen. Before we use any material, it must meet our specifications for quality and durability. All work is done under our supervision to attain the best possible results for your investment.

A home is one of the last handbuilt products left in the world. Once we have assembled the natural and manufactured materials, the components interact with each other and the environment. Although quality materials and workmanship have been used in your home, this does not mean that it will require no care or maintenance. A home, like an automobile, requires care and attention from day one. General homeowner maintenance is essential to providing a quality home for a lifetime.

Homeowner Use and Maintenance Guidelines

We are proud of the homes we build and the neighborhoods in which we build. We strive to create long-lasting value. This cannot be achieved unless you, as the homeowner, properly maintain your home and all of its components. Periodic maintenance is necessary because of normal wear and tear, the inherent characteristics of the materials used in your home, and normal service required by the mechanical systems. Natural fluctuations in temperature and humidity also affect your home.

Many times a minor adjustment or repair done immediately saves a more serious, timeconsuming, and sometimes costly repair later. Note also that neglect of routine maintenance can void applicable limited warranty coverage on all or part of your home. By caring for your new home attentively, you ensure your enjoyment of it for years. The attention provided by each homeowner contributes significantly to the overall desirability of the community.

We recognize that it is impossible to anticipate and describe every attention needed for good home care, but we have covered many important details. The subjects covered include components of homes we build, listed in alphabetical order. Each topic includes suggestions for use and maintenance followed by Mark Payne Homes limited warranty guidelines. This manual may discuss some components that are not present in your home.

Please take time to read the literature provided by the manufacturers of consumer products and other items in your home. The information contained in that material is not repeated here. Although much of the information may be familiar to you, some points may differ significantly from homes you have had in the past. We make every effort to keep our information current and accurate. However, if any detail in our discussion conflicts with the manufacturer's recommendations, you should follow the manufacturer's recommendations. Activate specific manufacturer's warranties by completing and mailing any registration cards included with their materials. In some cases, manufacturer's warranties may extend beyond the first year and it is in your best interests to be apprised of such coverages.

Mark Payne Homes Limited Warranty Guidelines

While we strive to build a defect free home, we are realistic enough to know that we may make mistakes or that something in the home may not perform as intended. When either occurs, we will make necessary corrections. In support of this commitment, Mark Payne Homes provides you with a limited warranty. In addition to the information contained in the limited warranty itself; this manual includes details about one-year material and workmanship standards. The purpose is to let you know what our quality standard is for the typical concerns that can come up in a new home. The manual describes our standards for each item and what we will do to remedy items that do not meet our standards.

Our criteria for qualifying warranty repairs are based on typical industry practices in our region and meet or exceed those practices for the components of your home. However, we reserve the right to exceed these guidelines if common sense or individual circumstances dictate, without being obligated to exceed all guidelines to a similar degree or for all homeowners.

During the first year Mark Payne Homes warrants the home to be free from major structural defects and deficiencies in the plumbing, heating, cooling and electrical systems, and from defects in workmanship and materials according to the guidelines discussed in this section. During the second year Mark Payne Homes warrants only major structural defects and problems in wiring, piping and duct work. You will receive a signed limited warranty document at your closing. Please read through this information, as well as the service procedures discussed on the following pages. If you have any questions regarding the standards or procedures, contact our office.

> Our warranty service system is designed to accept written reports of nonemergency items. This provides you with the maximum protection and allows us to operate efficiently, thereby providing faster service to all homeowners. Emergency reports are the only reports accepted by phone.

Reporting Procedures

Please refer to your warranty manual before making any service request to ensure that your issue cannot be resolved through use of the manual. All service requests should be submitted in writing via our website: https://www.markpaynehomes.com/warranty-request

Sixty-Day Report

In order for our service program to operate at maximum efficiency and for your own convenience, we suggest that you wait 60 days before submitting any warranty list. This allows you sufficient time to become settled in your new home and to thoroughly examine all components.

Year-End Report

Near the end of the eleventh month of your materials and workmanship warranty, you should submit a year-end report. We will also be happy to discuss any maintenance questions you may have at that time.

Emergency Service

As defined by the limited warranty, "emergency" includes situations such as:

- ➤ Total loss of heat when the outside temperature is below 45 degrees F.
- Total loss of electricity. (Check with the utility company before reporting this circumstance to Mark Payne Homes or electrician.)
- Total loss of water. (Check with the water department to be certain the problem is not a general outage in the area.)
- Plumbing leak that requires the entire water supply to be shut off.
- ➢ Gas leak.

During business hours, call Mark Payne Homes office:

(432) 520-0000

After hours, or on weekends or holidays, call the necessary trade contractor directly. Their phone numbers are listed on the Emergency Phone Numbers provided in this book on page 39.

Other Warranty Service

If you wish to initiate nonemergency warranty service between the 60-day and year-end report, you are welcome to do so by sending in a service request form or writing a letter. We will handle these requests according to the same procedures that apply to the 60-day and year-end reports.

Kitchen Appliance Warranties

The manufacturers of kitchen appliances will work directly with you if any repairs are needed for these products. Customer service phone numbers are listed in the use and care materials for each appliance or you may visit the manufacturers website. Be prepared to provide the model and serial number of the item and the closing date on your home. Appliance warranties are generally for one year; refer to the literature provided by the manufacturer for complete information.

Service Processing Procedures

You can help us to serve you better by providing complete information, including:

- Name, address, and phone numbers where you can be reached during business hours.
- A complete description of the problem, for example, "guest bath—cold water line leaks under sink," rather than "plumbing problem."

When we receive a warranty service request, we may contact you for an inspection appointment. Warranty inspection appointments are available Monday through Friday, 8 a.m. to 4 p.m. We inspect the items listed in 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 an in-house employee is required to complete repairs, we issue a warranty work order and the repair technician contacts you to schedule the work. Warranty work appointments are available Monday through Friday, 8 a.m. to 4 p.m. We intend to complete warranty work orders within 15 work days of the inspection unless you are unavailable for access. If a backordered part or similar circumstance causes a delay, we will let you know.

If the item is home maintenance, we will review the maintenance steps with you and offer

whatever informational assistance we can. Mark Payne Homes does not provide routine home maintenance.

Reporting Warranty Items

The many details of warranty coverage can be confusing. We hope this chart will make reporting items easier. If you do not know whom to contact, call our office and we will guide you.

Appliances	Contact the manufacturer directly with model and serial number, closing date, and description of problem.		
Emergency	During our business hours (M call our main office, (432) 52		, 8 a.m. until 5 p.m.),
	After business hours or on we appropriate utility company of below:		
	Electrical: Kevin Pearce Elec Heating & A.C.: National Hea Plumbing: National Plumbing Castro's Plumbing	ting & A.C.	687-0974 580-3342 580-3342 634-3758
Nonemergency	Submit these request on our w the "contact us" section. You this manual or you can reques	can find service reque	est forms at the end of
	1603 Idlewilde Midland, TX 79703 Phone (432) 520-0000 Fax (432) 689-4448		
Storm damage or other natural disaster	Contact your homeowner's in as much as possible without e photograph the damage.	Ũ	•
Hours	Office: Inspection appointments: Work appointments:	Monday through Frid	ay, 8 a.m. until 5 p.m. ay, 8 a.m. until 4 p.m. ay, 8 a.m. until 4 p.m.

Questions? Call the main office during normal business hours, (432) 520-0000.

Air Conditioning

Homeowner Use and Maintenance Guidelines

Air conditioning can greatly enhance the comfort of your home, but if it is used improperly or inefficiently, wasted energy and frustration will result. These hints and suggestions are provided to help you maximize your air conditioning system.

Your air conditioning system is a whole-house system. The air conditioner unit is the mechanism that produces cooler air. The air conditioning system involves everything inside your home including, for example, drapes, blinds, and windows.

Your home air conditioning is a closed system, which means that the interior air is continually recycled and cooled until the desired air temperature is reached. Warm outside air disrupts the system and makes cooling impossible. Therefore, you should keep all windows closed. The heat from the sun shining through windows with open drapes is intense enough to overcome the cooling effect of the air conditioning unit. For best results, close the drapes or blinds on these windows.

Time is very important in your expectations of an air conditioning system. Unlike a light bulb, which reacts instantly when you turn on a switch, the air conditioning unit only begins a process when you set the thermostat.

For example, if you come home at 6 p.m. when the temperature has reached 90 degrees F and set your thermostat to 75 degrees, the air conditioning unit will begin cooling, but will take much longer to reach the desired temperature. During the whole day, the sun has been heating not only the air in the house, but the walls, the carpet, and the furniture. At 6 p.m. the air conditioning unit starts cooling the air, but the walls, carpet, and furniture release heat and nullify this cooling. By the time the air conditioning unit has cooled the walls, carpet, and furniture, you may well have lost patience.

If evening cooling is your primary goal, set the thermostat at a moderate temperature in the morning while the house is cooler, allowing the system to maintain the cooler temperature. The temperature setting may then be lowered slightly when you arrive home, with better results. Once the system is operating, setting the thermostat at 60 degrees will *not* cool the home any faster and can result in the unit freezing up and not performing at all. Extended use under these conditions can damage the unit.

Setting the Thermostat

Instructions for programming your thermostat can be found at: http://www.trane.com/Residential/downloads/manuals/Thermostats/TCONT800.pdf

Adjust Vent

Maximize air flow to occupied parts of your home by adjusting the vents. Likewise, when the seasons change, readjust them for comfortable heating. A room that remains closed up all the time receives less air flow and therefore may remain at a different temperature than what the open areas of the home are. When it is not necessary to have a door closed, try to leave that room open to help air flow.

Compressor Level

Maintain the air conditioning compressor in a level position to prevent inefficient operation and damage to the equipment.

See also Grading and Drainage.

Humidifier

If a humidifier is installed on the furnace system, turn it off when you use the air conditioning; otherwise, the additional moisture can cause a freeze-up of the cooling system.

Manufacturer's Instructions

Since the air conditioning system is combined with the heating system, follow the maintenance instructions for your furnace. The manufacturer's manual specifies maintenance for the condenser. Review and follow these points carefully. More information may be obtained at: http://www.trane.com/Residential

Temperature Variations

Temperatures may vary from room to room by several degrees F. This is due to such variables as floor plan, orientation of the home on the lot, type and use of window coverings, and traffic through the home.

Mark Payne Homes Limited Warranty Guidelines

The air conditioning system should maintain a temperature of 78 degrees F or a differential of 15 degrees from the outside temperature, measured in the center of each room at a height of five feet above the floor. Lower temperature settings are often possible, but neither the manufacturer nor Mark Payne Homes guarantee this.

Compressor

The air conditioning compressor must be in a level position to operate correctly. If it settles during the warranty period, Mark Payne Homes will correct this.

Nonemergency

All though we do try to handle these requests as promptly as possible, lack of air conditioning service is not an emergency. Heating and air conditioning contractors in our region respond to air conditioning service requests in the order received.

Alarm System

Homeowner Use and Maintenance Guidelines

If your home selections included prewire for an alarm system, you will arrange for the final connection after your move-in. The alarm company will demonstrate the system and instruct you in its use. We recommend that you test the system each month.

Mark Payne Homes Limited Warranty Guidelines

Mark Payne Homes will correct wiring that does not perform as intended for the alarm system.

Appliances

Homeowner Use and Maintenance Guidelines

Read and follow all manufacturers' instructions for the use and maintenance of each appliance in your home and keep them available for reference. Manufacturers' instructions can be found at one of the following web sites:

Whirlpool- http://shared.whirlpoolcorp.com/product_literature/search.jsp Kitchen Aid- http://shared.whirlpoolcorp.com/product_literature/search.jsp?siteCd=KAD

Manufacturer's Service

If a problem arises with an appliance, call the customer service number listed in the manufacturer's warranty. When reporting warranty items to the appliance manufacturer, be prepared to supply the following details:

- Date of purchase (your closing date)
- Serial and model numbers, found on a metal plate or sticker on the side or bottom of each appliance
- Description of the problem

Registration

Mail warranty registration cards directly to the manufacturer.

Mark Payne Homes Limited Warranty Guidelines

We confirm that all appliance surfaces are in acceptable condition during your orientation. We assign all appliance warranties to you, effective on the date of closing. The appliance manufacturers warrant their products directly to you according to the terms and conditions of these written warranties.

Appliance Serial Numbers

For warranty service on an appliance, contact us or the appropriate manufacturer directly at the service number provided in the appliance literature. You will need to supply the model and serial number (usually located on a small metal plate or seal attached to the appliance in an inconspicuous location), and the date of purchase (your closing date). The following chart is provided for your convenience.

Appliance	Manufacturer	Model #	Serial #	Service Phone #
Cooktop				
Oven				
Microwave				
Dishwasher				
Disposal				

Closing Date _____

Attic Access

Homeowner Use and Maintenance Guidelines

The decked attic space (if applicable) is designed for light weight storage. We also provide access to this area for maintenance of mechanical equipment that may traverse the attic space. When you perform needed tasks in the attic, use caution and avoid stepping off wood members onto the drywall. This can result in personal injury or damage to the ceiling below. Your limited warranty does not cover such injury or damage.

Mark Payne Homes Limited Warranty Guidelines

Mark Payne Homes and the local building department inspect the attic before your closing to confirm insulation is correct.

Brick

Homeowner Use and Maintenance Guidelines

Brick is one of the most durable and lowest maintenance finishes for a home's exterior. A record of your brick color is included in your selection sheets.

Efflorescence

The white, powdery substance that sometimes accumulates on brick surfaces is called efflorescence. This is a natural phenomenon and cannot be prevented. In some cases, you can remove it by scrubbing with a stiff brush and vinegar. Consult your home center or hardware store for commercial products to remove efflorescence.

Tuck-Pointing

After several years, face brick may require tuck-pointing (repairing the mortar between the bricks). Otherwise, no regular maintenance is required.

Mark Payne Homes Limited Warranty Guidelines

We check the brick work during the orientation to confirm correct installation of designated materials.

Cracks

One time during the warranty period, we repair masonry cracks that exceed 3/16 inch.

Cabinets

Homeowner Use and Maintenance Guidelines

Your selection sheets are your record of the brand, style, and color of cabinets in your home. If you selected wood or wood veneer cabinets, expect differences in grain and color between and within the cabinet components due to natural variations in wood and the way it takes stain.

Cleaning

Products such as lemon oil or polishes that include scratch cover are suggested for wood cabinet care. Follow container directions. Use such products a maximum of once every 3 to 6 months to avoid excessive build-up. Avoid paraffin-based spray waxes and washing cabinets with water, as both will damage the luster of the finish.

Hinges

If hinges catch or drawer glides become sluggish, a small amount of silicone lubricant will improve their performance.

Moisture

Damage to cabinet surfaces and warping can result from operating appliances that generate large amounts of moisture (such as a crock pot) too near the cabinet. When operating such appliances, place them in a location that is not directly under a cabinet.

Mark Payne Homes Limited Warranty Guidelines

During the orientation we will confirm that all cabinet parts are installed and that their surfaces are in acceptable condition.

Alignment

Doors, drawer fronts, and handles should be level and even.

Operation

Cabinets should operate properly under normal use.

Separations

We will correct gaps between cabinets and the ceiling or cabinets and the walls by caulking or other means if the gap exceeds 1/8 inch (locations behind appliances are excepted from this repair).

Warping

If doors or drawer fronts warp in excess of 1/4 inch within 24 inches, we will correct this by adjustment or replacement.

Wood Grain

Readily noticeable variations in wood grain and color are normal in all wood or wood veneer selections. Replacements are not made due to such variations.

Carpet

Homeowner Use and Maintenance Guidelines

Your selection sheets provide a record of the brand, style, and color of floor coverings in your home. Please retain this information for future reference. Refer to the various manufacturer's recommendations for additional information on the care of your floor coverings.

Cleaning

You can add years to the life of your carpet with regular care. Carpet wears out because of foot traffic and dirt particles that get trampled deep into the pile beyond the suction of the vacuum. The dirt particles wear down the fibers like sandpaper and dull the carpet. The most important thing you can do to protect your carpet is to vacuum it frequently.

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

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

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

Burns

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

Crushing

Furniture and traffic may crush a carpet's pile fibers. Frequent vacuuming in high-traffic areas and glides or cups under heavy pieces of furniture can help prevent this. Rotating your furniture to change the traffic pattern in a room promotes more even wear. Some carpets resist matting and crushing because of their level of fiber, but this does not imply or guarantee that no matting or crushing will occur. Heavy traffic areas such as halls and stairways are more susceptible to wear and crushing. This is considered normal wear.

Fading

Science has yet to develop a color that will not fade with time. All carpets will slowly lose some color due to natural and artificial forces in the environment. You can delay this process by frequently removing soil with vacuuming, regularly changing air filters in heating and air

conditioning systems, keeping humidity and room temperature from getting too high, and reducing sunlight exposure with window coverings.

Filtration

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

Fuzzing

In loop carpets, fibers may break. Simply clip the excess fibers. If it continues, call a professional.

Pilling

Pilling or small balls of fiber can appear on your carpet, depending on the type of carpet fiber and the type of traffic. If this occurs, clip off the pills. If they cover a large area, seek professional advice.

Rippling

With wall-to-wall carpeting, high humidity may cause rippling. If the carpet remains rippled after the humidity has left, have a professional restretch the carpeting using a power stretcher, not a knee-kicker.

Seams

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

Shading

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

Shedding

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

Snags

Sharp-edged objects can grab or snag the carpet fiber. When this occurs, cut off the snag. If the snag is especially large, call a professional.

Sprouting

Occasionally you may find small tufts of fiber sprouting above carpet surface. Simply use scissors to cut off the sprout. Do not attempt to pull it, because other fibers will come out in the process.

Stains

No carpet is stainproof. Although your carpet manufacturer designates your carpet as stainresistant, some substances may still cause permanent staining. These include hair dyes, shoe polish, paints, and India ink. Some substances destroy or change the color of carpets, including bleaches, acne medications, drain cleaners, plant food, insecticides, and food or beverages with strongly colored natural dyes as found in some brands of mustard and herbal tea.

Refer to the manufacturer's web site for recommended cleaning procedures for your particular fiber. The manufacturer of your carpet can be found on you selection sheets. Pretest any spot-removal solution in an inconspicuous area before using it in a large area. Apply several drops of the solution, hold a white tissue on the area, and count to ten. Examine both tissue and carpet for dye transfer and check for carpet damage.

Static

Cooler temperatures outside often contribute to static electricity inside. To avoid the problem, look for carpets made with anti-static. You can also install a humidifier to help control static

build-up.

Mark Payne Homes Limited Warranty Guidelines

During your orientation, we will confirm that your carpet is in acceptable condition. We will correct stains or spots noted at this time by cleaning, patching, or replacement. Mark Payne Homes will not be responsible for dye lot variations if replacements are made.

Edges

Edges of carpet along moldings and edges of stairs should be held firmly in place. In some areas, metal or other edging material may be used where carpet meets another floor covering.

Seams

Carpet seams will be visible. Mark Payne Homes will repair any gaps or fraying.

Caulking

Homeowner Use and Maintenance Guidelines

Time and weather will shrink and dry caulking so that it no longer provides a good seal. As routine maintenance, check the caulking and make needed repairs. Caulking compounds and dispenser guns are available at hardware stores. Read the manufacturer's instructions carefully to be certain that you select an appropriate caulk for the intended purpose.

Colored Caulk

Colored caulking is available where larger selections are provided. As with any colored material, dye lots can vary.

Latex Caulk

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

Silicone Caulk

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

Mark Payne Homes Limited Warranty Guidelines

During the orientation we confirm that appropriate areas are adequately caulked.

One-Time Repair

We will touch up caulking one time during your materials and workmanship period. We suggest that this be performed with your 11-month service.

See also Countertops, Expansion and Contraction, Stairs, and Wood Trim.

Ceramic Tile

Homeowner Use and Maintenance Guidelines

Your selection sheets include the brand and color of your ceramic tile.

Cleaning

Ceramic tile is one of the easiest floor coverings to maintain. Simply vacuum when needed. Occasionally, a wet mopping with warm water may be appropriate. Avoid adding detergent to the water, as detergent or soap will build up on the grout. If you feel a cleaning agent is required, use a mild solution of warm water and dishwasher crystals (they will not result in a heavy, difficult-to-remove lather on the grout). Rinse thoroughly.

The ceramic tile installed on walls or countertops in your home may be washed with any nonabrasive soap, detergent, or tile cleaner. Abrasive cleaners will dull the finish.

Grout Discoloration

Clean grout that becomes yellowed or stained with a fiber brush, cleanser, and water. Grout cleansers and whiteners are available at most hardware stores.

Sealing Grout

Sealing grout is your decision and responsibility. Once grout has been sealed, ongoing maintenance of that seal is necessary and limited warranty coverage on grout that has been sealed is void.

Separations

Expect slight separations to occur in the grout between tiles. This grout is for decorative purposes only; it does not hold the tile in place. Cracks in the grout can be filled using premixed grout purchased from flooring or hardware stores. Follow package directions.

Tile around bathtubs or countertops may appear to be pulling up after a time. This is caused by normal shrinkage of grout or caulk and shrinkage of wood members as they dry out. If this occurs, the best remedy is to purchase tub caulk or premixed grout from a hardware store. Follow directions on the container. This maintenance is important to protect the underlying surface from water damage.

Mark Payne Homes Limited Warranty Guidelines

During the orientation we confirm that tile and grout areas are in acceptable condition. We will repair or replace cracked, badly chipped, or loose tiles noted at that time. Mark Payne Homes is not responsible for variations in color or discontinued patterns. New grout may vary in color from the original.

One-Time Repair

Cracks appearing in grouting of ceramic tiles at joints or junctions with other materials are commonly due to shrinkage. Mark Payne Homes will repair grouting, if necessary, one time during the first year. We are not responsible for color variations in grout or discontinued colored grout. Any grouting or caulking that is needed after that time is your responsibility.

Concrete Flatwork

Homeowner Use and Maintenance Guidelines

By maintaining good drainage, you protect your home's foundation and the concrete flatwork: the , porch, patio, driveway and garage floor.

Concrete slabs are floating—they are not attached to the home's foundation walls. These are not a structural (load-bearing) element of the home and are not covered by the structural warranty.

Cleaning

Avoid washing exterior concrete slabs with cold water from an outside faucet when temperatures are high and the sun has been shining on the concrete. The abrupt change in temperature can damage the surface bond of the concrete. We recommend sweeping for keeping exterior concrete clean. If washing is necessary, do this when temperatures are moderate.

Cracks

A concrete slab 10 feet across shrinks approximately 5/8 inch as it cures. Some of this shrinkage shows up as cracks. Cracking of concrete flatwork also results from temperature changes that cause expansion and contraction. These cracks are not covered by the limited warranty.

During the summer, moisture finds its way under the concrete along the edges or through cracks in the surface. In winter, this moisture forms frost that can lift the concrete, increasing the cracking. Maintaining drainage away from all concrete slabs will minimize cracking from this cause. As cracks occur, seal them with a waterproof concrete caulk (available at hardware or home improvement stores) to prevent moisture from penetrating to the soil beneath.

Expansion Joints

We install expansion joints to help control expansion. However, as the concrete shrinks during the curing process, moisture can penetrate under the concrete and lift the expansion joint. When this occurs, fill the resulting gap with a gray silicone sealant, which you can purchase at most hardware stores.

Heavy Vehicles

Do not permit heavy vehicles such as moving vans or concrete trucks to drive on your concrete work. We design and install this concrete for residential use only.

Ice, Snow, and Chemicals

Driving or parking on snow creates ice on the drive, which magnifies the effects of snow on the concrete surface. Remove ice and snow from concrete slabs as promptly as possible after snow storms. Protect concrete from abuse by chemical agents such as pet urine, fertilizers, radiator overflow, repeated hosing, or de-icing agents, such as road salt that can drip from vehicles. All of these items can cause spalling (chipping of the surface) of concrete.

Sealer

A concrete sealer, available at paint stores, will help you keep an unpainted concrete floor clean. Do not use soap on unpainted concrete. Instead, use plain water and washing soda or, if necessary, a scouring powder.

Mark Payne Homes Limited Warranty Guidelines

Concrete slabs are floating—they are not attached to the home's foundation walls. These are not a structural (load-bearing) element of the home and are not covered by the structural warranty. The limited warranty coverage is for one year unless the requirements of your loan state otherwise.

Color

Concrete slabs vary in color. No correction is provided for this condition.

Cracks

If concrete cracks reach 3/16 inches in width or vertical displacement, Mark Payne Homes will patch or repair them one time during the warranty year. Subsequently, concrete slab maintenance is your responsibility. If you prefer to have the slab replaced, we will obtain a price for you and assist in scheduling the work upon receipt of your payment. However, we advise against this expense since the new slab will crack as well.

Finished Floors

Mark Payne Homes will correct cracks, settling, or heaving that rupture finish floor materials that we installed as part of the home as you originally purchased it. Cracks that appear in stained concrete floors do no fall under this warranty.

Level Floors

Concrete floors in the habitable areas of the home will be level to within 1/4 inch within any 32inch measurement with the exception of an area specifically designed to slope toward a floor drain.

Separation

Mark Payne Homes will correct separation of concrete slabs from the home if separation exceeds one inch.

Settling or Heaving

Mark Payne Homes will repair slabs that settle or heave in excess of 2 inches or if such movement results in negative drainage (toward the house) or hazardous vertical displacement.

Spalling (Surface Chips)

Causes of spalling include repeated hosing of concrete for cleaning, animal urine, radiator overflow, fertilizer, uncleared snow and ice, ice-melting agents, and road salts from vehicles. Repair of spalling is a home maintenance task.

Standing Water

Water may stand on exterior concrete slabs for several hours after precipitation or from roof runoff. Mark Payne Homes will correct conditions that cause water to remain longer than 24 hours.

Condensation

Homeowner Use and Maintenance Guidelines

Condensation on interior surfaces of the windows and frames comes from high humidity within

the home combined with low outside temperatures and inadequate ventilation. Family lifestyle significantly influences these conditions. If your home includes a humidifier, closely observe manufacturer's directions for its use, especially during periods of cooler temperatures.

See also Ventilation.

Mark Payne Homes Limited Warranty Guidelines

Condensation results from a family's lifestyle and Mark Payne Homes has no control over this. The limited warranty coverage excludes condensation.

Countertops

Homeowner Use and Maintenance Guidelines

Use a cutting board to protect your counters when you cut or chop. Protect the counter from heat and from extremely hot pans. If you cannot put your hand on it, do not put it on the counter. Do not use countertops as ironing boards and do not set lighted cigarettes on the edge of the counter. Be careful when moving, not to slide boxes across counter tops, as something on the box (ex: staple) may scratch the counter top.

Caulking

The caulking between the countertop and the wall, along the joint at the backsplash, and around the sink may shrink, leaving a slight gap. Maintaining a good seal in these locations is important to keep moisture from reaching the wood under the laminates and to prevent warping and is the homeowner's responsibility. Colored caulking is available at hardware stores. Mark Payne Homes will repair caulking, if necessary, one time during the first year.

Cleaning

Avoid abrasive cleaners that will damage the luster of the surface.

Mats

Rubber drain mats can trap moisture beneath them, causing the laminated plastic to warp and blister. Dry the surface as needed.

See also Ceramic Tile.

Mark Payne Homes Limited Warranty Guidelines

During your orientation we confirm that all countertops are in acceptable condition. We repair noticeable surface damage such as chips, cracks, and scratches noted on the orientation list. Repair of surface damage that occurs during or after your move-in is one of your home maintenance responsibilities.

Laminates

Laminated countertops will have one or more discernible seams. Mark Payne Homes will repair gaps or differential at the seams that exceed 1/16 inch.

Granite

Granite counter tops are a natural product and will have natural imperfections in colors and finish.

Manufactured Marble

Edges should be smooth and even. Where backsplash joints occur at corners, the top edges should be even within 1/16 inch.

Separation from Wall

Separation of countertops from walls, backsplash, and around sinks results from normal shrinkage of materials. Mark Payne Homes will recaulk these areas one time during the materials and workmanship warranty. Subsequently caulking will be your home maintenance responsibility.

Doors and Locks

Homeowner Use and Maintenance Guidelines

The doors installed in your home are wood products subject to such natural characteristics of wood as shrinkage and warping. Due to natural fluctuations of humidity and the use of forced air furnaces, showers, and dishwashers, interior doors may occasionally require minor adjustments.

Dust and Air Infiltration

Some air and dust will infiltrate around doors, especially before the installation of landscaping in the general area or in the presence of high winds. The limited warranty excludes this occurrence. By adjusting the threshold and insuring that the door is latching properly, you can minimize this occurrence.

Exterior Finish

To ensure longer life for your exterior wood doors, plan to refinish them at least once a year. Stained exterior doors with clear finishes tend to weather faster than painted doors. Treat the finish with a wood preserver every three months to preserve the varnish and prevent the door from drying and cracking. Reseal stained exterior doors whenever the finish begins cracking or crazing.

Failure to Latch

If a door will not latch because of minor settling or swelling (due to high humidity), you can correct this by adjusting the strike plate, where the door latch meets the jamb. We recommend that you wait until the humidity level drops before adjusting the door, as it may return to its normal state.

Hinges

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

Keys

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

Locks

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

Slamming

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

Shrinkage

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

Sticking

The most common cause of a sticking door is the natural expansion of lumber due to changes in humidity. When sticking is due to swelling during a damp season, do not plane the door unless it continues to stick after the weather changes.

Before planing a door because of sticking, try two other steps: first, apply either a paste wax, light coat of paraffin, or candle wax to the sticking surface; or second, tighten the screws that hold the door to the jamb or door frame. If planing is necessary even after these measures, use sandpaper to smooth the door and paint the sanded area to seal against moisture.

Warping

If a door warps slightly, keeping it closed as much as possible often returns it to normal.

Weather Stripping

Weather stripping and exterior door thresholds occasionally require adjustment or replacement. The threshold can be adjusted by removing the caps that are covering the screws and turning the screws to adjust the threshold up or down.

Mark Payne Homes Limited Warranty Guidelines

During the orientation we confirm that all doors are in acceptable condition and correctly adjusted. Mark Payne Homes will repair construction damage to doors noted on the orientation list.

Adjustments

Due to normal settling of the home, doors may require adjustment for proper fit. Mark Payne Homes will make such adjustments during the first year.

Panel Shrinkage

Panels of wood doors shrink and expand in response to changes in temperature and humidity. Although touching up the paint or stain on unfinished exposed areas is your home maintenance responsibility, Mark Payne Homes will repair split panels that allow light to be visible.

Warping

Mark Payne Homes will repair doors that warp in excess of 1/4 inch.

Drywall

Homeowner Use and Maintenance Guidelines

Slight cracking, nail pops, or seams may become visible in walls and ceilings. These are caused by the shrinkage of the wood and normal deflection of rafters to which the drywall is attached.

Repairs

With the exception of the one-time repair service provided by Mark Payne Homes, care of drywall is your maintenance responsibility. It is recommended that you wait until you 11 month report to request these repairs in order to maximize the benefit.

Most drywall repairs can be easily made. This work is best done when you redecorate the room. Repair hairline cracks with a coat of paint. You can repair slightly larger cracks with spackle or caulk. To correct a nail pop, reset the nail with a hammer and punch. Cover it with spackle, which is available at paint and hardware stores. Apply two or three thin coats. When dry, sand the surface with fine-grain sandpaper, and then paint. You can fill indentations caused by sharp objects in the same manner.

Mark Payne Homes Limited Warranty Guidelines

During the orientation, we confirm that drywall surfaces are in acceptable condition. One time

during the materials and workmanship warranty, Mark Payne Homes will repair drywall shrinkage cracks and nail pops and touch up the repaired area using the same paint color that was on the surface when the home was delivered. Touch-ups will be visible.

Repainting the entire wall or the entire room to correct this is your choice and responsibility. You are also responsible for custom paint colors or wallpaper that has been applied subsequent to closing. Due to the effects of time on paint and wallpaper, as well as possible dye lot variations, touch-ups are unlikely to match the surrounding area.

Lighting Conditions

Mark Payne Homes does not repair drywall flaws that are only visible under particular lighting conditions.

Related Warranty Repairs

If a drywall repair is needed as a result of poor workmanship (such as blisters in tape) or other warranty-based repair (such as a plumbing leak), Mark Payne Homes completes the repair by touching up the repaired area with the same paint that was on the surface when the home was delivered. If more than one-third of the wall is involved, we will repaint the wall corner to corner. You are responsible for custom paint colors or wallpaper that has been applied subsequent to closing. Due to the effects of time on paint and wallpaper, as well as possible dye lot variations, touch-up may not match the surrounding area.

Electrical Systems

Homeowner Use and Maintenance Guidelines

Know the location of the breaker panel; it includes a main shut-off that controls all the electrical power to the home. Individual breakers control the separate circuits. Each breaker is marked to help you identify which breaker is connected to which major appliances, outlets, or other service. Should a failure occur in any part of your home, always check the breakers in the main panel box.

Breakers

Circuit breakers have three positions: on, off, and tripped. When a circuit breaker trips, it must

first be turned off before it can be turned on. Switching the breaker directly from tripped to on will not restore service.

Breaker Tripping

Breakers trip due to overloads caused by plugging too many appliances into the circuit, a worn cord or defective appliance, or operating an appliance with too high a voltage requirement for the circuit. The starting of an electric motor can also trip a breaker.

If any circuit trips repeatedly, unplug all items connected to it and reset. If it trips when nothing is connected to it, you need an electrician. If the circuit remains on, one of the items you unplugged is defective and will require repair or replacement.

Buzzing

Fluorescent fixtures use transformer action to operate. This action sometimes causes a buzzing.

Child Safety outlets

Your home is equipped with child safety plugs that require some maneuvering of the prongs on the appliance cord in order to plug the appliance in. Insure that the prongs are aligned with the right slot and insert the left side ahead of the right. Mark Payne Homes does not guarantee that these outlets will keep a child from injury and proper precautionary measures should still be taken.

Fixture Location

We install light fixtures in the locations indicated on the plans. Moving fixtures to accommodate specific furniture arrangements or room use is your responsibility.

GFCI (Ground-Fault Circuit-Interrupters)

GFCI receptacles have a built-in element that senses fluctuations in power. Quite simply, the GFCI is a circuit breaker. Building codes require installation of these receptacles in bathrooms, the kitchen, outside, and the garage (areas where an individual can come into contact with water while holding an electric appliance or tool). Heavy appliances such as freezers or power tools will trip the GFCI breaker.

Do not plug a refrigerator or food freezer into a GFCI-controlled outlet, such as those located in the garage and utility room. The likelihood of the contents being ruined is high and the limited warranty does not cover such damage.

Each GFCI receptacle has a test and reset button. Once each month, press the test button. This will trip the circuit. To return service, press the reset button. If a GFCI breaker trips during normal use, it may indicate a faulty appliance and you will need to investigate the problem. One GFCI breaker can control up to three or four outlets, so if an outlet in one of these areas is not functioning, check for outlets in that particular room that have the GFCI rest button. Outlets on patios or exterior walls are sometimes controlled by a GFCI located in the garage or one of the interior rooms in that vicinity.

Grounded System

Your electrical system is a three-wire grounded system. Never remove the bare wire that connects to the box or device.

Light Bulbs

You are responsible for replacing burned-out bulbs other than those noted during your orientation. Before submitting a warranty request for a light that is not working, please check the bulb.

Modifications

If you wish to make any modifications, contact the electrician listed on the Emergency Phone Numbers you receive at the orientation. Having another electrician modify your electrical system during the warranty period can void that portion of your limited warranty.

Outlets

If an outlet is not working, check first to see if it is controlled by a wall switch or GFCI. Next, check the breaker.

If there are small children in the home, install safety plugs to cover unused outlets. This also minimizes the air infiltration that sometimes occurs with these outlets. Teach children to never touch electrical outlets, sockets, or fixtures.

Underground Cables

Before digging, check the location of buried service leads by calling the local utility locating service. In most cases, wires run in a straight line from the service panel to the nearest public utility pad. Maintain positive drainage around the foundation to protect this service.

Vent Fans

You home is equipped with a combination light/vent fan in each bathroom. These units are equipped with a heat sensor that will turn the fan on if the light bulb reaches a certain temperature.

Mark Payne Homes Limited Warranty Guidelines

During the orientation we confirm that light fixtures are in acceptable condition and that all bulbs are working. Mark Payne Homes's limited warranty excludes any fixture you supplied.

Designed Load

Mark Payne Homes will repair any electrical wiring that fails to carry its designed load to meet specifications. If electrical outlets, switches, or fixtures do not function as intended, Mark Payne Homes will repair or replace them.

GFCI (Ground-Fault Circuit-Interrupters)

Mark Payne Homes is not responsible for food spoilage that results from your plugging refrigerators or freezers into a GFCI outlet.

Power Surge

Power surges are the result of local conditions beyond the control of Mark Payne Homes and are excluded from limited warranty coverage. These can result in burned-out bulbs or damage to sensitive electronic equipment such as TVs, alarm systems, and computers. Damage resulting from lightning strikes are excluded from limited warranty coverage. We recommend that you put a surge protector on any electronic items.

Expansion and Contraction

Homeowner Use and Maintenance Guidelines

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

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

Mark Payne Homes Limited Warranty

Mark Payne Homes provides one-time repairs to many of the effects of expansion and contraction. See individual categories for details.

Fireplace

Homeowner Use and Maintenance Guidelines

If you chose to install a wood burning fireplace, here are some points to consider. Most of us feel a fireplace is an excellent way to create a warm, cozy atmosphere. However, without sufficient information, your use of the fireplace can result in heat (and dollars) being wasted. To help prevent that, consider the following points.

Look upon burning a wood burning fireplace as a luxury that adds much to the atmosphere but just a little to the heat in a home. About 10 percent of the heat produced by a fire is radiated into the house.

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

Your objective in building a fire should be a clean, steady, slow-burning fire. Begin with a small fire to allow the components of the fireplace to heat up slowly. Failure to do so may damage the fireplace and can void the warranty. Start the fire by burning kindling and newspaper under the grate; two to three layers of logs stacked with air space between, largest logs to the rear, works best. One sheet of paper burned on top of the stack will help the chimney start to draw. Any logs 6 inches in diameter or larger should be split.

Do not burn trash in the fireplace and never use any type of liquid fire starter.

Remove old ashes and coals from under the grate when completely cool. A light layer is desirable as an insulator and will help to reflect heat.

Chimney Cleaning

Creosote and other wood-burning by-products accumulate inside the flue over a period of time. This build-up can be a fire hazard. The way you use your fireplace and the type of wood you burn determine the frequency of your chimney cleanings. For instance, burning soft woods or improperly seasoned woods necessitates more frequent cleaning. Hire a qualified chimney sweep for this cleaning.

Gas Fireplace

Mark Payne Homes offers direct-vent gas fireplaces. **These fireplaces are strictly gas burning and cannot be used for burning wood**. If you ordered this type of fireplace, it is demonstrated during the orientation. Read and follow all manufacturers' directions. Directions and warranty information will be provided in the user guide at closing.

The fireplace can be ignited by flipping the switch on the wall next to the fireplace. Your fireplace has an electronic ignition and does not require lighting a pilot. A slight delay between turning the switch on and flame ignition is normal. Your fireplace produces heat which does have an associated odor or smell. If you feel this odor is excessive it may require the initial 3-4 hour continuous burn on high followed by a second burn up to 12 hours to fully drive off any odor from paint and lubricants used in the manufacturing process. Additionally, for the first few minutes after each lighting, vapor may condense and fog the glass and flames may be blue. After a few minutes this moisture will disappear and within 15-30 minutes the flames should become yellow. Some models of fireplaces also have a circulating fan that will come on once the

fireplace reaches a certain temperature and will remain on 15-20 minutes after the fireplace is switched off in order to cool the fireplace down.

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

Mark Payne Homes Limited Warranty Guidelines

Fireplaces are not intended to be the sole heat source in the home. The fireplace should function properly when Mark Payne Homes and the manufacturer's directions are followed.

Chimney Separation

Separation of a brick chimney from a newly constructed home may occur. Mark Payne Homes will repair separation from the main structure in excess of 1/2 inch in 10 feet. Caulking is acceptable in most cases.

Cracks

Normal shrinkage of mortar results in hairline cracks in masonry. Mark Payne Homes will repair cracks that exceed 1/8 inch in width. The repair consists of pointing or patching and the mortar color will be matched as closely as possible, but expect some variation.

Exterior masonry may have chips, irregular surfaces, and color variations, which occur during manufacturing, shipping, or handling. Unless such conditions affect the structural integrity of the home, no repair is provided.

Discoloration

Discoloration of the firebox or brick is a normal result of use and requires no corrective action. Mortar-style fireplaces may develop cracks due to temperature changes and other factors.

Downdraft

Although extremely high winds can result in a downdraft, this condition should be temporary and occasional. We will determine and correct continuous malfunction if caused by a construction or design defect.

Glass Doors

During the orientation we confirm that glass fireplace doors, when included with the home, are in acceptable condition.

Water Infiltration

In unusually heavy or prolonged precipitation, especially when accompanied by high winds, some water can enter the home through the chimney. The limited warranty excludes this occurrence.

Foundation

Homeowner Use and Maintenance Guidelines

To protect your home's foundation, follow guidelines for installation and maintenance of landscaping and drainage in this manual.

Garage Overhead Door

Homeowner Use and Maintenance Guidelines

Since the garage door is a large, moving object, periodic maintenance is necessary.

30-Weight Oil

Every six months, apply a 30-weight automobile oil or similar lubricant to all moving parts: track, rollers, hinges, pulleys, and springs. At the same time, check to see that all hardware is tight and operating as intended without binding or scraping. Avoid overlubricating to prevent drips on vehicles or the concrete floor.

Opener

Be familiar with the steps for manual operation of the door in the event of a power failure. The opener can be released by pulling down on the rope and handle located on the chain system for the opener.

If Mark Payne Homes installed a door opener as one of your selections, during orientation we demonstrate the electric eye that provides a safety stop in the event someone crosses through the opening while the overhead door is in motion. Use care not to place tools or other stored items where they interfere with the function of the electric eye. These electric eyes may get bumped from time to time during sweeping of your garage and may knock the eyes out of line with each other. If you garage door opener is not closing properly, check to make sure that these eyes are aligned with each other.

If the opener is not responding to the remote or the wall button, the unit may not have power. You can restore power to the opener by resetting the GFCI located on one of the wall outlets in the garage or check the garage breaker.

Painting

Repaint the garage door when you repaint your home, or more often if needed to maintain a satisfactory appearance.

Safety

Follow the manufacturer's instructions for safe and reliable operation. Do not allow anyone except the operator near the door when it is in motion. Keep hands and fingers away from all parts of the door except the handle. Do not allow children to play with or around the door.

For your safety, after the expiration of the one-year warranty, have any needed adjustments made by a qualified specialist. The door springs are under a considerable amount of tension and require special tools and knowledge for accurate and safe servicing. Have the door inspected by a professional garage door technician after any significant impact to the door.

Light Visible

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

Mark Payne Homes Limited Warranty Guidelines

The garage door should operate smoothly and with reasonable ease. The door can become misaligned and require adjustment, which Mark Payne Homes will provide unless the problem is

caused by the installation of a garage door opener subsequent to closing on the home.

Garbage Disposal

Homeowner Use and Maintenance Guidelines

Cleaning Disposer

Over time, food particles may accumulate in the grind chamber and baffle. An odor from the disposer is usually a sign of grease and food buildup, caused by insufficient water flow during and after disposer use. To clean disposer:

1. Place stopper in sink opening to plug sink.

2. Pour 1/4 cup baking soda onto stopper, then flip stopper over and run water through unit to wash away loose particles.

Releasing Disposer Jam

Your disposer is equipped with a jam-sensor circuit that will prevent jams while grinding virtually any food material. In the unlikely event that the disposer is jammed, release it by following these steps:

If motor stops while disposer is operating, disposer may be jammed. To release jam:

1. Turn off disposer and water.

2. Insert one end of proper size allen wrench into center hole on bottom of disposer. Work allen wrench back and forth until it turns one full revolution. Remove allen wrench.

3. With tongs reach into disposer and remove object(s). Allow disposer motor to cool for 3 - 5 minutes, then lightly push red reset button on disposer bottom (If motor remains inoperative, check service panel for tripped circuit breakers or blown fuses.)

Mark Payne Homes Limited Warranty Guidelines

We confirm that all appliances are in acceptable condition during your orientation. We assign all appliance warranties to you, effective on the date of closing. The appliance manufacturers warrant their products directly to you according to the terms and conditions of these written warranties.

Gas Shut-Offs

Homeowner Use and Maintenance Guidelines

You will find shut-offs on gas lines near their connection to each item that operates on gas. In addition, there is a main shut-off located where the gas line enters the home. We point these out during the orientation. If you suspect a gas leak, leave the home and call the gas company immediately for emergency service.

Mark Payne Homes Limited Warranty Guidelines

The gas company is responsible for leaks up to the meter. Mark Payne Homes will correct leaks from the meter into the home.

Gas Water Heater

Homeowner Use and Maintenance Guidelines

Carefully read and follow the manufacturer's literature for your specific model of water heater.

Condensation

Condensation inside your new water heater may drip onto the burner flame. This causes no harm and in most cases will disappear in a short period of time.

Drain Tank

Review and follow manufacturer's timetable and instructions for draining several gallons of water from the bottom of the water heater. This reduces the build-up of chemical deposits from the water, prolonging the life of the tank and saving energy dollars.

Pilot

Never light a gas pilot when the water heater tank is empty. Always turn off the gas before shutting off the cold water supply to the tank.

To light the water heater pilot, first remove the cover panel on the tank to expose the pilot. Rotate the temperature knob to the pilot position, then rotate the on-off pilot knob to the pilot position and press down on the pilot knob. When the knob is in this position, the red button can be depressed to ignite the flame.

Once the pilot lights, continue to hold the pilot knob down for 30 to 60 seconds. When you release the pilot knob, the pilot should stay lit. If it does not, wait several minutes to allow the gas to dissipate from the tank and repeat the entire process. If it stays lit, rotate the on-off pilot knob to the on position and reset the temperature knob to the desired temperature.

Water heaters sometimes collect small quantities of dirty water and scale in the main gas lines, which may put out the pilot light.

While away from home for an extended period of time, set the temperature to its lowest point and leave the pilot lit.

Safety

Vacuum the area around a gas-fired water heater to prevent dust from interfering with proper flame combustion. Avoid using the top of a heater as a storage shelf.

Temperature

The recommended thermostat setting for normal everyday use is "normal." Higher settings can result in wasted energy dollars and increase the danger of injury from scalding. Hot water will take longer to arrive at sinks, tubs, and showers that are farther from the water heater.

No Hot Water

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

Mark Payne Homes Limited Warranty Guidelines

Refer to the manufacturer's limited warranty for information regarding coverage of the water heater. *See also Plumbing*.

Grading and Drainage

Homeowner Use and Maintenance Guidelines

The final grades around your home have been inspected and approved for proper drainage of your lot.

Drainage

Typically, the grade around your home should slope 1 foot in the first 10 feet, tapering to a 2 percent slope. In most cases, drainage swales do not follow property boundaries. Maintain the slopes around your home to permit the water to drain away from the home as rapidly as possible. This is essential to protect your foundation. Failure to do so can result in major structural damage and will void your warranty.

Rototilling

Rototilling can significantly change drainage swales. You can minimize this by rototilling parallel to the swales rather than across them.

Settling

The area we excavated for your home's foundation was larger than the home to allow room to work. In addition, some trenching is necessary for installation of utility lines. Although we replaced and compacted the soil, it does not return to its original density. Some settling will occur, especially after prolonged or heavy rainfall or melting of large amounts of snow. Settling can continue for several years. Inspect the perimeter of your home regularly for signs of settling and fill settled areas as needed to maintain positive drainage.

See also Landscaping.

Mark Payne Homes Limited Warranty Guidelines

We established the final grade to ensure adequate drainage away from the home. Maintaining this drainage is your responsibility. If you alter the drainage pattern after closing, or if changes in drainage occur due to lack of maintenance, the limited warranty is void.

Erosion

Mark Payne Homes is not responsible for weather-caused damage to unlandscaped yards after

the the closing date.

New Sod and Hydro mulch

New grass installation and the extra watering that accompanies it can cause temporary standing water, as can unusually severe weather conditions.

Recommendations

Mark Payne Homes documents the grades that exist at the time of delivery of your home or as soon thereafter as possible. The ground must be dry to make these determinations. Once final grades are set, Mark Payne Homes will inspect drainage problems reported in writing during the warranty period, compare grades to those originally established, and advise you on corrective actions you might take.

Swales

Mark Payne Homes does not alter drainage patterns to suit individual landscape plans. Typically, a lot receives water from and passes water on to other lots, so changes in grade often affect adjacent or nearby lots. Mark Payne Homes advises against making such changes. After heavy rain or snow, water may stand in swales up to 48 hours.

Hardware

Homeowner Use and Maintenance Guidelines

Doorknobs and locks should operate correctly with little attention. Over time, they may need slight adjustments due to normal shrinkage of the framing. Occasionally, you may need to tighten screws.

Mark Payne Homes Limited Warranty Guidelines

We confirm that all hardware is in acceptable condition during orientation. The limited warranty excludes repairs for cosmetic damage subsequent to the orientation.

Mark Payne Homes will repair hardware items that do not function as intended within the limited warranty period.

Hardwood Floors

Homeowner Use and Maintenance Guidelines

In daily care of hardwood floor, preventive maintenance is the primary goal.

Cleaning

Sweep on a daily basis or as needed. Never wet mop a hardwood floor. Excessive water causes wood to expand and can possibly damage the floor. When polyurethane finishes become soiled, damp-mop with a mixture of one cup vinegar to one gallon of warm water. When damp-mopping, remove all excess water from the mop.

Dimples

Placing heavy furniture or dropping heavy or sharp objects on hardwood floors can result in dimples.

Filmy Appearance

A white, filmy appearance can result from moisture, often from wet shoes or boots.

Furniture Legs

Install proper floor protectors on furniture placed on hardwood floors. Protectors will allow chairs to move easily over the floor without scuffing. Regularly clean the protectors to remove any grit that may have accumulated.

Humidity

Wood floors respond noticeably to changes in humidity in your home. Especially during winter months the individual planks or pieces expand and contract as water content changes. A humidifier helps but does not eliminate this reaction.

Mats and Area Rugs

Use protective mats at the exterior doors to help prevent sand and grit from getting on the floor. Gritty sand is wood flooring's worst enemy. However, be aware that rubber backing on area rugs or mats can cause yellowing and warping of the floor surface.

Recoat

If your floors have a polyurethane finish, you may want to have an extra coat of polyurethane applied by a qualified contractor within one year. The exact timing will depend on your particular lifestyle. If another finish was used, refer to the manufacturer's recommendations.

Separation

Expect some shrinkage around heat vents or any heat-producing appliances, or during seasonal weather changes.

See also Warping.

Shoes

Keep high heels in good repair. Heels that have lost their protective cap (thus exposing the fastening nail) will exert over 8,000 pounds of pressure per square inch on the floor. That's enough to damage hardened concrete; it will mark your wood floor.

Spills

Clean up food spills immediately with a dry cloth. Use a vinegar-and-warm-water solution for tough food spills.

Splinters

When floors are new, small splinters of wood can appear.

Sun Exposure

Exposure to direct sunlight can cause irreparable damage to hardwood floors. To preserve the beauty of your hardwood floors, install and use window coverings in these areas.

Traffic Paths

A dulling of the finish in heavy traffic areas is likely.

Warping

Warping will occur if the floor repeatedly becomes wet or is thoroughly soaked even once. Slight warping in the area of heat vents or heat-producing appliances is also typical.

Wax

Waxing and the use of products like oil soap are neither necessary nor recommended. Once you wax a polyurethane finish floor, recoating is difficult because the new finish will not bond to the wax. The preferred maintenance is preventive cleaning and recoating annually or as needed to maintain the desired luster.

Mark Payne Homes Limited Warranty Guidelines

During the orientation we will confirm that hardwood floors are in acceptable condition. We will correct any readily noticeable cosmetic defects listed during the orientation. You are responsible for routine maintenance of hardwood floors.

Separations

Shrinkage will result in separations between the members of hardwood floors. If these exceed 1/8 inch, Mark Payne Homes will fill them one time. Mark Payne Homes is not responsible for removing excess filler that appears on the surface if the boards expand due to subsequent changes in humidity and expel the filler.

Heating System

Homeowner Use and Maintenance Guidelines

Good maintenance of the furnace can save energy dollars and prolong the life of the furnace. Carefully read and follow the manufacturer's literature on use and maintenance. The guidelines here include general information only.

Adjust Vents

Experiment with the adjustable registers in your home to establish the best heat flow for your

lifestyle. Generally, you can reduce the heat in seldom-used or interior rooms. This is an individual matter and you will need to balance the system for your own family's needs.

Avoid Overheating

Do not overheat your new home. Overheating can cause excessive shrinkage of framing lumber and might materially damage the home. In the beginning, use as little heat as possible and increase it gradually.

Blower Panel

You need to position the blower panel correctly for the furnace blower (fan) to operate. This panel compresses a button that tells the blower it is safe to operate. If this panel is not on tightly, the fan will not come on.

Duct Placement

The exact placement of heat ducts may vary from those positions shown in similar floor plans.

Ductwork

Although the heat system is not a sealed system, the ductwork should remain attached and securely fastened. If it becomes unattached, Mark Payne Homes will repair as needed.

Ductwork Noise

Some popping or pinging sounds are the natural result of ductwork heating and cooling in response to air flow as the system operates.

Filter

Remember to change or clean the filter monthly or as needed according to filter system. A clogged filter can slow air flow and cause cold and hot spots in your home. Although it takes less than one minute to change the filter, this is one of the most frequently overlooked details of normal furnace care. Buy filters in large quantity for the sake of convenience.

If you have a permanent, washable, removable filter, you need to clean this monthly. Use water only to clean the filter, tap to dry or air dry, and leave unit off for a brief period. Do not use soaps or detergents on the filter.

Furnished Home

The heating system was designed with a furnished home in mind. If you move in during the cooler part of the year and have not yet acquired all of your draperies and furnishings, the home may seem cooler than you would expect.

Odor

A new heating system may emit an odor for a few moments when you first turn it on. An established system may emit an odor after being unused for an extended time (such as after the summer months if you do not use air conditioning). This is caused by dust that has settled in the ducts and should pass quickly.

Pilot

The heating system in your home comes with an electronic ignition and does not require lighting a pilot.

Registers

Air register covers are adjustable. You are responsible for adjusting the dampers in these covers to regulate the air flow within the home. Registers in the rooms farther away from the furnace will usually need to be opened wider.

Return Air Vents

For maximum comfort and efficient energy use, arrange furniture and draperies to allow unobstructed air flow from registers and to cold air returns.

Temperature

Depending on the style of home, temperatures can normally vary from floor to floor as much as 10 degrees or more on extreme temperature days. The furnace blower will typically cycle on and off more frequently and for shorter periods during severe cold or warm spells.

Thermostat

The furnace will come on automatically when the temperature at the thermostat registers below the setting you have selected. Once the furnace is on, setting the thermostat to a higher temperature will not heat the home faster. Thermostats are calibrated to within plus or minus 5 degrees. Instructions for programming your thermostat will be provided at closing.

Trial Run

Have a trial run early in the fall to test the furnace. (The same applies to air conditioning in the spring.) If service is needed, it is much better to discover that before the heating season.

Mark Payne Homes Limited Warranty Guidelines

We will install heating systems according to local building codes. Adequacy of the system is determined by its ability to establish a temperature of 70 degrees F, as measured in the center of the room, 5 feet above the floor. In extremely cold temperatures (10 degrees below or colder), the system should be able to maintain a temperature differential of 80 degrees from the outside temperature.

Insulation

Homeowner Use and Maintenance Guidelines

The effectiveness of blown insulation is diminished if it is reduced. As the last step in any work done in your attic (for example, the installation of a TV antenna), you should confirm that the insulation lays smooth and even. Do not step on drywall ceilings, because this can result in personal injury or damage to the drywall.

Mark Payne Homes Limited Warranty Guidelines

Mark Payne Homes will install insulation to meet or exceed the building codes applicable at the time of construction and outlined as part of your new home contract.

Landscaping

Homeowner Use and Maintenance Guidelines

Perfect lawns take time, attention and work. You new home came with the foundation plants, trees and grass that are the beginnings of a beautiful yard, but without your work and attention

these plantings will diminish quickly. Walk your yard and flowerbeds daily to insure that every plant is getting the proper amount of water and not too much water. Different soil types require different amounts of water. It is your responsibility to maintain and adjust your irrigation system to insure that all of the plants, trees and grass are getting the proper amount of water.

If your home did not include a landscape package, then plan to install the basic components of your landscaping as soon after closing as weather permits. In addition to meeting your homeowners association requirements to landscape in a timely manner, well-designed landscaping prevents erosion and protects the foundation of your home.

Additions

Before installing patio additions or other permanent improvements, consider soil conditions in the design and engineering of your addition.

Backfilling of Utility and Irrigation ditches

Underground sprinkler systems require trenching. In addition, some trenching is necessary for installation of utility lines. Although we replaced and compacted the soil, it does not return to its original density. Some settling will occur, especially after prolonged or heavy rainfall. Settling can continue for several years. Some backfilling may be required and is the homeowner's responsibility. Masonry sand is best for leveling and bags of sand are available at hardware stores.

Contractors

You are responsible for changes to the drainage pattern made by any landscape, concrete, deck, or pool contractor. Discuss drainage with any company you hire to do an installation in your yard. Do not permit them to tie into existing drainage pipes without approval from Mark Payne Homes.

Fertilizing

Consult a professional before using any fertilizer as some fertilizers such as Weed and feed can cause damage to young plants & trees.

Hydro mulch and Sod

If you yard was hydro mulched it will require heavy watering for the first few weeks and then watering may be adjusted according to the time of year. See the **Sprinkler System** section for a suggested watering schedule.

Irrigation

Make provisions for efficient irrigation. Conduct weekly operational checks to ensure proper performance of the system. Direct sprinkler heads away from the home. Regularly service sprinkler systems. See the **Sprinkler System** section for suggested watering times.

Planning

Space groves of trees or single trees to allow for efficient mowing and growth. Group plants with similar water, sun, and space requirements together.

Plant Selection

Plant with regard to your local climate. Favor native over exotic species. Consider ultimate size, shape, and growth of the species.

Requirements

Check with a professional before pruning any trees or shrubs. Damaged to trees and shrubs caused by excessive pruning is not covered under the limited warranty.

Requirements

Check with your local building department and homeowners association before designing, installing, or changing landscaping for any regulations that they require you to follow.

Utility Lines

A slight depression may develop in the lawn along the line of the utility trenches. To correct this, roll back the sod, spread top soil underneath to level the area, and then relay the sod.

Waiting to Landscape

If you leave the ground unplanted, it erodes. Correcting erosion that occurs after closing is your responsibility.

Mark Payne Homes Limited Warranty

We will confirm the healthy condition of all plant materials during the orientation. Maintaining landscaping is your responsibility.

Mark Payne Homes will not guarantee plant material unless otherwise noted during your customer walk through. Tree Installations are covered for six (6) months, assuming they have received proper care and watering.

Installation must have been completed Mark Payne Homes Landscaping crews. Replacement will be with materials comparable in quality and size. This guarantee is limited to a one-time replacement of each tree and this warranty is limited to the original customer and is not transferable to future owners of the property.

Plant or trees in question MUST REMAIN IN PLACE until replacement in order to inspect the dead or diseased plant to establish the cause of death. The removal of the plants or tree may result in loss of guarantee. Access to the plants or tree must be provided along with access to the irrigation controller as most problems concern watering practices. Gates must be unlocked and pets, especially dogs, must be removed or restricted from the area. Please disable security devices in the area of work.

Mark Payne Homes is not responsible for and will not freely replace plant material damaged or killed by weather extremes [i.e., hail, tornatic winds (85 mph +), fire or flood] such occurrences are considered an act of God.

Mark Payne Homes will not, freely replace plant material killed by gross negligence [i.e., disconnecting the irrigation controller, or turning the clock off, etc.] Periods of absence (such as vacations), power outages and move-in traffic across installed lawns frequently lead to damage which are not covered. Improper maintenance practices such as over fertilization herbicide misuse, or excessive pruning will negate the warranty. Transplanting plants from their original location, plants damaged by pets, livestock, and vehicle traffic or mowing practices are not covered.

Mirrors

Homeowner Use and Maintenance Guidelines

To clean your mirrors, use any reliable liquid glass cleaner or polisher available at most hardware or grocery stores. Avoid acidic cleaners and splashing water under the mirror; either can cause the silvering to deteriorate. Avoid getting glass cleaners on plumbing fixtures as some formulas can deteriorate the finish.

Mark Payne Homes Limited Warranty Guidelines

We will confirm that all mirrors are in acceptable condition during the orientation. Mark Payne Homes will correct scratches, chips, or other damage to mirrors noted during the orientation.

Paint and Stain

Homeowner Use and Maintenance Guidelines

Due to changes in the formula for paint (such as the elimination of lead to make paints safer), painted surfaces must be washed gently using mild soap and as little water as possible. Avoid abrasive cleaners, scouring pads, or scrub brushes. Flat paints show washing marks more easily than gloss paints do. Often, homeowners prefer the results obtained by touching up rather than washing.

Colors

Your selection sheets are your record of the paint and stain color names, numbers, and brands in your home.

Exterior

Regular attention will preserve the beauty and value of your home. Check the painted and stained surfaces of your home's exterior annually. Repaint before much chipping or wearing away of the original finish occurs; this will save the cost of extensive surface preparation. Plan on refinishing the exterior surface of your home approximately every two to three years or as often as your paint manufacturer suggests for your area and climate. Climatic conditions control the chemical structure of the paint used on the exterior. Over time, this finish will fade and dull a bit.

When you repaint the exterior of your home, begin by resetting popped nails and removing blistered or peeling portions of paint with a wire brush or putty knife. Sand, spot with primer, and then paint the entire area. Use a quality exterior paint formulated for local climate conditions.

Avoid having sprinklers spray water on the exterior walls of your home. This will cause blistering, peeling, splintering, and other damage to the home.

Severe Weather

Hail and wind can cause a great deal of damage in a severe storm, so inspect the house after such weather. Promptly report damage caused by severe weather to your insurance company.

Stain

For minor interior stain touch-ups, a furniture-polish-and-stain treatment is inexpensive, easy to use, and will blend in with the wood grain. Follow directions on the bottle.

Touch-Up

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

We provide a touch up kit containing each paint used on your home. Store these with the lids tightly in place and in a location where they are not subjected to extreme temperatures.

Wall Cracks

We suggest that you wait until after the first heating season to repair drywall cracks or other separations due to shrinkage.

See also Drywall.

Mark Payne Homes Limited Warranty Guidelines

During your orientation we will confirm that all painted or stained surfaces are in acceptable condition. Mark Payne Homes will touch up paint as indicated on the orientation list. You are responsible for all subsequent touch-up, except painting we perform as part of another warranty

repair.

Cracking

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

Fading

Expect fading of exterior paint or stain due to the effects of sun and weather. Mark Payne Homes limited warranty excludes this occurrence.

Wood Grain

Due to wood characteristics, color variations will result when stain is applied to wood. This is natural and requires no repair. Today's water-base paints often make wood grain visible on painted trim. Mark Payne Homes does not provide corrections for this condition.

Phone Jacks

Homeowner Use and Maintenance Guidelines

Your home is equipped with telephone jacks as shown on the blueprints and selection sheets. Initiating phone service, additions to phone service, and moving phone outlets for decorating and furniture placement purposes or convenience are your responsibility.

Mark Payne Homes Limited Warranty Guidelines

Mark Payne Homes will repair wiring that does not perform as intended from the phone service box into the home. From the service box outward, care of the wiring is the responsibility of the local telephone service company.

Plumbing

Homeowner Use and Maintenance Guidelines

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

As a result of implementing this standard, flushing twice is occasionally necessary to completely empty the toilet bowl. Even though you flush twice on occasion, rest assured that overall you are saving water and we have complied with the law. Similarly, flow restrictors are manufactured into most faucets and all shower heads and cannot be removed. We apologize for any inconvenience this may cause.

Aerators

Even though your plumbing lines have been flushed to remove dirt and foreign matter, small amounts of minerals may enter the line. Aerators on the faucets strain much of this from your water. Minerals caught in these aerators may cause the faucets to drip because washers wear more rapidly when they come in contact with foreign matter.

See also Dripping Faucet.

Cleaning

Follow manufacturer's directions for cleaning fixtures. Avoid abrasive cleansers. They remove the shiny finish and leave behind a porous surface that is difficult to keep clean. Clean plumbing fixtures with a soft sponge and soapy water (a nonabrasive cleaner or a liquid detergent is usually recommended by manufacturers). Then polish the fixtures with a dry cloth to prevent water spots. Care for brass fixtures with a good-quality brass cleaner, available at most hardware stores.

Clogs

The main causes of toilet clogs are domestic items such as disposable diapers, excessive amounts of toilet paper, sanitary supplies, Q-tips, dental floss, and children's toys. Improper garbage disposal use also causes many plumbing clogs. Always use plenty of cold water when running

the disposal. This recommendation also applies to grease; supplied with a steady flow of cold water, the grease congeals and is cut up by the blades. If you use hot water, the grease remains a liquid, then cools and solidifies in the sewer line. Allow the water to run 10 to 15 seconds after shutting off the disposal.

If a shower or tub begins to drain slower than usual, it is usually caused by hair accumulating in the drain line. Always start with trying to remove hair from the strainer or "p" trap first, before sending a warranty request. If a plumber is sent out and the clog is found to be caused by hair, you will be billed for the plumbers labor. You can usually clear clogged traps with a plumber's helper (plunger). If you use chemical agents, follow directions carefully to avoid personal injury or damage to the fixtures.

Clean a plunger drain stopper—usually found in bathroom sinks—by loosening the nut under the sink at the back, pulling out the rod attached to the plunger, and lifting the stopper. Clean and return the mechanism to its original position.

Dripping Faucet

You can repair a dripping faucet by shutting off the water at the valve directly under the sink, then removing the faucet stem, changing the washer, and reinstalling the faucet stem. The shower head is repaired the same way. Replace the washer with another of the same type and size. You can minimize the frequency of this repair by remembering not to turn faucets off with excessive force. (Please note that some manufacturers do not use rubber washers.)

Extended Absence

If you plan to be away for an extended period, you should drain your water supply lines. To do this, shut off the main supply line and open the faucets to relieve pressure in the lines. You may also wish to shut off the water heater. Do this by turning off the cold water supply valve on top and the gas control at the bottom. Drain the tank by running a hose from the spigot on the bottom to the water heater. If you leave the tank full, keep the pilot on and set the temperature to its lowest or "vacation" setting. Check manufacturer's directions for additional hints and instructions.

Freezing Pipes

Provided the home is heated at a normal level, pipes should not freeze at temperatures above 0 degrees F. Set the heat at 65 degrees F if you are away during winter months. Keep garage doors closed to protect plumbing lines running through this area from freezing temperatures.

In unusually frigid weather or if you will be gone more than a day or two, open cabinet doors to

allow warm air to circulate around pipes. Use an ordinary hair dryer to thaw pipes that are frozen. Never use an open flame.

Gold or Brass Finish

Avoid using any abrasive cleaners on gold or antique brass fixtures. Use only mild detergent and water or a cleaning product recommended by the manufacturer.

Leaks

If a major plumbing leak occurs, the first step is to turn off the supply of water to the area involved. This may mean shutting off the water to the entire home. Then contact the appropriate contractor.

Low Pressure

Occasional cleaning of the aerators on your faucets (normally every three to four months) will allow proper flow of water. The water department controls the overall water pressure.

Marble or Manufactured Marble

Marble and manufactured marble will not chip as readily as porcelain enamel but can be damaged by a sharp blow. Avoid abrasive cleansers or razor blades on manufactured marble; both damage the surface. Always mix hot and cold water at manufactured marble sinks; running only hot water can damage the sink.

Outside Faucets

Outside faucets are freeze-proof, but in order for this feature to be effective, you must remove hoses during cold weather, even if the faucet is located in your garage. If a hose is left attached, the water that remains in the hose can freeze and expand back into the pipe, causing a break in the line. Repair of a broken line that feeds an exterior faucet is a maintenance item. Note that Mark Payne Homes does not warrant sillcocks against freezing.

Porcelain

You can damage porcelain enamel with a sharp blow from a heavy object or by scratching. Do not stand in the bathtub wearing shoes unless you have placed a protective layer of newspaper over the bottom of the tub. If you splatter paint onto the porcelain enamel surfaces during redecorating, wipe it up immediately. If a spot dries before you notice it, use a recommended

solvent.

Running Toilet

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

Shut-Offs

Your main water shut-off is the water meter. A crescent can be used to turn the valve off. You use this shut-off for major water emergencies such as a water line break or when you install a sprinkler system or build an addition to your home. Each toilet has a shut-off on the water line under the tank. Hot and cold shut-offs for each sink are on the water lines under the sink.

Sprinklers

You should routinely inspect sprinkler heads and provide seasonal service to maintain proper functioning.

Stainless Steel

Clean stainless steel sinks with soap and water to preserve their luster. Avoid abrasive cleaners; these will damage the finish. An occasional cleaning with a good stainless steel cleaner will enhance the finish. Avoid leaving produce on a stainless steel surface, since prolonged contact with produce can stain the finish.

Tank Care

Avoid exposing the toilet to blows from sharp or heavy objects, which can cause chipping or cracking. Avoid abnormal pressures against the sides of the tank. It is possible to crack the tank at the points where it is attached to the bowl.

Mark Payne Homes Limited Warranty Guidelines

During the orientation we will confirm that all plumbing fixtures are in acceptable condition and that all faucets and drains operate freely. Mark Payne Homes will correct clogged drains that

occur during the first 30 days after closing. If a household item is removed from a clogged drain during this time, we will bill you for the drain service. After the first 30 days, you are responsible for correcting clogged drains.

Cosmetic Damage

Mark Payne Homes will correct any fixture damage noted on the orientation list. Repairing chips, scratches, or other surface damage noted subsequent to the orientation list is your responsibility.

Exterior Faucets

Mark Payne Homes will repair leaks at exterior faucets noted on the orientation list. Subsequent to orientation, repair of a broken line to an exterior faucet is your responsibility.

Freezing Pipes

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

Leaks

Mark Payne Homes will repair leaks in the plumbing system. If a plumbing leak caused by a warranted item results in drywall or floor covering damage, Mark Payne Homes will repair or replace items that were part of the home as originally purchased. We do not make adjustments for secondary damages (for example, damage to wallpaper, drapes, and personal belongings). Insurance should cover these items.

Noise

Changes in temperature or the flow of the water itself will cause some noise in the pipes. This is normal and requires no repair. Mark Payne Homes will repair persistent water hammer. Expect temperatures to vary if water is used in more than one location in the home.

Supply

Mark Payne Homes will correct construction conditions that disrupt the supply of water to your home. The further a plumbing fixture is away from the water heater, the longer it will take to

have hot water at that fixture.

Reverse Osmosis

Homeowner Use and Maintenance Guidelines

A high-quality reverse osmosis drinking water system will last for many years if it is properly maintained. To make your system last longer, here's what it takes:

Regular Filter Changes:

First, pay attention to the filter change schedule in your <u>RO system's</u> owner's manual. Your RO system may have three, four or five stages, so know exactly what filters are in each stage of your system (per your owner's manual) and pay careful attention to when each filter is due for replacement.

Sediment Filter:

Your sediment filter should be changed out every 6-12 months. This pre-filter stage is designed to strain out sediment, silt and dirt and is especially important as the sediment filter protects dirt from getting to the delicate RO membranes. If you fail to change this filter on schedule, dirt and silt can reach the RO membranes which can then easily become clogged and foul.

Carbon Filter:

The carbon filter is designed to remove chlorine and other contaminants that affect the performance and life of the RO membrane as well as the taste and odor of your water. This filter should generally be replaced every 6-12 months, also.

Reverse Osmosis Membrane:

The semi-permeable RO membrane in your RO system is designed to allow water through, but filter out almost all additional contaminants. If you take care to replace the previous sediment and carbon filters on schedule, the RO membrane should only need to be replaced every one to two years. Of course the schedule will vary based on the quality of your water and household water usage.

How to Clean and Sanitize Your System Annually

Second, we recommend that you sanitize and recharge your system annually--at a time when you're changing out filters. You can hire a local water treatment professional to do the job or you can do it yourself.

If cleaning yourself, you'll want to consult your owner's manual for specific details on how to sanitize your system, but here's the process in general terms:

Mark Payne Homes Homeowner Manual

- Shut off the main valve completely
- Next dispense all of the water from your <u>RO faucet</u>
- Remove the <u>sediment</u> and <u>carbon filters</u> from their housing
- Remove the <u>RO membrane</u> from housing
- Keep the filters out of their housings, but screw the housings back in place
- Pour about 1 cup of hydrogen peroxide into stage one housing
- Reattach all connections
- Turn the main valve back on
- Allow the system to run (without the filters, the storage <u>tank</u> will refill rapidly)
- Let the system run at least through 2 cycles
- Shut off the main valve again
- Install the new filters
- Let the <u>tank</u> fill back up and then drain one more time

At this point, your RO system should be ready for use! Repeat this process once each year.

Roof

Homeowner Use and Maintenance Guidelines

The shingles on your roof do not require any treatment or sealer.

Leaks

If a leak occurs, try to detect the exact location. This will greatly simplify finding the area that requires repair when the roof is dry.

Limit Walking

Limit walking on your roof. Your weight and movement can loosen the roofing material and in turn result in leaks. Never walk on the roof of your home when the shingles are wet—they are slippery.

Severe Weather

After severe storms, do a visual inspection of the roof for damages. Notify your insurance company if you find pieces of shingle in the yard or shingle edges lifted on the roof.

Mark Payne Homes Limited Warranty Guidelines

Mark Payne Homes will repair roof leaks other than those caused by severe weather, such as hail damage, or some action you have taken, such as walking on the roof. The roof is warranted for the first year. Roof repairs are made only when the roof is dry.

Ice Build-Up

Ice build-up may develop in the eaves during extended periods of cold and snow. Damage that results from this is excluded from warranty coverage. Your insurance may cover this damage.

Inclement Weather

Storm damage is excluded from warranty coverage. Notify your homeowner insurance company if storm damage is discovered.

Smoke Detectors

Homeowner Use and Maintenance Guidelines

Read the manufacturer's manual for detailed information on the care of your smoke detectors.

Cleaning

For your safety, clean each smoke detector monthly to prevent a false alarm or lack of response in a fire. After cleaning, push the test button to confirm the alarm is working.

Mark Payne Homes Limited Warranty Guidelines

Mark Payne Homes does not represent that the smoke detectors will provide the protection for which they are installed or intended. We will test smoke detectors during the final check of your home. You are responsible for obtaining fire insurance.

Sprinkler System

Homeowner Use and Maintenance Guidelines

Your sprinkler system was designed based on the fencing, concrete and structures that were in place at the time of installation. Any addition of concrete, storage buildings, fencing, etc. will require adjustments or additions to you sprinkler system in order for it to irrigate properly. It was also installed based on the grades that were set at the time of installation. As your grass and shrubbery grows, it may require adjustments, such as raising sprinkler heads, due to blow sand that accumulates on top of the original grade. Adjustments or additions to the system are the homeowner's responsibility. In time spray heads may become clogged and may need to be cleaned or replaced

Replacing or Raising Sprinkler Bodies and Spray Heads

1. Cut through the lawn surrounding the sprinkler head, about 6 inches all the way around, using a serrated knife or dirt shovel with a point on the end. (Be cautious not to dig too deep so as not to puncture the water line.)

2. Pry up the section of turf using a hand trowel or small shovel (about 2-3 inches thick) and set the turf aside to replace later.

3. Carefully dig away the dirt surrounding the sprinkler head. Set the dirt in a pile nearby; you'll need it later to refill the hole. Dig down carefully until you reach the water-supply pipe (about 6-12 inches below the grass).

4. Once you have cleared all the way down to the riser (a short vertical pipe connected to the watersupply pipe), unscrew the old sprinkler body from the riser and remove it. If the sprinkler head needs to be raised or lowered, you may need to purchase a new riser in order to raise it or cut the current one off in order to lower it. Be careful not to let too much dirt fall into the opening of the riser (plug it with a small piece of cloth).

5. Take the old sprinkler body to the store, and buy a new sprinkler body if needed or new spray nozzle if needed. Buy exactly the same brand and model as the old. Different brands are different lengths, and if you get one that is too long, it will stick out of the grass after you install it or the spray nozzle may not fit in the new head.

6. Screw the new sprinkler body and riser into the supply pipe until it is hand-tight. Be sure to leave the spray nozzle off until you flush the line. Turn on the sprinkler line for just a moment to blow out

any dirt that may have fallen into the line.

7. Turn off the sprinklers, then using the flush-plug ring, pull up the riser, unscrew the flush-plug, put in the plastic filter screen and screw on the nozzle.

8. Twist the nozzle to align the spray pattern so it sprays onto the lawn, not the surrounding area.

9. Replace the dirt back into the hole, packing it down around the sprinkler body.

10. Replace the turf and push it down around the sprinkler head.

11. Turn on the sprinklers to check that everything is spraying correctly. You may need to twist the nozzle slightly to adjust the pattern.

Suggested Watering Schedule for Grass

For new lawns (sod) a typical schedule will be 7 minutes for sprays, two times per day, everyday for about 2 weeks. Then reduce to one time per day (everyday) for another 2 or 3 weeks, and then every other day for 4 weeks. After the turf is established, reset the program for your turf as follows:

Bermuda &	Dec – Feb	Mar - May	Jun - Sept	Oct-Nov
St. Augustine				
Days per week	1 per week	2	3	2
Watering Times per	1	1	1	1
Day				
Run time for sprays	15	15	15	13
(Min)				

These watering times are based on the grade of the lot being virtually flat. If you lot has higher grade you may have to adjust the amount of time per station to a lower number and adjust the days per week up to avoid excessive run off.

Setting and adjusting the Automatic Sprinkler Control

Set Current Date

- 1. Turn the dial to "SET CURRENT DATE."
- 2. The display shows the day of the month, the month, and the year. The month flashes.
- 3. Press up or down to set the current month.

- 4. Press "MANUAL START / ADVANCE."
- 5. The day of the month flashes in the display.
- 6. Press up or down to set the current day.
- 7. Press "MANUAL START / ADVANCE."
- 8. The year flashes in the display.
- 9. Press up or down to set the current year.

10. Set the dial to "AUTO."

Set Current Time

- 1. Turn the dial to "SET CURRENT TIME."
- 2. The display shows the time of day. The hour flashes.
- 3. Press up or down to set the current hour.
- 4. Press "MANUAL START / ADVANCE."
- 5. The minute digits flash in the display.
- 6. Press up or down to set the current minute.
- 7. Set the dial to "AUTO."

Select Program

The ESP Modular controller has three separate programs, A, B, and C. Each program can have different watering days and start times. You can program any valve to run in one or more of the three programs.

1. To select a program, slide the PROGRAM switch on the front panel.

2. The display briefly shows the program you selected.

3. The selected program then appears on the left side of the display.

4. Any programming instructions you enter, such as setting a watering start time, will apply only to the selected program.

Set Watering Start Times

You can set up to four watering start times for each program. A start time is the time of day when a program begins to run. When the start time arrives, each valve in the program will run in sequence, from the lowest number to the highest. If you want to run a single valve or series of valves manually, see.

1. Select the program you want.

2. Turn the dial to "SET WATERING START TIMES."

3. The display shows the first start time currently set for the program.

4. Press up or down to change the start time. The time setting moves forward and backward in 15-minute increments.

5. To eliminate a watering start time, press up or down until the "OFF" setting between 11:45 p.m. and 12:00 a.m. appears. 6. If you want to set additional start times for this program, press

"MANUAL START / ADVANCE" to display the next watering start time. Then repeat steps 4 through 6.

7. Turn the dial to "AUTO."

Set Valve Run Times

You can set any valve to run from 0 to 6 hours. For the first hour, you can set the run time in one-minute increments. For the remaining five hours, you can set the run time in 10-minute increments.

- 1. Select the program you want.
- 2. Turn the dial to valve number 1.
- 3. The display shows the selected valve and the minutes of run time.

4. Press up or down to set the number of minutes you want the valve to run. If you do not want a valve to run during this program, set the "MINUTES" to 0.

5. Turn the dial to the next station in sequence. Repeat steps 3 through 5 until you have set a run time for each valve in the program.

NOTE: If you turn the dial to the valve number of a module that is not installed in the controller, the message "NO MOD1", "NO MOD2" or "NO MOD3" appears in the display. This message indicates that there is no module installed in that valve's position.

6. Turn the dial to AUTO.

OPERATING THE CONTROLLER

After you have programmed the controller, you will normally set it to operate automatically. You can also run programs and valves manually, and you can set advanced features.

Set Controller to AUTO

1. To set the controller to automatic operation, turn the dial to "AUTO." The display shows the currently selected program, the day of the week, and the time of day. The controller runs the valves according to the programs you have set.

2. To turn the controller off, so no watering occurs, turn the dial to "OFF." The display shows "OFF" and the time of day.

Use Manual Start / Advance Run Program Manually

1. Turn the dial to AUTO.

2. Select the program you want to run manually.

3. Press MANUAL START / ADVANCE to start the selected program.

4. The display shows each valve in the program, along with its remaining run time. As each valve finishes, the next valve in sequence will begin running.

5. To cancel all programs currently selected to run, turn the dial to OFF for three seconds. Then return the dial to AUTO.

Run Valve(s) Manually

1. Turn the dial to the valve number you want to run. Make sure the valve has a run time greater than 0 in the selected program.

2. If the valve has a zero run time, either select a different program or press _ to set a non-zero run time. This run time will then become part of the program.

3. Press MANUAL START / ADVANCE to start the selected valve.

4. The valve number blinks in the display to show that it is running.

5. If you want to adjust the run time for the manual valve operation, turn the dial to AUTO.

6. The display shows the valve number currently running, along with its remaining run time.

7. Press up or down to adjust the remaining run time for the valve. These adjustments will not be reflected in the programmed run time for this valve. If you want to run additional valves, repeat steps 1 through 7. Each valve you select will run when the previous valve has ended.

8. To cancel all valves currently selected to run, turn the dial to OFF for three seconds. Then return the dial to AUTO.

Stained Concrete

Homeowner Use and Maintenance Guidelines

The acid used in staining concrete creates a chemical reaction with the minerals in the concrete and no two slabs have the exact same composition and each slab consist of several different truck loads of concrete that have different mineral content, therefore the exact same colors and effects are never achieved twice. Conditions such as moisture, temperature and time of year can affect the outcome. When you selected your concrete stain color you were shown a sample of the color to show the tones of color that would be present, but as no two slabs are the same, your floor will vary from the sample. As a concrete slab cures and the moisture evaporates out, it causes small surface cracks in the slab. These cracks are not structural and will not be repaired. There may also be small chips and trowel marks visible in the slab that occur during the finishing of the concrete or during construction. Chips that are larger than a quarter and deeper than 3/8" may be patched, but the patch material is not the same as the concrete and will stain differently than the rest of the floor.

Preventing Surface Scratches and Damage to Your Floor

You will notice that your floor has a semi-gloss appearance when you first take possession of the home. As the floor receives more traffic and movement on it, that finish will begin to dull. This is normal and expected. You will notice that your floor will show the slightest of scuffs when

you first move in, but as the floor wears evenly, you will notice these scuffs less and less. The finish that was used on your floor is an acrylic hardened sealer, but it can be scratched. It is highly recommended that you put felt pads on the bottom of all furniture that comes into contact with the stained concrete. Your stained concrete floor will have minor amounts of moisture moving through it constantly and this moisture needs to be able to escape off of the surface. When using rugs, do not use rugs with a solid plastic or vinyl back that does not allow the floor to breathe. Use expanded rubber pads underneath rugs that may tend to move around when walked on. Do not put tape one anything that comes in contact with the stained concrete. The tape will leave behind an adhesive residue.

Cleaning

Sweep your stained concrete floors often with a good quality dust mop to remove visible dirt and debris. You should do this on a regular basis, particularly in high-use spaces. The presence of dirt and debris on the surface of the finish cause the sealer to wear much faster. Remember to keep your dust mop treated with dust mop treatment to aid in removing dust and dirt. For the occasional spill or build-up of dirt, scrub the stained concrete floor with a soft brush dipped in cool water. For general cleaning (or tougher stains) mix mild soap with cool water. Use a pH-neutral cleaner. Do not use any chemicals on your stained concrete floor. Clean up any spills promptly. About once a year, depending on foot traffic, you should use a mop on wax on your floor. These waxes can be purchased at your local janitorial supply stores. Apply wax to your stained concrete floor with a looped-end micro fiber mop or a Lambs Wool Applicator (avoid synthetics). Pour a small pool of wax on the floor and spread it evenly and thinly or use a mop bucket with a ringer, and repeat this process to cover the entire floor. It needs to dry about an hour before you walk across it. The repeated use of a mop on wax will prolong the life of the sealer.

Ventilation

Homeowner Use and Maintenance Guidelines

Homes today are built more tightly than ever. This saves energy dollars but creates a potential concern. Condensation, cooking odors, indoor pollutants, radon, and carbon monoxide may all accumulate. We provide mechanical and passive methods for ventilating homes. Your attention to ventilation is important to health and safety.

Building codes require attic vents to minimize accumulation of moisture. Attic ventilation occurs through vents in the soffit (the underside of the overhangs), gable ends or roof vents.

Your daily habits can help keep your home well ventilated:

- > Develop the habit of running the hood fan when you are cooking.
- > Ditto the bath fans when bathrooms are in use.
- Air your house by opening windows for a time when weather permits.

Proper ventilation will prevent excessive moisture from forming on the inside of the windows. This helps reduce cleaning chores considerably.

Mark Payne Homes Limited Warranty Guidelines

Mark Payne Homes warranty guidelines for active components (for example, exhaust fans) are discussed under the appropriate headings (such as electrical systems, heating system, and so on).

Windows, Screens, and Patio Doors

Homeowner Use and Maintenance Guidelines

Cleaning

Clean aluminum metal surfaces with warm, clear water. Do not use powdered cleaner. After each cleaning, apply a silicone lubricant. Clean glass as needed with vinegar and water, a commercial glass cleaner, or the product recommended by the window manufacturer.

Condensation

Condensation on interior surfaces of the window and frame is the result of high humidity within the home and low outside temperatures. Your family's lifestyle controls the humidity level within your home. If your home includes a humidifier, closely observe the manufacturer's directions for its use.

Door Locks

Acquaint yourself with the operation of patio door hardware for maximum security.

Sticking Windows

Most sliding windows (both vertical and horizontal) are designed for a 10-pound pull. If sticking occurs or excessive pressure is required to open or close a window, apply a silicone lubricant. This is available at hardware stores. Avoid petroleum-based products.

Storing Screens

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

Weep Holes

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

Mark Payne Homes Limited Warranty Guidelines

We will confirm that all windows and screens are in acceptable condition during the final walk through. Mark Payne Homes will repair or replace broken windows or damaged screens noted on the orientation list. Windows should operate with reasonable ease and locks should perform as designed.

Condensation

Condensation on interior surfaces of the window and frame is the result of high humidity within the home and low outside temperatures. You influence the humidity level within your home; Mark Payne Homes provides no corrective measure for this condition.

Condensation that accumulates between the panes of glass in dual-glazed windows indicates a broken seal. Mark Payne Homes will replace the window if this occurs during the warranty period.

Dust and Air Infiltration

Some air and dust will infiltrate around windows, especially before the installation of landscaping in the general area or in the presence of high winds. Mark Payne Homes warranty excludes this occurrence. By opening the window and cleaning the tracks and guides of the

window on an annual basis, you can minimize this occurrence.

Scratches

Mark Payne Homes confirms that all window glass is in acceptable condition at the orientation. Minor scratches on windows can result from delivery, handling, and other construction activities. Mark Payne Homes will replace windows that have scratches readily visible from a distance of 4 feet. Mark Payne Homes does not replace windows that have scratches visible only under certain lighting conditions.

Tinting

If you add tinting to dual-glazed windows, all warranties are voided. Damage can result from condensation or excessive heat build-up between the panes of glass. Refer to the manufacturer's literature for additional information.

See also Ventilation.

Wood Trim

Homeowner Use and Maintenance Guidelines

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

Shrinkage may also cause a piece of trim to pull away from the wall. If this occurs, drive in another nail close to, but not exactly in, the existing nail hole. Fill the old nail hole with putty and touch up with paint as needed. You may prefer to wait until after the first heating season to make any needed repairs at one time when redecorating.

See also Expansion and Contraction.

Mark Payne Homes Limited Warranty Guidelines

During the orientation we will confirm that wood trim is in acceptable condition. Minor imperfections in wood materials will be visible and will require no action. Mark Payne Homes will correct readily noticeable construction damage such as chips and gouges listed during the orientation.

Exterior

Mark Payne Homes will caulk and apply touch-up paint to cracks in exterior trim components that exceed 3/16 inch. We provide this repair one time only near the end of the first year. Paint or stain touch-up may not match, due to the original paint being exposed to weather conditions. We will correct any separation at joints that allows water to enter the home.

Raised Grain

Because of the effects of weather on natural wood, you should expect raised grain to develop. This is normal and not a defect in the wood or paint. Warranty coverage excludes this condition. Mark Payne Homes 1603 Idlewilde Midland, TX 79703 Fax 432-689-4448

Warranty Service Request

____60-Day List ____11-Month List ____Emergency Follow-up ___Other

With the exception of specified emergencies, all requests for service must be in writing. Please use this form to notify us of warranty items, visit our website and fill out the warranty request form located on the "contact us" page or fax this to the Mark Payne Homes office. You may add a typed sheet with your request to this form. We will contact you to set an inspection appointment. Service appointments are available from 8:00 a.m. to 4:00 p.m., Monday through Friday. Thank you for your cooperation.

Name		Date
Address		Community
Phone/Home		
Phone/Work		
Cell Phone		Closing Date
Service Requested		Service Action
Comments		
	Homeowner's Signature_	

Mark Payne Homes 1603 Idlewilde Midland, TX 79703

One-Time Repairs

We provide several first-time repairs for your home. Your Homeowner Manual lists these under individual headings such as drywall and grout in the Caring for Your Home section. We provide this service as a courtesy and to give you an opportunity to observe methods and materials needed for ongoing maintenance of your home.

Only ONE one-time repair request per home during the warranty period please. We suggest sending this in near the end of your warranty year to maximize the benefits you receive. Simply complete and mail or fax this form to our office with your year-end warranty list. Thank you!

Name	Date
Address	Community
Phone/Home	-
Phone/Work	Plan
Phone/Work	Closing Date

Homeowner's Signature__

Sample Maintenance Schedule

Item	Monthly	Quarterly	Semiannually	Annually	Comment
Clean and test smoke alarms	Х				
Test and reset all GFCIs	Х				
Clean and change furnace filter	Х				
Operate heat system			Х		early in the fall
Operate air conditioning system			Х		early in the spring
Inspect drainage			Х		
Inspect exterior paint or stain			Х		
Touch up caulk			Х		
Touch up grout			Х		
Lube garage overhead door and tighten bolts			Х		
Drain some water from bottom of water heater				х	or as directed by the manufacturer's literature
Clean gutters			Х		
Operate pressure relief valve on water heater				Х	
Clean window weep holes, guides and tracks				X	or as needed
Wax stained concrete floor				Х	

Mark Payne Homes 1603 Idlewilde Midland, TX 79703

Homeowner,

We want our Homeowner Manual to be responsive to the needs of our homeowners. If you have suggestions on ways to make this manual more useful, topics we should add, or information we should clarify, please record your thoughts below and mail or fax them to us. We revise this material once each year and will add your comments to the revisions file for our next edition.

Thank you, Mark Payne Homes