



# MBCC Homes

Homebuyer's Manual



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# Welcome

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## **The MBCC Difference**

MBCC has a strong commitment to helping homeowners enjoy every aspect of their new home and is passionate about delivering high levels of livability, sustainability and value to new homeowners. Our stability (even in times of economic hardship), innovation, quality construction, and exceptional customer service is The MBCC Difference.

## **Mission Statement**

At MBCC Homes, Our Mission Statement is to establish a set of guidelines, standards, and core values then integrate them into our company DNA in order to provide the best possible home buying experience.

## **History**

MBCC Homes is a family-owned and operated home building Construction Company that offers more than 20 years of experience in building quality, affordable homes in desirable communities in the Cleveland Tennessee area.

The late Martin Brown established what would become MBCC Homes in 1997, after retiring from the Electric Power Board of Chattanooga. From modest means, Mr. Brown and Lonnie Hood established one of the area's most successful family owned construction companies.

Current Owners and Principals of MBCC Homes, Lonnie and Marti Hood operate the company on its founding principles of quality, value and integrity carrying on the family legacy now being the second-generation family members making their mark at MBCC Homes.

MBCC Homes owes its decades of success to you and to each homeowner before you who has trusted MBCC Homes to provide their housing needs. As an expression of our gratitude, we uphold our commitment to achieve the highest levels of quality and customer satisfaction.

## Who's Who

Whether this is your first time buying a home or you have been through this process before, our goal is to provide an experience like no other. While you may find the answers to many of your questions inside the *MBCC Homebuyer Manual* we are also available by phone and email. Feel free to fill in the names and contact information, for your MBCC Homes contacts. *(This form can be saved to your personal computer for future reference )*

### Sales Agent

Your MBCC Homes Sales Agent is your main point of contact prior to closing on your home.

**Name:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Email:** \_\_\_\_\_

### Builder

Your MBCC Homes Builder will oversee the construction of your new home. You will have scheduled opportunities to meet with your builder. You may contact your builder for questions regarding the construction of your home, or to request additional onsite meetings.

**Name:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Email:** \_\_\_\_\_

### Mortgage Lender

Although not an employee of MBCC Homes, your lender will work closely with you when purchasing your home. You should discuss with your Mortgage Lender the various financing options, current and projected interest rates, and when to lock your rate.

**Name:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Email:** \_\_\_\_\_

# Homework

We are excited to embark on this journey with you and look forward to the day that we can hand you the keys to your new home. While we adhere to a strict timeline, there are times that we are unable to move forward without your input.

You might consider printing this page and using it as a resource to track your tasks and the due dates. The initial dates on this list will be provided by your Sales Agent. Subsequent dates will be determined as your home progresses.

Please note that appointments with your Builder are held Monday –Friday during normal business hours, 8 am -5pm. Meetings with the Warranty Manager are by appointment only.

<b>Task</b>	<b>Due Date</b>
Meet with mortgage company to discuss options for financing	
Confirm desired structural options with your Sales Agent	
Attend Pre-Construction Meeting on-site with Builder/Sales Agent	
Attend Pre-Drywall Meeting on-site with Builder/Sales Agent	
Make arrangements for homeowner's insurance	
Attend Final Orientation at your home	
Attend Homecoming Meeting	
Attend Closing, with funds specified by Closing Attorney	
Transfer utilities (water, sewer, gas, electricity) to your name	
Submit paperwork for manufacturer's warranties	
Submit 11 Month Service Request	

## **Financing Your Dream**

You've selected your new home, now it's time to consider how you will finance your dream of homeownership. After signing a contract to purchase a MBCC home, you will be required to contact a lender of your choice within a specified time period. To assist you in this process your MBCC Homes sales agent can provide you with a list of preferred lenders.

### **Preferred Lenders**

MBCC Homes is pleased to partner with several financial institutions in each market for new home mortgage loans. Because of our relationship with these lenders, each has a variety of loan programs and a team of processors and underwriters. Some may provide for the elimination or deferral of closing costs, which they can discuss with you on an individual basis.

Unforeseen problems in lending can cause a delay in closing. Preferred lenders are familiar with our processes and personnel which can help ensure the loan process runs smoothly.

## Loan Types

Your lender will discuss the various loan types for which you may qualify prior to beginning the application process:

**CONVENTIONAL** – conventional loans are long term loans that are not government insured. These loans typically require a down payment.

**VA** – insured by the Veterans Administration, VA loans are available to qualifying veterans and require little or no down payment

**FHA** – FHA loans are insured by the Federal Housing Administration, eliminating the lender's risks. The borrower pays insurance premiums, but can take advantage of a lower down payment and less stringent qualification requirements.

## The Loan Process

There are many steps involved in obtaining a mortgage. While the process may be overwhelming at times, the steps are designed and regulated by the federal government for your protection as well as the protection of the lender. While your loan officer is your greatest resource for mortgage related questions, we have included a brief overview of the basic steps from applying for to closing on your loan.

During the application process, you may be asked for important documents pertaining to your income, debt and assets, employment and financial affairs. While collecting these documents may seem tedious, they are necessary to obtain final approval, close on your loan, and move into your new home. Providing requested documentation in a timely manner can help prevent last minute delays.

### Step 1: Loan Application

During the application process, a loan officer will speak with you about your credit and income history and discuss the various loan products available to you. The loan officer will review your credit report, collect income and asset documents, and obtain preliminary approval using automated underwriting. Within days of your pre-approval, the loan officer will provide a number of documents for your review and acceptance. A preapproval is the first step in the process and does not guarantee final approval.

## **Step 2: Processing**

All information gathered by the loan officer is then compiled into a file where it is submitted to an underwriter, the appraisal, title work, builder documents, homeowner's insurance and other miscellaneous items specific to the loan type are ordered at this time.

## **Step 3: Underwriting**

Next, an underwriter confirms the information provided to the loan officer during the application process. It is very important that the loan application is complete and accurate. Discrepancies uncovered during underwriting can raise red flags and may result in delays. At this point, the loan is either approved with conditions or denied. This process takes 48-72 hours. The loan returns to the processor to gather the final items conditioned by the underwriter. The underwriter may request a further explanation or additional documentation to support what was previously provided.

## **Step 4: Final Approval**

Once the conditions have been satisfied, the underwriter has thoroughly reviewed the application, and verified its accuracy with ample documentation, final approval is issued and the loan is cleared to close.

## **Step 5: Closing / Settlement**

Once approved, the lender sends the loan package to the attorney who prepares the Settlement Statement – a form that itemizes all charges and provides both the buyer and seller with a complete list of incoming and outgoing funds. The closing attorney will inform you of the final funds needed for closing and depending on the amount, will specify whether a cashier's check is acceptable or a wire transfer is necessary. The loan is then ready to close, at which time you are given the keys to your new home.

## **Preferred Closing Attorney**

MBCC Homes has preferred closing attorneys who are familiar with our processes. We are in close contact with our preferred attorneys to provide necessary contract documents and to schedule your closing. Using a MBCC Homes preferred closing attorney helps to ensure your closing runs smoothly.

## Do's and Don'ts

While the fate of your loan largely rests in the hands of the underwriter, there are things that you can do that may help contribute to a positive outcome:

- **Do** fill out your loan application in its entirety, paying close attention to the accuracy of the information that you provide.
- **Do** provide supporting documentation in a timely manner when requested.
- **Do** contact your loan officer if you have any questions about how your financial actions may affect your loan qualifications.
- **Don't** make any large purchases. Taking on additional debt could alter your qualifications for a mortgage.
- **Don't** make large deposits to or transfers between accounts

## Rate Locks

In the world of interest rates, change is constant. Please be mindful of the possibility of unexpected construction delays when locking in your mortgage rate. Check with your lender for rate lock options and understand the financial risks of locking in your rate too early. You might ask your lender what rate will be applied or cost incurred if your rate lock expires prior to closing on your new home. As locking in your interest rate always comes with risks, MBCC Homes is not responsible for any additional costs incurred should your rate expire prior to closing.

## What to Expect

As the buyer of a MBCC Home, you will have an opportunity to personalize your home, depending on the stage of the home when put under contract. You may choose the products that fit your needs and the colors that suit your tastes. There is an allowance when personalizing your home; any cost above that allowance will result in an additional charge that will be due before installation. Depending on the stage of construction, you could be making selections for the following products:

Bathroom Fixtures  
Cabinets  
Exterior Colors

Flooring  
Countertops  
Hardware

Lighting  
Paint Color

**Below is a series of questions for you to consider discussing with your sales agent:**

1. What are your likes and dislikes?
2. What rooms, products, or new home features are most important to you?
3. Where will you likely place furniture in your home?
4. Will you have the need for additional electrical outlets?
5. What rooms will receive phone/cable jacks and where will they be located?
6. What colors and locations might you consider for your accent walls?

## **Changes**

Permits are requested and materials and services are ordered based on your choices. Your Sales Agreement contains a time frame for which your selections must be complete. Changes that can be accommodated at a later date often require adjustments to permitting, ordering, and/or scheduling. A Change Order fee of \$250 will be applied to all approved changes requested after the date specified. A Change Order Fee is an administrative fee meant to cover internal costs of last minute changes, and is not applied towards the purchase of your home.

## **Variations**

Changes in building codes, improvements to design, and availability of products are just a few reasons why your home may vary slightly from those built prior to or after yours.

## **Substitutions**

As improved products and techniques become available, MBCC Homes may choose to change or modify the products that we use to build your home. Because a home is comprised of a vast array of products, some may be discontinued or unavailable at the time they are needed. Should we choose to substitute, it will be for a product that is of comparable style and quality.

## Know Before You Go

This guide is intended to provide some background on the various products you may be able to choose when you meet with your MBCC Homes Sales Agent. There are inherent benefits and possible draw backs to each that should be considered to ensure your long-term satisfaction.

*Please read this carefully:*

### **Carpet**

In addition to warmth and softness, the variety of carpet choices offers countless ways to personalize a room.

**SEAMS** – Carpet is manufactured in certain industry standard widths, thus seaming is often required to cover a large room. The degree of visibility of your seams depends on the texture and color you choose, as well as the lighting and furniture placement in your room.

**FUZZING/SHEDDING** – The shedding of loose fibers is normal and should subside with regular vacuuming.

**PILE REVERSAL / SHADING** – This seeming color change may occur in various parts of the carpet, caused by light being reflected in different ways as pile fibers are bent in different directions. This is a characteristic of plush carpet, not a defect.

Regular vacuuming and limiting damage from common household spills will help extend the life of your carpet. Many carpets are manufactured with a stain resistant chemical. You must refer to your manufacturer's instructions for cleaning. Often, warranties can be nullified when unapproved products are used.

### **Engineered Hardwoods**

Hardwood products are known for their natural beauty, with varying textures and grains. Engineered hardwoods are made of real wood stacked in a cross-grain configuration, making them more stable and durable than their solid wood counterparts.

Keep in mind that no two floor boards will be identical. Variations in appearance are completely normal. As your floor ages, some color change can occur. This is also normal, but can be minimized by limiting exposure to direct sunlight, and periodically moving furniture and rugs. Seasonal humidity changes, may cause the wood to expand

and contract. Cracks are normal and will appear and disappear between floor boards during seasons of high and low humidity.

Darker finishes show scratches more readily, while lighter ones tend to show dirt.

Protect your floors by vacuuming, sweeping or dust mopping them at least once a week. Do not use a vacuum with a beater bar or hard heads. Place area rugs, made for hardwood floors, in high-traffic areas. High heels, pets, sharp objects and grit on shoes can dent or scratch floors. Water should never be used directly on wood floors. Moisture causes wood to swell and can result in permanent damage to your floors. To further protect your floors, wipe up spills immediately.

Be sure to refer to the manufacturer's guidelines for keeping your floors clean and conditioned.

### **Laminate**

Laminate flooring is a multi-layer synthetic product fused together with a lamination process that simulates wood with a photographic applique layer under a clear protective layer. Laminate floors offer realistic looking hardwoods at a budget friendly price. They are more durable than hardwood and are easy to maintain.

Laminate floors are installed using a "floating floor" system. A padded underlayment lies between the laminate planks and the subfloor. The planks are not anchored to the subfloor, only to the edges of other planks. The result can produce a hollow sound when walked upon and have the feeling of a slight give.

Like hardwood, you should not use water on laminate. Manufacturers recommend cleaner made specifically for laminate. Soap-based detergents or "mop and shine" products can leave a dull film on the surface of your floor. Consult your manufacturer for recommendations on care and maintenance.

### **Tile**

Tile products (flooring/walls) are a popular choice due to their aesthetic appeal, as well as their durability and easy care.

Exact layouts, including the grout spacing will be determined by the industry professional at the time of installation. They will take into account the size and shape of the tile, as well as the area to be covered.

Sweeping, dusting or vacuuming your tile floor regularly removes the accumulation of dirt or grit that can scratch or dull the surface. Some homeowners choose to apply a sealant to protect grout lines. Check with your manufacturer for recommendations on the appropriate type of sealant, as well as cleaning guidelines.

### **Cultured Marble**

Cultured marble is a blend of stone particles and resins and is most often used in bathrooms. Customers appreciate the fact that cultured marble is beautiful, long-lasting and low maintenance.

### **Granite**

Granite is widely popular for its beauty and richness. Granite is durable, easy to clean and resistant to heat and scratches. Being a natural material, each granite countertop features patterns and colors that make it one of a kind. With polished granite, any or all of the following natural characteristics may be present:

- Some areas may be filled with a matching color epoxy
- Variations in veining, color and movement that may be present in natural materials are referred to as “swirls” – granites exhibit more of these types of natural occurrences.
- Fissures – small visible lines on the surface of the polished slab which rarely indicate or affect the structural integrity of the product.
- Beauty Marks – natural mineral deposit concentrations that can be seen as intensified spots or lines of color, lack of color, or areas with compromised polishing ability.
- Pitting - “pock marks” of varying size on the surface of the slab which are a result of the tightness of the material grain and the material’s ability to accept a polished finish.

Granite is a porous material, so spills should be wiped up immediately, especially oils. Regular care includes proper cleaning and the use of sealers to prevent staining.

### **Quartz**

Quartz is one of the hardest minerals found in nature, so it’s a fitting material for the busiest space in the home: the kitchen. It is a popular alternative to natural stone.

Quartz is manufactured by a process that mixes approximately 95 percent ground natural quartz with 5 percent polymer resins. The result is a super hard, low maintenance, natural stone look countertop available in a dazzling array of colors.

Because quartz countertops are manufactured, they tend to be more uniform in appearance. Quartz is nearly indestructible, though it can be damaged with excessive heat. It is non-porous, which is a great sanitary feature.

## **Backsplashes**

With the variety of products available, there are countless ways to express your personality and add a little flair to the heart of your home, the kitchen. Backsplashes add an extra touch to your tile work, but there are a few things to keep in mind.

**ACCENT PLACEMENT** – Installation of your backsplash is dictated by the structural work behind your walls. Electrical outlet locations are dependent upon certain code regulations and will fall within a planned tile or trim pattern.

**DECORATIVE TRIM** – Specialty trim pieces, such as ropes and listellos, are manufactured in separate lots and may not be the exact color as the field tile selected.

**END CAPS** – Many field tiles will not have corresponding end caps so the installer will cut custom ends on site. Because these will vary in length, grout joints will typically not line up.

## **Tubs and Showers**

**FIBERGLASS TUBS** - will sometimes sustain small cracks during shipping or installation. These are not manufacturer defects. These happen frequently, can easily be repaired prior to closing and do not negate the manufacturer's warranty.

**WHIRLPOOL TUBS** - offer a luxury feel at home. Special attention should be given to cleaning them appropriately as bacteria can accumulate in the jets if they are not properly maintained. Typically we use garden tubs as they do not have jets so to prevent the bacteria buildup.

**ENAMELED STEEL TUBS** - are durable and beautiful, but the surface can chip if a heavy object is dropped. Unlike fiberglass tubs, enameled steel tubs do not include shower walls, allowing for the installation of a tile surround.

**TILE WALLS** - in showers add function and flair. They must be cared for in a similar fashion as regular tile floors.

## **Cabinet Hardware**

Hardware selections will a pop of interest to your cabinetry throughout your new home. Placement depends on the size and shape of the hardware, as well as the size and design of your drawers. (Example: Most drawers have pulls, but if the drawer is smaller than usual, a knob may be a better fit and thus be installed)

## **Appliances**

**CONVECTION COOKING** – Many ovens come with a convection setting. A convection oven bakes or roasts your food more evenly by using a fan to circulate heat more quickly. If you use the convection setting, you may need to adjust the temperature to compensate for a faster cook time.

**DISHWASHER PERFORMANCE** – It is advisable to turn your kitchen faucet on for a couple of minutes prior to using the dishwasher to ensure that there is hot water in the lines at the start of the cycle. Check product specifications to review cycle settings. Please note: plastic does not fully dry in any dishwasher because of its general inability to retain heat. Glassware and plates continue to dry even after the heating element has cut off because the item stays hot, causing the water to evaporate. Plastic cools off almost immediately.

**VENTILATION** – In most cases, the hood or microwave/hood combo above your cooking surface has a charcoal filter that cleans the air before it re-circulates it into your home. These filters should be changed according to manufactures guidelines.

## **Finishes**

*Chrome* is a popular finish because of its versatility. It's durable, easy to clean and easy to match with accessories and other fixtures. It does show water spots and fingerprints more easily than other finishes.

The soft metallic look of *brushed nickel* stands the test of time. This is one of the most durable finishes, it doesn't show wear, fingerprints or water spots.

A great aesthetic alternative to standard chrome and brushed nickel, *oil-rubbed bronze* gives the bathroom or kitchen an old world look and feel. This finish will show wear over time, which adds to the rustic charm.

## **Brick**

In addition to its aesthetic appeal, its durability makes brick exteriors a popular choice. Under normal conditions, brick will last the life of the home with little more than an occasional wash with the hose. Some normal occurrences in brick masonry may include shrinkage cracks along the mortar joints and efflorescence; or discoloration caused by lime content in the mortar. Overall brick is a low maintenance and highly durable option.

## **Fiber Cement**

Fiber-cement siding composition may vary from company to company, but the basic recipe is cement, sand and cellulose (wood) fibers. Wood fiber helps prevent cracking, as does a special curing process that leaves fiber cement with a low moisture content. Fiber cement siding is low maintenance, impact-resistant and available in finished or painted options.

## **Vinyl Siding**

Vinyl siding is weather and insect-proof, fade resistant, and comes in a wide range of colors. Although durable, vinyl siding can be punctured or cracked when struck by a heavy or fast-moving object.

Although it's often touted as maintenance free, vinyl siding does require occasional cleaning. Depending on how your house is situated, mildew or grime might accumulate. Vinyl siding will eventually fade, but usually only slightly.

## **Stone Veneer**

Made from a mixture of cement, lightweight aggregate, and iron-oxide pigments, manufactured stone veneer products have become a more popular siding option. With a variety of color schemes to choose from, stone veneer adds a sense of stability, timelessness and richness to your new home.

## **Paint**

MBCC Homes uses flat or egg shell paint because it creates a nice, even finish and it allows for less noticeable touch-ups. When cleaning off scuff marks or stains, it is best to use warm water and to use very light strokes when wiping. Heavy scrubbing can leave hollow marks in the finish.

Mold or mildew can grow on painted surfaces when subjected to heavy moisture. Be sure to use ventilation fans in your bathrooms to draw moisture out of the room, especially when the shower is in use.

## **Drywall and Ceilings**

Installing huge sheets of drywall for your interior walls and ceilings is all done by hand. It is a time and labor-intensive process, and it is not perfect. There may be slight imperfections in the drywall. Nail pops are normal and to be expected. As the house settles and goes through seasonal temperature shifts, the drywall and joint compound will expand and contract slightly which sometimes causes nails/screws to “pop.”

Nail pops, seam lines and cracks not exceeding 1/8 inch in width, are common in gypsum wallboard installations and are excluded under the Builder's Warranty. These items can easily be addressed by the owner spackling during normal redecorating.

## **Tankless / Electric Water Heater**

*Tankless water heaters* are a good choice: They supply endless hot water, take up less space and are more energy efficient. But an endless supply does not mean an instant supply. Instead of storing and constantly heating a supply of water, a tankless water heater heats water as it is demanded. With both tank-style and tankless water heaters, cold water has to be flushed through the pipes first. Depending on how far the water has to travel it can take several minutes for hot water to reach your faucet(s). During times of high demand, you might experience a reduction in water pressure.

Homes in communities that do not offer natural gas, receive an *electric water heater*. A tank-style water heater heats the water and then holds it at the designated temperature. When you turn on a faucet in the home, the water will run cold while the hot travels from your water heater, through the pipes, to the faucet. Unlike a tankless water heater, a tank can meet large demands simultaneously, with little to no reduction in water pressure. Once the tank is drained of hot water, you can expect the water to run cold for a period of time.

## **Concrete**

Concrete can and does crack regularly. Temperature and shrinkage cracks in walls or slabs are likely to occur in nearly all structures, but usually these cracks do not alter the structural integrity of the concrete. Refer to your Builders Warranty to learn more about cracks in walls and slabs.

Driveways, patios and sidewalks may experience wear as they are exposed to the elements. Salt and chemicals may erode the top of a concrete surface. Driveways, patios, and sidewalks are not included in the Builders Warranty.

## **Landscaping**

Landscaping can respond both positively and negatively to external temperatures, winds, and varying levels of precipitation. Even with proper care, living plants are susceptible to disease and may struggle to survive. Because there are so many factors influencing the health of your lawn, landscaping is not a warrantable item.

Newly planted grass requires ample water to establish a strong root system. Even when grass is planted in the winter it is imperative to its survival that sufficient watering practices are followed. Depending on the climate, the season the grass was planted and the amount of recent rainfall, you can expect to water your lawn once or sometimes twice a day.

Similar to items in your home that are subject to wear and tear, landscaping is only replaced or repaired prior to closing. Your local agricultural extension website includes yard maintenance tips and may even help you identify diseases and insects that could threaten your lawn or shrubs. Many cooperative extensions offer soil testing, enabling them to recommend fertilizers that will help maintain a healthy lawn.

## **Pre-Construction Meeting**

If the construction on the home you have selected is not underway, a Pre-Construction Meeting with your Builder and Sales Agent will mark the first step in the creation of your home. At this meeting, you will be greeted by the person responsible for building your home. You will review the following:

1. The Floor Plan
2. The plot plan, which includes discussing any easements or areas where non-land owners are granted permission on the property.
3. The location of the home and driveway.

Keep in mind, while we strive to accommodate your wishes, home and driveway locations can be limited by restrictions within the community, location of easements, and the general topography of the land.

Your attendance at the meeting is required. Our ultimate goal is your satisfaction and this meeting is an opportunity to ensure that our creation lines up with your vision.

## **New Buyer Orientation**

If the home you have selected is already under construction, you will be invited to a New Buyer Orientation, in lieu of a Pre-Construction Meeting. You will discuss the options and selections previously made as well as go over any options you are able to add.

Your attendance at the meeting is required; it is an opportunity to bring you up to speed on the products we plan to install in your home.

## **Construction Phases**

While each home varies slightly, below is a general list of steps involved in building your home. In some cases, these steps may not occur in the exact order presented:

1. Clearing and Grading
2. Foundation
3. Framing
4. Rough Electrical, Plumbing, HVAC
5. Insulation
6. External Finishes
7. Drywall
8. Driveways and Sidewalks
9. Trim and Cabinets
10. Paint
11. Countertops, Vinyl and Tile
12. Lighting and Plumbing Fixtures
13. Mirrors, Shelving and Accessories
14. Carpet and Wood Flooring
15. Major Appliances
16. Landscaping

Please let your builder know if you have any questions regarding these steps or phases of construction. We employ people who are passionate about what they do and who are willing to share their knowledge at a level that interests you.

## Schedule

We adhere to a strict timeline in order to deliver your home in a timely manner. As you may have come to realize, homebuilding involves a huge collaboration with multiple skilled tradesmen assembling a variety of products provided by a host of individual manufacturers. To stay on track, each step has been carefully pre-scheduled by our team of production experts.

During the construction of your home, some workers may finish before the next group of workers is scheduled to arrive, making it appear that nothing is happening. Rest assured that running a tight schedule is a high priority for your Builder.

## Safety on Site

A new home construction site is exciting, but it can also be dangerous. Your safety is of prime importance to us. Please observe common sense safety by procedures at all times when visiting:

1. Make arrangements to leave children elsewhere when visiting the site
2. Always walk forwards. Look in the direction you are moving at all times
3. Watch for boards, cords, tools, nails or construction materials that might cause tripping, puncture wounds or other injury.
4. Make sure any level you enter is equipped with stars and RAILS
5. Stay a minimum of six feet away from all excavations
6. Give large, noisy grading equipment or delivery vehicles plenty of room. Assume that the driver can neither see nor hear you.
7. **SITE VISITS ARE PROHIBITED** while work is taking place. Walking through the home while workers are present can be especially dangerous.

## Inspections

MBCC Homes was founded on the principals of quality and integrity. In addition to those required by the municipalities, we conduct various inspections to ensure the

MBCC standard of quality is met at every turn. During construction, the Builder conducts the following inspections:

Foundation  
Frame

Rough-In  
Veneer

Grading

The final Inspection is a comprehensive inspection that tests the function and operation of the home and its parts, while evaluating overall workmanship. Our long-standing commitment to quality helps us maintain high levels of product satisfaction.

## **Buyer Final Orientation & Inspection**

Upon the completion of your home, but prior to closing, you will be invited by your Builder to a Buyer Orientation. This is an important meeting where you, your sales agent and the MBCC Expeditor will demonstrate the many products and features of your new home.

Being that your home is still empty, this is an opportune time to review the workmanship as it relates to the applicable construction standards. It is important that you take time to review finished surfaces such as cabinets, countertops, faucets, hardware, light fixtures, floor coverings, tubs, mirrors, walls, etc. Any imperfections will not be repaired after closing.

Please note any items that are damaged or incomplete on the Final Orientation Form or Punch List. Your Builder will then work diligently to complete each item prior to closing.

## **Welcome Meeting**

A Welcome Meeting will take place closer to your settlement date. This meeting is with your sales agent and the MBCC Expeditor. Any items listed on your Buyer Orientation Form or Punch List will be reviewed for completion at this time. Back ordered materials and labor shortages may prevent the Builder from completing all items on your list. If so, the items will be listed on a Work Order Form and will be addressed shortly after closing.

The Warranty will be discussed during the Homecoming Meeting. It will be discussed what you may expect to see as your home acclimates to varying temperatures

throughout the year. You will be shown how to maintain certain items in your home and you will be given instructions for how to schedule warrantable repairs. At this meeting you will be given a MBCC Homes Maintenance Manual and your operation manuals for major appliances.

## Closing

The closing attorney will provide you with details regarding dates, times and the funds needed for closing. If you have purchased a home before, you might recall the numerous documents that must be reviewed and signed. If this is your first home purchase, you might be surprised by the sheer volume of paperwork.

At the conclusion of the closing, you will be provided keys to your home and you are free to begin moving in your belongings. MBCC Homes, for liability purposes, will not allow you to store belongings or conduct work on site, prior to closing.

## Housekeeping

Immediately after closing, arrange for all utilities (gas, electric, water and sewer) to be transferred into your name. A disruption in these services may make it impossible to enjoy your new home.

## Warranty Request

To schedule warrantable repairs, outside of the 11-Month Visit, submit a *Warranty Request* to [martinbrownconstruction@gmail.com](mailto:martinbrownconstruction@gmail.com). If you have questions about whether an item is warrantable, feel free to contact us. If you misplace your copy of the Warranty, we will be happy to provide another copy at any time. We will respond to your Warranty Request within 48 hours and should have the item resolved within 10 days. *Homeowner must be home at the time work is done.*

## 11-Month Visit

When reviewing the Builder's Limited Warranty Agreement that you receive at closing, you may notice that the Limited Warranty Agreement is most comprehensive in the first

year of occupancy. We offer a complimentary visit that we call the 11-Month Visit, where we discuss the changes in warranty coverage that will occur in years two through ten. It is important to address warrantable repairs prior to the expiration of the one year warranty.

Please submit a Request via [martinborwnconstruction@gmail.com](mailto:martinborwnconstruction@gmail.com) if you would like to schedule an 11-Month Visit.

## Emergency

In case of a home emergency, refer to the SOS Sticker on your electrical panel. Here we have listed the phone numbers for an electrician, plumber and HVAC contractor. In addition, you will find an emergency phone number for MBCC Homes. *Please do not use this number for non-emergencies.*

Examples of emergencies include:

1. Loss of Water
2. Loss of Power
3. Complete loss of HVAC during extreme temperatures
4. Sewage Block
5. Water leak that cannot be contained

In the event of a home emergency, protect yourself and family members first. If the emergency does not threaten your safety, make immediate attempts to protect your property. This may include shutting off power at the electrical box, or accessing your home's main water supply to prevent further damage from a plumbing leak.

## PWSC Builders Warranty

MBCC Homes provides a limited warranty through Professional Warranty Service Corporation backed by Zurich Insurance Company. This warranty is for the full purchase price of your home. You are provided a specimen booklet at contract signing and the official warranty goes into effect the day of closing and you will receive the document within 30 days of closing. We recommend you review the booklet for a better understanding of the warranty coverage. Here are a few things you should know:

## **This is a comprehensive 10-year warranty:**

**Year 1** - Workmanship and Materials

**Year 2** - Major Systems- “Inside the Wall” Coverage

**Year 3 to 10** - Structural Elements

### **Note:**

- This warranty requires no deductible
- This warranty provides binding arbitration at no cost except an \$80 Filing fee
- This warranty is transferrable should you sell your home for the remainder of the warranty.

## **Who are the People in your Neighborhood?**

Not only does a friendly smile and a wave after a hard day lift your spirits, but knowing your neighbors and having means to contact them could come in handy in case of an emergency. Whether you are a young professional, parent, empty nester or retiree, you never know when you might need to call on the help of a neighbor. Beyond the stereotypical cup of sugar, neighbors can offer advice, report suspicious activity when you are away from home, lend a helping hand or tool for a home repair, or show up with a pair of jumper cables if your car battery dies.

Introduce yourself to your neighbors. When meeting several at a time, consider jotting down their names on a sheet of paper. If a considerable amount of time passes before your paths cross again, you can refer back to it in order to call them by name.

## **Surrounded by Construction**

While it's likely that you will love and enjoy your home, it's not likely that you will love and enjoy the construction that is still going on in your community. We strive to be as considerate as possible for those living in a community still under construction.

- We ask that our workers clean up after themselves so that our jobsites are neat and tidy.
- Work is scheduled to take place during daylight hours so not to disturb your sleep
- Dumpsters are located onsite to contain trash and construction debris. These dumpsters are taken to a location intended for construction waste. Please do not

place household trash in construction dumpsters. In some areas, doing so can result in a fine from waste management.

- Workers are instructed not to obstruct your driveway or mailbox

## Termite Bond

You will receive a termite bond at closing, Courtesy of MBCC Homes. This bond expires a year from your closing date, at which time you are given the option to renew. Please note that a lapse in termite coverage could leave your home and wallet vulnerable. In most cases it is extremely costly to reinstate a bond that has expired and termites, if untreated, can cause major damage to your home.

## Moving Tips

Moving can be stressful, but a little preparation and organization can make it seem more exciting, and less daunting.

- In the weeks before you move, pre-plan your meals, consuming items from your freezer and pantry that you might otherwise have to move.
- If you plan to hire movers, discuss their guidelines for a better understanding of what they are authorized and capable of moving (i.e. plants, musical instruments, etc)
- Consider boarding your pet during your move
- Return any borrowed or checked out items that you don't want to take with you.
- Pre-pack items that you don't use
- Before you move is a great time to purge belongings that you no longer need, whether you prefer to have a yard sale, donate, or post items online.
- If moving out of town, don't forget to transfer medical records, prescriptions, pet records, school records, etc.
- When a time comes, fill out a change of address, transfer subscriptions and update your mailing address with creditors.
- Update your voter registration
- Pack a separate bag for moving day that includes immediate necessities (i.e. toiletries, glasses or contacts, medicines, a change of clothes, cell phone charger, and maybe even a non-perishable snack)

- Consider updating friends and family of your move by mailing change of address cards.
- Keep your grass hydrated on and after moving day

## Maintenance Schedule / Tips

A home is a substantial investment and preventative maintenance is important in helping preserve its value as well as reduce the likelihood of costly repairs in the future. MBCC Homes will be contacting you periodically via email with tips and scheduling of maintenance items as they come up during the first year after you purchase your home.

Professional Warranty Service Corporation maintains a list of both seasonal and categorical maintenance tips. This information can be found in the Home Owners Platform on their website.

For your smart phone or tablet, there are many apps on the market that are helpful for the scheduling and tracking of home maintenance; Some offer monthly reminders!

## Care and Cleaning

Properly caring for and cleaning various components in your home also helps preserve the value of your investment. Manufacturers often provide care and cleaning recommendations on their websites. Reviewing the manufacturer's recommendations can help you avoid products that may compromise the aesthetic appeal and or function of the products inside your home.

## Energy Conservation

### HVAC

- For optimal energy savings, experts recommend that you set your thermostat to 70 degrees in cooler temperatures and 72 degrees during the warmer months.
- Check air filters monthly and replace when necessary
- Keep vents unobstructed and interior doors open to capitalize on maximum air flow.
- Have your HVAC serviced annually to ensure it is operating properly
- Check the duct work in your attic or crawl space, for leaks, tears, and damage.

## **ELECTRICAL**

- Unplug items that are not in use.
- Opt for CFL and LED light bulbs which use 75% less than their incandescent counterparts

## **SEAMS, CRACKS and OPENINGS**

- Review possible locations where conditioned air can escape the home
- Caulk will shrink over time creating openings for air to escape. Re-Caulk as needed.
- Replace or repair weather stripping to prevent air leaks around exterior doors.

## **LANDSCAPING**

- Landscaping can provide significant shade from the glaring sun in spring and summer months.
- Be sure to check with your Homeowner's Association before altering the exterior appearance of your home.
- Plant trees and shrubs a safe distance from the home so that mature roots do not disrupt your foundation.
- When landscaping, make sure that planting does not interfere with the grading of your property and the positive flow of water away from the home.

# **Covenants & Restrictions**

Covenants and Restrictions are an important ally in helping to preserve property values within your community. Covenants and Restrictions are put in place to help maintain the community as a desirable place to live.

When you purchased your home, you received a copy of the Covenants and Restrictions that govern your community. Refer to these Covenants before making any improvements to your home as some restrictions require you to first submit for approval.

While Covenants and Restrictions are generally established and governed first by the developer of a community, this responsibility is transferred to each homeowner as the developer builds out the lots in the subdivision.

Covenants and Restrictions are in place so that each homeowner might enjoy their new community. After moving in you will want to pay close attention to your Covenants and Restrictions, as noncompliance could result in fines or legal action.

## Peace of Mind

After you celebrate your home's one year anniversary, many of the components within your home no longer fall under the One Year Builder's Warranty, or even warranties offered by the product manufacturers. While some components may still be covered, the labor to repair them may not. Home repairs, even in the second year, can be quite costly. If you've enjoyed peace of mind during your first year of homeownership and would like to continue to better predict your annual spend on home repairs, you might consider purchasing a *Home Pro Warranty*.

You might think of the *Home Pro Warranty* as supplemental insurance. This warranty covers the breakdown of appliances, heating and air, water heater, and many other things based on the specifications that you choose. This warranty is for a period of three years for these items. We encourage to consider this warranty before the need for repair as this warranty will not cover pre-existing conditions.

## Thank you!

I would like to thank you for choosing MBCC Homes. We know that you had many choices and we feel honored that you selected our company to provide your family's housing needs. Our commitment to you is that we will work to the best of our ability to make this experience both exciting and gratifying for you. Buying a new home is an unforgettable adventure, and we feel sure that you have chosen the best company to guide you through it.

We hope that your MBCC Homeowner Manual will answer many of your questions concerning the process you are about to undertake. It includes essential information which will make it easier for you to enjoy your home buying experience.

We look forward to working with you, thanks again for choosing MBCC Homes.