



NAPOLITANO HOMES
~EST. 1977~



CUSTOMERGUIDE

OUR MISSION IS TO PROVIDE EVERY CUSTOMER WITH THE ABSOLUTE BEST NEW HOME BUYING EXPERIENCE.





A PERSONAL MESSAGE FROM THE NAPOLITANOS

Dear Homeowner:

Welcome to your new community!

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

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

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

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

Sincerely,

Vince Napolitano
President

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Introduction

NAPOLITANO HOMES

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

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

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

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

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

Napolitano Homes is YOUR homebuilder.

What Happens Next?

An Overview of Your New Home Experience

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

Purchasing Your Home

We suggest you create a file to keep all of your documents together.

Applying for Your Loan

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

Your New Home Selections

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

Construction of Your Home

We invite you to tour your new home with us at several points during construction. Please read Section 4, Construction of Your Home, for guidelines on safety, security, and work in progress.

Homeowner Orientation

The Homeowner Orientation has two purposes. The first is to demonstrate the features of your home, discuss maintenance and our limited warranty program. Equally important, we want to confirm that we have delivered your new home at the quality level shown in our model homes and with all your selections correctly installed. For detailed information, please review Section 5, Homeowner Orientation.

Closing on Your Home

Closing on Your Home, Section 6 of this guide describes the documents you will sign and other important details about the closing process. We have included guidelines to assist you in preparing for closing and move-in.

Caring for Your Home

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

Your Feedback and Suggestions

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

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

Applying for Your Loan

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

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

Property Information

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

Personal Information

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

Income

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

Real Estate Owned

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

Liquid Assets

- Complete names, addresses, phone numbers, and account numbers for all banks, credit union, 401K, and investment accounts.

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

Liabilities

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

Loan Processing

Once you have given all preliminary information to your loan officer, your lender sends verification forms to your employers (VOE), banks (VOD), and current mortgage company (VOM) or landlord and also orders a credit report and appraisal. 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. *Please remember this is an estimate!*

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. 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 Purchase Agreement 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

Once an approval letter is obtained, the builder may start construction of your home. Final Loan Approval may require additional documentation of updates to previously provided information.

Contingencies

Loan approvals often carry conditions of approval. The sale of a previous home or proofs 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.

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 new home as it is built, ask questions, and discuss details.

We will meet with you at two points during the building process. The first of these is the Framing Tour. This tour takes place prior to wallboard being installed. It gives you the opportunity to view what is behind your walls before they are covered. We recommend bringing a camera or video camera for future reference on where items may be located.

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

We understand that you will want to visit your new home during the construction process. 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 prime importance to us. Therefore, we must require that you contact Napolitano 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:

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

Plans and Specifications

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

Regulatory Changes

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

Individual Foundation Designs

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

Changes in Materials, Products, and Methods

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

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

Natural Variations

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

Quality

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

From time to time during a process that takes several months and involves dozens of people, an error or omission may occur. Please remember that we will correct any errors during the appropriate time of construction. We have systems and procedures for inspecting our homes to ensure that the level of quality

meets our requirements. We inspect every step of construction and are responsible for quality control. In addition, the county, city, or an engineer conducts a number of inspections at different stages of construction. Your home must pass each inspection before construction continues.

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

- Bring your concern up at the Framing Tour
- Or, please see the site sales representative and fill out Our Customer Wants to Know inquiry. The agent will fax it to our main office and we will respond in writing within 72 hours. The completed form will remain in your file for future reference.

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

Trade Contractors

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

Suppliers and trade contractors have no authority to enter into agreements for Napolitano Homes. For your protection and theirs, the terms of our trade contractor agreements prohibit alterations without written authorization from Napolitano Homes. Their failure to comply with this procedure can result in termination of their contract. See your site 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 trim and cabinets are installed, 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 tradespeople go back to work, picking up where they left off. Please understand that they are as eager as you are to get caught up and to see progress on your home.

Delivery Date

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

"Nothing'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 also pauses while the home awaits building department inspections. This is simply part of the normal sequence of the construction schedule and occurs at several points in every home. If you have questions about the pace of work, please contact your site sales representative.

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.

Preparation

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

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

Home Inspectors

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

Acceptance

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

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

Our limited warranty excludes cosmetic damage to items such as:

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

Completion of Items

Napolitano Homes takes responsibility for resolving any warranted items noted. Orientation items will be addressed at the 6 Week Review. Any issues that arise post the 6 Week repair date will need to wait until the year end, unless the item should impede living conditions.

Future Service

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

Closing on Your Home

Napolitano 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 approximately 30 days before closing. Until then, many factors can influence the schedule:

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

Date of Closing

The closing, or settlement, takes place after your final orientation. Napolitano Homes will usually notify you of the date of closing approximately 30 days before the scheduled date. Typically, the closing process takes about 2 hours, minimum.

Location of Closing

The closing on your new home will take place at the seller's attorney's office. We confirm the time 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 insurance company, and Napolitano Homes may require other documents to be signed. The principal documents typically include the following:

- **Title Commitment**—At closing, you will have the opportunity to purchase an Affiliated Land Title Association (ALTA) owner's title insurance commitment to insure salable title of your home to you in the amount of the purchase price, subject to the permitted title exceptions. Within 60 days after the closing, the title company mails a standard ALTA owner's title insurance policy, insuring you the title to your home. Keep the title insurance policy with your other valuable papers.
- **Deed of Trust Note**—The Deed of Trust Note is from you, payable to the lender in the principal amount of the loan, plus interest. One-twelfth of your annual taxes and homeowner's insurance will be added to the principal and interest payment to determine your total monthly payment.
- **Deed of Trust**—This encumbers your home as security for repayment of the Deed of Trust Note.

Closing Expenses

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

"The Final Number"

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

Preparation

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

- **Documents**—The Real Estate Settlement Procedures Act (RESPA) provides you with many protections. Under this law, 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 homebuyers have signed them, you should read them.
- **Insurance**—You need to provide proof of a homeowner's policy from your insurance company. Your insurance agent should know exactly what is needed. We suggest you arrange for this at least three weeks before the expected closing date.
- **Napolitano Homes or Lender Issues**—The closing attorney is not authorized to negotiate or make representations on behalf of any of the parties involved in the closing. Therefore, please discuss any questions, agreements, or other details directly with your agent or your lender.
- **Utilities**— **You will need to notify all applicable utility companies (electrical, gas & water) of your move so that service is provided in your name as of the day of closing.** We suggest that you contact these companies well ahead of time to avoid any interruption in service.

Caring for Your Home

Amazingly, a home is one of the last hand-built products left in the world! Once we have assembled the natural and manufactured materials in your home, 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 not require future 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, time-consuming, 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.

Please take time to read the literature provided by the manufacturers of consumer products and other items in your home. Although much of the information may be familiar to you, some points may differ significantly from homes you have had in the past.

Please remember to activate specific manufacturer's warranties by completing and mailing any registration cards included with their materials. In most cases, manufacturer's warranties can be located online. Some manufacturer warranties may extend beyond the first year and it is in your best interest to be apprised of such coverage.

Homeowner Informational Tips

(* The following tips are intended as general guidelines and are not intended to be all inclusive, nor to take the place of any manufacturer's recommendations or warranty guidelines.)

*Hardwood Floor Care

Since all wood absorbs and releases moisture, it is easily affected by temperature and humidity variances. Please note that extreme temperature changes, as well as, seasonal changes can cause wood flooring to shrink or swell. Swelling may cause the floor to cup or buckle. If such a condition is noted in your home, the use of devices such as a humidifier, dehumidifier, air conditioner, heater, or a combination may be utilized to obtain the desired result.

Help preserve your new floor by:

- Place breathable, dirt catching mats at all room entrances
- Area rugs should be placed in high traffic areas
- Keep pet claws trimmed
- Do not walk on the floor with spike high heels, athletic cleats, or taps
- Only use a dry mop or a hardwood floor mop with a swivel head and terry cloth cover
- Use only floor cleaning products recommended by the flooring manufacturer

*Caulking Maintenance

Original caulking both inside and outside the home will shrink and crack over time due to temperature variances and due to normal weathering. Our limited warranty program will address caulk issues at the 6 Week Review only, as caulking is a home maintenance issue and should be checked once a year. If needed, clean the old joint and then reapply the same caulking material to achieve a proper seal.

*Preserving Wood Trim

Changing humidity levels in the home can cause wood to shrink, warp or crack. Examine all wood trim once a year for corner separations, warping, or cracks, as well as dust accumulation. Keep wood trim clean, painted and/or polished for best results. For cracks and corner separations, fill in gaps with matching wood putty. Warped trim can be re-secured with finish nails. Use a nail set tool to set the finish nail heads slightly into the wood then cover with matching putty or paint as appropriate.

*Efflorescence

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

* Ice and Snow

During the winter months when snow and ice are a factor, the municipalities may place de-icing agents, such as salt, on the roads to aid in traffic safety. Please note that these de-icing agents can cause deterioration to driveways and walkways. As such, it is recommended that you wash down any driveways and walkways that may have been affected by the de-icing agents, so as to preserve the surface of such. Please remember that concrete is non-warranted item.

*Checklist

- Check smoke detectors regularly
- Change air filters regularly
- Test A/C System ~ just **BEFORE** the cooling season
- Test the Heating System ~ just **BEFORE** the heating season

(NOTE: If you wait to test the A/C and Heating System and discover a problem, you may have to wait several days for repair service, due to demand.)

Napolitano Homes Limited Warranty Guidelines

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

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

WEB SITE- www.napolitanohomes.com
E-MAIL- service@napolitanohomes.com
PHONE- 757-474-0888 Ext. 22 FAX- 757-474-0868

How the Warranty Reviews Work

Warranty Service Requests other than emergency requests that are NOT in writing, shall not be processed. We cannot schedule warranty requests from your telephone call or from a personal visit to our construction office. We have several options available for submitting your list. Please use one of the following:

Mail ~ Napolitano Attention: Warranty 1492 S Independence Blvd. Ste 101 Virginia Beach, VA 23462

Fax ~ 757-474-0868

E-mail ~ service@napolitanohomes.com

Our Warranty program consist of two mile stones during the first year warranty period, beginning the day of closing, or possession, whichever occurs first. The first mile stone is the **6 Week Review** and the second is the **11-Month Review**. The process is explained below:

6-Week Review

During your Home Orientation prior to closing, there may be a few issues to be addressed with your builder. At the conclusion of the Orientation, your builder will ask you to select a date at least six weeks out that will be reserved for your home service and/or repairs that were noted. Those items, along with any other items that you find within 3 weeks of moving in, will be addressed at your 6 Week Review. You will receive a letter at the 3 week mark to confirm the service date previously selected. Should you find additional warranted items post moving in, please generate an ongoing list and submit at the 4 week mark to our Service Department via fax to (757) 7474-0868 or via email: service@napolitanohomes.com. (Please reference page 15 for post orientation items that are excluded.) If you are unable to attend the scheduled appointment, please try to notify us 48 hours in advance so we may reschedule. **Please note any items not listed or submitted on the 6-Week list will need to be addressed at the 11-Month review, unless classified as an emergency or impede the living conditions of the home.**

11-Month Review

Near the end of your **tenth** month of your materials and workmanship warranty, should you have any items, you will need to submit a “year-end” written report and submit via mail, fax or email. **Please keep your warranty reminder card provided at Orientation handy, as it will be your only reminder! Your 11-Month review and repairs must be completed before your warranty expiration date.**

PLEASE NOTE! Vendors provide a one year warranty on the products/services they provide. Their warranty expires on the one year anniversary date of your home, thus the importance of an 11-Month review. Once the warranty period has expired, the vendor has the right to be reimbursed for services rendered. In addition, vendors require a two week lead time to schedule appointments. Therefore, it is imperative that year end lists are submitted in the 11th month to allow time for the inspection, scheduling and repairs, **PRIOR** to the expiration date. Thank you for your attention to this detail.

Service Processing Procedures

When sending us correspondence, you can help us to serve you better by providing complete information, such as your *name, address, email address and phone numbers where you can be reached during business hours*. Provide a complete description of the problem, for example, "Bedroom 2—window hard to open," rather than "window problem." Miscellaneous service issues will need to wait until the 11 Month Review, unless it is an emergency or the issue impedes the living conditions of the home.

When we receive your 11 Month Review warranty service request, we will contact you to schedule an inspection appointment. 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

We will schedule a repair date with you during your inspection appointment. Warranty work appointments are available Monday through Friday, 9 a.m. to 3 p.m. If a back-ordered 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. **Napolitano Homes does not provide routine home maintenance.**

Emergency Service

What is an Emergency?

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

Remember:

Items reported as emergencies that, in fact, are non-emergencies will result in a service charge from the appropriate sub-contractor plus the cost of repair for any non-emergency item after 5:00 p.m., Monday through Friday, Saturdays, Sundays and Holidays. During business hours please call our office at 757-474-0888 ext. 22. If after hours, call the same number, 757-474-0888, and follow the prompts to report an emergency.

THE THREE KEY RULES FOR THE FASTEST POSSIBLE EMERGENCY SERVICE

1. Read and be familiar with all the information from the appropriate emergency service page.
2. **Do not call your Sales Representative.** They are not equipped to handle your emergency. They do not have the emergency service telephone numbers and are unfamiliar with the people whose help you need. They will simply direct you to the procedures outlined in this booklet. Such calls waste valuable time.
3. If you see a suspicious or puzzling condition, report it immediately during normal business hours. Don't wait until later and then decide to call. The people you need to get help are always harder to locate after normal business hours.
4. If such an emergency arises after hours, weekends, or holidays, call the appropriate vendor directly.

HEATING EMERGENCY:

EMERGENCY # IN EFFECT FOR HEATING PROBLEMS DURING WINTER MONTHS ONLY.

The following **IS** a heating emergency:

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

AIR CONDITIONING PROBLEMS ARE NOT CONSIDERED EMERGENCIES.

ELECTRICAL EMERGENCY:

The following **IS** an electrical emergency:

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

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

PLUMBING EMERGENCY:

The following **IS** a plumbing emergency:

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

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

Please refer to your Contractor Sticker placed on the inside of your upper kitchen cabinet nearest the sink for a listing of contractors for your home. Please remember to notify Napolitano of such service calls in writing via fax or email. This will allow us to record the service in your permanent file.

REMINDER: The contractor will charge a service fee plus costs for any non-emergency issues incorrectly reported as emergency.

FOLLOW UP FOR EMERGENCY CALLS

NOTE: To help you, the customer, and to serve you better, please use the following guidelines to file a Follow up Emergency Call.

Guidelines for filing:

1. Contact the subcontractor directly if you have a problem with plumbing, heating/air, or electrical to schedule an appointment.
2. In order to properly document the emergency call, PLEASE mail, fax, or e-mail this completed form to Napolitano Homes to be retained as documentation in your file and for future references.
3. If you require more space than this form allows, please submit a detailed letter/list.

NAME _____

COMMUNITY _____

LOT # _____

ADDRESS _____

SUBCONTRACTOR NAME _____

SERVICE RENDERED:

NON-WARRANTY ITEMS:

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

Concrete is a non-warranted item. Concrete products normally have some cracking and shrinkage. Minor cracking is normal. Cracking can be caused by elements outside the contractor's control. Additionally, there are other areas not covered by your warranty. Please consult your **2-10 Home Buyers Warranty** booklet for specific "exclusions".

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

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

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

Kitchen Appliance Warranties

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

GE Customer Service can be contacted at 1-800-848-7620 or at geappliances.com.

Kenmore Customer Service can be contacted at 1-888-507-9312, option #3.

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.

WANTED

**INFORMATION ON ANYONE STEALING
OR DAMAGING MATERIALS FROM
NAPOLITANO HOMES**

★ \$500 ★
REWARD

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

Customer Referral
PROGRAM



**NAPOLITANO
HOMES**

Napolitano Homes wants you to **talk**
about your home, not that big of a deal right?
Here's the best part,
we'll pay you to do it.



As a Napolitano Homeowner of course we want to reward you when you send business our way. And for every customer you refer to us that closes on a Napolitano Home there will be **\$500** for you.

Or if you allow us to come and show your fabulous home and a potential customer purchases and closes on a Napolitano home we will also give you **\$500** at closing. We know you talk about your home anyway, why not get paid for it?

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The request for referral must be noted on the original contract by our agent, at the time of the signing of the purchase agreement.

NAPOLITANOHOMES.COM

Referral: _____

Referred by: _____