



DEFINING THE 2-10 HBW WARRANTY

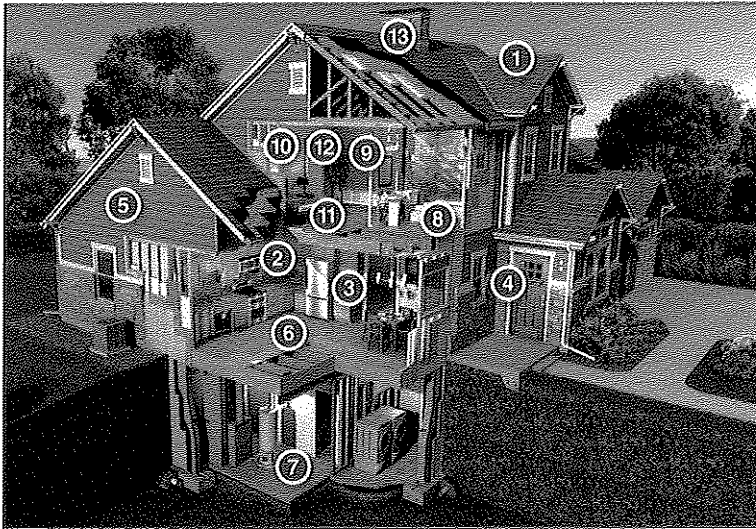
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1 YEAR WORKMANSHIP WARRANTY

The 1-year Workmanship Warranty provides surety coverage from the day of closing. It provides clearly defined construction standards for defects in materials and workmanship for a full year if the builder defaults on his obligation.

What is covered:*

- | | | |
|-------------------|------------------|--------------|
| 1 Roof Covering | 6 Hardwood Floor | 11 Carpet |
| 2 Cabinets | 7 Basement Floor | 12 Paint |
| 3 Countertops | 8 Ceramic Tile | 13 Fireplace |
| 4 Door Panels | 9 Drywall | |
| 5 Exterior Siding | 10 Interior Trim | |

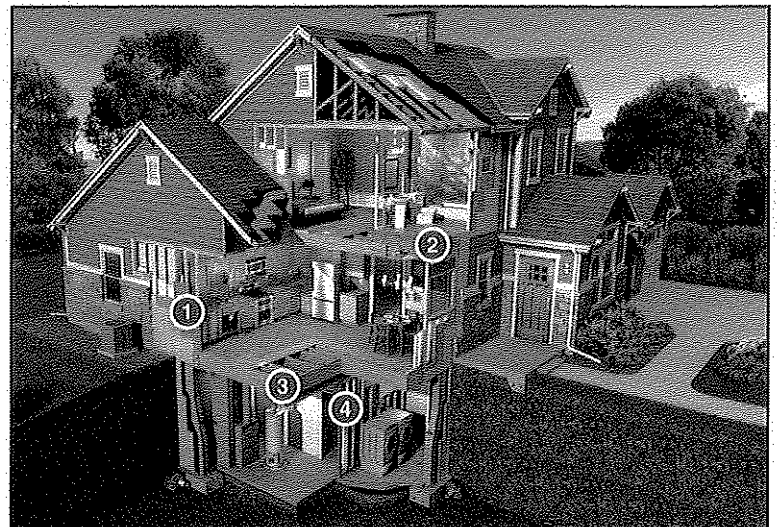


2 YEAR SYSTEMS WARRANTY

The 2-year Systems Warranty provides surety coverage from the day of closing. It provides clearly defined construction standards for defects in the distribution of electrical, plumbing and mechanical systems for a full two years if the builder defaults on his obligation.

What is covered:*

- 1 Supply Piping
- 2 Waste Piping
- 3 Ductwork
- 4 Electrical Wiring

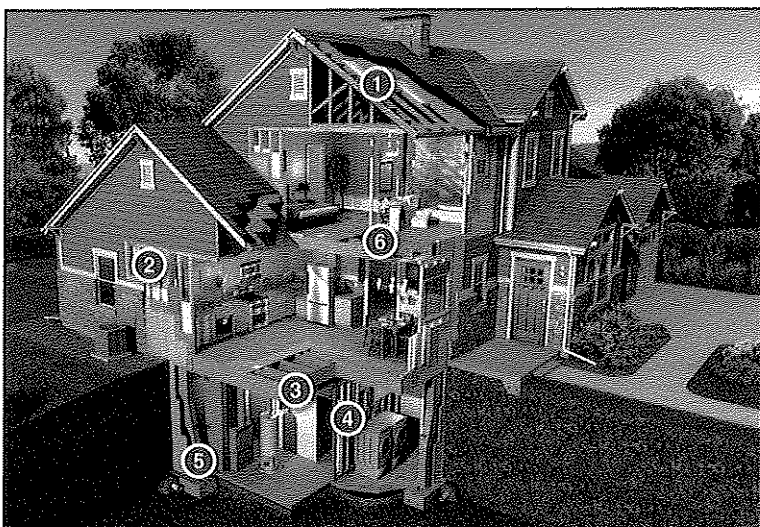


WARRANTY INSURER'S RESPONSIBILITY 10 YEAR STRUCTURAL WARRANTY

The 10-year insurance-backed Structural Warranty provides 10 full years of structural defect coverage from the day of closing. It protects designated load bearing elements of the home caused by failure that affects their load bearing function to the extent that the home becomes unsafe, unsanitary or otherwise unlivable.

What is covered:*

- | | |
|----------------------|-----------------|
| 1 Roof Framing | 4 Columns |
| 2 Load Bearing Walls | 5 Foundation |
| 3 Beams | 6 Floor Framing |



Your homeowner will receive information on purchasing an extended warranty through the Resale division of 2-10 HBW prior to the 1 year anniversary of the home. The structural warranty is in force for a full 10 years starting on the date of closing.

*The specific coverages are governed by the warranty booklet provided to the homeowner after closing.