

A MATTAMY WELCOME GUIDE



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INTRODUCTION

Everything you need to know, want to know, and should know about your new Mattamy home and your journey towards home ownership can be found in the pages of this booklet. Please read each section carefully so you will become familiar with everything you are about to experience as a Mattamy Homeowner.

When you buy a new home from Mattamy Homes, we want it to be a satisfying experience. We never forget that it is your home and we actively seek your participation in building it. You will be invited to meet with our team members at various stages of the homebuilding process – we are here to help, every step of the way.

From the onset, we want you to be well prepared to make all the selections that help to determine the final "look" of your new home. We want to help you make all the right decisions about the features, so that the home reflects your personal taste and the final result will be everything you expected.

We also want you to understand what to expect during the entire construction process, leading up to your final Closing Day. There is patience involved when you buy a new home. It takes a significant length of time to build your home because of the many steps in the process.

The construction period is not just a "waiting game"; it is rather your opportunity to plan ahead and to get actively involved in making all the decisions that help to determine the character of your home.

When construction reaches the framing stage, and again at closing, you will have an opportunity to tour your home and get a firsthand look at the quality features built into your home.

For more details on the exciting new journey you have embarked upon, we invite you to continue reading and learn in greater depth about the specific steps you are about to take, together with us.

Thank you for entrusting us to build your home. Welcome to the exciting new home process and welcome to the Mattamy family.



WHAT TO EXPECT AT THE DESIGN STUDIO

Mattamy Homes offers all of our Homeowners a state-of-the-art Design Studio with a range of fixtures, features and finishes. Our friendly and knowledgeable Design Studio Team will help make your new house a home.

Your Design Appointment

Your Design Consultant will be in touch with you to schedule your in-person appointment at your designated Design Studio location, which will take place during regular business hours (Monday – Friday from 9 am – 5 pm). Your original appointment date is an important date to keep, as rescheduling reduces the flexibility to give you the most convenient choice of time and date. The Design Studio is an unsupervised area with loose samples. If you have children, we strongly encourage that you make alternate childcare arrangements. Only the person(s) on the title (maximum of two) may attend the appointment. Our construction timelines require that we provide your selections to our site and trade partners well in advance – please keep your appointment date!

Appliances

If you are thinking about purchasing built-in appliances and/or will be ordering appliances that require changes to the standard-sized openings for the kitchen in your home, we do require that you bring the appliance specifications with you to your first Design Studio Appointment. Upgrades for attached products must be made through our specific provider. Any changes to the standard-sized spaces provided must be ordered with the appliance specifications attached to the order.

Home and Style Preview Appointment

To help you prepare for your Design Studio Appointment, we offer exclusive 2-hour appointments with one of our Home and Style Associates to start the process of personalizing your future home. Your Home and Style Associate will walk you through the design process, review product offerings with you and answer any questions you may have. These appointments are conducted on select weeknights and weekends. Home and Style Associates will not provide you with specific pricing information. You will receive pricing details at your Design Studio Appointment.



WHAT TO EXPECT AT THE DESIGN STUDIO (CONT'D)

7-Day Confirmation Period

After your appointment is complete, we will provide you with a copy of your Agreement for Optional Extras. The 7-day confirmation period allows you the time to ensure you are happy with your decisions. After the confirmation period, we will not be able to make changes to your order under any circumstances. To avoid disappointment, it is important to take the 7 days following the initial Design Studio Appointment to review in detail the choices you have made.

Payment Options

Your first Design Studio Appointment may occur several months after you purchase your home. At this appointment, all pricing and incredible design choices will be made available to you to review with your personal Design Consultant.

Design Selections can be paid for by Cheque, Interac, Bank Drafts, Money Orders, Visa and/or Mastercard. If you spend less than \$1,000.00, we do require payment in full. If you spend anything over \$1,000.00, you will be required to pay a 35% deposit. If timing permits, your 35% deposit may be able to be split amongst up to 3 payments. One payment is due at the time of your appointment, and the remaining 1 or 2 payments would need to be postdated cheques.

Please note: all deposits must be paid at least 4 months before closing.

Mattamy Design Studios:

7880 Keele St, Unit 3, Suite 101 Vaughan, ON L4K 4G7 Phone: 905-907-3888

433 Steeles Ave E, Suite 110 Milton, ON L9T 8Z4 Phone: 905-203-3900

1388 Dundas St W Oakville, ON L6M 4L8 Phone: 905-203-3900

Hours of Operation:

Monday – Friday: 9 am – 5 pm (By Appointment Only)



WHAT TO EXPECT WITH NEW HOME CONSTRUCTION

While it is true that we live in an age of automation, a wood frame house is still a hand-built product and it is to be expected that the finished home will vary slightly. Sometimes changes can occur due to the nature of the building lot and elevation. So, even if two homes are built side by side using the same plans, they will not be identical.

Mattamy Homes has always prided itself on building communities, not just homes. We believe it is important to build homes with distinct but complementary exterior colour packages and materials to eliminate a 'cookie-cutter' feel to a neighbourhood. To achieve this, at the time of sale, the colour packages may not be finalized. Certain communities may have architectural controls that specify the exterior colour packages.

Though every house is unique, all our homes are built with an equal commitment to quality in materials and workmanship throughout the entire construction process.

Your home will be built using top-quality building materials. However, due to a change in circumstances or product availability, we will sometimes alter the original material specifications. If this happens, you can be sure that the substitute materials will be of equal or superior quality. If you have chosen a specific material that is no longer available, you will be contacted to make another choice.

Architect's Choice Options are structural changes to your home that allow you to create the best possible layout for your lifestyle. Architect's Choice Options are the only structural changes available to your home, and must be confirmed within 10 days of purchasing your new home. Your Sales Consultant will inform you should there be a revised time frame for your home.

A mirror image means that your home is essentially flipped when built. Your elevation, floorplan, driveway and front door location are all reversed. A mirror image of the home is built approximately 50% of the time due to architectural guidelines, utility locations, bylaws and other factors. Homeowners will be notified several months after purchase if this is applicable.

All homes are built step by step, from the ground up, according to a logical sequence. At times, there will be a flurry of activity around your home, and at other times there will be a diminished level of activity. At all times during construction, the progress of your home will be scheduled and monitored by our qualified staff of builders.

Mattamy Homes employs skilled trade partners to construct your home, so you are assured of quality workmanship. Over the years, we have developed close and stable relationships with a number of highly competent contractors that build according to our specifications.



WHAT TO EXPECT AT THE FRAMEWALK

There are two occasions when we will invite you to tour your new home. The first is the Framewalk, which takes place once the framing of the house has been completed, and the heating, plumbing and electrical distribution systems are in place. The Framewalk is generally held about 2 months before your closing date.

Construction sites are dangerous places. For your own safety and due to insurance regulations, we request that you not be on the construction site unless accompanied by a Mattamy representative. Mattamy Homes cannot be responsible for any injury that occurs during unaccompanied visits to the construction site.

Plan to spend 30 minutes or so with your Builder, walking through your home at this stage of construction (prior to drywall installation). A Mattamy Homes representative will call you directly to schedule your Framewalk, which will take place between the hours of 8:00 am and 3:00 pm, Monday through Friday.

A Framewalk Is an Opportunity for You To:

- Meet your Builder.
- See what is behind the walls, prior to the walls being covered with drywall.
- Review options you have ordered through our Design Studio.
- Ask your Builder any questions you may have about the construction of your home.

Please note that at this Framewalk stage, there is no opportunity to make any new changes to your home plan or design, including any additional Architect's Choice Options.

Your Framewalk is optional. Not every home will receive a Framewalk if the building process doesn't allow it, or if you are unavailable when we try to contact you. If that happens, a visit to see your new home can be arranged directly with your Builder at another time.

Keeping in mind that your Framewalk takes place in an active construction environment; we ask that you follow these guidelines for your visit:

- 1. Please dress appropriately for a construction site. Protective headgear (Mattamy will supply) MUST be worn at all times.
- 2. We are concerned about your children's safety, therefore children are not allowed to accompany you during the Framewalk appointment.
- 3. All questions should be directed to your Builder, and not to a Trade Partner.
- 4. Participation in a Framewalk requires that you sign a waiver to acknowledge appropriate safety practices.

If you have any questions regarding your Framewalk, please contact your Community Construction Office or Customer Care Coordinator for further guidance.



WHAT TO EXPECT AT THE PRE-DELIVERY INSPECTION (PDI)

What Is a Pre-delivery Inspection?

Your Pre-delivery Inspection, also known as the PDI, is the second time you will formally be invited to visit your home during the building process. This orientation usually takes place within the week prior to your closing date. You will be contacted by your Community Warranty Service Office to schedule your PDI appointment, which can be any time between the hours of 8:00 am and 3:00 pm, Monday through Friday. This appointment takes about 1 to 2 hours to complete.

The Pre-delivery Inspection Is Your Opportunity To:

- · Become familiar with your new home.
- Receive an explanation of the various features and functions of the home.
- Learn about general maintenance items of the home (e.g., furnace, hot water tank, thermostat, fireplace, exhaust fan operation).

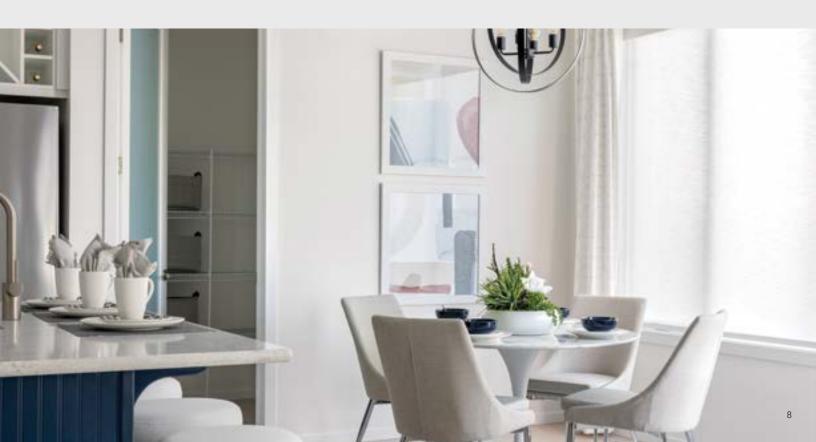
- Complete the Tarion enrollment certificate.
- Review Mattamy's warranty guidelines and procedures.
- · Identify any pre-delivery deficiencies in your home.

Our objective is to repair all noted defects or deficiencies as quickly as possible, so that you can settle in and enjoy your new home.

After we repair the items identified during the PDI, you will be asked to sign off and confirm they have been completed to your satisfaction.

If you have any questions pertaining to the scheduling of your PDI appointment, please contact your Customer Care Coordinator.

If you have any questions pertaining to the scheduling of outstanding PDI items after closing, please contact your Community Construction Office.



WHAT YOU NEED TO KNOW ABOUT CLOSING DELAYS

Each home is normally built on an approximate four-month construction schedule, but no home is built in isolation. Instead, all the homes in a community are placed on an overall construction schedule, to allow for the most efficient and logical flow of construction.

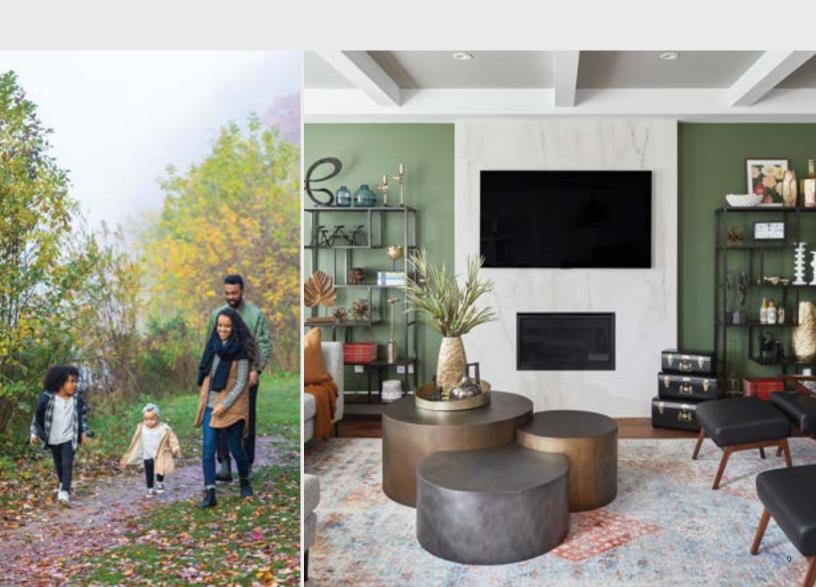
Mattamy Homes is committed to meeting our targets for completion and we understand that delays inconvenience everyone. However, some delays are beyond our control. Building a new home is a very complicated task, as many factors have an impact on the scheduling of construction and developing a community, including the involvement of the municipality, approvals, land servicing and utilities, so that construction can begin. Unscheduled delays may occur due to weather conditions,

shortages of building materials, or due to a shortage of workers in a specific trade (including strikes).

Although it is our intention to close every home on time, Mattamy Homes will follow the HCRA (Tarion) guidelines in the case of a closing delay.

Please refer to your Agreement of Purchase and Sale, Tarion Addendum, for more details or visit www.tarion.com

Please contact your Customer Care Coordinator directly at: CustomerCare.GTL@mattamycorp.com, if you have any questions pertaining to the closing date of your new home.



PREPARING FOR YOUR CLOSING ...IN ADVANCE

Lawyer

- In the weeks before closing, you should be in close contact with your lawyer to ensure all closing arrangements are well underway.
- Within 15 days of accepting the agreement, you are required to provide the Sales Consultants with your lawyer's information. This can be provided via email.
- Please ensure that we have your lawyer's contact information. If not, please provide this information to your Customer Care Coordinator.
- Your lawyer will receive all final closing documents 2 to 5 days prior to your closing date via a secure online database.

Utilities

- We strongly recommend contacting all applicable utility companies approximately 1- 2 weeks prior to your closing date, to update them with your new home address and contact information.
- Please be sure to contact Hydro, Phone, Cable, Water and Gas companies.

Appliances

- If you have a standard appliance package (included in your Agreement of Purchase and Sale), Mattamy Homes will deliver and install your appliances prior to closing.
- If you choose to upgrade any of the 3 standard appliances outside of your design appointment (included in your Agreement of Purchase and Sale), it will be your responsibility to arrange for delivery and installation of these upgraded appliances, after closing.
- All your independent appliance deliveries must be scheduled after closing.

Hot Water Heater

- Your hot water tank will be a rental supplied by the designated service provider for your community.
- We will arrange for set up and delivery of your heater prior to Closing/Occupancy Day.

Financing

 Within 21 days of accepting the agreement, you are required to supply proof of financing. We ask for proof of financing to provide you with peace of mind that everything related to your new home is in order.

Canada Post

- Remember to notify Canada Post that you will be moving.
- You can obtain your municipal address and postal code by calling your Customer Care Coordinator, or by visiting the Canada Post website: www.canadapost.ca (Please note: Mattamy Homes is not notified of your postal code prior to its availability on the website.)
- Information about your super-mailbox and key can be obtained by contacting Canada Post's Customer Service directly at 1-800-267-1177 or visiting your local postal outlet.

Security System

 The activation of your security system, if installed by Mattamy Homes, will need to be arranged by you after closing.



CLOSING DAY

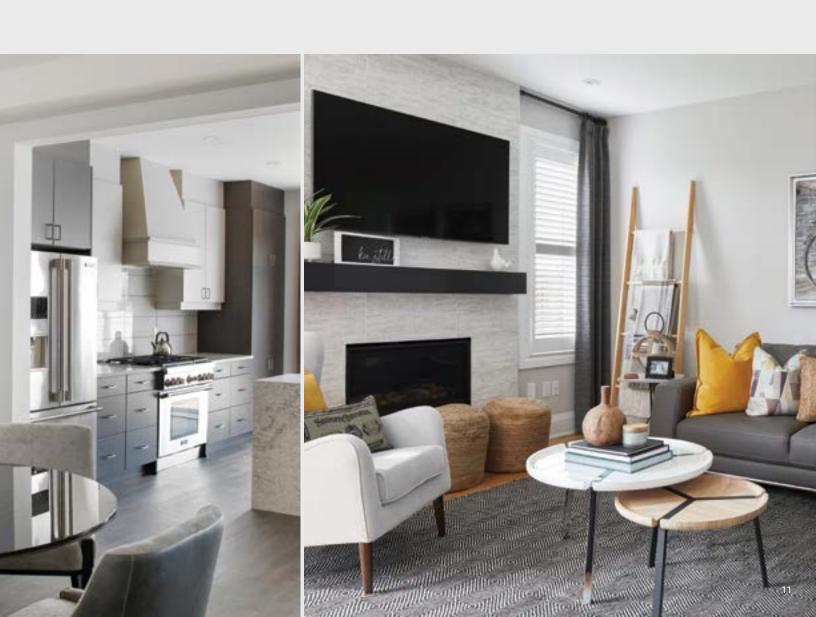
At last, your new home is complete and it's time to celebrate! Follow our tips below for a smooth Closing Day and then begin enjoying your new home.

Obtaining Your New Home Key

- Your Builder will give you the keys to your new home on your Closing Day.
- In most cases, we will pre-arrange a specific time for you to meet your Builder and pick up your keys on your Closing Day.
- As soon as you have your keys, you can start moving in. However, for peace of mind, you may choose to schedule your movers so they will arrive at your new home in the late afternoon or the following day.

- Just a reminder that the Construction and Warranty Service Offices close at 5:00 pm Monday through Thursday, and 4:00 pm on Friday.
- When storing items in the basement of your new home, be sure to keep boxes off the floor. The reason is that the foundation walls are still retaining water from construction and will take roughly 2 years to completely dry.
- If you are unable to pick up your keys before the Construction Office closes, please contact us immediately and we can make alternate arrangements.

We wish you many happy years in your new Mattamy home.



AFTER YOU MOVE IN

In most cases, when you move into your new home, your Community will still be under construction. Many of your future neighbours' homes will be at various stages of completion. Some curbs, sidewalks, neighbourhood parks (if applicable), sodding, driveways, and final asphalt on the streets will also need to be completed. With this activity comes busy streets with deliveries and trucks still in the neighbourhood. Mattamy strives to complete adjacent homes quickly to lessen any inconvenience.

Mailbox

This flurry of activity may also affect the super-mailbox for your community. Remember its location may be temporary and subject to change throughout the process. While we do our part to keep the area as clean and safe as we can, your Community may still be bustling. Caution and common sense should be exercised by all members of your family.

Curbs and Sidewalks

The first step in the final completion of your Community is the installation of street curbs and sidewalks. Next is driveway paving. We use a 2-coat process for paving your driveway. This gives you a hard surface to park your vehicle on shortly after you move in, while correcting any settlement of the base coat when the top coat is applied, usually about a year later.

Street Furniture

Utility services, such as streetlights, electrical transformers, fire hydrants and communications pedestals are also referred to as "street furniture". We work together with the municipal engineering department to find the optimal location for all utility services. Some of these strategies include grouping pedestals together, so fewer locations are impacted, or placing them on the sides of homes where fences can block their view. While these measures help, there will be times when we may have to put service pedestals close to your home.

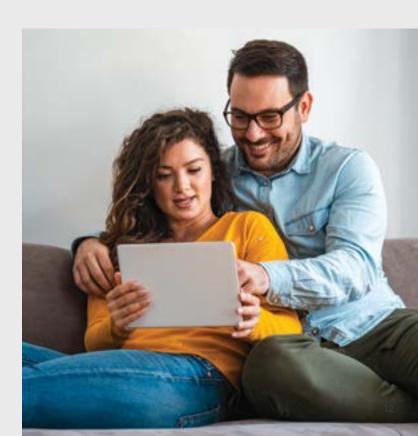
Sodding

Sod (or grass) is laid seasonally between the months of May and October. If your home closes during this time, you will likely receive your sod within 3 months of your Closing Day. If your home closes between November and April, you will receive your sod within the first 3 months of the following sod season (i.e., in May, June, or July).

Landscaping

As you get settled into your new home, you will likely want to start making plans for landscaping your property and installing fencing. Before installing your own fencing, please call us to find out if your lot grading has been certified. Also keep in mind that most municipalities have strict regulations about placing any landscaping in the municipal boulevard, which is a 5-6 metre strip of land between the road and your property line. This includes any changes to widen your driveway with asphalt, paving stones or other hard surfaces. If you are unsure about what is acceptable, please call your Customer Care Coordinator.

More information is available on these and other topics by visiting us online at: www.mattamyhomes.com



WARRANTY

1-Year Warranty

- Mattamy Homes warrants your home to be free from defects in materials and workmanship for one year from your date of possession (Closing Day).
- All warranty service requests must be submitted in writing or online, by the 30th day and/or one-year warranty anniversary date.
- Warranty service requests can be sent by fax or completed online at www.myhome.tarion.com

To ensure effective and efficient service, there are two scheduled warranty service appointments during the first year, at the 30-day milestone and the year-end.

2-Year Warranty

 Mattamy Homes warrants your home for two years from the date of possession, covering any structural defects, water penetration, plumbing, electrical/ heating distribution systems, and exterior cladding.

7-Year Warranty

- Tarion warrants any major structural defects for seven years from the date of possession.
- Any structural claims being made after 2 years are to be submitted directly to Tarion, in writing.
- A major structural defect is defined by Tarion as: any defect in materials or work that results in the failure of a load-bearing part of the home structure, or any defect in materials or work that significantly and adversely affects the use of the building as a home.

Emergencies

- Any emergencies during regular business hours should be reported directly to your Community Warranty Service Office immediately.
- Emergencies are defined as: major water penetration, major plumbing leaks, complete loss of electricity, and complete loss of heat in the winter months.
- For emergencies outside of business hours, Mattamy's After Hours Emergency Support Line can be called at 1-877-MATTAMY (628-8269) and a Mattamy Representative will return your call and provide further guidance.
- Please contact your Warranty Service Office or Customer Care Coordinator if you have any questions pertaining to the warranty of your new home.



HOME CONSTRUCTION REGULATORY AUTHORITY (HCRA)

The Home Construction Regulatory Authority (HCRA) regulates new homebuilders and vendors in the province. HCRA holds licensed builders to professional standards, protects the public interest and enhances consumer confidence in the homebuilding industry in Ontario. In addition, HCRA strives to educate consumers to ensure that they can make informed decisions and understand the benefits of a regulated homebuilding sector. HCRA is a not-for-profit corporation that is designated by the provincial government to administer and enforce the New Home Construction Licensing Act, 2017 and associated regulations. The HCRA was designated by the Government of Ontario effective February 1, 2021, as the regulatory authority under the New Home Construction Licensing Act, 2017. The regulation and licensing of new homebuilders and vendors in Ontario are the responsibility of the HCRA.

Tarion is a not-for-profit consumer protection organization established by the Ontario government to administer the province's new home warranty program. For over 40 years, Tarion has served new home buyers and new homeowners by ensuring that one of their life's biggest investments is protected. All matters related to Homeowner warranty protection remain the responsibility of Tarion. All new homes built in Ontario are provided with a warranty by the builder. Tarion's role is to ensure that buyers of newly built homes in Ontario receive the coverage they are entitled to under their builder's warranty. Tarion's responsibilities include:

- Protecting consumers when builders fail to fulfill their warranty obligations.
- Educating new home buyers and new homeowners about their warranty rights and responsibilities.
- Administering the MyHome online portal, which allows Homeowners to manage their warranty and report defects to the builder and Tarion.
- Facilitating the fair resolution of disputes between Homeowners and builders over warranty coverage, repairs or customer service.
- Assessing warranty claims to determine if they are valid either through an on-site inspection or alternative method of investigation.
- In cases where a builder fails to address a valid warranty claim, resolving the claim directly with the Homeowner either through compensation or repairs by a third party.
- Managing a guarantee fund to protect new home buyers, out of which compensation for warranty claims is paid.

Effective February 1, 2021, Tarion's previous licensing responsibilities have been transitioned to the Home Construction Regulatory Authority. The HCRA is now responsible for regulating new homebuilders and vendors in the province. To learn more about the HCRA, visit www.hcraontario.ca. To learn more about Tarion, visit www.tarion.com.





A QUICK REFERENCE

Sales Centre

Contact with questions regarding:

- · Agreement of Purchase and Sale
- · Mortgages and Financing of Purchase and Sale
- · Legal aspects of your Agreement
- · Architect's Choice Options

Design Studio

Contact with questions regarding:

- · Your Design Studio Appointments
- · The Agreement for Optional Extras
- Adding Optional Extras to your mortgage

Construction Office

Contact with questions regarding:

- Your Framewalk
- Scheduling of your outstanding PDI items, after closing
- Scheduling of Pre-delivery Inspection (PDI)

Warranty Service Office Contact with questions regarding:

Contact with questions regarding.

- Scheduling Appointments for your 30-Day/Year-End Service
- · Warranty Service Requests
- · Emergencies after closing
- · New Home Maintenance
- General questions about your Warranty Coverage

Customer Care

Contact with questions regarding:

- Exterior Colour Packages
- · Copies of your Agreement of Purchase and Sale
- · Status of Closing Date
- · Construction Schedule
- · Contractual Questions
- Municipal Address
- Warranty Information
- Sod Schedule
- Driveway Paving
- Community Inquiries
- · Anything else you need to know about your new home

Your Customer Care Coordinator will be sending you construction updates, to keep you informed during the building process. Any closing delays will be handled in accordance with HCRA (Tarion) guidelines, and the Homeowner is notified in writing via mail and email. We recommend contacting your Customer Care Coordinator for an update on your new home's construction progress before either listing your current home for sale or terminating a rental agreement.

Mattamy Homes Limited

433 Steeles Ave E, Suite 110 Milton, ON L9T 8Z4 Phone: 905-203-3900 CustomerCare.GTL@mattamycorp.com

The largest purchase you will make in your lifetime is a new home. Homebuilding is a journey of many steps. We believe that the journey is much more fulfilling and enjoyable if we take it step by step together.

Thank you.



mattamyhomes.com

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