A Mattamy Welcome Handbook
To Help You Feel Right At Home
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.
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NOTE: The Purchase Agreement phase requires you the buyer to expedite many decisions to avoid possible schedule delays on your home. The 5 month build schedule may also extend longer depending on the size and complexity of your home. The phases depicted on this chart are estimates only.
The Mattamy Difference

We are always flattered whenever homeowners tell us that a Mattamy community looks and feels different than other places they’ve lived. We think our home designs have a lot to do with that. From the moment you turn onto a Mattamy street, you’ll come face to face with a diverse selection of architecture. You’ll also notice inviting front porches and homes with large windows---lots and lots of them so the interior is bright and cheerful. Inside the home, we do everything we can to keep the space open and organic. We use kitchen islands and media centers in the Family Room to serve as natural gathering places. We keep everything in its place. For example, fireplaces are tucked away so they don’t intrude into a room. Attention to detail is what sets a Mattamy home apart. We offer homeowners a great deal of choice because we believe that a home should reflect your style, not ours.
COMMUNICATING WITH MATTAMY HOMES

Communicating
With Mattamy Homes

Point Of Contact

Throughout the buying and building process, your point of contact will be your New Home Counselor, or NHC. The NHC will provide you with information and address any questions you may have about your home and the building process. Your NHC will help you understand each of the steps that go into building your home, as well as provide bi-weekly updates. You will find your NHC helpful and resourceful as they will act as a liaison between you and Mattamy Homes. At times, your NHC may also involve other parties in their communication with you, such as your Construction Manager, to ensure you receive the most comprehensive information possible.

In Writing

Sometimes verbal communications can be misunderstood, so we ask that all questions and requests you have for your NHC be in writing via email, fax or letters. The NHC will always respond in writing. Sorry, text messages are not an appropriate form of written communication in this type of commitment between Mattamy Homes and you.
Purchase Phase

Purchase Agreement

Once you have chosen your Mattamy Home, you and your NHC will complete all necessary paperwork. The Purchase Agreement and associated addendums spell out mutual responsibilities between Mattamy Homes and you. You will be expected to make an earnest money deposit at this time. Your NHC will then provide you with the community’s Covenants & Restrictions, warranty information, and a Mattamy Homes Welcome Handbook.

Important Meetings

There will be several important meetings you will need to attend after your Purchase Agreement has been signed. These meetings are very important to the ongoing building and buying process, and your timely attendance is critical to the timetable. All meetings will be within regular business hours:

Monday to Friday: 9am-5pm.

- Design Center Meeting
- Pre-Drywall Meeting
- Home Acceptance
- Pre-Construction Meeting
- New Home Orientation
- Closing

Loan Application

Prior to completing a loan application you will need to determine the amount of initial investment you can make toward your new home. Your loan officer will ask for information pertaining to your income, assets, liabilities and credit report. Your loan officer will recommend the loan program that can best fit your needs once all information has been submitted and completed.

You should obtain pre-approval from your mortgage lender prior to writing a Purchase Agreement if the sale is conditioned upon you obtaining a mortgage loan.

You will have 30 days to make full loan application and commit to the lender you plan to use. Please note that no changes to your lender is permitted after this time frame. Typically when buying a Quick Delivery Home, you are expected to obtain a pre-approval and full loan commitment as soon as possible to expedite closing of the home. Quick Delivery Homes are typically expected to close in no more than 60 days.
In the event you choose to use Mattamy Homes’ preferred lender, we will pay a portion of the closing costs incurred as indicated on your Finance Agreement. Please note that Mattamy Homes has no obligation to pay any closing costs should you select a lender other than our preferred lender.

**Other Documents Needed For Your Loan Application Are:**

- Your paycheck stubs for the most recent 30 day pay period.
- Your last two years of W-2’s, 1099’s, 1040’s, and/or K-1’s.
  If you are self-employed, you will also need to provide a Profit and Loss statement.
- Your last two months of your most current and consecutive bank, investment, and retirement statements.

Loan applications may also be filled out online at [www.mattamyhomes.com/charlotte/make-it-happen](http://www.mattamyhomes.com/charlotte/make-it-happen)

**Community Guidelines**

There may be specific community standards guidelines where your home is being built. These guidelines may affect the footprint, elevation, materials, and/or colors on the exterior of your home. Ask your NHC for details.

**Design Center**

Your Design Center appointment needs to take place within 10 business days after your signed Purchase Agreement.

Any delays in making your selections will delay the building start date and/or the completion of your new home.

Mattamy Homes reserves the right to determine the orientation of the garage and placement of home based on topography of the lot and location of water and sewer connections.

**Financing**

Pre-approval for mortgage financing MUST be completed prior to Design Center appointments. If it is determined your selections will cause the final sales price to exceed the expected appraised value, you will be required to either remove certain options in order to obtain the sales price and appraised value agreed upon, or pay in cash the difference between the sales price and the appraised value.

**Your Design Appointment**

Once your Purchase Agreement and pre-approval letter have been processed, you should contact the Design Studio to make your selections appointment. In our Design Studio, you will view and handle many of the samples and products we offer. Mattamy Homes offers a wide variety of options and upgrades. Our friendly Design Team will assist you in explaining the features and qualities of each product. They will also provide suggestions for exterior and interior choices that can enhance and showcase your home.
What To Expect

Your Design Center appointment will typically take about 4 hours. Before arriving, we encourage you to spend some time in our model homes to get an idea of the colors and finishes that appeal to you. You are more than welcome to bring fabric swatches, pillows, or even furniture drawers to the appointment to assist in coordinating your furnishings with the interior of your home.

The Design Consultant will be there at your appointment to assist you. Typically, you will begin by selecting the exterior colors of your home, followed by interior colors and finishings. Magazine clippings or pictures of finishes and color schemes that appeal to you are always a good starting place for you and your Design Consultant.

While children are allowed at the Design Center appointment, it is our experience that customers find they can take more time with their selection process if they make other arrangements for their children.

Selections & Change Policy

Mattamy Homes has developed a Selections & Change Policy that provides you the opportunity to choose options for their new home while allowing us to maintain a timely build schedule.

The following Milestone Table defines the latest point of construction that specific option categories may be selected or changed.

DESIGN STUDIO APPOINTMENT

Within 10 Business Days Of Purchase Agreement
3 Days To Finalize & Sign After Design Center Appointment. (No Fee)

- All Electrical Options
- Security Options
- Countertops
- Flooring
- Interior Trim Options
- Stair Trim Options
- Lighting Fixture
- Plumbing Fixtures

- Shower Enclosure/Door
- Tile Shower Surround
- Garage Door Opener
- Window Treatment
- Exterior Concrete
- Sod/Irrigation
- Utility Sink
Changes

1. Structural changes are not allowed beyond the signing of your Purchase Agreement.

2. Design Studio Appointment Selections made within 10 business days of the Purchase Agreement and finalized within 3 days of your appointment. (No Fee)

3. **If at the final appraisal the home fails to appraise due to the total price of the cumulative changes, you will be responsible for all additional funds required from the appraisal to cover the difference in appraised value relative to the Purchase Agreement sales price.**

4. Changes are not allowed on Quick Delivery Homes.
Change Policy For Design Studio Options

It is recommended that all selections be finalized at your Design Center appointment; however, we do allow some flexibility for you to change your initial selections or upgrades. Changes can be made 3 business days after your Design Center appointment through the Design Consultant.

All structural options that affect permits MUST be selected at time of contract. No structural changes will be allowed beyond Purchase Agreement. Any changes to your original home plans are considered structural options.

Design Studio Disclosure

Our Mattamy Homes reflects the quality of our homes but they are also host to many features that may not be offered in the Design Studio.

When making selections in our Design Studio, please note that products have inherent features and characteristics that are beyond the control of Mattamy Homes. Products may look and perform differently from the sample in the Design Studio. These items can be, but are not limited to: brick, stone, wood, granite, marble, laminate, paint, ceramic, grout, vinyl, carpet and siding.

Every home will be different to some degree. It is normal to see variances in a home with the same floor plan or elevation, including the model home.
Construction Phase

The Pre-Construction Meeting

Once Design Studio selections have been finalized and a permit has been obtained for your home, your NHC will introduce you to your Construction Manager and they will conduct a comprehensive review of your final house plan, options, and color selections. This meeting will include a visit to your home site to discuss the survey stakes in place, or in some cases, the excavated foundation. Each home site is unique and the position of your home may vary from others in the community.

You should allow 60 to 90 minutes for this meeting during normal business hours, Monday through Friday.

The Pre-Drywall Meeting

As part of our standard construction process, we conduct a Pre-Drywall Walk once the framing and rough-ins have been completed. The Pre-Drywall Walk is an opportunity for you to walk through the home before drywall is installed and confirm the items you have selected are installed. We will review framing, electrical, plumbing, wiring for television, telephone and other low voltage options.

You should allow 1 to 2 hours for this meeting during normal business hours, Monday through Friday. Your NHC will provide protective headwear. You should wear comfortable clothes that can get dusty and hard sole shoes (For safety reasons, no children, please).

Jobsite Guidelines

A construction site can be a dangerous place. For safety reasons Mattamy Homes does not allow unsupervised visits to any of our jobsites. If you desire to visit your home while under construction, please request an appointment in writing to your NHC. Your NHC must be present for all site visits (for safety reasons, no children, please).

There may be times when you visit your home and find dust, material scraps, damaged drywall, or possibly a broken window. Depending on the trades’ schedules, these items may not be repaired immediately. While we understand this may cause you concern, every home under construction experiences this due to wind, rain, foot traffic and the overall construction process. Mattamy Homes will ensure that every item is taken care of prior to your New Home Orientation.
Major Construction Milestones

Generally speaking, it takes approximately 2 months from Purchase Agreement to the building permit and construction start of your new home. The time the permit is received to completion of construction is approximately 5 months. Total time frame equals approximately 7 months provided there are no delays in finalizing Design Center selections.

Structural changes and custom options have a significant impact on the necessary time needed to build a home, not to mention the increased chance for errors. As a result, we cannot accommodate these types of requests.

Foundation (Major Construction)

The foundation start can vary depending on the foundation type, site conditions and weather. Several inspections are also required before a foundation can be installed. Typically, a foundation begins within 2 weeks of the Pre-Construction Meeting.

Framing

Framing begins after the foundation has been installed. This is when your home begins to take shape.

Rough Mechanical & Electrical

Rough plumbing, heating & air conditioning, telephone, cable and miscellaneous pre-wiring are installed once the framing is complete. Additional interior lighting or outlet placement is also verified. The rough installations and framing must pass important inspections before the construction can continue to move forward. Each municipal inspection may take 3-5 business days. It may seem like nothing is going on; however, this is a critical step, and we do need to allow inspectors time to get to the job site. This is also the time when your Pre-Drywall Walk will be scheduled.

Insulation & Drywall

Once mechanical and electrical inspections have been completed, the home is insulated. Following the insulation inspection, installation of the drywall begins.
**Construction Completion**

This is the time when final exterior and interior finishes are added, such as trim, cabinets, flooring, paint, fixtures, and landscaping.

**Potential Delays**

The time frame for obtaining appropriate permits can vary depending on what permits are required and in which jurisdiction your home is being built in. There are times when waiting on a permit can cause a delay in the construction schedule.

Other delays/issues can include inclement weather, inspections, Design Center selections and material availability from suppliers. We strive to maintain the construction schedule to the best of our ability.

**Inspections**

Building codes vary by state. Once construction begins, we will manage inspections of your home at different stages of construction and depending on state, will be reinforced by on-site inspectors. Your Mattamy Home is built within rigid standards, and you can rest assured you will receive a quality home.

Mattamy Homes allows third-party inspections to take place if you desire to review the finished product. A third party inspection firm must meet the following criteria:

- The inspection firm must be a member of a professional association such as the American Society of Home Inspectors or a professional engineer.
- The inspection firm must provide evidence of acceptable liability insurance to our main office prior to the home inspection.
- The inspection firm must be properly licensed at the state and local level.

Per state regulations, inspections shall be limited to matters of building code and functionality. Opinions, suggestions, or personal preferences including cosmetic issues are not to be included in submitted reports.

**New Home Watch: Progress Updates**

New Home Watch is a unique service for the home building industry that provides online digital photography of the new home construction process.

To display these photos, New Home Watch creates “Real Time” home site maps that highlight the community. Once a week, photographers will visit the home site and take photos showing the progress of your home. These photos are then uploaded to the New Home Watch database which allows you to follow the progress of your home through the entire construction process.

Your NHC will provide you with details and access to your New Home Watch site.
Closing Phase

As your home nears completion, our Closing Manager will communicate a firm closing date to you 30-45 days prior to closing. Your closing date is determined by the completion schedule of your home and set by the seller. All closings will take place no later than 20 days after receipt of the Certification of Occupancy is received by Mattamy Homes’ closing attorney.

Appraisal

Your loan officer will order a property appraisal from a licensed real estate appraiser for your new Mattamy home. The appraisal is necessary to determine if the fair market value of the property being purchased exceeds your loan amount.

Please note that Mattamy Homes does not control the appraisal process or property values and will not be responsible for any shortfall in the desired appraised value of your home.

Quality Assurance

At Mattamy Homes we recognize it is our responsibility to consistently produce homes that exceed the quality expectations of our customers. Our quality assurance program has been developed to assure your home is inspected at all critical points of construction.

Your home is inspected daily by our onsite Construction Managers. They work closely with our well trained subcontractors to deliver the quality you deserve. In addition, your home is inspected by local building code inspectors to ensure that we adhere to all code requirements. Each and every home must pass all of these inspections prior to obtaining a Certificate of Occupancy.
When the construction of your new home is complete, we will schedule an in-house Quality Assurance Specialist to inspect the work. This specialist will complete a checklist noting any item that needs further work. All noted problems are to be resolved prior to your New Home Orientation.

Should there be any disagreements related to the acceptable level of quality, the nearest model home will be used as the guide to the measure of quality for the specific item in question (excluding any interior design decorating or features).

**New Home Orientation**

**• WHAT TO EXPECT**

Your New Home Orientation will typically occur one week before your closing. Your Mattamy Homes Closing Manager will notify you in writing approximately 30-45 days prior to your closing date. You will receive a letter with your official closing date stating this is our firm commitment to finish and deliver your home as scheduled.

During your New Home Orientation, we’ll take you on a room-by-room tour of your beautiful new home. We’ll answer any questions you may have, as well as explain the operation, features and care of the products that have been installed. This orientation is intended to be a learning experience for you and will take between 2-3 hours during regular business hours, Monday through Friday.

**• DEFICIENCY PROCESS**

If any deficiencies are found in the home during the New Home Orientation, they will be listed by a Mattamy Homes representative. At the end of the orientation, you will review any deficiencies listed and sign-off on the list to acknowledge the items we will address. Deficiencies will be resolved prior to the Final Acceptance walk-through.

**• FINAL ACCEPTANCE**

The Final Acceptance walk-through is conducted in your home 24-48 hours prior to closing. This is when you sign-off that any deficiencies found in your home during the New Home Orientation have been taken care of. Please note, any new items found after the New Home Orientation should be listed and brought to our attention at the 30 day courtesy visit. Any new items will be addressed at that time.
Final Loan Approval

The final loan decision will be issued based on four factors: income, assets, credit record, and property value. An underwriter will review the information on your loan application and the information collected on your behalf. Additional information or documentation may be requested based on your selected loan program guidelines.

Closing Date

• FINANCE & LEGAL

You will receive a letter in the mail from Mattamy Homes’ Closing Manager stating the official closing date of your home. This letter will arrive approximately 30-45 days prior to the closing date. Until you receive this letter, you should not rely on any estimated dates for locking in your loan rates and/or scheduling your move.

At closing you will sign your final loan documents and provide the balance of payment as indicated on your settlement document or HUD. Your lender will provide you with this amount when it is available, usually 24 hours prior to closing.

Mattamy Homes maintains a close working relationship with several law firms. These preferred attorneys understand our process of scheduling closings and are familiar with the various documents necessary. Once all the documents have been signed and funds disbursed, you will receive the keys to your new home.

• TITLE INSURANCE

At closing you are given a standard form for lender’s title insurance to ensure the saleable title of your home to you in the amount of the purchase price, subject to permitted title exceptions, as may be described in your Purchase Agreement. The title insurance company will mail you the actual policy in the weeks following your closing. Lenders require title insurance in the amount of the mortgage. This insurance protects you and the lender in the event there is ever a question to a clean title.

• BUYER’S RESPONSIBILITIES

There are a few details you will need to address before your closing appointment:

• Please bring your balance payment in the form of a cashier’s check to closing made payable to the closing attorney.
• Please provide a homeowner’s insurance binder to the attorney and lender prior to your closing date.
• A Power of Attorney must be arranged in advance if not everyone listed on the closing documents can be present at closing.
• Please have all utilities transferred to your name within 72 hours after closing.
Warranty Customer Care

Courtesy Visits

Courtesy visits are available for you to schedule with a Warranty Customer Care Specialist after you close on your new Mattamy Home. During a courtesy visit, a Warranty Customer Care Specialist will visit your new home and inspect any items that may need attention. In preparation for this visit, we encourage you to take time and list any items you would like the Warranty Customer Care Specialist to review during their visit. Once the visit is complete, the Warranty Customer Care Specialist will schedule a date and time to have any necessary repairs completed.

Eleven months after the closing of your home, you will have the option of contacting the Warranty Customer Care Department to address any drywall nail pops and/or seam splits due to settlement of the home.

NOTE: Please provide access to your home during working hours from 8:00 AM to 4:30 PM, Monday through Friday. Failure to provide access to your home during normal business hours may void your warranty.

Contacting Warranty Customer Care

All requests for service need to be submitted through the Mattamy Homes Charlotte website by clicking on the Homeowners tab located at: www.mattamyhomes.com/charlotte

Upon receiving your request, Mattamy Homes will respond to you within 2 business days to confirm receipt of the request.

Warranty Information

• ONE YEAR WARRANTY

During the first year of ownership, the home shall be free from defects caused by faulty workmanship and defective materials due to non-compliance with building standards. The period of ownership commences on the date of closing, unless otherwise specified by Mattamy Homes.

• TWO YEAR WARRANTY

During the first 2 years of ownership, the home shall be free from defects caused by faulty installation of plumbing, electrical, heating and cooling systems.

• THIRD PARTY WARRANTY

There are other manufacturer limited warranty programs available through the manufacturer in addition to your Mattamy Homes Warranty. These warranties will be reviewed with you at your New Home Orientation. Service requests on related products can be addressed directly through the manufacturer.
• TEN YEAR STRUCTURAL WARRANTY

Our company is a long standing member of the 2-10 Home Warranty Program. During the first 10 years of ownership, your home shall be free from major structural defects. Major Structural Defects refers to actual damage to the load-bearing function which vitally affects, or is imminently likely to affect, the use of the dwelling for residential purposes to the extent that the home becomes unsafe, unsanitary or otherwise unlivable. You can obtain a sample copy of this warranty at contract. Our Closing Department will complete the necessary papers and other documents to register your structural warranty.

• WARRANTY SERVICE

If there is anything that needs to be adjusted or looked at, we would ask you to submit this request in writing to the Warranty Customer Care Department at Mattamy Homes using the “Warranty Request” form on our website. Upon receiving your request, Mattamy Homes will respond to you within 2 business days to confirm receipt of the request. A Mattamy Homes trade partner will call you directly to set up an appointment, unless one has been scheduled with you by our Warranty Customer Care Department.

NOTE: Please provide access to your home during business hours from 8:00 AM to 4:30 PM, Monday through Friday. Failure to provide access to your home during normal business hours may void your warranty.

• LANDSCAPING DISCLOSURE

We use our best effort to schedule the sod installation a few days prior to your closing. We will take pictures of the sod the day of installation. Once installed, you take sole responsibility for ensuring the sod is watered. There is no warranty that accompanies landscaping and sod. Dead sod, shrubs and trees are not warrantable from day of closing, as they are living materials, requiring your nurturing. Sod and shrubs are alive when planted but need plenty of water.
During the next few months you will receive several brief one page surveys relating to your Pre-Construction Meeting, your New Home Orientation, and your Closing. These brief surveys, and sometimes an occasional phone call, help Mattamy Homes obtain an accurate sense of how we are doing. We desire to know how you feel about your experience with Mattamy Homes. All information is kept confidential and used only for in house accountability purposes.

Mattamy Homes greatly appreciates your cooperation and support in our customer feedback surveys.
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NOTE: Mattamy Homes will file a copy of this signed page in the Homebuyer’s file. All references to dates and timing within this document are estimates only. Mattamy Homes continuously strives to improve our processes in order to provide our homebuyers with a rewarding home buying experience. As such, Mattamy Homes retains the right to modify/change policies and procedures outlined in this document to fulfill this goal.