



HOMEOWNERS MANUAL

“A GUIDE TO YOUR NEW HOME”

Single Family & Duplex Homes





MJC Companies® is an affiliation of builders and developers who all share and benefit from our extensive time-tested and experienced approach to building. We wish to congratulate you on your decision to purchase a new home from MJC Companies®*. We share your excitement about your new residence.

We have designed the *MJC Companies® Homeowner Manual* 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 home experience, making this exciting time go smoothly. In addition to guiding you through the process of purchasing and building, this manual provides you with maintenance guidelines and a description of our limited warranty program, piece by piece.

In this manual, MJC Companies® refers only to the particular Builder who sold and deeded you the property and any references to “we”, “our”, and “us” means an employee, representative, owner, affiliate or agent of that Builder.

Please take the time to review this material thoroughly. We suggest that you bring this manual to all meetings. As we progress, we suggest that you add your contract documents to it. When complete, your manual will provide a useful record of information about your new home. Also note if you are in a condominium, any general common elements may be maintained by your Association. We recommend you read your Master Deed and contact your Association for any clarification.

We are delighted to welcome you as part of the MJC Companies® family and are always ready to serve you.

Sincerely,

MJC Companies®

Michael A. Chirco

*“MJC Companies” is a tradename which designates various corporations in which a member of the Chirco family is a principal. The use of the tradename: “MJC Companies” by an entity is not meant to imply that any other entities which utilize this tradename have assumed or are liable for the debts, liabilities, or obligations of such entity. Each MJC COMPANY is a separate legal entity, and solely liable for its own debts, liabilities and obligations. The use of this tradename by a corporation or group of corporations or other entity is not meant to imply, express or otherwise establish the fact that such corporation, corporations or entity has or have any legal affiliation, relationship or connection with any other corporation or entity. No other “MJC COMPANY” is liable for such debts, unless such corporation has accepted or assumed such liability in writing.

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Homeowner Orientation Walkthrough

Your homeowner Orientation Walkthrough 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.

Scheduling

We schedule the Orientation Walkthrough with you as your home nears completion. Appointments are available Monday through Friday, 10 a.m. to 3 p.m. We meet at your new home. The Orientation Walkthrough occurs several days before closing. Expect your Orientation Walkthrough to take approximately an hour.

Orientation Walkthrough/Walkthrough Forms

We have included copies of the forms we use at the Orientation Walkthrough at the end of this section. In addition, the suggestions that follow will help you derive the greatest benefit from your Orientation Walkthrough.

Preparation

Allow enough time. We expect the Orientation Walkthrough to take approximately an hour. By arranging your schedule so you can use the full amount of time allotted, you will derive maximum benefit from the Orientation Walkthrough. If you have questions about home maintenance or the limited warranty coverage, make note of them to discuss at the Orientation Walkthrough.

Past experience has shown that the Orientation Walkthrough is most beneficial when buyers are able to focus all their attention on their new home and the information we present. Although we understand that friends and relatives are eager to see your new home, it would be best if they visit at another time. Similarly, we suggest that, if possible, children and pets not accompany you at this time.

If a real estate agent has helped you with your purchase, he or she is not required to attend. If you would like to have a friend or real estate agent view the home with you, we encourage you to do this before our scheduled Orientation Walkthrough.

Acceptance

In addition to introducing you to your new home, the Orientation Walkthrough is also an opportunity for you and MJC Companies® 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 Walkthrough forms. Cosmetic surface damage caused during construction is readily noticeable during the Orientation Walkthrough and is our responsibility. Such damage can also occur after you take possession of the home, during the

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move-in process or through daily activities. Therefore, *after we correct any items noted during the Orientation Walkthrough, repair of cosmetic surface damage is Homeowner's responsibility to repair and is not accepted by the company. This includes paint touch-up. 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
- Paint and drywall touch-ups or repairs
- Finish on appliances
- All other similar materials and surfaces

Completion of Items

MJC Companies® takes responsibility for resolving any items noted during the Orientation Walkthrough. We will complete most items before you move in. **If work needs to be performed in your new home after you move in, construction personnel are available for appointments Monday through Friday, 10 a.m. to 4 p.m.** Under normal circumstances, you can expect us to resolve all items within 45 working days. We will inform you of any delays caused by back-ordered materials. Please note that we will correct only those items listed. **Be sure all items are noted in writing because no verbal commitments of any kind will be honored by MJC Companies®.** Company personnel are not permitted to perform warranty work in your home without first obtaining authorization from the Company. Any work performed by a trade contractor without the knowledge of the Company will be at your expense. You are required to sign repair orders after repairs are completed. The selection of a method to repair an item or the decision to replace it will be made by the Company.

Future Service

MJC Companies® responds to warranty items according to the terms and conditions of the MICHIGAN RWC Limited Warranty agreement. For more details, review the section on Caring for Your Home.

Note to Home Buyer:

At your closing, you will receive:

- A list of emergency phone numbers for critical trade contractors, such as heating and plumbing, who might be needed after hours or on weekends.
- The manufacturer's warranty and other literature for the furnace, water heater, and other consumer products. Copies of this material for standard items are left inside your home. The manufacturer's warranty has been assigned to you pursuant to the Limited Warranty we provide you at closing.
- Copies of completed Orientation Walkthrough forms. We suggest you insert them here.

There are several different Orientation Walkthrough forms, the following page is an example of one of those forms.



Orientation Walkthrough Report

Unit Number _____

Project _____

Building Number _____

Address _____

Laundry Room

Comment

Laundry Tub

Cabinets

Plumbing

Vinyl Floor

Appliances, if any

Walls

Kitchen

Counter Tops

Cabinets

Plumbing

Vinyl Floor

Appliances, if any

Walls

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Great Room & Dining Room

Fireplace & Mantle

Carpet

Walls

Main Bath

Counter Tops

Cabinets

Plumbing

Tile

Second Bedroom

Carpet

Walls

Master Bath

Counter Tops

Cabinets

Plumbing

Tile

Walls

Master Bedroom

Carpet

Walls

Foyer

Tile

Walls

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Miscellaneous

Electrical _____

Windows _____

Doors _____

This "Customer Orientation Walkthrough Report" is to certify that the above residence is satisfactory in workmanship and material. Purchaser(s) have inspected all surfaces and fixtures for chips, scratches and/or cuts; any found at this time are noted above. Cosmetic items are not covered in your warranty, as listed above and including but not limited to: painting, caulking, and marked or marred surfaces. Future repairs covered in your "Limited Warranty" shall be received prior to your one-year anniversary of the closing. Emergency items may be submitted at any time. Submit your request in writing to:

Customer Service Department, 46600 Romeo Plank Road, Suite 5, Macomb, MI 48044.

By signature of the authorized builder representative, repair items included on the Customer Orientation Walkthrough Report listed above will be completed/corrected before the closing, to the extent possible, except for special order items. Your signature below indicates that you were given an adequate opportunity to inspect the property being purchased and find it acceptable for occupancy, pending repairs listed above.

Purchaser(s) acknowledge(s) receipt of MJC Companies® Homeowners Manual "A Guide to Your New Home."

Date

Purchaser

Date

Purchaser

Date

Authorized Builder Representative

Homeowner Orientation Walkthrough

Please read carefully. Your signature on the document above and below acknowledges your understanding and acceptance of the following:

- (1) the policies highlighted here and detailed in your homeowner's manual;
- (2) that you have inspected your new home and listed defects for correction by MJC Companies®; and
- (3) you have received copies of both pages of this form.

Timing. MJC Companies® is responsible for resolving items noted. We will correct many of these items immediately. However, some of the corrections may require the services of a trade contractor or we may need to order parts or materials. You should expect completion of these items within 45 business days of closing unless we inform you of other scheduling. An example would be exterior items wherein weather may be a factor.

Cosmetic Items. MJC Companies® corrects readily noticeable cosmetic defects listed during this inspection. *This is your only opportunity to obtain service on such items.* **Repair of subsequent cosmetic damage (such as chips, dents, tears, scratches, discoloration) is Homeowner's responsibility. Therefore, take careful note of such items as:**

- Sinks, tubs, and plumbing fixtures
- Light fixtures, mirrors, and glass
- Tile, carpet, hardwood and resilient flooring
- Paint and drywall
- All other similar materials and surfaces
- Countertops and cabinet doors
- Windows and screens
- Doors, trim, and hardware
- Finish on appliances

Defects in items such as these are readily detectable during the Orientation Walkthrough. These items are also most likely to be damaged during the move-in process. ***As a result, later warranty claims on cosmetic damages to these items are not accepted.***

Warranty Service. Submit any new items for which you wish to request service in writing to MJC Companies® approximately 30 days after closing. *We only accept reports of emergency items by phone.* For your convenience please find Service Request forms on pages 113 and 114. If you have purchased a condominium, all common area items must be addressed to the Management Company. **Anytime you hire an outside contractor to complete warranty work, it shall be at your sole expense and you shall not be reimbursed.**

Purchaser(s) _____, _____ Date

Purchaser(s) _____, _____ Date

Closing on Your Home

MJC Companies® recognizes that timing is vitally important in planning your move and locking in your loan. We can specify a *probable* delivery date when construction reaches a point at which weather and other factors cannot affect the completion of your home. This generally occurs approximately 10 days before closing, although it is often impossible to guarantee until the municipality has issued the Certificate of Occupancy. Until then, many factors can influence the schedule:

- Weather can delay getting the foundation in and can affect framing, roofing, and exterior finish.
- The availability of municipal inspectors.
- Material and labor shortages and labor strikes may also affect the construction schedule.
- In the event you are delayed in finalizing your financing or in responding to a request from your lender, this can affect the closing date. This may happen even if the home is complete and ready to move in.
- Change orders signed after the original purchase agreement is finalized can add days, weeks or even months to the schedule.

Date of Closing

A Pre-Closing phone call will be made to you before closing to familiarize you with the closing transactions, and to let you know the final cost of your home. MJC Companies® Closing Department will set your appointment typically three to five days prior to closing. The title company or your lender will provide your closing figures within approximately 36 hours of your closing date. Typically, the closing process takes from 45 minutes to an hour.

Location of Closing

The closing on your new home typically takes place at one of the title company's offices. We confirm the location 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 Title Company, and MJC Companies® may require other documents to be signed. The principal documents **typically** include the following:

- **Warranty Deed** - The warranty deed conveys the home and lot to you, subject only to permitted exceptions. This does not apply if you already own the lot.

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- **Title Commitment** - At or before closing, we will deliver to you a standard form for an Affiliated Land Title Association (ALTA) owner's title insurance commitment to marketable title of your home to you in the amount of the purchase price, subject to the permitted title exceptions that may be described in the purchase agreement. Review the title commitment carefully. Discuss any questions with the title company. Within approximately 120 to 150 days after the closing, the title company mails a standard ALTA owner's title insurance policy, insuring you the title to your home in accordance with the commitment you received at closing. Keep the title insurance policy with your other valuable papers.
- **MJC Companies® Limited Warranty** - We provide a copy of the limited warranty in your Purchase Agreement for your review. Please read it thoroughly.

If you are financing the purchase of your home, the following closing documents (among others) will also be included by your mortgage company. They will be able to provide you with the information about these and other items.

- **Promissory Note** - The promissory note is from you, payable to the lender in the principal amount of the loan, plus interest. Unless your lender arranges otherwise with you, 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.
- **Mortgage** - You provide this to the lender to make your home a security for repayment of the promissory note.

Closing Expenses

Certain customary items in connection with the property will be prorated to the date of closing, such as prepaid expenses or reserves required by your lender and homeowners or association, if applicable. All property taxes are considered to be paid in advance. Prorations of real property taxes and assessments will be based on the current year's taxes and assessments for your lot, or for your share of a larger piece of land that your lot is a part of, if the taxing authority hasn't yet assessed your lot separately. Association dues, which may include but are not limited to, a two-month reserve fee, an insurance reserve fee and a set-up fee, depending upon each individual site.

"The Final Number"

The final cost figure shall be available a minimum of three (3) days prior to the actual closing, unless Federal Law states otherwise. Although a reasonably close estimate may be determined before the date of closing, the proration of several items included is affected by the closing date and cannot be calculated until that date is known. In the event any numbers change once the original set of closing documents have been given to you, a delay of three (3) to fourteen (14) days may occur to comply with the Truth In Lending Act (TILA).

Preparation

Plan to bring a cashier's check or certified funds (made payable in the name of the title company) to the closing table. 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. Although these documents are not negotiable and thousands of home buyers 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. This does not apply to condominium purchasers since the association is responsible for obtaining insurance on the structure. However, the insurance provided by the association does not cover your contents. Please check your Master Deed and condominium documents for any other insurance requirements.
- **MJC Companies® or Lender Issues** - The title company 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 us or your lender in advance of the closing.
- **Utilities** - MJC Companies® will have utility service removed from its name the day of or up to three days after closing. **You will need to notify all applicable utility companies of your move so that service is provided in your name.** We suggest that you contact these companies well ahead of time to avoid any interruption in service. Utility company phone numbers are provided on the next page to assist you in making these arrangements.

Utility and Community Services

Unit/Lot#: _____

Community Name: _____

	<u>Phone #</u>	<u>Date Contacted</u>	<u>Comments</u>
Gas Co.:		___/___/201___	
Electric Co.:		___/___/201___	
Telephone Co.:		___/___/201___	
Water & Sewer:		___/___/201___	
Postmaster:		___/___/201___	
Trash Collection:		___/___/201___	
Municipality:		___/___/201___	
Recycling:		___/___/201___	
Cable TV		___/___/201___	
Dish:		___/___/201___	
Wireless Provider:		___/___/201___	

Emergency Contact Numbers:

Heating & Cooling Co.: _____ Phone # _____

Plumbing Company: _____ Phone # _____

Electrical Company: _____ Phone # _____

Please note that although in an emergency you may contact the mechanical subcontractors directly, you must advise the Builder of any contact or repairs in writing.

Written notice to the Builder is required to protect your coverage under your Limited Warranty. If you hire an outside contract you are responsible for the costs.

An Emergency Plan for Occupants

Step 1 – Identify escape routes

- Plan emergency exits from each room of your home. Think of two possibilities for escape. If you live in an upper floor apartment, do not use the elevators.
- Identify an escape route from your neighborhood in case you have to evacuate.

Step 2 – Establish meeting places

If you have to quickly leave your home during a fire or other emergency, you should meet up with your family at a designated safe place.

Meeting place near your home: _____

Meeting place outside your neighborhood: _____

Step 3 – Plan for Children

Don't have children? Skip this step.

Be familiar with the school emergency plans for lockdown, releasing, and reunification if they must evacuate the school building. In case an emergency occurs during school hours, you need to designate persons to pick up your children from daycare or school. Make sure the school or daycare has updated contact information for parents and caregivers. You want to keep your children safe when they are at home. Will they be just as safe when they are at school?

Designated person 1: _____ Phone: _____

Designated person 2: _____ Phone: _____

(If applicable) Have extra diapers and baby formula or supplies ready to go as part of your emergency kit.

Step 4 – Daily & Special Health Needs

You should have supplies for at least three (3) days of regular needs?

- Have a food and water supply
- Cell phones
- Chargers or extra batteries
- Light source
- Sanitation items and sealable disposal container

Don't have special health needs? Skip this step.

Note details below about specific medical conditions, allergies, surgeries, family medical history, medication health screenings, recent vaccinations, emergency contacts and insurance information for yourself and/or members of the household.

Health information: _____

Medications: _____

Medical equipment:

(If applicable) Ensure that wheelchairs are charged or can be operated without power. Ensure oxygen tanks are filled. Bring portable communication assistance devices. **Bring Epi-Pen.** Pharmacies may be closed for some time, even after an emergency is over. Consider having an extra two-week supply of prescription medications and consumable medical supplies on hand if possible.

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Identify a location for your emergency kit: _____

Step 5 – Plan for Pets

Now that you have begun making emergency plans for your family, don't forget your pets. **Don't have pets? Skip this step.**

- Have pet food and water supply for animals too
- Pet medications
- Have a crate or pet carrier
- Collar with ID tag
- Harness or leash
- Sanitation items

Step 6 – Plan for specific risks and hazards

It is important to designate areas within the home to seek safety (basement, interior room away from windows, with access to a flashlight and emergency supplies, and with battery or crank powered radio). If advised to shelter-in-place for due to a hazardous materials incident you need to close all windows and doors, use towels or tape to seal openings, and turn off HVAC outside air intake systems. If you smell gas you need to evacuate immediately. Do not touch or go near downed power lines.

Identify what specific hazards (flooding, tornadoes, winter storms, gas leaks, power failures, etc) are mostly likely to occur in your area and what specific actions you and your family should take:

- Power Failure: _____
- Severe Weather: _____
- _____
- _____
- _____

Step 7 – Record emergency contact information

Remember your family may not be together when a disaster occurs. Plan how to meet or contact one another. Discuss what you do in different situations.

Local Emergency Number: **9-1-1**

Electrical Power Company Emergency No:

Gas Company Emergency Number:

Caring for Your Home

MJC Companies® has constructed your home with quality materials and the labor of experienced craftsmen. Before using any material, it must meet our specifications for quality and durability. All work is reviewed by us to achieve the standards you expect from MJC Companies®.

A home is one of the last hand-built products left in the world. Once we have assembled the natural and manufactured materials, 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 require no 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 them. 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 review your RWC Michigan Limited Warranty Section C. RESPONSIBILITIES, LIMITATIONS AND CONDITIONS, as well as Section D. WHAT YOUR LIMITED WARRANTY DOES NOT COVER for a better understanding your one-year Builder warranty and ten-year structural warranty.

We recognize that it is impossible to anticipate and describe every attention needed for good home care, but we have covered many important details. The subjects covered include components of homes we build, listed in alphabetical order. Each topic includes suggestions for use and maintenance followed by MJC Companies'® limited warranty guidelines. This manual may discuss some components that are not present in your home.

Please take time to read the literature provided by the manufacturers of consumer products and other items in your home. The information contained in that material is not repeated here. Although much of the information may be familiar to you, some points may differ significantly from homes you have had in the past.

We make every effort to keep our information current and accurate. *However, if any detail in our discussion conflicts with the manufacturer's recommendations, you should follow the manufacturer's recommendations.* Activate specific manufacturer's warranties by completing and

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mailing any registration cards included with their materials. In some cases, manufacturer's warranties may extend beyond the first year and it is in your best interests to be apprised of such coverages.

MJC Companies® Limited Warranty Guidelines

While we strive to build a defect-free home, we are realistic enough to know that we may make mistakes or that something in the home may not perform as intended. When either occurs, we will make necessary corrections. In support of this commitment, MJC Companies® provides you with a limited warranty. In addition to the information contained in the limited warranty itself; this manual includes details about one-year material and workmanship standards. The purpose is to let you know what our quality standard is for the typical concerns that can come up in a new home. The manual describes our standards for each item and what we will do to remedy items that do not meet our standards. *In the event that there is a conflict of information in this booklet with our Limited Warranty, the Limited Warranty shall prevail.*

Our criteria for qualifying warranty repairs are based on typical industry practices in our region and meet or exceed those practices for the components of your home. However, 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 or for all homeowners.

You received a signed limited warranty document with your purchase documents. Please read through this information, as well as the service procedures discussed on the following pages. If you have any questions regarding the standards or procedures, contact our office.

Our warranty service system is designed to accept written reports of non-emergency items. This provides you with the maximum protection and allows us to operate efficiently, thereby providing faster service to all homeowners. Emergency reports are the only reports accepted by phone.

Reporting Procedures

All service requests must be put in writing and emailed or mailed to the main office directed to:

service@mjccompanies.com or Customer Service, 46600 Romeo Plank Road, Suite 5, Macomb, MI 48044 for one-year items.

For your structural items please mail your request to the recipients address as shown on the Application for Warranty or email to: warranty.resolution@rcwarranty.com.

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If you do not receive a confirmation from MJC Companies® within two weeks, please call the Main Office at (586)263.1203. In the event you do not receive confirmation from RWC, please call (717)561.4480 and request to speak with the Warranty Resolution Department's Customer Service.

Year-End Report

Near the end of the eleventh month of your materials and workmanship warranty, you should submit a year-end report. We will also be happy to discuss any maintenance questions you may have at that time. To protect your warranty, your list must be received, via mail, or email prior to your one-year closing anniversary. Any requests received after thirty (30) days from your anniversary date shall not be honored. We do not complete a second Orientation Walkthrough; we respond to your written report.

Emergency Service

As defined by the limited warranty, "emergency" includes situations such as:

- Total loss of heat when the outside temperature is below 45 degrees F.
- Total loss of air, if purchased, if life threatening, when the temperature is above 80 degrees F.
- Total loss of electricity. (Check with the utility company before reporting this circumstance to MJC Companies® or the electrician.)
- Total loss of water. (Check with the water department to be certain the problem is not a general outage in the area.) Frozen pipes may be covered by your homeowner's insurance policy.
- Plumbing leak that requires the entire water supply to be shut off.
- Gas leak. (Leave the home and contact your utility company from a neighbor's home or cell phone if you ever smell gas.)

During business hours, call MJC Companies'® Customer Service Line at: **(586) 263-1203**.

After hours, or on weekends or holidays, call the necessary trade contractor directly. Their phone numbers are listed on the Emergency Phone Numbers sheet you receive at Orientation Walkthrough in addition there may be stickers on your furnace and/or electrical panel.

Kitchen Appliance Warranties

Please refer to Page 4 v. 15 of your Limited Warranty; any warranties on appliances are passed on directly to you. The manufacturers of kitchen appliances will work directly with you if any repairs are needed for these products. Customer service phone numbers are listed in the use and care materials for each appliance. 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; warranties may or

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may not include labor costs. Refer to the literature provided by the manufacturer for complete information. MJC Companies® does not offer any type of warranty on appliances.

Service Processing Procedures

You can help us to serve you better by providing complete information, including:

- Name, address, and phone numbers where you can be reached during business hours.
- A complete description of the problem, for example, "guest bath—cold water line leaks under sink," rather than "plumbing problem."
- Lot/unit number and subdivision or condominium name.

When we receive a warranty service request, we may contact you for an inspection appointment. Warranty inspection appointments are available Monday through Friday, 10 a.m. to

4 p.m. 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
- Homeowner maintenance item

If a trade contractor or an in-house employee is required to complete repairs, we issue a warranty work order and the repair technician contacts you to schedule the work. Warranty work appointments are generally available Monday through Friday, 10 a.m. to 4 p.m. We intend to complete warranty work orders within forty-five (45) work days of the inspection unless you are unavailable for access. If a back-ordered part or similar circumstance causes a delay, or if other work must be performed first, which we expect will cause a delay beyond forty-five (45) days, we will let you know. In the event you have not been contacted by a trade contractor within ten (10) business days after our initial inspection please contact us in writing so we may follow-up with that trade.

If the item is homeowner maintenance, we will review the maintenance steps with you and offer whatever informational assistance we can. **However, routine home maintenance is Homeowner's responsibility.**

Reporting Warranty Items

The many details of warranty coverage can be confusing. We hope this chart will make reporting items easier. If you do not know whom to contact, call our office and we will guide you.

Appliances	Contact the manufacturer directly with model and serial number, closing date, and description of problem.
Emergency	During our business hours (Monday through Friday, 8 a.m. until 5 p.m.), call our main office, (586) 263-1203. After business hours or on weekends or holidays, contact the trade or appropriate utility company directly using the emergency numbers you receive at your Orientation Walkthrough. Costs incurred for unauthorized repairs to Warranted Items are not reimbursable.
Non-emergency	Mail or email your written list of items to our office. You can find service request forms at the end of this manual or you can request more by calling our office: Customer Service 46600 Romeo Plank Road, Suite 5 Macomb, Michigan 48044 (586) 263-1203 Email: service@mjccompanies.com
Storm damage or other natural disaster	Contact your homeowner's insurance agent immediately. Contain damage as much as possible without endangering yourself. In extreme situations, photograph the damage.
Hours	Office: Monday through Friday, 9 a.m. until 5 p.m. Inspection appointments: Monday through Friday, 10 a.m. until 4 p.m. Work appointments: Monday through Friday, 9 a.m. until 4 p.m.
Questions?	Call the main office during normal business hours, (586) 263-1203 and ask for Customer Service.

Customer Service Schedule

1. Service Request received at MJC Companies'® office and processed.
2. An employee will contact the Homeowner within two weeks for non-emergency items to schedule an inspection.
3. After the home is inspected items will be determined if they are covered within the Limited Warranty by the Service Manager.
4. The Service Manager may issue service orders to trades.
5. Trades and Homeowner schedule access to the home to complete repairs within approximately ten (10) business days. **In the event you have not been contacted by a trade contractor within ten (10) business days after our initial inspection, please contact us so we may follow-up with that trade.**
6. Trades complete service orders as issued, unless material is back-ordered or if other work must be performed first.
7. Customers sign off that the work has been completed.
8. Completed service orders and customer sign offs are returned to MJC Companies® office for logging completion of requested item or follow up, if necessary.
9. Please note that your Limited Warranty expires one year from the date of closing.

Air Conditioning

Homeowner Use and Maintenance Guidelines

Air conditioning can greatly enhance the comfort of your home, but if it is used improperly or inefficiently, wasted energy and frustration will result. These hints and suggestions are provided to help you maximize your air conditioning system.

Your air conditioning system is a whole-house system. The air conditioner unit is the mechanism that produces cooler air. The air conditioning system involves everything inside your home including, for example, drapes, blinds and windows.

Your home air conditioning is a closed system, which means that the interior air is continually recycled and cooled until the desired air temperature is reached. Warm outside air disrupts the system and makes cooling impossible. Therefore, you should keep all windows closed. The heat from the sun shining through windows with open drapes is intense enough to overcome the cooling effect of the air conditioning unit. For best results, close the drapes on these windows.

Time is very important in your expectations of an air conditioning system. Unlike a light bulb, which reacts instantly when you turn on a switch, the air conditioning unit only begins a process when you set the thermostat.

For example, if you come home at 6 p.m. when the temperature has reached 90 degrees F and set your thermostat to 75 degrees, the air conditioning unit will begin cooling, but will take much longer to reach the desired temperature. During the whole day, the sun has been heating not only the air in the house, but the walls, the carpet, and the furniture. At 6 p.m. the air conditioning unit starts cooling the air, but the walls, carpet, and furniture release heat and nullify this cooling. By the time the air conditioning unit has cooled the walls, carpet, and furniture, you may well have lost patience.

If evening cooling is your primary goal, set the thermostat at a moderate temperature in the morning while the house is cooler, allowing the system to maintain the cooler temperature. The temperature setting may then be lowered slightly when you arrive home, with better results. Once the system is operating, setting the thermostat at a lower temperature (like 60 degrees) will *not* cool the home any faster and can result in the unit freezing up and not performing at all. Extended use under these conditions can damage the unit.

In the event your Air Conditioning is not working please check the breaker panel:

1. First check breaker in the electrical panel to make sure it is not tripped.
2. Check disconnect box: gray box near the a/c unit outside. Open it up and check the “handle” to see if you see the word “ON” or “OFF” at right or left end of handle (yellow circle in photo). The little tab on the end of the handle (green circle in photo) will cover up the word “ON” or “OFF”. If “OFF”, then pull out the handle, flip it over and replace

MJC Companies® Homeowners Manual

handle. Now the word "ON" should be visible. If "ON" was already visible, then call HVAC contractor.



TURN OFF AIR CONDITIONING POWER IN THE WINTER

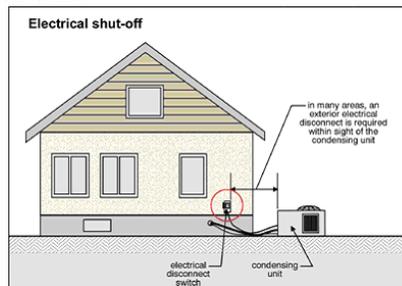
While we hate to admit it, summer ends. It becomes time to shut off your air conditioner for the winter. There's more to it than just flicking the little switch on the thermostat from "cool" to "heat".

WHAT Shut off your air conditioner for the winter.

WHEN When you're sure you won't be using it anymore this season.

WHY You don't want to have someone accidentally turn on the AC during the winter. The coolant turns to liquid from a gas state with freezing temperature. The compressor is designed to work with the coolant being in a gas state and turning it on in the winter by accident could damage the compressor or ruin it.

HOW It's simple. Shut off the power to the whole system. This is best done at the main electrical panel. Simply pull the fuses out or shut off the breakers marked "air conditioner." If they are not obvious, most air conditioning systems have an outdoor shut-off close to the outdoor unit.

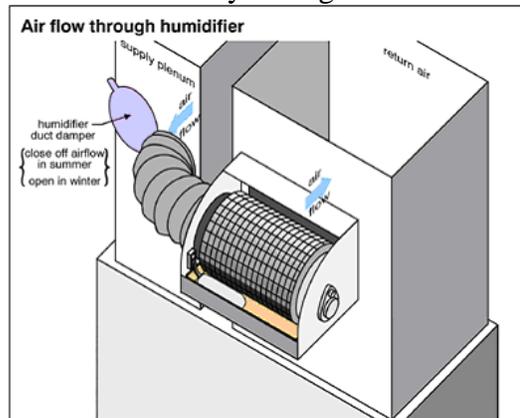


MJC Companies® Homeowners Manual

TIPS It's very important to turn the power back on 24 hours before you use your air conditioner next year.

Don't go to the trouble of covering the outdoor component of your air conditioner for the winter. If you wrap it in plastic you can do more harm than good, trapping moisture under the cover. If your unit has a large opening in the top of it, you could cover the top with a piece of plywood held down with a few bricks to keep the snow out.

Your humidifier duct damper has likely been in the closed position during the summer months. This makes your air conditioner run more efficiently. Now's the time to move it to the open position. You should also turn the water back on to the humidifier and set the humidistat to the correct humidity setting of 35 to 45 degrees.



CHECK THE OUTDOOR UNIT OF YOUR AIR CONDITIONER

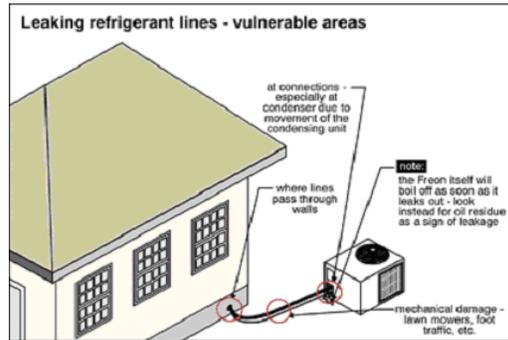
Just because you're no air conditioning technician doesn't mean you can't check some things yourself.

WHAT Inspect the condenser (outdoor unit).

WHEN Spring and summer.

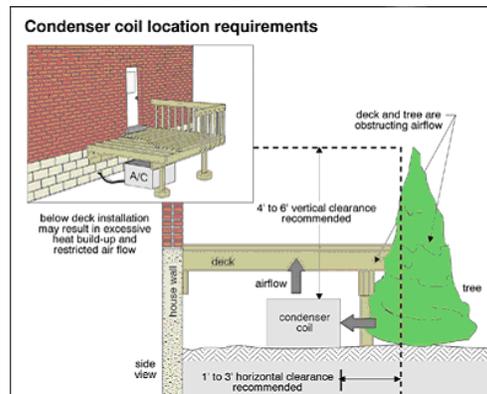
WHY A few things you can do can dramatically improve the performance of your system.

HOW When the air conditioner is running, check the refrigerant lines. The larger tube should be cool or cold and the smaller tube should be warm. The larger tube should be insulated and the insulation should be in good condition. Check it along its entire length. Also, make sure the refrigerant lines are not crimped. They are most susceptible to crimping where they leave the condensing unit and where they go through your exterior wall.

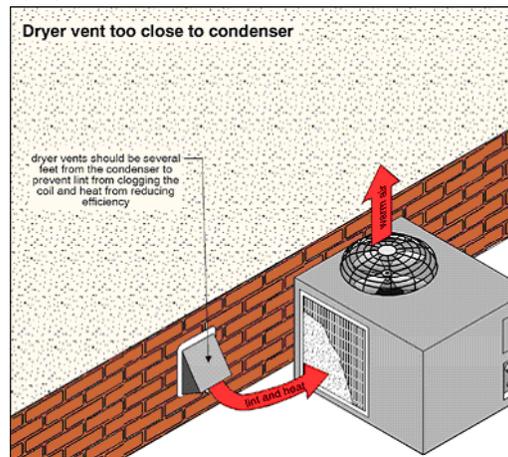


Make sure the condensing unit is level. If not make necessary adjustments, call a technician, or have the technician make the adjustments when you have them inspect and do the suggested yearly maintenance

Make sure the condensing unit is not starved for air. Cut back vegetation. Make sure walls, decks, fences, etc. don't restrict air flow.



Look for things like dryer vents and wall vents from water heaters that discharge heat. The condenser is looking for the coolest air it can find -- not hot air, let alone air full of lint that will plug up the coils!



TIPS Shut off your air conditioner while you are cutting the grass around the outdoor unit

MJC Companies® Homeowners Manual

to prevent clippings from getting sucked into the condenser.

The most common cause of damage to the fine aluminum fins of the condensing unit are solid objects thrown by the lawnmower. It is recommended to point the lawnmower in the other direction when you're near the air conditioning unit.

Adjust Vents

Maximize air flow to occupied parts of your home by adjusting the vents. Likewise, when the seasons change, readjust them for comfortable heating.

Compressor Level

Maintain the air conditioning compressor in a level position to prevent inefficient operation and damage to the equipment.

See also Grading and Drainage.

Humidifier

If a humidifier is installed on the furnace system, turn it off when you use the air conditioning; otherwise, the additional moisture can cause a freeze-up of the cooling system.

Manufacturer's Instructions

Since the air conditioning system is combined with the heating system, follow the maintenance instructions for your furnace. The manufacturer's manual specifies maintenance for the condenser. Review and follow these points carefully.

Temperature Variations

Temperatures may vary from room to room by several degrees F. This is due to such variables as floor plan, Orientation Walkthrough of the home on the lot, type and use of window coverings, contents such as electronics or appliances and traffic through the home.

MJC Companies® Limited Warranty Guidelines

The air conditioning system should maintain a temperature of 78 degrees F or a differential of

15 degrees from the outside temperature, measured in the center of each room at a height of five feet above the floor. Lower temperature settings are often possible, but neither the manufacturer nor MJC Companies® guarantee this. On excessively hot days where outside temperature exceeds 95 degrees F, a difference of 17 degrees from outside temperature, will be difficult to maintain. All rooms may vary in temperature by as much as 4 degrees F.

Compressor

The air conditioning compressor must be in a level position to operate correctly. If it settles during the warranty period, MJC Companies® will correct this.

Coolant

The outside temperature must be 70 degrees F or higher for the contractor to add coolant to the system. If your home was completed during winter months, this charging of the system is unlikely to be complete and will need to be performed in the spring. Although we check and document this at Orientation Walkthrough, your call to remind us is welcome in the spring.

Nonemergency

Lack of air conditioning service is not an emergency. Heating and air conditioning contractors in our region respond to air conditioning service requests in the order received. If there is a medical condition that exists within the home, please make sure the contractor is aware of the condition and be prepared to provide a letter from your doctor.

Air Infiltration & Air Quality

Homeowner Use and Maintenance Guidelines

Around Electrical Receptacles

Air flow around electrical boxes is normal and is not a deficiency.

Air Quality

Whether you live in an apartment, condominium or single-family home, indoor air quality varies due to lifestyle, location and materials brought into the home.

Adequate ventilation can decrease indoor pollutants by bringing outdoor air in to dilute emission from indoor spaces. High temperatures and humidity can increase indoor pollutants. Keeping your home free of car exhaust fumes by having the garage door remain open and the entry to the garage door closed, as well as not allowing any type of smoke, including but not limited to, cigarette, cigar and barbeque smoke in your home are just two examples of improving your indoor air. Also, you can prevent mold by controlling moisture in your home. Please read the section on Humidity for greater details.

Since everyone's lifestyles are as individual as each person, we recommend that you research Air Quality information on the web or at your local library to provide more in-depth information about air quality.

MJC Companies® Limited Warranty Guidelines

MJC Companies® does not provide any warranty for air infiltration or air quality which would include, but is not limited to, the presence of smoke, coming from outside your home, radon, formaldehyde, carcinogenic substances or other pollutants, dampness, condensation, mold, mildew, fungus, rust or heat build-up and contaminants with the home.

Alarm System

Homeowner Use and Maintenance Guidelines

If your home selections included prewire for an alarm system, you will arrange for the final connection after your move-in. The alarm company will demonstrate the system and instruct you in its use. We recommend that you test the system each month.

TEST AND CLEAN YOUR SMOKE ALARMS

You've heard all the statistics about how many people die in home fires every year, but if you're like most of us, this hasn't motivated you. Batteries are easier to replace than people. Don't neglect your smoke alarms.

WHAT Test and clean your smoke alarms.

- WHEN**
1. Press the test button once a month, but we'll only remind you every six months.
 2. Test your alarms with smoke at least twice a year.
 3. Clean your alarms at least twice a year.
 4. Replace the battery once a year.

WHY We don't want to get really heavy, but fires kill.

- HOW**
1. Press the test button. This verifies that the unit has power and has an audible alarm, but it does not guarantee smoke detection.
 2. Blow smoke into the unit. It should take a minimal amount to activate the alarms. The smoke can come from a cigarette, a candle, or preferably an aerosol canister specifically designed to test smoke alarms.
 3. Open the alarms cover and lightly vacuum the interior components with the fine brush attachment for your vacuum cleaner.
 4. Pull out and disconnect the battery. Replace it with a new one.

Smoke alarms have a life expectancy of approximately 10 years. If you don't know how old the smoke alarms are, replace them or smoke test them as described above.

TIPS

If your home has a security system connected to a central station, contact the alarms company before testing the smoke alarms.

IF LIKE MANY OF US YOU HAVE DISCONNECTED THE ALARM PLEASE REMIND YOURSELF TO RECONNECT IT.

MJC Companies® Limited Warranty Guidelines

MJC Companies® will correct wiring that does not perform as intended for the alarm system during the warranty period.

Appliances

Homeowner Use and Maintenance Guidelines

Read and follow all manufacturers' instructions for the use and maintenance of each appliance in your home and keep them available for reference. **Manufacturer's Service:** If a problem arises with an appliance, call the customer service number listed in the manufacturer's warranty. Mail warranty registration cards directly to the manufacturer. Please refer to Page 4 v. 15 of your Limited Warranty; any warranties on appliances are passed on directly to you.

Appliance Serial Numbers

For warranty service on an appliance, complete the following and contact the appropriate manufacturer directly at the service number provided in the appliance literature. Information is usually located on a small metal plate or seal attached to the appliance in an inconspicuous location. **You may want to complete the following and fill-in the date of closing here __/__/__:**

<i>Appliance</i>	<i>Manufacturer</i>	<i>Model #</i>	<i>Serial #</i>	<i>Service Phone #</i>
Range				
Range Hood				
Cooktop				
Oven				
Microwave				
Dishwasher				
Disposal				
Refrigerator				
Washer				
Dryer				

MJC Companies® Limited Warranty Guidelines

We confirm that all appliance surfaces are in acceptable condition during your Orientation Walkthrough. MJC Companies® does not offer any type of warranty on appliances. However, we assign all appliance warranties to you, effective on the date of closing. The appliance manufacturers warrant their products directly to you according to the terms and conditions of these written warranties.

Asphalt

Homeowner Care and Maintenance Guidelines

Asphalt is a flexible and specialized surface. Like any other surface in your home, it requires protection from things that can damage it. Over time, the effects of weather and earth movement will cause minor settling and cracking of asphalt. These are normal reactions to the elements and do not constitute improperly installed asphalt or defective material. Avoid using your driveway for one week after it is installed, by keeping people, bicycles, lawn mowers, and any other traffic off of it.

Chemical Spills

Asphalt is a petroleum product. Gasoline, oil, turpentine, and other solvent or petroleum products can dissolve or damage the surface. Wash such spills with soap and water, and then rinse them thoroughly with plain water.

Hot Weather

Avoid any concentrated or prolonged loads on your asphalt, particularly in hot weather. High-heeled shoes, motorcycle or bicycle kickstands, trailers, or even cars left in the same spot for long periods can create depressions or punctures in asphalt.

Nonresidential Traffic

Avoid nonresidential traffic, such as heavy trucks on your driveway; it was designed for residential use only.

Sealcoating

Exposure to sunlight and other weather conditions will fade your driveway, allowing the surface gravel material to be more visible. This is a normal condition and not a material or structural problem. You do not need to treat the surface of your asphalt driveway. However, if you choose to treat it, wait a minimum of 12 months from the date the top coat was installed and use a dilute asphalt emulsion, rather than the more common coal tar sealant.

MJC Companies® Limited Warranty Guidelines

Alligator Cracking

If cracking that resembles the skin of an alligator develops under normal residential use, MJC Companies® does not warranty alligator cracking. Improper use, such as heavy truck traffic, may cause the condition all repairs will be Homeowner's responsibility.

Settling

Settling next to your garage door of up to 1-1/2 inches across the width of the driveway is normal. Settling or depressions elsewhere in the driveway of up to one inch in any six-foot radius are considered normal. Repairs will be Homeowner's responsibility for any settling of asphalt is excluded within your Limited Warranty.

Thermal Cracking

Your driveway will exhibit thermal cracking, usually during the first 12 months. These cracks help your driveway adapt to heating and freezing cycles. Cracks should be evaluated in the hottest months—July or August. We will make a one-time repair within your warranty period for cracks that appear within your warranty period which exceed 1/2 inch in width.

We perform any asphalt repairs by overlay patching. MJC Companies® is not responsible for any cosmetic appearances; there is an inevitable difference in color between the patch and the original surface. Sealcoating can help eliminate this cosmetic condition; however, it is Homeowner's responsibility.

Attic Access

Homeowner Use and Maintenance Guidelines

The attic space is neither designed nor intended for storage. We provide access to this area for maintenance of mechanical equipment that may traverse the attic space. When you perform needed tasks in the attic, use caution and avoid stepping off wood members onto the drywall. This can result in personal injury or damage to the ceiling below. Your limited warranty does not cover such injury or damage. Be sure to replace disturbed insulation so heat loss does not occur.

MJC Companies® Limited Warranty Guidelines

MJC Companies® and the local building department inspect the attic before your closing to confirm insulation is correct. Blow-in insulation may shift. You are responsible for any maintenance needed after the closing.

Brass/Chrome & Other Fixtures

Homeowner Use and Maintenance Guidelines

The manufacturer treats brass fixtures with a clear protective coating, electrostatically applied, to provide beauty and durability. This coating is not impervious to wear and tear. Atmospheric conditions, sunlight, caustic agents such as paints, and scratches from sharp objects can cause the protective coating to crack or peel, exposing the brass and resulting in spotting and discoloration.

Cleaning

Initial care of these products requires only periodic cleaning with a mild, nonabrasive soap and buffing with a soft cloth. Please follow manufacturer guidelines when cleaning fixture surfaces.

Corrosion

Unless you have ordered solid brass fixtures, the brass on your fixtures is a coating on top of a base metal. Water having a high mineral content is corrosive to any brass—coated or solid.

Polish

When peeling, spotting, or discoloration occurs, you can sometimes restore the beauty of the metal by completely removing the remaining coating and hand-polishing the item with a suitable brass polish. Applying a light coat of wax and buffing with a soft cloth helps maintain the gloss.

Tarnish

Like sterling silver, brass will gradually tarnish and eventually take on an antique appearance.

During the Orientation Walkthrough we will confirm that brass/chrome and other fixtures are in acceptable condition. MJC Companies® does not warrant against corrosion damage to the external surfaces or internal workings of plumbing fixtures. This limitation includes solid brass or brass-coated fixtures. As always, you should follow the manufacturer's maintenance instructions if available.

Brick

Homeowner Use and Maintenance Guidelines

Brick is one of the most durable and lowest maintenance finishes for a home's exterior. A record of your brick color is included in your selection sheets. We recommend that you keep all of your color selections for future reference; the Builder has a Retention Policy that eliminates your documents over a period of time.

Efflorescence

The white, powdery substance that sometimes accumulates on brick surfaces is called efflorescence. This is a natural phenomenon and cannot be prevented. In some cases, you can remove it by scrubbing with a stiff brush and vinegar. Consult your home center or hardware store for commercial products to remove efflorescence.

Tuck-Pointing

After several years, face brick may require tuck-pointing (repairing the mortar between the bricks). Otherwise, no regular maintenance is required.

Weep Holes

You may notice small holes in the mortar along the lower row of bricks. These holes allow moisture that has accumulated behind the brick to escape. Do not fill these weep holes or permit landscaping materials to cover them.

CHECK YOUR BRICK CHIMNEY

It's often misspelled. It's often mispronounced. And it's often neglected. It's your chimney.

WHAT Inspect your brick chimney.

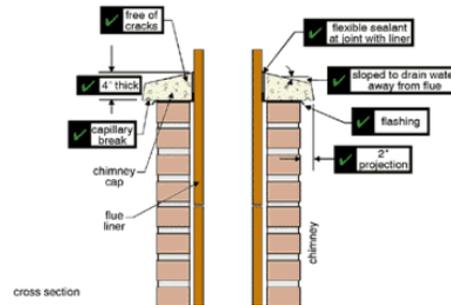
WHEN Spring.

WHY If left too long, a chimney can deteriorate to the point where it cannot be repaired and must be rebuilt. The object of this exercise is to prevent that from happening.

HOW Here are the things to look for:

Best is to be on the roof if not use binoculars. Start at the top. Look for a good cap on the chimney. It should be four inches thick, and sloped to drain water away from the flue. It should also extend two inches beyond the chimney on all sides and be free from cracks.

What makes a good chimney cap?



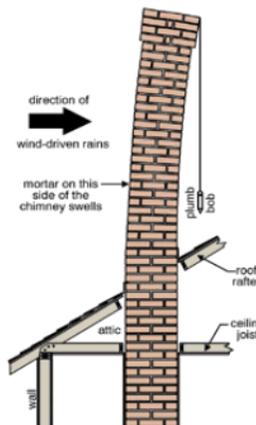
The chimney should be tall enough that it is not affected by wind swirling around other building components. It should be two feet higher than anything within ten feet of it.

The chimney should be straight. It is surprising how many lean. This is particularly true in northern climates where unlined chimneys vent oil-fired furnaces. Sulfur in the exhaust gases combines with water to create sulfuric acid. This causes the mortar to swell on the side of the chimney that receives the most wind-driven rain. As each mortar joint increases in size, that side of the chimney grows a little.

Chimney leaning above roof line

chimney lean above the roof line is most likely to be a problem in northern climates and on tall, unlined chimneys venting an oil-fired appliance

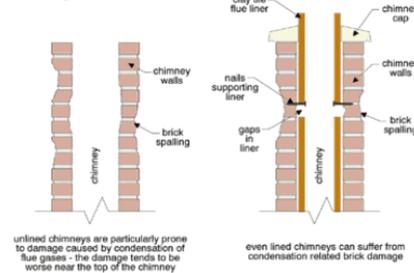
- the sulphur in the exhaust gases from oil burners combines with water when it condenses to form sulphuric acid that deteriorates the mortar
- the mortar is then more prone to swelling due to moisture from wind-driven rains
- when the chimney is tall, the effects are more pronounced



cross section

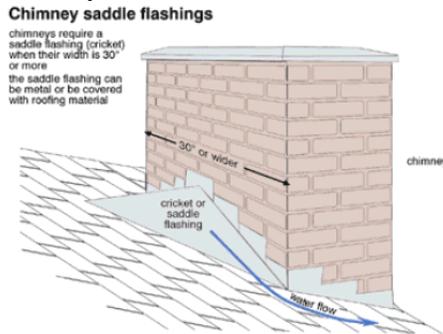
Pay particular attention to deteriorated bricks near the top of the chimney. As the exhaust gases rise up the chimney, they cool and condense. This saturates the brick. When the furnace shuts off, the chimney cools and the moisture freezes, damaging the brick.

Chimney deterioration



Look at the base of the chimney. If, instead of flashings, you see roofing cement gooped on where the chimney meets the roof, you're looking at an amateurish patch job. If the

chimney is wider than 30 inches, there should be a saddle flashing behind the chimney to divert water around at the chimney.



There's no substitute for getting up close to a chimney to determine its condition; however, for safety reasons, your chimney inspection is best done from the ground with a pair of binoculars.

TIPS

Chimney repairs are best left to an expert. Your job is to spot the problem before it becomes a big one.

MJC Companies® Limited Warranty Guidelines

We check the brick work during the Orientation Walkthrough to confirm correct installation of designated materials. Efflorescence is not covered under MJC Companies® Limited Warranty.

Cracks

One time during the warranty period Builder will correct cracks which exceed 1/4 inch in width.

Cabinets

Homeowner Use and Maintenance Guidelines

Your selection sheets are your record of the brand, style, and color of cabinets in your home. If you selected wood or wood veneer cabinets, expect differences in grain and color between and within the cabinet components due to natural variations in wood and the way it absorbs stain.

Cleaning

Products such as lemon oil or polishes that include scratch cover are suggested for wood cabinet care. Follow container directions. Use such products a maximum of once every 3 to 6 months to avoid excessive build-up. Avoid paraffin-based spray waxes and washing cabinets with water, as both will damage the luster of the finish.

Hinges

If hinges catch or drawer glides become sluggish, a small amount of silicone lubricant will improve their performance.

Moisture

Damage to cabinet surfaces and warping can result from operating appliances that generate large amounts of moisture (such as a coffee or crock pots) too near the cabinet. When operating such appliances, place them in a location that is not directly under a cabinet, because warping is a result of exposure to excessive moisture.

MJC Companies® Limited Warranty Guidelines

During the Orientation Walkthrough we will confirm that all cabinet parts are installed and that their surfaces are in acceptable condition. Chips, cracks, scratches, delamination or defects will only be repaired if noted at the time of Orientation Walkthrough.

Alignment & Operation

Doors, drawer fronts, and handles should be level and even. Cabinets should operate properly under normal use.

Separations

We will correct gaps between cabinets and the ceiling or cabinets and the walls by caulking or other means if the gap exceeds 1/4 inch during the warranty period (locations behind, or around appliances are excepted).

Warping

If doors or drawer fronts warp in excess of 3/8 inch as measured from cabinet frame, we will correct this by adjustment or replacement during the warranty period.

Wood Grain

Readily noticeable variations in wood grain and color are normal in all wood or wood veneer selections. Replacements are not made due to such variations.

Carpet

Homeowner Use and Maintenance Guidelines

Your selection sheets provide a record of the brand, style, and color of floor coverings in your home. Please retain this information for future reference. Refer to the various manufacturers' recommendations for additional information on the care of your floor coverings.

Cleaning

You can add years to the life of your carpet with regular care. Carpet wears out because of foot traffic and dirt particles that get trampled deep into the pile beyond the suction of the vacuum.

The dirt particles wear down the fibers like sandpaper and dull the carpet. The most important thing you can do to protect your carpet is to vacuum it frequently.

Vacuum twice each week lightly and once a week thoroughly. Heavy traffic areas may require more frequent cleaning. A light vacuuming is three passes; a thorough job may need seven passes.

A vacuum cleaner with a beater-bar agitates the pile and is more effective in bringing dirt to the surface for easy removal.

Vacuuming high-traffic areas daily helps keep them clean and maintains the upright position of the nap. Wipe spills and clean stains immediately. For best results, blot or dab any spill or stain; avoid rubbing. Test stain removers on an out-of-the-way area of the carpet, such as in a closet, to check for any undesirable effects. Have your carpet professionally cleaned regularly, usually once a year.

Some problem conditions that may occur with your new carpet and our suggested remedies are presented below.

Burns

Take care of any kind of burn immediately. First snip off the darkened fibers, then use a soapless cleaner and sponge with water. If the burn is extensive, talk with a professional about replacing the damaged area.

Crushing

Furniture and traffic may crush a carpet's pile fibers. Frequent vacuuming in high-traffic areas and glides or cups under heavy pieces of furniture can help prevent this. Rotating your furniture to change the traffic pattern in a room promotes more even wear. Some carpets resist matting and crushing because of their level of fiber, but this does not imply or guarantee that no matting or crushing will occur. Heavy traffic areas such as halls and stairways are more susceptible to wear and crushing. This is considered normal wear.

Fading

Science has yet to develop a color that will not fade with time. All carpets will slowly lose some color due to natural and artificial forces in the environment. You can delay this process by frequently removing soil with vacuuming, regularly changing air filters in heating and air conditioning systems, keeping humidity and room temperature from getting too high, and reducing sunlight exposure with window coverings.

Fuzzing

In loop carpets, fibers may break. Simply clip the excess fibers. If it continues, call a professional.

Filtration

If interior doors are kept closed while the air conditioning is operating, air circulation from the closed room flows through the small space at the bottom of the door. This forces the air over the carpet fibers, which in turn act as a filter, catching particulate pollution. Over time, a noticeable stain develops at the threshold. Recent increases in the use of scented candles has caused some homeowners to have dark stains develop on carpets and even walls due to the carbon by-products of the burning candles. MJC Companies® is not responsible for such soiling, and we caution you against the excessive use of scented-candles unless you arrange adequate ventilation.

Pilling

Pilling or small balls of fiber can appear on your carpet, depending on the type of carpet fiber and the type of traffic. If this occurs, clip off the pills. If they cover a large area, seek professional advice.

Rippling

With wall-to-wall carpeting, high humidity may cause rippling. If the carpet remains rippled after the humidity has left, have a professional restretch the carpeting using a power stretcher, not a knee-kicker.

Seams

Carpet usually comes in 12-foot widths, making seams necessary in most rooms. Visible seams are not a defect unless they have been improperly made or unless the material has a defect, making the seam appear more pronounced than normal. The more dense and uniform the carpet texture, the more visible the seams will be. Carpet styles with low, tight naps result in the most visible seams. Seams are never more visible than when the carpet is first installed. Usually with time, use, and vacuuming the seams become less visible. You can see examples of how carpet seams diminish after they have been vacuumed and have experienced traffic in the model homes.

Shading

Shading is an inherent quality of fine-cut pile carpets. Household traffic causes pile fibers to assume different angles; as a result, the carpet appears darker and lighter in these areas. A good vacuuming, which makes the pile all go in the same direction, provides a temporary remedy.

Shedding

New carpeting, especially pile, sheds bits of fiber for a period of time. Eventually these loose fibers are removed by vacuuming. Shedding usually occurs more with wool carpeting than with nylon or other synthetics.

Snags

Sharp-edged objects can grab or snag the carpet fiber. When this occurs, cut off the snag. If the snag is especially large, call a professional.

Sprouting

Occasionally you may find small tufts of fiber sprouting above carpet surface. Simply use scissors to cut off the sprout. Do not attempt to pull it, because other fibers will come out in the process.

Stains

No carpet is stainproof. Although your carpet manufacturer designates your carpet as stain-resistant, some substances may still cause permanent staining. These include hair dyes, shoe polish, paints, and India ink. Some substances destroy or change the color of carpets, including bleaches, acne medications, drain cleaners, plant food, insecticides, and food or beverages with strongly colored natural dyes as found in some brands of mustard and herbal tea.

Refer to your care and maintenance brochures for recommended cleaning procedures for your particular fiber. Pretest any spot-removal solution in an inconspicuous area before using it in a large area. Apply several drops of the solution, hold a white tissue on the area, and count to ten. Examine both tissue and carpet for dye transfer and check for carpet damage.

Static

Cooler temperatures outside often contribute to static electricity inside. You can install a humidifier to help control static build-up.

MJC Companies® Limited Warranty Guidelines

During your Orientation Walkthrough, we will confirm that your carpet is in an acceptable condition. We will correct stains or spots noted at this time by cleaning, patching, or replacement, the decision of which is solely made by MJC Companies®. MJC Companies® will not be responsible for dye lot variations if replacements are made. MJC Companies® shall correct stains or spots only if documented prior to occupancy. MJC will correct gaps at carpet seams during the warranty period. Any loose or buckling carpet will be corrected one time only. All other cleaning and repairs are your sole responsibility.

Edges

Edges of carpet along moldings and edges of stairs should be held firmly in place. In some areas, metal or other edging material may be used where carpet meets another floor covering.

Seams

Carpet seams will be visible. MJC Companies® will repair any gaps or fraying during the warranty period.

Caulking

Homeowner Use and Maintenance Guidelines

Time and weather will shrink and dry caulking so that it no longer provides a good seal. As routine maintenance, check the caulking and make needed repairs. Caulking compounds and dispenser guns are available at hardware stores. Read the manufacturer's instructions carefully to be certain that you select an appropriate caulk for the intended purpose.

Colored Caulk

Colored caulking is available at most hardware stores, with any colored material, dye lots can vary.

Latex Caulk

Latex caulking is appropriate for an area that requires painting, such as along the stair stringer or where wood trim meets the wall.

Silicone Caulk

Caulking that contains silicone will not accept paint; it works best where water is present, for example, where tub meets tile or a sink meets a countertop.

CHECK CAULKING

Show us a water stain on a ceiling and, more often than not, it isn't a leaking roof ... it's a leaking bathroom fixture.

WHAT Check the caulking in your kitchen and bathrooms. Don't just look for moldy or missing caulking; pull at it to see if the seal is good or if it's just sitting there.

WHEN Once a year.

As inexpensive as it is, caulking is essential to maintain the normal life expectancy of tile bathtub and shower enclosures. It's equally important for the long life of laminated countertops and backsplashes.

WHY The backing material behind the tile may be water-resistant, but it is not waterproof. The particleboard backing material for plastic-laminated countertops is even more prone to water damage.

The caulking may last for 10 or more years but because of poor surface preparation, poor tolerances and building movement, the seal rarely lasts that long.

HOW The key to good caulking is good preparation. The surface must be clean and dry. This often requires lots of scraping and vacuuming. If it's damp behind the old caulking, wait until it dries.

MJC Companies® Homeowners Manual

Use a caulking gun and use caulking that can be cleaned up with water. Get the right kind of caulking by asking someone knowledgeable at a retail store. For best results, cut the tip of the caulking tube at about a 30-degree angle and make the hole in the tip the same size as the gap you are about to fill. Push the gun away from you. This fills the gap and the trailing edge of the nozzle leaves a professional finish. Go for one continuous bead. Stopping and starting makes a mess.

When caulking a tub, fill it with water and stand in the tub. The weight of you and the water makes the tub settle a bit and opens up the joint to be caulked.

TIPS After caulking, you can smooth the surface with a wet soapy finger, but don't push too hard.

Some people use masking tape to make the job easier. If you do, be sure to pull the tape off immediately after caulking, and use the soapy-finger trick to smooth the edge.

MJC Companies® Limited Warranty Guidelines

During the Orientation Walkthrough we confirm that appropriate areas are adequately caulked. We will touch up caulking at the time of closing. All interior caulking shrinks and deteriorates; and owner maintenance is required. After closing all caulking becomes Homeowner's responsibility.

See also Countertops, Expansion and Contraction, Stairs, and Wood Trim

Ceramic Tile

Homeowner Use and Maintenance Guidelines

Your selection sheets include the brand and color of your ceramic tile.

Cleaning

Ceramic tile is one of the easiest floor coverings to maintain. Simply vacuum when needed. Occasionally, a wet mopping with warm water may be appropriate. Avoid adding detergent to the water. If you feel a cleaning agent is required, use a mild solution of warm water and dishwasher crystals (they will not result in a heavy, difficult-to-remove lather on the grout). Rinse thoroughly.

The ceramic tile installed on walls or countertops in your home may be washed with any nonabrasive soap, detergent, or tile cleaner. Abrasive cleaners will dull the finish.

Grout Discoloration & Sealing Grout

Clean grout that becomes yellowed or stained with a fiber brush, cleanser, and water. Grout cleansers and whiteners are available at most hardware stores.

Sealing grout is your decision and responsibility. Once grout has been sealed, ongoing maintenance of that seal is necessary and limited warranty coverage on grout that has been sealed is void.

Separations

Expect slight separations to occur in the grout between tiles. This grout is for decorative purposes only; it does not hold the tile in place. Cracks in the grout can be filled using premixed grout purchased from flooring or hardware stores. Follow package directions.

Tile around bathtubs or countertops may appear to be pulling up after a time. This is caused by normal shrinkage of grout or caulk and shrinkage of wood members as they dry out. If this occurs, the best remedy is to purchase tub caulk or premixed grout from a hardware store. Follow directions on the container. This maintenance is important to protect the underlying surface from water damage.

MJC Companies® Limited Warranty Guidelines

During the Orientation Walkthrough we confirm that tile and grout areas are in acceptable condition. We will repair or replace cracked, badly chipped, or loose tiles noted at that time. MJC Companies® is not responsible for variations in color or discontinued patterns. New grout may vary in color from the original.

Cracks appearing in grouting of ceramic tiles at joints or junctions with other materials are commonly due to shrinkage. MJC Companies® will correct cracks in ceramic grout in excess of 1/8 inch in width one-time only during the warranty period. Any grouting or caulking that is needed after the one-time repair is Homeowner's responsibility.

Concrete Flatwork

Homeowner Use and Maintenance Guidelines

By maintaining good drainage, you protect your home's foundation and the concrete flatwork: the basement floor, porch, patio, driveway, garage floor, and sidewalks.

Concrete slabs are floating—they are not attached to the home's foundation walls. These are not a structural (load-bearing) element of the home and are not covered by the structural warranty.

Cleaning

Avoid washing exterior concrete slabs with cold water from an outside faucet when temperatures are high and the sun has been shining on the concrete. The abrupt change in temperature can damage the surface bond of the concrete. We recommend sweeping for keeping exterior concrete clean. If washing is necessary, do this when temperatures are moderate.

Repeated cleaning of the garage floor by hosing can increase soil movement by allowing water to penetrate any existing cracks. We recommend sweeping to clean the garage floor.

Cracks

A concrete slab 10 feet across shrinks approximately 5/8 inch as it cures. Some of this shrinkage shows up as cracks. Cracking of concrete flatwork also results from temperature changes that cause expansion and contraction.

During the summer, moisture finds its way under the concrete along the edges or through cracks in the surface. In winter, this moisture forms frost that can lift the concrete, increasing the cracking. Maintaining drainage away from all concrete slabs will minimize cracking from this cause. As cracks occur, seal them with a waterproof concrete caulk (available at hardware or home improvement stores) to prevent moisture from penetrating to the soil beneath.

Expansion Joints

We install expansion joints to help control expansion. However, as the concrete shrinks during the curing process, moisture can penetrate under the concrete and lift the expansion joint. When this occurs, fill the resulting gap with a gray silicone sealant, which you can purchase at most hardware stores.

Heavy Vehicles

Do not permit heavy vehicles such as moving vans or concrete trucks to drive on your concrete work. We design and install this concrete for residential use only. **NEVER DRIVE OR PARK ON FRESH CONCRETE FOR A PERIOD OF TWO (2) WEEKS FROM THE DATE IT WAS POURED.**

Ice, Snow, and Chemicals

Driving or parking on snow creates ice on the drive, which magnifies the effects of snow on the concrete surface. Remove ice and snow from concrete slabs as promptly as possible after snow storms. Protect concrete from abuse by chemical agents such as pet urine, fertilizers, radiator overflow, repeated hosing, or de-icing agents, such as road salt that can drip from vehicles. All of these items can cause spalling (chipping of the surface) of concrete. The garage floor and driveway may also move according to weather conditions which may require adjustment of the garage door. This adjustment is the responsibility of the homeowner.

Sealer

MJC Companies® highly recommends a concrete sealer, available at paint stores. It will help you keep an unpainted concrete floor clean and reduce pitting. Do not use soap on unpainted concrete. Instead, use plain water and washing soda or, if necessary, a scouring powder.

CHECK YOUR DRIVEWAY, WALKS AND PATIOS

Well-maintained walkways and driveways improve the look of a home. However, the focus of this reminder is function rather than form.

WHAT Check driveways, walks and patios.

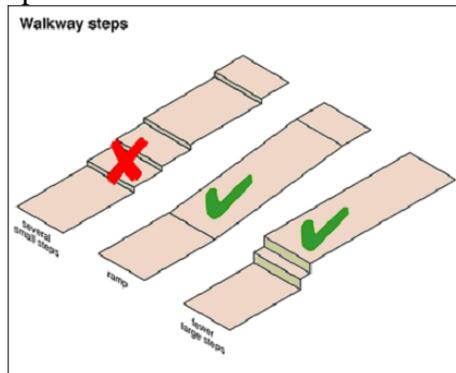
WHEN Summer & Fall

- WHY**
- Two reasons:
- Improperly maintained walks, patios and driveways tend to deteriorate more quickly. Major repairs are expensive.
 - Public safety and liability are also key motivators. Uneven walks are a "trip and slip" hazard.
- HOW**
- Look for three things:
- Trip hazards
 - Low spots
 - Surface damage

Trip hazards

It's surprising how little we lift our feet when we walk. Even a small irregularity in a walkway can catch your foot and cause a fall. Look for sections that have cracked and heaved.

Look for steps in walks or patios that are irregular in height. When we step up or down a seven-inch step, our brain registers the height and we expect the next step to be the same. Steps that are not the same height are dangerous -- so are small steps at odd intervals.



Low spots

Low spots trap water. In cold climates, water will freeze and create a slip hazard.

Surface damage

Fluids leaking from a car can seriously damage asphalt. Sealing the surface of an asphalt driveway can help prevent damage for a while, but you should have the car repaired.

MJC Companies® Limited Warranty Guidelines

Concrete slabs are floating—they are not attached to the home's foundation walls. These are not a structural (load-bearing) element of the home and no concrete is covered by your warranty.

Color

Concrete slabs vary in color. No correction is provided for this condition. Color variation is cosmetic and not covered within your limited warranty.

Cracks

If concrete shrinkage cracks reach 1/8 of an inch in width or vertical displacement, MJC Companies® will make the repair during the warranty period. Surface patching and epoxy injections are examples of acceptable repair methods so long as no floor covering has been installed. Shrinkage cracks are common and should be expected. Subsequently, concrete slab maintenance or replacement is Homeowner's responsibility. However, we advise against replacement due to the expense and since the new slab will crack as well.

Finished Floors

MJC Companies® will patch or repair cracks, settling, or heaving which is noted only on the customer Orientation Walkthrough list, that rupture finish floor materials that we installed as part of the home as you originally purchased it.

Level Floors

Concrete floors in any habitable areas of the home will be level to within 1/4 inch in width within any 72-inch measurement with the exception of an area specifically designed to slope toward a floor drain at time of closing. Subsequent concrete slab maintenance is Homeowner's responsibility.

Separation

MJC Companies® will correct separation of concrete slabs from the home if separation exceeds 1/4 inch prior to closing. Subsequent concrete slab maintenance is Homeowner's responsibility.

Exterior Settling or Heaving

MJC Companies® will repair concrete slabs that settle or heave in excess of 2 inches or *if such movement results in negative drainage* (toward the house) or hazardous vertical displacement during the warranty period that are not cause by ground settlement.

Interior Settling or Heaving

MJC Companies® will correct displacement which exceed 1/4 inch in width or vertical displacement.

Spalling (Surface Chips)

Causes of spalling include repeated hosing of concrete for cleaning, animal urine, radiator overflow, fertilizer, uncleared snow and ice, ice-melting agents, and road salts from vehicles. Repair of spalling is a home maintenance task. Spalling concrete surfaces are expressly excluded from your limited warranty.

Standing Water

Water may stand on exterior concrete slabs for several hours after precipitation or from roof run-off. MJC Companies® is not responsible for standing water unless it stands more than 24 to 48 hours. Conditions that cause water to remain longer than 24 hours such as roof run-off of melting snow or ice is typical. Standing water beyond the 10-foot perimeter of the foundation is not

covered within the Limited Warranty. The homeowner is responsible for establishing and maintaining adequate ground cover.

If any portion of the concrete requires replacement, new concrete will not match existing and MJC Companies® is not responsible for repair, replacement or differences in color.

Condensation

Homeowner Use and Maintenance Guidelines

Condensation on interior surfaces of the windows and frames comes from high humidity within the home combined with low outside temperatures and inadequate ventilation. Family lifestyle significantly influences these conditions. If your home includes a humidifier, closely observe manufacturer's directions for its use, especially during periods of cooler temperatures.

See also Ventilation.

MJC Companies® Limited Warranty Guidelines

Condensation results from natural factors and a family's lifestyle and MJC Companies® has no control over this. The limited warranty coverage excludes condensation.

Countertops

Homeowner Use and Maintenance Guidelines

Use a cutting board to protect your counters when you cut or chop. Protect the counter from heat and from extremely hot pans. If you cannot put your hand on it, do not put it on the counter. Do not use countertops as ironing boards and do not set lighted cigarettes on the edge of the counter.

Caulking & Cleaning

The caulking between the countertop and the wall, along the joint at the backsplash, and around the sink may shrink, leaving a slight gap. Maintaining a good seal in these locations is important to keep moisture from reaching the wood under the laminates and to prevent warping. Avoid abrasive cleaners that will damage the luster of the surface.

Mats

Rubber drain mats can trap moisture beneath them, causing the laminated plastic to warp and blister. Dry the surface as needed. Avoid exposure to excessive moisture of any nature so that warping does not occur.

Wax

Wax is not necessary, but it can be used to make counters gleam. It may cause build up or discoloration if heat or cold is placed on the surface.

See also Ceramic Tile.

MJC Companies® Limited Warranty Guidelines

During your Orientation Walkthrough we confirm that all countertops are in acceptable condition. We repair noticeable surface damage such as chips, cracks, warping and scratches noted on the Orientation Walkthrough list. Repair of surface damage that occurs during or after your move-in is not covered by your warranty and is one of your home maintenance responsibilities.

Laminates

Laminated countertops will have one or more discernible seams. MJC Companies® will repair gaps or differential at the seams that exceed 1/4 inch during the warranty period.

Manufactured Marble and Granite

Edges should be smooth and even. Where backsplash joints occur at corners, the top edges should be even within 1/4 inch.

Separation from Wall

Separation of countertops from walls, backsplash, and around sinks results from normal shrinkage of materials. MJC Companies® will re-caulk these areas one time only if the gap is in excess of 1/8 inch at trim joints and 1/4 inch between trim and adjacent surfaces. Color of caulk will vary and MJC Companies® is not responsible for difference in color. ***Subsequent caulking will be your home maintenance responsibility.***

Scratches

Solid surface countertops shall be free of scratches visible from 6 feet under normal lighting noted prior to closing.

Doors and Locks

Homeowner Use and Maintenance Guidelines

The doors installed in your home are wood products subject to such natural characteristics of wood as shrinkage and warpage. Due to natural fluctuations of humidity and the use of forced air furnaces, showers, and dishwashers, interior doors may occasionally require minor adjustments.

Bifold Doors

Interior bifolds sometimes stick or warp due to weather conditions. Apply a silicone lubricant to the tracks to minimize this inconvenience.

Exterior Finish

To ensure longer life for your exterior wood doors, plan to refinish them at least once a year. Stained exterior doors with clear finishes tend to weather faster than painted doors. Treat the finish

with a wood preserver every three months to preserve the varnish and prevent the door from drying and cracking. Reseal stained exterior doors whenever the finish begins cracking or crazing.

Failure to Latch

If a door will not latch because of minor settling, you can correct this by making a new opening in the jamb for the latch plate (remortising) and raising or lowering the plate accordingly.

Hinges

You can remedy a squeaky door hinge by removing the hinge pin and applying a silicone lubricant to it. Avoid using oil, as it can gum up or attract dirt. Graphite works well as a lubricant but can create a gray smudge on the door or floor covering beneath the hinge if too much is applied.

Keys & Locks

Keep a duplicate privacy lock key where children cannot reach it in the event a youngster locks him- or herself in a room. The top edge of the door casing is often used as a place to keep the key. A small screwdriver or similarly shaped device can open some types of privacy locks.

Lubricate door locks with graphite or other waterproof lubricant. Avoid oil, as it will gum up.

DON'T GET BURNED BY METAL DOORS!

You know those lazy, hazy days when it seems you could fry an egg on the sidewalk? Those are the days you could probably cook some bacon on your metal door. **Children have been burned touching metal doors.** These doors can get really hot from the sun. You may want to consider replacing or at least repainting the door if it's in a high-traffic area.

WHAT Dark-colored metal doors can burn you or your children.

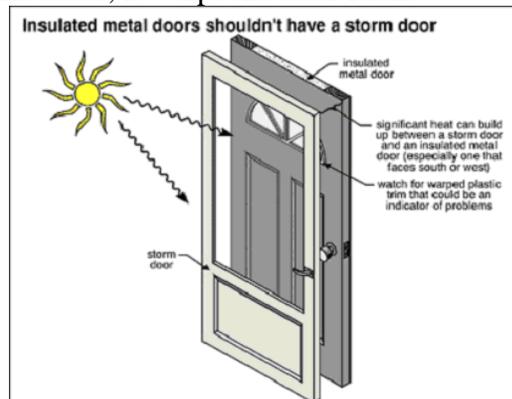
WHEN It can happen any time during the year, but the risk is greatest in the summer especially on homes with the doors facing South or Southwest.

WHY Metal primary doors are well insulated. If they are painted a dark color, and if they face south or west, the surface temperature of a door in direct sunlight can exceed 200°F. That's hot enough to burn bare skin.

HOW Paint color has a huge effect on the temperature of the door. The lighter the color, the cooler the door will be. If your door is dark, consider repainting it.

If your front door faces South or South West consider Never installing a storm door in front of an insulated metal door. The temperature between the doors can rise to the point where it warps the plastic trim pieces on the door. In really extreme cases, it warps the door itself.

TIPS



Slamming

Slamming doors can damage both doors and jambs and can even cause cracking in walls. Teach children not to hang on the doorknob and swing back and forth; this works loose the hardware and causes the door to sag.

Shrinkage

Use putty, filler, or latex caulk to fill any minor separations that develop at mitered joints in door trim. Follow with painting. Panels of wood doors shrink and expand in response to changes in temperature and humidity. Touching up the paint or stain on unfinished exposed areas is your homeowner maintenance responsibility.

Sticking

The most common cause of a sticking door is the natural expansion of lumber due to changes in humidity. When sticking is due to swelling during a damp season, do not plane the door unless it continues to stick after the weather changes.

Before planning a door because of sticking, try two other steps: first, apply either a paste wax, light coat of paraffin, or candle wax to the sticking surface; or second, tighten the screws that hold the door jamb or door frame. If planing is necessary even after these measures, use sandpaper to smooth the door and paint the sanded area to seal against moisture.

Warping

If a door warps slightly, keeping it closed as much as possible often returns it to normal.

Weather Stripping

Weather stripping and exterior door thresholds occasionally require adjustment or replacement.

MJC Companies® Limited Warranty Guidelines

During the Orientation Walkthrough we confirm that all doors are in acceptable condition and correctly adjusted. MJC Companies® will repair construction damage to doors noted on the Orientation Walkthrough list only.

Adjustments

Due to normal settling of the home, doors may require adjustment for proper fit. MJC Companies® will make such adjustments at one-year warranty service if due to faulty workmanship.

Panel Shrinkage

Panels of wood doors shrink and expand in response to changes in temperature and humidity. Although touching up the paint or stain on unfinished exposed areas is your home maintenance responsibility, MJC Companies® will repair split panels that allow light to be visible which appear within your warranty period.

Pocket Doors & Storm Doors

Pocket doors are not covered under the builder's warranty due to the inherent problems with this product. Installation of a storm door over exterior doors will void warranty of the door. MJC Companies® is not responsible for the function of the door or the encasement, which may or may not heave and settle as weather changes.

Warping & Gaps

MJC Companies® will repair doors that warp in excess of 1/4 inch measured vertically, horizontally or diagonally at one-year warranty service, or after one summer season during the one-year warranty period. Seasonal changes may cause doors to expand and contract and are usually temporary conditions.

Gaps under doors are intended for air flow. However, MJC Companies® will correct gaps in access of 1 1/2 inch between bottom of passage door and finished floor or 2 inches between bottom of closet door and finished floor.

Drywall

Homeowner Use and Maintenance Guidelines

Slight cracking, nail pops, or seams may become visible in walls and ceilings. These are caused by the shrinkage of the wood and normal deflection of rafters to which the drywall is attached. Minor seam separations and cracks, and other slight imperfections, are common and should be expected. Minor depressions and slight mounds at nail heads are not defects.

Repairs

With the exception of the one-time repair courtesy service provided by MJC Companies®, care of drywall is your maintenance responsibility. Re-painting of the repaired areas is the sole responsibility of the homeowner. Most drywall repairs can be easily made. This work is best done when you redecorate the room.

Repair hairline cracks with a coat of paint. You can repair slightly larger cracks with spackle or caulk. To correct a nail pop, reset the nail with a hammer and punch. Cover it with spackle, which is available at paint and hardware stores. Apply two or three thin coats. When dry, sand the surface with fine-grain sandpaper, and then paint. You can fill indentations caused by sharp objects in the same manner.

MJC Companies® Limited Warranty Guidelines

During the Orientation Walkthrough, we confirm that drywall surfaces are in acceptable condition. At the time of the one-year warranty, MJC Companies® will repair drywall shrinkage cracks and nail pops as a courtesy. MJC Companies® will correct cracks in excess of 1/8 inch in width. Builder will correct nail pops which have broken finished surface. Repair cracks and/or nail pops and touch up paint will be painted to match as close as possible, one time only. Such conditions should be reported near the end of the one-year warranty period to allow for normal movement of the home.

After the warranty period no drywall surfaces shall be repaired.

You are also responsible for custom paint colors or wallpaper that has been applied subsequent to closing. Due to the effects of time on paint and wallpaper, as well as possible dye lot variations, touch-ups are unlikely to match the surrounding area. It is advisable not to install wallpaper during the first year, to allow for normal settling of the home.

MJC Companies® does not repair drywall flaws that are only visible under particular lighting conditions and that are not visible six feet (6') from the flaw.

Related Warranty Repairs

If a drywall repair is needed as a result of a warranty-based repair (such as a plumbing leak) or if it is cut to perform another repair of any kind, MJC Companies® completes the repair by touching up the repaired area with the same paint that was on the surface when the home was delivered. If more

than 75% of the wall is involved, we will repaint the entire wall corner to corner. The surface being painted should not show through the new paint when viewed from a distance of 6 feet under normal lighting conditions. You are responsible for custom paint colors or wallpaper that has been applied subsequent to closing. Due to the effects of time on paint and wallpaper, as well as possible dye lot variations, touch-up may not match the surrounding area.

Electrical Systems

Homeowner Use and Maintenance Guidelines

Know the location of the breaker panel; it includes a main shut-off that controls all the electrical power to the home. The main power may also be at the meter box. Individual breakers control the separate circuits. Each breaker is marked to help you identify which breaker is connected to which major appliances, outlets, or other service. Should a failure occur in any part of your home, always check the breakers in the main panel box.

Breakers

Circuit breakers have three positions: on, off, and tripped. When a circuit breaker trips, it must first be turned off before it can be turned on. Switching the breaker directly from tripped to on will not restore service.

Breaker Tripping

Breakers trip due to overloads caused by plugging too many appliances into the circuit, a worn cord or defective appliance, or operating an appliance with too high a voltage requirement for the circuit. The starting of an electric motor can also trip a breaker.

If any circuit trips repeatedly, unplug all items connected to it and reset it. If it trips when nothing is connected to it, you need an electrician. If the circuit remains on, one of the items you unplugged is defective and will require repair or replacement.

Buzzing

Fluorescent fixtures use transformer action to operate which sometimes causes a buzzing background noise.

Fixture Location

We install light fixtures in the locations indicated by code and exact location may vary from house to house. It is purchasers' responsibility to specify exact locations, if allowed, of plugs or light fixture other than the code. There may be an additional charge and all electrical changes must be completed at time selections are made.

GFCI (Ground-Fault Circuit-Interrupters)

GFCI receptacles have a built-in element that senses fluctuations in power. Quite simply, the GFCI is a circuit breaker. Building codes require installation of these receptacles in bathrooms, the kitchen, outside, and the garage (*areas where an individual can come into contact with water while holding an electric appliance or tool*). Heavy appliances such as freezers, blow dryers or power tools will trip the GFCI breaker.

Do not plug a refrigerator or food freezer into a GFCI-controlled outlet. The likelihood of the contents being ruined is high and the limited warranty does not cover such damage.

GFCI receptacle has a test and reset button. Once each month, press the test button. This will trip the circuit. To return service, press the reset button. If a GFCI breaker trips during normal use, it may indicate a faulty appliance and you will need to investigate the problem. One GFCI breaker can control up to three or four outlets.

Grounded System

Your electrical system is a three-wire grounded system. Never remove the bare wire that connects to the box or device.

Light Bulbs

You are responsible for replacing burned-out bulbs other than those noted during your Orientation Walkthrough.

Modifications

If you wish to make any modifications after you move in, within your warranty period, you may wish to contact the electrician listed on the Emergency Phone Numbers you receive at the Orientation Walkthrough. Having another electrician modify your electrical system during the warranty period can void that portion of your limited warranty.

Outlets

If an outlet is not working, check first to see if it is controlled by a wall switch or GFCI. Next, check the breaker.

If there are small children in the home, install safety plugs to cover unused outlets. Teach them to never touch outlets, sockets or fixtures. This also minimizes the air infiltration that sometimes occurs with these outlets.

CHECK YOUR ELECTRICAL OUTLETS

It's best to check electrical outlets annually to see if they're functioning properly.

WHAT Check your interior electrical outlets.

WHEN The winter is a good time.

WHY Because a faulty electrical outlet can result in a fire or electrical shock.

You'll need a three-prong electrical outlet tester. It looks just like a three-prong plug with three little lights. They are available at your hardware store for \$8 to \$15. While not mandatory, a voltage indicator would be a valuable tool for testing two-prong plugs, commonly found in houses built prior to '60's. This is a pen-like instrument which safely checks for the presence of voltage. Costs vary but should be approximately \$20 or \$30.

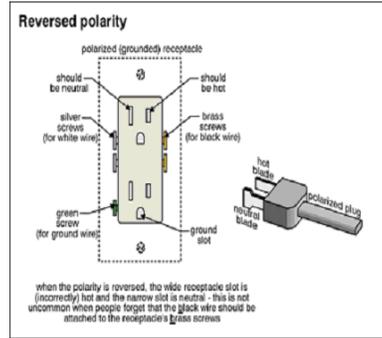
Go room by room, through the entire house, checking as many electrical outlets as possible.

HOW

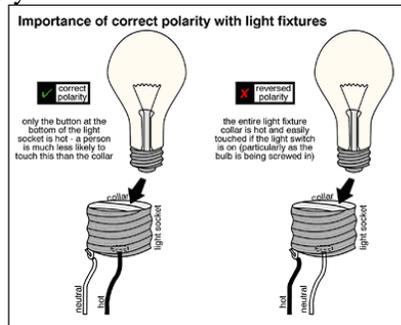
Before touching any outlet, look to make sure that it is not damaged in any way. Replace any outlet that is cracked or broken. With three-prong outlets, take your electrical tester and plug it in. First, make sure that the outlet is not loose. An outlet that wiggles around when you are plugging or unplugging things is dangerous. The lights on the tester should indicate that the outlet is powered, properly grounded, and has proper polarity. Although testers vary, most show two green lights if all is OK. A single green light normally means that you have power, but no ground. Any amber or red light indicates a serious fault that should be corrected.

If you have power but no ground, you essentially have the same condition as you would have with old-fashioned, two-prong outlets. This is safe as long as you are plugging in two-prong plugs, but it is unsafe if you want to use the outlet for anything requiring a ground (an appliance with a three-prong plug). The repair depends on the type of wiring connected to the outlet. Discuss this with your electrician.

The most common fault is a condition called reversed polarity. Reversed polarity means the black wire and the white wire are reversed where they are connected to the outlet. Appliances plugged into an outlet with reversed polarity will still work, but there is a much greater risk of shock/electrocution.



Consider a light fixture with no bulb. If wired correctly, the only live part is the button at the base of the socket. A person is much less likely to touch this button than the threaded collar around the socket. If wired with reversed polarity, it is the threaded collar that is live! Have an electrician fix all outlets with reversed polarity.



Test your two-prong outlets using the voltage indicator. Insert it in the narrow slot in the outlet. It should be the hot one, and it will cause the voltage indicator to light up. If the voltage indicator lights up in the wide slot, the outlet has reversed polarity. If both slots in the outlet are the same size, it's best to have the outlet replaced.

Your tester may have a button on it to test GFIs (ground fault interrupters). The test button on the GFI outlet is a better test than the one on an external tester!

TIPS In many older homes, people like to replace two-prong outlets with the modern three-prong type. If a conventional three-prong plug is used, the results can be dangerous because there is no ground wire to connect to the third prong of the outlet. Use a GFI outlet instead. It provides additional protection without a ground wire.

CHECK YOUR OUTDOOR WIRING

WHAT Inspect your outdoor wiring, light fixtures and outlets.

WHEN Summertime.

WHY A mild electric shock is unpleasant. A serious electric shock can cause an irregular heartbeat, a temporary electrolyte imbalance and death!

What's the difference between a 'mild' electric shock and a 'serious' one? The following will make an electric shock worse:

- If you are holding a metal tool which comes into direct contact with an electrical current
- If any part of your body has direct contact with the earth
- If the earth, your body, or the electrical device is wet

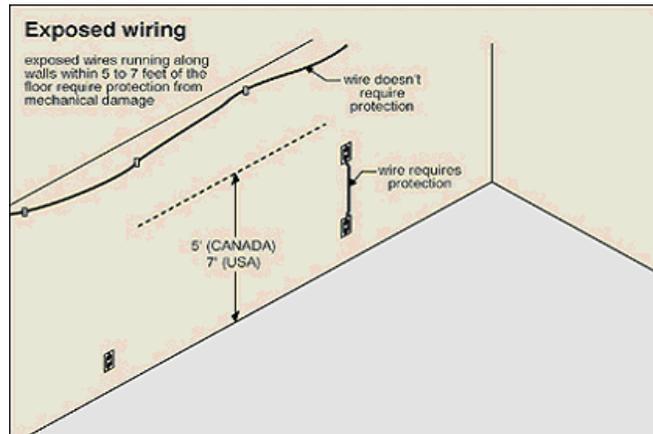
All three of these exist in abundance outdoors.

Outdoor wiring and fixtures should be in good shape and should be protected from mechanical damage.

The first rule is "look but don't touch." Here are three things to look for:

1. Damaged plugs and fixtures
 - Look for light fixtures that are loose or hanging from the wires.
 - Electrical receptacles (plugs) are particularly susceptible to mechanical damage. Worn or damaged receptacles should be replaced.
2. Damaged wiring
 - Look for wiring that is worn or damaged and replace it.
 - Wiring should be armored cable (cable encased in a flexible metal jacket) or inside a plastic or metal conduit (pipe) unless it is higher than five to seven feet above the ground. This helps to prevent mechanical damage to the wire.

HOW



1. Look for loose wiring. Wiring that is not properly secured is more likely to get damaged.
2. Improper wiring

Outdoor wiring is designed for damp locations. Regular indoor wiring is not acceptable. It's a bit difficult to know the difference, but here are a few clues:

 - Wiring rated for indoor use may have the letters NMD printed on it.

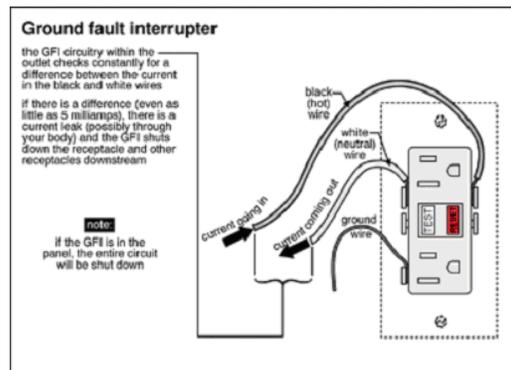
MJC Companies® Homeowners Manual

- Wiring rated for protected outdoor application will have NMW printed on it.
- Most often, indoor wiring is white or red and outdoor wiring is black, brown or grey.

Wiring for telephone, cable T.V. and low voltage lighting is not a concern because the voltage in these wires is not enough to give you a shock.

For greater safety, outdoor receptacles (plugs) should be ground fault interrupters (GFI's). A "ground fault" is electricity "leaking" to ground. A GFI detects the smallest of these leaks and shuts off the receptacle in a split second.

TIPS



Play safe:

- Make sure your extension cords are in good condition.
- Wear shoes when operating electric gardening tools.
- Hire an electrician to repair any problems you identify.

Underground Cables

Before digging, check the location of buried service leads by calling MISS DIG 1-800-482-7171 (1-800-MIS-SDIG). In most cases, wires run in a straight line from the service panel to the nearest public utility pad. Maintain positive drainage around the foundation to protect this service.

MJC Companies® Limited Warranty Guidelines

Light fixture locations are determined by Building Codes of the local municipalities or the approximate locations in the model and at your final Orientation Walkthrough, we confirm that the fixtures are in acceptable condition and that all bulbs are working. Any changes, if allowed, in location will cost additional and be added to the purchase price of your home. MJC Companies® limited warranty excludes any fixture you supplied.

Designed Load

MJC Companies® will repair any electrical wiring that fails to carry its designed load to meet specifications. If electrical outlets, switches, or fixtures do not function as intended, MJC Companies® will repair or replace them during the warranty period. Please note that with today's use of so many electronics an overload may occur. Please try to space your electronics on separate circuits to help avoid tripping the circuit.

GFCI (Ground-Fault Circuit-Interrupters)

MJC Companies® is not responsible for food spoilage especially if it is a result from your plugging refrigerators or freezers into a GFCI outlet, nor any other consequential damages.

Power Surge

Power surges and power failures are the result of local conditions beyond the control of MJC Companies® and are excluded from limited warranty coverage. These can result in burned-out bulbs or damage to sensitive electronic equipment such as TVs, alarm systems and computers. Damage resulting from lightning strikes are excluded from limited warranty coverage.

Expansion and Contraction

Homeowner Use and Maintenance Guidelines

Changes in temperature and humidity cause all building materials to expand and contract. Dissimilar materials expand or contract at different rates. This movement results in separation between materials, particularly dissimilar ones. You will see the effects in small cracks in drywall and in paint, especially where moldings meet drywall, at mitered corners, and where tile grout meets tub or sink. While this can alarm an uninformed homeowner, it is normal.

Squeaks in sub-floors, stairs and finished wood floors and other areas occur. These are normal and will not be repaired. Totally squeak-proof floors cannot be guaranteed. However, a reasonable one-time attempt will be made to correct the problem without removing floor and ceiling finishes. The homeowner is responsible for removing and replacing any floor coverings.

Shrinkage of the wood members of your home is inevitable and occurs in every new home. Although this is most noticeable during the first year, it may continue beyond that time. In most cases, caulk and paint are all that you need to conceal this minor evidence of a natural phenomenon. Even though properly installed, caulking shrinks and cracks. Maintenance of caulking is Homeowner's responsibility.

MJC Companies® Limited Warranty Guidelines

Expansion and contraction cannot be controlled when natural and manufactured materials are assembled together and interact, and family lifestyle significantly influences these conditions. It is Homeowner's responsibility to purchaser a humidifier or dehumidifier based upon your family's

lifestyle. MJC Companies® will make repairs at the time of closing. After closing it is the homeowner's responsibility.

Fireplace

Homeowner Use and Maintenance Guidelines

Most of us feel a fireplace is an excellent way to create a warm, cozy atmosphere. However, without sufficient information, your use of the fireplace can result in heat (and dollars) being wasted. To help prevent that, consider the following points:

Look upon burning a fire as a luxury that adds much to the atmosphere, but just a little to the heat in a home. About 10 percent of the heat produced by a fire is radiated into the house. In many older homes, the air used by the fireplace for combustion is replaced with cold outside air drawn in through cracks around doors and windows. However, your home is constructed so tightly that this does not happen. We install a fresh air vent to supply the fireplace with combustion air and reduce the amount of heated air the fire draws from your house. Open this vent before starting the fire as you do the damper.

Close the damper and cold air vent when not in use. Leaving these open is equivalent to having an open window in the house. If the fire is still burning, but you are finished enjoying it, use glass doors to prevent heated air from being drawn up the chimney until your damper can be closed.

One caution on the use of glass doors: do not close them over a roaring fire, especially if you are burning hard woods (such as oak or hickory) because this could break the glass. Also, when closing the doors over a burning fire, open the mesh screens first. This prevents excessive heat build-up on the mesh, which might result in warping or discoloration.

Your objective in building a fire should be a clean, steady, slow-burning fire. Begin with a small fire to allow the components of the fireplace to heat up slowly. Failure to do so may damage the fireplace and can void the warranty. Start the fire by burning kindling and newspaper under the grate; two to three layers of logs stacked with air space between, largest logs to the rear, works best. One sheet of paper burned on top of the stack will help the chimney start to draw. Any logs 6 inches in diameter or larger should be split. ***Do not burn trash in the fireplace and never use any type of liquid fire starter.*** Remove old ashes and coals from under the grate when completely cool. A light layer is desirable as an insulator and will help to reflect heat.

Chimney Cleaning

Creosote and other wood-burning byproducts accumulate inside the flue over a period of time. This build-up can be a fire hazard. The way you use your fireplace and the type of wood you burn determine the frequency of your chimney cleanings. For instance, burning soft woods or improperly seasoned woods necessitates more frequent cleaning. Hire a qualified chimney sweep for this cleaning.

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Gas Fireplace

MJC Companies® offers direct-vent gas fireplaces. If you ordered this type of fireplace, it is demonstrated during the Orientation Walkthrough. Read and follow all manufacturers' directions.

A slight delay between turning the switch on and flame ignition is normal. The flames should ignite gently and silently. If you notice any deviation from this and any gas smell, immediately shut off the switch and report it to the gas company.

Excessive winds can cause a downdraft, which can blow out the pilot, requiring you to relight it before using the fireplace. Condensation on glass when unit is first turned on is normal. It should evaporate soon after the fireplace heats up.

The exterior vent cover for a direct vent gas fireplace becomes extremely hot when the fireplace is in use.

Spark Arrester

If the spark arrester becomes clogged, the diminished air flow will affect the performance of the fireplace and may be a fire hazard. Have the arrester cleaned professionally when needed.

MJC Companies® Limited Warranty Guidelines

Fireplaces are not intended to be the sole heat source in the home. The fireplace should function properly when MJC Companies® and the manufacturer's directions are followed.

Chimney Separation

Separation of a brick chimney from a newly constructed home may occur. MJC Companies® will repair separation from the main structure in excess of 1/2 inch in 10 feet during the warranty period. Caulking is acceptable in most cases.

Cracks

Newly-built chimneys will often incur slight amounts of separation. Normal shrinkage of mortar results in hairline cracks in masonry. MJC Companies® will repair cracks that exceed 1/4 inch in width within 10 feet during the warranty period. The repair consists of pointing or patching and the mortar color will not match, so expect variation from original color.

Exterior masonry may have chips, irregular surfaces, and color variations, which occur during manufacturing, shipping, or handling. Unless such conditions affect the structural integrity of the home, no repair is provided.

Discoloration

Discoloration of the firebox or brick is a normal result of use and requires no corrective action. Mortar-style fireplaces may develop cracks due to temperature changes and other factors.

Downdraft

Temporary negative draft situations can be caused by high winds: obstructions such as tree branches too close to the chimney; the geographic location of the fireplace; or its relationship to adjoining walls and roof. In some cases, it may be necessary to open a window to create an effective draft. Since negative draft conditions could be temporary, it is necessary that the homeowner substantiate the problem to MJC Companies® by constructing a fire so the condition can be observed. Although extremely high winds can result in a downdraft, this condition should be temporary and occasional. MJC Companies® will correct continuous malfunction if caused by an improper construction or inadequate clearance.

Glass Doors

During the Orientation Walkthrough we confirm that glass fireplace doors, when included with the home, are in acceptable condition.

Water Infiltration

In unusually heavy or prolonged precipitation, especially when accompanied by high winds, some water can enter the home through the chimney. The limited warranty excludes this occurrence.

Firebrick & Mortar Joints

Intense heat may cause cracking of firebrick or mortar joints. This is not covered within your warranty.

Foundation

Homeowner Use and Maintenance Guidelines

We install the foundation of your home according to the recommendations of our architect. The walls of the foundation are poured concrete. To protect your home's foundation, follow guidelines for installation and maintenance of landscaping and drainage in this manual.

Cracks

Even though we constructed it according to specified requirements, surface cracks can still develop in the wall. Surface cracks are not detrimental to the structural integrity of your home. If a crack develops in a foundation wall that allows water to come through, follow the procedures for submitting a warranty claim.

Dampness

Due to the amount of water in concrete, basement floor and walls may be damp. Condensation can form on water lines and drip onto the floor. Dampness due to condensation is caused by high moisture content in the air. It is the homeowner's responsibility to control humidity. The foundation walls and floors may become damp as concrete, mortar and other materials dry.

MJC Companies® Homeowners Manual

Dampness alone is not considered a deficiency. At your option you may purchase a dehumidifier. Refer to the manufacturer's limited warranty for information regarding its coverage.

Future Construction in Basement

If you decide to perform additional construction in the basement, obtain guidelines from a licensed engineer, obtain a building permit, and comply with all codes and safety requirements. MJC Companies® does not warrant that you will be able to obtain such a permit because of the possibility that building codes may change.

MJC Companies® Limited Warranty Guidelines

The foundation of your home has been designed and installed according to architect or the contractor. The walls of the foundation are poured concrete.

Cosmetic Imperfections

Slight cosmetic imperfections in foundation walls, such as a visible seam where two pours meet or slight honeycombing (aggregate visible), are possible and require no repair unless they permit water to enter.

Cracks

Shrinkage or backfill cracks are not unusual in foundation walls, especially at the corners of basement windows. MJC Companies® will seal cracks that leak, which exceed 1/2 inch in width during the warranty period. If you experience "rod-hole" leaks, they a one-time repaired will be made.

Leaks

MJC Companies® will correct conditions that permit water to enter the basement during the warranty period, provided you have complied with the drainage, landscaping, and maintenance guidelines. Leaks caused by landscaping improperly installed by the homeowner, the homeowner's contractor or the homeowner's failure to maintain proper grade are not the Builder's responsibility and will negate your limited warranty.

Garage Overhead Door

Homeowner Use and Maintenance Guidelines

Since the garage doors are large, moving objects, periodic maintenance is necessary.

30-Weight Oil

Every six months, apply a 30-weight automobile oil or similar lubricant to all moving parts: track, rollers, hinges, pulleys, and springs. At the same time, check to see that all hardware is tight and operating as intended without binding or scraping. Avoid over lubricating to prevent drips on vehicles or the concrete floor.

Lock

If the lock becomes stiff, apply a silicone or graphite lubricant. Do not use oil on a lock, as it will stiffen in winter and make the lock difficult to operate.

Opener

To prevent damage to a garage door opener, be sure the door is completely unlocked and the rope-pull has been removed before using the operator. If you have an opener installed after closing on your home, we suggest that you order it from the company that provided and installed the garage door to assure uninterrupted warranty coverage. Warranty is void if the opener is installed by others. Be familiar with the steps for manual operation of the door in the event of a power failure.

If MJC Companies® installed a door opener if purchased as one of your selections, during Orientation Walkthrough we demonstrate the electric eye that provides a safety stop in the event someone crosses through the opening while the overhead door is in motion. Use care not to place tools or other stored items where they interfere with the function of the electric eye.

TEST YOUR GARAGE DOOR OPENER

Whether old or new, a garage door presents a potential safety hazard. Newer automatic door openers have built-in safety features. Older manual doors use springs to open and close. Both types should be checked regularly.

WHAT Test the safety features of your automatic garage door opener.

WHEN Government safety commissions and manufacturers recommend that you do this monthly.

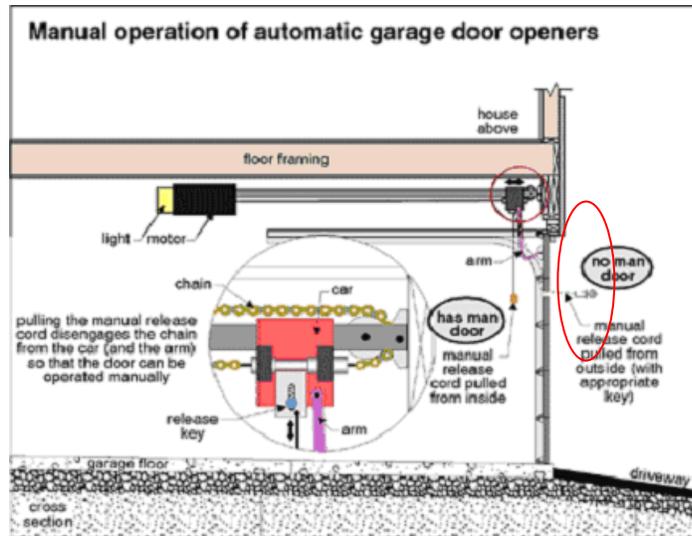
WHY Changes in temperature and humidity cause expansion or contraction of the door, tracks and door frame -- all affecting the ease of operation of the door. If the door is difficult to move, the sensitivity setting on the opener cannot be set up properly, and the door will not automatically reverse in an emergency.

HOW Follow these simple steps. If your door fails any of these tests, adjust it yourself or call in a garage door expert. **DO NOT** make any adjustments to the springs, counterbalance weights, or cables. These components are under considerable tension and can cause

MJC Companies® Homeowners Manual

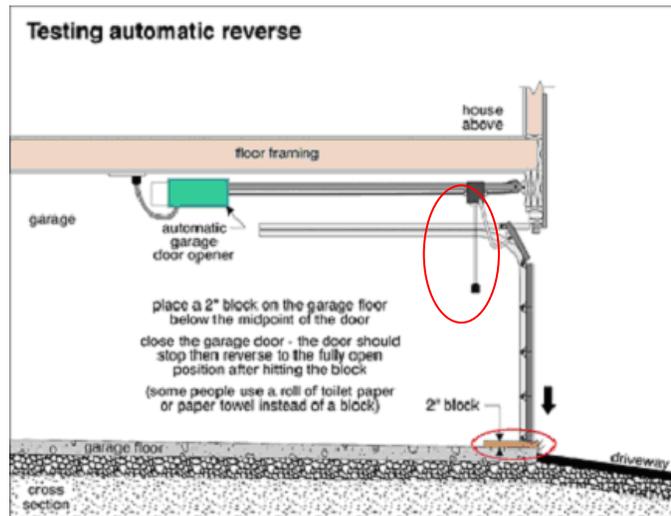
serious injury if they are released accidentally.

First, make sure the door is balanced and travels freely. With the door open, disconnect the drive mechanism from the door, circled in red, by pulling the emergency release cord, dangling from the center of the top of the door. Close and open the door manually to ensure that it moves easily. It should not take much force.

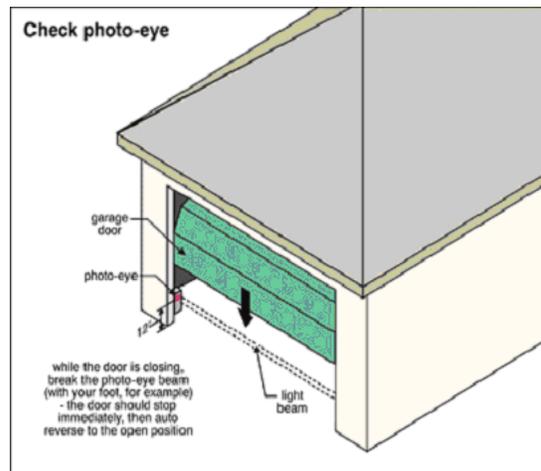


Next, ensure the door is balanced properly by pulling the door halfway down and letting go. It should not go up or fall down.

Push the door up and reconnect the door to the opener. Place a full roll of paper towels on the floor, in the middle of the door opening, and press the button to make the door close. The door should compress the roll of paper towels and then automatically reverse. If it does not, open the door and adjust the sensitivity of the opener. Try it again. If you can't get the door to auto reverse, call a specialist.



An electric eye, mounted four to six inches above the floor, is an excellent added safety feature (and is required on openers manufactured since 1993).



TIPS

The door should not auto reverse in the last inch of travel. This prevents the door from opening if a piece of gravel gets caught under the door.

Place push buttons high on the wall where children cannot reach them. Lots of kids like to play "beat the door," by pushing the button and rolling under the door just before it closes.

Painting

Factory Finished Garage Doors: Can be kept clean with just dish soap and water. Do not power wash prefinished doors you may damage the factory finish. *Painted Garage Doors*: Repaint the garage door when you repaint your home, or more often if needed to maintain a satisfactory appearance.

Safety

Follow the manufacturer's instructions for safe and reliable operation. Do not allow anyone except the operator near the door when it is in motion. Keep hands and fingers away from all parts of the door except the handle. Do not allow children to play with or around the door.

For your safety, after the expiration of the one-year warranty, have any needed adjustments made by a qualified specialist. The door springs are under a considerable amount of tension and require special tools and knowledge for accurate and safe servicing. Have the door inspected by a professional garage door technician after any significant impact to the door.

Sag

The garage door may sag slightly due to its weight and span. This should stabilize.

MJC Companies® Limited Warranty Guidelines

The garage door should operate smoothly and with reasonable ease. The door can become misaligned and require adjustment. No adjustment will be made if the homeowner has installed an opener subsequent to the purchase of the home.

Light Visible

Garage overhead doors cannot be air or water tight. Some light will be visible around the edges and across the top and bottom of the door. Weather conditions may result in some precipitation entering around the door.

Gas Shut-Offs

Homeowner Use and Maintenance Guidelines

You will find shut-offs on gas lines near their connection to each item that operates on gas. In addition, there is a main shut-off at the meter. We point these out during the Orientation Walkthrough. If you suspect a gas leak, leave the home and call the gas company immediately for emergency service.

MJC Companies® Limited Warranty Guidelines

The gas company is responsible for leaks up to the meter. MJC Companies® will correct leaks from the meter into the home during the warranty period.

Gas Smell

If you think you have a natural gas emergency, go to a safe location. Then, call SEMCO ENERGY Gas Company, toll free, at **1-888-427-1427**. It is important that you call -- **DO NOT E-MAIL** -- and report the emergency. Feel free to print this page and leave it with your emergency numbers in case you have a gas emergency.

The Three "R's" of Natural Gas Safety

Knowing how to **Recognize**, **React** to, and **Report** natural gas emergencies can eliminate or minimize their consequences.

Recognize

Signs of a natural gas leak include:

- A "rotten egg" odor
- A blowing or hissing sound
- Dead or discolored vegetation in an otherwise green area
- Flames, if a leak has ignited
- Dirt or dust blowing from a hole in the ground
- Bubbling in wet or flooded areas

React

If you suspect a natural gas leak, follow these steps:

- **Leave the area immediately** and call us at **1-888-427-1427**, then, follow our instructions.
- **Do not use any electrical device**, such as light switches or telephones, or appliances, such as garage door openers. They could spark and ignite the gas.
- **Do not use an open flame**, such as matches or lighters.
- **Do not try to locate the source** of the gas leak.
- **Do not try to shut off** any gas valves or appliances.
- **Do not start any vehicles.**
- **Do not re-enter the building or return to the area** until a SEMCO ENERGY Gas Company employee says it's safe to do so.
- If the natural gas ignites, let it burn. **Do not put out the flame**; burning gas will not explode.
- If you are digging and think you may have damaged a natural gas pipeline, leave the area immediately. If you are using motorized equipment and can turn off the motor safely, do so to prevent the ignition of any leaking gas. Then, abandon the equipment and leave the area. Never restart equipment until the surrounding environment has been checked and declared safe.

Report

It is important that you call about natural gas emergencies. **DO NOT E-MAIL.**

- If you think you have a natural gas emergency, go to a safe location. Then call SEMCO ENERGY Gas Company, toll free, at **1-888-427-1427**.
- If you see unusual activity near a natural gas pipeline or facility, call us immediately at **1-800-624-2019**.

Calls can be made 24 hours a day, seven days a week. We will respond promptly and at no charge.

Gas Water Heater

Homeowner Use and Maintenance Guidelines

Carefully read and follow the manufacturer's literature for your specific model of water heater.

Condensation

Condensation inside your new water heater may drip onto the burner flame. This causes no harm and, in most cases, will disappear in a short period of time; however, you may have to re-light the pilot accordingly.

Drain Tank

Review and follow manufacturer's timetable and instructions for draining several gallons of water from the bottom of the water heater. This reduces the build-up of chemical deposits from the water, prolonging the life of the tank and saving energy dollars.

Pilot

Never light a gas pilot when the water heater tank is empty. Always turn off the gas before shutting off the cold-water supply to the tank. To light the water heater pilot, follow the directions on the instruction panel or in the manual supplied at closing. Water heaters sometimes collect small quantities of dirty water and scale in the main gas lines, which may put out the pilot light.

While away from home for an extended period of time, set the temperature to its lowest point and leave the pilot lit.

Safety

Vacuum the area around a gas-fired water heater to prevent dust from interfering with proper flame combustion. Avoid using the top of a heater as a storage shelf.

Temperature & No Hot Water

The recommended thermostat setting for normal everyday use is “normal.” Higher settings can result in wasted energy dollars and increase the danger of injury from scalding. Hot water will take longer to arrive at sinks, tubs, and showers that are farther from the water heater.

If you discover that you have no hot water, check the pilot, temperature setting, and water supply valve before calling for service. Refer to the manufacturer's literature for specific locations of these items and other troubleshooting information.

MJC Companies® Limited Warranty Guidelines

Refer to the manufacturer's limited warranty for information regarding coverage of the water heater. *See also Plumbing.*

Grading and Drainage

Homeowner Use and Maintenance Guidelines

The final grades around your home have been inspected and approved for proper drainage of your lot. Our surveyor and/or the local building authorities complete a drainage certification, as well as an inspection by MJC Companies® of the site.

Drainage

Typically, the grade around your home should slope away from the foundation. In most cases, drainage swales do not follow property boundaries. Maintain the slopes around your home to permit the water to drain away from the home as rapidly as possible. This is essential to protect your foundation. Failure to do so can result in major structural damage and will void your warranty.

Roof Water

If gutters and downspouts were included in the construction of your home, do not remove the splash blocks or downspout extensions from under the downspouts. Keep these in place at all times, sloped so the water drains away from your home quickly.

Settling

The area we excavated for your home's foundation was larger than the home to allow room to work. In addition, some trenching is necessary for installation of utility lines. Although we replaced and compacted the soil, it does not return to its original density. Some settling will occur, especially after prolonged or heavy rainfall or melting of large amounts of snow. Settling can continue for several years. Inspect the perimeter of your home regularly for signs of settling and fill settled areas as needed to maintain positive drainage. *See also Landscaping.*

MJC Companies® Limited Warranty Guidelines

We established the final grade to ensure adequate drainage away from the home. Maintaining this drainage is Homeowner's responsibility. If you alter the drainage pattern after closing, or if changes in drainage occur due to lack of maintenance, the limited warranty is void.

Backfill Settlement

Backfilled or excavated areas around the foundation and at utility trenches should not interfere with the drainage away from your home. As the homeowner, you are responsible for any damage to landscaping due to settlement or replacement due to correction of grade.

Erosion

MJC Companies® is not responsible for weather-caused damage to unlandscaped yards after the final grade has been established or the closing date, whichever occurs last.

MJC Companies® Homeowners Manual

New Sod

New sod installation and the extra watering that accompanies it can cause temporary drainage problems, as can unusually severe weather conditions.

Recommendations

MJC Companies® documents the grades that exist at the time of delivery of your home or as soon thereafter as possible. The ground must be dry and free of frost to make these determinations. Once final grades are set, MJC Companies® will inspect drainage problems reported in writing during the warranty period, compare grades to those originally established, and advise you on corrective actions you might take.

Swales

MJC Companies® does not alter drainage patterns to suit individual landscape plans. Typically, a lot receives water from and passes water on to other lots, so changes in grade often affect adjacent or nearby lots. MJC Companies® advises against making such changes. After heavy rain or snow, water may stand in swales up to 72 hours.

Under Concrete

MJC Companies® will fill visible sunken areas under concrete during the first year unless it is determined that sunken areas are resulting from landscaping or alterations by the homeowner or if sod is not applied within 60 days from closing unless closing takes place between the months of November 1, and May 1, in which case sod must be completed by June 15th.

Winter Grading

Due to weather conditions and sub-surface soil conditions, such as frost during winter and early spring, the final grade may not have been established at the time of closing. We document the status of your grading at the time of delivery. When conditions permit, grading work will continue. Confirm that we have completed your grading before beginning landscaping. We attempt to complete grading in the order in which you closed. However, this is not always time or cost effective and order changes may occur.

Gutters and Downspouts

Homeowner Use and Maintenance Guidelines

Check gutters periodically and remove leaves or other debris. Materials that accumulate in gutters can slow water drainage from the roof, cause overflows, and clog the downspouts.

CLEAN YOUR GUTTERS

They make self-cleaning ovens. Why can't they make self-cleaning gutters?

WHAT Clean your gutters

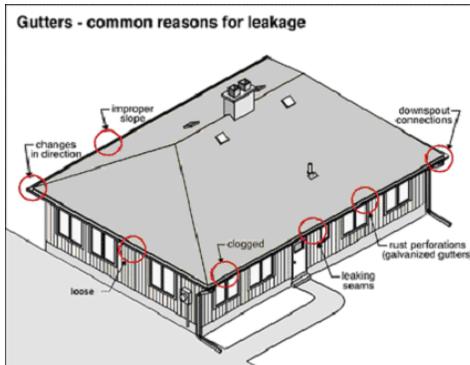
WHEN Assuming there are trees in your neighborhood, this is a must in the fall. Depending on the type of trees, it may also be a requirement in the late spring if the trees shed blossoms or other spring growth.

WHY Overflowing gutters are one of the main causes of wet basements. Also, clogged gutters are heavy, causing them to come loose and pull away from the eaves.

HOW You know how -- get out the ladder, some heavy rubber gloves and a bucket or garbage bag. There is always a risk in using ladders. If you are not very knowledgeable about proper ladder use we suggest you look into it. If you have better things to do, or are afraid of heights, call a handyman.

If the debris is really wet, there may be low spots in your gutters. They may need to be re-sloped to the downspouts (a job best left to a contractor). After cleaning, flood the gutters with a hose to check for low spots, leaks at joints, loose sections and rust holes.

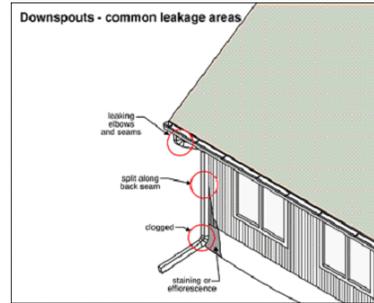
TIPS



Check to see if you have enough downspouts. There should be one for every 35 feet of gutter.

If your downspouts go below the ground, consider redirecting them to discharge six feet away from the house. Often, the portions are clogged or broken, which inevitably causes a wet basement.

Clogged downspouts cause water to sit in the downspouts. In winter, water freezes and splits the seams. In the long run, this causes damage to the walls behind the downspouts.



Extensions or Splashblocks

Extensions should discharge outside of rock or bark beds so that water is not dammed behind the edging materials that might be used.

Ladders

Use caution when leaning ladders against gutters, as this may cause dents.

Leaks

If a joint between sections of gutter drips, caulk the inside joint using a commercial gutter caulking compound available at hardware stores.

Snow and Ice

Clear excess snow from downspouts as soon as possible to allow the gutter to drain and to prevent damage. Severe ice or snow build-up can damage gutters, and such damage is not covered by the limited warranty.

MJC Companies® Limited Warranty Guidelines

Repairs will be made within the warranty period only; gutters are not required by code. Small amounts of water (up to one inch) will stand for short periods of time in gutters immediately after rain. No correction is required for these conditions.

MJC Companies® will correct to limit standing water at water depth of 1 inch as long as gutter and downspouts are kept clean by the homeowner. Gutters over 3 feet long are installed with a slight slope so that roof water will flow to the downspouts.

Gutters may overflow during periods of excessively heavy rain. This is expected and requires no repair.

Hardware

Homeowner Use and Maintenance Guidelines

Doorknobs and locks should operate correctly with little attention. Over time, they may need slight adjustments due to normal shrinkage of the framing. Occasionally, you may need to tighten screws.

See also Brass Fixtures.

MJC Companies® Limited Warranty Guidelines

We confirm that all hardware is in an acceptable condition during Orientation Walkthrough. The limited warranty excludes repairs for cosmetic damage subsequent to the Orientation Walkthrough or abuse due to slamming doors or excessive weight hanging from knobs.

MJC Companies® will repair hardware items that do not function as intended during the one-year warranty period.

Hardwood Floors

Homeowner Use and Maintenance Guidelines

In daily care of hardwood floor, preventive maintenance is the primary goal.

Cleaning

Sweep on a daily basis or as needed. You should never wet mop a hardwood floor. Excessive water causes wood to expand and can possibly damage the floor. When the polyurethane finish becomes soiled, you should damp-mop with a mixture of one cup vinegar to one gallon of warm water. When damp-mopping, remove all excess water from the mop. Check with the hardwood flooring company if your floor has a water-based finish.

Dimples & Filmy Appearance

Placing heavy furniture or dropping heavy or sharp objects on hardwood floors can result in dimples. Keep high heels in good repair. Heels that have lost their protective cap (thus exposing the fastening nail) will exert over 8,000 pounds of pressure per square inch on the floor. That's enough to damage hardened concrete; it will mark your wood floor.

A white, filmy appearance can result from moisture, often from wet shoes or boots.

Furniture Legs

Install proper floor protectors on furniture placed on hardwood floors. Protectors will allow chairs to move easily over the floor without scuffing. Regularly clean or replace the protectors to remove any grit that may have accumulated.

Humidity

Wood floors respond noticeably to changes in humidity in your home. Especially during winter months, the individual planks or pieces expand and contract as water content changes. *If you have hardwood floors, family lifestyle significantly influences the humidity levels in your home you may need to purchase a humidifier.* The humidifier will help but would not eliminate this reaction, closely observe manufacturer's directions for its use, especially during periods of cooler temperatures.

Mats and Area Rugs

Use protective mats at the exterior doors to help prevent sand and grit from getting on the floor. Gritty sand is wood flooring's worst enemy. However, be aware that rubber backing on area rugs or mats can cause yellowing and warping of the floor surface. Make sure to clean rugs regularly.

Recoat

If your floors have a polyurethane finish, you may want to have an extra coat of polyurethane applied by a qualified contractor within six months to one year. The exact timing will depend on your particular lifestyle. If another finish was used, refer to the manufacturer's recommendations.

Separation

Expect some shrinkage around heat vents or any heat-producing appliances, or during seasonal weather changes. *See also Warping.*

Spills & Splinters

Clean up food spills immediately with a dry cloth. Use a vinegar-and-warm-water solution for tough food spills. When floors are new, small splinters of wood can appear.

Sun Exposure

Exposure to direct sunlight can cause irreparable damage to hardwood floors. To preserve the beauty of your hardwood floors, install and use window coverings in these areas.

Traffic Paths & Warping

A dulling of the finish in heavy traffic areas is likely.

Warping will occur if the floor repeatedly becomes wet or is thoroughly soaked even once. Slight warping in the area of heat vents or heat-producing appliances is also typical.

Wax

Waxing and the use of products like oil soap are neither necessary nor recommended. Once you wax a polyurethane finish floor, recoating is difficult because the new finish will not bond to the wax. The preferred maintenance is preventive cleaning and recoating annually or as needed to maintain the desired luster.

MJC Companies® Limited Warranty Guidelines

During the Orientation Walkthrough we will confirm that hardwood floors are in acceptable condition. We will correct any readily noticeable cosmetic defects listed during the Orientation Walkthrough. You are responsible for routine maintenance of hardwood floors. See manufacturer's manual for suggested humidity levels. *In the event humidity levels are not within the manufacturer's guidelines upon inspection your warranty on your hardwood floors shall be void.*

Separations

Shrinkage will result in separations between the members of hardwood floors. MJC Companies® is not responsible for removing excess filler that appears on the surface if the boards expand due to subsequent changes in humidity and expel the filler. Please maintain balanced humidity levels year-round to keep shrinkage to a minimum.

Heating System

Homeowner Use and Maintenance Guidelines

Good maintenance of the furnace can save energy dollars and prolong the life of the furnace. Carefully read and follow the manufacturer's literature on use and maintenance. The guidelines here include general information only.

Adjust Vents

Experiment with the adjustable registers in your home to establish the best heat flow for your lifestyle. This is called balancing the registers. Generally, you can reduce the heat in seldom-used or interior rooms. This is an individual matter and you will need to balance the system for your own family's needs.

Avoid Overheating

Do not overheat your new home. Overheating can cause excessive shrinkage of framing lumber and may materially damage the home. In the beginning, use as little heat as possible and increase it gradually.

Blower Panel

You need to position the blower panel onto the furnace correctly for the furnace blower (fan) to operate. This panel compresses a button that tells the blower it is safe to operate. If this panel is not on tightly, the fan will not come on.

Combustion Air

Furnaces we install in basements include combustion air vents.

MJC Companies® Homeowners Manual

Newer homes have higher energy efficiency devices, snow drifts or high winds may cause snow or

Never cover or block the combustion air vent in any way. Outside air is needed to supply the furnace with sufficient oxygen. Blocking the combustion air vent will cause the furnace to draw air down the vent pipe and pull poisonous gases back into your home.

debris to plug the fresh air intake on the outside, when newer style furnaces sense that they're not getting fresh air, it shuts the flame off. This is considered a homeowner maintenance responsibility.

We suggest that you check the fresh air intake to see if they are covered prior to making a service call.

Ductwork Noise

Popping or pinging sounds are the natural result of ductwork heating and cooling in response to air flow as the system operates.

Filter

Remember to change or clean the filter monthly during the heating season (year-round if you also have air conditioning). A clogged filter can slow air flow and cause cold spots in your home. Although it takes less than one minute to change the filter, this is one of the most frequently overlooked details of normal furnace care. Buy filters in large quantity for the sake of convenience.

If you have a permanent, washable, removable filter, you need to clean this monthly. Follow the manufacturer's directions for cleaning. Do not use soaps or detergents on the filter.

REPLACE YOUR FURNACE FILTER

This is one of those chores most people know they're supposed to do, but few remember.

WHAT Replace the air filter on your furnace.

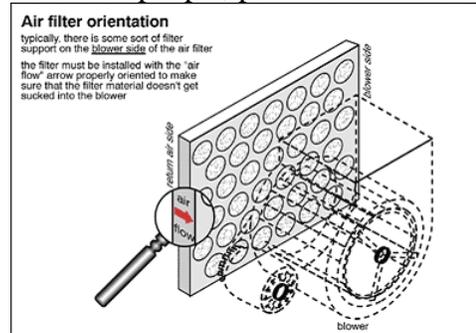
WHEN Every month.

WHY Because a dirty filter restricts airflow through your heating system. Reduced airflow can mean uneven heating or cooling, increased fuel bills, and added stress on your furnace

HOW Locate the filter. It's usually where the cold air enters the furnace, near the fan section (see the diagram). At this location, the air is flowing into the furnace. The airflow arrow on the filter should point toward the furnace.

MJC Companies® Homeowners Manual

Slide the filter out and note its size. It's written on it somewhere. Buy half-dozen filters from the hardware store. Replace the filter now and check it monthly. Replace it as needed, but at least every three months. The rate at which they get dirty depends on the number of people, pets and amount of dust in your home.

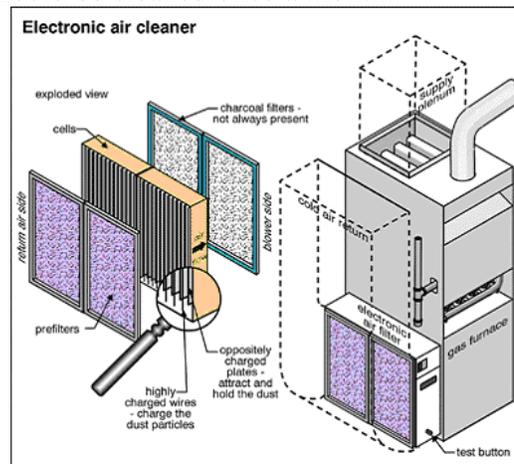


TIPS

Mark airflow direction on the ductwork with a marker so that it will be easier to remember the Orientation Walkthrough of the filter the next time.

You may want to have the ductwork cleaned to remove the previous owners' debris. Once is enough though -- don't get talked into doing it annually.

Consider an electronic air filter if you have a family member who suffers from allergies or one who smokes. They do a great job of taking very small particles out of the air. But remember, because they do a better job of cleaning, they get dirty faster. They should be cleaned once a month.



Furnished Home

The heating system was designed with a furnished home in mind. If you move in during the cooler part of the year and have not yet acquired all of your draperies and furnishings, the home may seem cooler than you would expect.

Fuse

Some furnaces have a fuse directly above the on-off switch. This fuse is an S10, S12, or S15 fuse. It absorbs any spikes in the line such as close electrical strikes or power surges. Unlike old fuses that burn out and clearly indicate that they are blown, these fuses, similar to automobile fuses, have a spring that depresses when tripped. Unless you have examined these quite carefully before, it may be hard to determine if the fuse has blown. We suggest that you buy some extra fuses of the same size to have on hand.

Gas Odor & Other Odors

If you smell gas, get everyone to leave the house and call the gas company immediately. Once everyone is safely out of the home, call the gas company. *See page 66.*

A new heating system may emit an odor for a few moments when you first turn it on. An established system may emit an odor or smoke after being unused for an extended time (such as after the summer months if you do not use air conditioning). This is caused by dust that has settled in the ducts and should pass after regular use resumes.

On-Off Switch

The furnace has an on-off blower switch. This switch looks like a regular light switch and is located in a metal box outside the furnace. When turned off, this switch overrides all furnace commands and shuts down the blower. This is usually done only when maintenance service is being performed, although young children have been known to turn the furnace off using this switch. (If your furnace is a high-efficiency model, it may not have a pilot or an on-off switch.)

Pilot

On models with manually lit pilots, lighting the furnace pilot involves several steps. First, remove the cover panel to expose the pilot. Then rotate the on-off pilot knob to pilot. When the knob is in this position, you can depress the red button. While depressing the red button, hold a match at the pilot. Once the pilot is ignited, continue to hold the red button down for 30 to 60 seconds. When you release the red button, the pilot should stay lit. If it does not, wait several minutes to allow any gas to dissipate from the furnace area and repeat the entire process. If the pilot stays lit, rotate the on-off pilot knob to the on position. Reinstall the cover panel. You can find these instructions on a sticker on the furnace and in the manufacturer's literature.

Registers & Return Air Vents

Heat register covers are removable and adjustable. You are responsible for adjusting the dampers in these covers to regulate or balance the heat flow within the home. Registers in the rooms farther away from the furnace will usually need to be opened wider.

For maximum comfort and efficient energy use, arrange furniture and draperies to allow unobstructed air flow from registers and to cold air returns.

Temperature

Depending on the style of home, temperatures can normally vary from floor to floor as much as 10 degrees or more on extremely cold days. The furnace blower will typically cycle on and off more frequently and for shorter periods during severe cold spells. At the Orientation Walkthrough, locations of rooms and location of vents will also provide a temperature differential. There may be periods when outdoor temperature falls below designed temperature thereby lowering temperature in the home. Certain aspects of the home, including but not limited to, expansive stairways, open foyers, sunrooms or vaulted ceilings may cause abnormal variation from these Standards and are not covered by the Limited Warranty.

Thermostat

The furnace will come on automatically when the temperature at the thermostat registers below the setting you have selected. Once the furnace is on, setting the thermostat to a higher temperature will not heat the home faster. Most thermostats are calibrated to within plus or minus 5 degrees.

Trial Run

Have a trial run early in the fall to test the furnace. (The same applies to air conditioning in the spring.) If service is needed, it is much better to discover that before the heating /cooling season.

MJC Companies® Limited Warranty Guidelines

We install heating systems according to local building codes, as well as to engineering designs of the particular model home. Adequacy of the system is determined by its ability to establish a temperature of 70 degrees F, as measured in the center of the room, 5 feet above the floor.

Duct Placement & Ductwork

The exact placement of heat ducts may vary from those positions shown in similar floor plans.

Although the heat system is not a sealed system, the ductwork should remain attached and securely fastened. If it becomes unattached during the warranty period, MJC Companies® will repair as needed unless it is determined to be caused by additional work or abuse by the homeowner.

Furnace Sounds

Expansion or contraction of metal ductwork results in ticking or popping sounds. While eliminating all these sounds is impossible, MJC Companies® will make a one time attempt to correct oilcanning during the warranty period if caused by improper installation. (Oilcanning occurs when a large area of sheet metal like those found in air ducts makes a loud noise as it moves up and down in response to temperature changes.)

Thermostat

Thermostats are calibrated to plus or minus 5 degrees.

Condensation

Condensation lines will clog under normal conditions. Continued operation of the drain line requires homeowner's maintenance.

Humidity & Humidifier

Humidity

The role of humidity is vital to both comfort and health. To stay comfortable in the winter often means increasing humidity where you live. This is because humid air makes you feel warmer since humid air holds moisture.

In the summer the opposite is true, high temperatures and high humidity inhibit your body's evaporation rate, which makes you feel "clammy".

The human body is comfortable when relative humidity ranges between 20 and 60 percent. Ideal levels of humidity for your living space will be less than 60% in the summer and 25% to 40% in the winter.

It is important to remember that humidity is an important factor in the expansion and contraction to all of the components of your home. Please especially check manufacturer guidelines for your cabinets and hardwood floors. Typically, high humidity causes wood and wood products including wood decking, trusses and floor boards to expand or drip from condensation.

Signs of high humidity.

- A musty color in your home, and/or basement or crawl space.
- Allergic reactions to mold/and or dust mites.
- Visible mold growth in your home, basement, and/or crawl space.
- Cupped wood floors.
- Feeling "sticky" or "muggy".
- Visible condensation/water stains.
- Peeling wallpaper/blistering paint.

Sources of higher humidity.

Adding only four to six pints of water to air raises the relative humidity in a 1,000 square foot home from 15 to 60 percent, assuming temperatures are constant.

- One person's breathing produces $\frac{1}{4}$ cup of water an hour. (Your breath contains hundreds of droplets of invisible water vapor; you can see them when you breathe on cold glass.)

- Cooking for a family of four produces approximately five pints of water in 24 hours.
- Showering puts ½ pint of water into the air and bathing puts 1/8 pint into the air.

Tips for lowering humidity.

- Turn humidifier down or off. In the summer use a dehumidifier.
- Cook with pans covered.
- Use room and bathroom exhaust fans while cooking and bathing, or open a window for a while to bring in cooler, drier air.
- Take short cooler showers.
- Reduce the number of plants in your home or water them less; the release water vapor into the environment.
- Always vent your clothes dryer to the outside.
- In tightly insulated homes, consider installing an air to air heat exchanger.

Low Humidity.

Low humidity causes static electricity, dry skin and hair, itching and chapping. Mucous membranes in the nose and throat may dry out, increasing your discomfort and susceptibility to colds and respiratory illness. At low humidity levels, body moisture evaporates so quickly you feel chilled even at higher thermostat settings.

It also causes wood and wood products including wood decking, trusses and floor boards to shrink from contraction, causing splitting, checking and dull surfaces.

Tips for increasing humidity.

- Add a humidifier. There are three standard types;
 - Evaporating: Moisture evaporates into the air from a pan or absorbent plates partially immersed in water and attached to the sides of a radiator or to a warm air heating system. This type offers limited humidification capacities.
 - Portable or room: Air circulates through a wet pad or very fine mist of water is discharged into the room. Water must be manually added regularly. The unit may be moved from room to room as desired, and should be cleaned daily according to manufacturer's directions.
 - Power: Moisture is introduced directly into the air stream circulation through the furnace; water is fed automatically into the unit by a connection to the house water system. A humidistat (humidity control) should be located near the furnace thermostat or in the return side of the duct system. The unit may be built in or

MJC Companies® Homeowners Manual

attached to a forced air heating system. This type offers the greatest humidification capacity.

Homeowner Use and Maintenance Guidelines

Operate a humidifier only with the furnace, not with the air conditioner. If you notice condensation on windows or walls, the humidifier should be adjusted to a lower setting. Clean the moisture pad according to the manufacturer's instructions and suggested timetable. Please check and adjust as the seasons change in order to maintain a year-round humidity balance.

MJC Companies® Limited Warranty Guidelines

Refer to the manufacturer's limited warranty for information regarding coverage of the humidifier. MJC Companies® does not warranty your humidifier or any affects from humidity in your home.

Also See Mildew.

Insulation

Homeowner Use and Maintenance Guidelines

The effectiveness of blown insulation is diminished if it is uneven. As the last step in any work done in your attic (for example, the installation of a TV antenna or satellite dish), you should confirm that the insulation lays smooth and even. Do not step on drywall ceilings, because this can result in personal injury and/or damage to the drywall. An insulation inspection is completed by the municipality prior to closing. *Electrical outlets normally emit noticeable amounts of cold air when outside temperatures are low.*

MJC Companies® Limited Warranty Guidelines

MJC Companies® installs insulation to meet or exceed the building codes applicable at the time of construction and as outlined as part of your purchase agreement. Settlement of blown-in insulation is normal and if additional insulation is wanted it is the responsibility of the homeowner.

Landscaping

Homeowner Use and Maintenance Guidelines

Plan to install the basic components of your landscaping as soon after closing as weather permits and your finish grade is completed. In addition to meeting your homeowner's association requirements to landscape in a timely manner, well-designed landscaping prevents erosion and protects the foundation of your home. Alterations to your approved grade voids any warranty by MJC Companies® for drainage or basement leaks.

Additions

Before installing patio additions or other permanent improvements, consider soil conditions in the design and engineering of your addition.

Backfill

We construct the foundation of your home beginning with an excavation into the earth. When the foundation walls are complete, the area surrounding them is backfilled. Soil in this area is not as compact as undisturbed ground. Water can penetrate through the backfill area to the lower areas of your foundation. This can cause potentially severe problems such as wet basements, cracks in foundation walls, and floor slab movement. Avoid this through proper installation of landscaping and good maintenance of drainage.

Backfill areas will settle and require prompt attention to avoid damage to your home and voiding of the structural warranty.

Keep downspout extensions in the down position to channel roof runoff away from the foundation area of your home. Routine inspection of downspouts, backfill areas, and other drainage components is an excellent maintenance habit. *See also Grading and Drainage.*

Bark or Rock Beds

Do not allow edgings around decorative rock or bark beds to dam the free flow of water away from the home. You can use a landscape fabric between the soil and rock or bark to restrict weed growth while still permitting normal evaporation of ground moisture.

Contractors

You are responsible for changes to the drainage pattern made by any landscape, concrete, deck, or pool contractor. Discuss drainage with any company you hire to do an installation in your yard. Do not permit them to tie into existing drainage pipes without approval from MJC Companies® as this may void your warranty.

Irrigation

Make provisions for efficient irrigation. Conduct weekly operational checks to ensure proper performance of the system. Direct sprinkler heads away from the home. Trickler or bubbler type

irrigation systems are not recommended for use adjacent to the structure. Regularly drain and service sprinkler systems.

Planning

Locate plants and irrigation heads out of the way of pedestrian or bicycle traffic and car bumpers.

Space groves of trees or individual trees in a manner that allows for efficient mowing and growth. Group plants with similar water, sun, and space requirements together.

Plant Selection

Make sure that your plantings are compatible with your local climate. Favor native over exotic species. Consider ultimate size, shape, and growth of the species.

Requirements

Check with your local building department and homeowner's association before designing, installing, or changing landscaping for any regulations that they require you to follow.

Soil Mix

Provide good soil mixes with sufficient organic material. Use mulch at least 3 inches deep to hold soil moisture and to help prevent weeds and soil compaction. In areas with high clay content, prepare the soil before installing your grass. First cover the soil with 2 inches of sand and 1 inch of manure that is treated and odorless. Rototill this into the soil to a depth of 6 inches (rototill parallel to the swales). Whether you use seed or sod, this preparation helps your lawn to retain moisture and require less water. Please be aware that some sod may already contain topsoil. Installing a lawn over hard soil permits water to run off with little or no penetration and your lawn will derive minimal benefit from watering or rain.

Apply appropriate fertilizer and weed and pest controls as needed for optimal growth. Investigate organic compounds for additional protection of the environment.

Utility Lines

A slight depression may develop in the front lawn along the line of the utility trench. To correct this, roll back the sod, spread top soil underneath to level the area, and then relay the sod.

Waiting to Landscape

If you leave ground unlandscaped, it erodes. Correcting erosion that occurs after closing and final grade is Homeowner's responsibility.

Xeriscaping

Xeriscaping and **xerogardening** refer to landscaping and gardening in ways that reduce or eliminate the need for supplemental water from irrigation. MJC Companies® recommends careful consideration of landscape design and selection of planting materials to minimize the demands of your yard on water supplies. Detailed information about Xeriscape is available from reputable

nurseries. This has the triple benefit of helping the environment, saving on water bills, and reducing the amount of moisture that can reach your foundation.

MJC Companies® Limited Warranty Guidelines

Landscape materials we install are warranted for one growing season, unless otherwise noted in your Purchase Agreement. We will confirm the healthy condition of all plant materials during the Orientation Walkthrough. Maintenance is Homeowner's responsibility.

Mildew

Homeowner Use and Maintenance Guidelines

Mildew is a fungus that spreads through the air in microscopic spores. They thrive in moisture and feed on surfaces or dirt. On siding, they look like a layer of dirt. Cleaning mildew from your home is Homeowner's responsibility. Solutions that remove mildew are available from local paint or home improvement stores. Wear protective eyewear and rubber gloves for this task; the chemicals that remove mildew are unfriendly to humans.

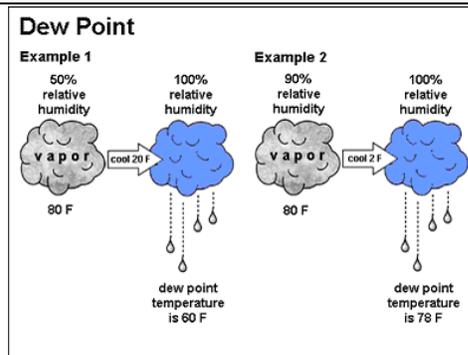
MJC Companies® Limited Warranty Guidelines

We will remove any mildew noted during the Orientation Walkthrough. MJC Companies® warranty excludes both mold and mildew.

MOLD MINIMIZATION RECOMMENDATIONS

Maintaining correct humidity levels in your home is critical for minimizing conditions for mold growth. Mold is only a symptom of excessive moisture within the building envelope. We are seeing more and more homes with attic mold because of homeowners not knowing how to properly use their more energy efficient homes.

- | | |
|-------------|--|
| WHAT | Check for condensation on windows and in attics. |
| WHEN | During winter. |
| WHY | When air cools down, it reaches its dew point (the temperature at which condensation forms). The higher the humidity levels of air, the higher the dew point. The problem is not bad windows -- it's good science. |



Condensation on your windows means the humidity levels in your house are too high. If you're getting condensation on your windows, you're likely getting condensation within the exterior wall cavities of your house! Or your window blinds were installed too close to the windows. They should be 2" from the window.

Mirrors

Homeowner Use and Maintenance Guidelines

To clean your mirrors use any reliable liquid glass cleaner or polisher available at most hardware or grocery stores. Avoid acidic cleaners and splashing water under the mirror; either can cause the silvering to deteriorate. Avoid getting glass cleaners on plumbing fixtures as some formulas can deteriorate the finish.

MJC Companies® Limited Warranty Guidelines

We will confirm that all mirrors are in acceptable condition during the Orientation Walkthrough. MJC Companies™ will correct scratches, chips, or other damage to mirrors noted during the Orientation Walkthrough. No other warranty coverage is extended.

Paint and Stain

Homeowner Use and Maintenance Guidelines

Due to changes in the formula for paint (such as the elimination of lead to make paints safer), painted surfaces must be washed gently using mild soap and as little water as possible. Avoid abrasive cleaners, scouring pads, or scrub brushes. Flat paints show washing marks more easily

than gloss paints do. Often, homeowners prefer the results obtained by touching up rather than washing.

Colors

Your selection sheets are your record of the paint and stain color names, numbers, and brands in your home.

Exterior

Regular attention will preserve the beauty and value of your home. Check the painted and stained surfaces of your home's exterior annually. Repaint before much chipping or wearing away of the original finish occurs; this will save the cost of extensive surface preparation. Plan on refinishing the exterior surface of your home approximately every two to three years or as often as your paint manufacturer suggests for your area and climate. Climatic conditions control the chemical structure of the paint used on the exterior. Over time, this finish will fade and dull a bit.

When you repaint the exterior of your home, begin by resetting popped nails and removing blistered or peeling portions of paint with a wire brush or putty knife. Sand, spot with primer, and then paint the entire area. Use a quality exterior paint formulated for local climate conditions.

Avoid having sprinklers spray water on the exterior walls of your home. This will cause blistering, peeling, splintering, and other damage to the home.

Severe Weather

Hail and wind can cause a great deal of damage in a severe storm, so inspect the house after such weather. Promptly report damage caused by severe weather to your insurance company.

Stain

For minor interior stain touch-ups, a furniture-polish-and-stain treatment is inexpensive, easy to use, and will blend in with the wood grain. Follow directions on the bottle.

Touch-Up

When doing paint touch-ups, use a small brush, applying paint only to the damaged spot. **Touch-up may not match the surrounding area exactly, even if the same paint mix is used.** When it is time to repaint a room, prepare the wall surfaces first by cleaning with a mild soap and water mixture or a reliable cleaning product.

Wall Cracks

We suggest that you wait until after the first heating season to repair drywall cracks or other separations due to shrinkage. *See also Drywall.*

MJC Companies® Limited Warranty Guidelines

During your Orientation Walkthrough we will confirm that all painted or stained surfaces are in acceptable condition. MJC Companies® will touch up paint as indicated on the Orientation Walkthrough list. You are responsible for all subsequent touch-ups, except painting we perform as part of another warranty repair then MJC Companies® will correct affected area. If greater than 75% of wall, trim piece or ceiling is affected, entire surface will be corrected. The surface behind painted area shall not show through the new paint when viewed from a distance of 6 feet under normal lighting conditions. Some minor imperfections such as overspray, brush-marks, etc., are common and should be expected.

Cracking & Fading

As it ages, exterior wood trim will develop minor cracks and raised grain. Much of this will occur during the first year. Raised grain permits moisture to get under the paint and can result in peeling. This is not a defect in materials or workmanship. Paint maintenance of wood trim and gutters is Homeowner's responsibility.

Expect fading of exterior paint or stain due to the effects of sun and weather. Such fading will vary with the directional exposure of your home to the sunlight and MJC Companies® limited warranty excludes this occurrence.

Touch-Up Visible

Paint touch-up is visible under certain lighting conditions is Homeowner's responsibility.

Wood Grain

Due to wood characteristics, color variations will result when stain is applied to wood. This is natural and requires no repair. Today's water-base paints often make wood grain visible on painted trim. MJC Companies™ does not provide corrections for this condition.

Pests

Homeowner Use and Maintenance Guidelines

Pests (insects, small animals, birds and bats) are a common problem in this climate and region. Your home cannot be sealed air tight due to ventilation, design and material requirements which create a possibility for entry to occur. Therefore, we cannot repair all gaps or openings that are a normal part of your home.

MJC Companies® Limited Warranty Guidelines

Removal of pests is the sole responsibility of the homeowner and is not covered under our limited warranty.

Phone Jacks

Homeowner Use and Maintenance Guidelines

Your home is equipped with telephone jacks or pre-wiring for jacks. Initiating phone service, additions to phone service, and moving phone outlets for decorating purposes or convenience are Homeowner's responsibility.

MJC Companies® Limited Warranty Guidelines

MJC Companies® will repair wiring that does not perform as intended from the phone service box into the home during the one-year warranty period. From the service box outward, care of the wiring is the responsibility of the local telephone service company.

Plumbing

Homeowner Use and Maintenance Guidelines

We want to draw your attention to a federal water-saving regulation that went into effect in 1993, which prohibits the manufacture of toilets that use more than 1.6 gallons of water per flush. In the search for a balance among comfort, convenience, and sensible use of natural resources, the government conducted several studies. The 1.6-gallon toilet turned out to be the size that overall consistently saves water.

As a result of implementing this standard, flushing twice is occasionally necessary to completely empty the toilet bowl. Even though you flush twice on occasion, rest assured that overall you are saving water and we have complied with the law. Similarly, flow restrictors are manufactured into most faucets and all shower heads and cannot be removed. We apologize for any inconvenience this may cause.

Aerators

Even though your plumbing lines have been flushed to remove dirt and foreign matter, small amounts of minerals may enter the line. Aerators on the faucets strain much of this from your water. Minerals caught in these aerators may cause the faucets to drip because washers wear more rapidly when they come in contact with foreign matter. *See also Dripping Faucet.*

Basement Construction

If you perform any construction in your basement, ensure that the plumbing lines in the basement or crawl space are not isolated from the heating source without insulation being added.

Cleaning

Follow manufacturer's directions for cleaning fixtures. Avoid abrasive cleansers. They remove the shiny finish and leave behind a porous surface that is difficult to keep clean. Clean plumbing fixtures with a soft sponge and soapy water (a nonabrasive cleaner or a liquid detergent is usually recommended by manufacturers). Then polish the fixtures with a dry cloth to prevent water spots. Care for brass fixtures with a good-quality brass cleaner, available at most hardware stores.

Clogs

The main causes of toilet clogs are domestic items such as disposable diapers, excessive amounts of toilet paper, adult or children's wipes, sanitary supplies, Q-tips, dental floss, and children's toys. Do not flush these items even if the package says flushable.

Improper garbage disposal use also causes many plumbing clogs. Always use plenty of cold water when running the disposal. This recommendation also applies to grease; supplied with a steady flow of cold water, the grease congeals and is cut up by the blades. If you use hot water, the grease remains a liquid, then cools and solidifies in the sewer line. Allow the water to run 10 to 15 seconds after shutting off the disposal.

You can usually clear clogged traps with a plumber's helper (plunger). If you use chemical agents, follow directions carefully to avoid personal injury or damage to the fixtures.

Clean a plunger drain stopper—usually found in bathroom sinks—by loosening the nut under the sink at the back, pulling out the rod attached to the plunger, and lifting the stopper. Clean and return the mechanism to its original position.

Dripping Faucet

You can repair a dripping faucet by shutting off the water at the valve directly under the sink, then removing the faucet stem, changing the washer, and reinstalling the faucet stem. The shower head is repaired the same way. Replace the washer with another of the same type and size. You can minimize the frequency of this repair by remembering not to turn faucets off with excessive force. (Please note that some manufacturers do not use rubber washers.)

Extended Absence

If you plan to be away for an extended period, you should drain your water supply lines. To do this, shut off the main supply line and open the faucets to relieve pressure in the lines. You may also wish to shut off the water heater. Do this by turning off the cold-water supply valve on top and the gas control at the bottom. Drain the tank by running a hose from the spigot on the bottom to the basement floor drain. If you leave the tank full, keep the pilot on and set the temperature to its lowest or "vacation" setting. Check manufacturer's directions for additional hints and instructions.

Freezing Pipes

Provided the home is heated at a normal level, pipes should not freeze at temperatures above

32 degrees F. ***However, set the heat at 65 degrees F, if you are away during winter months.***

Keep garage doors closed to protect plumbing lines running through this area from freezing temperatures. If a pipe freezes and bursts, and you are in an unattached home contact your insurance company immediately. If you live in an attached condominium unit, please contact your insurance company, your property manager and MJC Companies® immediately.

If you are in an attached condominium that has a fire suppression system, you must leave your heat on at 65 degrees F.

In unusually frigid weather or if you will be gone more than a day or two, open cabinet doors to allow warm air to circulate around pipes. Use an ordinary hair dryer to thaw pipes that are frozen. Never use an open flame.

Gold or Brass Finish

Avoid using any abrasive cleaners on gold or antique brass fixtures. Use only mild detergent and water or a cleaning product recommended by the manufacturer.

Laundry Tub

If you have a laundry room tub, the faucet does not have an aerator. This is to allow the tub faucet to accept a hose connection.

Leaks

If a major plumbing leak occurs, the first step is to turn off the supply of water to the area involved. This may mean shutting off the water to the entire home. Then contact the appropriate contractor.

Low Pressure

Occasional cleaning of the aerators on your faucets (normally every three to four months) will allow proper flow of water. The water department controls the overall water pressure. There may be a delay before hot water travels to the faucet location. This is not a construction defect. This occurrence can be eliminated by adding an optional circulating line.

Marble or Manufactured Marble

Marble and manufactured marble will not chip as readily as porcelain enamel but can be damaged by a sharp blow. Avoid abrasive cleansers and acid from cleaners including vinegar and water or razor blades on manufactured marble; both damage the surface. Always mix hot and cold water at manufactured marble sinks; running only hot water can damage the sink.

Outside Faucets

Outside faucets are freeze-proof or double-valved, but in order for this feature to be effective, you must remove hoses during cold weather, even if the faucet is located in your garage. If a hose is left attached, the water that remains in the hose can freeze and expand back into the pipe, causing a break in the line. Repair of a broken line that feeds an exterior faucet is a maintenance item. Note that MJC Companies® does not warrant sill cocks against freezing.

Porcelain

You can damage porcelain enamel with a sharp blow from a heavy object or by scratching. Do not stand in the bathtub wearing shoes unless you have placed a protective layer of newspaper over the bottom of the tub. If you splatter paint onto the porcelain enamel surfaces during redecorating, wipe it up immediately. If a spot dries before you notice it, use a recommended solvent.

Running Toilet

To stop running water, check the shut-off float in the tank. You will most likely find it has lifted too high in the tank, preventing the valve from shutting off completely. In this case, gently bend the float rod down until it stops the water at the correct level. The float should be free and not rub the

MJC Companies® Homeowners Manual

side of the tank or any other parts. Also check the chain on the flush handle. If it is too tight, it will prevent the rubber stopper at the bottom of the tank from sealing, resulting in running water.

Shut-Offs

Your main water shut-off is located near your water meter. You use this shut-off for major water emergencies such as a water line break or when you install a sprinkler system or build an addition to your home. Each toilet has a shut-off on the water line under the tank. Hot and cold shut-offs for each sink are on the water lines under the sink.

TURN OFF AND DRAIN YOUR OUTDOOR FAUCETS

Last winter, a friend returned from a week of skiing to discover that his basement was badly water damaged. He forgot to turn off the water to an outdoor faucet. The pipe to the faucet froze and split where it poked through the foundation wall. A warm spell melted the ice in the pipe, and the water flowed for several days before he returned home. It was a huge and avoidable mess.

WHAT Turn off the water to your outdoor faucets.

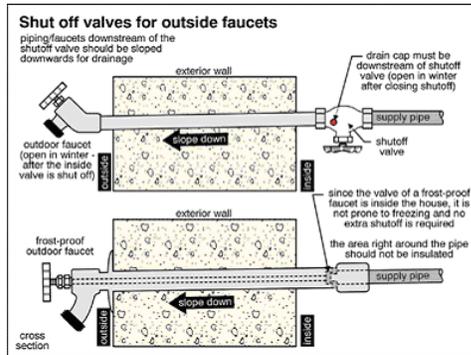
WHEN Whenever we have overnight lows dipping below freezing.

WHY To avoid splitting a pipe or faucet, but more importantly, to avoid the ensuing water damage.

HOW Locate all your exterior faucets. Don't forget the one in the attached garage if you have one. You will find the pipe that feeds each faucet in the basement. There is a shutoff valve on this pipe. Close the valve and open the drain cap. Also open the outside faucet to let water drain from the pipe.

TIPS

If you have a faucet you'd like to use regularly in the winter (for washing cars for example), then consider a frost-proof faucet. These faucets are very long and have an equally long valve stem. When you turn the handle on the outside of the house, you're actually operating a valve on the inside of the house, so you won't get frozen or burst pipes.



If you don't have frost-proof valves, hang a tag on the indoor shutoff valve. They'll be easier to find every spring and fall. Don't forget to drain the outside hose.

Sprinklers

You should routinely inspect sprinkler heads and provide seasonal service to maintain proper functioning.

Stainless Steel

Clean stainless-steel sinks with soap and water to preserve their luster. Avoid abrasive cleaners; these will damage the finish. An occasional cleaning with a good stainless-steel cleaner will enhance the finish. Avoid leaving produce on a stainless-steel surface, since prolonged contact with produce can stain the finish.

Tank Care

Avoid exposing the toilet to blows from sharp or heavy objects, which can cause chipping or cracking. Avoid abnormal pressures against the sides and top of the tank. It is possible to crack the tank at the points where it is attached to the bowl.

MJC Companies® Warranty Guidelines

During the Orientation Walkthrough we will confirm that all plumbing fixtures are in acceptable condition and that all faucets and drains operate freely. MJC Companies® will correct clogged drains that occur during the first 30 days after closing. If a household item is removed from a clogged drain during this time, we will bill you for the drain service. After the first 30 days, construction debris is highly unlikely to be the cause of a clog so you are responsible for correcting clogged drains unless obstructions are proven to be construction debris. Clogs and stoppages beyond the exterior walls are not covered by your warranty. Builder will correct clogs within the structure caused by faulty workmanship or materials.

Repairing chips, scratches, or other surface damage noted subsequent to the Orientation Walkthrough list is Homeowner's responsibility.

Exterior Faucets

MJC Companies® will repair leaks at exterior faucets noted on the Orientation Walkthrough list. Subsequent to Orientation Walkthrough, repair of a broken line to an exterior faucet is Homeowner's responsibility.

Defective or Damaged Fixtures

Owner is responsible for establishing a pre-closing walk-through inspection list. Defective trim fittings and plumbing fixtures are covered under the manufacturer's warranty. MJC Companies® will correct fixtures only if documented prior to occupancy.

Freezing Pipes

Provided the home is heated at a normal level, pipes should not freeze. Set heat at 65 degrees F if you are away during winter months. Keep garage doors closed to protect plumbing lines that run through this area. Proper winterization of pipes is considered routine maintenance and the homeowner should maintain suitable temperatures inside the home as noted above. Frozen pipes are an act of nature and as such are not covered under your limited warranty; unless it was due to faulty workmanship or materials, in which case the builder will correct. Please contact your insurance company if materials or workmanship was not a factor.

Leaks

MJC Companies® will repair leaks in the plumbing system during the warranty period. If a plumbing leak caused by a warranted item results in drywall or floor covering damage, MJC Companies® will repair or replace items that were part of the home as originally purchased. We do not make adjustments for secondary or consequential damages (for example, damage to wallpaper and personal belongings). Your homeowner's insurance should cover these items.

Noise

Changes in temperature or the flow of the water itself will cause some noise in the pipes.

This is normal and requires no repair. Expect temperatures to vary if water is used in more than one location in the home.

Supply

MJC Companies® will correct construction conditions during the warranty period that disrupt the supply of water to your home if due to faulty workmanship or materials. Drought circumstances caused by the municipal utility that supplies water service to your home or causes other than faulty workmanship and materials will not be covered under your warranty.

Resilient Flooring

Homeowner Use and Maintenance Guidelines

Although resilient floors are designed for minimum care, they do have maintenance needs. Follow any manufacturer's specific recommendations for care and cleaning. Some resilient floors require regular application of a good floor finish. This assures you of retaining a high gloss. However, avoid using cleaning or finishing agents on the new floor until the adhesive has thoroughly set. This will take about two weeks.

Color and Pattern

Your color selection sheets provide a record of the brand, style, and color of floor coverings in your home. ***Please retain this information for future reference.***

Limit Water

Wipe up spills and vacuum crumbs instead of washing resilient floors frequently with water. Limit mopping or washing with water; excessive amounts of water on resilient floors can penetrate seams and get under edges, causing the material to lift and curl.

Moving Furniture

Moving appliances across resilient floor covering can result in tears and wrinkles. Install coasters on furniture legs to prevent permanent damage. If you damage the resilient floor, you can have it successfully patched by professionals. We leave any remnants of floor covering materials for this reason.

No Wax

The resilient flooring installed in your home is the no-wax type. No-wax means a clear, tough coating that provides both a shiny appearance and a durable surface was done at the time of manufacturing. However, even this surface will scuff or mark. Follow the manufacturer's recommendations for maintaining the finish.

Raised Nail Heads

Raised nail heads are the result of movements of the floor joist caused by natural shrinkage and deflection. If a nail head becomes visible through resilient flooring, place a block of wood over it and hit the block with a hammer to reset the nail.

Scrubbing and Buffing

Frequent scrubbing or electric buffing is harder on floors than regular foot traffic. Use acrylic finishes if you scrub or buff.

Seams

Any brand or type of resilient flooring may separate slightly due to shrinkage. Seams can lift or curl if excessive moisture is allowed to penetrate them. You can use a special caulking at tub or floor joints to seal seams at those locations. Avoid getting large amounts of water on the floor from baths and showers.

MJC Companies® Limited Warranty Guidelines

We will confirm that resilient floor covering is in an acceptable condition during your Orientation Walkthrough. MJC Companies® limited warranty does not cover damage to resilient floors caused by moving furniture or appliances into the home. We can assist you in contacting professionals who can repair such damage if it occurs in your home. MJC Companies® is not responsible for resilient flooring after closing or discontinued selections.

Adhesion

Resilient floor covering should adhere. MJC Companies® will repair lifting or bubbling and nail pops that appear on the surface within your warranty period that were not caused by use of materials not recommended by the manufacturer or by high or low humidity levels in the home.

Ridges

MJC Companies® has sanded and filled the joints of underlayment to minimize the possibility of ridges showing through resilient floor coverings. Ridging is measured by centering a 6-inch straight edge perpendicular to the ridge with one end tight to the floor.

Seams & Edges

Minor gaps should be expected. Seams will occur and are sealed at the time of installation. MJC Companies® will correct gaps in excess of 1/8 inch and 3/16 inch where dissimilar materials abut.

Resilient flooring comes loose at the edge MJC Companies® will repair during the warranty period, if installed by MJC Companies®.

Roof

Homeowner Use and Maintenance Guidelines

The shingles on your roof do not require any treatment or sealer.

Clean Gutters

Maintain the gutters and downspouts so that they are free of debris and able to quickly drain precipitation from the roof.

Leaks

If a leak occurs, try to detect the exact location. This will greatly simplify finding the area that requires repair when the roof is dry.

Limit Walking

Limit walking on your roof. Your weight and movement can loosen the roofing material and in turn result in leaks. Never walk on the roof of your home when the shingles are wet—they are slippery.

Severe Weather

After severe storms, do a visual inspection of the roof for damages. Notify your insurance company if you find a piece or pieces of shingles in the yard or shingle edges lifted on the roof.

MJC Companies® Limited Warranty Guidelines

MJC Companies® meet or exceed codes required by the local municipality at the time your home was constructed. MJC Companies® will repair roof leaks during the warranty period other than those caused by severe weather, such as hail damage, high winds, ice build-up, leaves, debris, abnormal conditions, or some action you have taken, such as walking on the roof or negligence. Roof repairs are made only when the roof is dry and weather conditions permit. MJC Companies® does not warranty against ice damming.

Roof and Roof Flashing

No action is required if leak is due to snow or ice buildup, high winds or driving rains. Prevention of snow or build up is homeowner's responsibility. Substantiation of active or current leak is the homeowner's responsibility. MJC Companies® will correct active and current leaks that occur under normal conditions.

Lifted, torn, curled or cupped shingles are not covered by MJC Companies®. If cupping is in excess of ½ inch, it should be reported to the manufacturer.

Shingles shall not blow off in winds less than the manufacturer's specification. MJC Companies® will correct affected area if due to poor installation.

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Moisture accumulation in attics which are not adequately vented is a deficiency. It is the homeowner's responsibility to keep vents clear of obstructions to promote air flow. MJC Companies® will provide adequate ventilation.

Ice Build-Up or Ice Dams

Ice build-up may develop in the eaves during extended periods of cold and snow. Damage that results from this is excluded from warranty coverage. Your insurance may cover this damage.

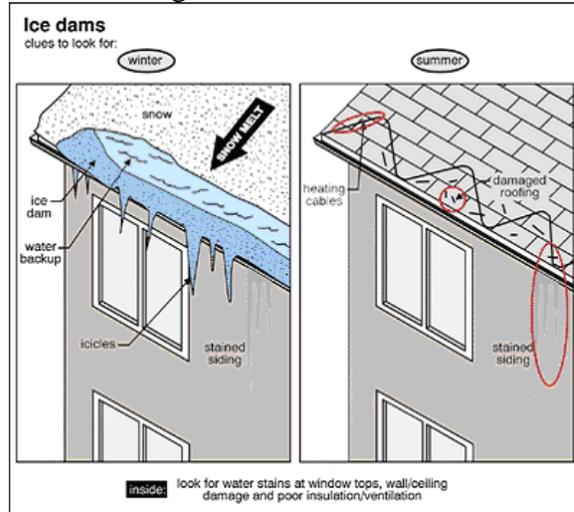
ICE DAMS

Some are worse than others, but most northern winters create conditions that are ideal for ice dams. Melting snow on the upper portion of the roof refreezes at the bottom.

WHAT Check for ice dams.

WHEN When there is snow on the roof and the temperature is a few degrees below freezing.

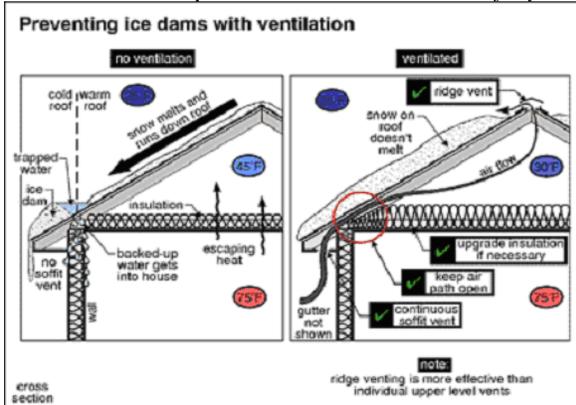
WHY Ice dams will cause a perfectly good roof to leak. Considerable damage can occur to interior finishes. Concealed damage also can occur within exterior walls.



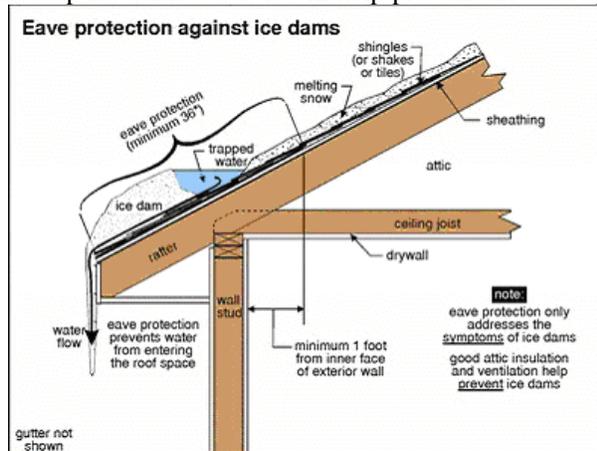
HOW Heat escaping from the house raises the temperature in the attic. This melts the snow on the upper portion of the roof. The melted snow re-freezes when it runs down to the cold eave area, where there is no heat loss from the house. Ice builds up at the eaves and traps subsequent water running down the roof. The water backs up under the shingles causing leakage.

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The best solutions include increasing attic insulation and ventilation. This will reduce the temperature in the attic so the snow on the roof does not melt. Of equal or greater importance, is the reduction of warm air escaping from the heated portion of your house, into the attic. Air leakage past the attic access hatch, recessed lights, plumbing stacks and chimneys must be stopped. *(There are companies that specialize in air sealing.) Please note not all soffit vents are continuous and requirements vary because they are determined by location, local municipal codes, materials and roof style.*



When re-roofing, a waterproof membrane can be laid along the lower edge of the roof. This is called eave protection. It will not stop ice dams -- but it will help prevent the subsequent leaking.



This picture depicts one example a 36" minimum waterproof membrane sometime referred to as an "ice shield". Ice shields requirements vary because they are determined by location, local municipal codes, roofing materials and roof pitch.

TIPS Ice dams are more common on:

- low sloped roofs
- roofs which change slope near the eaves
- roofs with large overhangs (wide soffits)
- roofs above heated spaces that extend out over unheated areas such as porches

Electric heating cables can be installed along the eaves to prevent ice dams; however, they are only effective if they are turned on before snow and ice accumulate. Ironically, these cables can provide

more opportunity for leakage because they have to be secured through the roof covering.

Inclement Weather

Storm damage is excluded from warranty coverage. Notify your homeowner insurance company if storm damage is discovered.

Rough Carpentry

Homeowner Use and Maintenance Guidelines

Beams, Joists and Headers

All beams, joists, headers and other structural members are sized according to the manufacturer's specifications or local building codes. Deflection may indicate insufficient stiffness in the lumber, or may reflect an aesthetic consideration.

Floor Deflection

Floors will deflect (bend) when walked on. This will be more noticeable next to hutches, bookcases, pianos, chairs, and other heavy furniture. This is not a structural deficiency and MJC Companies® will take no action for this occurrence.

Exposed Sawn Wood

Sawn wood beams meet the grading standard for the species used. Splits may occur as they dry after installation. Splitting is acceptable and not a structural concern because the sawn lumber beams have been sized according to manufacturer's specifications or local building codes. Squareness is primarily an aesthetic consideration.

Subfloors

Subfloors shall not have more than 1/4-inch ridge or depression within a 32-inch measurement. Measurements should not be made at imperfections that are characteristic of code-approved material used. This does not include transition points between different materials.

An accepted humidity level should be maintained throughout the year. This creates a balance for all the natural components within your home.

MJC Companies® Limited Warranty Guidelines

MJC Companies® will reinforce or modify, as necessary, any member of the floor system not meeting specifications or local building codes. MJC Companies® will repair or replace sawn wood beams that are cracked 3/8-inch in width or greater than 4-inches in length reported during the warranty period. MJC Companies® will correct or repair the floors to meet the above guidelines. Filling splits is acceptable and is not a structural concern as the beams have been sized according to manufacturer's specifications or local building codes. Request for repairs must be made during the

warranty period. Some floor and stair squeaks are unavoidable. During Orientation Walkthrough we will make a one-time repair. MJC Companies® does not warrant against floor squeaks.

Siding

Homeowner Use and Maintenance Guidelines

Siding expands and contracts in response to changes in humidity and temperature. Some waviness in aluminum or vinyl lap siding is to be expected because of bows in studs. In addition, slight waves are visible in siding under certain weather conditions; this cannot be entirely eliminated.

Wood or wood-product siding will require routine refinishing. The timing will vary with climatic conditions. Color and durability warranties are provided by the siding manufacturer. The homeowners must contact the manufacturer directly with questions or claims. *See also Paint and Wood Trim.*

MJC Companies® Limited Warranty Guidelines

Some shrinkage of siding is to be expected; however, if gaps in excess of 1/2 inch appear, MJC Companies™ will repair by caulking or other methods that may be deemed appropriate during the one-year warranty period. The repaired area may not match the original siding. We will correct any separation at joints or where siding meets another material if the separation allows water to enter the home during the one-year warranty period. MJC Companies™ will correct delaminating siding only during the warranty period.

Smoke Detectors

Homeowner Use and Maintenance Guidelines

Read the manufacturer's manual for detailed information on the care of your smoke detectors. Most smoke detectors are powered by both the home's electrical system and a backup battery. "Chirping" is an indication that the battery is weak or not installed. Safety officials recommend that consumers change the batteries in smoke detectors semi-annually when Daylight Saving Time begins and ends. Changing batteries is a homeowner's responsibility.

For your safety, clean each smoke detector monthly to prevent a false alarm or lack of response in a fire. After cleaning, push the test button to confirm the alarm is working.

MJC Companies® Limited Warranty Guidelines

MJC Companies® does not represent nor warrants that the smoke detectors will provide the protection for which they are installed or intended. We will test smoke detectors during the Orientation Walkthrough to confirm that they are working and to familiarize you with the alarm. You are responsible for obtaining fire insurance.

Stairs

Homeowner Use and Maintenance Guidelines

No known method of installation prevents all vibration or squeaks in a staircase. A shrinkage crack will develop where the stairs meet the wall. When this occurs, apply a thin bead of latex caulk and, when dry, touch up with paint.

MJC Companies® Limited Warranty Guidelines

MJC Companies® does not warrant against stair vibration and/or squeaks.

Sound Transmission

Homeowner Use and Maintenance Guidelines

Sound transmission from sources inside or outside the home, including but not limited to traffic, sounds from your neighbors, creaking wood, plumbing, and/or popping sounds cannot be controlled or contained. MJC Companies® makes an effort to contain the level of sound in each home. However, we are unable to sound “proof” any home. Please note that each of our multi-unit condominiums projects meet or exceed the ratings required by applicable codes.

There are some changes that you can make to help lessen sound travel. You may wish to add additional sound deadening materials to your ceiling, floors or walls. However, if you are in a condominium, prior to doing this you must seek approval from your association management company. The installation of the materials would be by your contractor at your expense. Some less expensive alternatives include adding draperies, area rugs and wall hangings all of which deflect sound waves, or the purchase and use of a “white noise” transmitter.

MJC Companies® Limited Warranty Guidelines

MJC Companies® does not warrant against sound transmission.

Sump Pumps

Homeowner Use and Maintenance Guidelines

Your home may be equipped with an electric sump pump which removes water collected from the perimeter drains installed outside the basement by collecting it in the sump well and pumping it out to ground level.

You should periodically check to assure that the sump pump is plugged in, the circuit breaker controller is on, and that it is operational. These pumps may require repair or replacement from time to time, and this is a normal maintenance item. Failure of the pump or a power outage will

result in backup of storm water (not raw sewage) through the sump pump well or storm drain in the basement floor.

Storm water may also enter the area between the basement wall and floor or through cracks in the basement wall or floor. Because of this you should never store valuable objects directly on the basement floor. Also, any finish materials on the walls or floor of the basement may be damaged by water leakage. We will not be responsible for damages resulting from such water leakage. It is also important for you to ensure that the discharge water from downspouts is well away from the house, so that the discharge water cannot be recirculated to the house footing drain tiles and then back into the basement sump. *Note: if you have an active sump pump, a backup system may be advisable.*

MJC Companies® Limited Warranty Guidelines

During the warranty period, MJC Companies® will correct conditions that disrupt the normal cycle of the sump pump that occur due to normal wear and tear.

Ventilation

Homeowner Use and Maintenance Guidelines

Homes today are built more tightly than ever. This saves energy dollars but creates a potential concern. Condensation, cooking odors, indoor pollutants, radon, and carbon monoxide may all accumulate. We provide mechanical and passive methods for ventilating homes. Your attention to ventilation is important to health and safety.

Building codes require attic and crawl space vents to minimize accumulation of moisture. Attic ventilation occurs through vents in the soffit (the underside of the overhangs) or on gable ends. Driving rain or snow sometimes enters the attic through these vents. Do not cover them to prevent this. Instead, cover the insulation in front of or around the vent. When you do this, precipitation that blows in safely evaporates and ventilation can still occur.

The addition or deletion of any roof or ridge vents may disrupt the flow of air. Adding to or deleting vents would void your limited warranty.

Homes with crawl spaces usually include two or more vents. Open crawl space vents for summer months and close them for winter months, pulling insulation over them. Failure to close these vents and replace insulation may result in plumbing lines freezing in the crawl space. This occurrence is not covered by your warranty.

Your daily habits can help keep your home well ventilated:

- Do not cover or interfere in any way with the fresh air supply to your furnace.
- Develop the habit of running the hood fan when you are cooking.
- Develop the habit of running bath fans when bathrooms are in use.

- Air-out your house by opening windows for a time when weather permits.

Proper ventilation will prevent excessive moisture from forming on the inside of the windows. This helps reduce cleaning chores considerably.

MJC Companies® Limited Warranty Guidelines

MJC Companies® warranty guidelines for active components (for example, exhaust fans) are discussed under the appropriate headings (such as electrical systems, heating system, and so on).

Wall Paper

MJC Companies® does not install wallpaper except when selling a model home. If the home is sold with a warranty then MJC Companies® will correct peeling wallpaper if not due to Owner neglect or abuses. MJC Companies® is not responsible for wallpaper installed by Purchaser or Purchaser's contactor. Owner is responsible for maintaining adequate ventilation in areas of high humidity, such as kitchens and bathrooms.

The homeowner should ensure that surface area to be covered with wallpaper is suitable for installation. Lumps, ridges and nail pops in wallboard which appear after homeowner or their contract has installed any wall coverings are not covered under the warranty

Water Damage Prevention

While water is an essential life supporting matter, it can also be a destructive element. Water damage insurance may come in handy when properties have been damaged by water, but prevention is always better than remedy. Besides, filing, claiming, and waiting for your insurance claim can be such a pain in the neck.

- The tips below should help avoid water damage and save you from headaches, and unwanted expenses.
- Make sure that all windows and seals are tight. Check and maintain pipe joints to avoid water from seeping.
- Water flow from air conditioning and heaters can also cause water damage so they should be frequently checked. Dirt and debris should be removed from pans so the water can flow freely. Inspect filters and seals and change when needed.
- Check all ventilation systems such as exhaust fans, dryers, water heater. If you detect any failure, fix it immediately.
- Check your walls for any sign of moisture such as stains. This may be a sign of an internal leak. If you notice stains, you can locate the source by following the trail of the stain and when you find it, repair it right away.

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- Water damage is common in the kitchen area, so you have to inspect all equipment, systems, and appliances here. The refrigerator pan that gathers water should always be checked and drained properly. If you have a dishwasher, check under the sink and make sure the hose connecting to the water supply is not leaking. You can suspect a leak if you notice discolored, warped or moist flooring or cabinet. Pay attention to the pipes around the sink and regularly caulk. Make sure garbage disposal has no leakage.
- The bathroom area is also where water damage is common. Leakage may be indicated by wall and floor discoloration and soft areas. Look for cracks or molds as well. Remove damaged materials, clean and apply sealant.
- Flushing too much tissue paper or other objects in the bowl can clog the toilet. Be careful with cleaning agents you use as some chemicals used as cleaning agents such as chlorine may corrode some materials in the internal component which could lead to leakage.
- Inspect the laundry or washing area. Check the washing machine hoses to see if there are signs of brittleness or corrosion. If it needs to be changed, choose a stainless-steel hose as it minimizes the chances of leakage, and it lasts longer.
- If you have items that need storage, it's advisable that you store them in plastic containers. They are cheaper, and can resist water damage better than other storage alternatives.
- Sweating pipes, if left unattended and neglected, can cause condensation that leads to corrosion and rot. To minimize condensation, insulate your pipes.
- Make sure your exterior faucets are winterized if you live in an area that experiences freezing weather. You may also want to install a sump pump system to keep unwanted water from getting into your home. Check that the outlet pipe is not clogged or frozen and it directs the water to the outside when checking the pump. Check if the motor is running well and test it to make sure it is working as expected.

Though you may not totally avoid water damage, following these examples will definitely lower your chances of having water damage your property.

Water Heater

WATER HEATER MAINTENANCE

WHAT? Flush the sediment from your water heater.

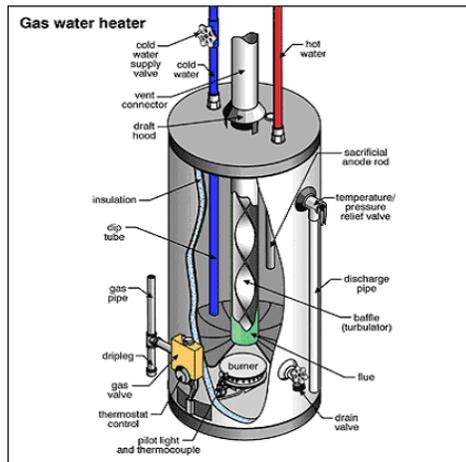
WHEN? Twice a year. Now is a good time.

WHY? Remember the whitish coating on the interior of an empty water glass. The films on the inside of the glass were the salts and minerals left after the water evaporated.

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That was just one glass of water; imagine how much sediment is left on the bottom of your water heater with thousands of gallons going through it. The sediment settling at the bottom acts as an insulator. Heat transfer to the water is significantly reduced. This leads to shorter water heater life expectancy and much higher energy costs.

HOW? There is a drain valve on the side of your water heater, near the bottom. It looks like a typical outdoor faucet -- there is a handle and a threaded spout. Attach a hose to the drain valve and direct it to a floor drain.



Shut off the water supply. Open the drain valve until the water runs clear. Depending on how long it takes, you may choose to drain the sediment more or less frequently. **MAKE SURE YOU TURN THE SUPPLY BACK ON.**

TIPS The water you are draining is extremely hot. Be very careful.

On top of almost all water heaters there is a hexagon headed nut. This is your anode rod. The purpose of the rod is to attract the naturally occurring mineral deposits in water to the rod rather than the walls or bottom of the water heater. If you have a 5-year warranty water heater you will typically find one anode rod if you have a 10-year warranty you will have typically 2 anode rods. Anode rods are ideally replaced every five years. The rods can be purchased from any plumbing supply distributors. Changing your anode rod is a little-known secret that can significantly increase the life expectancy and a significantly decrease the energy costs of your water heater. Add pipe insulation for the first ten feet on the hot side. Add a water heater blanket. Lower your thermostat setting to 120 degrees. Using a cooking thermometer on a faucet will help you determine the temperature setting of your water heater, lower the thermostat setting to obtain a 120-degree temperature.

Waterproofing

Homeowner Use and Maintenance Guidelines

We spray your foundation walls with an asphalt damp-proofing material. Although we make every effort to assure a dry basement, during times of excessive moisture, you may notice some dampness. Over time, natural compaction of soils in the backfill areas will usually eliminate this condition. Careful maintenance of positive drainage will also protect your basement from this condition.

MJC Companies® Limited Warranty Guidelines

MJC Companies® will correct conditions that allow actual water to enter the basement unless during the warranty period the cause is improper installation of landscaping or failure to adequately maintain drainage.

Windows, Screens, and Patio Doors

Homeowner Use and Maintenance Guidelines

Screens are intended to provide reasonable insect control and are not intended to provide security or provide for the retention of objects or persons from the interior. Some insects may still be able to enter your home through the weep holes. Contact a glass company for re-glazing of any windows that gets broken. Glass is difficult to install without special tools.

Cleaning

Clean aluminum metal surfaces with warm, clear water. Do not use powdered cleaner. After each cleaning, apply a silicone lubricant. Clean glass as needed with vinegar and water, a commercial glass cleaner, or the product recommended by the window manufacturer.

Condensation

Condensation on interior surfaces of the window and frame is the result of high humidity within the home and low outside temperatures. Your family's lifestyle controls the humidity level within your home. If your home has a humidifier, closely observe the manufacturer's directions for its use. Window blinds installed too close to a window may cause condensation. It is recommended that blinds be installed at least two inches out from a window. Condensation on the interior or exterior of the window is relative to the type and quality of the windows.

Door Locks & Tracks

Acquaint yourself with the operation of patio door hardware for maximum security. Keep patio door tracks clean for smooth operation and to prevent damage to the door frame. Silicone lubricants work well for these tracks.

Invisible Glass

Under certain lighting conditions, door glass may be hard to see. If you keep the screen fully closed when the glass door is open, your family will be accustomed to opening something before going through.

Sticking Windows & Storing Screens

Most sliding windows (both vertical and horizontal) are designed for a 10-pound pull. If sticking occurs or excessive pressure is required to open or close a window, apply a silicone lubricant. This is available at hardware stores. Avoid petroleum-based products.

Many homeowners remove and store screens for the winter to allow more light into the home. To make re-installation more convenient, label each screen as you remove it. Use caution: screens perforate easily and the frames bend if they are not handled with care.

Weep Holes

In heavy rains, water may collect in the bottom channel of window frames. Weep holes are provided to allow excess water to escape to the outside. Keep the bottom window channels and weep holes free of dirt and debris for proper operation.

MJC Companies® Limited Warranty Guidelines

We will confirm that all windows and screens are in acceptable condition during the Orientation Walkthrough. MJC Companies® will repair or replace broken windows or damaged screens noted on the Orientation Walkthrough list. Windows should operate with reasonable ease and locks should perform as designed. MJC Companies® will correct windows that are difficult to open, close or lock with reasonable pressure.

Condensation & Infiltration

Condensation on interior surfaces of the window and frame is the result of high humidity within the home and low outside temperatures. You influence the humidity level within your home; MJC Companies® provides no corrective measure for this condition. Condensation that accumulates between the panes of glass in dual-glazed windows indicates a broken seal. MJC Companies® will replace or reseal the window if this occurs during the warranty period. If the seal breaks after your Limited Warranty expires but prior to the manufacturer's warranty period you should contact the manufacturer directly. Relative to the type and quality of the windows, drafts are sometimes noticeable around windows, especially during high winds. It may be necessary for the Owner to have storm windows installed to provide a satisfactory solution in high wind areas. All caulking materials expand and contract due to temperature variation and dissimilar materials. Maintenance of weather-stripping is homeowner's responsibility. MJC Companies will correct poorly fitted windows.

Some air and dust will infiltrate around windows, especially before and during the installation of landscaping in the general area. MJC Companies® warranty excludes this occurrence.

Scratches & Tinting

MJC Companies® confirms that all window glass is in an acceptable condition at the Orientation Walkthrough. Minor scratches on windows can result from delivery, handling, and other construction activities. MJC Companies® will replace windows that have scratches readily visible at the time of Orientation Walkthrough from a distance of 6 feet. MJC Companies® does not replace windows that have scratches visible only under certain lighting conditions.

If you add tinting to dual-glazed windows, all warranties are voided. Damage can result from condensation or excessive heat build-up between the panes of glass. Refer to the manufacturer's literature for additional information. *See also Ventilation.*

Wood Deck (if applicable)

Homeowner Use and Maintenance Guidelines

Wood is a natural product which will expand and contract with changes in temperature and humidity. Exposed wood may crack and splinter. This is a natural occurrence and cannot be controlled. Railings and wood decking may contain splinters. MJC Companies® will make repairs at the time of closing. After closing it is the homeowner's responsibility. Decks should be cleaned and sealed annually. If you are in a condominium development, contact your homeowner's association to see if deck care is the responsibility of the individual co-owner.

MJC Companies® Limited Warranty Guidelines

We will confirm that the deck is in an acceptable condition during the Orientation Walkthrough. Subsequent to Orientation Walkthrough, repair and/or staining to the wood deck is Homeowner's responsibility.

Wood Trim

Homeowner Use and Maintenance Guidelines

Shrinkage of wood trim occurs during the first two years or longer, depending on temperature and humidity. All lumber is more vulnerable to shrinkage during the heating season. Maintaining a moderate and stable temperature helps to minimize the effects of shrinkage. Wood will shrink less lengthwise than across the grain. Wood shrinkage can result in separation at joints of trim pieces. You can usually correct this with caulking and touch-up painting.

Shrinkage may also cause a piece of trim to pull away from the wall. If this occurs, drive in another nail close to, but not exactly in, the existing nail hole. Fill the old nail hole with putty and touch up with paint as needed. If the base shoe (small trim between base molding and the floor) appears to be lifting from the floor, this is probably due to slight shrinkage of the floor joists below. Again, you can correct this condition by removing the old nails and re-nailing. You may prefer to wait until after the

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first heating season to make any needed repairs at one time when redecorating. *See also Expansion and Contraction.*

MJC Companies® Limited Warranty Guidelines

During the Orientation Walkthrough we will confirm that wood trim is in an acceptable condition. Minor imperfections in wood materials will be visible and will require no action. MJC Companies® will correct readily noticeable construction damage such as chips and gouges listed during the Orientation Walkthrough. MJC Companies® will correct readily apparent splits, cracks, hammer marks, and exposed nail heads, only if documented prior to occupancy.

Exterior

MJC Companies® will caulk and apply touch-up paint to cracks in exterior trim components that exceed 3/16 inch if noted at your Orientation Walkthrough. Paint or stain touch-up will not match. We will correct any separation at joints that allows water to enter the home during the warranty period.

Raised Grain

Because of the effects of weather on natural wood, you should expect raised grain to develop. This is normal and not a defect in the wood or paint. Warranty coverage excludes this condition.

Warranty Service Request

Date _____

___ One Year List
___ Emergency Follow-up
___ Other

With the exception of specified emergencies, all requests for service must be in writing. Please use this form to notify us of warranty items. Mail or email (if an emergency) this completed form to the MJC Companies® office. We will contact you to set an inspection appointment. Service appointments are available from 10:00 a.m. to 4:00 p.m., Monday through Friday. Thank you for your cooperation.

Name _____

Lot or Unit No. _____

Address _____

Community _____

Phone/Home _____

Plan _____

Phone/Cell _____

Closing Date _____

Service Requested*

Service Action

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Office Use: _____

*Please note that all Service Requests may not be justified within the Limited Warranty. The purpose of the inspection is to determine coverage.

Homeowner's Signature _____

Mail To: Customer Service, 46600 Romeo Plank Road, Suite 5, Macomb, Michigan 48044
Office (586)263-1203 Fax: (586)263-5903
Email To: service@mjccompanies.com

Sample Homeowner Maintenance Schedule

Item	Monthly	Quarterly	Semiannually	Annually	Comment
Clean and test smoke alarms	X				
Test and reset all GFCIs	X				
Clean and change furnace filter	X				
HVAC heat system & water heater			X		Early in the spring & fall
Interior & Exterior Electrical			X		Early in the spring & fall
Inspect drainage			X		
Seal concrete cracks			X		
Inspect sump pump	X				
Inspect exterior paint or stain			X		
Touch up caulk & grout			X		
Faucet Winterization			X		Shut off late fall, turn on early spring.
Lube garage overhead door and tighten bolts			X		
Drain some water from bottom of water heater				X	Or as directed by the manufacturer's literature
Dryer vent cleaning; interior & exterior	X				Clean as needed or interior for each dryer load & exterior weekly.
Clean gutters			X		
Operate pressure relief valve on water heater & Clean Window weep holed				X	
Chimney cleaning				X	Or as needed