



smile knowing your home is protected
for a full ten years.

coverage that gives confidence.

Defining the 2-10 Home Buyers Warranty® Structural Home Warranty.

1 YEAR WORKMANSHIP WARRANTY

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

What is covered:*

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

2 YEAR SYSTEMS WARRANTY

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

What is covered:*

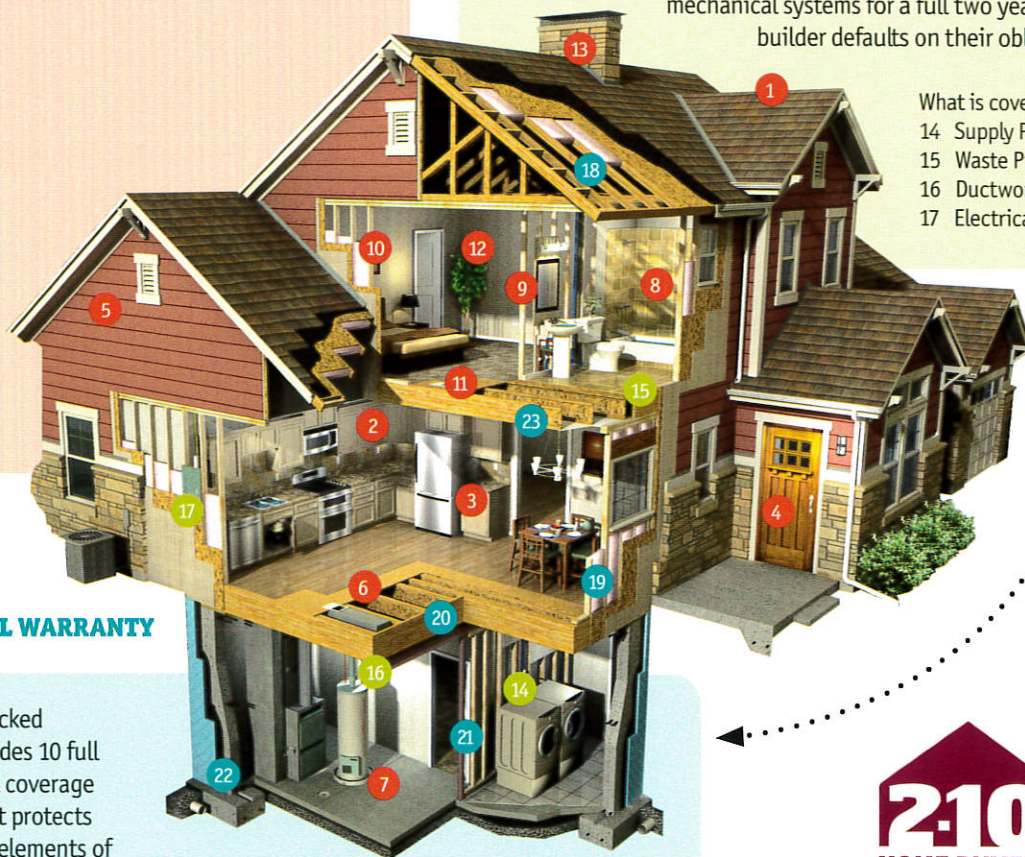
- 14 Supply Piping
- 15 Waste Piping
- 16 Ductwork
- 17 Electrical Wiring

10 YEAR STRUCTURAL WARRANTY

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

What is covered:*

- | | |
|-----------------------|------------------|
| 18 Roof Framing | 21 Columns |
| 19 Load-Bearing Walls | 22 Foundation |
| 20 Beams | 23 Floor Framing |



LONG LIVE HAPPY HOMES®

2-10.com



THE ILLUSTRATED GUIDE TO STRUCTURAL WARRANTIES



1 WHAT IS A STRUCTURAL WARRANTY?

A structural warranty provides a written agreement between the home builder and the homeowner and clearly defines the builder's work-product obligations related to construction quality and continuing obligations.



2 WHY AN INSURANCE-BACKED STRUCTURAL WARRANTY?



A structural warranty, from an established warranty provider, gives builders and homeowner's confidence that if qualified major structural damages develop in a home, those repairs will be the obligation of the warranty insurer rather than the responsibility of the builder and homeowners.

3 WHAT DAMAGES DOES A STRUCTURAL WARRANTY COVER?



A structural warranty covers specific types of structural defects: actual physical damage to load-bearing elements of a home that result in failure of its load-bearing function.



4 HOW MUCH DOES A STRUCTURAL WARRANTY COST?

**LESS THAN
\$0.005%**

OF THE TOTAL
PURCHASE
PRICE, PLUS LAND

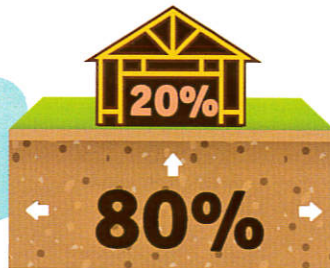
The average cost of a 10 year warranty is less than a half percent of the total purchase price of the home including the land.



AVG REPAIR
IN LOW RISK STATES
\$42,500
IN HIGH RISK STATES
\$113,000

5 WHAT CAUSES STRUCTURAL DAMAGE IN A HOME?

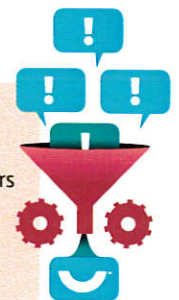
Soil movement surrounding a home's foundation causes more than 80% of structural defects, and framing-related issues cause the remaining 20%.



6 WHY DO BUILDERS NEED STRUCTURAL WARRANTIES?



1. Make Handling Complaints Simpler
2. Save Time
3. Provides Confidence to Home Buyers
4. A Helpful Sales and Marketing Tool
5. It Makes Good Business Sense
6. Avoid Costly Litigation



7 FEATURES AND BENEFITS FOR HOMEOWNERS

1. Worry-free
2. Protection When It's Needed
3. Surrounding Components Are Covered
4. Warranty Administration
5. Avoid Costly Litigation



8 HOW 2-10 HBW STANDS OUT FROM THE COMPETITION



2-10 HBW offers the most comprehensive coverage of any warranty company.



COSMETIC DAMAGES, DROUGHT AND LINTELS INCLUDED

9 HOW CAN BUILDERS PROVIDE A 2-10 HBW INSURANCE-BACKED STRUCTURAL WARRANTY



By visiting 2-10.com
or calling 800.488.8844
or email 210hbw@2-10.com

10 WHY SHOULD A HOME BUYER PURCHASE FROM A 2-10 HBW BUILDER?



The biggest advantage to buying a home from a 2-10 HBW builder member is in the quality of their craftsmanship and their ability to provide the best new home structural warranty. A home buyer can know that the construction standards are defined and there is a warranty insurer to stand behind the builder's promise.

