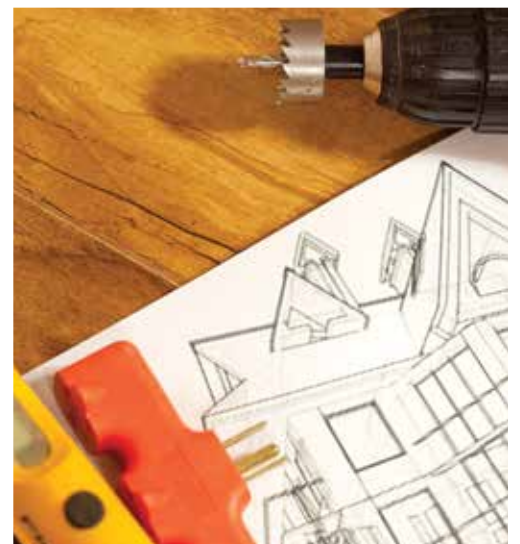


HOME of Texas



Business Solutions

*For The
Successful
Builder,
Remodeler
and
Manufacturer*





WELCOME!

HOME of Texas is a leading provider of written, insured warranties to Builders and Remodelers throughout the state of Texas. Since 1981, HOME and its affiliate, Residential Warranty Company, LLC, have issued over 3 million warranties and are considered experts in the field of risk management. Over our 35+ years, we have developed a wide range of products and services to meet various industry needs.

Thank you for taking the time to investigate the Business Solutions brought to you by HOME & Affiliates. We know that maintaining a level of success in this economic climate is a challenge. That's why we have put together this guide to show you how we can be of service. Inside you will find descriptions of various programs and services which can aid you in maintaining or improving your customer service, define and limit your liability, and provide the warranty and insurance products your company needs.

Take a few moments and peruse the following pages. Then contact us for more information on the programs mentioned. We wish you the best of luck in all your future endeavors.



NEW HOME WARRANTIES

10 Year Major Structural Defect Full Coverage Warranty

Knowing that one single warranty format may not fit every Builder's needs, HOME strives to provide you with options – our “Menu of Choices.” Historically, the standard ten year Major Structural Defect (MSD) warranty is what this industry has provided and is the coverage Builders have become accustomed to over the years. Ten year warranties have been an effective way to deal with a variety of issues including customer service, marketing, government-financed loans and mandated new home legislation.

- The “traditional” warranty offered by HOME since 1981.
- Approved by FHA and VA which means less paperwork to fill out, no pre-approvals and potentially more qualified buyers for you.
- Clearly written set of warranty standards to spell out coverage.
- 1 Year of Coverage on Workmanship & Materials.
- 2 Years of Coverage on Selected Portions of Mechanical Systems.
- 10 Years of Coverage on Major Structural Components.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.
- Builder liability is limited to 2 years.

10 Year Enhanced Coverage Warranty

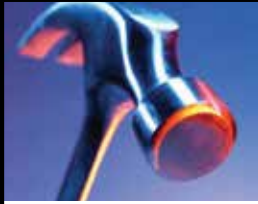
This innovative warranty couples HOME's traditional coverage with enhanced performance standards (*formerly the TRCC performance standards*). Together, this combination provides more enhanced coverage which may lead to greater peace-of-mind for you and your buyers. HOME's effective warranty resolution process is also included.

- Clearly written set of expanded warranty standards to spell out coverage.
- 1 Year of Coverage on Workmanship & Materials.
- 2 Years of Coverage on Selected Portions of Mechanical Systems.
- 10 Years of Coverage on Major Structural Components.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.
- Builder liability is limited to 2 years.

10 Year Designated Structural Element Warranty

The Designated Structural Element (DSE) variety of warranty is an innovative approach to coverage which uses specific measurements and tolerance limits to determine the ten year structural coverage.

- Clearly written set of warranty standards to spell out coverage.
- 1 Year of Coverage on Workmanship & Materials.
- 2 Years of Coverage on Selected Portions of Mechanical Systems.
- 10 Years of Coverage on Designated Structural Elements.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.
- Builder liability is limited to 2 years.



REMODELER WARRANTY

In today's market, your customer's sense of security is critical. Homeowners want to be sure the work being done to their home is by a quality contractor. The HOME Remodeler's Warranty sets you apart from your competition and provides the much needed security customers crave. HOME offers two warranty options to better fit the nature and scope of each project.

Option A: 3 years of coverage for defects in workmanship & materials

Option B: 1 year of coverage for defects in workmanship & materials PLUS 5 years of coverage for defects to Designated Structural Elements

Why use HOME's Remodeler Warranty?

- Remodelers who offer the HOME Warranty provide their clients with written insurance-backed protection.
- Provides a process to resolve disputes about the quality of the work.
- Having a written warranty effectively reduces misunderstandings that can result from a verbal agreement and a handshake.
- The Remodeler's liability is limited to the 1st year only.
- HOME Remodeling coverage applies exclusively to the work performed by the Remodeler.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.



DETACHED GARAGE WARRANTY

- Available from RWC

Builders often incorporate "specialty" types of construction in order to create new revenue streams, keep employees busy and "wait out" the down turn. For those unique times, HOME offers warranties for Builders constructing detached garages.

5 Year Detached Garage Warranty

- 5 Years of Coverage on Designated Structural Elements.
- Includes specific and measurable standards to evaluate structural defects.



MANUFACTURER WARRANTIES

- Available from RWC

New home ownership is the great American Dream. Building Systems housing is helping make that dream come true especially because of its affordability and advancements in construction techniques and designs. One of the changes seen over the last several years is the awareness of and increased need for written warranties on homes of all types, including Building Systems. Warranties have become an essential ingredient in any new home Purchase. Consider adding a ten year Manufacturers warranty from HOME Affiliate, RWC, for an extra measure of security for you and your buyers.

The options RWC offers to Manufacturers of systems-built housing and their Builder networks have all been tailored specifically to meet the unique needs of the industry.

- 10 Year MSD Full Coverage Warranty
- 10 Year MSD Structural Only Warranty
- 5 Year MSD Structural Only Warranty for Additions
- 10 Year MSD Full Coverage Commercial Warranty
- 10 Year MSD Structural Only Commercial Warranty
- Manufacturer's liability is limited to 1 Year.
- Available to modular, log, and panelized Manufacturers.
- Coverage applies exclusively to the work provided by the Manufacturer.
- Work supplied by the Builder on site, including foundations, is excluded.
- Separate program available to Builders at a discounted rate to protect work they supply.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.



WARRANTY EXPRESS

Warranty Express allows Builders to enroll homes online. With the click of a button, Builders can submit their enrollments, print out closing documents and even pay for the warranty fees. Builders save both time and money spent on manual form preparation and postage. Marketing materials and enrollment reports may also be ordered online. Warranty Express also enables Builders to renew their membership online.



GENERAL LIABILITY INSURANCE

Through the RWC Insurance Advantage (RIA), HOME Members have access to various lines of commercial insurance including General Liability, Builder's Risk and Contractor's Equipment. Because the RIA program is offered *exclusively* to our Builder members, we are able to avoid the high risks associated with other commercial operations. Thus, we keep the cost of claims low and pass the savings on to you.

- Total risk management for Builders when combined with a HOME (or Affiliate) structural warranty.
- Flexibility of limits.
- Options to meet your specific needs.
- Program is underwritten by insurance carriers rated at least "A- (Excellent)" by A.M. Best.
- Competitive pricing.
- Streamlined underwriting.
- No monthly reporting.
- Free quote available from 866-454-2155.



COMPANY CONTACT INFORMATION

Warranties

HOME of Texas

Address: 5300 Derry Street
Harrisburg, PA 17111
Toll Free: 800-445-8173
Fax: 717-561-4494
Website: www.homeoftexas.com
E-Mail: sales@homeoftexas.com

Residential Warranty Company, LLC

Address: 5300 Derry Street
Harrisburg, PA 17111
Toll Free: 800-247-1812
Fax: 717-561-4494
Website: www.rwcwarranty.com
E-Mail: sales@rwcwarranty.com

MHWC

Address: 5300 Derry Street
Harrisburg, PA 17111
Toll Free: 800-247-1812
Fax: 717-561-4494
Website: www.mhwonline.com
E-Mail: sales@mhwonline.com

Affiliates

RWC Insurance Advantage

Address: 5300 Derry Street
Harrisburg, PA 17111
Toll Free: 866-454-2155
Fax: 717-561-1794
Website: www.rwcinsuranceadvantage.com
E-Mail: info@rwcinsuranceadvantage.com



ABOUT US

35+ Years and 3 Million Homes!

In 1981, HOME of Texas (HOME) and its sister company, Residential Warranty Company, LLC, embarked on a journey that would ultimately reach millions in the new home warranty industry. Spanning more than 3 1/2 decades, over 3 million homes have been warranted under the third-party insured, structural warranty provided by HOME of Texas and its Affiliates (Residential Warranty Company, LLC and MHWC) since inception.

Our mission is to provide a level of security to Homeowners and Builders alike and we have devoted 35+ years to that purpose. Being able to provide a variety of services to our customers is the result of much hard work and due diligence along the way. HOME has established itself as a rock solid leader in providing home protection. When you become part of one of the companies in the HOME “Family”, you benefit from 35+ years of leadership and experience that is unrivaled in the warranty industry.

Builders looking for options in coverage, for reliable warranty protection, and for assistance in dealing with complex customer service issues choose HOME and its Menu of Choices. For more information, please call 1-800-445-8173 ext. 2149, visit the website at www.homeoftexas.com, or email sales@homeoftexas.com.



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