



Mungo Homeowner Manual  
Letter of Thanks and Introduction  
To New Purchasers

Dear New Purchasers,

Let me start by sincerely thanking you for choosing Mungo Homes. We know that you had many choices and we feel honored that you selected our company to provide your family's housing needs. Our commitment to you is that we will work to the best of our ability to make this experience both exciting and gratifying for you. Building a new home is an unforgettable adventure, and we feel sure that you have chosen the best company to guide you through it.

We hope that your *Mungo Homeowner Manual* will answer many of your questions concerning the process you are about to undertake. It includes essential information which will make it easier for you to enjoy your home building experience. Information on contact persons, schedules, selections, restrictions and all other information you may need during this process is included. We encourage you to read it carefully.

We look forward to working with you, and thanks again for choosing Mungo Homes.

Sincerely,

A handwritten signature in black ink, appearing to read "Steven W. Mungo". The signature is fluid and cursive, with a prominent initial "S" and "M".

Steven W. Mungo  
CEO

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# Welcome

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## The Mungo Difference

Mungo Homes has been the smart choice for new homes since 1954. Our stability (even in times of economic hardship), innovation, award-winning floor plans, quality construction, exceptional customer service, and national recognition is The Mungo Difference.

## Mission Statement

To profitably achieve the highest levels of quality, innovative market leadership, customer and employee satisfaction.

## Recognition

In 2012, *Builder* magazine named Mungo Homes **America's Best Builder** for overall achievement in housing and excellence in finance/operations, design/construction, customer service/quality, community/industry service and marketing. There are four winners for 2012, based on number of closings; and Mungo Homes was selected as America's Best Builder in the category with the highest number of closings.

Mungo Homes was also recognized as the **2012 National Green Advocate of the Year** by the National Association of Home Builders for the innovative and exclusive hauSmart™ program.

In 2008, Mungo Homes was awarded the **National Housing Quality Award** – one of the home building industry's highest recognitions for quality achievement and operational excellence. Mungo is the only South Carolina-based builder ever recognized with this achievement.

# History

Mungo Homes is a nationally-ranked home building company that offers more than 60 years of experience in building quality homes in desirable communities.

The late Michael J. Mungo established what would become Mungo Homes in 1954, after graduating from the University of South Carolina. From modest means, Mr. Mungo built one of the nation's largest family-owned real estate companies.

Having grown up in poverty, the late Michael J. Mungo had a desire to help others achieve their dreams of homeownership. After retiring, in the late 1970s, Mr. Mungo continued his lifelong passion of philanthropy, and through the Michael J. Mungo foundation, he left behind an incredible legacy that will continue to help those in need for years to come.

Mungo Homes owes its decades of success to you and to each homeowner before you who has trusted Mungo Homes to provide their housing needs. As an expression of our gratitude, we uphold our commitment to achieve the highest levels of quality and customer satisfaction.

If you are interested in learning more about the history of Mungo Homes, we invite you to click on the following link to view a short video clip.



[The History of Mungo Homes](#)

# Introduction

Your *Mungo Homeowner Manual* is divided into four chronological sections: **Imagine, Create, Enjoy** and **Preserve**. It is our hope that, within each of these sections, you will find helpful information that enables you to plan and prepare for each step of the exciting journey to new homeownership.

For your convenience this manual contains many live links. At the conclusion of each of the four sections, you will find a *Review*. Each *Review* serves as a reminder for what you should expect and prepare for during that particular phase.

We recommend that you read this book in its entirety and then use it as a reference tool as we work together to **Imagine, Create, Enjoy**, and **Preserve** your new home.

## Imagine

As part of your new home search, you've likely imagined what it would be like to live in the home you've selected. Mungo Homes offers thousands of options so that no two Mungo homes are exactly alike. As you enter the planning phase, imagine how you will use the spaces in your new home. Imagine the type of mood and feel you would like each room to exude. The *Imagine* section of your *Mungo Homeowner Manual* will take you through the planning processes: from financing your dream to personalizing your home.

## Create

Once planning is complete, creation can begin. Unlike the manufacturing process of any other product, you will have a front row seat as your home begins to take shape. The *Create* section of your *Mungo Homeowner Manual* will explain the construction process, outline on-site safety, and provide an agenda for on-site meetings with your Builder.

## Enjoy

*Enjoy* marks the end of the construction process and the beginning of homeownership. The *Enjoy* section of your *Mungo Homeowner Manual* will explain the closing process, provide helpful tips for your move, as well as outline your new home warranty. We hope that you enjoy your new Mungo Home for years to come.

## Preserve

We understand that a home purchase most often represents one's largest investment. The *Preserve* section of this manual will help you protect your investment. From suggested tools, energy conservation, and troubleshooting tips, *Preserve* will help you cope with some of the unexpected challenges that come with homeownership.

## Who's Who

Whether this is your first time building and/or buying a home or you have been through this process before, our goal is to provide an experience like no other. While you may find the answers to many of your questions inside the *Mungo Homeowner Manual*, we are also available by phone and email. Feel free to fill in the names and contact information for your Mungo Homes contacts. This form can be saved to your personal computer for future reference.

### New Home Advisor

Your Mungo Homes New Home Advisor is your main point of contact prior to closing on your home.

Name \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

### Design Specialist

If a visit to our Design Center is included in your new home purchase, one of our Design Specialists will contact you to schedule an appointment.

Name \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

### Builder

Your Mungo Homes Builder will oversee the construction of your new home. You will have scheduled opportunities to meet with your Builder. You may contact your Builder for questions regarding the construction of your home, or to request additional on-site meetings.

Name \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

### Lender

Although not an employee of Mungo Homes, your Lender will work closely with you when purchasing your home. You should discuss with your Lender the various financing options, current and projected interest rates, and when to lock your rate.

Name \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

### Homeowner's Association

Your Homeowners Association, or HOA for short, is available to assist you with any questions regarding your community, common areas, amenities, and the governing covenants and restrictions. Please note that your HOA management company is a separate entity and is not a part of Mungo Homes.

Name \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

### Customer Care

While Customer Care is your primary point of contact after you close on your home, feel free to contact our Customer Care Team anytime. If we can't answer your questions, we'll put you in touch with someone who can.

Phone 803-749-5888 ext. 354 Email [customerservice@mungo.com](mailto:customerservice@mungo.com)

# Homework

We are excited to embark on this journey with you and look forward to the day that we can hand you the keys to your new home. While we adhere to a strict timeline, there are times that we are unable to move forward without your input.

You might consider printing this page and using it as a resource to track your tasks and the due dates. The initial dates on this list will be provided by your New Home Advisor. Subsequent dates will be determined as your home progresses.

Please note that appointments with your Builder, Design Specialist (if applicable), and Warranty Manager are held Monday-Friday during normal business hours, 8am-5pm.

- ✓ Meet with a mortgage company to discuss options for financing. **Due Date** \_\_\_\_\_
- ✓ Confirm desired structural options with your New Home Advisor. **Due Date** \_\_\_\_\_
- ✓ Complete all Design Center selections, if applicable. **Due Date** \_\_\_\_\_
- ✓ Attend Pre-Construction Meeting on-site with the Builder. **Due Date** \_\_\_\_\_
- ✓ Attend Pre-Drywall Meeting on-site with the Builder. **Due Date** \_\_\_\_\_
- ✓ Make arrangements for homeowner's insurance. **Due Date** \_\_\_\_\_
- ✓ Attend Final Orientation at your home. **Due Date** \_\_\_\_\_
- ✓ Attend Homecoming Meeting. **Due Date** \_\_\_\_\_
- ✓ Attend Closing, with funds specified by the closing attorney. **Due Date** \_\_\_\_\_
- ✓ Transfer utilities (water, sewer, gas, electricity) into your name. **Due Date** \_\_\_\_\_
- ✓ Submit paperwork for manufacturer's warranties. **Due Date** \_\_\_\_\_
- ✓ Submit 30-Day Service Request **Due Date** \_\_\_\_\_
- ✓ Submit 11-Month Service Request, **Due Date** \_\_\_\_\_  
Prior to the expiration of your one-year warranty.

# Imagine

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## Financing Your Dream

You've selected your new home, now it's time to consider how you will finance your dream of homeownership. After signing a contract to purchase a Mungo home, you will be required to contact a lender of your choice within a specified time period. To assist you in this process your Mungo Homes New Home Advisor will provide you with a list of preferred lenders.

### Preferred Lenders

Mungo Homes is pleased to partner with several financial institutions in each market for new home mortgage loans. Because of our relationship with these lenders, each has a variety of loan programs and a team of processors and underwriters specifically for Mungo home buyers. Some may provide for the elimination or deferral of closing costs, which they can discuss with you on an individual basis.

Unforeseen problems in lending can cause a delay in closing. Preferred lenders are familiar with our processes and personnel which can help ensure the loan process runs smoothly.

### Loan Types

Your lender will discuss the various loan types for which you may qualify prior to beginning the application process.

**Conventional** – conventional loans are long term loans that are not government insured. These loans typically require a down payment.

**VA** – insured by the Veterans Administration, VA loans are available to qualifying veterans and require little or no down payment

**FHA** – FHA loans are insured by the Federal Housing Administration, eliminating the lender's risks. The borrower pays insurance premiums, but can take advantage of a lower down payment and less stringent qualification requirements.

## The Loan Process

There are many steps involved in obtaining a mortgage. While the process may be overwhelming at times, the steps are designed and regulated by the federal government for your protection as well as the protection of the lender. While your lender is your greatest resource for mortgage related questions, we have included a brief overview of the basic steps from applying for to closing on your loan.

During each step of this process, you may be asked for important documents pertaining to your income, debt and assets, employment, and financial affairs. While collecting these documents may seem tedious, they are necessary to obtain final approval, close on your loan, and move into your new home. Providing requested documentation in a timely manner can help prevent last minute delays.

### Step 1: Loan Application

During the application process, your lender will speak with you about your credit and income history and discuss the various loan products available to you. The lender will review your credit report, collect income and asset documents, and obtain preliminary approval using automated underwriting. Within days of your pre-approval, the lender will provide a number of documents for your review and acceptance. A pre-approval is the first step in the process and does not guarantee final approval.

### Step 2: Processing

All information gathered by the lender is then compiled into a file where it is submitted to an underwriter. The appraisal, title work, builder documents, homeowners insurance and other miscellaneous items specific to the loan type are ordered at this time.

### Step 3: Underwriting

Next, an underwriter confirms the information provided to the loan officer during the application process. It is very important that the loan application is complete and accurate. Discrepancies uncovered during underwriting can raise red flags and may result in delays. At this point, the loan is either approved with conditions or denied. This process takes 48-72 hours. The loan returns to the processor to gather the final items conditioned by the underwriter. The underwriter may request a further explanation or additional documentation to support what was previously provided.

### Step 4: Final Approval

Once the conditions have been satisfied, the underwriter has thoroughly reviewed the application, and verified it's accuracy with ample documentation, final approval is issued and the loan is cleared to close.

## Step 5: Closing / Settlement

Once approved, the lender sends the loan package to the attorney who prepares the Settlement Statement – a form that itemizes all charges and provides both the buyer and seller with a complete list of incoming and outgoing funds. The closing attorney will inform you of the final funds needed for closing and, depending on the amount, will specify whether a cashier's check is acceptable or a wire transfer is necessary. The loan is then ready to close, at which time you are given the keys to your new home.

## Preferred Closing Attorney

Mungo Homes has preferred closing attorneys who are familiar with our processes. We are in close contact with our preferred closing attorneys to provide the necessary contract documents and to schedule your closing. Using a Mungo Homes preferred closing attorney helps to ensure your closing runs smoothly.

## Do's and Don'ts

While the fate of your loan largely rests in the hands of the underwriter, there are things that you can do that may help contribute to a positive outcome.

- **Do** fill out your loan application in its entirety, paying close attention to the accuracy of the information that you provide.
- **Do** provide supporting documentation in a timely manner when requested.
- **Do** contact your loan officer if you have any questions about how your financial actions may affect your loan qualifications.
- **Don't** make any large purchases. Taking on additional debt could alter your qualifications for a mortgage.
- **Don't** make large deposits to or transfers between accounts.

## Rate Locks

In the world of interest rates, change is constant. Please be mindful of the possibility of unexpected construction delays when locking in your mortgage interest rate. Check with your lender for rate lock options and understand the financial risks of locking in your rate too early. You might ask your lender what rate will be applied or cost incurred if your rate lock expires prior to closing on your new home. As locking in your interest rate always comes with risks, Mungo Homes is not responsible for any additional costs incurred should your rate expire prior to closing.

# Design

## What to Expect

Whether your new home purchase includes an appointment at the Mungo Homes Design Center, or an appointment with your New Home Advisor, you will have an opportunity to personalize your home, choosing the products that fit your needs and the colors that suit your tastes.

When visiting the Design Center, be prepared to spend 2-3 hours with a Mungo Homes Design Specialist. If at all possible, it is best to have all decision making members of the household present, but consider leaving children with a babysitter, friend, or relative so you can devote your full attention to the appointment. In preparation for your appointment, please review the [Know Before You Go](#) section of your *Mungo Homeowner Manual*. It is intended to provide you with the features and benefits of various products, helping you determine what products will perform best for you and your family.

Depending on the stage of construction, you could be making selections for the following products:

- Bathroom Fixtures
- Cabinets
- Exterior Colors
- Flooring
- Countertops
- Hardware
- Lighting
- Paint Color
- Electrical outlets

Below are a series of questions for you to consider before your Design Center Appointment:

1. What are your likes and dislikes?
2. What rooms, products, or new home features are most important to you?
3. Where will you likely place furniture in the home?
4. Will you have a need for additional electrical outlets?
5. What rooms will receive phone and/or cable jacks and where will they be located within the room(s)?

## Changes

Permits are requested and materials and services are ordered based on your choices. Your Purchase Agreement includes timelines for completing sales center selections, design center selections, and homesite specific selections.

- Sales center selections include exterior elevation, fireplaces, bathrooms, sunrooms/porches, garages, double bowl vanities, tile shower or tile surround, etc.
- Design center selections include interior & exterior colors, flooring cabinets, countertops, appliances, cable and phone locations, additional outlets, etc.
- Homesite specific selections include flatwork, sod, irrigation, and fencing, where offered.

To minimize the likelihood of building errors, product back orders, and schedule delays, we are unable to accommodate changes that are requested after selections are due.

We have designed your new home with a broad array of sales center and design center selections for you to choose from. We are not able to make change to your home that are not offered in our long list of possible selections.

## Model Homes

Our model homes are professionally designed to showcase a wide range of available options. In addition, model homes often display materials specified by a professional designer that may not be available for selection. Review your community feature sheet for a better understanding of the features included in your home purchase.

## Variations

Changes in building codes, improvements to design, and availability of products are just a few reasons why your home may vary slightly from those built prior to or after yours.

## Substitutions

As improved products and techniques become available, Mungo Homes may choose to change or modify the products that we use to build your home. Because a home is comprised of a vast array of products, some may be discontinued or unavailable at the time they are needed. Should we choose to substitute, it will be for a product that is of comparable style and quality.

# Know Before You Go

Review this Section **before** your Design Center appointment. In doing so, you will learn more about the following products:

- [Carpet](#)
- [Engineered Hardwoods](#)
- [Laminate](#)
- [Tile](#)
- [Vinyl Flooring](#)
- [Cultured Marble](#)
- [Granite](#)
- [Quartz](#)
- [Backsplashes](#)
- [Tubs and Showers](#)
- [Cabinet Hardware](#)
- [Appliances](#)
- [Finishes](#)
- [Brick](#)
- [Fiber Cement](#)
- [Vinyl Siding](#)
- [Stone Veneer](#)
- [Paint](#)
- [Drywall & Ceilings](#)
- [Tankless Water Heater](#)
- [Concrete](#)
- [Landscaping](#)

# Know Before You Go

This guide is intended to provide some background on the various products you may be able to choose if your new home purchase includes a meeting with a Mungo Homes Design Specialist. There are inherent benefits and possible draw backs to each that should be considered to ensure your long-term satisfaction. **Please read this document carefully before you attend your Design Center appointment.**

**Important:** Color samples at the Mungo Design Center are *examples* of average color range, shading, texture and marking. Because some products are manufactured in lots, and others in nature, there may be some degree of variation from one to the next. An exact match to any sample is neither implied nor guaranteed.

## Carpet

In addition to warmth and softness, the variety of carpet choices offers countless ways to personalize a room.

**Seams** - Carpet is manufactured in certain industry standard widths, thus seaming is often required to cover a large room. The degree of visibility of your seams depends on the texture and color you choose, as well as the lighting and furniture placement in your room.

**Fuzzing/Shedding** - The shedding of loose fibers is normal and should subside with regular vacuuming.

**Pile reversal or shading** - This seeming color change may occur in various parts of the carpet, caused by light being reflected in different ways as pile fibers are bent in different directions. This is a characteristic of plush carpet, not a defect.

Regular vacuuming and limiting damage from common household spills will help extend the life of your carpet. Many carpets are manufactured with a stain-resistant chemical. You must refer to your manufacturer's instructions for cleaning. Often, warranties can be nullified when unapproved products are used.

## Engineered Hardwoods

Hardwood products are known for their natural beauty, with varying textures and grains. Engineered hardwoods are made of real wood stacked in a cross-grain configuration, making them more stable and durable than their solid wood counterparts.

Keep in mind that no two floor boards will be identical. Variations in appearance are completely normal. As your floor ages, some color change can occur. This is also normal, but can be minimized by limiting exposure to direct sunlight, and periodically moving furniture and rugs. Seasonal humidity changes may cause the wood to expand and contract. Cracks are normal and will appear and disappear between floor boards during seasons of high and low humidity.

Protect your floors by vacuuming them frequently. Do not use a vacuum with a beater bar or hard heads. Place area rugs, made for hardwood floors, in high-traffic areas. High heels, pets, sharp objects and grit on shoes can dent or scratch floors. Water should **never** be used directly on wood floors. Moisture causes wood to swell and can result in permanent damage to your floors. To further protect your floors, wipe up spills immediately.

Be sure you refer to the manufacturers' guidelines for keeping your floors clean and conditioned.

## Laminate

Laminate flooring is a multi-layer synthetic product fused together with a lamination process that simulates wood with a photographic applique layer under a clear protective layer. Laminate floors offer realistic looking hardwoods at a budget-friendly price. They are more durable than hardwood and are easy to maintain.

Laminate floors are installed using a "floating floor" system. A padded underlayment lies between the laminate planks and the subfloor. The planks are not anchored to the subfloor, only to the edges of other planks. The result can produce a hollow sound when walked upon and have the feeling of a slight give.

Like hardwood, you should not use water on laminate. Manufacturers recommend cleaner made specifically for laminate. Soap-based detergents or "mop and shine" products can leave a dull film on the surface of your floor. Consult your manufacturer for recommendations on care and maintenance.

## **Tile**

Tile products (flooring/ walls) are a popular choice due to their aesthetic appeal, as well as their durability and easy care.

Exact layouts, including the grout spacing, will be determined by the industry professional at the time of installation. They will take into account the size and shape of the tile, as well as the area to be covered.

Sweeping, dusting or vacuuming your tile floor regularly removes the accumulation of dirt or grit that can scratch or dull the surface. Some homeowners choose to apply a sealant to protect grout lines. Check with your manufacturer for recommendations on the appropriate type of sealant, as well as cleaning guidelines.

## **Vinyl**

Also called “resilient flooring,” vinyl floors are manufactured using the latest advances in flooring technology. They are durable and easy to maintain. Vinyl is highly resistant to mold, mildew, and moisture, making it one of the most popular flooring options for kitchens, bathrooms, and laundry rooms.

Vinyl is typically manufactured in certain widths and, as with carpet, some seams may be unavoidable. Vinyl, while very durable, is susceptible to tearing and puncturing. Use caution when moving furniture and appliances and do not wear high heels or sports cleats on this flooring.

Fine grit and sand can cause scratches to the surface of vinyl and, over time, will diminish the look. Placing entry mats at high-traffic areas and vacuuming frequently will extend the life of your vinyl floor. Be sure the mats you buy are for vinyl floors. (Some rubber-backed mats may leave stains or marks.) If sweeping or vacuuming does not remove the dirt, mop the floor with clean warm water.

## **Cultured Marble**

Cultured marble is a blend of stone particles and resins and is most often used in bathrooms. Customers appreciate the fact that cultured marble is beautiful, long-lasting, and low maintenance.

## Granite

Granite is widely popular for its beauty and richness. Granite is durable and easy to clean. Being a natural material, each granite countertop features patterns and colors that make it one of a kind.

With polished granite, any or all of the following natural characteristics may be present:

- Areas which have been filled with a matching color epoxy.
- Variations in veining, color, and movement that may be present in any natural materials. Materials that are referred to as “swirl” granites exhibit more of these types of natural occurrences.
- Fissures – small visible lines on the surface of the polished slab which rarely indicate or affect the structural integrity of the product.
- Beauty marks – natural mineral deposit concentrations that can be seen as intensified spots or lines of color, lack of color, or areas with compromised polishing ability.
- Pitting – “pock marks” of varying size on the surface of the slab which are a result of the tightness of the material grain and the material’s ability to accept a polished finish.

Granite is a porous material, so spills should be wiped up immediately, especially oils. Regular care includes proper cleaning and the use of sealers to prevent staining.

## Quartz

Quartz is one of the hardest minerals found in nature, so it's a fitting material for the busiest space in the home: the kitchen. It is a popular alternative to natural stone.

Quartz is manufactured by a process that mixes approximately 95 percent ground natural quartz with 5 percent polymer resins. The result is a super-hard, low-maintenance, natural stone-look countertop available in a dazzling array of colors. Because Quartz countertops are manufactured, they tend to be more uniform in appearance. Quartz is nearly indestructible, though it can be damaged with excessive heat. It is non-porous, which is a great sanitary feature.

## Backsplashes

With the variety of products offered in our Mungo Design Center, there are countless ways to express your personality and add a little flair to the heart of your home, the kitchen.

Backsplashes add an extra touch to your tilework, but there are a few things to keep in mind.

**Accent placement-** Installation of your backsplash is dictated by the structural work behind your walls. Electrical outlet locations are dependent upon certain code regulations and will fall within a planned tile or trim pattern.

**Decorative trim-** Specialty trim pieces, such as ropes and listellos, are manufactured in separate lots and may not be the exact color as the field tile selected.

**End caps-** Many field tiles will not have corresponding end caps so the installer will cut custom ends on site. Because these will vary in length, grout joints will typically not line up.

## Tubs and Showers

**Fiberglass tubs** will sometimes sustain small cracks during shipping or installation. These are not manufacturer defects. These happen frequently, can be easily repaired prior to closing and do not negate the manufacturers' warranty.

**Whirlpool tubs** offer a luxury feel at home. Special attention should be given to cleaning them appropriately, as bacteria can accumulate in the jets if they are not properly maintained.

**Enameled steel tubs** are durable and beautiful, but the surface can chip if a heavy object is dropped. Unlike fiberglass tubs, enameled steel tubs do not include shower walls, allowing for the installation of a tile surround.

**Tile walls** in showers add function and flair. They must be cared for in a similar fashion as regular tile floors. See "Tile" in Flooring.

## Cabinet Hardware

Hardware selections will add a pop of interest to your cabinetry throughout your new home. Placement depends on the size and shape of the hardware, as well as the size and design of your drawers. (Example: Most drawers have pulls, but if the drawer is smaller than usual, a knob may be a better fit and, thus be installed.)

## Appliances

**Convection Cooking-** Many ovens come with a convection setting. A convection oven bakes or roasts your food more evenly by using a fan to circulate heat more quickly. If you use the convection setting, you may need to adjust the temperature to compensate for faster cook times.

**Dishwasher performance-** It is advisable to turn your kitchen faucet on for a couple of minutes prior to using the dishwasher to ensure that there is hot water in the lines at the start of the cycle. Check product specifications to review cycle settings.

Please note: plastic does not fully dry in any dishwasher because of its general inability to retain heat. Glassware and plates continue to dry even after the heating element has cut off because the items stay hot, causing the water to evaporate. Plastic cools off almost immediately.

**Ventilation-** In most cases, the hood or microwave/hood combo above your cooking surface has a charcoal filter that cleans the air before it re-circulates it into your home. These filters should be changed according to manufacturer's guidelines.

## Finishes

Chrome is a popular finish because of its versatility. It's durable, easy to clean and easy to match with accessories and other fixtures. It does show water spots and fingerprints more easily than other finishes.

The soft metallic look of brushed nickel stands the test of time. Fingerprints and water spots are less noticeable on this matte finish.

A great aesthetic alternative to standard chrome and brushed nickel, oil-rubbed bronze gives the bathroom a more old-world look and feel. This finish can be harder to match with other fixtures as each manufacturer has their own interpretation of oil-rubbed bronze.

## Brick

In addition to its aesthetic appeal, its durability makes brick exteriors a popular choice. Under normal conditions, brick will last the life of the home with little more than an occasional wash with the hose. Some normal occurrences in brick masonry may include shrinkage cracks along mortar joints and efflorescence; or discoloration caused by lime content in the mortar. Overall brick is a low-maintenance and highly durable option.

## Fiber Cement

Fiber-cement siding composition may vary from company to company, but the basic recipe is Portland cement, sand, and cellulose (wood) fibers. Wood fiber helps prevent cracking, as does a special curing process that leaves fiber cement with a low-moisture content. Fiber-cement siding is low-maintenance and impact resistant.

## Vinyl Siding

Vinyl siding is weather and insect-proof, fade-resistant, and comes in a wide range of colors. Although durable, vinyl siding can be punctured or cracked when struck by a heavy or fast moving object.

Although it's often touted as maintenance free, vinyl siding does require occasional cleaning. Depending on how your house is situated, mildew or grime might accumulate. Vinyl siding can also fade over time.

## Stone Veneer

Made from a mixture of Portland cement, lightweight aggregate, and iron-oxide pigments, manufactured stone veneer products have become a popular siding option. With a variety of color schemes to choose from, stone veneer adds a sense of stability, timelessness, and richness to your new home.

## Paint

Mungo Homes uses low VOC paint, contributing to healthier interior air quality. We use flat paint because it creates a nice, even finish and it allows for less noticeable touch-ups.

When cleaning scuff marks or stains, it is best to use warm water and to use very light strokes when wiping. Heavy scrubbing can leave hollow marks in the finish.

Mold or mildew can grow on painted surfaces when subjected to heavy moisture. Be sure to use ventilation fans in your bathrooms to draw moisture out of the room, especially when the shower is in use.

## Drywall and Ceilings

Installing huge sheets of drywall for your interior walls and ceilings is all done by hand. It is a time and labor intensive process, and it is not perfect. There may be slight imperfections in the drywall. Nail pops are normal and to be expected. As the house settles and goes through seasonal temperature shifts, the drywall and joint compound will expand and contract slightly which sometimes causes nails/screws to “pop”. We will fix these for you one time during your warranty period and recommend doing so at the 11-Month Visit.

After the nail pop is repaired, touch-up paint is applied. Touch-ups are sometimes visible in certain lighting conditions. Only areas containing paint colors offered by Mungo Homes will be touched up during our complimentary nail pop repair.

## Tankless Water Heater

Tankless water heaters are a good choice: they supply endless hot water, take up less space and are more energy efficient. But an endless supply does not mean an *instant* supply. Instead of storing and constantly heating a supply of water, a tankless water heater heats water as it is demanded. With both tank-style and tankless water heaters, cold water has to be flushed through the pipes first. Depending on how far the water has to travel, it can take several minutes for hot water to reach your faucet(s). During times of high demand, you might experience a reduction in water pressure.

Homes, in communities that do not have access to natural gas, receive an electric tank water heater. A tank-style water heater heats the water and then holds it at the designated temperature. When you turn on a faucet in the home, the water will run cold while the hot travels from your water heater, through the pipes, to the faucet. Unlike a tankless water heater, a tank can meet large demands simultaneously, with little to no reduction in water pressure. Once the tank is drained of hot water, you can expect the water to run cold for a period of time.

## Concrete

Concrete can and does crack regularly. Temperature and shrinkage cracks in walls or slabs are likely to occur in nearly all structures, but usually these cracks do not alter the structural integrity of the concrete. Refer to your [Quality Builders Warranty Limited Warranty Agreement](#) to learn more about concrete cracks in walls and slabs.

Driveways, patios, and sidewalks may experience wear as they are exposed to the elements. Salt and chemicals may erode the top of a concrete surface. Driveways, patios, and sidewalks are not included in the Quality Builders Warranty.

## Landscaping

Landscaping can respond both positively and negatively to external temperatures, winds, and varying levels of precipitation. Even with proper care, living plants are susceptible to disease and may struggle to survive. Because there are so many factors influencing the health of your lawn, landscaping is not a warrantable item.

Newly laid sod requires ample water to establish a strong root system. Even when sod is laid in the winter, it is imperative to its survival that sufficient watering practices are followed. Depending on your local climate, the season in which your sod was laid, and the amount of recent rainfall, you can expect to water your sod once or even twice daily.

Similar to items in your home that are subject to wear and tear, landscaping is only replaced or repaired prior to closing. Your local agricultural extension website includes yard maintenance tips and may even help you identify diseases and insects that could threaten your plant life. Many cooperative extensions offer soil testing, enabling them to recommend fertilizers that will help you maintain a healthy lawn.

## Resources

[The Carpet and Rug Institute](#)

[National Wood Flooring Association](#)

[North American Laminate Floor Association](#)

[Marble Institute of America](#)

## **Behind the Scenes**

While you are busy making selections for your new home, our office is hard at work preparing for construction.

### **Permitting**

Using the floor plan and structural options of your choosing, our office begins applying for the permits necessary to begin construction.

### **Plot Plan**

A plot plan is ordered. In addition to outlining the dimensions of your lot, the plot plan contains home and driveway locations, any easements or rights for others to access the property, setbacks or protected areas on the property where structures may not be built, and designated flood zones and/or wetlands if applicable.

### **Home Site Preparation**

Your homesite is being prepared so that construction can begin right away. It is our goal to preserve trees and local vegetation while making available the space needed to construct your home. If your lot was not previously cleared, clearing- including tree removal- will take place at this time. Care is taken to prep the home site for proper drainage following the engineered grading and drainage plans specific to your lot.

### **Estimated Close Date**

Imagining the home that will one day be yours might inspire you to pack your belongings in excitement of your impending move. Keep in mind that, until your new home nears completion, there are circumstances beyond our control that may influence your close date. While planning ahead can make your move run more smoothly, scheduling movers too far in advance may mean making adjustments when your close date is finally confirmed.

## Review

During *Imagine* & prior to the start of construction, make sure to complete the following:

- ✓ Contact Lender and obtain preapproval.
- ✓ Review *Know Before You Go* product information before your design center appointment.
- ✓ Complete Design Center selections.
- ✓ Schedule Preconstruction Meeting with your Builder.
- ✓ Review in full your *Mungo Homeowner Manual*.

## Resources

If you would like more information on any of the topics discussed in the *Imagine* section of your *Mungo Homeowner Manual*, you might consider the following resources.

### Mortgage Resources

[Department of Housing and Urban Development](#)

### Design Resources

[Mungo Homes Pinterest Page](#)

[Mungo Homes Instagram](#)

# Create

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## Pre-Construction Meeting

If construction on the home you have selected is not yet underway, a Pre-Construction Meeting with your Builder will mark the first step in the creation of your home. At this meeting you will be greeted by the person responsible for building your home. You will review the following:

- The floor plans, taking into consideration your sales center and design center selections.
- The plot plan, which includes discussing any easements or areas where non-land owners are granted permission on the property.
- The location of the home and driveway.

Keep in mind, while we strive to accommodate your wishes, home and driveway locations can be limited by restrictions within the community, location of easements, and the general topography of the land.

Your attendance at this meeting is required. Our ultimate goal is your satisfaction and this meeting is an opportunity to ensure that our creation lines up with your vision.

## New Buyer Orientation

If the home you have selected is already under construction, you will be invited to a New Buyer Orientation, in lieu of a Pre-Construction Meeting. At the New Buyer Orientation you will be greeted by the person responsible for building your home. You will discuss the options and selections previously made as well as go over any options you were able to add.

Your attendance at this meeting is required. Our ultimate goal is your satisfaction and this meeting is an opportunity to bring you up to speed on the products we plan to install in your home.

## Pre-Drywall Meeting

Installing drywall is a major milestone in the construction of your home. Once the drywall is installed, electrical wiring, plumbing pipes, and insulation are no longer visible. At this meeting, we will review the locations of your electrical outlets, phone, and cable jacks.

Once the home is prepped for drywall installation, weather conditions are less likely to interfere with the creation of your home. Most workers are now under roof, shielded from the elements. You will be given an update on your home's progress and estimated completion at the Pre-drywall Meeting.

## Construction Phases

While each home varies slightly, below is a general list of steps involved in building your home. In some cases, these steps may not occur in the exact order presented.

1. Clearing and Grading
2. Foundation
3. Framing
4. Rough Electrical, Plumbing, and HVAC
5. Insulation
6. External Finishes
7. Drywall
8. Driveways and Sidewalks
9. Trim and Cabinets
10. Paint
11. Countertops, Vinyl, and Tile
12. Lighting and Plumbing Fixtures
13. Mirrors, Shelving, and Accessories
14. Carpet and Wood Flooring
15. Major Appliances
16. Landscaping

Please let your Builder know if you have any questions regarding these steps or phases of construction. We employ people who are passionate about what they do and who are willing to share their knowledge at a level that interests you.

## Schedule

We adhere to a strict timeline in order to deliver your home in a timely manner. As you may have come to realize, homebuilding involves a huge collaboration with multiple skilled tradesmen assembling a variety of products provided by a host of individual manufacturers. To stay on track, each step has been carefully pre-scheduled by our team of production experts.

During the construction of your home, some workers may finish before the next group of workers is scheduled to arrive, making it appear that nothing is happening. Rest assured that running a tight schedule is a high priority for your Builder.

## Safety on Site

Because your safety is important to us, unaccompanied homesite visits are prohibited. Your builder will contact you to schedule four on-site meetings throughout the construction process and will provide weekly updates on the progress of your home. Please contact your builder in advance if you wish to schedule additional visits during construction. We will make every effort to accommodate your requests based on our availability.

A new home construction site is exciting, but it can also be dangerous. Your safety is of prime importance to us. Please observe common sense safety procedures at all times when visiting.

- Make arrangements to leave children elsewhere when visiting the site.
- Always walk forwards. Look in the direction you are moving at all times.
- Watch for boards, cords, tools, nails, or construction materials that might cause tripping, puncture wounds, or other injury.
- Make sure any level you enter is equipped with stairs and rails.
- Stay a minimum of six feet from all excavations.
- Give large, noisy grading equipment or delivery vehicles plenty of room. Assume that the driver can neither see nor hear you.
- Refrain from visiting the home while work is taking place. Walking through the home while tools and equipment are in use can be especially dangerous.

# Inspections

Mungo Homes was founded on the principles of quality and integrity. In addition to those required by the municipalities, we conduct various inspections to ensure the Mungo standard of quality is met at every turn.

During construction, the Builder conducts the following inspections:

- Foundation
- Frame
- Rough-in
- Veneer
- Grading

In addition to these inspections, Mungo Homes contracts with a third party to inspect air sealing, insulation and overall quality.

The final Quality Inspection is a comprehensive inspection that tests the function and operation of the home and its parts, while evaluating overall workmanship. Our long standing commitment to quality helps us maintain high levels of product satisfaction.

Some customers choose to hire a private home inspector. If you choose to hire a private home inspector:

- The inspector will be required to provide Mungo Homes with proof of licensure and general liability insurance before scheduling an inspection.
- Please allow seven days advance notice when scheduling an inspection. We ask that the home inspector make accommodations to inspect the home on a date determined by the Builder, so as not to delay the completion of your home.
- Please provide a copy of the inspector's report within two days.
- Mungo Homes constructs your home using the most current building code. While we will seriously consider your inspector's recommendations, we reserve the right to apply our own standards and to reject recommendations that we consider to be unnecessary or unreasonable.

## Review

By the conclusion of the *Create* section of your *Mungo Homeowner Manual* and prior to your Final Orientation, the following should be complete:

- ✓ Pre-Construction Meeting or New Buyer Orientation
- ✓ Pre-Drywall Meeting
- ✓ Homeowner's Insurance obtained
- ✓ All requested documentation sent to your lender with approval to close.

# Enjoy

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## Final Orientation

Upon the completion of your home, but prior to closing, you will be invited by your Builder to a Final Orientation. This is an important meeting where we demonstrate the many products and features of your new home.

Being that your home is still empty, this is an opportune time to review the workmanship as it relates to the applicable construction standards. It's important that you take the time to review finished surfaces such as cabinets, countertops, faucets, hardware, light fixtures, floor coverings, tubs, mirrors, windows, walls, etc. Any imperfections and/or damages will not be repaired after closing.

Please note any items that are damaged or incomplete on the Final Orientation Form. Your Builder will then work diligently to complete each item prior to closing.

## Homecoming Meeting

A Homecoming Meeting will take place closer to your close date. Any items listed on your Final Orientation Form will be reviewed for completion at this time. Back ordered materials and labor shortages may prevent the Builder from completing all items on your list. If so, the items will be listed on a Comfort Letter and will be addressed shortly after closing.

The Warranty will be discussed during the Homecoming Meeting. The Builder will discuss what you may expect to see as your home acclimates to varying temperatures throughout the year. You will be shown how to maintain certain items in your home and you will be given instructions for how to schedule warrantable repairs.

## Closing

The closing attorney will provide you with details regarding dates, times, and the funds needed for closing. If you have purchased a home before, you might recall the numerous documents that must be reviewed and signed. If this is your first home purchase, you might be surprised by the sheer volume of paperwork.

At the conclusion of the closing, you will be provided keys to your home and you are free to begin moving in your belongings. Mungo Homes, for liability purposes, will not allow you to store belongings or conduct work on site, prior to closing.

## Housekeeping

Immediately after closing, arrange for all utilities (gas, electric, water & sewer) to be transferred into your name. A disruption in these services may make it impossible to enjoy your new home.

## Customer Service

While your New Home Advisor and Builder were your main points of contact during the creation of your home, our Customer Care Team is here to serve you after you close and for many years to come. Feel free to contact us anytime by phone or email (803) 749-5888 ext. 354 or [customerservice@mungo.com](mailto:customerservice@mungo.com)

## 30-Day Visit

Once you have settled into your new home, you may realize that you still have questions regarding its operation or perhaps you want to better understand your new home warranty. We find that after living in the home for a month, many homeowners appreciate a refresher. Please fill out a Service Request Form, located under the Customer Service section of our website if you would like to take advantage of our complimentary 30-Day Visit. This is an opportune time to bring to our attention any warrantable repairs that may need to be addressed.

## Essential Warranty Request

To schedule warrantable repairs, outside of the 30-Day Visit and 11-Month Visit, submit a Service Request Form from our website. If you have any questions about whether an item is warrantable, feel free to contact our Customer Care Team or refer to a copy of the [Quality Builders Warranty Limited Warranty Agreement](#), provided to you at closing and located online.

## 11-Month Visit

When reviewing the [Quality Builders Warranty Limited Warranty Agreement](#) that you receive at closing, you may notice that the Limited Warranty Agreement is most comprehensive in the first year of occupancy. We offer a complimentary visit that we call the 11-Month Visit, where we discuss the changes in warranty coverage that will occur in years two through ten. It is important to address any warrantable repairs prior to the expiration of the one year warranty.

Your home is comprised heavily of wood, which expands and contracts with changing temperatures and moisture levels. During this expansion and contraction nails are often pushed outward, causing a blister or bubble in the drywall. These are called nail pops and occur most heavily during the first year, while your home acclimates to changing temperatures. Another common occurrence and item that requires ongoing maintenance is shrinking caulk. During the 11-Month Visit we offer a complimentary caulk and nail pop repair.

Although nail pops can occur beyond the first year, we want you to have peace of mind as you enter a second year in your new home. Be sure to inspect your drywall and mark the nail pops with painters tape prior to our arrival. Nail pops found after the complimentary repair will not be addressed. Paint touch-ups to cover nail pop repairs will be made in rooms whose original paint colors have not been altered.

Please submit a Service Request Form, located on our website, if you would like to schedule an 11-Month Visit.

## Emergency

In case of a home emergency, refer to the SOS sticker on your electrical panel. Here we have listed the phone numbers for an electrician, plumber, and heating and air contractor. In addition you will find an emergency extension where you may leave a message which immediately notifies on-call personnel at Mungo Homes. Please refrain from using this extension during non-emergencies.

Examples of emergencies may include:

- Loss of water
- Loss of power
- Complete loss of HVAC during extreme temperatures
- Sewage block
- Water leak that cannot be contained

In the event of a home emergency, protect yourself and family members first. If the emergency does not threaten your safety, make immediate attempts to protect your property. This may include shutting off power at the electrical box, or accessing your home's main water supply to prevent further damage from a plumbing leak.

## Quality Builders Warranty

Mungo Homes provides a limited warranty through Quality Builders Warranty Corporation. You are provided a specimen booklet when you sign your Purchase Agreement and the official copy of the [Quality Builders Limited Warranty Agreement](#) at closing. We recommend that you review the booklet- which is also available online- for a better understanding of the warranty coverage. Here are a few things you should know:

- Construction standards and repair responsibilities are clearly outlined in the warranty booklet.
- The warranty is on the home itself and does not include decks, patios, porches, landscaping, driveways, fences, etc.
- Normal wear and tear does not fall under the warranty.
- Consequential damages (costs of shelter, transportation, food, moving, storage, and other incidental expenses related to relocation during repairs) are not covered under the Limited Warranty Agreement.

## Product Warranties

Along with the Quality Builders Warranty, many of the products installed in your home are also warranted by the manufacturers. In some cases, these warranties may extend beyond the one year Builder's Warranty. Review the manufacturer's warranty information, provided at your Final Orientation, for a better understand of each product's warranty coverage.

## Who are the People in your Neighborhood?

Not only does a friendly smile and a wave after a hard day lift your spirits, but knowing your neighbors and having a means to contact them could come in handy in case of an emergency. Whether you are a young professional, parent, empty nester, or retiree, you never know when you might need to call on the help of a neighbor. Beyond the stereotypical cup of sugar, neighbors can offer advice, report suspicious activity when you are away from home, lend a helping hand or tool for a home repair, or show up with a pair of jumper cables if your car battery dies. Introduce yourself to your neighbors.

## Surveys

The Mungo Homes Mission Statement is “to profitably achieve the highest level of quality, innovative market leadership, and customer and employee satisfaction.” Your feedback is crucial to our success and contributes greatly to product and process improvements. We work with a third party survey company called Avid Ratings to gather valuable information about each homeowner’s experience. You will receive three surveys: one about a month after closing, a call three months after closing, and another around six months after closing. When you submit a survey, you are entered to win cash prizes, paid by Avid Ratings. We look forward to hearing about your new home and your experience with our sales, construction, and customer service teams.

## Surrounded by Construction?

While it’s likely that you will love and enjoy your new home, it’s not likely that you will love and enjoy the construction that is still going on in your community. We strive to be as considerate as possible for those living in a community still under construction.

- We ask that our workers clean up after themselves so that our jobsites are neat and tidy.
- Work is scheduled to take place during hours allowed by the municipality and/or the Homeowner’s Association.
- We install silt fences around our home sites to prevent erosion.
- Dumpsters are located on site to contain trash and construction debris. These dumpsters are taken to a location intended for construction waste. Please refrain from placing household trash in construction dumpsters. In some areas, doing so can result in a fine from waste management.
- Streets are swept regularly.
- Workers are instructed not to obstruct your driveway or mailbox.

While we take many precautions, we ask for your cooperation in reporting any noncompliance to our Customer Care Team at (803)-749-5888 or [customerservice@mungo.com](mailto:customerservice@mungo.com) so that we may address it immediately. We would also ask that you use caution when driving or walking past construction sites.

## Covenants and Restrictions

*Covenants and Restrictions* are in place so that each homeowner might enjoy their new community. After moving in you will want to pay close attention to your *Covenants and Restrictions*, as noncompliance could result in citations.

## Termite Bond

You will receive a termite bond at closing, courtesy of Mungo Homes. This bond expires a year from your close date, at which time you are given the option to renew. Please note that a lapse in termite coverage could leave your home and wallet vulnerable. In most cases it is extremely costly to reinstate a bond that has expired and termites, if untreated, can cause major damage to your home.

## Moving Tips

Moving can be stressful, but a little preparation and organization can make it seem more exciting, and less daunting.

- In the weeks before your move, pre-plan your meals, consuming items from your freezer and pantry that you might otherwise have to move.
- If you plan to hire movers, discuss their guidelines for a better understanding of what they are authorized and capable of moving (i.e. plants, musical instruments, etc.).
- Consider boarding your pet during the move.
- Return any borrowed or checked out items that you don't want to take with you.
- Pre-pack items that you don't use.
- Before you move is a great time to purge belongings that you no longer need, whether you prefer to have a yard sale, donate, or post items online.
- If moving out of town, don't forget to transfer medical records, prescriptions, pet records, school records, etc.
- When the time comes, fill out a change of address, transfer subscriptions and update your mailing address with creditors.
- Update your voter registration.
- Pack a separate bag for moving day that includes immediate necessities (i.e. toiletries, glasses or contacts, medicines, a change of clothes, cell phone charger, and maybe even a non-perishable snack).
- Consider updating friends and family of your move by mailing change of address cards.
- Keep your grass hydrated on and after move-in day.

## Review

The *Enjoy* section of your *Mungo Homeowner Manual* begins with your Final Orientation and takes you through closing and into your first year of homeownership. During this time, you should complete the following:

- ✓ Final Orientation
- ✓ Homecoming Meeting
- ✓ Closing, with appropriate funds, as instructed by the closing attorney.
- ✓ Transfer utilities (water, sewer, gas & electricity) into your name after closing.
- ✓ Review your *Quality Builders Warranty* booklet.
- ✓ Review and apply for manufacturers' warranties.
- ✓ Review manufacturers' recommendations for Care & Cleaning.
- ✓ Schedule a 30-Day Visit, if desired
- ✓ Let us know about your experience and how much you enjoy your new home when you are contacted to answer three surveys.
- ✓ Schedule an 11-Month Visit to include a complimentary caulk & nail pop repair.
- ✓ Renew your termite bond that expires one year after closing.

## Resources

If you would like more information on any of the topics discussed in the *Enjoy* section of your *Mungo Homeowner Manual*, you might consider the following resources.

[Mungo Homes Customer Care](#)

[Quality Builders Warranty Corporation](#)

[Quality Builders Limited Warranty Agreement](#)

Like us on Facebook, where we post decorating contests, community information, the latest in design trends, and seasonal maintenance reminders.



# Preserve

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## Maintenance Schedule / Tips

A home is a substantial investment and preventative maintenance is important in helping preserve its value as well as reduce the likelihood of costly repairs in the future.

**Quality Builders Warranty Corporation** maintains a list of both seasonal and categorical maintenance tips. This information can be found under the Customer Service section of our website.

### Your Smart Phone or Tablet

There are many apps on the market that are helpful in the scheduling and tracking of home maintenance. Some offer monthly reminders.

## Care and Cleaning

Properly caring for and cleaning various components in your home also helps preserve the value of your investment. Manufacturers often provide care and cleaning recommendations on their websites. At the Final Orientation you were provided manufacturer information. Reviewing the manufacturer's recommendations can help you avoid products that may compromise the aesthetic appeal and or function of the products inside your home.

## Toolbox

Whether decorating the home, performing routine maintenance, or tackling a minor repair, you will likely find that a toolbox is a must have when it comes to homeownership. If you are new to homeownership, here are just a few items you might consider having on hand.

- Safety Glasses
- Level
- Stud Finder
- Cordless Drill
- Tape measurer
- Hammer
- Screwdriver
- Utility knife
- Flashlight
- Putty knife
- Hand saw
- Wrench
- Pliers
- Ladder
- Paint brush
- Sand paper
- Picture hangers

# Energy Conservation

There are steps that you can take to reduce your energy consumption and help maintain your home's level of efficiency.

## HVAC

- For optimal energy savings, experts recommend that you set your thermostat to 68 degrees in cooler temperatures and 78 degrees during warmer months.
- Check air filters monthly and replace when necessary.
- Keep vents unobstructed and interior doors open to capitalize on maximum air flow.
- Have your HVAC serviced annually to ensure it is operating properly.
- Check the duct work in your attic or crawl space, for leaks, tears, and damage.

## Electrical

- Unplug items that are not in use.
- Opt for CFL and LED light bulbs which use 75% less than their incandescent counterparts.

## Seams, Cracks, and Openings

- Review possible locations where conditioned air can escape the home.
- Caulk will shrink over time creating openings for air to escape. Re-caulk as needed.
- Replace or repair weather stripping to prevent air leaks around exterior doors.

## Landscaping

- Landscaping can provide significant shade from the glaring sun in the spring and summer months.
- Be sure to check with your Homeowner's Association before altering the exterior appearance of your home.
- Plant trees and shrubs a safe distance from the home so that mature roots do not disrupt your foundation.
- When landscaping, make sure that planting does not interfere with the grading of your property and the positive flow of water away from the home.

## Peace of Mind

After you celebrate your home's one year anniversary, many of the components within your home no longer fall under the Quality Builders Warranty, or even the warranties offered by the product manufacturers. While some components may still be covered, the labor to repair them may not. Home repairs, even in the second year, can be quite costly. If you've enjoyed peace of mind during your first year of homeownership and would like to continue to better predict your annual spend on home repairs, you might consider purchasing a comprehensive home warranty.

You might think of a home warranty as supplemental insurance. Home warranties often cover the breakdown of the more costly systems within the home (i.e. heating and air, plumbing, water heater, major appliances, etc.). In many cases, you pay annually for the warranty and may be responsible for a set service fee when repairs are needed.

A quick internet search produces a variety of options in home warranties. While Mungo Homes does not recommend or endorse any of these companies, we like to inform you that they are available. If you're interested in a home warranty, we encourage you to research them prior to discovering the need for a repair, as many warranties don't cover known or pre-existing conditions.

If you choose to explore this option, pay close attention to the contractual agreements for a better understanding of your upfront and future financial obligations, as well as what is and is not covered under the warranty.

## Private Maintenance Agreements

Following the expiration of your one year warranty, you may be offered private maintenance and or service agreements. Often these are offered by heating and air contractors, plumbing contractors, and pest control companies. These agreements often entail an annual fee for which the contractor will perform routine maintenance. Similar to your vehicle, many components within your home need routine service. Investing in preventative maintenance may save you money in the long run.

# Homeowners Association

Your Homeowners Association is an important ally in helping to preserve property values within your community. By contributing to the aesthetic appearance, a Homeowners Association strives to maintain the community as a desirable place to live.

When you purchased your home, you received a copy of the Covenants and Restrictions that govern your community. Refer to these Covenants before making any improvements to your home as some Homeowners Associations require you to first submit for approval.

While Homeowners Associations are generally established first by the developer of a community, each homeowner automatically becomes a member when they choose to purchase a home or lot in that community. Once the community meets a certain level of occupancy the Homeowners Association is transferred to the homeowners.

## Review

By the conclusion of the Create section and prior to your Final Orientation, the following should be complete:

- ✓ Comply with care & cleaning instructions per manufacturers' recommendations.
- ✓ Implement a home maintenance schedule.
- ✓ Explore private maintenance agreements with mechanical contractors.
- ✓ Explore the option to purchase a comprehensive home warranty.

## Resources

If you would like more information on any of the topics discussed in the *Preserve* section of your *Mungo Homeowner Manual*, you might consider the following resources:

[Quality Builders Warranty Homeowner Maintenance Tips](#)

### YouTube

While many jobs are better left to the professionals, You Tube can be an excellent resource for the Do-it-yourself type.

<https://www.youtube.com/>

### Cooperative Extensions

Cooperative Extensions are a great resource for maintaining and improving the performance of your lawn, shrubs, trees, flowers, or even a vegetable garden.

[Alabama Cooperative Extension](#)

[Clemson Extension](#)

[NC State University Extension](#)

[UGA Extension](#)

### National Homebuilders Association

Whether you're looking for someone to pressure wash your home, install a fence, or fix a plumbing leak, your local Homebuilders Association is a great place to start your search.

<http://www.nahb.org/en/consumers.aspx>