

Ramar Construction Ltd.



Customer Orientation Package

Quality and Service - A Ramar Tradition

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INTRODUCTION

Ramar Construction Background

When first faced with the idea of building a new home, you and your family felt excitement and anticipation. Along with this excitement, you probably felt uncertainty and a little bit of confusion when approaching the home building process. At RAMAR, we have a hands-on practical approach to the home building process that keeps our clients well informed about what to expect.

Ramar Construction is the #1 choice for new homebuyers in Atlantic Canada. Ramar's neighborhood surroundings are breathtaking and our homes are no less exceptional. Having a full-time qualified designer on staff allows us to effectively translate lifestyle into realty. Our plans reflect both the contemporary and traditional styles achieved through a combination of imagination and common sense. Equally important, all our interior finishes are selected for their superior durability and greater function to successfully achieve a level of sophistication and comfort in all the homes we build. Trusted for our quality workmanship and attention to detail, Ramar is dedicated to providing our clients with superior quality in their new homes.

We at Ramar are extremely proud of our company, established over 20 years ago by Ray Marchand, who had a dream to build quality family homes that offer honest value. To this day, Ramar continues to operate as family business driven by the enthusiasm and commitment of Ray and his family. Needless to say Ramar has expanded over the years and now includes a team of dedicated professionals devoted to delivering what today's consumers demand – high professionalism, a commitment to superior customer service, and the timely delivery of affordable family homes in distinctive neighborhoods....home that reflect Ramar's strong family values, exceed customer expectations and offer excellent value!

Overview of the New Home Purchase Process

Purchasing a new home is an exciting experience. The process is also complex, with many details to be decided and arranged. While Ramar is building your new home, you participate by taking care of several important steps involved in the construction process. The chronological list that follows outlines the events that typically take place in the purchase of a new home. Where time frames are specified, you need to observe them in order for us to deliver your home on schedule.

Purchase Agreement

The purchase agreement and various appendixes constitute the legal understanding regarding the purchase of your new home. Please read the Purchase Agreement and all attached appendixes carefully. As with any legal agreement, you should have your attorney review them.

Your New Home Selections

The New Home Selections section of this manual will assist you in the exciting process of personalizing your new home with your selections. Please be advised that the selection of materials for your new home is an important step in the construction process and should be finalized within the time specified in section 3 of this manual - New Home Selections

Construction of Your Home

We expect and welcome your casual visits to the site. Please be advised that in order to meet with any of our construction staff an appointment must be made. Please read the section, Construction of Your Home, for guidelines on safety, security, and work in progress. Ramar reminds you that your visits to the construction site are to be conducted at your own risk. Ramar makes every effort to make the construction site as safe as possible but we can not be held responsible for your safety during the visits. Please bring this manual to all our meetings and remember that we have a no smoking policy in our homes during the construction process once the home has been constructed to the drywall stage.

Pre-closing Inspection

The pre-closing inspection has two purposes. The first is to demonstrate the features of your new home and to discuss maintenance and our warranty program. Equally important, we want to confirm that we have delivered your new home at the quality level shown in our model homes and with all your selections correctly installed.

Your Home Closing

“Your Home Closing” section of this manual, describes the documents you will sign and other important details about the closing process. We have included guidelines to assist you in preparing for closing and move-in.

Your Feedback and Suggestions

Our desire to maintain open communication with you extends through the buying process and after your move-in. In an effort to improve the product and service we provide, we welcome your comments on how we've performed. We survey our customers after move-in. Our goal is to build the best home and the best customer relationship possible. Your feedback helps us reach that goal.

As time passes, if your housing requirements change, we are ready at any time to build you another home. We also appreciate your referrals. We are always happy to provide you with information about areas where we are currently building and the products we offer.

Purchasing Your Home

You will use several standard forms when you buy your new home. These include the Purchase Agreement and several appendixes. All parties must sign all forms and attachments before the Purchase Agreement becomes binding.

Purchase Agreement

The Purchase Agreement is the legal document that represents your decision to purchase a home. It describes your home financing information, homeowner's association information, if applicable, and additional legal provisions. Several exhibits are typically attached to the Purchase Agreement. The list below is typical.

Appendixes

Schedule A: Construction Specifications

Schedule A-2: Features Subject to Additional Charges

Schedule B: Additional Clauses to Standard Agreement of Purchase and Sale

Schedule C: Sweat Equity Agreement

New Home Selections

Part of the fun of buying a new home is selecting your decorating materials and colors. You will make some of these choices at the Ramar's office or model home and if necessary, others at our suppliers' showrooms.

Selection Hints

Ramar provides you with selection sheets that list the choices you need to make. We will work with you to schedule time to visit our office showroom to make your selections as soon as possible. Plan to finalize your selections according to the guidelines provided below. Your prompt completion and approval of these selections helps prevent the delays caused by backorders and slowdowns on the construction site.

The selection sheets are set up to be filled out in detail. After the selection process you will be asked to sign the selection sheets verifying they are correct. Decorating choices that exceed the specified allowances, such as those for floor coverings, countertops, or light fixtures, will require additional payment upon closing. You are advised to check that all your selections and any concerns you may have about what is included with the house should be documented and signed by all parties. A verbal agreement between parties is prone to misunderstanding. In the end, it works out better for all parties involved if a simple rule is followed; If it's not written, it's not so. If there is any misunderstanding in the future, concerning what was included with your home and what was not included, the signed selection sheets and any other signed documentation will be used to clear up the misunderstanding.

Selection Schedule

Meeting	Specifications Required	Date Required
1. Site Meeting	Home Location	7 days from acceptance
	Foundation Elevations	7 days from acceptance
	Driveway Location	7 days from acceptance
	Well Location	7 days from acceptance
	Septic Field Location	7 days from acceptance
2. Plan Review & Selection Meeting	Windows	7 days from acceptance
	Exterior Doors	7 days from acceptance
	Shingles	7 days from acceptance
	Brick or Siding	7 days from acceptance
	Shutters	7 days from acceptance
	Heating	7 days from acceptance
	Rear Deck	7 days from acceptance
	Fireplace	7 days from acceptance
	Security	30 days from acceptance
	Kitchen Bulk Head	30 days from acceptance
	Plumbing	30 days from acceptance
	Interior Doors & Trim	30 days from acceptance
	Stairs/Rails	30 days from acceptance
	Lighting	30 days from acceptance
	Flooring	30 days from acceptance
Kitchen	30 days from acceptance	
Paint	30 days from acceptance	
3. Electrical Site Meeting	Electrical plugs/switches	Upon completion of framing
4. Security Site Meeting	Component Locations	Upon completion of framing

Important Notices to Homeowners

1. The costs and arrangements for the installation of propane tanks is the responsibility of the homeowner.
2. The costs to finish hardwood staircases are the responsibility of the homeowner.
3. Heating systems can be upgraded from our standard packages to include additional zones. The homeowner should review their requirements and make any desired changes during the "Plan Review and Selection Meeting".
4. Paint upgrades are available and should be specified during the "Plan Review and Selection Meeting".
5. As an added benefit, Ramar installs free of charge to our clients the rough in and installation of a home security system. Should you chose to have this system monitored we would be pleased to provide you with the name of the company that has installed your system.
6. Following the "Plan Review and Selection Meeting" all future contact should be made with the project co-coordinator that has been appointed to your home.

Custom Changes

The possibilities for your new home far exceed the popular ideas we suggest on our option and added value lists. In addition to the available options, you may have custom features you want us to incorporate into your new home. Think, dream, imagine, explore-we will assist you and help you make these decisions as smoothly as possible. We will provide pricing on any custom idea you would like incorporated into your new home.

In order to deliver your home on the closing date, we order many items well in advance of installation. Once a particular item is ordered, making further changes may involve an adjustment in the planned delivery date and additional costs. Some changes may or may not be possible at the time of request. Depending on the date the change is requested and the nature of the change some additional charges may be applied. Please ensure that all requested changes and applicable costs are documented on a change order form.

SHUTTERS COLOR: _____ VINYL PEDIMENT: _____
 (Pre-painted White)

SPLIT-ENTRY WITH BAY Clad Windows: _____ Shutter's: _____
 (extra for Bay window cladding) (opposite bay side)

BRICK YES: _____ NO: _____ TYPE: _____

REAR DECK SIZE: _____ STAIRS TO GRADE YES: _____ NO: _____

WINDOWS CASEMENT: _____ SINGLE-HUNG: _____

KITCHEN BULKHEAD YES: _____ NO: _____ *Extra \$10 per foot if "yes"

OIL TANK INSIDE: _____ OUTSIDE: _____

FRENCH DOORS (INTERIOR) SINGLE: _____ DOUBLE: _____ NONE: _____

RAILING (INTERIOR) NATURAL OAK: _____ STAINED: _____
 BIRCH: _____ (EXTRA FOR STAINING)

SPINDLES NATURAL OAK: _____ WHITE: _____
 BIRCH: _____

STAIR TREADS CARPET: _____
 HARDWOOD TREADS: _____
 NATURAL OAK: _____ STAINED: _____
 BIRCH: _____ (EXTRA FOR STAINING)
 OTHER: _____

PLEASE NOTE: The staining of interior rails, spindles and staircase treads are the responsibility of the purchaser. The purchaser will also be required to make arrangements to purchase the required stain and ensure that the finish selected is to their satisfaction before it has been applied. Kemcraft on Isly Avenue in the Burnside Industrial Park can provide the service to match the required colors and to provide the required products.

FIREPLACE (PROPANE) YES: _____ NO: _____ LOCATION: _____

Customer Initials: _____

HEATING HWBB: _____ ELECTRIC: _____ FHA: _____

SECURITY ROUGH-IN: _____ SYSTEM: _____ NONE: _____

Note:* Security rough-ins are provided by “M-3 Security”. Any security system installed by any other company, with the result of damage to drywall, the responsibility is **NOT Ramar Construction’s.

CHANGES TO SPECIFICATIONS

Please be advised that any changes to the above specifications must be made directly with the project coordinator appointed to the construction of your new home. All changes must be made via a “Selection Sheet Change Order” as attached and must be signed by the customer.

COMMENTS:

Project Coordinator: _____

Customer: _____

Date: _____

Construction of Your Home

The construction of a new home differs from other manufacturing processes in several ways. By keeping these differences in mind, you can enjoy participating in the construction process and assist us in building your new home:

- ~ As a consumer, you rarely have the opportunity to watch as the products you purchase are created. Your new home is created as you watch!
- ~ You have more opportunity for input into the design and finish details of a new home than for most other products. Our success in personalizing your home depends upon effective communication between all parties involved.
- ~ Because of the time required for construction, you have many opportunities to view your home as it is built, ask questions, and discuss details.

Construction Meetings

You have the opportunity to meet with us at several points in this process. The first of these is a "Site Inspection" followed by a "Plan Review and Selections" meeting, where we review your home plans, selections, and the changes you have requested. At that time, we provide an overview of the construction process and answer your questions. Whether you are on site for a routine meeting or a casual visit, we ask that you keep the following points in mind.

Safety

A new home construction site is exciting, but it can also be dangerous. Ramar makes every effort to make the construction site as safe as possible. Your safety is of prime importance to us. We reserve the right to require that a member of our staff accompany you during your visit. Please observe common-sense safety procedures at all times when visiting:

- ~ Keep teenage children within view.
- ~ Younger children should be monitored very closely if they are visiting the site. We recommend making arrangements to leave them home until all stairs and rails have been installed.
- ~ Do not walk backwards, not even one step. 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.
- ~ Do not enter any level of a home that is not equipped with stairs and railings.
- ~ Stay a minimum of six feet from all excavations.
- ~ Give large, noisy grading equipment or delivery vehicles plenty of room. Assume that the driver cannot see or hear you.

Ramar will not be held responsible for your safety during any site visits. Visits are conducted at your own risk.

Plans and Specifications

The city or county where your home is to be located must review and approve the plans and specifications for your home. We construct each home to comply with the plans and specifications approved by the applicable department. Your specifications become part of our agreements with trade contractors and suppliers. Only written instructions from Ramar can change these contracts.

Regulatory Changes

From time to time, city or county agencies adopt new codes or regulations that can affect your home. Such changes are usually adopted in the interest of safety and are legal requirements with which Ramar must comply. The codes and requirements in effect for each area can vary. Therefore, builders may construct the same floor plan slightly differently in two different jurisdictions or at two different times within the same jurisdiction.

Changes in Materials, Products, and Methods

The new-home industry, building trades, and product manufacturers are continually working to improve methods and products. In addition, manufacturers sometimes make model changes that can impact the final product. As a result, we may use methods or materials in your home that differs from those in our other homes. In all instances, any substitution of method or product will have equal or better quality than what is specified in our homes. Since such substitutions or changes may become necessary due to matters outside our control, we reserve the right to make them without notification.

Natural Variations

Dozens of trade contractors have assembled your home. The same individuals rarely work on every home in the same way and, even if they did, each one would still be unique. The exact placement of switches, outlets, registers, and so on will vary slightly from the model and other homes of the same floor plan.

Quality

Our company will build your new home to the quality standards demonstrated in our model homes. Each new home is a handcrafted product combining art, science, technology and raw labor. The efforts of many people with varying degrees of knowledge, experience, and skill come together. We coordinate and supervise these contributions to produce your new home.

From time to time during a process that takes several months and involves dozens of people, an error or omission may occur. We have systems and procedures for inspecting our homes to ensure that the level of quality meets our requirements. We inspect every step of construction and are responsible for quality control. In addition, the region, city, or an engineer conducts a number of inspections at different stages of construction. Your home must pass each inspection before construction continues.

We respect your interest and appreciate your attachment to the new home. Therefore, your input into our system is welcome. However, to avoid duplication of efforts, confusion, misunderstandings, or compounding errors, we ask that you do one of two things:

- ~ Bring your questions or concerns to one of the scheduled construction meetings.
- ~ Between these meetings, if a concern arises, please ensure that all questions are directed towards the project coordinator assigned to your new home.

During the construction process, every home being built experiences some days when it is not at its best. Homes under construction endure wind, rain, snow, foot traffic, and activities that generate noise, dust, and trash. Material scraps are by-products of the process. Although your new home is cleaned by each trade upon completion of their portion of the work, during your visits you will encounter some messy moments. Keep in mind that the completed homes you toured also once endured these "ugly duckling" stages, so please excuse our temporary mess!

Trade Contractors

Your home is built through the combined efforts of specialists in many trades—from excavation and foundation, through framing, mechanicals, and insulation, to drywall, trim, and finish work. In order to ensure you the highest possible standard of construction, only authorized suppliers, trade contractors, and Ramar employees are permitted to perform work in your home unless otherwise approved on the appropriate sweat equity form.

Suppliers and trade contractors have no authority to enter into agreements for Ramar. Their failure to comply with this procedure can result in termination of their contract. See your builder if there are alterations or changes you wish to initiate. At no time are any added value items or changes to be negotiated with the trade contractors or suppliers. All changes must go through Ramar. If added items are discovered during construction, without the written authorization of Ramar the full value of these added items will be charged to the purchasers. This charge will be paid regardless of any pricing or information received from the trade contractors or suppliers.

The Closing Date

Ramar prides itself on meeting the closing dates provide to our clients at the time they sign their agreement of purchase and sale. With our clients co-operation throughout the building process we should be successful in achieving your closing date. Should a delay occur, we will update you on the estimated delivery date at each of our construction meetings. You are also welcome to check with your project coordinator for any adjustments to your closing date.

Building permits can take up to four weeks to be processed before we can begin construction on your new home. In addition, you can expect several days during construction of your home when it appears that nothing is happening. This can occur for a number of reasons. Each trade is scheduled days or weeks in advance of the actual work. This period is referred to as "lead time." Time is allotted for completion of each trade's work on your home. Sometimes, one trade completes its work a bit ahead of schedule. The next trade already has an assigned time slot, which usually cannot be changed on short notice.

Progress pauses while the home awaits building department inspections. This is also part of the normal sequence of the construction schedule and occurs at several points in every home. If you have questions about the pace of work, please contact your project co-coordinator.

Construction Sequence

Although the specific sequence of construction steps varies and overlaps, generally we build your home in the following order:

1. Foundation

- Excavation
- Footing
- Footings Inspection
- Form and pour walls
- Perimeter drain
- Waterproof
- Pre-back Fill Inspection
- Backfill
- Septic field Installation

2. Framing

- First/Second Floor
- Roof Trusses
- Roof Sheathing
- Windows & Doors
- Interior Partitioning
- Shingles

3. Exterior

- Exterior Trim
- Brickwork/Siding
- Trim & Gutters
- Drilled Well
- Final Grade
- Decks
- Landscape
(if applicable)

4. Interior

- Heating/Ventilation /Plumbing rough-in
- Framing Inspection
- Insulation/Vapor Barrier
- Pre-drywall Inspection
- Hang Drywall, Tape & Texture
- Interior Trim, Doors, Casing and baseboards
- Interior Painting

5. Finish Work

- Ceramic or Cushion Floor
- Kitchen
- Light Fixtures
- Plumbing, Electrical, Central Vac., Furnace & Security Fit-up
- Hardwood Floors
- Carpets
- Paint Touch-ups
- Final Cleaning

6. Occupancy Inspection

7. Pre-closing Inspection

NOTE: Many customers chose to purchase light fixtures from various sources other than our recommended supplier. Should you chose to purchase your lights from alternate suppliers it will be your responsibility to ensure the lights are delivered to your home during the time our electrician is installing all of the final fixtures.

Pre-Closing Inspection

Your pre-closing inspection 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 a review of information on its maintenance.

Scheduling

We schedule the orientation with you as your home nears completion. Appointments are available Monday through Friday, 7 a.m. to 5 p.m. Please call your project coordinator to arrange a convenient meeting time. We meet at your new home and the orientation occurs several days before closing.

Preparation

Allow enough time. By arranging your schedule so you can use the full amount of time allotted, you will derive maximum benefit from the orientation. If you have questions about home maintenance or our warranty coverage, make note of them and bring them up at the orientation. Past experience has shown that the orientation is most beneficial when buyers are able to focus all their attention on their new home and the information we present. Although we appreciate 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.

Acceptance

The top priority of the pre-inspection closing is to introduce you to your new home and all of its features and functions. It is also an opportunity for you and Ramar to confirm that the home meets the quality standards shown in our model homes and that we have completed all selections and change orders to your satisfaction. We note details that need adjustment on the deficiency forms. Cosmetic surface damage caused during construction is readily noticeable during the orientation. We will look for it and we welcome you to look for it. Such damage can also occur during the move-in process or through daily activities. Therefore, after we list any items requiring attention during the orientation on the deficiency forms, repair of cosmetic surface damage is your responsibility. This includes paint touch-up. Our warranty excludes cosmetic damage after orientation to items such as:

- ~ Sinks, tubs, showers and plumbing fixtures
- ~ Countertops and cabinets
- ~ Light fixtures, mirrors, and glass
- ~ Windows and screens
- ~ Tile, carpet, hardwood, and resilient flooring
- > Doors, trim, and hardware
- ~ Paint and drywall
- ~ Finish on appliances

Completion of Items

Ramar takes responsibility for resolving any items noted on the deficiency forms. We will complete most items before your move-in. If work needs to be performed in your new home after your move-in, construction personnel are available for appointments Monday through Friday, 8 a.m. to 5 p.m. Under normal circumstances, you can expect us to resolve all items within 15 working days. We will inform you of any delays caused by back-ordered materials.

Closing on Your Home

Closing Documents

By closing day, your lawyer will have the documents necessary to convey your new home to you and to close the loan from the Mortgage Company. A statement will also be prepared by your lawyer showing exactly the amounts due to your builder and other associated costs. In addition to these standard items, the lender, the Title Company, and Ramar may require other documents to be signed.

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 association, if applicable. Prorations of general real property taxes and assessments will be based on the current year's taxes and assessments or, if they are unavailable, on the taxes and assessments for the prior year.

"The Final Number"

The final cost figure is available near to the actual closing. 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. Such items include property taxes, utility costs, etc.

Preparation

Plan to bring cash or certified funds to the closing table to cover your closing expenses. In your planning, be sure to allow time to arrange for and obtain these funds. In addition, please keep the following items in mind:

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.

Ramar 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-Ramar will have utility service removed from its name five days after closing. Utility phone numbers and community services are provided on the next page. Please make the appropriate arrangements to establish accounts and installation for the services you require.

HERE'S WHO TO CALL:

POWER:	Nova Scotia Power Inc..- 428-6230
TELEPHONE:	Aliant – 811 Eastlink – 453-2800
WATER:	Halifax – 490-4820
CABLE	Eastlink – 453-2800
REGISTRY OF MOTOR VEHICLES:	Located at 6960 Mumford Road, West End Mall – 424-5851
SCHOOLS:	General Inquiries for all schools 464-2000
911:	Ambulance, Police, RCMP, Fire Department
HOSPITALS:	Emergency Dartmouth 465-8333 Emergency Halifax (QEII) 473-2043 Sackville/Bedford 864-0234 Children's Hospital (IWK) 428-8050 Poison Control 428-8161
GARBAGE:	General Inquiries – 490-6600
HELP LINE:	421-1188 420-8336
METRO TRANSIT:	For routes, schedules and fare information, call 421-6600
SPORTS STADIUMS:	Dartmouth Sportsplex 464-2600 Cole Harbour Place 464-5100 Dalplex (Halifax) 494-3372 Lebrun Centre (Bedford) 490-4665 Sackville Sports Stadium 869-4141