Schedule of Important Events

Loan Application Information:

Building a new home is an exciting experience that involves a large number of crafts people that must adhere to a predetermined schedule. You, our customer, also participate in this process. In fact, we cannot succeed without your assistance. Your cooperation in making timely decisions is especially important to help keep the entire construction process on schedule. Please take the time to familiarize yourself with this guide and make a special note of the essential steps requiring your involvement. Feel free to direct any questions that you may have to your New Home Counselor, who will serve as your primary source of contact with the Beazer Homebuilding Team.

Lending Inst	titution:	
Address:		
Date:		Time:
Loan Officer:		Time:Telephone:
Design App	ointment Infor	mation:
Date:	Time:	Location:
Pre-Constr	uction Orientat	ion Appointment Information:
Date:	Time:	Location: New Home Info. Center
Community	Builder:	Location: New Home Info. Center New Home Counselor:
Pre-Drywal	ll Orientation A	ppointment Information:
Date:	Time:	Location: You're Beazer Home
New Home	Orientation Ap	pointment Information:
Date:	Time:	Location: You're Beazer Home
Closing A	ppointment I1	nformation:
Date:	Time:	Location:

Mortgage Loan Application and Approval

For most homebuyers, the first step in the homebuilding process involves the application for mortgage financing. Remember, your sales contract requires you to make loan application within the 5 business days from date of contract. You are also required to provide the seller with a loan approval within 30 days of contract signing.

Mortgage approval normally occurs approximately 30 days from the start of your loan application. However, approval time will vary based on your particular situation. Your lender will provide "truth—in–Lending" documents as well as estimated closing cost statements. Even though your costs may be somewhat different, these estimate will help you plan for the final dollar amount due at closing.

Loan Rate Lock-in

As the time for the completion of your home and closing draws near, you may want to lock in your interest rate on your loan. This loan rate lock-in will protect you from any rise in the interest rate due to the volatility of the financial market. There are several very important factors to remember. Before locking in your interest rate, check with your lender who will then verify your current state of construction on your home. Your lender will verify your home is within 30 days of scheduled completion, and that a firm closing date has been set before locking in your interest rate. This verification ensures that you do not lock your interest rate prematurely. Beazer Homes will not be responsible for any expenses incurred resulting from delays in your loan approval due to failure to provide us with the information required to approve your loan.

NOTES:

- 1) Beazer Homes and your lender are not responsible for changes in the market which affect interest rates. Locking in your interest rate is at your own risk.
- 2) The terms of the lock—in agreement are fixed and your loan rate will not float down.
- 3) Beazer Homes is not responsible for any fees for extended locks or interest rates resulting from unauthorized or premature lock—in by you.
- 4) The lock-in agreement does not guarantee mortgage loan approval.

Beazer Design Appointment

We feel privileged that you have chosen Beazer Homes for your new home purchase. Now that you have selected a house, it is time to make it a home that you will love for years to come.

During your design appointment, we will help you to select the interior and exterior selections for your home. Your appointment will last between 30 minutes to 1 hour. Please feel free to bring any fabric or wallpaper samples with you to help make your color selections.

Any upgrades selected at the design appointment will be added in an addendum to the contract. The addendum may be paid for by check or, if approved, can be included in your mortgage. Please be aware that once the Design appointment is complete and the paperwork is distributed, we will be unable to make any changes to the selections chosen.

It is important to complete your design appointment within seven days of signing your contract to keep your house on schedule.

Depending on the stage of construction of your home at time of purchase, your selections may include some or all of the following:

- Exterior siding, shutter and door color
- Exterior brick & stone selection (where applicable)
- Flooring selections, including carpet, vinyl, hardwood, or tile
- Kitchen countertops
- Cabinet selections
- Appliances
- Lighting and plumbing fixtures

Construction Schedule

The homebuilding process is complex and involves a close coordination of the various construction steps. It is important to remember that construction on your home will not take place every day. Your target closing month is determined in your Sales Agreement. Your Sales Agreement allows up to 90 days from this target date to complete your home. This 90-day period provides additional time that may be needed due to material shortages, unfavorable weather problems, time loss due to governmental or developmental delays, or problems of any other nature. As your home nears completion, our Closing Manager will contact you to confirm your closing date, time, and place. You will be given 30 days notice in order to arrange your personal affairs such as: moving date, notify landlord, transfer utilities, etc. Any target date is tentative until you have received written notice from the Beazer Homes Closing Manager. No one in the Beazer Organization can set a closing date other than the Closing Manager.

STAGE 1: START PACKAGE TO FIELD

During this initial new home construction phase, your homebuilder receives plans, building permits, purchase orders, and contract related documents. Contractors are mobilized.

Next Stage:

Your builder will order materials and schedule the slab or foundation pouring of your new home. Items such as temporary power, lumber, trusses, windows, exterior doors and foundation materials will be ordered; notification and scheduling of various trades will begin; block masons, concrete finishers and framers will be scheduled.

STAGE 2: SLAB/FOUNDATION FORMED

Your new home's foundation will be poured and finished.

Next Stage:

Your builder will check your foundation, remove the forms and begin coordinating the framing phase of your new Beazer home.

STAGE 3: ROUGH FRAME COMPLETE

Floor systems, walls, and roof systems are completed; windows and exterior doors installed. Your builder will also conduct a thorough framing inspection to ensure your new home meets Beazer's high quality standards.

Next Stage:

Your builder will schedule the inspection of rough mechanicals, and schedule the professionals who will install the roofing, plumbing, heating and air conditioning and electrical wiring.

STAGE 4: ROUGH MECHANICALS INSPECTED

Floor systems, walls, and roof systems are completed; windows and exterior doors installed. Your builder will also conduct a thorough framing inspection to ensure your new home meets Beazer's high quality standards.

Next Stage:

Your builder will schedule the inspection of rough mechanicals, and schedule the professionals who will install the roofing, plumbing, heating and air conditioning and electrical wiring.

STAGE 5: FRAME INSPECTED & DRY WALL STOCKED

A building code inspection will be completed; wall insulation will be installed, and drywall (sheetrock) will be delivered and placed in your new home.

Next Stage:

During the next stage, your builder will install drywall and begin to work on interior and exterior home finishes.

STAGE 6: DRYWALL TAPE & TEXTURES COMPLETE, EXTERIOR FINISHES BEGIN

Drywall is installed and interior finishes are completed, including texturing where applicable; exterior finishes (brick, siding, stucco, and stone) will begin.

Next Stage:

Trim deliveries and installation will be coordinated; painters will be contacted; floor materials will be ordered and exterior grading will be scheduled.

STAGE 7: INTERIOR TRIM COMPLETE

Interior doors, baseboards, windowsills, casing and decorative trim are installed, along with fireplace mantles and surrounds, cabinets and vanities.

Next Stage:

Your home's interior walls will be painted, and any exterior driveways or walkways will be formed.

STAGE 8: INTERIOR PAINT & EXTERIOR DRIVES COMPLETE

Interior paint and drywall touch-ups are completed; exterior drives and walkways are formed and installed.

Next Stage:

Your builder will install your new home's flooring and countertops.

STAGE 9: CERAMIC TILE & COUNTERTOPS COMPLETE

Ceramic, vinyl, and wood floors are installed; countertops are installed; finish grading is completed.

Next Stage:

Your builder will complete the mechanical trims in your home, including the installation of electrical and plumbing fixtures.

STAGE 10: MECHANICAL TRIMS COMPLETE

Light fixtures, outlets, and switches are installed; your electrical panel is completed; heating and air conditioning equipment are set and registers installed; sinks, commodes, faucets are put in place.

Next Stage:

Your Beazer home construction team will complete final clean-up, landscaping and interior finishing touches.

STAGE 11: MIRRORS, SHOWER DOORS & FLOORING COMPLETE

Mirrors, shower enclosures, and carpet are installed; final clean up takes place; exterior landscaping is finished where applicable.

Next Stage:

It's time for your builder to complete another detailed inspection. Final Beazer Quality Inspections and customer orientations will also be scheduled at this time.

STAGE 12: BUILDER INSPECTION

A building code official completes a final official inspection and issues a Certificate of Occupancy. Your builder will also lead you through your new home's orientation, and begin scheduling final surveys and appraisals with the sales and escrow departments in preparation of your closing.

STAGE 13: QUALITY HOME INSPECTION

Should any issues arise during the Builder Inspection, they will be resolved and double-checked at this final Quality Home Inspection. Your new home is almost ready for move-in!

Next step: Final closing and custom orientation.

STAGE 14: CUSTOM ORIENTATION READY you are now ready to move into your new Beazer home. After closing, your New Home Counselor and Beazer team will give you a final walk-through tour, community orientation and answer any questions before they hand you the keys to your brand new home. Congratulations!

Answering Questions about Your Home

One of the most exciting aspects of building a new home is visiting your home site to watch your new home take shape. As this occurs, it is natural to have questions concerning your home or the homebuilding process. We want to answer any questions that you may have and we ask that you follow these guidelines:

- 1. Please use the Pre-Construction, Pre-Drywall, or New Home Orientations as a forum for obtaining answers to your questions. Most questions can easily be addressed at these meetings. Answering your questions is a primary goal of these meetings.
- 2. If you have a question that needs to be answered before your next scheduled meeting feel free to ask it during your weekly phone call from the community team (New Home Counselor and Community Builder).
- 3. If you have a question or concern that you feel needs an immediate response, please consult your New Home Counselor. The New Home Counselor will then contact the Community Builder to discuss your concern, and respond to you as quickly as possible.

Notes:

Hazardous conditions exist upon the construction sites which are unavoidable and ongoing. Certain risks and dangers exist due to the operation of power tools, construction vehicles, the falling of tools or materials, trenches and holes created during the construction process, as well as innumerable risks associated with the construction of dwelling units. Beazer Homes cannot accept or assume any risks of property damage to you and your visitors accompanying you on the job site.

Pre-Construction Orientation

Prior to starting construction on your new home, you will attend a Pre-Construction Orientation with your Community Builder. This orientation will begin at the neighborhood sales center and conclude at your home site. Usually this orientation will last one hour. At this orientation, we will:

- Discuss the entire construction process, including color and option selections.
- Explain home site grading and drainage, and the placement of your home.
- Review and confirm the receipt of all change orders.
- Review a sample of the warranty on your home.

Pre-Drywall Orientation (Optional)

Your Community Builder or New Home Counselor will contact you to schedule this meeting a few days in advance. At this orientation we will:

- Review a number of construction details prior to drywall installation.
- Confirm the location of your telephone, cable jacks, and ceiling fans.
- Confirm all options you have requested and paid for are in place.

Note:

1) Remember that this is an optional meeting. If you wish to attend, you must Inform your New Home Counselor prior to completion of framing. We regret that it is generally not possible to reschedule the Pre-Drywall Construction Orientation due to the predetermined production schedule for your home.



PRECONSTRUCTION ORIENTATION CHECKLIST

Neighborhood:	Date:	Job#:	
Home site:		Plan:	Elevation:
Buyer(s):			
Buyer(s):	Build	ler:	
Purpose:			
Review Communication Procedu	ires		
 Verify plans, elevation, contracts 		nd option request	•
Discuss construction schedule	, addendama, an	ia opiion regaco	•
Discuss house placement and lot	information		
Review the Beazer Customer exp			
1. LINES OF COMMUNICATION			, ,
The New Home Counselor handle	s all contract do	cuments, option	request and pricing.
The Closing Specialist handles all	closing related	questions. Firm	ciosing dates are set no less than
30 days before closing.	11.7.11	1 1 1 1 1	7
inspections.	ali neid operatio	ns, schedules Bu	siness Partners and materials, coordination
2. CONTRACTS, OPTION REVIEW, P	LAN REVIEW	& SAFETY	
Review all contract options			
Discuss the change order policy (No changes 7 ca	lendar days after	the contract date)
Review Color Selection (Color Se	elections must be	completed before	re pre-con)
Raised slab mono slab	crawl space _	basement	
Review plot plan (easements, wet Review Locations of cable, teleph	lands, catch basi	ns, setbacks, pro	operty corners and HVAC location)
Review Locations of cable, teleph	ione, lans, and o	ther leatures (To	be completed before pre-con)
Review all security and structured	i wiring options.	(To be complete	ed before pre-con)
Discuss the Home Buyers Guide.			
Review Energy Star features			
Review jobsite safety and access.			
3. SCHEDULING Projected start date / / Projected pre-drywall meeting d Projected construction completion material availability, etc)	ate/_/ on date (subject t	- lo change due to	weather, option request, permits,
4 SITING AND GURADING (WALK D	BARRTY)		
4. SITING AND CLEARING (WALK P Front, side, and rear setbacks, pro	ROPERIT)	dancemente	
Surveying, rough staking, and lot	clearing	u cascinents	
Drainage pattern ,swales and cate	h haeine		
Utilities - electric transformer, ph	one, cable nedes	tals oas water	sewer, hydrants and street lights
Garage left Garage Right	Side load	Rear load	(verify size)
Landscaping (policy on seeding, s	soils, maintenanc	e by homeowne	r. tree removal/tree warranty)
	· · · · · · · · · · · · · · · · · · ·	,	·, ···-
5. CEI SURVEY (CUSTOMER EXPER	IENCE)		
CEI Customer Survey - Who, WI			
Review survey questions			
Please let us know at any time if	we do not deserv	e a perfect surve	y score.
Please take the time to complete t			
Follow Up Issues and/or Comments:			
Thank you for buying a Beazer home. We with you, and building a home that you wil		w we are commi	tted to your satisfaction. We look forward to working
Buyer	Builder		
Buyer	New Hon	ne Counselor	
	Date		



PRE-DRYWALL ORIENTATION CHECKLIST

Neighborhood:	Date:	Job#:	
Neighborhood:		Plan:	Elevation:
Homeowner:New Home Counselor:	Bu	ilder:	
Purpose: Review Communication Pro Verify plans, elevation, cont: Discuss construction schedul Discuss lot grading and drain Review the Beazer Custome:	racts, addendums, a le nage r experience survey		: -
1. LINES OF COMMUNICATIO The New Home Counselor h The Closing Specialist handl The Community Builder han coordination inspections.	andles all sales & c les all closing relate	d questions.	•
2. CONTRACTS AND OPTION SE Review all contract options Review Color Selections Review Locations of cable, t Review all security and struct Review and discuss Energy Selections Discuss the Home Buyers Gelections Review jobsite safety and acceptable.	elephone, fans, and stured wiring optior Star features. uide.	other features	N REVIEW
3. SCHEDULING Projected Construction comp Weather, change order reque Our next meeting will be you new home and verify the con	est, material shortag ar New Home Orie	e, etc) nation (To introd	
4. GRADING AND DRAINAGE (W Review plot plan (easements Drainage pattern, swales and Review Locations of cable, to Utilities - electric transforme Landscaping (policy on sod,	, wetlands, catch ba catch basins elephone, fans, and r, phone, cable ped	other features estals, gas, water,	sewer & hydrants
5. CEI SURVEY (CUSTOMER EXI CEI Customer Survey – Who Review survey questions Please let us know at any tim Please take the time to comp	o, What and When ne if we do not dese		
Follow Up Issues and/or Comments:	:		
Thank you for buying a Beazer home. look forward to working with you, and			
Homeowner	Builder		
New Home Counselor	Da	te	

Your New Home Orientation

Your Community Builder will contact you to schedule this meeting a few days in advance. At this orientation we will:

- At your New Home Orientation, you will be met by our Builder. The Builder will carefully explain the mechanical systems in your home to you, and let you know how to contact Beazer for any adjustments or repairs that are needed once you move into your new home.
- Your Builder will then provide an enjoyable introduction to familiarize you with your new Beazer home. The Builder will provide detailed explanations on all aspects of your new home; everything from how to shut the main water line off to whom to contact for future repairs. You will be walked through the warranty process, the home buyer's manual, and the remaining stages of the customer care process.

Note:

- 1) Beazer Homes will have the power and water on for the orientation; however, arrangements for water and electric services must be switched into your name within 72 hours of closing.
- 2) For your benefit, please come alone and with your Realtor. If all possible, Family members, children, friends, should not accompany you at this time.



Purchaser Orientation Form

Beazer Representative:		Scheduled Closin	Scheduled Closing Date:			
Homeowner Name:		Orientation Sched	Time:			
Property Address:						
Job #: Lot #:	Home #:	Work #:	M	obile #:		
AREAS OF DISCUSSION o Trade Contractor List o Warranty Procedures	O Utility Transfer (with o Concrete - Cracking o CEI Survey	nin 2 working days)	after closing	e owners responsibility , Any trees that may be are to be noted here and		
QUESTIONS/COMMENTS			removed ass	ıp		
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n						
0						
10.						
]].						
12.				,,		
13.						
14.			***************************************			
15.						
COMMENTS:						
				·		
ALL AREAS LISTED ABOUVE CORRECTED WITHIN TEN W		. I UNDERSTAND T	THE ITEMS LIS	TED WILL BE		
PURSHASER SIGNATURE	DATE	BEAZER REPR	ESENTATIVE	DATE		
ALL THE LISTED ITEMS HAV AND MY HOME IS 100% COM		ORIENTATION	N "REWALK" I	DATE		
PURSHASER SIGNATURE	DATE	BEAZER REPR	ESENTATIVE	DATE		
COMMENTS:						

WHITE - Office YELLOW - Builder PINK - Customer 11/06

Closing & Settlement

The title to your new home is conveyed to you at the formal closing conducted by our representative with your Closing Attorney, conducted at their office. You will receive a letter in the mail from the Closing Specialist 30 days prior to your firm closing date.

Your new home keys will be provided at your closing and you may move into your new home at any convenient time thereafter. No improvements can be made to the property, nor can the keys be released before closing. Unfortunately, due to insurance regulations, we are unable to permit the storage of personal property in your new home prior to closing.

Notes:

- 1) If any further documentation is required, you must furnish such to the mortgage company immediately to avoid a delay in closing.
- 2) The insurance agent who is supplying your Homeowner's Insurance policy should contact the Closing Attorney's office with your policy information.
- 3) Transfer all utility services from Beazer Homes to your name. Utilities are scheduled for cancellation 72 hours after closing. You must transfer all utilities into your name within 72 hours after closing to avoid interruption of service.
- 4) Confirm with your mortgage lender that all loan contingencies are satisfied. If any further documentation is required, be sure to bring that to the closing.
- 5) A representative from the Closing Attorney's office will contact you if monies will be due at closing. Any funds due must be paid as a cashier's or certified check payable to your Closing Attorney.