

HOMEOWNER'S GUIDE

For
The Villas
At
Cascata Lakes
Section 2

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J.W. Mashburn has been building and developing since 1960. At homes by **JWM** our commitment is to provide you with an exceptional home at an exceptional price. All our homes are unique in that our company developed them. U.S. COPYRIGHT LAW protects these floor plans. These are homes that you'll be proud of for years to come. You can see proof of our commitment everywhere you look at HOMES BY JWM. Original designs, outstanding service, personal attention and quality are our trademark.

From the beginning of construction of your new home to completion, it is our desire to make this decision to buy from our company a pleasant experience. Jesse Mashburn is a second-generation builder and has a degree from the University of Central Oklahoma in Construction Technology and a Bachelor's Degree in Business from Oklahoma State University. Jesse says "that two way communication is a vital ingredient to a happy and mutually satisfactory association". Not understanding what is happening and not knowing to whom you should speak can cause frustration and dissatisfaction. Jesse is concerned with building a quality home for you and your family.

Our trained staff will lead you through the process step-by-step. They are available to answer any questions or concerns about your new home. We believe it is our responsibility to establish and maintain clear lines of communication. Our Community Managers Tony McGrew, Camie Maxey and Colleen Staley are here to assist you, so if you have any questions or concerns please get in touch with your Community Manager.

Sincerely,

J.W. Mashburn

We are pleased and excited that you chose J.W. Mashburn Homes to build your home. We are also excited “for you” and we are looking forward to working with you to personalize your new home. If you have any questions, please feel free to contact Tony or Camie and they will assist you in any way possible.

We are proud of our product and team. Prior to our selecting material, it must meet our specifications for quality and durability. All work is done by quality trade contractors under our direct supervision to attain the best possible results. We are very experienced in building homes that delight our buyers, and have selected the best trade contractors to help us do so. We have very high expectations, as we believe you do, too.

Please note the following in setting your expectations of excellence:

1. We are using natural materials, whose diversity of color, grain and texture as well as swelling and shrinkage, may be prized as “character” or seen as a flaw, depending on the eye of the beholder.
2. The extremes of temperature, humidity, wind, and sun create tremendous stress on all the materials they reach, whether inside or outside your home. These stresses are accommodated with caulks and sealants.
3. The assembling of all these manufactured and natural products, subjected to all these extremes, results in different expansion and contraction where they connect. This natural phenomenon is beyond the control of the construction process, and requires a commitment to maintenance from the homeowner. You are part of the solution with us by performing required maintenance. The answers to many of your questions about your home and the community may be found in your Homeowner’s Guide. If not, please do not hesitate to get in touch.

We know you will enjoy your new home for years to come.

Sincerely,

Jesse Mashburn
J.W. Mashburn Homes

CONSTRUCTION OF YOUR NEW HOME

The construction of a new home differs from other product 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 consumers, we rarely have the opportunity to watch as products we purchase are created. Your new home will be created in front of your very eyes.

* You have more opportunity for input into the design and finish details of your new home than most other products.

* Because of the time required by construction schedules, you will have many opportunities to view your home as it is being built.

Your J.W. Mashburn Community Manager will meet with you at several points in the process. The first of these is a pre-construction conference where you review your home plans, selections, and any custom changes you have requested. If you desire additional meetings, please contact your Community Manager to arrange an appointment.

At these meetings, you will have our undivided attention. We will discuss questions you have, review the delivery target date, confirm selections and review change orders. We understand that you will want to visit your new home during the construction period. Whether you are on an official tour with your Community Manager or stopping by for a casual visit, we ask that you keep several points in mind.

SAFETY FIRST

A new home construction site is exciting, but it can be dangerous. Your safety is of prime importance to us. Therefore, we must require that you contact your Community Manager prior to visiting the construction site. We do reserve the right to require you to wear a hard hat and be accompanied by your Community Manager.

- Keep older children within view and younger children within reach.
- Do not walk backwards, even one step—look in the direction you are moving.

- Watch for boards, cords, tools, nails or other construction materials that might cause tripping, puncture wounds or other injury.
- Stay a minimum of six (6) feet from all excavations, for example, trenches or holes dug in the ground.
- Give large, noisy grading equipment or delivery vehicles plenty of room, assume that the operator can neither see nor hear you.

PLANS

After the purchase contract is signed and we receive your commitment letter from the lender your Community Manager will order your home plans from the architect. Once the plans are received from the architect, approximately 30 days, your Community Manager will call you in to approve the plans. You and your Community Manager will review the plans in detail and you will approve the plans by initialing and dating each page.

The plans for your new home must be reviewed and approved by the building department of the city or county where the home is located. We construct each home to comply with plans approved by the applicable building department and the standards demonstrated in our model homes. Although we strive to construct each home as close as possible to our models, it is impossible to duplicate them exactly.

Once the local authority approves the plans and issues a building permit, construction will begin shortly thereafter, approximately 10 days.

Changes in Materials, Products and Methods

The new home manufacturers occasionally discontinue products. As a result, you may have to make an alternate selection of material or product.

MAKING CHANGES

After the PURCHASE CONTRACT has been signed and you decide you would like to make changes or additions to your new home that are not in the original contract, these changes are handled through a Change Order. The change order will list the items you wish to change/add and the corresponding cost for each item and their total. Any changes made before the plans are approved, by you and before construction begins may, be added to the contract through an addendum and change order, indicating the new sales price. **If you elect to pay cash for the changes/additions, payment must be made when the change order is completed and signed by you. Changes made after construction begins may not be added to the contract and must be paid for in cash when the change order is**

completed and signed by you. Due to time constraints and the sheer volume of work to be performed, your Community Manager and Builder **will not be responsible** for notifying you of changes/additions you wish to make and have not either paid for or added to your contract. **This is your responsibility!** A sample Change Order is depicted on the following page.

QUALITY

We are proud of the value we offer in our new homes and the quality as well. We work continuously to meet or exceed the quality we promised you. Our Builders inspect every step of construction and are quality control experts. In addition, a number of inspections are conducted at different stages by the proper authorities. Your new home must pass each inspection before construction can continue. **During a process that takes several months and involves dozens of people you may have questions about your new home construction. Bring your concerns or questions to your Community Manager.**

“NOTES and QUESTIONS”

CHANGE ORDER NO. _____
DATE _____

In Connection with Contract of Sales dated _____ for Construction of
single family dwelling located at: _____
_____ the following change order is requested by the buyer:

Item	Amount
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

TOTAL ALL CHANGES \$ _____

THIS IS A CASH TRANSACTION. BUYER UNDERSTANDS THAT THIS CHANGE ORDER HAS NO FINANCING AND PAYMENT IS DUE AT THE TIME OF EXECUTION OF THIS CHANGE ORDER AND SHALL BE NON-REFUNDABLE.

SELLER: J.W. MASHBURN DEVELOPMENT, INC.

Date_____

By:_____

BUYER:_____

Date_____

BUYER:_____

Roll Into Contract:_____

Paid: Check #_____

PRE-CONSTRUCTION CHECKLIST

Due to the lead-time, complexities and the number of people working on your new home, we have developed a Pre-Construction Check List to ensure your new home is started on time and that you are aware of the dates each step is taken. Your Community Manager will guide you through this process from the date the purchase agreement is signed until the notice is given to your Builder to begin construction. Your new home will not be started until all items on this checklist have been completed and initialed by you and your Community Manager.

THE EXCITEMENT BUILDS

Deciding on your new home's look and feel is an exciting time for you. You will select and decorate your new home from our decorating center located in our Model Home. We have a large variety of standard designer tile, carpet, brick, counter and vanity tops, hardware, etc. for you to choose from. *We also have an extensive list of plan upgrades available for those who wish to further customize their new home.* Your Community Manager will provide you with your Designer Selection Sheet and brief you on the selection process. If you change your mind on a particular selection, after your selection sheet has been turned in and the material ordered, you will be charged a re-stocking fee from the supplier. Manufacturers sometimes discontinue materials without notice. In this event you will be asked to re-select the item and no re-stocking fee will be charged. We provide a warranty on all items you select, therefore, we will not accept or install any items purchased from an OUTSIDE SOURCE, such as home improvement and discount stores. A sample Designer Selection Sheet is depicted on the following pages.

MOORE SCHOOLS

WINDING CREEK ELEMENTARY
1401 N.E. 12TH STREET
793-3270

HIGHLAND EAST JUNIOR HIGH
1200 S.E. 4TH STREET
793-3200

MOORE HIGH SCHOOL
300 NORTH EASTERN
793-3100

HOMES BY

JWM

DESIGNER SELECTION SHEET

ADDRESS: _____ DATE _____

SIGNATURE: _____

THIS SELECTION SHEET MUST BE COMPLETED AND GIVEN TO J.W. MASHBURN HOMES BEFORE CONSTRUCTION OF YOUR NEW HOME WILL BEGIN.

PLEASE NOTE: ANY CHANGES MADE AFTER SELECTION SHEET IS TURNED IN ARE SUBJECT TO ADDITIONAL COSTS. PLEASE FILL IN ALL BLANKS. SELECTION SHEET WILL NOT BE ACCEPTED UNTIL ALL ITEMS ARE FILLED IN. PLEASE INCLUDE ALL NAMES, NUMBERS & SIZES.

1. BRICK: _____ DESIGN PACKAGE # _____

2. EXTERIOR PAINT: NAME _____ NUMBER _____

NOTE: Exterior paint colors must be selected from individual samples provided in selection room.

3. FRONT DOOR PAINT: NAME _____ NUMBER _____

4. INTERIOR PAINT: NAME _____ NUMBER _____

LIST ANY ADDITIONAL COLORS (ADDITIONAL CHARGE) _____

NOTE: Interior colors to be selected ONLY from the individual samples provided in selection oom.

4A. INTERIOR DOORS: Painted Raised Panel _____ Stained Flat Panel _____

Interior doors can be painted Sticky White or same color as walls.

5. WINDOWS: (mark your selection) WHITE _____ ALMOND _____

6. GLASS WINDOW ABOVE MASTER BATH TUB: CLEAR _____ OBSCURE _____

7. WOODWORK STAIN (cabinet stain if trim is white): _____

**All woods take stain differently. J.W. Mashburn Homes takes every effort to ensure finished stains come out evenly, however, we cannot be responsible for slight variations between the sample board in the selection room and the finished product in your home or variations among different pieces of wood within your home.

8. TYPE OF WOOD (cabinets only) OAK _____ MAPLE _____ ** CABINETS OVER TOILETS ARE UPGRADES**

9. WHITE PAINT PACKAGE? YES _____ NO _____

10. CARPET: STYLE NAME & NUM. _____ COLOR NUMBER _____

11. COUNTER TOPS: NAME _____ NUMBER _____

11a. SNACK BAR OPTION: YES _____ NO _____ RAISED _____ LEVEL _____

11b. UTILITY ROOM CABINET TOP: NAME _____ NUMBER _____

Applies only to plans that have utility room lower cabinet

12. APPLIANCES: WHITE _____ BLACK _____

13. VANITY TOPS: MASTER BATH _____
HALL BATH _____

14. SHOWER DOOR GLASS: CLEAR _____ OBSCURE _____

15. CEILING FAN LOCATIONS (if applicable) _____

*See Sales Manager about additional charges for wiring for ceiling fans

16. CABINET DOORS HARDWARE NUMBER _____ COLOR _____

CABINET DRAWERS HARDWARE NUMBER _____ COLOR _____

17. WALLPAPER AREAS: _____

*If you are planning to do wallpaper during construction or at a later date you must designate the areas in order to assure that the texture is left off of the proper areas. If wallpaper areas are not designated prior to texturing there will be additional charges. Borders will be applied over texture.

CERAMIC TILE

(INCLUDE ALL NAMES AND NUMBERS)

1. FOYER:

FIELD: TILE _____ SIZE _____ GROUT _____

ACCENT: TILE _____ SIZE _____ GROUT _____

(DRAW DESIGN)

2. KITCHEN/DINETTE:

FLOOR: TILE _____ SIZE _____ GROUT _____

BACKSPLASH: TILE _____ SIZE _____ GROUT _____

ACCENT TILE _____ SIZE _____ GROUT _____

PATTER, IF ANY: _____

Note: Backsplash tile must have bull nose or cap available, Unsure, Ask Community Manager.

3. FIREPLACE FACE AND HEARTH:

TILE _____ SIZE _____ GROUT _____

NOTE: Standard Fireplace Hearth IS NOT Raised. Tile Is Set To Slab.

4. MASTER BATH:

FLOOR: TILE _____ SIZE _____ GROUT _____

TUB DECK: TILE _____ SIZE _____ GROUT _____

ACCENT: TILE _____ SIZE _____ GROUT _____

Note: Tub Deck/Accent Tile Must Have Bull Nose or Cap, Unsure, Ask Community Manager.

(DRAW DESIGN)

5. HALL BATH:

FLOOR: TILE _____ SIZE _____ GROUT _____

6. LAUNDRY ROOM:

TILE _____ SIZE _____ GROUT _____

7. WOOD FLOORING (IF APPLICABLE / UPGRADE ITEM):

AREAS: _____

8. ANY ADDITIONAL TILE AREAS ABOVE WHAT IS STANDARD (DESIGNATE IN AREA BELOW): _____

9. ADDITIONAL INSTRUCTIONS: _____

10. THE TELEPHONE AND CABLE LOCATIONS MUST BE MARKED ON THE FLOOR PLAN.

SUBCONTRACTORS

Your home is built through the combined efforts of specialists in many trades, from excavation and foundation, through framing, mechanical, insulation, to drywall, trim and finish work. In order to ensure you the highest possible standard of construction, only authorized suppliers, subcontractors and J.W. Mashburn builders are permitted to perform work in your home.

Suppliers and subcontractors have no authority to enter into agreements for J.W. Mashburn Homes. According to the terms of their contract with us, subcontractors are prohibited from making alterations to their work without written authorization from J.W. Mashburn Homes. Their failure to comply with this clause can result in termination of their contract.

SCHEDULES

The delivery date for your new home begins as an estimate! Until the roof is on and the structure is enclosed, weather can dramatically affect the delivery date. Extended periods of wet weather or freezing temperatures bring pending work to a stop in the entire region. When favorable conditions return, the trades people go back to work, picking up where they left off.

Please understand they and we are as anxious to get back to work, as you are to see progress on your home.

DELIVERY DATE

We want you to enjoy the home building process and avoid unnecessary stress caused by not knowing the exact time your home will be completed. We will give you a firm closing date no later than 30 days prior to delivery of your new home. This will help you finalize arrangements for your move. We will not call for a final billing on the utilities service until the day after your loan is closed. You should expect several days during

construction of your home when it appears as though nothing is happening. Each trade is scheduled days or weeks in advance of the actual work. This is referred to as *lead-time*. Time is allocated for completion of their contribution to your home. Sometimes one trade completes its work a bit ahead of schedule. The next trade already has an assigned time slot, which cannot be changed easily on short notice—there would not be adequate lead-time.

CLOSING ON YOUR HOME

The closing will take place as soon as possible after your new home is completed. Your Community Manager will notify you of the date and time of closing. The closing will be held at **FIRST AMERICAN TITLE AND TRUST COMPANY**. The address is 8516 South Pennsylvania Avenue and the telephone number is 685-3339. You will need to bring cash or certified funds made out to the title company, your driver's license or government issued photo identification card. The title company will not accept personal checks. In planning, be sure to allow time to arrange for and obtain these funds. Typically, the closing process takes from forty-five minutes to an hour.

UTILITY NUMBERS

OG&E.....272-9741

ONG.....551-4000

City of Moore.....297-2833

S.W. Bell Telephone.....1-800-640-8911

Cox Cable.....600-8282

NOTE: We call for our final billing on all utilities the day after your loan is closed.

J.W. MASHBURN NUMBERS

Main Office.....681-6641
Sales Office.....691-1342
Tony McGrew, Mobile.....820-6467
Camie Maxey, Mobile.....514-2996

LAWN CARE

Provided by Bently Turf Farms

MOWING PROGRAM:

Mow frequently enough to remove no more than ¼ to ½ inch of leaf per mowing.

WATERING:

Water thoroughly and let it dry out. From 1 to 1 ½ inches per week is adequate during our dry season, with less required in cooler weather with some rain. Start with ½ inch per application and adjust according to soil absorption.

FERTILIZER:

Apply complete fertilizer *17-6-6 + trace elements – 7 lbs./1,000 sq. ft., May 1st and October 1st.

Nitrogen – Ammonium Sulfate: ***21-0-0** – 5lbs./1,000 sq. ft., First of June, July, August and September.

Water when fertilizing to dissolve and activate.

Fertilizer analysis: First number indicates percent of nitrogen, second indicates percent of phosphate, and third indicates percent of potassium.

WEED CONTROL:

Application of weed control is **NOT** recommended on lawns less than 1 year old.

Pre-emerge: Apply Sulfan 3 lbs./1,000 sq. ft., September 15th and March 15th

Post Emerge: Broad leaf weeds – apply 2-4D (Amine form) while actively growing.

Crabgrass and other grasses- apply DMSA – spray in early stages of growth for best results.

READ LABELS FOR RECCOMDED RATES AND METHODS OF APPLICATIONS

DORMANT SOD: Successful Re-Establishment

A. **DO NOT** treat with weed killers.

B. **DO:**

1. Irrigate as needed to keep moisture in soil profile.
2. Fertilize double rate or double frequency during re-establishment.

FOUNDATION CARE

In the summer months and during dry periods of any months, you should keep the area around the entire foundation moist. This will allow the Oklahoma clay soil to expand and shrink. This will limit movement of the foundation.

WARRANTY

Your new home will be covered under the terms and conditions in the Residential Warranty Corporation (RWC) 10 Year New Home Warranty. You will receive a copy of the warranty and instructions during the closing from the title company.

This warranty does not cover defects discovered after closing on; sod, trees and shrubs. It is your responsibility to ensure these items are watered and fed properly, see Lawn Care on page 12 of this manual.

MOVING CHECKLIST

Two Months Before Your Move

- ❑ Prepare a budget or estimate for the cost of your move so that you can determine if you will need financial assistance to take care of expenses such as house hunting trips, pet care, tolls and utility, and housing deposits. Keep accurate records of all expenses. Most are tax deductible on federal income tax.
- ❑ Call movers for estimates and ask for references on their services that you can check. Some months are very busy, so you need to start early.
- ❑ Once you have chosen your mover, discuss costs, packing, timing and insurance.
- ❑ Make a list of your belongings. Sell or give away anything you do not want.

One Month Before You Move

- ❑ Visit your bank or lending institution and advise them of your moving plans so they can offer recommendations on setting up accounts at a new financial institution where you will be moving. This will be of immense help in transferring your accounts.
- ❑ Notify your doctor and dentist of your move in order to have records and prescriptions transferred. Ask them for referrals in your new community.

- ❑ Determine which school(s) your children will attend and which records will need to be transferred.
- ❑ If you have pets, arrange for their boarding during your pre-move and for shipping when you move. Contact your veterinarian for your pet's records and try to have all their shots and treatments done before you move. Call your new county to determine specific requirements for that area.
- ❑ Verify requirements for automobile tags and driver's license. Address change is mandatory if moving within the state of Oklahoma.
- ❑ Notify insurance companies of your move. Transfer insurance on your house and possessions to ensure coverage of your new home.
- ❑ Close charge accounts you will not be using in your new community.
- ❑ Ask for a transfer of your credit bureau files.
- ❑ Send change of address to your post office.
- ❑ Notify your place of worship.
- ❑ Cancel local deliveries such as newspapers.
- ❑ Contact utilities for disconnection and possible refunds.
 - Electricity Gas Telephone
 - Cable Trash Water
 - Other__

Two Weeks Before You Move

- ❑ Empty your safety deposit box.
- ❑ Pack items of sentimental value and valuable papers you are going to take care of yourself.
- ❑ Clean out refrigerator and cabinets. Fix meals that use up food you will not move.
- ❑ Have vehicle(s) serviced for the trip.
- ❑ Get a baby sitter for when movers are in your home.
- ❑ Plan a furniture layout for the movers, showing where things should be in your new home.
- ❑ Make hotel reservations if you are traveling for more than one day or you have to wait for movers to arrive.
- ❑ Pack anything that movers are not packing.
- ❑ If your home isn't sold, make maintenance and security arrangements with your real estate agent and plan for a thorough cleaning of your house, including carpets and draperies.
- ❑ Check with local tax assessors to make sure your tax records are in order.
- ❑ If your home will be vacant for some time, arrange for snow removal and lawn care, and notify local police.

- ❑ Take a local phone directory with you.
- ❑ Notify someone of your travel route and schedule.

Final Days Before You Move

- ❑ Plan a survival package in case you have to wait for movers. Paper plates and plastic ware, Towels, Soap, Toilet paper, Bedding, Items to occupy children's time, Snacks, New home keys.
- ❑ Pack clothes for trip.
- ❑ Empty gasoline from lawn mower and other equipment and properly discard any cleaning fluids that are flammable or toxic. The movers will not allow them to be packed.
- ❑ Label boxes you will need right away.
- ❑ Get a cashier's check for the movers and traveler's checks for your trip to cover any expenses until your new accounts are available.
- ❑ Defrost and dry your refrigerator and freezer.
- ❑ Have appliances and antennas disconnected.
- ❑ Give movers your new telephone number or a location where they can reach you.

On Moving Day

- ❑ Take pets to kennel so they will not be underfoot.
- ❑ Take small children to babysitter.
- ❑ Either you or someone else should be there when movers arrive to direct them.
- ❑ Make a final inspection of your old house and make sure all doors and windows are secure and lights are off.
- ❑ Take valuable documents, jewelry and money with you.

“MOVING NOTES”

When You Arrive

- ❑ Arrange for someone to be at your new home when the moving van arrives.
- ❑ Direct the movers, but do not get in their way.
- ❑ Make sure appliances are functioning and that electricity and gas are operating properly.
- ❑ Inspect everything before you sign your moving receipt and find out how many days you have to claim any possible damages.

WELCOME TO YOUR NEW HOME!