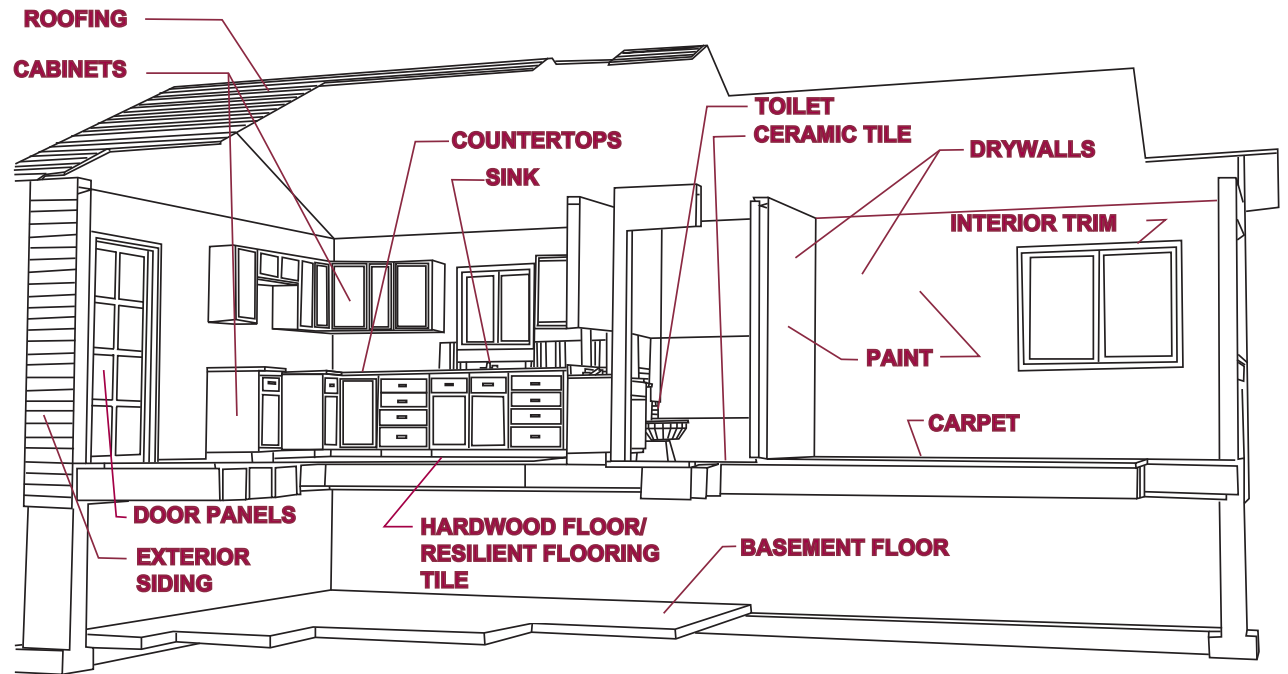


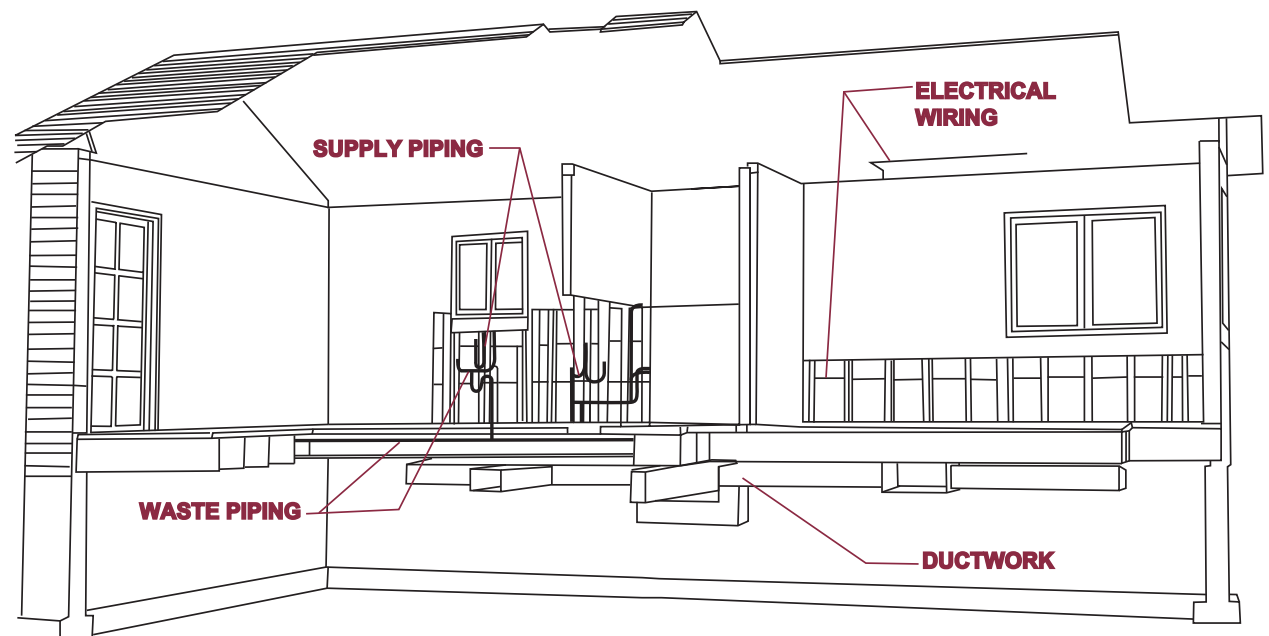
BUILDER'S RESPONSIBILITY FOR ONE-YEAR WORKMANSHIP COVERAGE

The following diagram shows items typically included in the One-Year Workmanship Coverage. The specific coverages are governed by the warranty booklet provided to the Homeowner after closing.



BUILDER'S RESPONSIBILITY FOR TWO-YEAR SYSTEMS COVERAGE

The following diagram shows items typically included in the Two-Year Systems Coverage. The specific responsibilities are governed by the warranty booklet provided to the Homeowner after closing. This covers the distribution of the mechanical, electrical and plumbing systems.



2-10

Home Buyers Warranty®
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WARRANTY INSURER'S RESPONSIBILITY FOR TEN-YEAR STRUCTURAL COVERAGE

The diagram below shows items included in the Ten-Year Structural Coverage. In the 2-10 HBW Warranty, structural defect means actual physical damage to one or more of the designated load-bearing elements caused by failure of such load-bearing elements, making the home unsafe, unsanitary or otherwise unlivable.

