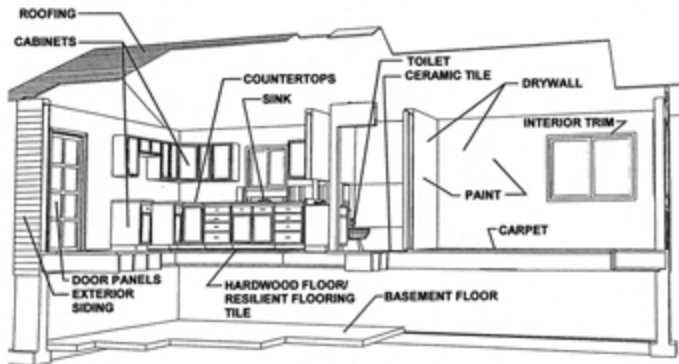


## 2-10 HBW New Construction Warranty

The 2-10 HBW New Construction Warranty, with one-year of workmanship surety coverage, two-years of systems surety coverage, and ten-years of structural defect coverage, is a Protection Plan approved by the Department of Housing and Urban Development (HUD).

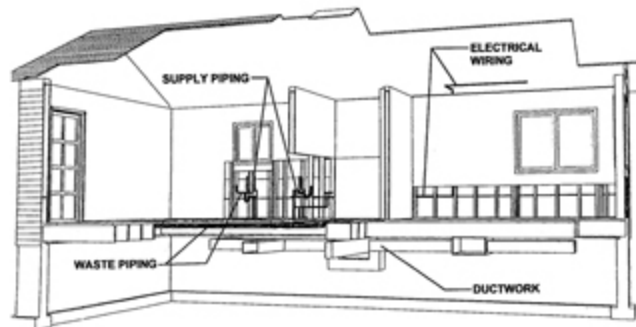
### One-Year Workmanship Surety Coverage

The following diagram shows items included in the One-Year Workmanship Surety Coverage. The specific items covered are governed by the 2-10 HBW Warranty booklet.



### Two-Year Systems Surety Coverage

The following diagram shows items included in the Two-Year Systems Surety Coverage. The specific responsibilities are governed by the 2-10 HBW Warranty booklet provided to the Homeowner after closing. This covers the distribution of the mechanical, electrical and plumbing systems.



### Ten-Year Structural Coverage

The following diagram shows items included in the Ten-Year Structural Coverage. 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 it unsafe, unsanitary or otherwise unlivable. Please see the 2-10 HBW Warranty Booklet for the definition of load bearing elements, taken directly from Federal Regulations – Housing and Urban Development.

