

homeowner's guide

**For safe, secure,
carefree living
in your home**



**OAK CREEK
HOMES**

Fort Worth Division
oakcreekhomes.com

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Welcome to The Family of Oak Creek Home Owners

Congratulations on the purchase of your new home. At Oak Creek Homes, we are aware of the investment and the commitments you make when purchasing a home. For this reason our homes are built to well-defined quality control standards using nationally recognized materials. With proper care and preventive maintenance, you will enjoy safe, secure, carefree living for many years.

Whether you are a first time or an experienced homeowner, we know you take a great deal of pride in your home and want to make the most of your investment. This Guide is designed to help you take full advantage of the many features built into your home and provides helpful information on caring for your home. This Guide also contains essential safety information. To protect yourself, others, and your home, we urge you to read all safety-related information contained in this Guide.

Oak Creek Homes strives to continually enhance the quality and value of its products. You may find additional information introduced since the printing of this Guide contained in your Owner's Packet. If you feel any information is missing, please contact your retailer immediately.

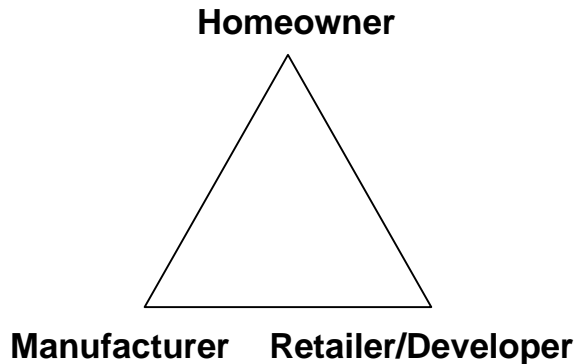
Please Note: Throughout this Guide, you will find boxes, and bold type. This information is very important. Be sure to read the entire Guide and pay special notice to the boxed, or items in Bold print. Oak Creek Homes is concerned for your safety as well as your long-term satisfaction. If you have any questions about the information contained in this Guide, contact your retailer or the manufacturing service center where your home was manufactured.

NOTICE: Specifications change from time to time due to material changes or availability, governmental regulatory changes, or manufacturing design changes. For these reasons it is possible that your home may vary somewhat from model homes available for viewing at authorized retail locations.

THE HOME BUYING PARTNERSHIP

In Building & Caring For Your New Home

It is important to note that the manufacturer, retailer, AND you, the owner, participate in a partnership regarding the construction, delivery, and installation of your home. By working together, and following specific requirements, your home will meet our standards for quality, and long lasting value.



Manufacturing Partnership

Your new home is designed and constructed in accordance with applicable construction and safety standards. Your new home limited warranty can be found in your Owner's Packet. The plumbing, heating, fire safety, electrical systems, and structure are warranted by the manufacturer under normal use to be free from substantial defects in material or workmanship, except as provided in the written limited warranty and other published performance criteria contained in this manual. Under the terms of the warranty, the manufacturer will repair or replace, at its option, any defective manufactured part or system after an opportunity to inspect the item subject to the complaint. Please refer to the Manufacturer's Limited Warranty for its specific terms and conditions. The warranty is explained further in the section of this Guide entitled Manufacturer's Warranty.

Retail Partnership

Your retailer is responsible for issues relating to the sale and most often installation of the home. Your retailer will receive the home from the manufacturer, inspect, and install it to meet applicable federal, state, or local building codes. You should contact your retailer with all issues concerning the sale or installation of your home. The Installation Manual included in your Owner's Packet explains requirements concerning the installation of your home. State or local requirements may in some cases be used in addition to the Installation Manual.

Variations or changes to the Installation Manual may be represented by an addendum to the manual. Also, some foundation or installation plans are represented by architectural and/or engineering drawings that most likely will not be found in your Installation Manual as these plans would be under the control of the retailer and not the manufacturer of your home.

If for some reason you cannot reach your retailer, you should contact the factory that manufactured your home.

Homebuyer Partnership

You have the right to expect a home that is complete and reasonably free of manufacturing defects. As with any home, your new home requires preventive maintenance to keep its appearance, integrity and long term value; this is your responsibility in the partnership. It is our desire to help you understand how to prolong the life of your home through preventive maintenance. See the Preventive Maintenance section for more information.

It is also your responsibility in the partnership to request factory warranty service when appropriate and necessary. Please refer to the Manufacturer's Limited Warranty for information and instructions about how to request factory warranty service, including the factory's one-time warranty service visit for cosmetic repairs and adjustments. The warranty is explained further in the section of this Guide entitled Manufacturer's Warranty.

Section II

Home Installation

Oak Creek Homes will deliver the home built to its high quality standards. Your retailer will receive the home, inspect it, and install it to meet applicable federal, state, or local building codes. Every effort is made to make your buying experience a satisfying one.

The Homeowner's Role

Except as otherwise agreed upon with the retailer, the homeowner is responsible for the following:

- Having the site and working area cleared of all brush, trees, or overhanging limbs that could interfere with delivery and installation;
- Having the site graded; the site on which the manufactured home is set must be properly compacted to support the considerable weight of your home, and it must be graded so that moisture will flow away from and not under your home;
- Providing a road or driveway finished to a point that the home can be moved onto the site without complication and delay.

SOME IMPORTANT FACTS REGARDING INSTALLATION MUST BE FOLLOWED:

The site on which the home is set must be of firm undisturbed soil and soil must be tested for proper compaction. The footings should be at or below the frost level. If the site requires fill, the fill must be compacted and should be approved by a professional engineer before placing the footings in the soil. Note: Poured concrete footers are recommended but not required as long as the footer meets the requirements of the Federal, State, City or local building code requirements. See your Installation Manual for more information.

Once the site is properly compacted and graded, it is required that polyethylene sheeting or another type of moisture retarder should be installed over the ground. The retarder is intended to reduce the movement of moisture from the ground into your home. A decision not to install this moisture retarder could result in excess moisture entering the home and causing damage, which is not warranted.

Weight bearing or other additions added to the home may create structural problems. All additions should not add weight to the original structure of your home. Any such additions must be done with guidance and supervision of qualified licensed contractors. If such additions to the home are made, Oak Creek Homes reserves the right to determine if these additions are the proximate cause of reported warranty service problems. If so, applicable sections of the warranty will be voided.

Unless otherwise handled by your retailer, be sure to connect incoming fresh water supply and completely fill your water heater tank with water prior to turning on the breaker to the water heater. The heating element will burn out if this is not done. Water heater elements are not warranted.

Make sure water pressure does not exceed 80 psi. If the water pressure supplied to your home exceeds 80 psi, you should have a water pressure regulator installed. This device will limit the pressure entering your home's plumbing distribution system. Failure to install a regulator may result in leaks or breaks in your plumbing system. This type of failure is not covered under warranty.

Test all the utilities, appliances, hot water tank and plumbing connections after the water is supplied to the home including removing and checking all access panels. (Note: we recommend that you flush water supply lines before connecting to the home to expel all debris.)

If you live in an area where temperatures drop below freezing, consider installing an approved water inlet heat tape to keep water supply lines from freezing. If you live in an area with prolonged periods of freezing temperatures, the water supply line to your home should be installed below the frost line and the pipe rise should be insulated. Be sure to use heat tape approved for use with manufactured housing.

If you install a perimeter foundation or skirting, it is important to provide adequate venting to minimize the effects of condensation and moisture buildup under your home. You are required to maintain 1 sq. ft. of vent for every 150 sq. ft. of free space. If adequate venting is not provided, serious damage may occur. Do not block vents in any way. Refer to your Installation Manual for more information.

Be sure your contractor is aware of the information contained in this Guide and the installation manual.

Section III

Manufacturer's Warrant

Oak Creek Homes provides a limited warranty on your home. **This warranty begins on the date of the initial installation of the home at the first purchaser's home site, and extends for a period of one year from that date.** A copy of your limited warranty is included in your Owner's Packet. Please refer to the warranty for its specific terms and conditions. If you cannot locate your warranty, please contact your retailer for a copy.

The following items must be reported to the retailer and/or factory prior to occupancy of the home if they are to be addressed during the one time visit for cosmetic repairs and adjustments: scratched or damaged countertops, appliances or fixtures; damaged or chipped sinks, lavatories or tubs; scratched, gouged or cut vinyl floor covering, and damaged or stained carpet.

FIRST 90 DAYS

Oak Creek Homes provides you with a 90-day limited warranty for cosmetic appearance and finish in your home. If your home arrives with defects relating to cosmetic appearance and/or finish, you have **one** opportunity to request service on those items during the 90-day warranty period after your home is installed.

FIRST 12 MONTHS

The 12-month warranty covers the home and all major appliances included with or installed by the manufacturer of the home. Specifically, this includes any failure of the homes' structure, electrical system, and plumbing systems. For example, while the warranty covers proper operation of commodes, sinks, shower stalls, bath tubs and faucets; it does not include adjustments or failure due to inadequate or excessive water supply or backed up drains other than those caused by the manufacturer. While the warranty covers proper operation of lights, switches and plug outlets and circuit breakers, it does not cover failure due to abuse or improper maintenance. Roofing materials, shingles, underlayment, metal roofs, vent flashings and sealants, appliance and fireplace vent stacks, fans and vent fans, are covered for proper installation. Acts of nature including, flooding, excessive wind, hail and severe storms are not covered during your 12 month warranty.

NOTICE: The manufacturer's warranty responsibility as described above is not intended to establish or amend the terms and conditions of the warranty. The applicable terms and conditions are limited to those specified in the written manufacturer's warranty that is contained in a separate document. This document simply intends to further clarify limitations already stated in the written warranty.

WHAT IS NOT COVERED

While the manufacturer's warranty covers defects in materials or workmanship, the warranty does not cover the normal wear and aging of your home or your home's exposure to weather. The warranty does not cover minor adjustments that may be necessary to your home over time because of normal expansion, contraction, aging or settling of materials or soil or minor imperfections that fall within the tolerances of industry standards or practices or published warranty performance standards.

The manufacturer is not responsible for damages or defects that are attributable to an improper installation, inadequate foundation, or improper utility hookups. Some of the potential consequences of improper installation are explained in the Installation Manual, and this Guide.

Products are delivered from the factory and sold as new. Show homes and model homes may show wear in several areas from other customers who have walked the home. The manufacturer does not replace these items and retailers sell show and model homes "as is" concerning general cosmetic conditions. If you purchase a show or lot model home, you will be asked to sign an "as is" addendum specifying which products you are accepting "as is."

The manufacturing process contains inherent variability which causes unavoidable variations in each home produced. Manufacturer liability will not exceed replacement of or refund of actual amount paid to manufacturer.

The cost of correcting problems that are not covered by any warranty is at the expense of the homeowner. Should the homeowner elect to perform or contract work to correct ANY problem, regardless of the coverage provided under this warranty, the cost incurred to correct or repair said problem will be at the expense of the homeowner. Manufacturer is not responsible for payments of lost time from work.

Painted Gypsum Walls and Ceiling

Gypsum is a pressed mineral composite with low shear strength. Sheetrock cracks and screw or nail pops are common to this product and do not represent manufacturing or construction errors or defects.

Finished sheetrock cracks resulting from transportation and installation will be repaired ONE TIME either before you take possession or within the first 90 days of possession. Your retailer most often handles these repairs. In a few cases the factory handles these one-time repairs. In all cases, there is an understanding in advance between your retailer and the factory as to who is responsible for these repairs.

The manufacturer's warranty does not cover subsequent cracks, screw pops, nail pops, noticeable paint touch-ups, brush marks, blemishes or shadow lines in this product caused by different or varying light conditions. Slight imperfections in the ceiling seams, touch-up marks and shadow lines, which are apparent primarily in different or varying lighting conditions, may be present and are not warranted.

Wood Siding

Wood siding must be sealed. Other than installation procedures approved for wood siding, the manufacturer of your home provides no warranty for wood siding. Wood siding should be stained within the first year, and as often thereafter as necessary to maintain durability and desired appearance.

Natural wood siding has many excellent properties; it has excellent heat/cold transfer barrier, and it is lightweight, and attractive. Wood siding is, however, subject to shrinkage, cracking, and splitting. Wood boards will not match in color or texture. Knots and spikes may fall out. The wood can discolor due to the elements, even when stained and routinely maintained.

Appliance Warranties

The major appliances installed in your home by Oak Creek Homes are covered by warranties provided by the appliance manufacturers. You should contact the appliance manufacturer directly for service.

Appliances covered by their own warranties include the dishwasher, stove, cook top, refrigerator, ovens, microwave, furnace, stereo equipment, entertainment system, fireplace, and water heater.

Please review the instruction manuals and warranties for each appliance. Your Owner's Packet may contain the appliance manufacturer's operating instructions, warranties, and service support information. Be sure to check fireplaces, furnace, and other appliances as some appliances may have manuals and warranties attached to the unit.

Caution: Always follow instructions provided by the appliance manufacturer for care, cleaning, and maintenance.

Notice: In some homes, water heaters are accessible only from the exterior of the home. If you or your contractor removes an exterior panel to access the water heater compartment, be sure to re-seal the panel to prevent damage from rain.

Extended or Special Warranties

If you purchased or received an extended or additional warranty, or similar program for your home, you may have rights under such programs separate from those described in your manufacturer warranty. Such programs are offered by persons other than the manufacturer, and the manufacturer has no responsibilities for such programs.

NOTICE: Shingles and vinyl siding often come with their own warranty that may be longer in duration than the factory warranty. Copies of such warranties may be included in the packet of materials which are included with this Guide.

Requesting Service

HOW TO IDENTIFY YOUR HOME

A completed DATA PLATE for your home is located in the utility area, the main electrical panel, a bedroom closet, or inside the door of a kitchen cabinet. The Data Plate contains important information concerning your home including the Serial Number and Model Number. The Data Plate also contains geographic information for wind, snow, and climatic zones in the United States. Your home should not be located in or relocated to a zone that has requirements exceeding those for which it was designed. Specific information concerning the design of your home for heating and cooling is also contained on the Data Plate.

WHO TO CONTACT

Factory Warranty Service

Send your written list to your factory service center unless directed otherwise.

Emergency Warranty Service

During normal business hours, call your factory service center. If your factory service center can't be reached, contact your retailer. As a last resort for after hours service, contact a local electrician or plumber, whichever is appropriate.

Appliances

During the warranty period for the appliance, call the appliance manufacturer directly with the model and serial number, and a description of the problem. This information can be found in your Owner's Packet or is attached to the appliance.

Storm Damage

Contact your homeowner's insurance agent immediately. Contain damage as much as possible without endangering yourself. Photographing the damage may be helpful for the insurance company. Storm damage/acts of god are not covered by the manufacturer.

NON-IMMEDIATE SERVICE NEEDS

At closing, your retailer will provide a Satisfaction Checklist, which along with the Owner's Packet, should be located in a kitchen drawer. Your retailer may conduct a walk-through with you and may handle the processing of your Satisfaction Checklist for you. Otherwise, complete the form on your own and send it as instructed to either the factory or retailer. In some cases your walk-through and one time cosmetic and adjustments service may have taken place just prior to occupancy.

The Satisfaction Checklist provides a guideline for an inspection of your home. List all items that fail to meet our published warranty performance criteria. Date and sign the checklist when completed. Provide a thorough description and location of the problem. Your description and comments will be used to determine what action, parts or materials are required to bring the item to standard.

Once the checklist is received, the factory will let you know by mail or phone that we have your request. In most cases, we will contact you to schedule and complete service within 30 days after the list is received. Work is generally performed during regular business hours Monday through Friday. Access to your home will need to be provided during these times. Our goal is to complete all service during one visit. While it is not always possible to complete service in one visit, one complete list reduces the possibility and inconvenience of multiple visits.

Notice: Other than emergencies, all factory warranty service requests must be submitted in writing.

IMMEDIATE SERVICE NEEDS

We take emergencies very seriously. If you experience a water leak during your warranty period, which may cause immediate damage to your home, shut off the water supply, and call your factory service center immediately.

If you experience an electrical problem during your warranty period, and are sure there is power to the home, check the panel box and make sure the breakers are in the proper position. Second, check each GFI receptacle and verify that the Reset button is depressed. If after checking the above items the problem is not corrected, turn the breaker off and contact your factory service center. If your factory service center cannot be reached, contact your retailer. We most often respond to emergencies within 24 hours. Dripping faucets, plugged drains, and circuits overloaded by the homeowner are not emergency service issues.

Emergencies: Most often handled by factory. Contact retailer if no response.

IF A PROBLEM IS NOT RESOLVED

Our goal is your satisfaction! If you have questions about or concerns with your home, we suggest you follow these important steps:

1. Contact your sales representative or service advisor at your retailer.
2. If your inquiry or concern remains unresolved, contact your retail General Manager or factory Service Manager.
3. If you have concerns with the product that remain unresolved, contact the service coordinator at the factory where your home was built.

Both your retailer and Oak Creek Homes share a deep commitment to customer satisfaction. Experience has shown that our customers are very successful by following the above procedure. The factory service number for Fort Worth is # 817-478-5551.

We also welcome your communication at our corporate office. To help us more fully understand your situation, please contact us in writing describing the problem and attempts made to solve it:

Oak Creek Homes
ATTN: Customer Care Service
P. O. Box 580484
Houston, TX 77258
customercare@hstr.com

Section IV

Your Home's System's

System Design and Components

The electrical, plumbing, heating, structural and transportation systems in your home are designed and installed to comply with national and local safety and performance standards. If these systems require service or modification, consider how the modification or service will affect the system or other related systems. Replacement components should always be rated equal to or better than the original, and must be compatible with other system components. Service must be performed by a qualified technician. In some cases the technician must be licensed.

Electrical System

Like all modern dwellings, the electrical system in your home must comply with applicable sections of the National Electric Code (NFPA 70, ANSI C-1). HUD manufactured homes also meet federal manufactured home construction and safety standards and HUD regulations which intend to make your home safe.

Your home utilizes a 4-wire electrical system. It requires a 120/240 volt electrical supply with a ground conductor. For your protection, your home must be properly grounded. Use of a grounding rod, water pipe or metal stabilizer will not provide adequate protection. The proper and approved method for grounding your home is through the electrical grounding bar in the power supply panel box to the service ground in the service entrance equipment.

Your home has several different circuits to minimize the potential for overloading any single circuit. Branch circuits are usually grouped for convenience and are labeled for easy identification. Two or more 20-ampere, 120-volt circuits are provided for the kitchen and dining areas. Other general-purpose outlets throughout the home are on 15-ampere circuits. Bathroom, outdoor, and most kitchen outlets are protected by Ground Fault Circuit Interrupter (GFCI) outlets. Test instructions are provided in the Warranty Performance Standards, "GFCI Fails." Test GFCI circuits as part of your seasonal maintenance routine.

If heating or other appliances in your home require 240-volt circuits, these circuits will have separate breakers and should be clearly identified.

Too many appliances connected to a circuit may cause an overload. Be sure the combined amperage rating does not exceed the rating for the circuit.

If a circuit overloads or an electrical short occurs, a breaker will "trip", and the circuit will be disconnected. After the fault is corrected, restore power to the circuit by resetting the breaker. Turn breaker to the "off" position, then to the "on" position.

General appliance circuits are installed. A disconnect has been added. These circuits are rated for the intended appliance only.

Caution: Only a qualified electrician or factory service technician should handle the electrical installation or electrical repairs to your home.

Plumbing

Maintenance materials or parts are usually available at most hardware, building supply, or home supply stores.

Water Heaters

Be sure to first fill the water heater before applying power at the power distribution panel. Make sure the overflow drains under the home are routed outside the home (including stem wall/skirting).

Notice: If you have an electric water heater, make sure the heater is filled with water before turning the water heater breaker to the on position. Damage to heating elements by energizing the water heater circuit before the heater is filled with water is not covered by your warranty. Replacement of the element will be at the homeowner's expense.

If your water heater requires service during its warranty period, contact an authorized dealer for your water heater. Otherwise, contact a licensed plumber. The thermostat for your water heater should be adjusted as recommended in the manual that came with the unit.

Never block vent areas for water heaters. Check the pressure relief valve as part of your maintenance routine.

Heating and Air Circulation System

If your home is equipped with a central, forced-air heating system, review the furnace manufacturer's literature for operating, maintenance and service information before operating the system.

Gas

Depending on the type of gas and your elevation, furnace, water heater, and stove may each require the changing of or adjusting of the orifice prior to use. The installation crew should have installed the flue pipe and cap during installation. This should be checked prior to use of any gas appliances. It is extremely important that the proper orifices are installed and adjusted in each gas appliance prior to use.

Do not make your own gas connections. Proper gas pressure is important. Considerable variation from normal will adversely affect the stability of the pilot light.

Caution: If you suspect a leak in your gas system, notify a qualified professional immediately.

Caution: Never use open flame gas or kerosene-burning heat devices indoors.

Warning: Service to the heating and air circulation system should be performed by qualified service personnel.

Warning: Do not block the furnace combustion air intake outside the home or the flue opening on the roof.

Warning: AC condensation line must be routed to the exterior of your home.

Gas (LP or Natural) Furnace System

The furnace may use either LP Gas or Natural Gas. The gas supplier can recommend types of service or conversion from one gas type to another. If you are using LP gas – all gas appliances must be converted.

Fuel Oil Furnace System

Use a qualified, oil or gas service technician to service your fuel oil system. If the furnace uses fuel oil, the outside tank and supply system must be installed as recommended by the furnace manufacturer. The tank must be located safely away from fire or other hazards, and must be accessible for service. In climate areas of high humidity and temperature extremes, water may condense and collect in the bottom of the fuel tank. This condensation may be minimized by capping the tank with a vented cap and by keeping the tank full. A proper filter installed on the fuel line near the tank will help trap any dirt or water that settles in the tank. The fuel supplier may be able to drain or pump out troublesome dirt and water accumulations.

Electric Heating System

Electric furnaces require little maintenance. Refer to the service card on the furnace compartment for specific recommendations. The air circulation system is similar to that used for gas or oil systems. It should be maintained as outlined in the furnace manufacturer's operator's manual.

Air Filter

Your return air filter should be kept clean. Re-useable filters should be washed regularly and disposable filters should be replaced regularly. Never operate your system without a filter in place. Refer to the furnace "Owner's Manual" for a schedule on when to change your air filter.

Section V

Home Safety

Oak Creek Homes are built and inspected to meet the National Manufactured Home Construction and Safety Standards Act of 1974 and or the International Residential Building Codes. Our modular homes are constructed to the appropriate federal, state, and or local standards. Our homes contain several important safety features:

Smoke Alarms

Depending on the home's floor plan, one or more smoke alarms are located according to code requirements. You should locate and become familiar with these devices. These alarms operate on household current, with a battery backup. If you need help finding or operating the smoke alarms, contact your retailer. Periodically depress the TEST button on your smoke alarm(s) to assure proper operation. Batteries must be changed periodically.

Emergency Exits

At least two exterior doors and "labeled" bedroom windows have been designed for use as emergency exists. Learn the location of all doors and windows and how to operate them. As part of your home emergency planning, develop and practice emergency exit procedures with your family. Teach all members of your family how to exit the home quickly and safely. During seasonal maintenance, make sure all emergency exits function properly.

Do not block these exits with furniture or other materials.

Wind Safety

The Installation Manual for your home contains instructions on how to anchor your home. If the home is not properly anchored, it may slide or be upset during high winds. Contact your retailer if you think the home is not anchored according to the Installation Manual's instructions.

Fire Precautions

Regardless of the type of home in which you live, once a fire starts, it generates heat, smoke and poisonous gases - all of which rise to the highest possible point and begin accumulating. The layers deepen and extend themselves downward from the ceiling toward the middle level of the rooms. Therefore, if you are awakened by heat, you should not stand up; instead, you should try to crawl to safety. Stay close to the floor, breathe through a wet cloth, if possible, and take short breaths. It is best to close all bedroom doors at night because the harmful gases and smoke will reach you faster than the heat will, if the doors are open.

Opening a closed door may fuel a fire. It is best to feel the door and the doorknob. If excessive heat can be felt through the door, it should be left closed. Exit through a window.

If children must be rescued in such a situation, it is best to exit through the nearest window and enter the children's room from the outside - through a window. If this is impossible and it is necessary to travel through the smoke-filled hallway, get down on the floor and crawl quickly on your hands and knees.

Fire travels quickly, and escape must be immediate. Do not stop to gather up valuables or take time to get dressed. Assure that all residents are out of the home.

Escape routes and facilities should be checked. Make sure that the egress windows selected for escape are unobstructed and can be opened easily - even by a child or an infirm person. If screens or storm windows obstruct a fast exit, consider doing without them on egress windows or replace them with some other type.

Seek the advice of your local fire department if you have any concerns or doubts about your fire escape plans.

The three most common mistakes are:

1. Trying to fight your own fire;
2. Trying to call the fire department from inside a burning house; and
3. Neglecting to hold fire drills for all occupants.

Fire Prevention

1. Keep a fire extinguisher in your home at all times.
2. Avoid using space heaters. If you choose to do so, be sure to follow manufacturer instructions for proper use.
3. Do not overload any receptacle's amperage rating.
4. Do not overload bulb wattage in light fixtures.
5. Do not use water heater or furnace areas for storage.
6. Your home must be grounded. Do not remove or compromise the ground connection made by your installer or electrician.
7. Avoid storing flammable materials in or under your home.
8. Do not burn trash or leaves near your home.

9. Change air filters regularly.

The above recommendations are not meant to be all-inclusive. Additional safety information is available through many sources. We suggest you learn as much as possible about fire safety.

Maintain all insurance policies in a safe place, such as a safety deposit box; however, review all policies periodically to assure your needs are covered.

Section VI

Preventive Maintenance

This section of the Homeowner's Guide will provide useful information about home care, maintenance, and troubleshooting. This section is not intended to be all-inclusive. A suggested maintenance schedule is included in this Guide for your convenience.

We suggest you attempt only those home repairs and maintenance items you are reasonably competent to perform. We strongly recommend ALL electrical, plumbing, gas, and appliance repairs be performed by a qualified professional.

Additions or Modifications

Additions or modifications should be approached with caution. Please consult local building codes prior to any changes to assure compliance. Whatever your plans, utilize only contractors who have a reputation for quality work and who are experienced in the construction of manufactured housing.

Non-proprietary system drawings may be available for the home at a reasonable price. Please send a letter to the factory that built your home explaining the type of information needed. Be sure to include the home's model and serial number. Oak Creek Homes will send you information on how to obtain the diagrams requested.

CAUTION: Weight bearing or other additions added to the home may create structural problems. Any such additions must be done with guidance and supervision of qualified licensed contractors. If such additions to the home are made, Oak Creek Homes reserves the right to determine if these additions are the proximate cause of reported warranty service problems. If so, applicable sections of the warranty will be voided.

Care of Your Home Site

It is not uncommon for settlement of your home to occur within the first year of use. Should settlement occur, it may affect the alignment of various components, including windows and doors. Before making adjustments to any of these components we suggest you have the level of the home checked. Only after you are confident your home is level should you adjust windows and doors.

The soil under your home can expand and contract with changes in weather and moisture. Your site can settle in an uneven manner. These conditions can cause a home to settle unevenly and become out of level. If your home is not level, stress can develop and result in the following:

- Doors and windows failing to function properly. They will fail to close and open, they will bind, and cabinet doors may sag;
- Buckling or loosened walls, siding, ceiling, doors, floor, linoleum, carpeting, insulation, wiring, sinks, tubs, toilets, weather-stripping, etc.; and
- Leaking can develop in windows, doors, ceiling, roof, and walls.

Refer to your Installation Manual for proper leveling techniques. Hire a professional to re-level your home. Once initial adjustments are made and all doors and windows function properly, you can use them as a reference for re-leveling needs. If doors and windows fail to open, close and lock as easily as before, you may need a leveling adjustment.

WARNING - Your home weighs several tons. During any installation or relocation of your home, support blocking should be used to protect workers and the structure. Never allow anyone under the home unless blocking is in place that will safely support the weight of the home. Again, we strongly recommend you use qualified contractors to re-level or move your home.

Anchoring Systems

Anchoring systems can loosen over time. Have anchoring system tie-downs checked when your contractor re-levels your home.

Bottom Board

Oak Creek Homes installed a protective barrier on the underside of your home to resist the entrance to moisture, rodents, etc. If you puncture the factory installed protective barrier, you must repair any damaged areas.

Inspect the underside of your home occasionally as recommended by the maintenance schedule. Secure openings in the Bottom Board (black plastic looking material, which covers the bottom of your home).

Following are three patching methods which, depending on factors such as size, and/or location of tear, type of tear, location of home, etc., offer a reasonable means of resealing the Bottom Board.

1. 3M double faced tape #927 can be used to construct patches of most any shape and size utilizing scrap pieces of Bottom Board or other suitable material. The tacky side of the tape is affixed to the patch material, and when ready for positioning,

the release sheet is removed thereby exposing the other tacky side. The patch should be applied to damaged areas taking care to exert pressure on taped surfaces;

2. A 2" reinforced pressure-sensitive one-side tape, 3M #393 or equivalent is available for patching small tears and cuts which occur during manufacture and set-up; or

An Outward Flare Tacker is an air operated tool that may be used to secure a patch. The perimeter should be secured at approximately 3" intervals.

Typically, tapes should be applied at temperatures of 50 degrees F or warmer.

Crawl Space Enclosure / Perimeter Wall

Your home may have been installed with an enclosed crawl space. In addition to enhancing your home's appearance, the enclosure reduces the movement of air under your home, and can positively affect your heating and air conditioning needs. In climates with extreme winter temperatures, enclosures will reduce the possibility of freeze damage to plumbing.

The enclosure must be vented to allow the dissipation of moisture from the ground. If vents are not provided or are blocked, moisture may build up under the home and, over time, cause damage to structural components. Check the enclosure at least yearly. Ensure vents are not blocked and remain open year round. See your homes Installation Manual for more information.

Skirting

As time goes by, skirting material may experience both vertical and horizontal movement. This is normal expansion and contraction. All skirting materials are subject to expansion and contraction as the

humidity and temperature increases and/or decreases. Skirting often has an interlocking joint at the edges, which allows for expansion and contraction across the edge of the panel. Some separation of the skirting material may become apparent in the first year, as your home settles.

Simple expansion/contraction, minor separation, nail break-out or nail popping are normal and to be expected. As is true with the rest of your home, your skirting requires routine maintenance so that your home will maintain its value, appearance and integrity. Repair to the skirting may be done to any material by: adding galvanized nails or screws; re-setting any loose nails or screws; adding flexible caulk; and/or touching up any of the repaired areas to match the skirting colors. A standard set of tools (hammer, screw drivers with assorted tips, caulking gun, pliers, and wrenches) is all that is required in most cases.

Caution: Do not allow pets or wild animals under your home. They can damage vapor barriers, power lines, duct work, Bottom Board and insulation, water pipes, gas pipes, etc.

Steel Supporting System

If your home has a permanent steel supporting system, it has been coated with a rust inhibiting paint. If rust appears, clean the area and re-coat with a rust preventive material.

Landscaping

As you add landscaping, be sure to direct all runoff away from your home as directed in the closing video and Installation Manual for site preparation. If your site is heavily wooded, it is a good idea to clear an area large enough to put

the edge of the trees at least 30 feet from your home.

Exterior - General Maintenance

Check seams, vents, flashings, windows, door frames, and other openings at least once a year. Damaged components should be repaired or replaced. Caulking or sealant should completely cover all fasteners used with moldings, stacks, and vents. Use only high quality caulking or sealant that remains flexible after installation. All debris on the roof should be removed and tree branches brushing against the home should be trimmed. Remove and replace any materials that are cracked, dry or peeling. Seams, vents, flashing, and caulked joints should be resealed once each year, or more often, as needed. Sealants are available in many colors that match the home finish. Always use sealants that remain flexible. Follow the product manufacturer's instructions when applying caulking and sealants.

Shingle Roofs

Shingle roofs should be maintained often to assure protection from rain and snow. This is extremely important, since it can cause crucial leaks, which could damage the interior of your home. Proper maintenance also minimizes the potential of wind damage to shingles. Inspect for tearing, cracking, or rolling of individual shingles. Shingles rolled up by the wind can be flattened out and cemented down with a roof mastic available through building supply retailers. Any shingles that are cracked or torn should be replaced. Multi-section homes with shingle roofs may require a "ridge cap or a vented ridge cap" be installed. The installer most often does this.

Metal Roofs

Metal roofs require maintenance around all seams. Roof sealant is available from a manufactured housing parts supplier in your area. Inspect the roof at seams, stacks, moldings, vents, and gutter areas. Be sure to re-seal all areas where sealant has cracked. It is a good practice to re-coat the roof area. Metal roofs should be re-coated every year or so as needed and within 6 months of purchase. All flashing should be firmly secured. Screws should be caulked.

Under wind conditions in excess of 10 miles per hour a metal roof may create a noise known as roof rumble. Roof rumble is not covered under your factory warranty. You can minimize roof rumble by maintaining the level of your home and by applying a liberal amount of roof sealant when you maintain your roof. Mixing a small amount of sand in the sealant adds weight to hold the metal roof against the rafters. Other methods of rumble prevention are available from manufactured housing parts suppliers and service companies. We do not recommend any specific method.

Inspect your roof twice a year for leaks, breaks, or openings. Also look for loose nails or screws. If rust, breaks, and cracks are found, the areas should be repaired by scraping and brushing the area, then coating it. Most inspection work can be performed from a ladder without walking on the roof. Only walk on the roof when absolutely necessary. To minimize damage, use boards or plywood to form walkways and only walk on sections supported by rafters.

Roof Stacks & Vents

If roof stacks or vents have rusted or fail to function properly, they should be replaced. Before replacing them, remove old, dried sealant. Sealant should be applied to the underside of the base flashing of the stack or vent as well as the roof area on which the flashing is to be set.

Periodically check roof stacks and vents for cracked sealant. Remove old sealant and replace with new sealant.

Finished Hardboard Siding

Finished wood exteriors and trim materials must be painted periodically to maintain their appearance and water resistance. Your local paint supplier can advise you on the best materials to use for your climate area and weather conditions.

Wood/Cedar Siding

Wood or cedar siding is an all-natural product that can crack, split, bow, and deteriorate with age. Wood exteriors and trim materials must be painted or stained periodically to maintain their appearance and water resistance. Your local paint supplier can advise you on the best materials to use for your climate area and weather conditions.

Finished Metal or Vinyl Siding

Wash exterior metal or vinyl siding as you would an automobile. Do not use abrasive cleaners or pads.

Always wash the exterior metal or vinyl surfaces with mild soap and water. Use a large sponge or a soft cotton cloth to apply the cleaning solution. In the case of patterned

faces, apply with a medium bristled brush. Following the application of the cleaner, rinse with clear water, flushing out all cracks, grooves and crevices thoroughly. Then, dry the entire surface using a chamois cloth to prevent streaking.

Windows

Windows should open and close without too much difficulty. Inspect the outside window frames annually. Be sure any screws that fasten the window to the exterior wall are tight. Inspect and reseal around the window frame. A local building supplier can recommend sealants appropriate for your home.

Adjust latches as needed, and use a silicone spray lubricant as needed in the slide-tacks to make windows easy to operate.

Sliding Windows and Sliding Glass doors

Window and doorframes should be caulked along the exterior during regular maintenance. Check and re-caulk as necessary at the time of set up and at least once a year. For functionality, tracks should be kept clean and free from dirt. Use a silicone spray lubricant as needed in the slide tracks to make windows easy to operate.

Window and Door Screens

Window and door screens can be easily damaged. Carefully remove and clean them from time to time. Be careful not to damage them when you re-install them.

Inside Your Home

Doors

Doors are often installed with plenty of clearance along the bottom. This clearance allows heated and cooled air to circulate. It is important to note that doors may need adjustment as your home settles. The more your home settles, the more out of adjustment doors may become. Neither the factory or retailer is responsible for settling. Consider re-leveling your home if your doors become out of adjustment. Sliding glass and French doors should be supported at the perimeter of the home. This should have been done during install. If doors are out of adjustment, they can often be corrected by adjusting the perimeter blocking.

Doorknobs can damage walls. Install doorstops as needed to prevent doorknobs from contacting the wall surface.

Locksets and Latches

If door fails to close and latch, and the home is level, an adjustment is necessary. The adjustment should be made so the door-strike and the latch bolt mate properly. Lubricate locks, latches, and hinges once a year with a powdered graphite lubricant. If your home is located in an area with very high humidity or near a body of salt water, lubricate locks and latches more often.

Natural Wood

This material can be cleaned with a mild soap and water. Cleaning polish or wood oil (lemon, olive, linseed) can be used to achieve a rich glossy look.

Vinyl Coated Wood

Surface dirt can usually be removed with a damp cloth. Use a mild detergent solution for stubborn stains or grease spots. After cleaning vinyl-coated wood, apply a furniture wax for added beauty.

Floors

Carpet, wood and vinyl floors should be kept clean. Avoid excessive water when cleaning vinyl or wood floors. Damage and wear to your floor covering after delivery is not covered by your warranty.

Proper carpet care includes frequent vacuuming to remove surface dirt, and a periodically deeper cleaning by a professional carpet cleaning service. On occasions, re-stretching may be necessary. Proper vinyl tile care includes regular mopping or waxing if necessary to help protect the finish. Use care when moving furniture or appliances across vinyl tile because the surface can easily be cut or gouged.

Tile Floors

Tile floors will have a long useful life if properly cared for. Consult your local flooring retailer for sealing and floor care materials. There are many excellent floor coatings that are available in your local area.

Cabinet Drawers

Overloaded drawers can become damaged and may not slide properly. Sticking drawers, in most cases, will move easier if bees wax or bar soap is applied to the drawer guides. If heat, cold or excess moisture cause a drawer to stick, remove just enough wood to eliminate the binding.

Cabinet Care

Scratches and blemishes in cabinet material can be touched up using touch-up "crayons" available from furniture suppliers, building product suppliers and paint suppliers. Find a color to match your cabinets and keep it handy.

Hardware

For both brass and antique copper hardware, cleaning is done by wiping with a clean, damp cloth. Avoid using chemicals as they can destroy the protective coating. However, mild soap may be used if necessary. Always try a new cleaner on a small area first.

Chrome hardware should be cleaned with commercial chrome cleaner.

Tarnished Metal or Brass Fixtures

Metal or brass fixtures will naturally tarnish by simple exposure to the elements, particularly in certain geographic areas. The homeowner is responsible for routine polishing and/or replacement should that become necessary due to tarnishing, etc.

Plumbing Fixtures

Commode adjustments, faucet repairs, and other fixtures may require adjustment from time to time.

Concerning fiberglass, acrylic or other plastic fixtures, clean the surfaces with warm water and a mild detergent. Abrasives will scratch, dull or discolor the surface. Do not use ammonia or any cleaners containing ammonia. Repair kits are available at local hardware or building supply stores in a variety of colors and finishes. They are useful to fix minor scratches or chips. A local fiberglass repair service can fix major damages.

Porcelain, cultured marble or other finishes on sinks, tubs, range tops, appliances, or other surfaces may become marred, chipped, pitted or porous if not maintained properly. To maintain the appearance and

life of these surfaces in your home:

A. Routinely clean with warm water and a mild detergent. Avoid harsh abrasive cleaners or metal pads; and

B. If the surfaces become badly chipped, marred, stained or dirty, local hardware or plumbing suppliers can recommend products that can restore the finish without damage.

Ceramic Tile

As your home settles and seasons change, you may experience cracked or loose grout between tiles. We suggest you re-grout as needed and use silicone sealant where caulk has been applied.

Vinyl or Paper Covered Wall Panels

A mild soap should remove surface dirt and stains without damaging the surface. Strong soaps should be avoided.

Painted Ceilings

Use a vacuum cleaner with extensions to remove loose dirt or dust. Remove smudges with a cloth and mild soap. The cloth should be wrung dry. Marks can be rubbed with a very soft white chalk, and then wiped clean with a cloth. Apply touch up paint over chalk.

Spackling can be used to repair large or deep gouges by following the product manufacturer's instructions. The paste should be leveled to the surface of the panel, and then sculpted to match the panel's surface.

Use paint to cover most stains. Stains can be bleached with a 50/50 solution of chlorine bleach and water. Special stain cover-

ing paint is available through most paint suppliers.

Acoustical Texture Ceilings

Should you need to replace some acoustic; you can find acoustical materials through local building suppliers. See the section on Finished Drywall and The Effects of Settling for more information.

Wood Fiber Ceilings

Dirt and fingerprints often can be removed with a soft pencil eraser or soft art gum. If this does not completely remove the mark, soft white chalk can be rubbed over the spot.

Finished Sheetrock Walls & Ceilings

Your drywall finish is the result of piecing together multiple pieces of gypsum board within a wall or ceiling surface, then finishing off the seams creating one large uniform surface.

During the first year or two in your new home, additional drying of framing lumber materials, the subsequent shrinkage of the lumber and normal settlement of the home will occur. These occurrences may cause settlement cracks, tape tears, and/or nail pops to your finished interior walls and/or ceilings. This activity is normal and repairs are ultimately homeowner's preventive maintenance responsibility.

Nail Pops

A nail pop is typically caused by the drying process of the framing lumber. As a result of this, the nail releases slightly from the lumber. The nail head begins to protrude. The result is a bump, blister or crack in the

drywall surface. Since nail pops vary in nature, several options exist in the repair process.

To repair a simple nail pop, set the protruding nail further in the gypsum board, re-spackle let dry (repeat if necessary) and sand the area. Touch-up with paint as necessary.

If the compound is broken away and the nail is completely loose, remove it entirely. Remove all loose spackling compound.

Your first option is to then drive a slightly longer drywall nail or screw into the existing opening, re-spackle, let dry (repeat as necessary), and sand the affected area with touch-up paint as necessary.

Another option is to remove the nail, install another nail or screw an inch or two above or below the nail or area, sinking the head slightly below the paper surface creating another dimple. Cover the dimpled areas with a spackling compound, let it dry, sand it smooth, repeat as necessary and repaint the surface.

Cracks

Cracks in finished sheetrock and tape tears, as well as nail pops, are caused by lumber shrinkage and settlement of the home. They also can be repaired in much the same manner as a nail pop.

A small crack can be caulked with a paintable, flexible caulk material and touch-up paint as required.

Cracks of a larger nature are to be repaired by cutting a small "V" joint along the length of the crack about 1/8" deep and 1/8" wide. Fill the "V" joint heavily with spackling compound, and place drywall tape

over the joint compound (making sure the tape sits into the spackling), covering the entire length of the original drywall crack. Smooth into place with a large putty knife or drywall tool. Allow the joint compound to dry, repeat as necessary. (NOTE: Each subsequent layer of joint compound must dry thoroughly before another layer can be applied.) Upon reaching the desired finish, lightly sand the surface until smooth and repaint the area.

Reminder: It is best to apply light or thin coats of spackling compound when doing repair work to drywall. Heavy applications may be very difficult to sand off and blend into existing wall or ceiling surfaces.

Cold Weather Care

Snow and ice can cause significant damage. Ice can form along the eaves and pool water upon the roof surface. Water can then penetrate the roof, soak insulation, and stain the ceiling. If an ice dam forms, you should take immediate steps to remove the ice. It is a good practice to regularly remove snow from the roof, especially along the eave area. Your warranty does not cover damage that results from snow or ice.

When you plan to be away for extended periods during cold weather, you should consider draining P-traps and drain lines or pour anti-freeze into the traps to prevent freeze damage. Anti-freeze also should be poured into the toilet tank and flushed into the bowl. All freshwater hot and cold water lines should be drained to prevent bursting. Also, the main water supply shut-off valve should be closed.

- Wrap exposed water lines under the home with insulating material. In extremely cold climates, an electric pipe heating cable may be installed. Consult your retailer for advice about appropriate materials.

WARNING: Pipe heating cables must be approved and listed for manufactured or modular housing. Use only pipe heating cables approved for your home.

- Wrap exposed fuel lines with insulating material. Occasionally, water may condense in fuel tanks and collect in fuel lines. If this water freezes, fuel delivery to the heating system and other appliances may be interrupted.

The owner is responsible for plumbing freeze maintenance. Open interior doors and let faucets drip during freezing temperatures. Exterior spigots need to be covered with insulated covers.

Condensation

Notice: Excessive moisture inside your home may be damaging to your home. Excessive moisture can cause floor and wall frame warping and buckling; mold and mildew of interior wall finish materials; buckling and deterioration of exterior walls; interior and exterior doors, windows, screens, and screen doors to come out of adjustment; and buckling of floors, exterior siding, interior walls, skirting, perimeter enclosures.

You can control condensation. Prevent excess moisture damage by getting rid of the excess water vapor.

All air contains invisible, evaporated water in the form of vapor. When this vapor changes from a gaseous form to a liquid form, the process is called condensation. Warm air absorbs evaporated water or moisture much like a sponge. As this warm air is cooled, it takes up less volume of space and can hold less moisture. Cooling warm moist air is just like squeezing a wet sponge; the moisture has to come out. When it does, it collects on cool surfaces such as windows, and around doors, etc.

Today's homes are more tightly constructed than in years past, which make them cleaner and more airtight. Ventilation in the home and under the home is both very important. Excessive condensation blocks windows with fog or frost, water that runs off the windows and stains woodwork or, in serious cases, even damages walls or ceilings. It is natural and easy in such cases to blame doors, windows, insulation, or the manufacturer when excessive and troublesome condensation occurs. But, the real villain is invisible water vapor - too much water vapor. It comes from washing, bathing, showers, appliances, un-vented

gas burners, ground moisture migration, improperly routed dryer vents, and more.

Reduce Moisture

1. Be sure the ground under your home is properly contoured to allow for rain, snow, and surface water to move away from your home. Trapped moisture under your home can migrate into construction materials and over time may cause damage to the home. Cover the ground under your home with a vapor barrier. Consider this only after assuring the ground under the home is properly sloped to force moisture out from under the home and at least 3 feet away from the exterior.
2. Make sure there is adequate venting around the crawl space under your home. Adequate ventilation is necessary to permit moisture vapors to escape.
3. Do not use portable kerosene or other fuel-burning or cooking appliances inside the home. These appliances also release large amounts of water vapor into the air that can cause moisture damage to your home.
4. Install storm windows.
5. Turn off any source of moisture that you can control. Consider other sources of moisture such as indoor plants, aquariums, etc.
6. Following are recommendations for relative humidity (R.H.):

<u>Outside Air Temperature</u>	<u>Inside R.H. for 70° F Indoor Temperature</u>
-20° F or less	Not over 15%
-20° F to -10°	Not over 20%
-10° F to 0°	Not over 25%
0° F to 10°	Not over 30%
10° F to 20°	Not over 35%
20° F to 40°	Not over 40%

Increase Ventilation

1. Run vent fans and/or open windows slightly when you are cooking, bathing, dishwashing, or mopping the floor.
2. Vent all gas appliances to the outdoors. Make sure vents are not blocked.
3. Do not operate vaporizing inhalers or similar devices for prolonged periods without venting the moist air.
4. Do not use a humidifier or place containers of water on the furnace or in heating ducts or other areas to raise the humidity.
5. Do not tape around windows or doors to prevent air movement.
6. Run kitchen and bath ventilators for longer periods of time after cooking or bathing.
7. Outside winter air is usually drier than inside air. Since moist air moves toward dry air, briefly opening a window or door can significantly reduce inside humidity.
8. Provide for free air circulation by keeping beds and furniture several inches from the walls, keeping the draperies open, properly ventilating the skirting or perimeter foundation, not overcrowding closets, and not overfilling the kitchen cabinets.
9. Keep the registers and the furnace blower clean.
10. Regularly clean or change the furnace air filter(s).
11. If troublesome condensation still persists, purchase a good quality name brand dehumidifier and use it to reduce moisture.

Moving Your Home

You should never attempt to move your home yourself. Not only will you risk damaging your home, you could seriously injure yourself and others. Only professional manufactured home movers should move your home.

home movers provide this coverage as part of their service. Make sure your home is insured before it is moved.

Preparing For The Move

1. Consult with your home mover about load and weight distribution within your home before the move. As a rule of thumb, remove anything that did not come with your home when it was built. Normal clothing and lightweight household items can remain in your home. Be aware that any loose item can cause substantial damage.

2. Your home's frame can support only the weight of your home during your move. Do not attempt to move blocking apparatus, blocks, lawn mowers, other lawn equipment, pianos, freezers, large trunks, and additional furniture in your home. Not only can the extra weight cause structural damage, it can also substantially increase the cost of your move.

3. Remember, any loose item you leave in your home will slide forward on a quick stop. Pack all loose items against the forward walls, with the heaviest items closest to the walls.

Purchase Physical Damage Insurance

Homeowner's policies often do not cover your home while it is being moved from one location to another. You should have special insurance to cover in-transit loss or damage. It is usually available on a trip or term basis. The amount of your coverage should be sufficient to cover a total loss of your home and contents in case of an accident or upset during the move. Many

Section VII

IMPORTANT NOTICES

Our homes are constructed to comply with either federal or state and local building code requirements. If you believe you have a code related problem you may contact the retailer, the manufacturer, the manufactured housing agency in your state or the Department of Housing and Urban Development. We recommend that you contact the retailer or the manufacturer first because that is the quickest way to have your situation considered.

Manufactured Housing Standards Act

The National Manufactured Housing Construction and Safety Standards Act was enacted June 15, 1976 to improve the quality safety and durability of homes. The Federal Manufactured Housing Construction and Safety Standards issued under the Act govern how homes must be constructed. Your home was manufactured to these standards. The standards do not cover such aspects of the home as furniture, carpeting, certain appliances, cosmetic features, additional rooms or sections added by the homeowner. The Act provides that if for some reason your home is found not to meet the standard or to contain safety hazards, the manufacturer of the home must notify you of the Act. In some cases where there is a safety hazard involved, the Act requires the manufacturer to correct the defect at no cost to you or to replace the home or refund all or a percentage of the purchase price.

You can find the local HUD or FHA office in your telephone directory under U.S. Government - Department of Housing and Urban Development.

The Department of Housing and Urban Development (HUD) is the agency administering the Act. You may obtain information concerning the Act or consumer rights under the Act by contacting HUD directly.

**Manufactured Housing Standards Division
Department of Housing and Urban
Development Washington, DC 20410
(202) 755.6920**

or you may write to us:

Oak Creek Homes
ATTN: Customer Care Service
4805 E. Loop 820 South
Fort Worth, TX 76119

Modular Building Code Regulations

Homes that are manufactured in compliance with state or local building codes and requirements are generally referred to as modular homes. Each state has a set of home construction standards to govern how homes must be constructed. All factory built modular homes and site-built homes must meet these standards.

You can find the local building inspector's office in your telephone directory if you have any questions about building codes.

Formaldehyde

A health notice on formaldehyde emissions was prominently displayed in a temporary manner in the kitchen of your home. This is a reduced size representation of the notice.

IMPORTANT HEALTH NOTICE

Some of the building materials used in homes emit formaldehyde. Eye, nose, and throat irritation, headache, nausea, and a variety of asthma-like symptoms, including shortness of breath, have been reported as a result of formaldehyde exposures. Elderly persons and young children, as well as anyone with a history of asthma, allergies, or lung problems, may be at greater risk. Research is continuing on the possible long-term effects of exposure to formaldehyde.

Reduced ventilation resulting from energy efficiency standards may allow formaldehyde and other contaminants to accumulate in the indoor air. Additional ventilation to dilute the indoor air may be obtained from a passive or mechanical ventilation system. Consult your retailer or a heating and air-conditioning contractor for information about the ventilation options available.

High indoor temperatures and humidity raise formaldehyde levels. When a home is to be located in areas subject to extreme summer temperatures, an air-conditioning system can be used to control indoor temperature levels. The comfort cooling certificate specifies if the home is equipped or designed for the installation of an air-conditioning system.

If you have any questions regarding the health effects of formaldehyde, consult your doctor or local health department.

This notice is required by the DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT and shall not be removed by any party until the entire sales transaction has been completed.

STATE ADMINISTRATIVE AGENCIES

ALABAMA

Manufactured Housing Commission
350 South Decatur Street
Montgomery, AL 361104-4306
334.242.4036

ARIZONA

Dept. of Building and Fire Safety
Office of Manufactured Housing
1110 Washington, Suite 100
Phoenix, AZ 85007-2957
602.364.1022

ARKANSAS

Arkansas Manufactured Home
Commission
101 E. Capital Avenue
Suite 210
Lafayette Building
Little Rock, AR 72201
501.324.9032

CALIFORNIA

Dept. of Housing & Community
Development Manufactured Housing
Section
P. O. Box 31
Sacramento, CA 95812-0031
916.327.2651

COLORADO

Housing Technology & Standards
Section
Department of Local Affairs, Division of
Housing
1313 Sherman Street, #321
Denver, CO 80203-2244
303.866.4656

FLORIDA

Bureau of Mobile Home & R. V.
Construction
Division of Motor Vehicles
Dept. of Highway Safety and Motor
Vehicles
2900 Apalachee Parkway, Mail Stop
66
Tallahassee, FL 32399-0640
850.617.2881

GEORGIA

Manufactured Housing Division
State Fire Marshal's Office
#2 Martin Luther King, Jr. Drive, #620
West Tower
Atlanta, GA 30334
404.656.3687

IDAHO

Deputy Administrator - Operations
Division of Building Safety
1090 E. Watertower Street
Meridian, ID 83642
208.332.8986

ILLINOIS

Chief of General Engineering
Division of Environmental Health
Illinois Department of Public Health
525 West Jefferson Street
Springfield, IL 62761
217.782.5830

IOWA

Manufactured Housing Coordinator
State Fire Marshal Division
215 E. 7th Street
Des Moines, IA 50319-0047
515.725.6157

KENTUCKY

Dept. of Housing, Building and
Construction
Building Code Enforcement
Manufactured Housing Division
101 Sea Hero Road, Suite 100
Frankfort, KY 40601
502.573.1795

LOUISIANA

State Fire Marshal's Office
Manufactured Housing Division
8181 Independence Blvd.
Baton Rouge, LA 70809
225.362.5500 or 1.800.256.5452

MAINE

Maine Manufactured Housing
Dept. of Professional & Financial
Regulations
35 State House Station
Augusta, ME 04333-0035
207.624.8678

MARYLAND

Dept. of Economic & Community
Development
100 Community Place
Crownsville, MD 21032-2023
410.514.7444

MICHIGAN

Director
Bureau of Construction Codes
P. O. Box 30254
Lansing, MI 48909
517.241.9302

MINNESOTA

Dept. of Labor & Industry
Construction Codes & Licensing
Division
443 Lafayette Road North
St. Paul, MN 55155-4341
651.284.5869

MISSISSIPPI

Manufactured Housing Division
State Fire Marshal's Office
Woolfolk State Office Building
P. O. Box 79
Jackson, MS 39205
601.359.1061

MISSOURI

Missouri Public Service Commission
Manufactured Housing & Modular Unit
Program
P. O. Box 360
Jefferson City, MO 65102-3254
800.819.3180

NEBRASKA

Housing & Recreational Vehicle Dept.
Nebraska Public Service Commission
P. O. Box 94927
Lincoln, NE 68509-4927
402.471.0518

NEVADA

Department of Business and Industry
Manufactured Housing Division
1535 Old Hot Springs Road, Suite 50
Carson City, NV 89706
775.687.2060

NEW JERSEY

Bureau of Home Owner Protection
New Jersey Dept. of Community
Affairs
P. O. Box 805
Trenton, NJ 08625-0805
609.984.7905

NEW MEXICO

Manufactured Housing Division
Regulations & Licensing Department
P. O. Box 25101
Santa Fe, NM 87504
505.269.6707

NEW YORK

Code Enforcement & Administration
NYS Dept. of State
One Commerce Plaza
99 Washington Ave., Suite 1160
Albany, NY 12231-0001
518.474.4073

STATE ADMINISTRATIVE AGENCIES (CONT.)

NORTH CAROLINA

NC Department of Insurance
Manufactured Building Division
1202 Mail Service Center
Raleigh, NC 27600-1202
919.661.5880 ext 215

NORTH DAKOTA

ND Department of Commerce
Division of Community Services
P. O. Bix 2957
Bismarck, ND 58502-2057
701.328.5300

OREGON

Dept. of Consumer & Business
Services
Building Codes Division
P. O. Box 14470
Salem, OR 97309-0404
503.378.4133

PENNSYLVANIA

Housing Standards Division
Dept. of Community & Economic
Development
Commonwealth Keystone Building
400 North Street, 4th Floor
Harrisburg, PA 17120-0225
717.720.7416

RHODE ISLAND

State of Rhode Island Building Code
Commission
One Capitol Hill
Providence, RI 02908-5859
401.222.3529

SOUTH CAROLINA

Dept. of Labor, Licensing &
Regulations
SC Manufactured Housing Board
P. O. Box 11329
Columbia, SC 29211-1329
803.896.4636

SOUTH DAKOTA

SD Dept. of Public Safety
Office of the State Fire Marshal
118 W. Capitol Avenue
Pierre, SD 57501-2000
605.773.3562

TENNESSEE

Dept. of Commerce & Insurance
State Fire Marshal's Office
500 James Robertson Parkway, 3rd
Floor
Nashville, TN 37243-1162
615.741.7192

TEXAS

Manufactured Housing Division
TX Dept. of Housing & Community
Affairs
Twin Towers Office Center
Box 12489
Austin, TX 78711-2 489
877-313-3023

UTAH

Div. of Occupational & Professional
Licensing
P. O. Box 146741
Salt Lake City, UT 84111-6741
801.530.6720

VIRGINIA

Office of Code Enforcement
Div. of Building and Fire Regulations
Dept. of Housing & Community
Development
Main Street Centre
600 East Main Street, Suite 300
Richmond, VA 23219
804.371.7160

WASHINGTON

Factory Assembled Structures
Department of Labor & Industries
Installer/SAA Programs
P. O. Box 44420
Olympia, WA 98504-4420
360.902.5571

WEST VIRGINIA

State Capitol Complex
Building 6, Room B-749
Charleston, WV 25305
304.558.7890

WISCONSIN

Department of Commerce
Safety & Buildings Division
3824 N. Creekside Lane
Holmen, WI 54636-9466
608.785.9335

NON-SAA STATES-HUD

Office of Manufactured Housing
Dept. of Housing & Urban Dev.
452 7th St. Rm. 9164
Washington, DC 20410-8000
202.708.6423 or 800.927.2891

Section VIII

PREVENTIVE MAINTENANCE CHECKLIST

This checklist will remind you of important items that need periodic attention. More detailed instructions for your appliances are found in the operator's manuals for those appliances. Items marked with an asterisk (*) should be maintained as outlined in the operator's manual or on tags/labels supplied with or attached to the item. Some of these items may not be included with your home.

Checklist	Winter	Spring	Summer	Fall
Smoke Alarm - Clean, remove lint, and test monthly	X	X	X	X
Furnace and AC Filters - Clean or replace monthly	X	X	X	X
Exhaust Fans - Check		X		X
Furnace - Inspect	X			X
Fuel Supply - Check	X	X	X	X
Heat Tape Operation/Overall Freeze Protection	X			X
Exterior Water Hoses - Detach	X			X
Air Conditioner - Check		X	X	
Skirting or Perimeter Foundation Ventilation - Check		X		X
Exterior Caulk - Inspect and replace giving attention to the top of windows and doors, and the roof		X		X
Roof - Inspect and remove debris		X		X
Fireplace Chimney - Inspect and remove soot buildup	X			X
Metal Roof - Re-coat if needed		X		
Exterior Walls - Wash, wax metal siding		X		X
Bottom Covering - Inspect and repair, if needed		X		X
Floor and Block - Check and re-level if needed		X		
Windows - Lubricate slide-tracks		X		
Water Heater - Check vents & pressure relief valve				X
Level & Adjust - Anchors, tie-downs, locks, latches, doors, and windows		X		
GFCI - Test trip and reset buttons monthly	X	X	X	X
Appliances - Check owner's manuals for each appliance.				
Lights & Vent Fans - Kitchen and bath(s)	X		X	
Foundation Enclosure - Skirting, ventilation, etc.		X		X
Hitch Mechanism and Jack - Clean and lubricate		X		

Not all items on this list may be installed in your home, nor are all items in your home included on this list.

NOTES:

NOTES:



Fort Worth Division

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