CODE OF ETHICS AND COMPETENCY

CONTRACTOR = STANDARDS

Learn How to Choose the Right Contractor...

THE FIRST TIME.





Table of Contents

Introduction	03
STABILITY	04
Proof of Establishment	04
Supplier Letter	05
Business Licenses & Insurance	06
REPUTATION	07
BBB Accreditation	07
Memberships	08
Customer References	09
Accolades and Awards	10
PROFESSIONALISM	11
Detailed Proposal and Change Orders	11
No Tricks, No Pressure Sales Agreement	12
Worker Conduct Agreement & Jobsite Cleanup Roster	13
WORKMANSHIP	14
Money Back Guarantee	14
Project Photos for Ideas & Inspiration	15
Frequently Asked Questions	17
In Conclusion	18
Contractor Standards Checklist	19



Questions? Call (877) 345-EZHS

www.ezhomesolutions.com











"We were **shocked** and **embarrassed** when we found out that contractors were America's #1 most complained about industry."

—**Robert O'Geay**Owner, EZ Home Solutions



So, You're Thinking About A Remodeling Project For Your Home?

Congratulations! When done properly, a remodeling project can make your home more enjoyable and prove to be a valuable investment. Unfortunately, we've all heard horror stories about home remodeling projects gone bad. Problems with longer-than-expected installation, final bills that come in higher than the quote, and shoddy workmanship, sadly, are commonplace. We were shocked and embarrassed to find out that, according to Better Business Bureau statistics, home improvement contractors are in the top 1% most complained about industries—right up there with auto repair and airlines.

We've always done a good job and treated our customers right—and we've been able to build a nice business because of it. However, over the years I've noticed that some consumers will choose less-than-reputable companies to do jobs for them... usually because they are quoted less money. Don't get me wrong: I'm all for good, honest competition, but it pains me to see good folks risk their hard-earned money with contractors who don't have their best interests at heart. You deserve a great value for your money—which includes an honest contractor who uses high quality products and stands behind their work in both word and deed.

Industry Standards Weren't Tough Enough

We wanted to find a way to educate consumers about how to choose a good, honest home improvement contractor. The industry standards simply aren't tough enough—just about anybody with a hammer and a pickup truck can be a contractor. That's why we've pioneered a set of standards called the **Code of Ethics** & **Competency for Remodeling Contractors.** The Code calls for contractors to uphold a high set of standards that will allow you to judge BEFORE hand whether or not a contractor is likely to do the job right. This guide specifies those standards.

Before you hire any company to work in or around your home, make sure you consult this guide and INSIST that the company comply with EVERY SINGLE STANDARD in this book. If you do, chances are excellent you'll get exactly what you want out of your project.

Sincerely,

Owner, EZ Home Solutions



EZHOME STABILITY

You need to make sure that any contractor you do business with has proven themselves in the past, and will be there if you need them in the future. Don't just ASK the contractor if they are stable; look for tangible proof of longevity and financial stability by asking for the items listed on the next few pages.







Proof of **Establishment**

Why It's Important: Believe it or not, many contractors use a pickup truck for an office and showroom. Make sure that any contractor you're dealing with is substantial enough to have a real office with all the normal business functions—accounting, production, sales, etc. If a contractor does not have an office, that should tell you something. Don't fall for the "we just use our trucks as offices!" line.



Supplier Letter

Why It's Important: This is written confirmation of the company's dealings with a supplier of the product that install stating that they are in good standing as vendor and pay their bills promptly. These letters are easy for your contractor to obtain from suppliers—if a contractor says they are difficult to obtain, then there might be something that they're trying to hide.

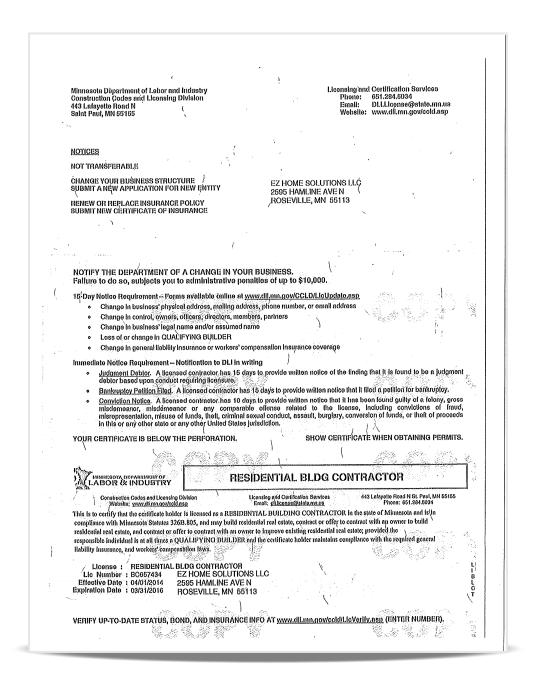






Business Licenses

Why It's Important: Make sure they have been operating under the same name for a minimum of 5 years. Many contractors open and close their doors multiple times to avoid past customer complaints. (Naturally, some businesses will be legitimately new—if so, get a 10 year work history of the owner and ASK questions!)



REPUTATION

Questions? Need More Information?

Call (877) 345-EZHS

www.ezhomesolutions.com



You can tell a great deal about a contractor based on what others are saying about them—particularly their customers. The old advice of "ask for 3 references" is just too easy to fake. You'll need to get a little tougher with your contractor to protect yourself. Insist that any contractor you're considering can produce the things listed on the next few pages to PROVE that their reputation is rock solid.



BBB Accreditation

Why It's Important: You need to go further than just checking a contractor's standing with the BBB. Remember, many contractors shut down and open under new names year after year. So check to see how long they've been a member, and check to be sure the contractor is accredited by the BBB. This means that if complaints arise, the contractor agrees that the BBB's judgment is binding and must perform accordingly. Without this agreement, you may have no recourse. EZ Home Solutions is a BBB Accredited Business with an A+ rating at the time of this printing.

Start with Trust

Better Business Bureau

Be It Known By All

that

EZ Home Solutions, LLC

has earned the Better Business Bureau's Accreditation.

Truth, Honesty, Trust, Transparency, Honor and Integrity
are the BBB's Principles of Trust which define a
BBB Accredited Business.

This company has maintained the Better Business Bureau Accreditation:

> July 2006 to June 2015



www.thefirstbbb.org





Customer References

Why It's Important: All reputable contractors carry pre-printed lists of references... that includes customers from 1 to 5 years ago, as well as customers from the previous six months. This list should contain at least 100 references.

"Many roofing companies approached me to do the restoration to my property and I did not trust them. EZ Home Solutions was the only company I actually trusted. I liked that they started the work immediately and were very efficient. The crew was very nice, and meticulous. They worked hard and were very dedicated to getting my job done right. They were fearless and even put on the siding when it was raining. They came back after the job was done and made sure everything was cleaned up. I was very happy that I went with EZ Home Solutions."

JASON WALKER ST. LOUIS, MO

"... working with EZ Home Solutions was the best decision we made for repairing and remodeling our home! The owner and field team were incredibly helpful and knowledgeable, and they always had our best interest in mind. They worked quickly and thoughtfully to create a construction plan that was within the tight time frame we needed, and they worked directly with our insurance adjuster to manage the claim. The construction workers were efficient and respectful, and the field team checked in daily to observe the progress and assure everything was meeting their high standards. The end result was a beautiful new home, thanks to EZ Home Solutions' careful attention to detail throughout the entire process. We couldn't be happier with EZ Home Solutions and we give them our highest recommendation!"

ALISON LANGLEY, EAGAN, MN

"I had a really good experience working with EZ Home Solutions. I found that they were efficient, friendly, honest and trustworthy. They followed through on all their promises and demonstrated that they are truly experts in their field. Not only do they have excellent customer service, they were proactive with my concerns. They walked me through the whole storm restoration process and made the whole experience hassle free."

WILLIAM ASK MINNEAPOLIS, MN



Accolades and Awards

Why It's Important: If a contractor has been in business for any length of time—and doing a good job—they will most likely have been written about in a magazine or newspaper, received an award of some kind, or received special recognition from an association or trade organization. Any company that can't produce at least SOME of these kinds of accolades might not be worthy of accolades!



ÉZ HOME SOLUTIONS





\$8,560,021

\$8,400,000 425

\$6,720,000

\$12,500,000





30 | August 2013 | QR | ForResidentialPros.com

Congratulations!



Announcing The Industry's Best Steep-Slope Contractors

than 90% of homeowners surveyed 44d th recommend their blaster Elite commenter loved one! We can't thank each of you en delication to providing property owners a and safest choice in moding.





San San Striple Avaid Whores

- ** Double Award Winners

★ Single Award Winners







g & Construction, Inc. Judio, M Sauri'uts, 90 Ning & Fiernadeling, Inc. Hybrod, M



"Quality You Can Trust Since 1886... from North America's Largest Roofing Manufacturer" emsil: js.

EZ Home Solutions LLC Wins All Three 2010 Excellence Awards!

EZ. Home Solutions LLC is one of only fifty-six contractors in the country to win all three 2010 Master Elite[™] Excellence Awards which include...

- Consumer Protection Excellence
- Training Excellence
- Installation Excellence

EZ Home Solutions LLC achieved this goal by their commitment to superior quality and continuous improvement. EZ Home Solutions LLC is truly focused on providing great quality and service to their customers.

We at GAF are very proud to have EZ Home Solutions I.I.C as a Master Elite $^{\text{TM}}$ Contractor and we appreciate their commitment to their customers!



© 2011 GAP



"Quality You Can Trust... from North America's Largest Roofing Manufacturer"

EZ Home Solutions LLC Receives Excellence Awards

WAYNE, NJ (05/11) - GAF, North America's largest roofing manufacturer, is pleased to announce that EZ Home Solutions LLC of Saint Louis Park, MN, is one of only fifty-six contractors in the country to receive all three of the prestigious GAF Master Elite Excellence Awards. These coveted industry awards recognize EZ Home Solutions LLC's dedication to quality roof system installations, and their commitment to continuous improvement and superior

Most consumers recognize that choosing a roofing contractor can be a confusing and sometimes risky decision. In fact, the Better Business Bureau lists roofing as one of the highest inquiry categories nationwide. As a factory-certified Master Elite "Contractor, EZ Home Solutions LLC has been carefully pre-screened by $\ensuremath{\mathrm{GAF}}.$ In fact, only 2% of the roofing contractors in the country have carned GAP's Master Elite status - a distinction that truly sets them apart from the rest, and ensures that EZ Home Solutions LLC is dedicated to helping every customer make their best and safest roofing decision. As a GAF Master Elite Contractor, they are also dedicated to continuous improvement and training through access to CARE (the Center for the Advancement of Roofing Excellence). CARE is a nonprofit educational institute supported by GAF and dedicated to "changing an industry through excellence in education."





A Product With the Good Housekeeping Seal is Diffcrent From Others

"They don't jjust urustthey verify" The Vali Street Journal, February 2, 2010

It's Passed a Strict Review By the Good Housekeeping Research Institute

Products aren't wavried the Good Househeading Seal - they earn it. That's why it's reasoning in sea the Seal, because you know the growth. That's why it's reasoning in sea the Seal, because you know the growth. Seal and upon the seal and by the scientists was the Seal because you know the growth of the seal and the Good Housekeeping Research Institute (GRB). Founded in 1909, GRB has the distinction of being the oldest consumer product-testing lab of its size in America, its stringent clearance standards set the benchmark for product integrity.

Limited Warranty

LITHIEES AVAITATIVE WAY A PROPERTY BY BY A PROPERTY BY A P

Recommended By A Trustworthy Authority

For over 100 years, GIRB has sifted through the confusing clutter of claims for you to find our which products perform as promised. There are many labels used in the marketplace, but few have the recognition and reputation of the Good Housekeeping Seal.

Shop with confidence - choose a product with the Seal

SEX010 GAF-Fik Corporation 8/10 #700



PROFESSIONALISM

A good contractor doesn't just do good work. They also understand that when dealing with customers, it's oftentimes the little things that make a big difference. You should find a contractor that shows you respect by the way they treat you, the way they look, the way they treat your property, and how they pay attention to details. Check any contractor you're considering against these standards of professionalism found on the next few pages.





No Tricks, No Pressure Sales Agreement

Why It's Important: Many unethical contractors will resort to high-pressure sales tactics to get you to buy before you've had an opportunity to do proper due diligence on them. If you know nothing about the contractor prior to the sales call (from literature, references, online information), and they give you a low-ball price "but only if you buy right this minute," you should be wary. Any time you feel uncomfortable or unduly pressured in a sales environment, you should ask the contractor to "back off." Reputable companies will have a no-tricks, no-pressure sales pledge signed by the owner, sales manager, and each sales associate.

All EZ Home Solutions's Sales Associates sign a "Zero Sales Pressure Agreement" that is also signed by our sales manager to pledge that they will handle sales situations in a respectful way. Ask your Sales Associate to see a copy of his signed agreement when he comes into your home.



SALES ASSOCIATE "CUSTOMER RESPECT, NO TRICKS, I	NO PRESSURE" AGREEMENT
As a sales associate for EZ Home Solutions , you must agree to abide by the pand competency. Any violation of these principles will be grounds for written watermination.	
I agree to abide by these guidelines when customers for EZ Home Solutions .	working with prospective customers/current
1. I will not smoke inside the customer's home.	
2. I will not use foul language on the jobsite.	
3. I will respect the customer's time by being punctual.	
4. In the event I cannot be on time, I will call to alert the customer and reschedule	e if necessary.
5. I will keep my clothing neat and clean.	
6. I will respect the customer's telephones, bathrooms, parking spaces, etc.	
7. I will earnestly strive to find the best solution for each customer's needs.	
8. I will not utilize high-pressure techniques to force customers to comply with m	ny requests.
9. I will not sell products or services to customers when they are financially not a	ble to manage the investment.
10.1 will give all of my customers a fair price and a fair opportunity to consider the	neir options.
11. I will educate my customers on all sides of the purchase decision being made	<u>.</u>
12. I will give my customers the opportunity to express any concerns they have a	and work to resolve them.
13. In the event that the customer is not ready to move forward, I will respect the	eir decision.
SALESMAN'S SIGNATURE	DATE
SALES MANAGER'S SIGNATURE	DATE

DATE

OWNER'S SIGNATURE



Jobsite Cleanup Roster

Why It's Important: Your home and yard should be cleared of large debris, and dangerous materials daily by the crew. After the job is completed, a total home clean-up should take place, including nail/screw detection (with a specialized magnet) and removal of any hazardous materials in your house or yard. Make sure your contractor has a pre-determined daily jobsite cleanup routine, and a more thorough cleanup routine upon completion of the job. All EZ Home Solutions Sales Associates follow this multi-step cleanup roster at the end of EVERY SINGLE DAY. Show this roster to other contractors. See if they don't balk.

Worker Conduct Agreement

Why It's Important: This compliance agreement, signed by the workers, is a 17-point contract prohibiting the use of alcohol, drugs, foul language, misconduct, or other bad behavior on a job site. It also gives appearance standards. Keep in mind that not everything is perfect, but this agreement will greatly reduce the likelihood of problems. All EZ Home Solutions Sales Associates sign a "Worker Conduct Agreement" that is also signed by our sales manager to pledge that they will conduct themselves in a respectful and courteous manner. Ask your Sales Associate to see a copy of his signed agreement when he comes into your home.

EZ HOME SOLUTIONS					
	11 POINT JOBSITE CLEANUP ROSTER				
As a sales associate for EZ Hor and competency. Any violation termination.	ne Solutions , you must agree to abide by the principles and precepts of these principles will be grounds for written warning; multiple violation:	f our Code of Eth s will be grounds			
I customers for EZ Home Solution	agree to abide by these guidelines when working with prospectiv	e customers/curre			
DAILY CLEANUP	····				
	d and cleaned for trash, including:				
Soda cans, drink bottles, cr					
 Food items, bags, contained 					
 Miscellaneous trash 					
2. Small hand tools will be remo	ved from the jobsite daily.				
3. Any larger tools that will be le	ft on the jobsite will be unplugged and stored in a tidy manner.				
4. Any materials that will be left	on the jobsite will be neatly organized and stored.				
5. Any hazardous materials will	be either removed completely or tightly secured.				
6. Scrap materials (including me	etal, glass, sawdust, boards, etc.) will be disposed of.				
7. Work area will be patrolled to	remove any nails, screws, and other sharp objects.				
8. Customer's driveway and stre	et will be patrolled to remove nails and/or screws that could cause tire dar	nage.			
9. Work area will be left with ad	equate ventilation in the case of painting or other materials that cause fur	nes and/or odors.			
10. Any work areas that leave yo	our home exposed overnight will be covered with plastic tarps and securely	y taped.			
11. Work area will be swept with	a push broom daily (where applicable).				
AT THE CONCLUSION OF THE	JOB				
12. Entire work area and yard w	Il be patrolled for trash, debris, materials, etc.				
13. Magnetic nail locator will be	used to find nails, screws, and other debris in customer's lawn.				
14. Customer lawn will be resto	red to pre-job condition if damage has occurred as a result of job.				
15. Customer home/yard will be	inspected for any incidental damage; repairs will be made if necessary.				
16. Cleanup not complete until	customer signs off on this document.				
CREW FOREMAN'S SIGNATURE	DATE				

WOR	EZ HOMI SOLUTION S	
As a sales associate for EZ Home Sol and competency. Any violation of the termination.	utions, you must agree to abide by the se principles will be grounds for written v	principles and precepts of our Code of Ethics warning; multiple violations will be grounds for
I	_agree to abide by these guidelines whe	en working with prospective customers/current
customers for EZ Home Solutions.		
FOR ALL WORKERS		
I will not smoke inside the customer		
2. I will not use foul language on the jo		
3. I will not consume alcohol or drugs	•	
4. I will play any radios or music on the		
5. I will keep my clothing neat and clea		
6. I will wear my identification and cer	-	
7. I will respect the customer's telepho		
8. I will strive to keep dirt and messes t		
9. I will put trash in the proper contain	er and leave the jobsite clean at the end o	of each work day.
10. I will keep any materials or tools th	at are left on the jobsite in an orderly fash	hion at the end of each day.
11. I agree to keep a current license ap	propriate for my trade(s).	
FOR SUB-CONTRACTORS		
12. I agree to carry workers' compensa that my insurance must remain in effe		r form signed before work begins. I understand
13. I agree to carry general liability ins	urance; or make special arrangements wit	ith the contractor before any work begins.
14. I agree to be responsible for my ow	vn taxes.	
15. I agree to comply with any OSHA s	afety regulations for my trade.	
16. I will communicate any changes to	the agreed work schedule to the job sup	pervisor before the original scheduled time.
17. I agree to warranty all work and motwo weeks of the request.	aterials supplied by me for one year, and	perform any callbacks or warranty work within
WORKER SIGNATURE		DATE



WORKMANSHIP



Ultimately, any contractor has to be competent to do the job right the first time. Competence comes as a result of training, experience, and good old-fashioned hard work. As you evaluate a contractor, look for signs that they can do the job right the first time.



Money Back Guarantee

Why It's Important: Less than 1% of contractors nationwide offer the ultimate level of protection against potential problems a homeowner might experience with a contractor—the money back guarantee. Think of it as the equivalent of the "lemon law" for home improvement. If something goes wrong with your home improvement project that cannot be fixed through reasonable measures, the contractor should agree to refund your money and he should agree to restore your home to its original condition at no additional cost. This isn't a guarantee for the unconfident or incapable contractor! To protect yourself at the highest level, insist on this important guarantee.



EZ Home Solutions Lifetime Warranty

Roofing Warranty

All materials are guaranteed under the manufacturer's warranty and the company further warrants that any roofing home improvements shall be free from all defects caused by faulty workmanship for life from the date of installation. This warranty is non-transferrable and will be held in the homeowner's name Siding Warranty

All materials are guaranteed under the manufacturer's warranty and the company further warrants that any siding home improvements shall be free from all defects caused by faulty workmanship for life from the date of installation. This warranty is non-transferrable and will be held in the homeowner's name.

All materials are guaranteed under the manufacturer's warranty and the company further warrants that any gutter home improvements shall be free from all defects caused by faulty workmanship for life from the date of installation. This warranty is non-transferrable and will be held in the homeowner's name.

All materials are guaranteed under the manufacturer's warranty and the company further warrants that any window home improvements shall be free from all defects caused by faulty workmanship for life from the date of installation. This warranty is non-transferrable and will be held in the homeowner's name.

General/Repair Warrantles
Pursuant to Minn. Stat 302A.02, Subd. 3(c), not require in Missouri, but is still followed, for all the repair not covered by the above warranties, during the one year period from and after the warranty date the home improvement provided by the company shall be free from defects caused by faulty workmanship and defective materials due to noncompliance and building standards.

Exclusions The above warranty specifically DO NOT EXTEND TO THE FOLLOWING:

- Loss or damage not reported by the vendee or the owner to the company or the home improvement contractor in writing within six months after the vendee or the owner discovers or should have discovered the loss or damage
- Loss or damage caused by the defects in design, installation, or materials which the vendee or the owner supplied, installed, or directed to be installed
- Loss or damage from normal wear or tear
- Loss or damage from normal shrinkage caused by drying of the dwelling or the home improvement within building tolerances
- Loss or damages from dampness and condensation due to insufficient ventilation after occupancy
- Loss or damage from negligence, improper maintenance or alteration of the dwelling or the home improvement by parties other than the vendor or the home improvement contractor Landscaping or insect loss or damage
- Loss or damage from failure to maintain the dwelling or the home improvement in good repair
- Loss or damage which the vendee or the owner, whenever feasible, has not taken timely action to
- Loss or damage which occurs after the dwelling or the home improvement is no longer used primarily as a residence
- Accidental loss or damage usually described as acts of God, including but not limited to: fire, explosion, smoke, water, escape, windstorm, hail or lightening, falling trees, aircraft and vehicles, flood, and earthquake, except when the loss or damage is caused by failure to comply with
- Loss or damage due to defects in the existing structure and systems not cause by home improvement
- Any loss or damage due to ice dams or excessive winds)in excess of 60 mph)





Project Photos for Ideas & Inspiration

Why It's Important: A contractor who serves his customers well should be proud to present pictures of the work they've done. Ask to see a sample of jobs they've done—for inspiration for your own project and to gauge the quality of the work they've done in the past. If no photos can be produced, that should be a major warning sign.













Frequently Asked Questions

Questions?
Need More Information?

Call (877) 345-EZHS

www.ezhomesolutions.com

Q: Are there any other things I should look for or watch out for that aren't listed in the pages of this guide?

A: Look for some of these telltale signs of contractors who shouldn't be trusted:

- Main phone numbers that ring to cell phones
- Main phone numbers that are never answered by receptionists
- Trucks without signage on them
- No business cards or cheap business cards
- No company logo on work clothes/uniform
- Few references available
- Unresolved BBB complaints or no report at all
- Prices that are unusually low compared to other bids
- No website or very poor website
- Ability to start on your job immediately—no backlog
- Unwillingness to give any information

An Ounce Of Prevention...

It's been said that an ounce of prevention is worth a pound of cure. When the stakes are high—your home and your wallet—that saying is even more true. We hope that by reading this guide you feel more prepared to evaluate home improvement contractors and make the best decision for your family.

Q: Are you saying that you are the only company in the area that can uphold these standards?

A: Most companies cannot uphold them, but there are several good, honest contractors to be found. Just be sure to take the time and use this guide to make sure before you hire anyone.

Q: Can a contractor just "fake" these standards?

A: Not likely. Most shady contractors that don't put any effort into making their businesses good, also won't put effort into faking these standards. It's a lot easier for them to just move on to their next unsuspecting victim.

Q: What if a contractor <u>SAYS</u> they can do all these things, but can't show the proof?

A: Don't settle for lip service. Demand to see the documentation for every single standard on the checklist at the end of this guide.







EZHOME IN CONClusion

When you're hiring someone to do any type of work in your home, remember it's your money and your home. Be sure you get everything in writing, ask all the questions on your mind and clearly understand the answers you receive.

Besides what we've mentioned here, there are several other ways to gather information on a company before giving anyone a dime. Check with consumer-to-consumer reporting groups like the Better Business Bureau, at www.betterbusinessbureau.com, or Angie's List at www.angieslist.com.



If all this makes sense, and you are curious about our approach to remodeling, please give us a call. We'll be happy to answer all of your questions for free.

As part of our commitment to our previous and potential new customers, at your request, we will set up a time to come to your home to answer your questions and concerns. At this time we can also determine if we can meet your remodeling needs. We provide this as a FREE, NO OBLIGATION service for you and your family.

Hopefully we can show you, as we have thousands of others, how to make your home absolutely gorgeous—something to be really proud of!

Remember that when EZ Home Solutions visits your home, we are not going to use high-pressure sales tactics. It is simply a chance for you to meet us and see if our services can benefit you. If, after our meeting, you believe there is no benefit to be derived from working with us, we simply leave and that is that. If, however, you do find that you would like our help, we will discuss how we proceed from there.

I can't think of a better way to work. Can you?

If you think our approach is fair and honest, please consider EZ Home Solutions for your construction needs.

Best of luck with your remodeling plans!

Sincerely,

Owner, EZ Home Solutions

Contractor Standards Checklist

For your convenience, we've enclosed a checklist of all the items you'll want to look for before hiring any contractor.

WHAT TO LOOK FOR	EZ HOME SOLUTIONS	CONTRACTOR A	CONTRACTOR B
Proof of Establishment	✓		
Bank Letter & Supplier Letter	✓		
Business License	✓		
Insurance	✓		
BBB Accreditation	✓		
Memberships	✓		
Customer References	✓		
Accolades and Awards	✓		
Detailed Proposal and Change Orders	✓		
No Tricks, No Pressure Sales Agreement	✓		
Jobsite Cleanup Roster	✓		
Worker Conduct Agreement	✓		
Project Photos for Ideas & Inspiration	✓		



Questions? Need More Information?

Call (877) 345-EZHS

www.ezhomesolutions.com