



Thank you for your interest in the MoistureFree Warranty. We have helped thousands of homeowners across the United States understand what it takes to keep their home free from moisture intrusion issues. If you are buying or selling a home or just looking for peace of mind, then you've come to the right place!

Most people are not familiar with the proper inspection & repair techniques when it comes to moisture issues. They have no way of knowing if the inspection is done the correct way or if they are paying for unnecessary repairs. MoistureFree provides this critical oversight to our clients. In fact, many of our clients have saved thousands of dollars by taking a home through our process.

We have a nationwide network of independent inspectors & contractors who specialize in moisture issues and have completed our industry leading training program. Our experts will guide you through the process of having the home inspected for moisture issues. In the event that repairs are needed, we will assist you in obtaining bids from qualified contractors in your area.

Features & Benefits of a MoistureFree Warranty

- ◆ **Fully Transferable**
- ◆ **Renewable**
- ◆ **Multi-year options**
- ◆ **Preserves the value of a home**
- ◆ **Reduces time on the market**
- ◆ **EIFS - Synthetic Stucco & Hard Coat Stucco Warranties**
- ◆ **Third Party Oversight**

Moisture Warranty
4108 Park Road Ste. 300
Charlotte NC 28209
info@moisturewarranty.com
800-400-8679



If you are selling your home, you can request a marketing kit to help advertise your MoistureFree Warranty. The marketing kit includes a yard sign, brochures and business cards that you can provide to a prospective buyer. We can even provide your realtor with a digital logo that can be included in your online listing or flyers.

Upon your commitment of a MoistureFree Warranty you will begin our solution process:

1. You will be given the names & contact info for certified stucco inspectors in your area or Moisture Warranty will contact the inspectors and have them contact you. Your choice.

- The inspection fee is determined by the individual inspector. You pay the inspector for the inspection. They will perform an inspection of the home that meets our requirements.
- You will need to notify MoistureFree that the inspection has been scheduled so a request for the report can be sent to the inspector.

2. The inspection report is analyzed to determine if any repairs are needed

- If no repairs are needed then the warranty authorization can be issued immediately.
- If the inspection determines that the home needs repairs, MoistureFree can produce a Certified Repair Analysis (CRA) that outlines exactly what will be needed to qualify the home for warranty coverage.

3. Up to 3 certified stucco contractors are contacted for an estimate of repairs (if needed) * number is determined by the number of contractors available in your area of the country.

- At your request, MoistureFree will send the inspection report and the CRA to contractors for an estimate.
- We will perform a bid review if needed to determine that all criteria are addressed in the estimate. You pay the contractor for their services.
- Upon completion of the repairs, a “job scope of work” is requested from the contractor and a final inspection will be needed to verify that all repairs have been completed as promised.



Three Easy Steps To A MoistureFree Warranty:

1. Inspection

Have the home inspected using the MoistureFree Inspection Protocol. If the home has had an inspection within the past 30 days, that inspection may be mailed or emailed to Moisture Warranty Corporation at reports@moisturewarranty.com. It may not be faxed.

2. Review and Recommendations:

The inspection is reviewed by one of our specialists.

- If no repairs are necessary we can issue a warranty immediately upon payment.
- If repairs are necessary to meet warranty requirements, MWC will produce a Certified Repair Analysis to guide you through the repair process and will even provide you with a list of contractors in your area who are familiar with MWC repair standards.

- If repairs are required, an inspector must visit the home and verify repairs have been made effectively and according to MWC standards.

3. Warranty Issued:

MWC issues a Warranty Authorization Certificate that warrants the home is dry and will remain dry during the term of the warranty. If moisture intrusion occurs because of the stucco, MWC will pay to get it dry based on the terms of the warranty. The homeowner can then place the "Protected By MoistureFree Warranty" yard sign in front of their home which acts as a seal of approval letting clients know the home is dry and protected by the nation's premiere moisture warranty company.

Remember, our goal is the same as yours– a dry home!



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MoistureFree Warranty Now Available Nationwide!

MoistureFree Warranty is the first long-term solution to problems associated with stucco homes. A moisture inspection tells you what is wrong, and a repair contractor can fix any problems that are detected. However, homeowners have always wanted a solution to the longer-term concerns associated with stucco homes—MoistureFree Warranty is that solution.

Important Benefits Of The MoistureFree Warranty™

Fully Transferable

New owners automatically receive the benefit of the remaining warranty protection.

Up to \$150,000 Worth Of Warranty Protection

Base coverage starts at \$10,000 with multiple policy options up to \$150,000.

Renewable Coverage

Following re-certification, coverage can be extended up to five years and can be renewed indefinitely upon re-certification.

No Excessive Repairs Required

The MoistureFree Warranty does not require homeowners to make unnecessary and often costly repair contractor-specified modifications to the home.

Affordable Cost And Payment Terms

The MoistureFree Warranty program offers reasonable pricing, combined with flexible payment terms, making it simple and affordable to get warranty protection.

Provides Peace Of Mind To Home Buyers

The MoistureFree Warranty helps ease home buyers' concerns about purchasing a stucco home. The MoistureFree Warranty assures you that your home will be free of moisture, or MoistureFree will pay to get it that way.

Gives Home Sellers An Advantage

Instead of discounting the home's value, a home seller can purchase a MoistureFree Warranty and improve the asking price for the home. This could potentially save the homeowner tens of thousands of dollars at the time of sale. A MoistureFree Warranty provides peace of mind and may actually enhance the value of a home.

Repair Contractors Can Warranty Their Work

After modifications are made to a home and verified through inspection, a MoistureFree Warranty can be purchased to satisfy the homeowner about the quality of the work done to repair the home. If a repair fails during the term of the warranty, MoistureFree pays to have it repaired.

New Options For Real Estate Professionals

Realtors and Brokers can use the MoistureFree Warranty to help close the sale of a home that may otherwise have been difficult to sell. It also provides some protection for the Realtor for potential problems after the sale.

Helps To Protect The Home

Since the MoistureFree Warranty requires an inspection to be issued, the home may be saved from costly damage that may have gone undetected.

For more information about the MoistureFree Warranty,
visit www.MoistureWarranty.com or call 1-800-400-8679.





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1st Quarter 2020

Synthetic Stucco or EIFS

	One sided	Under 2,999 sq. ft.	3,000 to 4,999 sq. ft.	5,000 to 7,499 sq. ft	7,499 to 9,999 sq. ft	10,000 to 12,4999 sq ft
1-year Limited Warranty - \$10,000 annual	\$895.00	\$995.00	\$1,295.00	\$1,595.00	\$2,195.00	\$2,795.00
2-year limited Warranty - \$10,000 annual / \$20,000 total limit	\$1,395.00	\$1,495.00	\$1,795.00	\$2,095.00	\$2,695.00	\$3,295.00
3-year Limited Warranty - \$10,000 annual / \$30,000 total limit	\$1,795.00	\$1,995.00	\$2,495.00	\$3,495.00	\$4,195.00	\$4,795.00
4-year Limited Warranty - \$10,000 annual / \$40,000 total limit	\$2,295.00	\$2,495.00	\$2,995.00	\$3,995.00	\$4,495.00	\$4,995.00
5-year Limited Warranty - \$10,000 annual / \$50,000 total limit	\$2,695.00	\$2,995.00	\$3,495.00	\$5,495.00	\$6,195.00	\$6,795.00

Add \$300 to these prices for Hardcoat or Drainable Systems Call for pricing on homes over 12,500 sq. ft

HardCoat Stucco or Traditional Stucco

	One sided	Under 2,999 sq. ft.	3,000 to 4,999 sq. ft.	5,000 to 7,499 sq. ft	7,499 to 9,999 sq. ft	10,000 to 12,4999 sq ft
1-year Limited Warranty - \$10,000 annual	\$1,195.00	\$1,295.00	\$1,595.00	\$1,895.00	\$2,495.00	\$3,095.00
2-year limited Warranty - \$10,000 annual / \$20,000 total limit	\$1,695.00	\$1,795.00	\$2,095.00	\$2,395.00	\$2,995.00	\$3,595.00
3-year Limited Warranty - \$10,000 annual / \$30,000 total limit	\$2,095.00	\$2,295.00	\$2,795.00	\$3,795.00	\$4,495.00	\$5,095.00
4-year Limited Warranty - \$10,000 annual / \$40,000 total limit	\$2,595.00	\$2,795.00	\$3,295.00	\$4,295.00	\$4,795.00	\$5,295.00
5-year Limited Warranty - \$10,000 annual / \$50,000 total limit	\$2,995.00	\$3,295.00	\$3,795.00	\$5,795.00	\$6,495.00	\$7,095.00



- **True Third-Party Representation**—No inflating repair costs or requiring unnecessary repairs because MoistureFree doesn't receive a single penny from contractors or inspectors for the work done on your home! Our job is to protect you!
- **Fighting For You... So you Don't Have To!** We take care of the repairs to make sure they are done right. We know the business and talk the language, so getting your claim resolved is our problem, not yours.
- **Covers The Entire Stucco System!** It doesn't matter if the inspector missed something or the contractor's repairs failed, you're covered. Contractors can't legally give a guarantee like that! If they say they can... look further... they can't!
- **Nationally Recognized** - Adds credibility and value to your real estate transaction. Many relocation companies and lenders use MoistureFree to handle all of their stucco issues.
- **Approved By The Courts**—MoistureFree was the warranty and service provider to the national class-action settlement for Dryvit Systems...the largest EIFS manufacturer in the country.
- **Backed By Western Pacific Mutual Insurance Company**—A Risk Retention Company with an "Excellent" rating from A.M. Best and a solid nine-year history with MoistureFree Warranty.
- **Certified National Service Network**—We work with Certified MoistureFree Contractors and Inspectors throughout the country. You choose your inspector and contractor... MoistureFree makes sure they provide good inspections and repairs, or we make it right!

Myths About MoistureFree:

MYTH: MoistureFree Warranty never covers framing damage.

FALSE! The warranty terms and conditions are only the minimum actions that can be taken. MoistureFree takes care of its clients, including the repair of areas at risk for structural failure. That's why 67% of MoistureFree's customers renew their warranty coverage. MoistureFree wants your business for years to come and our claims service is one of our strongest sales tools!

MYTH: MoistureFree only pays \$250 for a high moisture area.

FALSE! MoistureFree defines a failure location as a high moisture area of approximately seven square feet. A warranted area can have several failure locations, so the warranty benefit is a multiple of at least \$250. For example, a kickout failure area could include six locations of moisture totaling \$1,500 for that one area. Homeowners can choose higher coverage amounts, doubling or tripling the potential claim dollars available. Properly managed by MoistureFree, the basic coverage amount is adequate to repair or modify an area affected by high moisture.

MYTH: Contractor's guarantees cover more than MoistureFree.

FALSE! Contractor's guarantees CAN'T cover more than MoistureFree because they don't cover areas not repaired by the contractor or not originally found by the inspector... this represents most of our claims! As for repairing framing, MoistureFree always repairs framing at risk of structural failure. Remember, the Contractor is just repairing their own failed work under their guarantee! Considering the client paid them thousands to do the work right, it seems like the least they could do....provided you can get them to do it!

- **Expensive or Often Unnecessary Repairs**—Contractors make much more on bigger jobs, so they often inflate the amount of work or the price...or include questionable repairs. Who will be watching out for you? Not the contractor who is also selling you their guarantee...that's for sure!
- **Less Expensive Than A Warranty?** - No! Much more expensive when you factor in the thousands of dollars often added to the repair cost that almost no homeowner could identify! Due to the unique nature of stucco repairs, it's easy for contractors to inflate their estimates...plus the whole home isn't covered...just the repairs you paid them to make!
- **Doesn't Cover Your Entire Exterior!** Contractors can't legally guarantee any area of the home that they didn't repair themselves. That's the insurance law in almost all states! More than 60% of claims come from areas not found by the inspector or never touched by the contractor. If they didn't repair it originally, you get stuck with the bill.
- **Backed By Who?** - Contractor guarantees have no third-party backing. If they have insurance, they can't specify the performance of that insurance to your benefit without the underwriters permission. Insurers simply won't specifically back a contractor's guarantee.
- **Who Will Repair Your Home?** The contractor who did the work wrong the first time? Is that who you are relying upon to come back? One big lawsuit and the contractor and your guarantee might be gone.
- **Will They Really Return Your Calls Months or Years From Now?** Once a contractor is paid and gone, getting them to return to fix a problem is often difficult, to say the least. Guarantee or not, getting issues resolved months or years after the job is finished is risky business.
- **Who Will They Blame?** If it wasn't their work that failed... you're not covered! Wasn't originally found by the inspector...you're not covered! Caused by something other than a failure of their work...you're not covered! Remember, they aren't looking for repeat business from you, so you have little leverage to get them to service your problem.

Example Problems With Contractor Guarantees:

Atlanta—A stucco inspection and repair company provides a guarantee and an estimate of about \$8,000 to a stucco homeowner. In fine print, nearly \$13,000 in additional repairs are mentioned, but represented as "only necessary if the areas are found to be moisture damaged." The moisture inspection already showed these areas to be "soft" meaning the area had, at the least, damaged substrate wood. The open-ended contract is sold to the unsuspecting customer, but the actual repair bill is over \$21,000. This scam has been pulled on hundreds of unsuspecting homeowners. Beware!

Chicago—A well-known repair contractor fails to provide acceptable warranty services to MoistureFree, has high failure rates on his work, and is removed from the MoistureFree-approved contractor list. In response, they create their own "warranty." They have no third-party backing, can't warrant the whole home, and have a seriously tainted history of inflating prices and recommending unnecessary repairs. If they didn't provide a minimum of service for MoistureFree, do you really think they will do it for you months or years from now?

The moisture inspection of your home tells you where you may have problems. The MoistureFree CRA tells you what to do about those problems. Together these documents provide the road map for protecting your home from moisture problems.

Please feel free to contact me or MoistureFree Warranty (1.800.400.8679) with any questions you may have about the CRA service. Remember, all information within your inspection and the CRA document is kept strictly confidential.

Understanding Your CRA Guide


The Understanding Your CRA guide is the first published document that clearly explains, in layman's terms, what the moisture problems are with most homes. It also includes basic explanations of how MoistureFree Warranty recommends repairing these problems. Based on research from more than 10,000 homes, this basic guide will arm you with the information you need to be an informed and protected homeowner.

The guide includes information about:

- Window and door leaks
- Why Kickout flashing are critical
- Causes for deck leaks
- Problems with chimneys and chases
- What is a parapet wall?
- Columns and below grade leaks
- Pan flashings for windows
- System breaches and sealing

UNDERSTANDING YOUR CRA

(CERTIFIED REPAIR ANALYSIS)

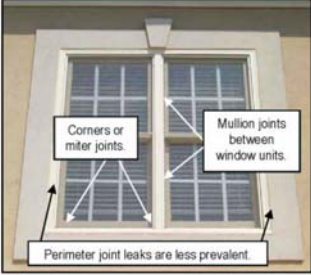


A Note To Homeowners: It takes a MoistureFree Certified expert to inspect and repair your home, but you don't have to be an expert to understand most of the moisture problems that occur on your home. This guide is intended to help you understand the most common exterior moisture problems. Remember, you can always call the experts at MoistureFree Warranty to help you with any of your home's moisture problems. Our goal is the same as yours...a dry home!

Problem #1—Window Leaks

About 70% of all leaks in the cladding are caused by windows. These types of leaks happen on all homes, regardless of the type of cladding. Most of the leaks occur within the construction of the window itself. However, many people mistakenly assume that most leaks occur around the perimeter of the window where it meets the cladding. The following illustrations show the most common problems with windows.

Typical Double-Hung Windows




Corners or miter joints
Mullion joints between window units

Perimeter joint leaks are less prevalent.

Most leaks occur at the corners (miter joints) and the mullion (the divider between the windows). The perimeter only makes up about 10% of window leaks.

Behind The Sash Tracks of Double-Hung Windows



Sash track removed to show window jamb area.

Moisture staining on window jamb and damage from water getting behind the sash track.

Water enters at the miter joint and goes into the wall below.


This is a photo of the miter joint behind the plastic sash track on a double hung window. Moisture that gets behind the sash track can drain directly into the wall cavity.

Seal The Mullion Joints

Modifying The Miter Joint

Problem #1—Window Leaks (cont.)


Typical Casement (crank out) Window



Casement windows can leak anywhere around the sash, closing mechanism, or the miter joints.

About 15% to 22% of casement style windows experience some moisture problems. Most of these leaks occur within the construction of the window itself and not at the perimeter. Caulking is typically not a reliable method of repairing these leaks, and many casement windows require pan flashings.

Typical Damage Pattern




Moisture enters through the window here.

Most damage is found directly below where the moisture enters the wall, shown here on the stained and damaged plywood.


This degree of damage is not typical under casement windows, but it illustrates the typical pattern of damage under windows in severe cases. The damage is concentrated under the corners and the mullion joint between the window units (shown in the boxes).

Drain Pan Systems For Windows


Some windows require drain pans to be installed to catch leaking water and direct it to the exterior. MoistureFree Warranty recommends the Damsil™ window pan system because of its reliability and ease of installation. Damsil can be installed without removing the window unit.



Step 1: Creation of an opening of 1/2" under the length of window.




Step 2: Damsil™ is installed under the entire length of the window.




Step 3: Installation of finishing trim to hide the pan and protect the area.


Other Window Problems




Wood Rot: Rotted areas must be repaired or replaced.




Falling Caulk: The correct type of caulk and proper installation of the caulk is required.



Custom Windows: These often leak where the glazing holds the glass. Plans may be required.



Bay and Cantilevered Windows: Areas below these windows may have significant damage.

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Problem #3—Attached Decks, Shingles and End Dams

Missing or unsecured deck flashing can allow water to enter the wall anywhere along the deck.

A locking device's moisture away from impacting the chimney chase. Missing crickets can cause moisture problems.

Problem #4—Chimneys Chimney Caps, Crickets and Flashings

Chimney Chase

Cricket

These types of pipes are considered roofs, since they protect the area below. These must be modified to prevent water from damaging the area below and adjacent walls.

Problem #5—Roofs of Walls

Support Columns On Decks & Other Areas

Raised Pallets with Tile or Similar Treatment

These types of pallets are considered roofs, since they protect the area below. These must be modified to prevent water from damaging the area below and adjacent walls.

Problem #6—Other Locations That Must Be Sealed

Light and bulbs

Utility connections

Receptacles

Downspout drains

Cracks or damage

Heavily used

Flat accents

Vents

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Problem #2—Kickout Flashings

What is a Kickout Flashing?

Flashings is a flashing that directs water away from the home or garage kickout location, severe damage is possible. Most homes have an average of 4 kickout locations, at least one of which is usually leaking.

Typical Damage At Kickout Location

Water enters the wall at the missing kickout location.

Damage often occurs from the missing kick out at the way down to the foundation.

What Does a Kickout Flashing Do?

Runs along the edge of the roof and is flashing and is "kicked" out gutter or off the roof.

A MoistureFree approved kickout flashing is a pre-engineered weather resistant plastic flashing that fits behind the last pane of knee flashing. The brand name is FlashShield and is easily available to all repair contractors. Make sure that your contractor uses only a MoistureFree approved kickout flashing in your home as others are often times unreliable.

Avoid These Kickout Mistakes

old kickout flashing is installed on top of the decking

Hand or field made kickouts fail at a very high rate.

Downer flashing is NOT a substitute for a kickout flashing.

Kickouts that are too small or angled wrong fail fast.

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