



SIMMONS HOMES
RESIDENTIAL GROUP, LLC



HOME COLLECTIONS

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Simmons

H O M E C O L L E C T I O N S

**WELCOME TO HOME OWNERSHIP
THE SIMMONS' WAY!**

OFTEN IMITATED, NEVER DUPLICATED

Greg Simmons began his building company in 1994. The first year of its inception Simmons Homes completed 11 new residences for Tulsa families. Since then, the company has grown to be the largest new home builder in the greater Tulsa Metropolitan area. Simmons Homes takes pride in building homes that are high in quality and will continue to serve its customers needs for a lifetime. Greg strives to prove everyday just what his marketing slogan states, "The Details Make the Difference!"

Although your home may be one of the biggest investments you will ever make, cost is only one measure of its value. Ultimately, your return will be based on how well it lives up to your expectations. This is why we focus our efforts on delivering a home that you can grow into, not out of. Our concept of offering a number of floor plans, along with quality options, is the key to our continued growth.

Simmons Homes takes great pride in Customer Service at every phase of the building process. We have an in-house sales force. The advantage to you is they only sell Simmons Homes thus making them experts in our neighborhoods. Each Sales Executive considers themselves consultants to our buyer...assisting with the plan choice, home site location, options that suit their particular needs and understanding the financing process.

After a contract is signed, the Simmons' production staff holds a pre-construction meeting to confirm the buyer's structural changes. Simmons Homes also offers a Design Studio where our Design Coordinator holds a selection meeting to confirm the buyer's design choices for their new home. Once these meetings are concluded and all decisions finalized, permits require an additional 2 – 4 weeks before actual construction can begin. During the construction process, the buyer has the opportunity to be in direct contact with their project coordinator.

Within the week before closing, a home owner orientation appointment is scheduled with your superintendent. This will finalize any outstanding items to be completed in addition to being shown how to operate and maintain any items within your new home. Simmons Homes is a step above any other local builder in regards to its warranty program. The one year warranty includes a review of any outstanding items. Timing is key to a satisfied homeowner. All warranty items are handled by our own in-house customer service department.

Greg Simmons strives to build the best home by selecting only the most reputable and qualified manufacturers, distributors, and contractors. As his company continues to grow, we are proud to be the most successful new home builder in the area and are determined not to forget how we got there. "The Details do make the Difference!"

"The Details Make the Difference!"



Newcomers

The following pages will provide information to facilitate the transition to your new home in Jenks, Bixby or Owasso.

Please do not hesitate to contact us with any questions or suggestions of ways we can enhance your Greater Tulsa experience.

Thank you for the opportunity to be of service to you! Your satisfaction is our mission and our tomorrow! If your housing needs change in the future, we are confident you will wish to again consider a purchase from Simmons Homes.

Thank you for purchasing a Simmons Home!



Discover Tulsa

We think you'll be taken with Tulsa – a city that surprises visitors as well as Tulsans with a feeling that is Southern, Eastern, and Western all at once. Experience its cosmopolitan flavor at the same time you delight in its small – town friendliness. Tulsa is big enough to have everything you need. But small enough to make you feel right at home.

In Tulsa, you will find cowboys and classical ballet. Along with Art deco and arena football, Rodeos, religion and rolling hills. Tulsa has the distinct opportunity for people to experience a delightful mix of rich culture, colorful history, terrific shopping, and lively night life. If art makes you happy, explore some of Tulsa's nationally recognized museums like Gilcrease Museum, the world's largest and most comprehensive collection of fine art, artifacts, and archives of the American West. Or stroll through an Italian – style villa that was once home to a millionaire oilman and is now the renowned Philbrook Museum, filled with Italian renaissance art, ancient and classical pieces, and extensive Native American collections.

When the sun goes down in Tulsa, you can live it up almost any way you like. Try a night at the opera, or hit the trendy bars of Brookside and the Brady District. Get lucky at bingo or the horse races, yuk it up at a comedy club, cheer on a ball team, ride a roller coaster, feast at a four – star restaurant, or get messy at a barbecue joint. The choices are endless, and whatever you do, you'll have the time of your life.

What gives Tulsa its Southern charm, Eastern elegance, and Western flair? The unique history of the city plays a major role. Some of our Indian ancestors, forced in the 1800's along a "trail of tears" from the southeastern United States to what is now eastern Oklahoma, brought Southern traditions along with their Indian culture. You can visit the Creek Council Oak Tree, Tulsa's birthplace, which still lives as a symbol of our settlers' strong spirit. Under this tree in 1836, the Lochapoka Creek Indians kindles a ceremonial fire using live coals they had carried from their Alabama homeland. It was here they gathered to start a new life and establish Tulse Town.

Tulsa's Western style was born when early settlers discovered the city sat in some of the best cow country in the land. Many quickly became ranchers, and some of their descendants are still working cowboys today who actually have a reason to wear chaps and cowboy boots. Just north of Tulsa at the Tallgrass Prairie Preserve, the buffalo still roam and you can look across the vast land and imagine you're back in the Wild, Wild, West.

In the early 1900's, the discovery of oil, and the dreams of those who came in search of it, fueled Tulsa. Many of the risk – takers – with names like Rockefeller, Skelly and Getty – came from places like New York, Pennsylvania, and Connecticut. They brought Eastern elegance and a taste for culture and refinement. Oil brought the wealth that turned Tulsa from a cow town to a cosmopolitan city with luxurious homes, extravagant hotels, and an appreciation for the arts.

Today, T – Town stands for Technology Town. The city is looking to the future. The rusting old pipelines Tulsa pioneers built to take their black gold across the country now carry fiber – optic cable and transport data to fuel the Information Age.

We think you will be impressed by Tulsa's green, tree-lined streets. It is fun to drive through the historic areas and look at the vintage oil barons' mansions. Enjoy our clean air and beautiful city on the River Parks Trail, or get wild at the Tulsa Zoo. Hug a tree at the Oxley Nature Center or follow local tradition and kiss your sweetheart on the bridge at Woodward Park.

Wherever you go in the Tulsa Metropolitan area, we hope your life here is special!



Jenks History

Jenks was geographically located on two major transportation routes. A cooperative agreement between the Midland Valley Railroad and the Midland Valley Town site Company established a community site along the railroad which was constructed in 1904 between Tulsa and Muskogee. The future community's location was further enhanced by the proximity of the Arkansas River which was navigable by shallow draft steam boats when the river level was high. The new town was most influenced by the railroad and took its name from a director of the railroad who lived in Philadelphia.

Jenks Present and Future

Jenks is known for its small town, Victorian charm. With easy access off US-75 and the Creek Turnpike, Jenks is only a short drive away from downtown Tulsa. There is plenty of antique, specialty, and home décor shops in downtown Jenks. Always make sure to stop by one of Jenks' fine dining restaurants. Whether you're in the mood for barbeque or a salad from our tea room – Jenks has what you're looking for.

Over the years several milestones have contributed to the continued growth of Jenks beyond the original town site. The Tulsa water system and a gas-fired electric generating plant by the Public Service Company of Oklahoma came to Jenks in the early 1970's. In the mid-1980's the \$167,000,000 Kimberly-Clark manufacturing facility was added to the Jenks tax base and the number and quality of neighborhoods expanded. In 2000, over 1/2 billion dollars in new and existing industrial construction cost were also added to the Jenks tax base. Kimberly-Clark started their \$230 million dollar expansion to their manufacturing facility to include a paper towel division and distribution center. Green Country Energy started construction on a new \$340 million dollar; 810-megawatt natural gas fired electric generating facility.

The City of Jenks provides a network of parks which allows citizens to enjoy community events, competitive sporting events, or just a relaxing day outside. With an excellent industrial tax base, an outstanding school district, quality housing, an advantageous location within the Tulsa metropolitan area, and citizens who maintain small town values, Jenks continues to grow. At a population of over 11,000, Jenks today offers just plain "down home" living.



Jenks Schools

Jenks High School

205 E. "B" St.
Jenks, OK 74037

Main Office: 299-4411 ex. 1
Attendance: A – G 299-4415 ex. 2252
H – O 299-4415 ex. 2394
P – Z 299-4415 ex. 2227

Jenks West Intermediate

SW of 91st and Elm St.

Main Office: 299-4415 ex. 5652

Jenks East Intermediate

3933 E. 91st St.
Tulsa, OK 74037

Main Office: 524-0570
Attendance Office: 299-4415 ex. 5530

Jenks Middle School

3019 E. 101st St.
Tulsa, OK 74137

Main Office: 299-4415 ex. 5307
Attendance Office: 299-4415 ex. 5301

Elementary Schools

Jenks Central

NE Corner of 1st and "B" St.
Main Office: 299-4415 ex. 2382
Attendance: 299-4415 ex. 2383

Jenks East

NE of 91st and Harvard
Main Office: 299-4415 ex. 5500

Jenks Southeast

10222 S. Yale
Tulsa, OK 74137
Main Office: 299-4415 ex. 5801
Attendance: 299-4415 ex. 5802

Jenks West

1200 W. 91st
Tulsa, OK 74137
Main Office: 299-4415 ex. 5601



Owasso History

The name Owasso comes from an Osage Indian word, meaning "the end" or "turn around." Owasso was identified by the area at the turn of the century, where the Atchison, Topeka and Santa Fe Railroad line ended, in a field several miles northeast of Tulsa. In 1906 Owasso formally became a town under laws of the Indian Territory and was chartered as a city on September 28, 1972

Owasso Present and Future

[Owasso](#) offers a small, hometown atmosphere with big city advantages including a wide variety of [businesses and services](#), a large selection of restaurants, financial institutions, medical services, a local weekly newspaper - the Owasso Reporter, [library](#), [Historical Museum](#), local private airport, retirement complex and two nursing homes. There are several industrial and manufacturing businesses within minutes that provide hundreds of [jobs](#) to area residents.

Convenience and [local recreation](#) is a spotlight to Owasso. Community parks, local YMCA facilities and an 80-acre municipal sports complex available for soccer, baseball and softball offer fun and relaxation to area residents. Additional recreational opportunities are conveniently located at one of the many [area lakes](#): Oologah, Skiatook, Hudson, Keystone and Ft. Gibson (all within 15-40 minutes drive). Owasso has quickly become a retail haven for northeast Oklahoma and offers everything from unique specialty shops to large retail stores. Residents can get anything needed without leaving the city limits.

Whether it is outdoor recreation, indoor entertainment or culture you are looking for, Owasso is just minutes away from Northeast Oklahoma's best family recreation. The young and the young at heart will find wonderful activities all throughout the year.

[Owasso's](#) excellence in schools, quality of life, [churches](#), [businesses](#) and family values are just a few reasons many Owasso is such a great place to call home. Owasso is quality living.



Owasso Schools

Owasso Mid – High School
9th and 10th Grade
8800 N. 129th E. Ave.
Owasso, OK 74055

Main Office: 274-3000
Attendance Office: 274-3033

Owasso High School
11th and 12th Grade
12901 E. 86th St. N.
Owasso, OK 74055

Main Office: 272-5334
Boy's Attendance: 272-8092
Girl's Attendance: 272-8094

Owasso 8th Grade Center
13901 E. 86th St. N.
Owasso, OK 74055

Main Office: 272-6274
Attendance Office: 272-9521

Owasso 7th Grade Center
86 N. Main St.
Owasso, OK 74055

Main Office: 272-1183
Attendance Office: 272-2428

Owasso 6th Grade Center
8101 N 129th E. Ave.
Owasso, OK 74055

Main Office: 274-3020
Attendance Office: 274-3048

Elementary Schools

Ator Heights
1500 N. Ash
Owasso, OK 74055
Main Office: 272-2204
Attendance Office: 272-9458

Luther C. Barnes
202 E. Broadway
Owasso, OK 74055
Main Office: 272-1153
Attendance Office: 272-9442

Hayward Smith
12223 E. 91st
Owasso, OK 74055
Main Office: 272-5162
Attendance Office: 272-5164

Larkin Bailey
10221 E. 96th St. N.
Owasso, OK 74055
Main Office: 272-5399
Attendance Office: 272-1641

Jeff O. Mills
8200 N. 124th E. Ave.
Owasso, OK 74055
Main Office: 272-2288
Attendance Office: 272-2292

Pamela Hodson
14500 E. 86th St. N.
Owasso, OK 74055
Main Office: 272-8160
Attendance Office: 272-8161

Northeast Elementary
13650 E. 103rd St. N.
Owasso, OK 74055
Main Office: 272-0015
Attendance Office: 272-0016



Bixby History

The original pioneers of Bixby settled first in a small community referred to as "Posey on Posey Creek" just north of what is now 151st Street South and Harvard. Alexander Posey, a Creek Indian, brought his family to the area in the late 1800s. Posey had a blacksmith shop, two saloons, and a store. It also had a post office which operated from 1895 to 1898. Bixby was incorporated as a town in 1906 with a population of approximately 400. The countryside around Bixby was open range and several outlaws frequented the area. The Dalton Brothers, the Buck gang and Al Jennings operated from the Spike S. Ranch, three miles south of the original townsite. In later years, during the depression, Pretty Boy Floyd, whose family lived in Bixby, was to make Bixby a frequent visiting place. In 1909, a cemetery was established. Wright Butler was the first to be buried there. In 1915, a special levy was voted to gravel the roads around Bixby, and soon after, the County voted bonds to build concrete roads from Tulsa to all towns in the county.

Bixby Present and Future

Bixby is one of the most affluent and fastest growing areas in Oklahoma, and the outlook for continued growth is strong. The city of Bixby made a commitment in 2003 to actively grow the Bixby community by seeking new quality businesses and residents. Bixby's population growth is consistently and significantly outpacing that of the Tulsa MSA, Oklahoma and the US in general. Prices of new homes ranged from \$100,000 to over \$1,000,000; the average home is in the range of \$215,000. The downward trend of home building in other parts of the country has not been evident in Bixby - city officials state that they have not yet seen any slowing down!

A well-educated, affluent community is helping to pave the way for blossoming retail centers in Bixby. Government and development officials are dedicated to effectively developing the retail corridors to continue Bixby's transformation into a powerhouse that will serve the Bixby and surrounding south Tulsa County area with opportunities, markets and services.

Bixby is being touted as a "Natural Choice" for business but we believe that Bixby is the "Natural Choice" for families as well! The coming years will be an exciting time for Bixby as we witness together the variety of local, regional and national developers and investors discover Bixby!



Bixby Schools

Bixby High School

601 S. Riverview
Bixby, OK 74008

Main Office: 918-366-2235

Bixby Middle School

9401 E. 161st St S
Bixby, OK 74008

Main Office: 918-366-2201

Brassfield 5th and 6th Grade Center

109 N. Armstrong St
Bixby, OK 74008

Main Office: 918-366-2250

Central Elementary

201 S. Main
Bixby, OK 74008

Main Office: 918-366-2282

North Elementary

7101 E 121st St S
Bixby, OK 74008

Main Office: 918-366-2690



Homeowners Association Fees

Community	Neighborhood	Fee
Jenks	Country Woods	\$400
	Southwoods	\$400
	Providence Hills	\$450
Owasso	Coffee Creek	\$400
	Preston Lakes	\$105 - \$210
	Eagle's Landing	\$330
Bixby	South Bridge	\$300

Simmons

H O M E C O L L E C T I O N S

The Language of Loans

Here is a list of terms that will help you cut through the clutter of the language of loans:

Adjustable Rate Mortgage (ARM) – The interest rate varies according to the financing index.

Annual Percentage Rate (APR) – The total annual charge for the credit. The APR incorporates all loan costs into one figure, represented as a percentage rate. The government requires lenders to present an APR to consumers to help compare the costs of loans when choosing a lender.

Appraisal – An estimate of a property's value, often made by lenders before approving the amount of a mortgage.

Assessed Valuation – A value placed on a property as a basis for taxation.

Assumable Mortgage – A Mortgage taken over from the seller by the buyer.

Balloon Payment – The final payment on a loan or mortgage, usually significantly larger than the previous payments.

Closing – The meeting of a buyer, seller, lender, and title company for all parties in which a real estate sale is completed with the writing of checks.

Equity – The value of an owner's real property after deducting mortgages and liens.

Escrow – A written agreement to place money or property with someone else until it is due to be delivered to a designated party; often used for payment of taxes and insurance along with mortgage payments.

Fannie Mae – The Federal National Mortgage Association, the nation's largest secondary mortgage agency.

Federal Housing Administration (FHA) – A division of the federal government's Department of Housing and Urban Development that insures mortgages.

Fees – The one – time costs of a loan, such as points, appraisals and title searches.

Fixed Rate Loan – A type of financing in which the interest rate remains constant throughout the life of the loan.

Freddie Mac – The Federal Home Loan Mortgage Corporation, which buys mortgages from lenders, allowing the lenders to make new mortgages.

GM – Gross monthly income – a person's gross annual income divided by 12 months.

Ginnie Mae – The government National Mortgage Association, which buys FHA – insured loans from lenders.

Interest – Money paid to a lender for use of borrowed funds.

Lien – An interest in a property granted as collateral for a loan or mortgage.

MI – Mortgage insurance.

PITI – The abbreviation for the principal, interest, taxes, and insurance.

Point – An amount equal to 1 percent of a loan, charged to the borrower by the lender.

Prepayment Penalty – An additional fee charged for paying off a mortgage before it is due.

Principal – The amount of money borrowed from a lender for a mortgage, upon which interest is computed.



H O M E C O L L E C T I O N S

Banker or Broker?

Here are two questions that haunt home buyers: Should I use a mortgage broker or go with a banker? And what's the difference, anyway?

The short answer to the first question is this: It doesn't matter much whether you use a broker or banker. The important thing is whether you get a good rate and pay fair closing costs, not who you get the loan from. The majority of people find a better deal with mortgage brokers. About 65 percent of home loans are originated through brokers.

From the consumer's standpoint, there's not a whole lot of difference between a mortgage broker and a mortgage loan officer for a bank. Both describe the various loan programs that are available and help the borrower choose one, collect the application and supporting paperwork, and keep in contact with the borrower until closing day.

The main difference is behind the scenes. A mortgage banker lends the bank's own money. The loan officer's employer — the bank — decides whether to underwrite the loan and at what rate and terms. A broker doesn't lend his or her company's money. The broker introduces the borrower to a lender and does much of the paperwork, but the lender decides whether to underwrite the loan and at what rate and terms. The broker doesn't make those decisions.

Most brokers own or work for small businesses. Loan officers of banks tend to work for big corporations. A broker might make you feel like you're getting lots of personal attention, but you might have no one to turn to if the broker makes a mistake. A bank might treat you impersonally, but you can go up the corporate chain of command if the loan officer messes up.

Brokers often boast that they have access to a broader range of loan programs because they work with multiple lenders, but a good mortgage banker has every program that a broker might have access to.

There is one area where the broker and banker agree: the importance of working with someone reputable. The key is choosing a company that is referred by people whom you know and trust. Asking trustworthy people for references to trustworthy businesses is a sensible way of doing things.

The National Association of Mortgage Brokers notes that the industry is regulated by 10 federal laws, five federal enforcement agencies and over 45 state laws or licensing boards, but banks are more tightly regulated. There is a much better chance of not dealing with a scoundrel when dealing with a large company that has its reputation on the line. Brokers get much of their business through referrals, so their reputation is on the line, too.

The best plan is to let the money do the talking. Brokers often can beat a bank's best rate by one-eighth of a point or more, with competitive fees, because their costs of operating a business are lower.

Consumers should shop around — go to a banker and a broker.



H O M E C O L L E C T I O N S

How Much Down?

Your down payment plays a huge role in financing your home purchase. The amount you are able to put down affects not only the lenders' decision, but the size of your monthly payments and the amount of cash that you will have available for other home buying costs. Most first time buyers put anywhere from five to twenty percent down on their first home.

Most lenders require that the loan be guaranteed. You can do this with a twenty percent down payment, which shows the lender you are able to save money, you will have more at stake in your home thus you are less of a risk. Although most lenders are insured against foreclosures, it is still costly in both administrative costs and insurance premiums.

The larger the down payment, the lower the monthly payments and the overall cost of the loan. Since the down payment directly affects your loan (purchase price – down payment = loan amount), it also affects the monthly payments on your loan.

If you are not in a position to put twenty percent down there are both government programs (such as VA, FHA, or Fannie Mae) as well as commercial programs available.

When you buy a home, you will be required to pay closing costs. Consider insurance, taxes, regime fees, etc. as additional cash you will be required to provide in addition to your down payment. The fees associated with obtaining a mortgage and transferring title can cost as much as five percent of the loan amount.

DOWN PAYMENTS

How they can affect your monthly payment.

(6% interest rate)

	10%	20%
Purchase Price	\$100,000	\$100,000
Down Payment	\$10,000	\$20,000
Loan Amount	\$90,000	\$80,000
Monthly Payment	\$600	\$530

Disclaimer: Please consult your mortgage lender for individual loan information and requirements.



H O M E C O L L E C T I O N S

What Happens After You Apply for a Mortgage?

1. Your application is sent to the Processing Department.
2. A Federal Truth-In-Lending form is mailed to you. This mailing discloses the Annual Percentage Rate (APR) as mandated by regulations. Please sign and return this form, as instructed.

The APR is not the note rate on your loan. It most likely will be higher than the note rate because it attempts to reflect the total cost of borrowing by taking into consideration all origination fees and costs that could be paid by the borrower.

3. Credit Report and Appraisal are ordered. Verification of Deposits and Employment / Pension forms are prepared and mailed.
4. At this time, the file is evaluated for pre-approval. A Pre-Approval letter will be sent to you and Simmons Homes.
5. When all the verifications have returned and the appraisal has been completed, the processor prepares the file for formal approval and sends it to underwriting.
6. Underwriters approve or reject files; approval often involves “conditions” to be met before closing. Your processor will advise you of any “conditions.”
7. The Loan Processor prepares the file for closing and arranges for closing documents to be sent to Delta Title and Escrow Company. At this time, all closing conditions must be met.
8. All closings on new home purchases are scheduled by your Project Coordinator.

Interest Rate Locks

You may want to consider your option regarding Interest Rate Locks. Sometime within 30 days of closing, you may contact your loan officer to obtain information with respect to the current terms under which your loan may be locked.

Please do not lock your loan without confirming a tentative closing date with your Production Coordinator.



Six Things You Should NOT Do Between Applying for a Loan and Closing

1. **Don't** buy or lease an auto. The lender looks carefully at the debt-to-income ratio and a large payment such as a car lease or purchase can greatly impact those ratios and prevent the buyer from qualifying.
2. **Don't** move assets from one bank to another. These show up as new accounts and complicate the application process, as you must then disclose and document the source of funds for each new account. The lender can verify each account as it stands. You can consolidate them later.
3. **Don't** change jobs. A new job may involve a probation period which must be satisfied before the income from that job can be considered for qualifying purposes.
4. **Don't** buy new furniture or major appliances for your "new home". If the new purchase increases your debt load, it can disqualify you from the loan or deplete your funds to close.
5. **Don't** run a TRW credit report on yourself. This will show up on your lender's credit report as an inquiry and must be explained in writing.
6. **Don't** attempt to consolidate bills before speaking with your lender. The lender can advise you if this needs to be done.

Simmons

H O M E C O L L E C T I O N S



*Real
Estate*

*Tax
Benefits*

Taxes

The purchase of your home is usually the most expensive investment you will make in your life. In addition to enhancing your home life, it also has monetary benefits by lowering your income taxes. By itemizing a homeowner is allowed to take deductions on his or her personal income tax return, which in turn, lowers your taxable income.

Points

Immediately deductible from your taxable income is paid mortgage interest, points, and certain real estate taxes. These one-time fees called “points” are paid to the lender to cover their costs of processing. One point is equal to 1% of the amount of your loan.

Recent IRS changes now allow “points” to be fully deductible even if the points are included in the loan amount. The only condition is your cash payments at closing must at least equal the amount of your points. In most cases your down payment will exceed the points, so this condition rarely raises any concern.



Savings

Mortgage interest and property taxes which total \$1400 per month for a home owner in the 28% tax bracket, would result in a savings of about \$350 per month. In actuality, your monthly payment would then net to \$1050 rather than \$1400 per month over the full year.

This information paper is for speculative purposes only. Simmons Homes does not warrant any of the data included. Any pertinent details pertaining to a particular purchase should be discussed with an accountant or attorney.



Interest Rate	Total Home Investment	Monthly Payment	First Year Tax Advantages 15% Federal Tax Bracket and 7% State	First Year Tax Advantages 28% Federal Tax Bracket and 7% State
6.00%	\$95,000.00	\$569.57	\$1,260.00	\$1,992.00
	\$100,000.00	\$599.55	\$1,320.00	\$2,100.00
	\$110,000.00	\$659.51	\$1,452.00	\$2,316.00
	\$120,000.00	\$719.46	\$1,584.00	\$2,520.00
	\$130,000.00	\$779.42	\$1,716.00	\$2,736.00
	\$140,000.00	\$839.37	\$1,848.00	\$2,940.00
	\$150,000.00	\$899.33	\$1,980.00	\$3,156.00
	\$160,000.00	\$959.28	\$2,112.00	\$3,360.00
	\$170,000.00	\$1,019.24	\$2,244.00	\$3,576.00
	\$180,000.00	\$1,079.19	\$2,376.00	\$3,780.00
	\$190,000.00	\$1,139.15	\$2,508.00	\$3,996.00
	\$200,000.00	\$1,199.10	\$2,640.00	\$4,200.00
	\$225,000.00	\$1,348.99	\$2,976.00	\$4,728.00

*Simmons Homes is in no way providing tax advice with the above table.

Please speak with your tax preparer to receive tax advice regarding your situation.

**The above estimated tax savings assumes that a taxpayer is eligible to itemize before the home Mortgage interest deduction is utilized.



HOMESTEAD EXEMPTIONS

1. What is a homestead exemption?

A homestead exemption is an exemption of \$1,000 of the assessed valuation of the homestead property. Homestead exemption is granted to a homeowner who resides on the property on a permanent basis on January 1. The deed or other evidence of ownership must be executed on or before January 1 and filed in the county clerk's office on or before February 1.

2. How do I apply for a homestead exemption?

Application for homestead exemption is made with the county assessor between January 1 and March 15. Either a deed, tax statement, or legal description to locate the property is required at the time of application.

3. Must I reapply for homestead exemption every year?

No. Any taxpayer who has been granted a homestead exemption and who continues to occupy the homestead property shall not be required to reapply for homestead exemption unless the deed is changed for some reason such as sale, divorce, death, etc.

4. Can active duty military personnel receive a homestead?

Military personnel who are full-time active personnel and who own property in Oklahoma may apply for and receive homestead exemption. Military personnel should be aware that obtaining homestead exemption makes them legal residents of Oklahoma and subject to Oklahoma income tax and motor vehicle laws.

5. What if I already have homestead and my deed changes?

If you change your deed for any reason, such as divorce, sale, change of owner, court action, or death of spouse, you must renew your homestead between January 1 and March 15. Contact your local county assessor's office if you have any questions.

6. What are the benefits of homestead exemption?

The homestead exemption of \$1,000 assessed valuation reduces the real property tax by the amount of the millage levy effective in your area.

7. Are there any property tax relief programs for persons with low income?

Yes. There is the additional homestead exemption for persons with a gross income of \$20,000 or less. Also, you may apply for the state property tax credit or refund if you are 65 years or older, or totally disabled, and have a gross income of \$12,000 or less. If you are 65 years or older before January 1 and have a gross household income of \$25,000 or less, your homestead property valuation could be frozen.

8. How do I qualify for the additional homestead exemption?

Application for the additional homestead exemption is made between January 1 and March 15. Under new law, any person who is 65 or older as of March 15 and acts as head of household with a current homestead exemption may obtain the required forms. It is not required to renew the application annually. However, any person whose total household income exceeds \$20,000 shall notify the County Assessor, and the additional homestead exemption shall not be allowed for the year.

9. How do I apply for the senior valuation freeze?

This requires filing Form 994 at the County Assessor's Office between January 1 and March 15. You must furnish proof of gross income of \$25,000 or less. You must also be 65 by January 1 and provide proof of age. This form may be filed in the County Assessor's Office.

10. How do I qualify and apply for the state property tax credit or refund?

Any person 65 years of age or older or any totally disabled person who is the head of the household and was a resident of this state during the entire preceding calendar year and whose gross household income does not exceed \$12,000 is qualified for the program and may acquire the proper forms at the County Assessor's Office. A Form 538h must be completed and mailed to the Oklahoma Tax Commission, 2501 N. Lincoln Blvd., Oklahoma City, OK 73194-0009.



FACTS TO REMEMBER

1. New homestead exemptions are filed between January 1 and March 15 in your County Assessor's Office.
2. Additional homestead exemptions must be renewed every year between January 1 and March 15. You will not have to file annually if you are 65 or older as of March 15, have previously qualified for the additional homestead and your income does not exceed \$20,000.
3. If you sell your home, you must send a letter to your assessor's office requesting that your homestead exemption be cancelled. It is not the function of the real estate office or its responsibility to cancel your homestead exemption.
4. If you change your deed for any reason, you must renew your homestead exemption between January 1 and March 15.
5. Before you purchase any land, real estate or business, you should make arrangements with the seller on the disposition of the taxes for the year of purchase.
6. Report any changes or improvements between January 1 and May 1 to your county Assessor's Office.

This informational paper is for speculative purposes only. Simmons Homes does not warrant any of the data included. Any pertinent details pertaining to a particular purchase should be discussed with an accountant or attorney.

Simmons

H O M E C O L L E C T I O N S

The Schedule of Your New Home

We appreciate that the schedule for delivery of your new home is very important to you. In turn, numerous things must happen in order to deliver your new home a timely manner. While we would like to be in a position to give you a definite date as to the completion of your home, we are able only to give you a range of possible dates at the time of contract.

The actual construction of your new home, depending on the size, will take approximately 100 – 180 days from the time footings are poured.

During Construction

The construction of a new home is a complex process that requires the careful coordination of many different trades and skills. It is all part of a carefully planned program, and Simmons Homes' unique attention to detail assures that your home meets the highest standards in the home building industry.

If you have any questions during the construction of your home, we encourage you to ask the experts, your Project Coordinator or the Design Studio Manager. The pre-construction department hours are 8:00 am to 5:00 pm, Monday to Friday. The Design Studio hours are 10:00 am to 6:00 pm, Monday to Saturday (closed Sunday).

Design Studio Manager: Lori Potts

E-Mail Address: underconstruction@simmonshomes.com

Phone Number: (918) 274-0406



Architectural Features and Design Opportunities

Shortly after your decision to purchase, you will be introduced to our Pre – Construction staff and our Design Studio. Our Pre – Construction staff will review any architectural options and changes you may want to make and schedule an appointment with your Project Coordinator. Our Design Studio staff will be pleased to review with you the selection decisions you will be making and to schedule an appointment with you to meet with your Design Coordinator.

Both meetings combined to last 2-4 hours.

At the Pre - Construction appointment, you will identify the architectural options you wish to include in your home and make the appropriate changes on the blue prints. In order to best serve you, Simmons Homes has established its Design Studio. A one stop shopping location with numerous selection displays to assist you in making these important decisions. At the Design Studio appointment you will select features – colors, cabinets, floor coverings, etc., an exciting part of the planning of your new home.

It is our objective to be sure that your new home includes all the features that are important to you. We also understand that it is possible that you may have second thoughts about individual features. Please bear in mind there is a specific “window of opportunity” to accommodate “second thoughts” and ensure the construction of your home proceeds smoothly.

Any changes, additions, or deletions of features must be made before the file is processed and sent into production. The file will be processed after you have met with your Project and Design Coordinators and signed off on all your selections. At this point, a change order fee of \$300 will be assessed for each request. If you have any concerns, please do not hesitate to contact either of your Project or Design Coordinators. This is a major milestone and we do not wish it to pass unnoticed!

Simmons Homes Design Opportunities

1. Browse through our Design Studio prior to your scheduled appointment.
2. Review pricing and option packages.
3. During your Pre – Construction appointment, review any architectural options with your Project Coordinator.
4. Bring fabric swatches, armrest covers, etc., to your Design Studio appointment. These items are helpful when selecting an interior color scheme.
5. Prepare to enjoy your time with your Project Coordinator and your Design Consultant. This is your opportunity to make your new house your new home.



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New Home Selections Checklist

Date: _____

Neighborhood: _____ Model: _____

Lot: _____ Block: _____ Elevation: _____

Homebuyer (s): _____

Address: _____

Phone: (H) _____ (Cell) _____

Fax: _____

Purchase Date: _____ Closing: _____

- _____ Cottage or French Cottage
- _____ Central Vacuum System
- _____ FEMA recommended Safe Room
- _____ Security System Pre-wire
- _____ Surround Sound Pre-wire
- _____ Irrigation System
- _____ 2" Faux Wood Blinds
- _____ Delta Shower Body Jets
- _____ Cambria Countertops
- _____ Alternate Faucet Selections
- _____ Designer Lighting (see electrical sheet)
- _____ Special Landscaping package

Additional Comments: _____

Any changes made after your final selection appointment will result in a change order fee in the amount of \$300.00. This fee is non-refundable and will be collected in full each time a change order is originated.

Please Note: All selections notated on this and all following selection sheets were chosen and agreed upon by the Homeowner and I (we) acknowledge fully, by initialing each sheet, acceptance of these selections.

Please be aware that in making decisions on your selections there may be slight variations between samples and actual installations. This is largely due to the manufacturer's coloring process (dye lots). Like wise, wood, marble, and other natural materials will exhibit characteristic variations.



Inspections

After building permits have been issued and construction begins, inspections are required at specified stages of completion. The builder informs the appropriate municipal department when the house is ready for inspection. The inspector then conducts the inspection and any failed items must be corrected and re-inspected.

While inspection requirements vary from community to community, the following inspections are typical:

- The local municipal sewer and water authority or engineering departments inspects the municipal water service and sewer connections, unless the builder installs a well and septic tank system, in which case the health department conducts the inspection.
- The building department inspects footing, open trenches, and formwork before the concrete is poured. If the builder uses steel reinforcement, it is inspected at the same time. Footing depth and solid conditions are checked to ensure that the footing can provide adequate support for the house.
- The building department then inspects the completed foundation before waterproofing and backfilling.
- The building department inspects rough – in framing, plumbing, electrical wiring, heating and air conditioning ducts, insulation, and other items before the builder closes in the walls. Often, specialized inspectors inspect building, plumbing, and electrical systems separately.
- The building department performs a final inspection to check plumbing, electrical, and mechanical systems; interior and exterior finish; and landscaping. If everything is in order, a certificate of occupancy is issued.

As you can see, the process of obtaining permits and meeting code requirements is as complicated as building the house itself. Simmons Homes is here to handle the maze of techniques, requirements, and specifications required to take a house from prints to closing.



Moving Information

Whether moving a short distance or coast to coast, preplanning is the secret to a successful move. The following is a list of a few helpful hints that will make your relocation even better.

4-6 Weeks Before Moving

- Send "Change of Address" cards to post office, friends and relatives, credit card companies, subscription services, banks and insurance companies.
- Make arrangements with a moving company.
- Disconnect utilities, get refunds for any deposits made and arrange for final billing.
- Check pre-registration procedures for enrolling children in school.
- Make arrangements to have personal records – i.e. medical, dental, school, veterinary, and birth – sent to new address.
- Begin packing, starting with seldom used items.
- Arrange with current employer to forward tax – withholding forms.

2-3 Weeks Before Moving

- Make arrangement for services in your new location (gas, electric, water, telephone, cable television, newspaper, etc.)
- Make travel arrangements for the trip.
- Transfer bank accounts.
- Make necessary arrangements for shipment of plants and pets.
- Have drug prescriptions refilled.
- Notify insurance company of the move.
- Conduct a garage sale, or make charitable donations of unused items.

1 Week Before Moving

- Defrost and dry refrigerators and freezers that will be moved.
- Clean out the safe deposit box, keeping all valuables together.
- Purchase travelers' checks for necessary expenditures.
- Make final arrangements with the bank.
- Have car serviced.
- Pack items to be carried in the car.
- Verify delivery with the mover.

Moving Day

- Pack a box of basic items you will need for loading and unpacking such as scissors, tools, paper products, household cleaners, etc. Have it loaded last so it can be the first item off the truck at your new home.
- Conduct a walk-through with the van operator and carefully supervise the movers to ensure all instructions are understood.
- Double-check everything before you leave.

Please DON'T Pack any of the Following Items

- Fuels, aerosol cans, paint, or mineral spirits.
- Flammable liquids or bleach.
- Candles or food in glass jars.
- Live plants, pets, or perishables.
- Cleaning chemicals.



Home Owner Orientation

Approximately 5 to 7 days before closing, you will have an orientation at your home with a representative from Simmons Homes to make sure everything is satisfactory. During this orientation, we will check for such things as whether the paint needs some final touch – ups, the carpet has a loose seam that needs tacking down, or a cabinet drawer that is sticking and needs to be fixed. You and the representative from Simmons Homes may spot such minor items that will not prevent closing but still require attention. Simmons Homes will either have a worker on hand with the necessary tools and materials to fix any minor item on the spot or we will list the items to be fixed and have them completed before closing.

As you and your Simmons Homes representative walk through the house, a list will be made which identifies anything we need to address before closing. This list is called a punch list and will be signed by you. It is also recommended that you keep a second list of other items after the move – in. These items will be taken care of at your Warranty appointment.

Even the best builders may need to return and fix a few minor items in a new home, and you should expect this as a normal part of the process. Simmons Homes warranty program will resolve any reasonable problems which are covered by our extensive warranty that may arise in the workmanship or materials of your new home over the following year. This is considered a reasonable time for the average homeowner to spot and report such repairs.

Beyond the warranty coverage, you also have a very important responsibility to maintain your new home in proper working order. Proper maintenance of a new home will minimize the major repairs over time and increase your enjoyment of your home.

So, with the help of many skilled craftspeople, Simmons Homes has pieced together a complex puzzle of elements that make up your completed home. As part of this process, we have prepared the site; laid the foundation; framed the structure of the house; installed the plumbing, heating, and electrical systems; completed the interior and exterior finish; and landscaped the site. Once the certificate of occupancy is issued and you and your Simmons Homes representative have completed your orientation, your home is ready for closing.

Buying a new home is the largest and possibly best investment most Americans will ever make. It is hard to find a financial adviser who does not recommend homeownership as the first step in planning for a family's financial security. Buying a newly built home also gives you the latest in materials, appliances, equipment, design, and amenities available in homebuilding today and helps to assure the best possible resale price when it is time for you to make that move – up purchase.



Closing Information

Your contract with Simmons Homes requires a mortgage company/lender be contacted within 10 days of signing your agreement. Simmons will then forward the name of the company, loan officer and contact information to Executive Title. Your closer at Executive Title will then contact your mortgage company and request the “lender set-up” to be sent. This is the beginning of everything being ordered for your file.

30-45 days before closing: Executive Title orders the abstract and has it delivered to their attorney. This is when the title work is done. Title researches your legal ownership to the property.

30 days before closing: Executive Title orders the survey for your lender. This survey is done only if the sidewalk and driveway are installed at the home.

15 days before closing: Executive Title must have the insurance information for contact and exchange of information.

15 days before closing: Executive Title will fax title work, survey, insurance and other closing documents that are needed to the lender. The lender will then review the paperwork and send it to their closing department.

Week of closing: Executive Title should receive the final documents and numbers to complete your settlement statement. This statement will show the dollar amount you will be required to pay (outside of your loan) at closing. This amount must be in certified funds.

Surveys

A survey depicting the location of improvements on the property and the dimensions of the boundaries is helpful for ascertaining that the house and other improvements do not encroach on property boundary line, easement or setback lines. This is not an actual stake survey; it is done for the lender to make sure the house is not encroaching on any easements.

The buyer should be aware that many mortgage lenders require surveys for closing. The purchase of a survey should also be considered for a cash purchaser if the buyer’s on-site inspection of the premises leaves doubt as to the location of the boundary lines and improvements. Boundary line agreements with neighboring property owners regarding the location of encroaching fences, driveways, roof eaves, garages, etc. have often resulted from a careful review of the survey.

Insurance

It is in the best interests of a homebuyer to make an early selection of the insurance agent they wish to have insure their home and contents. If applicable, flood insurance will be required for homes lying within the designated flood hazard areas. It slows the process if the buyer waits until the last minute to make the selection of their agent. Legacy Title & Leasing needs to receive this insurance information *at least* 15 days prior to the closing date to facilitate the closing on schedule.

Certified Funds

State law requires that the purchaser have certified funds for all monies required at closing. Purchasers should make arrangements ahead of time to have a certified check, bank draft or wire available on the day of closing as requested by the closing attorney.

Mortgaged Properties – at least 2 weeks prior, a mortgage loan rate must be locked. The lender will then prepare the documents to forward to the attorney to be incorporated into the settlement package. Approximately one week before closing, you will receive your completed package. This will allow the buyer time to review at their leisure. The final amount of monies owed will be designated.

Cash Closing – same procedure as a mortgaged property, but your closing package will not include the additional loan information.

Simmons
H O M E C O L L E C T I O N S

Dear Simmons Homes Owner:

Thank you for purchasing a new Simmons Home. We know you and your family will enjoy your new home. We have enjoyed working with and assisting you with selections that you have made throughout the building process. Enclosed is a list of phone numbers you will need to contract as soon as you close. The water, gas, and electric must be transferred to your name and address within 1 business day after closing. Thank you for your cooperation.

At this time, we would like to tell you a little bit about our warranty department. This department will assist you in any service item you might have after you close. If you have any emergency situations that require immediate attention, i.e. electrical or plumbing, feel free to contact our warranty department at 274-0406. We do ask that you hold all other non-emergency items until your warranty appointment.

The entire Simmons Team appreciates the confidence you have placed in us.



The following is a list of numbers we thought might be helpful for future reference. After closing you will have 1 business day to have everything put into your name and address. After that anything you have not put in your name will be disconnected. You may also do this prior to closing. **The telephone and cable companies have advised that arrangements be made two to four weeks prior to closing for immediate service.**

ELECTRIC

ALL OTHER SUBDIVISIONS	PSO/AEP	1-888-227-2177
SOUTHWOODS	OG&E	1-800-272-9741

GAS

ALL SUBDIVISIONS	ONG	834-8000
------------------	-----	----------

WATER

SOUTHWOODS	CITY OF JENKS	299-5883
PRESTON LAKES	RURAL WATER DISTRICT #3 ROGERS CO.	341-0851
PROVIDENCE HILLS	CITY OF JENKS	299-5883

CABLE

ALL AREAS	COX COMMUNICATIONS	665-0200
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PHONE

JENKS AREA	AT&T	1-800-464-7928
OWASSO AREA	AT&T	1-800-464-7928

HEAT AND AIR

ALL AREAS	VICKREY HEAT & AIR	341-5104
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PLUMBING

ALL AREAS	R&W CONTRACTORS	299-4421
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ELECTRICIAN

ALL AREAS	TRI-PLEX ELECTRICAL	664-8808
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APPLIANCES

ALL AREAS METRO BUILDER'S SUPPLY 622-7692

LIGHTING

ALL AREAS ANDREWS LIGHTING 663-0004

CARPET

ALL AREAS MILL CREEK CARPET AND TILE 621-4000

FIREPLACE

ALL AREAS MILL CREEK LUMBER 747-2000

GARAGE DOOR

ALL AREAS OVERHEAD DOOR 838-9901

WINDOWS

ALL AREAS MILL CREEK LUMBER 747-2000

**TO BETTER ASSIST YOU WITH ANY WARRANTED
ITEMS FROM MONDAY THRU FRIDAY PLEASE
NOTIFY SIMMONS HOMES WARRANTY
DEPARTMENT. 918-274-0406**

**FOR WEEKEND AND HOLIDAY EMERGENCIES
ONLY!! CALL 918-376-6777**



**SIMMONS HOMES RESIDENTIAL GROUP, LLC.
PRE-CLOSING ORIENTATION
INSPECTION**

Homeowner _____

Address _____ Subdivision _____

Lot # _____ Block # _____ City _____

Dear Homeowner,

To insure that nothing has been overlooked, please review the outline below. Your signature indicates your acceptance of the house as tendered. This acceptance does not affect your rights to warranty work under the terms of the Simmons Homes Residential Group, LLC. Warranty.

1. That Particular note has been taken of the condition of:
 - a. Sinks, Tubs, and Plumbing Fixtures
 - b. Countertops
 - c. Ceramic Surfaces
 - d. Windows and Screens
 - e. Floor Coverings of ALL Types
 - f. Electrical Fixtures
 - g. Hardware Furnishings
 - h. Drywall Cracks, Seams, Nail pops
 - i. All Hardwood Finishes
2. That the following items have been discussed, demonstrated or provided operational manuals for:
 - a. Furnace (pilot, cold air, fuse, manual switch, filter)
 - b. Water Heater (pilot, pressure relief, temperature control, and drain)
 - c. Gas and Water Shut Off
 - d. Breaker Box and GFI
 - e. Outside Faucet (do not leave hose hooked up during winter)
 - f. Sprinkler systems need to be drained at the first sign of severe cold conditions.
3. That you receive a copy of the Simmons Homes Residential Group, LLC. Warranty.
4. Homeowner has inspected entire House and accepts as tendered, other than the items noted on Attachment A.

Accepted on this date _____

Homeowner _____

Homeowner _____

Builder Representative _____



SIMMONS HOMES
PRE-CLOSING ORIENTATION
ATTACHMENT A

NAME _____

ADDRESS _____

LOCATION	DESCRIPTION
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	



**Home Safety Check
Room by Room**



Kitchen

The kitchen usually ranks highly for most people as a safety conscious area. Most burns and many fires originate here. It is a storehouse of sharp implements and heavy cookware. Both food and poison can be found in it.

- Use the back burners of the stove and keep the pot handles turned away from the front of your range.
- Check pots and pans for loose handles.
- Make sure towels, curtains and other flammable items are located away from the stove.
- Electrical cords should be placed away from the sink and stove areas.
- Store household cleaning products, knives, matches, and plastic bags away from children.
- Use safety latches for drawers and cabinets and put appliance latches on appliance doors.
- Warn children to stay out of appliances, such as refrigerators, stoves, and dryers.
- Electrical outlets should bear only a reasonable load.
- Have a durable step stool for use reaching high places.
- A non-slip floor mat should be used in front of the sink.

Simmons
H O M E C O L L E C T I O N S

Living Areas

- Fasten drapes away from fireplaces and heaters.
- Clean chimneys annually.
- Ensure that screens or guards are in front of fireplaces, wood stoves, and open heaters.
- Tack down small rugs and runners to prevent slipping.
- Secure lamp, extension and telephone cords out of the flow of traffic.
- Check cords for exposed wiring and fraying.
- Exits and passageways should be kept clear at all times.
- Stairways should be well lit.
- Do not store anything on stairways, even temporarily.
- Secure wobbly railings on stairs.
- Use safety gates to block the top and bottom stairways, but do not use accordion style gates with large diamond shaped openings because young children can trap their heads in this type of gate.
- Use safety plugs to cover electrical outlets.
- Keep furniture children can climb, toys, and throw rugs away from glass doors and windows.
- Check furniture for sharp edges, especially coffee tables and other short items.



Garage / Workshop

- Power tools and hand tools should be in good working order with manuals nearby.
- Power saws should be used with their blade guards in place.
- Eye protection (safety goggles) should be worn at all times when working with tools (especially power tools).
- Check and maintain electrical cords regularly.
- Electrical tools and appliances should be used away from water and water sources.
- All chemicals cleaner, paints, and similar fluids should be kept in their original containers and locked away from the sight and reach of children.
- Gasoline and other flammable materials should be stored in airtight containers away from heat sources.
- Use the appropriate ladder for the job and safe climbing procedures.



Halls

- Keep halls bright, evenly illuminated and have a light switch at each end, when possible.

Bathroom

The bathroom is a notorious source of wet, slippery surfaces and electrical appliances. Here are a few simple precautions:

- Bathroom floor mats should have a non – slip backing.
- Tubs and shower stalls should have a non – slip surface.
- Tubs and showers should have support bars on wall, where possible.
- Hair dryers, curling irons, electric shavers, and other electrical appliances should be used away from the tub area (pull the plug when appliance is not in use).
- Keep medicines and cleaning products in containers with safety caps and out of children’s reach.
- Flush all out – of – date prescriptions and medications down the toilet.
- Store medicines in original containers with original labels.
- Use safety latches for drawers and cabinets.
- Never leave a child alone in the bathtub or near any water.
- Check bath water temperature with wrist or elbow before giving a child a bath.



Bedrooms and Playrooms

- Lamps and light switches should be located close to each bed.
- Ash trays, smoking materials, heaters, and other fire sources should not be located near beds or bedding.
- Turn off heating pads before going to sleep.
- Put infants to sleep on their backs in a crib with a firm, flat mattress.
- Place cribs away from windows, window blinds, or curtain rods.
- Make sure cribs are sturdy with no loose or missing hardware.
- Each bedroom should have a light to show the way to the bathroom or an exit.
- Electrical cords should be in good condition and routed where feet will not find them.
- Electrical outlets should only bear reasonable loads.
- Let electric blankets hang loose over beds, do not tuck in sides or ends, or cover with a bedspread.

Home Security

Home security is more than just having a security system.

- Have locks in good working order on all of your windows and doors.
- Lock all windows immediately after closing them.
- Watch for and report any suspicious behavior by strangers in the neighborhood. (Call 911)

Women either living alone or the head of the house hold, should always take extra precautions and seek out more detailed information on safe guarding their home.

Simmons
HOME COLLECTIONS

Fire

Is your home fully prepared to handle small fires and escape big ones?

- Check the batteries in smoke detectors periodically.
- Have a centrally located fire extinguisher.
- Ensure that all family members know how to use the fire extinguisher properly.
- Use the “Stop – Drop – Roll” method if your clothes catch fire.
- The cook should know how to put out a stove fire by turning off the burner and smothering the flames with baking soda, a pan lid, or the fire extinguisher.
- Have an escape plan.
- Space heaters should have an emergency shut off. Never place one within three feet of cloth or flammable material.



First Aid Kit

Have a first aid kit in your car as well as at home. Try to avoid keeping the first aid kit in the bathroom; instead, choose a dry place that is out of reach for small children. The kit should be a clearly marked, durable box containing:

- A current version of the American Red Cross first aid manual or the equivalent.
- Assorted adhesive bandages.
- Adhesive tape roll.
- Antibacterial ointment.
- Antihistamine.
- Calamine lotion.
- Elastic "Ace" Bandage.
- Bee sting kit.
- Eye wash cup.
- Hydrogen peroxide.
- Instant "cold" chemical pack.
- Oral thermometer.
- Rubbing alcohol.
- Safety pins.
- Scissors.
- Sterile gauze dressing (pads or rolls).
- Syrup of ipecac (for some poisons).
- Triangular cloth (for sling).
- Tweezers.



Emergency Telephone Numbers

An emergency telephone number list is a good idea to keep in a central location, such as by a telephone, near or in the kitchen. The numbers on the list should be:

- 911
- Family doctor
- Fire department
- Police department
- Poison Control Center
- Neighbor
- Nearest relative
- Mother and/or Father work and cell phone numbers
- Child's school number



Homeowner Reminders

1. Clean and/or replace your air filter monthly.
2. Spray silicone on your garage door two times per year.
3. Clean kitchen range exhaust hood filters at least every four months. Turn clips, remove filter, soak in warm sudsy water, rinse, dry and then replace.
4. Stainless Steel sinks can be cleaned and polished by using a solution of ammonia and water. Dry with a clean, soft cloth and apply a light coat of mineral oil.
5. Wax cultured marble two times per year.
6. Hard calcium rings in the toilet can be removed by rubbing the ring with a pumice stone.
7. Test GFCI breaker (normally located in the kitchen and the garage) every month. The "R" button should be in and the "T" button is the test button.
8. Test smoke detectors monthly. Push the test button and you should hear a beep.
9. Do not apply reflective film to dual glass windows, it can cause heat buildup and the glass can crack. We recommend shade screens.
10. Turn thermostat fan to the "on" position before changing the filter.



Tell Your Friends

Building communities is our business and has been for ten years. Through innovation and experience we have created communities to enrich the lives of people like you.

We invite you to tell all your "hometown" friends about your exciting new life in your new Simmons Home. We at Simmons Homes are extremely proud that a major portion of our business comes from referrals of our current homeowners. We look forward to earning the privilege to introduce the advantages of Simmons Homes to your personal friends and associates. After all, what could be better than long-time friends becoming new neighbors in Simmons Homes Family of Friends?

Thank you once again for allowing us to build your new home. We are confident you can look forward to many years of enjoyment in your new Simmons Home.

Many Thanks,

Your Personal Sales Executive

Sales Manager