



Home Buyer's Guide

Purchasing · Building ·
Warranty



APR 10 2026

Table of Contents

PART 1: GETTING STARTED

- Introduction p.4
- Why Choose Ball Homes? p.5
- Neighborhoods & Floor Plans p.6

PART 2: CONTRACT & FINANCING

- The Contract Process p.8
- The Contract Process: Steps p.9
- Closing Date & Deposits p.10
- Contract Process Checklist p.11
- Financing Arrangements p.14

PART 3: DESIGN & CONSTRUCTION

- The Design Process p.13
- Construction & Quality Assurance p.15
- On-Site Meetings p.16
- Homesite Review p.17
- The New Home Orientation & Closing p.18
- Pre-Closing Checklist & Closing p.19

PART 4: CLOSING & WARRANTY

- Warranty Coverage & Service p.21
- Warranty Service p.22
- Warranty Exclusions & Performance Expectations p.23
- New Home Maintenance & Product Care p.24
- Home Maintenance: Additional Tips p.25
- General Property Information p.26



- Because we are constantly improving our product and processes, information and policies are subject to change without notice.

Part 1: Getting Started

Everything you need to know before beginning your home buying journey with Ball Homes.

- Introduction
- Why Choose Ball Homes?
- Neighborhoods & Floor Plans



Introduction

Thank you for considering Ball Homes as your homebuilder. If you have already decided to purchase a Ball home, we appreciate your confidence. We have **more than sixty-five years of experience** at making dreams come true. Our goal during the construction process is to provide a high-quality home, a stress-free building process, and a smooth transition during your move-in. After closing, our goal is to provide convenient, timely, and efficient warranty service to help you enjoy your new home and protect your investment. At all times, our greatest goal is to provide the best possible customer service.

In our experience, these goals are best met through good communication between the home buyer and the builder. This manual is our first step in helping home buyers establish a good understanding of the purchasing and construction processes and form a clear expectation of our standards, quality safeguards, and warranty protections.

The building process typically stretches over several months and can be a very complex and exciting experience. This guide is organized in a generally chronological fashion, walking you through confirming the right builder for your needs, signing a sales contract, selecting options, watching the home take shape, participating in new homeowner orientations, closing, and working with our warranty service department.



Why Choose Ball Homes?

As a consistent leader in Central Kentucky's homebuilding field, Ball Homes has built **more than a thousand homes in a year** across Kentucky neighborhoods. In the 1990s, the company expanded from its Lexington base into Versailles, Georgetown, Nicholasville, Winchester, Midway, Paris, Richmond, and Frankfort. In 1997, Ball Homes began building in the Louisville area. In 2011, Ball Homes re-entered the Knoxville, Tennessee market. Since 1998, Ball Homes has been ranked annually by *BUILDER Magazine* as one of the **top 100 builders of single family homes in the nation**.

Quality Commitment

Homes meet or exceed community and federal building standards, and are built to 2-10 Home Buyers Warranty standards.

Energy Efficient Homes

Every home is rated to perform **15% better** than current building code requires, with third-party energy certification.

Buying Power

As a volume builder, Ball Homes leverages supplier relationships to keep costs low and deliver better value per dollar.

Family-Owned Focus

The resources of a large company combined with the skill, personal investment, and commitment of a family-owned business.



Ball Homes is what is commonly known as a **fixed-price production builder**, making for a straightforward, low-stress building process. All home and option prices are clear-cut figures provided in advance — no negotiation hassles or hidden costs. The cost of the lot is included in the floor plan base price.

Neighborhoods & Floor Plans

Choose from communities in Central Kentucky, Louisville, and the Knoxville area. We offer new homes in a variety of great locations, with floor plans you love near the places you love to live, work, study, and play.

We offer more than fifty **floor plans** from two collections, the **Trend Collection** and our **Traditional** homes. Our Trend Collection plans offer flexible layouts, carefully curated products and options, and terrific value. Our Traditional homes offer gourmet kitchen layouts, luxury bath options, layout options, and a greater level of customization and design by the home buyer. All plans are designed with contemporary family needs in mind, and many offer layout options like first floor guest suites, additional bedroom and bath options, walk-in attic storage, and more.

Part 2: Contract & Financing

A step-by-step guide to the contract, financing requirements, deposits, and key checklists.

- The Contract Process
- Financing Arrangements
- The Contract Process: Steps
- Closing Date & Deposits
- Contract Process Checklist

The Contract Process

Contract

Ball Homes uses a sales contract specifically designed to cover issues unique to newly constructed homes, builder policies, and option selections. In Central Kentucky, Louisville, and Knoxville, Ball Homes is represented by listing agents affiliated with a local real estate brokerage, also referred to here as Ball Homes Specialists. These agents represent Ball Homes in every sale and can also serve as the buyer's agent or coordinate with the buyer's own selling agent.

- For Quick Move Homes, all selections have already been made by the builder, and the process is streamlined. A specific contract is used for Quick Move Homes.
- Due to differences in selection and design processes, and the availability of custom changes, the build-to-suit contract documents are tailored to either a Trend Collection Home or a Traditional home, whichever applies.



The Contract Process: Steps

The contract process for build-to-suit homes is a multi-step process.

The initial Offer to Purchase Contract identifies a particular house style and homesite, with any options that affect the foundation identified. Structural and plumbing options are also required at this time, for Trend Collection homes and for Traditional plans in some areas. Consult your contract and Ball Homes Specialist for current practices. Once accepted by all parties, the contract is legally binding.

Homesite Review

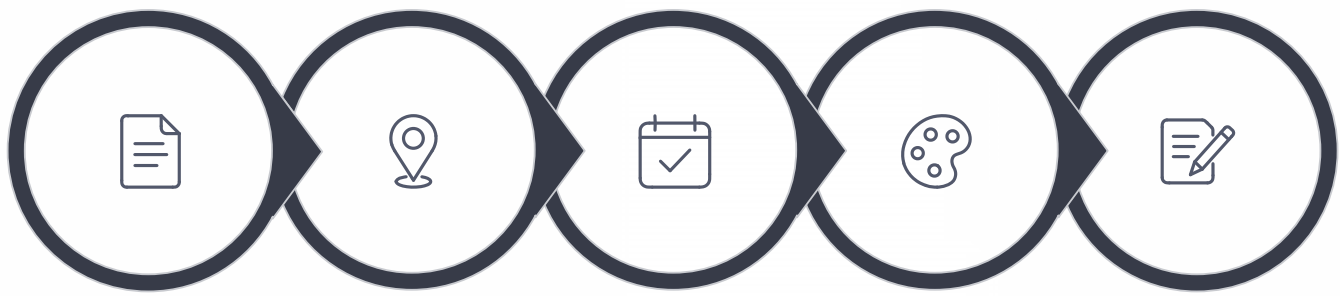
Within fourteen days of the contract date, a homesite review will take place, to review the individual lot with the builder representative based on the site plan for the chosen home, identify key lot features, and confirm expectations. If not satisfied with the homesite review, the buyer has the option to release the contract and/or seek another homesite, within time constraints.

Pre-Design Meeting

During this time, a Pre-Design Meeting with the Ball Homes Specialist, or Listing Agent, takes place at the Design Center, to review available options, preview products, and prepare for the actual Design appointment.

Design Appointment

At the formal Design Appointment, the interior finishes and options and exterior finishes are chosen during the Design process. The Designer will document all the selections, obtain any further pricing required, and prepare a written contract amendment formalizing these for the buyer to review and confirm via email. These complex documents take approximately four weeks to prepare following the appointment for a Traditional home. Once confirmed, all parties sign the selections contract amendment, which includes the updated total purchase price.



Offer

Homesite
Review

Pre-Design

Design

Amendment

Closing Date & Deposits

Closing Date

The closing date for the home is assigned after construction has progressed past the drywall stage.

Deposits

Earnest money deposit — one percent of the base price — is made at signing to demonstrate good faith.

An additional non-refundable prepayment is due with the selections amendment to the contract, for one percent of the new total contract price. Other non-refundable prepayments or deposits may be required based on options selected by the buyer.



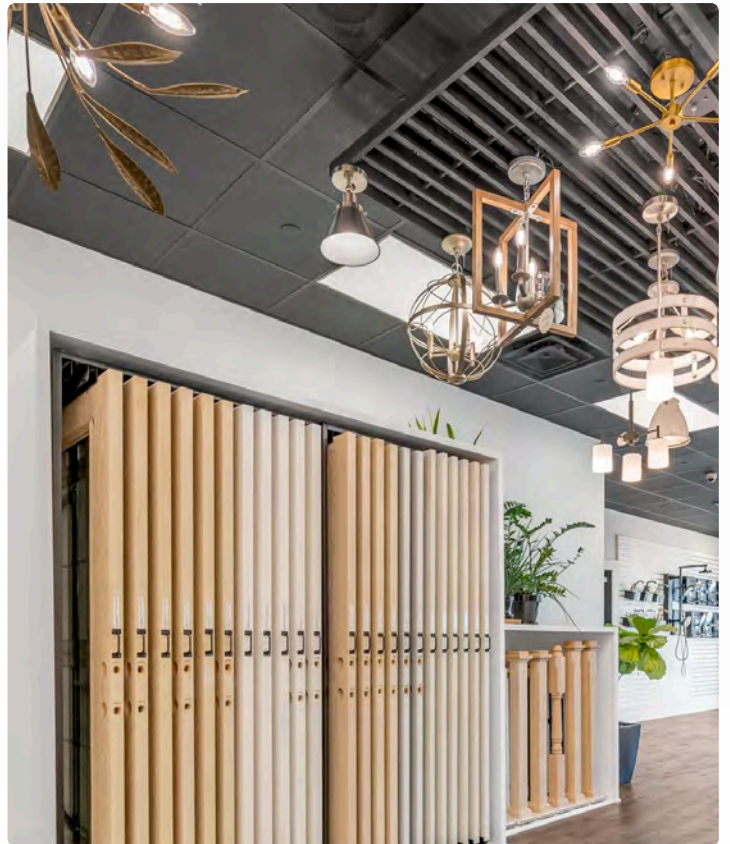
Contract Process Checklist

Before You Sign

- Confirm financing; obtain Walden Mortgage pre-approval letter
- Select a floor plan & neighborhood; verify structural options are available
- Walk the homesite; review plat, easements, and building lines
- Ask about approximate construction time frame
- Ask about contingency policies if you have a home to sell

Due Diligence

- Visit several model homes to review construction quality
- Visit a Design Center Open House, if offered in your area
- Review a sample 2-10 Home Buyers Warranty at ballhomes.com/balladvantage
- Review neighborhood Covenants/Restrictions and HOA dues
- Discuss custom change expectations with your listing agent
- For Quick Move Homes, all selections are predetermined



Part 3: Design & Construction

From selecting finishes to breaking ground — what to expect during the design and building process.

- The Design Process
- Construction & Quality Assurance
- On-Site Meetings
- Homesite Review
- The New Home Orientation & Closing
- Pre-Closing Checklist & Closing

The Design Process

Many people find the selections process to be one of the most fun parts of the home buying experience — it's when the future homeowner puts a personal stamp on the specifications. Selections are typically completed in a few weeks after contract acceptance. **Please refer to your purchase contract for specific timelines and expectations.**

Ball Homes will contact each home buyer to schedule a selections appointment as soon as the contract is accepted. This is an exciting and important time in the home buying process, and it **does require the immediate attention and focus of the home buyer** to make the time commitments and decisions necessary to complete the design process, so that construction can take place in a timely fashion.

Almost all selections can be seen at the selection and design center in the Ball Homes office — cabinetry, brick, shingles, window colors, vinyl siding, shutters, ceramic tile, carpet, vinyl flooring, paint colors, countertops, lighting, and more. Appliances are selected from an online catalog. Major fixtures like tubs, showers, and fireplaces are showcased to some extent in the design center and also in model homes.

Most appointments for Traditional homes take **four hours** and are scheduled Monday through Friday during business hours; Trend Collection homes design appointments can be completed in two hours. For the best possible experience in the design center space and to allow focused attention, the design appointment is limited to four people in the buyer's group.

After selections are finalized and signed, any changes permitted will incur a service fee of **at least \$200 per item** during the first 30 days, **\$500 per item** thereafter, and **many changes will not be possible.**



Design Meeting Tips

- Visit model homes and note colors or products you like
- Attend Design Center Open House, where offered
- Think about furniture placement and cable/phone connection locations
- Bring fabric samples to compare with flooring and paint options
- Arrange childcare in advance for a focused appointment
- Up to four people are welcome at the appointment, including an interpreter if desired.
- Our design staff provides professional design expertise.



Appliances & Lighting

Appliance upgrades are available through local suppliers, and selected by online catalog.

Appliances are delivered in two or three stages ("drops") to minimize damage risk.

The lighting package included with the home can also be reviewed and upgraded at the design center appointment.

Financing Arrangements

Key Financing Requirements

- Pre-approval letter from Walden Mortgage required before Ball Homes accepts a contract
- Earnest money deposit **becomes non-refundable 60 days after contract date**, if the buyer is not able to obtain the financing necessary to complete the purchase.
- Cash buyers must provide verification of available funds
- Keep Ball Homes advised of any changes in lender, loan type, or approval status

Helpful financing resources are available at www.fanniemae.com.

Walden Mortgage Group offers online application and a mobile app to make the application and loan process easy. Visit www.waldenmg.com.

Loan Application Checklist

Personal & Purchase Documentation

- Completed sales contract and any updates
- Social security number and driver's license for each borrower
- Addresses of last two years' residences
- Applicable divorce decrees, separation agreements, or trust agreements

Income Documentation

- Pay stubs covering the last 30 days; last two years' W-2s
- Self-employed: last two years' tax returns with all schedules

Assets & Property

- Two consecutive monthly bank statements
- Quarterly statements for 401K, stock, and investment accounts
- Market value estimate of any currently owned property

Ask about the Walden Mortgage Incentive, or visit ballhomes.com for current incentives. Buyers may use the lender of their choice, but incentives are available only when using Walden Mortgage.



Walden Mortgage Group



Construction & Quality Assurance

Timelines

Closing dates for build-to-suit homes are assigned **after completion of drywall**, allowing for greater accuracy. Several factors govern the rate of construction: completion of buyer selections, removal of any contingency to sell, local permit and inspection timelines, site and weather conditions, and availability of labor and materials. The sequence in which foundations are constructed may not reflect the sequence of closing dates.

Questions

If a home buyer has a question or concern about specifications or construction at any time, they should contact the listing agent (Ball Homes Specialist) for follow up and response. Some items noted by the buyer have also been anticipated by the builder and addressed as part of the normal "punch list" process.

Inspections & On-Site Meetings

Inspections

While the permitting and inspection process required by local agencies and offices assure building code compliance and the **Certificate of Occupancy** signifies that the home meets these requirements, there are also opportunities for the homeowner to review the homesite and the home with the builder.

Third party inspections at the buyer expense are permitted; the inspector's report should be provided two days prior to the New Home Orientation, and will be reviewed at the New Home Orientation. **Radon testing**, also at buyer expense, requires a three week lead time prior to closing. Contact your Ball Homes Specialist (Listing Agent) for guidance.

On-Site Meetings

Four formal meetings give the home buyer and builder a structured opportunity to clarify and align expectations, review construction quality and features, verify specifications, inspect surfaces for damage, and document any outstanding items before the transfer of ownership.

Homesite Review, Pre-Drywall, New Home Orientation & Sign-Off



These meetings are for contracted home buyers, as well as their spouses and significant others, to provide the best possible experience, focus and communication. Please reach out to your Ball Homes Specialist in advance if you would like to include additional attendees.

The Certificate of Occupancy signifies the home's acceptable completion.

Damage identified after closing is not covered by the builder's warranty.

Homesite Review	Pre-Drywall Orientation	New Home Orientation	Pre-Closing Sign-Off
<ul style="list-style-type: none"> • Takes place within 14 days of contract date. • On-site meeting with an authorized Ball Homes field representative to review a plot plan and the lot. • Covers the position of the house on the lot, plans for grading and clearing, probable slope of driveway and yard, and more. • Contract is contingent on mutual satisfaction, to be determined within 24 hours. 	<ul style="list-style-type: none"> • Scheduled after framing and mechanical systems are complete, before drywall. • Typically a few days' notice; construction will not halt if buyer cannot attend. 	<ul style="list-style-type: none"> • Meet with Superintendent 1 week prior to closing. • Held 8 am–2 pm, Mon–Fri; lasts ~1 to 1½ hours. • Thorough digital checklist that produces signed forms. • Understanding of the home's components and features. • Creates a list of any items to be completed for review at the pre-closing sign-off. 	<ul style="list-style-type: none"> • Meet with Superintendent (15–20 minutes) just prior to closing. • Review and confirm all NHO items have been completed. • Check appliances installed since NHO. • Sign off on completed items before closing day. • Any remaining items are documented in the Moving In Agreement.

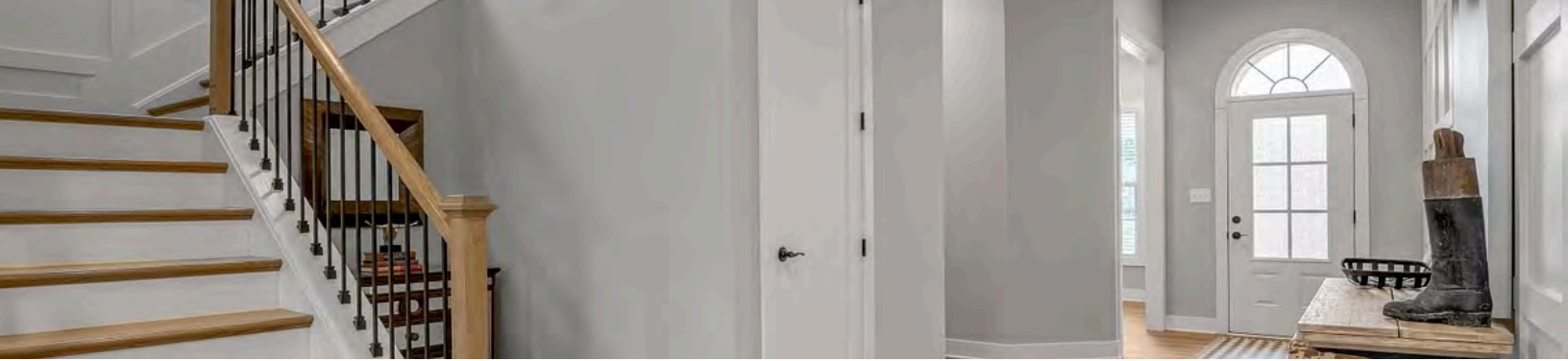




The New Home Orientation & Closing

The **New Home Orientation (NHO)** takes place up to two weeks prior to closing and lasts about one to one-and-a-half hours. The superintendent reviews the home room by room, demonstrates special features (thermostats, tilt-sash windows, fireplace dampers), and confirms that all options and specifications have been properly included. All surfaces and materials are inspected for new condition. The **NHO Sign-Off** (final walk) takes place on the day of closing and lasts 15-20 minutes, confirming completion of any items identified at the NHO and inspecting any appliances not installed at the New Home Orientation.

The signed **Moving-In Agreement** lists any remaining incomplete items and formalizes the builder's obligation to complete them. It also signifies the buyer's general satisfaction with construction and their acknowledgement that all surfaces were inspected and found in new, undamaged condition. Damages occurring after closing are not covered by warranty.



Pre-Closing Checklist & Closing

Pre-Closing Checklist

- Provide all requested documents to lender in a timely manner
- Verify loan details with lender, including purchase price, loan amount, interest rate, and term.
- Verify interest rate lock-in expiration date
- Transfer water, gas, and electric into your name effective on closing date
- Waste Collection and Recycling may be arranged by the HOA, if not a city service
- Contact telecommunications provider available in your area to explore options and service
- Finalize homeowner's insurance and bring a copy to closing
- Bring verified funds to closing as directed by lender

At Closing

Closings take about one hour, 9 a.m. to 4 p.m., Monday through Friday, at the Ball Homes office. A settlement attorney explains each document. Warranty enrollment documents for the 2-10 Home Buyers Warranty Program are completed at closing. An official warranty booklet is provided at closing and a certificate of coverage arrives by mail approximately one month after closing.

Keys are presented at the end of closing. The builder cannot permit the buyer to move possessions in or have work done prior to closing due to liability concerns.

For weather-related incomplete items (sod, landscaping), an Escrow Agreement ensures completion.

Part 4: Closing & Warranty

Your home is complete — here's what you need to know about warranties, maintenance, and your new property.

- Warranty Coverage & Service
- Warranty Service
- Warranty Exclusions & Performance Expectations
- New Home Maintenance & Product Care
- Home Maintenance: Additional Tips
- General Property Information

20

213



Warranty Coverage & Service

Every Ball home is protected by a comprehensive set of warranties.

1-Year Builder's Warranty

Covers workmanship and materials as defined in the 2-10 Home Buyers Warranty Booklet. Service by Ball Homes and subcontractors.

2-Year Distribution Systems Warranty

Covers internal plumbing, electrical, and HVAC components.

10-Year Structural Warranty

Covers load-bearing elements of the home as defined in the 2-10 Home Buyers Warranty Booklet.

Manufacturers' Warranties

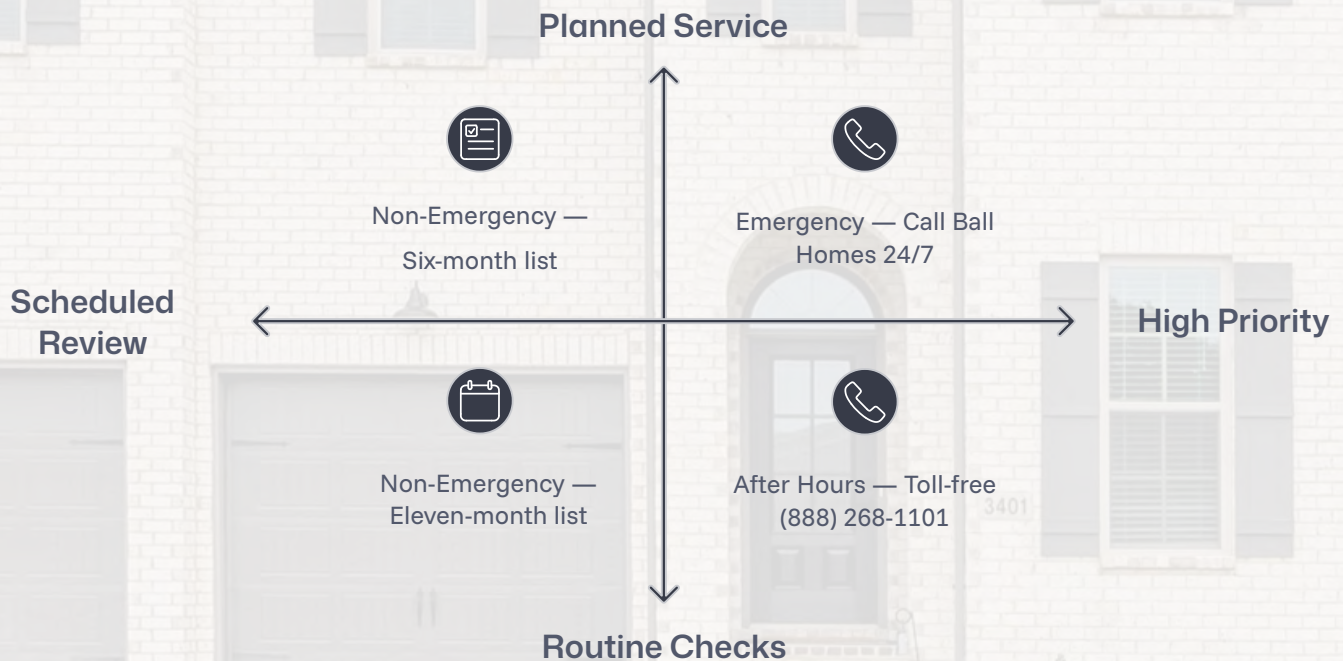
Windows, shingles, plumbing fixtures, and appliances may carry extended coverage. Submit registration cards or complete online registration promptly after closing.

- The Ball Homes Warranty Service Team and subcontractors fulfill all warranty service calls.
- Home buyers should **not** have warranty work performed by third parties, as Ball Homes does not reimburse for third-party work and such work may void existing warranties.
- Transfer the 2-10 Warranty to subsequent property owners during the original warranty term using the Successive Homeowner Registration form, located in the 2-10 book.

Warranty Service

For emergency service (conditions impairing safety or habitability — plumbing leaks, loss of heat in cold weather, loss of A/C in extreme heat), call Ball Homes 24/7/365 at 888.268.1101.

After hours, call toll-free 888. 268.1101. All non-emergency items are submitted collectively on the six-month and eleven-month anniversary lists. Forms are included in the closing packet or available by emailing customerservice@ballhomes.com.



For appliances purchased through Ball Homes, home buyers should contact the supplier for any warranty matters.

Warranty Exclusions & Performance Expectations

Common Warranty Exclusions

- **Homeowner Damage**
- **Brick:** Efflorescence (natural salt leaching) — removable by hosing or rain
- **Concrete:** Damage from salt/chemical deicers; cracks in patio slabs and sidewalks
- **Frozen pipes** (unless caused by insulation deficiency)
- **Homeowner installations** or alterations after closing, including changes to grade of lot, drainage, and landscaping.
- **Interior:** Trim split, light fixture tarnishing, sound transmission, condensation on windows, carpet color variation
- **Wind/weather damage** to siding and shingles — submit to homeowner's insurance
- **Pest control** (except termite pre-treatment, warranted 5 years)
- **Sod** if healthy when laid; lawn care, fertilization, and insect control

Performance Expectations

- **Heating:** At least 70°F inside when outside is 6°F
- **Cooling:** 75°F inside when outside is 95°F (measured 5 ft above floor, center of room)
- **Room variance:** ±3 degrees from thermostat setting is allowable
- **Seasonal changes:** Floor squeaks, mild warping of hardwood/cabinet doors, and paint/caulk hairline separations are normal
- **Color match:** Not guaranteed on warranty repairs due to weathering and product changes
- **Concrete:** Minor cracking, chipping, and surface discoloration are cosmetic and within normal expectations
- **Paint:** Not scrubbable; clean gently with a damp sponge only
- **Drywall:** Nail pops and minor drywall cracks are normal
- **Rock/gravel** in yard is not considered a deficiency except where it prevents grass growth under other normal conditions.

Refer to the 2-10 Home Buyers Warranty book for full details.





New Home Maintenance & Product Care

Some care is still required to keep your new home in great shape.

Concrete Surfaces

Use plain sand only the first winter. After that, sodium chloride or calcium chloride may be used with a fall sealer; avoid ammonium-based deicers.

Heating & Cooling

Heat pumps may feel cooler at the register than gas furnaces. Keep doors and windows closed, and check filters monthly.

Lawn & Landscaping

Water new sod within 2–4 hours, then every other day for three weeks. Water trees and shrubs every 7–14 days until established.

Smoke Detectors

Test weekly and replace batteries at least once a year or when the low-battery signal sounds.

Frozen Pipe Prevention

Disconnect hoses, keep garage doors closed, and leave a small stream of water running in very cold weather. Set the furnace no lower than 55°F during winter trips.

GFI Outlets

Reset using the outlet's reset button. Do not plug refrigerators or freezers into garage GFI circuits.

Home Maintenance: Additional Tips

Floor Squeaks

Seasonal squeaks may appear with the heating season. Use a humidifier in winter. Do not make the floor too tight by repairing seasonal squeaks.

Exterior Hose Bibs

These faucets have a self-draining feature. Avoid over-tightening the valve. Frozen pipes are not covered under warranty.

Exterior Vents

Check vent covers regularly and keep them clear of nests and hives.

Foreign Grain Beetle

A small brown or black beetle about the size of a flea. Common in new homes the first summer after construction and harmless to people and materials.

Treatment

Use aerosol pyrethrins or dust formulations of bendiocarb or diazinon applied to wall voids.

For more care information specific to the products in your home, please refer to the manufacturer care information provided during the selections appointment, or by the listing agent, your Ball Homes Specialist, upon request.



General Property Information

Landscaping & Permits

All homes include a landscaping package of trees and shrubs in a mulched bed. Street trees and screening trees are planted by the developer but are the **homeowner's responsibility** to maintain.

Building permits are required for all new construction, remodeling, and additions — including fences, pools, and driveways.

HOA & Deed Restrictions

Private deed restrictions established by the subdivision developer may restrict fencing, signage, parking, detached buildings, and other uses. Obtain **HOA approval** before making improvements. In Ball Homes neighborhoods, Ball Homes administers the HOA until homeowners assume that responsibility. Submit improvement proposals to Ball Development for approval.

Property Lines & Drainage

Property lines are not always obvious — fences and driveways may give a false impression. A licensed land surveyor can confirm actual property lines.

During wet seasons, the lowest areas of lots may experience extended water runoff; healthy grass indicates acceptable drainage even if an area remains wet for several days after rain.



Thank You for Choosing Ball Homes

Ball Homes understands that the customer-builder relationship is a long-term one, built on good communication, clear expectations, and exemplary service. We would like to thank each home buyer for putting their trust in us as the builder of their new home. We understand the importance of homes as financial, personal, and emotional investments, and are very proud to have participated in the dreams of so many thousands of people over the past sixty-five-plus years.

Ball Homes Customer Service

3609 Walden Drive, Lexington, KY 40517

Toll-free: (888) 268-1101

www.ballhomes.com

customerservice@ballhomes.com

