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Millville, DE 19967

NATIONAL BUILDER  
OF THE YEAR  
Professional Builder Magazine

AMERICA'S  
BEST BUILDER  
National Association of Home Builders  
and Builder Magazine

NATIONAL HOUSING  
QUALITY AWARD  
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# Builder Comparison Workbook

**Toll Brothers**  
America's Luxury Home Builder™

**W**e at Toll Brothers understand that purchasing a new home is an important decision. If you are unfamiliar with the builders in your area, how can you decide which builder is right for you?

We have developed this Builder Comparison Workbook to help guide you through the process of purchasing a new home. We feel that the more information you have, the smoother the process will be. Even if you have built a home before, you need to know the questions to ask to ensure that you are getting the home you expect. You also need to compare the builders in your area to make sure you are getting the best value. We have developed over 150 points of comparison to help you make an informed choice.

Good luck in your efforts to find a new home!

## Builder Questions

### 1. What is a building envelope?

The building envelope is the allowable building area within the home site.

### 2. How does the building envelope affect your choice of home sites, models, and structural options?

When selecting a home site, you need to consider structural options, future additions, and the ability to have landscaping or deck.

### 3. How does your lifestyle affect your choice of model home and home site?

Discuss with the builder's representative your lifestyle needs and how you intend on using your home and yard. The more information that you can give the builder about your wants and needs, the better able they are to satisfy them. Most builders are willing and able to give you all the information that you need if you ask.

### 4. What standard and upgraded features are included with the agreement of sale?

It is important that you understand exactly what is included in the sales price and what is not. Many of the new home models that you will visit include options as well as decorator items. Have the sales manager go through each room to describe what is included. The list of standard features should be included with the agreement of sale. The options that you select should be included on a separate exhibit to the agreement.

### 5. Is the builder financially solvent to complete your home?

Discuss the financial health of the builder with their representative. Ask for an annual report or other proof regarding their financial status. You will want to make sure the builder will be able to finish your home and provide warranty service after the sale.

When you choose Toll Brothers, the nation's leading builder of luxury homes, you can feel confident in knowing that you have chosen a financially secure and stable company. Toll Brothers is traded on the New York Stock Exchange and has built thousands of homes for over 39 years.

Builder	1	2	3
Community	<b><i>Toll Brothers</i></b>		
Model	<b>White Creek at Bethany</b>		
	<b>Chincoteague Charleston</b>		
<b>ABOUT THE COMMUNITY:</b>			
Total # of single homes	87 singles		
Community appearance	Magnificent waterfront and waterview home sites		
Estimated delivery time to build	6 months — normal construction ± 30 days		
Homeowners Association (yes/no)	Yes		
<b>Community Features</b>			
Sidewalks	Alternating sides of street		
Open space	40+ acres, with wetlands		
Walking trails	Nature walk / crab pavillion / kayak rack		
House set back to curb	30' minimum		
Average home site size	.30 acres		
Lot availability	See House Fit Analysis		
Ponds/Basins	2 basins, 1 pond, 2 lagoons		
HOA Capital contribution	\$1,000		
HOA Monthly assessments	\$325		
Services Included	Open space maintenance, clubhouse, pool, day dock, lawn maintenance		

*In White Creek at Bethany, your home is a private haven nestled in a waterfront resort community and yet is only minutes from any convenience you may need. In addition, the homes afford an uncommon standard of excellence due to their superior design and quality craftsmanship. You will live and entertain with pride in White Creek at Bethany.*

*\*Information is accurate as of 8/1/06 and subject to change without notice.*

Builder	1	2	3
Community	<b><i>Toll Brothers</i></b>		
Model	<b>White Creek at Bethany</b>		
	<b>Chincoteague Charleston</b>		
<b>ABOUT THE BUILDER:</b>			
Years in business	39 years		
National builder	Yes		
# of communities	230		
# of markets building in	50		
# of states building in	21		
# of sites in destination area	20		
Regional builder	N/A		
# of sites	N/A		
# of sites in destination area	N/A		
Local builder	N/A		
# of sites	N/A		
Gross Revenues	\$5.8 Billion		
Total homes sold per year	3,400+		
Public or privately held	Public New York Stock Exchange Listed: TOL		
Type of builder (Custom or semi-custom)	Semi-custom		
Web site	tollbrothers.com		
Awards — National	America's Best Builder National Housing Quality Award Builder of the Year		

*No other builder is as committed to quality as Toll Brothers. We have won the three most coveted awards in the home building industry: America's Best Builder, National Builder of the Year, and the National Housing Quality Award. We are proud to have been recognized for our dedication to quality construction, innovative designs, and spectacular communities.*

**A**t Toll Brothers, our ultimate goal is for you to move into a home built to the highest standards. To give you lasting peace of mind, we provide a ten-year structural warranty.

**W**hen you choose Toll Brothers, you enjoy all the special advantages offered by the nation's leading builder of luxury homes.





Builder	1	2	3
Community	<i>Toll Brothers</i> White Creek at Bethany		
Model	Chincoteague Charleston		
<b>ABOUT THE HOME:</b>			
Approximate square footage	3,082 – 3,967		
Home width	45' – 60'		
1st floor ceiling height	9'		
2nd floor ceiling height	8'		
Customizing options available	Yes		
<b>Kitchen</b>			
Eat-in or separate area	Separate breakfast area included (in select models)		
Island or breakfast bar	Included (in select models)		
Kitchen lighting package with recessed lights	Available option		
Cabinets	42" Yorktowne® wall cabinets included		
Countertop material	Corian®		
Back splash	4x4 Ceramic tile included		
Sink	Stainless Steel Drop-in		
Faucet brand	Kohler® with pull out spray		
Window over sink	Included (most models)		
Microwave / Oven Combo	General Electric®		
Cooktop	30" General Electric® Profile		
Dishwasher	General Electric®		
Ice Maker Line	Included		
Flooring (vinyl, hardwood, tile)	12" x 12" Ceramic tile included in kitchen and breakfast area		

**BUYING PROCESS:**

Deposit requirements			
To hold a home site	\$1,000		
For how long	10 days		
Refundable	Yes — fully		
At agreement of sale	Additional \$29,000		
Down payment options/lot premium	20%		
Any required notes	Remaining balance of 10% down		
Structural options	At agreement		
Non-structural/color selections	Within 45 days		
Color selection process	Easy		
Exterior selections made at	On site selection center		
Interior selections made at	On site selection center		

**ABOUT THE SURROUNDING COMMUNITY:**

Drive time to:			
Grocery store	5 minutes		
Worship	5–15 minutes		
Shopping	5 minutes		
Recreational facilities	On site, as well as 5 to 10 minutes away		
Work (his/hers)			
Major Airport	120 minutes		
Access to major highways	Easy access to Rt. 26, Coastal Highway , & Rt. 113		

**MISCELLANEOUS INFORMATION:**

Financing programs available	Yes, available from TBI Mortgage		
Long term rate locks	Yes, available from TBI Mortgage		

A combination of quality materials and superior design ensures not only long-lasting beauty and low maintenance, but exceptional energy efficiency as well.



Builder	1	2	3
Community	<b>Toll Brothers</b> White Creek at Bethany		
Model	Chincoteague Charleston		
<b>Insulation</b>			
Foam gasketed outlets	Included		
R. value of walls	13		
R. value of ceiling	30		
Seal penetrations	Included		
<b>BUILDING MATERIALS:</b>			
Walls	Assembled under exacting standards in climate-controlled facility		
Roof	Trusses to allow open floor plans		
Plumbing	CPVC		
Gas pipe	Flexible		
Lumber	Kiln dried — not air dried		
<b>QUALITY ASSURANCE:</b>			
Home warranty	Yes		
How long	10 year limited		
Transferable	Yes		
Electrical walk-thru	Included		
Pre-drywall orientation	Included		
Pre-settlement inspection	Yes		
How many	2		
Corporate QA Department inspection	Included		
County inspections	Included		
<b>ON SITE MANAGEMENT:</b>			
Sales Manager	On site		
Construction Manager	On site		
Project Manager	On site		

**Bathrooms**

# of bathrooms	3 full, 1 half		
<b>Master Bathroom</b>			
Shower (tile or plastic)	6x6 fully tiled with seat		
Roman tub/whirlpool	Optional		
Counter tops	Choice of cultured marble		
Cabinetry	Quality Yorktowne® brand		
Faucets	Kohler® chrome included		
Commode	Elongated commode included		
Flooring — ceramic or vinyl	6x6 tile with tile baseboard included		
<b>Other Bathrooms</b>			
Cabinetry	Quality Yorktowne® brand		
Faucets	Kohler® chrome included		
Tub surrounds — tile or plastic	6x6 tile included		
Flooring — ceramic or vinyl	6x6 tile with tile baseboard included		
<b>Powder Room</b>			
Cabinetry	Pedestal sink		
Faucet	Kohler® chrome included		
Flooring	Ceramic tile		
<b>Family Room/Living Room</b>			
Type of ceiling	Varies per model (flat, two-story)		
Flooring (carpet, hardwood, tile)	Carpet with pad		
<b>Fireplace</b>	Designer direct vent-up fireplace		
Gas or wood burning	Gas		
Size	42"		
Facing	Slate with oversized ogee trim surround		

With Toll Brothers, you will find many standard features that other builders consider upgrades. In addition, extensive customizing options are available to complete the home of your dreams.



*Toll Brothers is the successor to three generations of home builders and is a publicly owned company whose stock is listed on the New York Stock Exchange. We have sold over 67,500 luxury homes and are currently building in 21 states. With this experience behind us, you can be assured that your new home in White Creek at Bethany will provide a lifelong source of pride and satisfaction.*

Builder	1	2	3
Community	<b><i>Toll Brothers</i></b> <b>White Creek at Bethany</b>		
Model	<b>Chincoteague Charleston</b>		
<b>Foyer</b>	2 Story (in select models)		
Flooring (carpet, hardwood, tile)	Ceramic tile included		
<b>Laundry Room</b>	Washer/dryer hook up (electric) included		
Location (basement, 1st or 2nd floor)	First floor		
Laundry tub	Included		
Flooring	Ceramic tile		
<b>Foundation</b>	Slab-on-grade		
Availability	All home sites		
<b>Garage</b>	Fully drywalled		
Wall finish	Finished & painted walls		
Doors	Insulated, raised panel designer with glass		
Inserts	Included		
Openers	Included with remotes		
<b>Windows</b>			
Brand	Quality Andersen® brand with integral grills & screens included		
Wood, metal, vinyl or vinyl clad	Vinyl clad dual pane high performance glass		
Front door type	Peachtree® fiberglass, fully insulated, with side lights		

**Heating & Air Conditioning System**

Brand	Trane®		
Heater efficiency	90% efficiency		
A/C efficiency	13.0 SEER		
# of zones	2 zone included		
Gas, oil, electric or propane	Propane forced air		
50 gallon gas hot water heater	Included		
<b>Roof</b>			
Type	Architectural — GAF®		
Warranty	30-year prorated warranty		
<b>Trim &amp; Crown Moulding</b>			
Entrance foyer	2-piece crown molding, baseboard & casing		
Living room	2-piece crown molding, baseboard & casing		
Dining room	2-piece crown molding, baseboard & casing		
Master bedroom	1-piece crown molding, baseboard & casing		
<b>Exterior</b>			
Exterior Trim	PVC (will not rot)		
Siding — aluminum, vinyl, or fiber cement	Vinyl		
Siding — Fiber Cement	Available option		
Maintenance	Low-maintenance		
# of hose bibs	2 frost free included		
Ground fault electrical receptacles	1 front & 1 rear		
Custom mailbox	Included		
Seed or sod	Sod — front, sides, and behind house		
Irrigation, landscape plan	Included		
<b>Electrical</b>			
# of cable outlets	8 — RG6		
# of phone outlets	9 — CAT5		
Size of service (400 amps)	200 amps		
Structural Wiring	Included		

Our unsurpassed customer service enhances your new home purchase experience. Management is on site to answer your questions promptly and ensure a quality home delivered on time.

