AMERICAN EXTERIORS

THE HOMEOWNER RESOURCE GUIDE

EVERYTHING EVERY HOMEOWNER SHOULD KNOW ABOUT PROTECTING THEIR LARGEST INVESTMENT

PRACTICAL ADVICE. | EXPERT INSIGHT. | LASTING VALUE.

YOUR GUIDE TO PROTECTING, MAINTAINING, IMPROVING & MAXIMIZING THE VALUE OF YOUR HOME

SPECIAL BONUS

SELLER PAY AT CLOSING HOME IMPROVEMENT FINANCING

Discover how qualified homeowners may improve their home today and pay from the proceeds when it sells.



PROTECT WHAT MATTERS

MAINTAIN FOR LONG-TERM

IMPROVE WITH CONFIDENCE

MAXIMIZE THE VALUE OF

TRUST EXPERTS WHO

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About CR3 American Exteriors

How to Use This Guide

This isn't a book you'll read once.

Use it throughout your homeownership journey.

Whenever you're preparing for a project, recovering from a storm, reviewing your insurance, hiring a contractor, or planning improvements, return to the chapter that applies.

Inside you'll find:

• Practical illustrations

• Easy-to-use worksheets

• Professional checklists

• QR codes linking to calculators and additional homeowner resources

• Tools designed to help you make smarter financial decisions

Keep this guide where you keep your important home documents.

You'll refer to it for years.



CR3 AMERICAN EXTERIORS™

A Letter from Our President

Dear Homeowner,

Thank you for picking up this guide.

Whether you received it from your Realtor, insurance professional, financial advisor, home inspector, senior living advisor, or directly from CR3 American Exteriors, I hope it becomes a resource you return to for years to come.

Over the past four decades, I've had the privilege of working with thousands of homeowners and business owners. During that time, I've learned something that surprises many people.

Most homeowners don't lack good intentions. They simply lack reliable information.

Your home is likely the largest investment you'll ever make, yet very few people are ever taught how to properly protect it, maintain it, or make informed decisions when repairs or improvements become necessary.

Unfortunately, many homeowners only begin learning about their home's exterior after a storm, a leak, or an unexpected repair. By then, important decisions often have to be made quickly, sometimes without the information needed to make the best choice.

We wanted to change that.

This guide was created to provide practical, unbiased information that every homeowner should have long before problems arise.

Inside, you'll find guidance on understanding your home's exterior systems, recognizing early warning signs, planning maintenance, preparing for major improvements, navigating insurance claims, evaluating contractors, and making smart financial decisions about your home.

Our goal is simple.
To help you make better decisions.

Not because every decision leads to a project with CR3, but because informed homeowners protect their investments, avoid costly mistakes, and enjoy greater peace of mind.

If this guide helps you prevent just one expensive repair, ask a better question before hiring a contractor, or feel more confident about a major decision, then it has accomplished its purpose.

On behalf of everyone at CR3 American Exteriors, thank you for allowing us to be part of your homeownership journey.

We wish you many years of happiness, safety, and lasting memories in your home.

Sincerely,

Mark Luterman

Mark Luterman
President, CR3 American Exteriors
Former CPA • Business Advisor • Author

Our Promise to You

We are committed to providing honest guidance, quality workmanship, and exceptional service. You can count on us to treat your home like it's our own.

"Your home is more than an investment. It's where life happens. Our job is to help you protect it for years to come.

PROTECT WHAT MATTERS MOST

MAINTAIN FOR LONG-TERM PERFORMANCE

IMPROVE WITH CONFIDENCE & CLARITY

MAXIMIZE THE VALUE OF YOUR INVESTMENT

TRUST EXPERTS WHO CARE

PART I

Understanding Your Largest Investment

Chapter 1

Your Home Is More Than a House

Understanding the Systems That Protect Everything Inside

Opening Quote

> **"Most homeowners spend years living in their home before they truly understand how it protects them."**

Introduction

For most people, purchasing a home is the single largest financial investment they will ever make.

It's where families grow, memories are created, milestones are celebrated, and futures are built.

Yet despite its importance, very few homeowners are ever taught how their home actually works.

Most of us know how to operate our smartphone, our vehicle, or even our coffee maker because each comes with a detailed owner's manual. Ironically, the largest investment we'll ever own rarely comes with one.

Instead, we learn as problems arise.

A leak appears after a heavy rain.

A draft is noticed during the winter.

A stain forms on the ceiling.

A window begins to fog.

A shingle blows off after a storm.

Suddenly we're forced to make important decisions about systems we've never been taught to understand.

The purpose of this guide is to change that.

Your Home Is a Complete Protection System

Many homeowners think of their home as a collection of separate components.

A roof.

Some siding.

A few windows.

Gutters.

Doors.

While each serves an important purpose, they are not independent.

They work together as one integrated protection system.

Think of your home's exterior like the human body.

Your roof is like your skin. It serves as the first line of defense against the elements.

Your attic ventilation is the respiratory system, allowing air to circulate properly and helping regulate temperature and moisture.

Your gutters and downspouts function like the circulatory system, directing water safely away from your home before it can cause damage.

Your windows and doors are carefully engineered openings that provide light, comfort, and security while keeping weather outside.

Your siding protects the structural framework beneath it, much like clothing protects your body from the environment.

The foundation supports everything above it, while proper grading and drainage ensure water flows away from the structure instead of toward it.

When one system fails, others often suffer as a result.

A missing shingle can eventually lead to damaged roof decking.

Improper attic ventilation can shorten the life of an otherwise excellent roof.

Clogged gutters can cause fascia rot, siding damage, basement moisture, and foundation issues.

Water entering around improperly sealed windows can damage insulation, framing, drywall, and flooring long before you ever notice a problem.

The health of your home depends on all of these systems working together.

A Small Problem Rarely Stays Small

One of the most common mistakes homeowners make is assuming small exterior issues can wait.

Sometimes they can.

Often they cannot.

Water is incredibly patient.

It doesn't need a large opening.

A gap the thickness of a credit card may be enough for moisture to begin damaging wood, insulation, drywall, or structural framing over time.

The visible problem you notice today may represent only a fraction of the damage hidden behind the walls.

That's why routine inspections and preventative maintenance are almost always less expensive than emergency repairs.

The Goal Isn't Perfection

Many homeowners believe their house must be perfect.

That's neither realistic nor necessary.

Every home requires maintenance.

Materials age.

Sealants dry out.

Paint fades.

Roofing systems wear.

Weather takes its toll.

The goal isn't to eliminate maintenance.

The goal is to identify issues early, understand your options, and make informed decisions before small concerns become major expenses.

The CR3 Philosophy

At CR3 American Exteriors, we believe educated homeowners make better decisions.

That doesn't always mean replacing something.

Sometimes the best recommendation is routine maintenance.

Sometimes it's a simple repair.

Sometimes it's monitoring a condition for another year or two.

Our responsibility is to help homeowners understand their options so they can make decisions based on facts, not fear.

Knowledge creates confidence.

Confidence leads to better decisions.

Better decisions protect your investment.

CR3 Takeaways

✓ Your home's exterior is one integrated protection system, not a collection of unrelated parts.

✓ Small exterior issues are easier and less expensive to address when discovered early.

✓ Water is the single greatest threat to the long-term health of your home.

✓ Routine inspections and preventative maintenance almost always cost less than emergency repairs.

✓ Understanding how your home works is the first step toward protecting your largest investment.

Looking Ahead

Next Chapter

Meet Your Home

A homeowner's guided tour of every major exterior component, what it does, why it matters, and the warning signs every homeowner should recognize.

CHAPTER 2

Take a Walk Around Your Home

A Guided Tour of the Systems That Protect Your Family and Your Investment

Opening

Before you can properly care for your home, it helps to understand how it works.

Most homeowners recognize a roof, windows, gutters, and siding, but few understand how these systems work together to protect everything inside.

Think of this chapter as a guided tour.

We'll walk around the exterior of your home together, explain what each component does, why it matters, what warning signs to look for, and how you can help extend its life.

The goal isn't to turn you into a contractor.

The goal is to help you become a more informed homeowner.

"The Exterior Protection System"

A beautiful cutaway illustration of a modern home with numbered callouts.

See next page



Numbered Components (Detailed Explanation)

1. Roofing System

Your home's first line of defense against rain, snow, wind, hail, and sunlight.

2. Ridge Vent

Allows warm attic air to escape. Works together with soffit vents to keep your attic healthy.

3. Attic Ventilation

Proper airflow helps regulate temperature and moisture while extending the life of your roof.

4. Flashing

Metal components installed around chimneys, walls, skylights, and roof penetrations to keep water out.

5. Chimney Flashing

One of the most common sources of roof leaks when improperly installed or aged.

6. Drip Edge

Directs water into the gutters instead of allowing it to run behind the fascia.

7. Fascia

The finished board supporting your gutter system. Protects roof edges and provides structural support.

8. Soffit

The underside of the roof overhang. Provides ventilation while helping keep pests out.

9. Gutters

Collect and channel rainwater away from your roof.

10. Downspouts

Carry water safely away from your home's foundation.

11. Siding

Protects the structural framing while enhancing curb appeal.

12. Trim

Seals transitions between siding, windows, and doors while improving appearance.

13. Windows

Provide natural light, ventilation, and energy efficiency while protecting against the weather.

14. Exterior Doors

Offer security, insulation, and weather protection.

15. Foundation

Supports the entire structure. Everything above depends on it.

16. Grading

The slope of the soil around your home.
Proper grading directs water away from the foundation.

17. Landscaping

Beautiful landscaping should never trap moisture against your home.

18. Driveways & Walkways

Proper drainage prevents water from collecting near the foundation.

19. Decks & Porches

Require regular inspection to maintain structural integrity and prevent moisture damage.

20. Exterior Lighting

Improves safety while helping homeowners identify developing maintenance issues.

CR3 Insight

Every System Depends on the Others.

Your roof isn't just connected to your attic.

Your attic affects your ventilation.

Ventilation affects roof life.

Your gutters protect your siding.

Your downspouts protect your foundation.

Your grading protects your basement.

Everything works together.

That's why experienced contractors inspect the entire exterior—not just the area where a problem appears.

Average Life Expectancy

Component	Typical Life*
Asphalt Roof	20–30 years
Architectural Roof	25–40 years
Metal Roof	40–70 years
Fiber Cement Siding	30–50 years
Vinyl Siding	20–40 years
Gutters	20–30 years
Windows	20–35 years
Exterior Doors	25–40 years
Paint	7–12 years

*Actual service life depends on climate, installation quality, maintenance, and product selection.

Homeowner Walk-Around Checklist

Take fifteen minutes twice each year to walk around your home. Look for:

□ Missing shingles

□ Loose flashing

□ Sagging gutters

□ Overflow stains

□ Cracked caulking

□ Peeling paint

□ Soft trim

□ Window condensation

□ Damaged siding

□ Foundation cracks

□ Poor drainage

□ Tree limbs touching the roof

Most costly repairs begin as small, visible issues that can be addressed before they become major problems.

CR3 Takeaways

✓ Your home's exterior is an integrated protection system.

✓ Water almost always follows the path of least resistance.

✓ Small maintenance issues are far less expensive than major repairs.

✓ A fifteen-minute inspection twice each year can prevent thousands of dollars in unexpected repairs.

✓ Understanding your home gives you confidence when making maintenance and improvement decisions.

CHAPTER 3

The Homeowner's Maintenance Calendar

Small Steps Today Prevent Big Problems Tomorrow.

Owning a home is much like owning a vehicle.

Regular maintenance is far less expensive than major repairs.

The challenge is knowing what to inspect, when to inspect it, and what deserves your attention.

That's exactly why we created this maintenance calendar.

By spending just a few minutes each season walking around your home, you can identify small concerns before they become costly problems.

The goal isn't perfection.

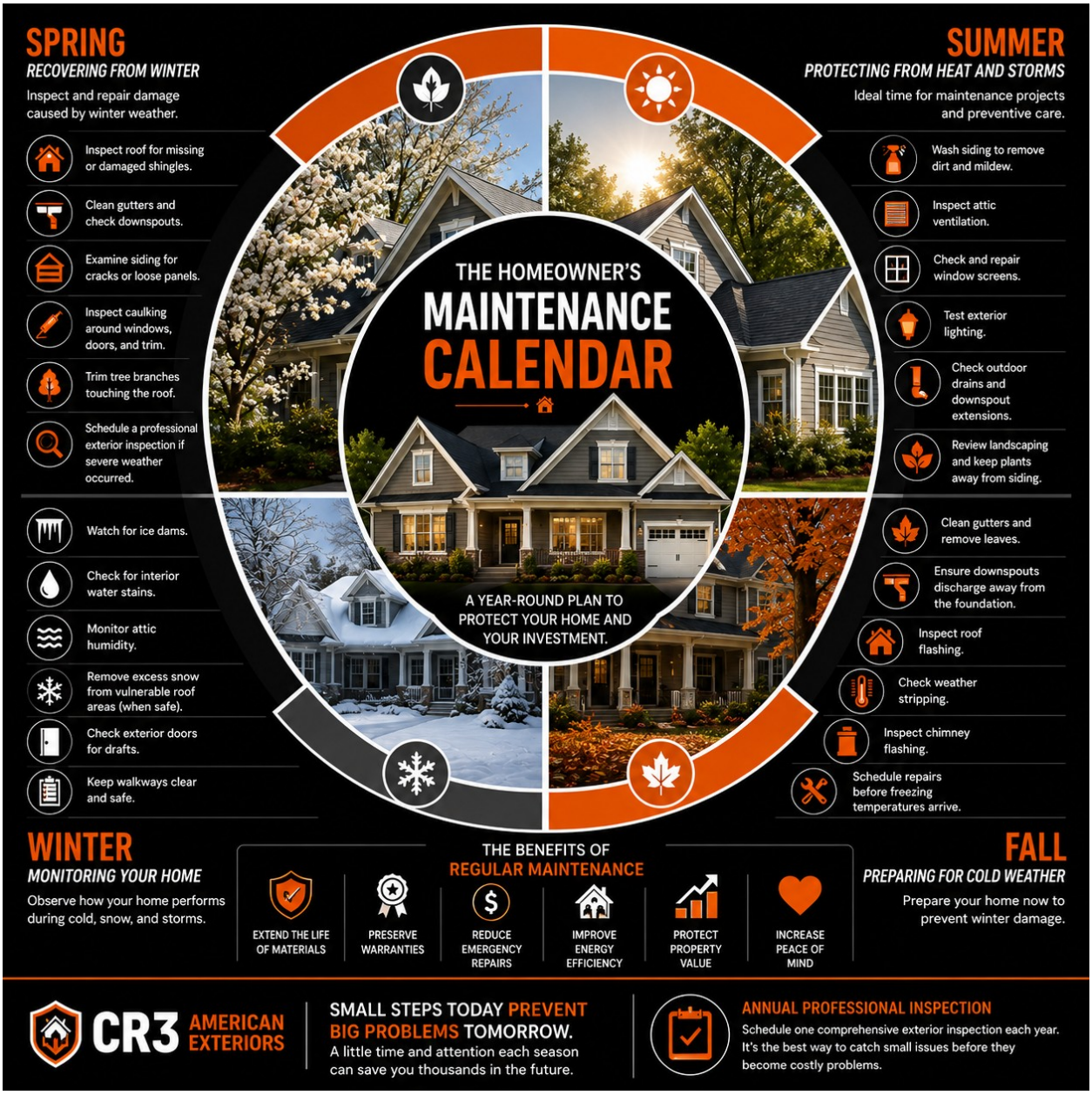
The goal is consistency.

Many homeowners are surprised to learn that the most expensive repairs often begin as issues that could have been identified months, or even years, earlier.

Think of this calendar as your annual roadmap.

Follow it each season, keep notes of any changes you observe, and don't hesitate to have a professional evaluate anything that concerns you.

A small investment of time today can protect your home, your family, and your financial investment for years to come.



Five Maintenance Habits Every Homeowner Should Develop

1. Walk Around Your Home Twice a Year

A simple exterior walk-around in the spring and fall helps identify changes before they become major issues.

2. Address Small Problems Promptly

Loose flashing, cracked caulk, clogged gutters, and missing shingles rarely improve with time.

3. Keep a Home Maintenance File

Save inspection reports, warranties, receipts, and photographs. They can be invaluable when planning future repairs or filing an insurance claim.

4. Schedule an Annual Professional Inspection

Even the most attentive homeowner can't safely inspect every area of the roof and exterior. A yearly inspection provides peace of mind and establishes a baseline for future comparisons.

5. Think Long Term

Routine maintenance isn't an expense, it's one of the best investments you can make in protecting your home's value and extending the life of its exterior systems.

PART II

Protecting Your Investment

Your home will face challenges over time.

Some will be expected, such as normal aging and routine maintenance. Others, like severe weather, happen without warning.

The good news is that most homeowners don't need to know everything.

They simply need to know what to do when something happens.

The chapters in this section will help you respond with confidence, make informed decisions, protect your investment, and avoid many of the costly mistakes homeowners commonly make.

CHAPTER 4

When the Storm Passes

What Every Homeowner Should Know Before, During, and After Severe Weather

Introduction

No homeowner can prevent a storm.

But every homeowner can prepare for one.

Whether it's hail, high winds, heavy rain, snow, or fallen trees, severe weather can leave homeowners wondering what to do next.

Should you call your insurance company?

Should you call a contractor first?

Is the damage serious?

Can it wait?

How do you protect your home from additional damage?

The answers aren't always obvious, especially when emotions are high.

This chapter is designed to provide a simple roadmap that helps you make smart decisions before, during, and after a storm.

Knowledge won't stop the storm.

But it can make your recovery much easier.

The Storm Response Roadmap



Before the Storm

Preparation begins long before severe weather appears in the forecast.

Taking a few simple steps today can save valuable time and reduce stress later.

Annual Preparation Checklist

✓ Photograph each side of your home.

✓ Save copies of warranties and important repair records.

✓ Know where your homeowner's insurance information is stored.

✓ Understand your deductible before you need it.

✓ Trim tree limbs that extend over your roof.

✓ Schedule periodic exterior inspections to establish your home's condition.

Being prepared allows you to focus on protecting your family instead of searching for important information during an emergency.

Immediately After the Storm

Your first priority is always safety.

Once it's safe to do so:

✓ Walk around your property from the ground.

✓ Photograph anything that appears damaged.

✓ Look for fallen tree limbs or debris.

✓ Check ceilings and walls for signs of water intrusion.

✓ Avoid climbing onto your roof.

Remember, not all storm damage is visible from the ground.

A professional inspection may identify conditions that aren't immediately apparent.

Understanding Storm Damage

Storm damage isn't always dramatic.

Some of the most significant problems begin with relatively small impacts that allow moisture to enter your home's exterior systems over time.

Inspect for signs such as:

• Missing or lifted shingles

• Damaged flashing

• Bent or detached gutters

• Cracked siding

• Damaged window trim

• Water stains inside the home

• Fallen branches or debris

• Standing water near the foundation

Early identification often leads to simpler and less expensive repairs.

Understanding the Insurance Process

Every homeowner's insurance policy is different, but most claims follow a similar process.

Document the damage thoroughly.

Notify your insurance carrier promptly.

Maintain records of photographs, inspection reports, receipts, and correspondence.

Ask questions whenever something is unclear.

The more organized your documentation, the smoother the process is likely to be.

Five Mistakes Homeowners Should Avoid

Waiting too long to inspect the property.

Assuming that no visible damage means no damage exists.

Throwing away damaged materials before they are documented.

Hiring the first contractor who knocks on the door after a storm.

Making important decisions before understanding all available options.

CR3 Insight

Most storm-related problems are not caused by the storm itself.

They occur because small damage goes unnoticed, allowing water to enter the home over time.

Timely inspections and informed decisions are often the best protection against larger repairs later.

Homeowner Storm Checklist

□ Confirm everyone is safe.

□ Photograph visible damage.

□ Record the date of the storm.

□ Contact your insurance company if appropriate.

□ Schedule a professional exterior inspection.

□ Keep all receipts and documentation.

□ Protect exposed areas from additional damage when safe to do so.

□ Ask questions before authorizing repairs.

Key Takeaways

✓ Preparation begins before severe weather arrives.

✓ Safety should always be your first priority.

✓ Document everything.

✓ Small damage can lead to significant problems if left unaddressed.

✓ Careful documentation and informed decisions make the recovery process much smoother.

CHAPTER 5

Understanding Your Homeowner's Insurance Policy

What Every Homeowner Should Know Before They Ever Need to File a Claim

Introduction

For most homeowners, their homeowner's insurance policy is one of the most important financial documents they own.

Ironically, it's also one of the least understood.

Many homeowners faithfully pay their premiums every year without ever reviewing their policy or discussing it with their insurance professional. Then, when a storm damages their home, they're suddenly expected to make important financial decisions while trying to understand unfamiliar insurance terminology.

Questions quickly arise.

"Is this covered?"

"What is my deductible?"

"Why am I being charged depreciation?"

"Will my insurance company replace all of my siding if it can't be matched?"

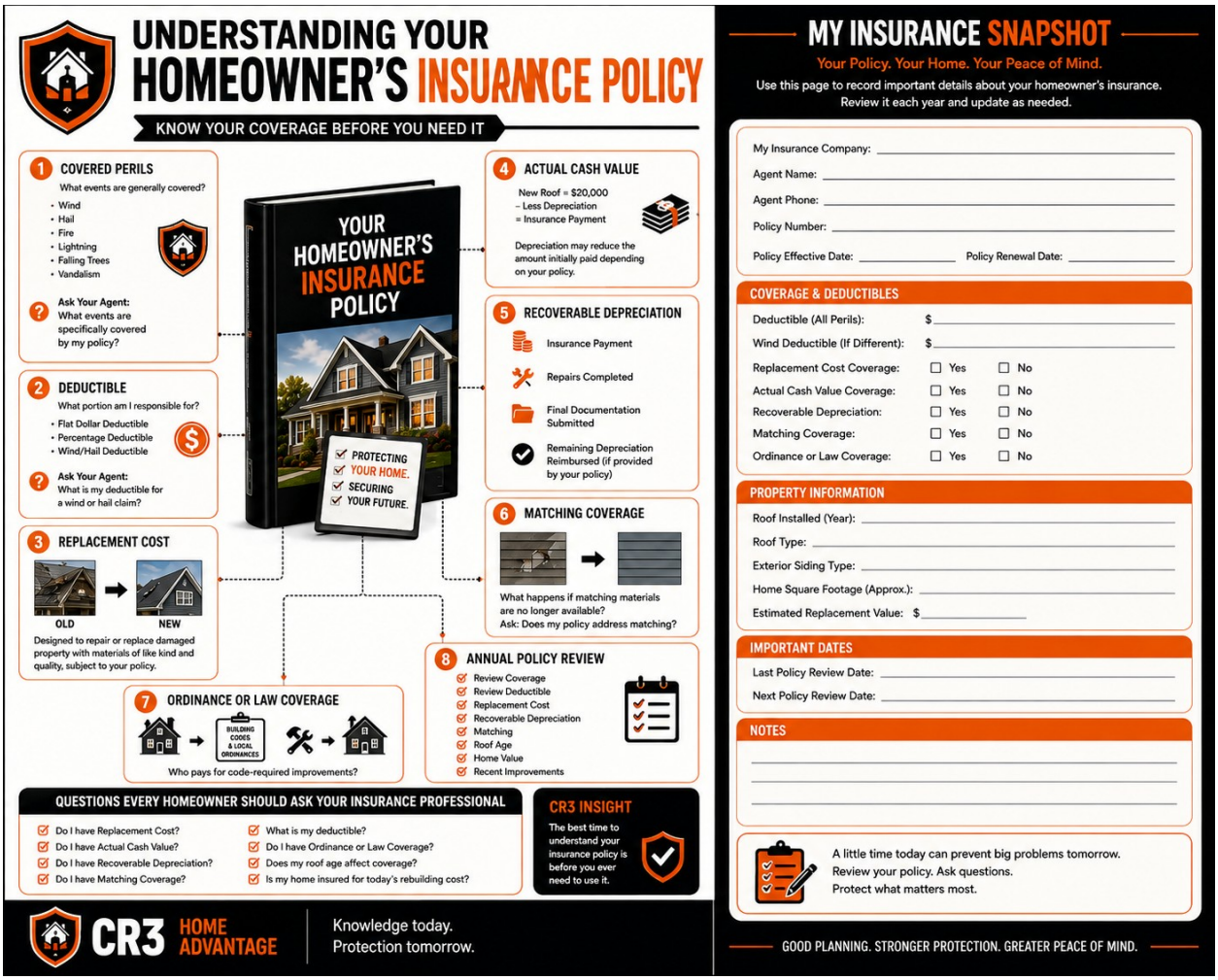
Most of these questions can be answered before a loss ever occurs.

The purpose of this chapter is to help you understand the key concepts found in most homeowner's insurance policies so you can have a more informed conversation with your insurance professional long before you ever need to file a claim.

Understanding Your Policy at a Glance

Before we discuss each section in greater detail, the following pages provide a visual overview of the insurance concepts every homeowner should understand.

Whether you're purchasing your first home or have owned one for decades, taking a few minutes to understand these terms today can save considerable confusion later.



Understanding the Most Important Insurance Terms

Insurance policies often use terminology that can seem intimidating. Fortunately, the concepts are much easier to understand than most homeowners realize.

Replacement Cost Coverage

Replacement Cost Coverage generally helps pay to repair or replace damaged property using materials of similar kind and quality, subject to your policy's terms, conditions, and limits.

For many homeowners, this provides greater financial protection because reimbursement is not based solely on the age of the damaged materials.

One of the best questions you can ask your insurance professional is:

"Do I have Replacement Cost Coverage?"

Actual Cash Value

Actual Cash Value, often referred to as ACV, considers depreciation.

As roofing, siding, windows, and other exterior materials age, their value decreases over time.

If your policy provides Actual Cash Value coverage, the amount paid following a covered loss may reflect that depreciation.

Understanding whether your policy provides Replacement Cost Coverage or Actual Cash Value coverage is one of the most important aspects of your annual policy review.

Recoverable Depreciation

Many Replacement Cost policies include Recoverable Depreciation.

In simple terms, your insurance company may initially pay the depreciated value of the damaged materials.

After repairs are completed and the required documentation is submitted, the remaining depreciation may be reimbursed, depending on your policy.

Because every policy is different, ask your insurance professional how Recoverable Depreciation applies to your specific coverage.

Matching Coverage

Imagine your home has siding that was installed fifteen years ago.

A storm damages only one side of the house.

The original siding color has been discontinued and can no longer be purchased.

Will the insurance company replace only the damaged wall?

Or will additional siding be replaced to maintain a consistent appearance?

The answer depends on your policy and, in some cases, state law.

Matching provisions vary significantly, making this one of the most important questions homeowners should ask before a claim ever occurs.

Ordinance or Law Coverage

Building codes evolve over time.

If your home was built years ago and experiences a covered loss today, local building codes may require upgrades that weren't required when the home was originally constructed.

Ordinance or Law Coverage may help pay for certain additional costs associated with bringing damaged portions of the home into compliance with current building codes, subject to your policy.

Questions Every Homeowner Should Ask Their Insurance Professional

During your annual policy review, consider asking the following questions.

✓ What is my deductible?

✓ Do I have Replacement Cost Coverage or Actual Cash Value Coverage?

✓ Does my policy include Recoverable Depreciation?

✓ Does my policy address matching if roofing or siding materials are discontinued?

✓ Do I have Ordinance or Law Coverage?

✓ Are there any age limitations affecting my roof?

✓ Is my home insured for today's rebuilding cost?

✓ Have my recent home improvements been reflected in my policy?

✓ What losses are specifically excluded from my coverage?

These simple questions can eliminate many of the surprises homeowners experience after filing a claim.

Annual Insurance Review

Your insurance policy should not remain unchanged year after year without review.

As your home changes, your coverage should evolve with it.

At least once each year:

• Review your policy with your insurance professional.

• Update your home's replacement value.

• Discuss major renovations or improvements.

• Review deductibles and endorsements.

• Confirm your coverage still reflects your needs.

Think of this annual review as a financial checkup for one of your largest investments.

CR3 Insight

Understanding your homeowner's insurance policy isn't about becoming an insurance expert.

It's about becoming an informed homeowner.

The more familiar you are with your coverage before a loss occurs, the more confident you'll be when making important decisions after one.

A thirty-minute annual conversation with your insurance professional today can prevent confusion, reduce stress, and help protect one of your family's most valuable assets.

Key Takeaways

✓ Read your homeowner's insurance policy before you need it.

✓ Understand the difference between Replacement Cost and Actual Cash Value.

✓ Know your deductible and how it applies.

✓ Ask about Recoverable Depreciation, Matching Coverage, and Ordinance or Law Coverage.

✓ Schedule an annual policy review with your insurance professional.

PART III

Making Smart Home Improvement Decisions

Your home will require repairs and improvements throughout its lifetime.

Some decisions are straightforward.

Others can involve thousands, or even tens of thousands, of dollars.

Knowing how to evaluate your options can help you avoid unnecessary expenses, maximize the life of your home's exterior systems, and invest wisely when replacement truly becomes the best solution.

The chapters in this section are designed to help you become a confident decision maker rather than simply reacting to problems as they arise.

CHAPTER 6

Repair or Replace?

Making One of the Most Important Decisions You'll Face as a Homeowner

Introduction

Almost every homeowner eventually faces the same question.

"Can this be repaired, or is it time to replace it?"

Unfortunately, there isn't a simple answer.

Every home is different.

Every roofing system, siding product, window, and door ages differently.

Weather, installation quality, maintenance history, ventilation, and even the direction your home faces all influence how long exterior materials will last.

The good news is that replacing something simply because it's old isn't always the right decision.

Likewise, continuing to repair something that has reached the end of its useful life may cost more in the long run.

The goal of this chapter isn't to convince you to repair or replace.

The goal is to help you understand how to make the right decision for your home.

Start With Three Questions

Before making any major decision, ask yourself:

Is the damage isolated?

If the problem is limited to one small area and the remainder of the system is in good condition, a repair may be the most practical solution.

What is the age of the system?

Knowing the approximate age of your roof, siding, windows, or doors provides important context.

A five-year-old roof deserves a different conversation than a twenty-eight-year-old roof.

What is the long-term cost?

Sometimes the least expensive option today becomes the most expensive option over the next several years.

Think beyond today's repair bill.

Consider future maintenance, energy efficiency, resale value, and expected remaining life.

When Repair Often Makes Sense

Repairs are often appropriate when:

• Damage is isolated.

• Materials remain readily available.

• The system has substantial useful life remaining.

• Repairs restore full performance.

• The overall condition remains excellent.

Examples include:

• Replacing a few missing shingles.

• Repairing localized siding damage.

• Replacing damaged fascia.

• Installing new flashing.

• Re-caulking windows and doors.

A properly performed repair can often extend the life of an otherwise healthy exterior system.

When Replacement May Be the Better Investment

Replacement may deserve consideration when:

• Damage is widespread.

• Multiple repairs have already been completed.

• Materials can no longer be matched.

• Energy efficiency has significantly declined.

• Maintenance costs continue increasing.

• The system has reached or exceeded its expected service life.

• Insurance or building code considerations make replacement more practical.

Sometimes replacement isn't simply about fixing today's problem.

It's about avoiding tomorrow's.

Looking Beyond the Price Tag

One of the biggest mistakes homeowners make is comparing projects based solely on price.

Instead, compare value.

Ask questions such as:

How much useful life will this repair provide?

Will this repair address the underlying problem?

Will I likely face additional repairs in the near future?

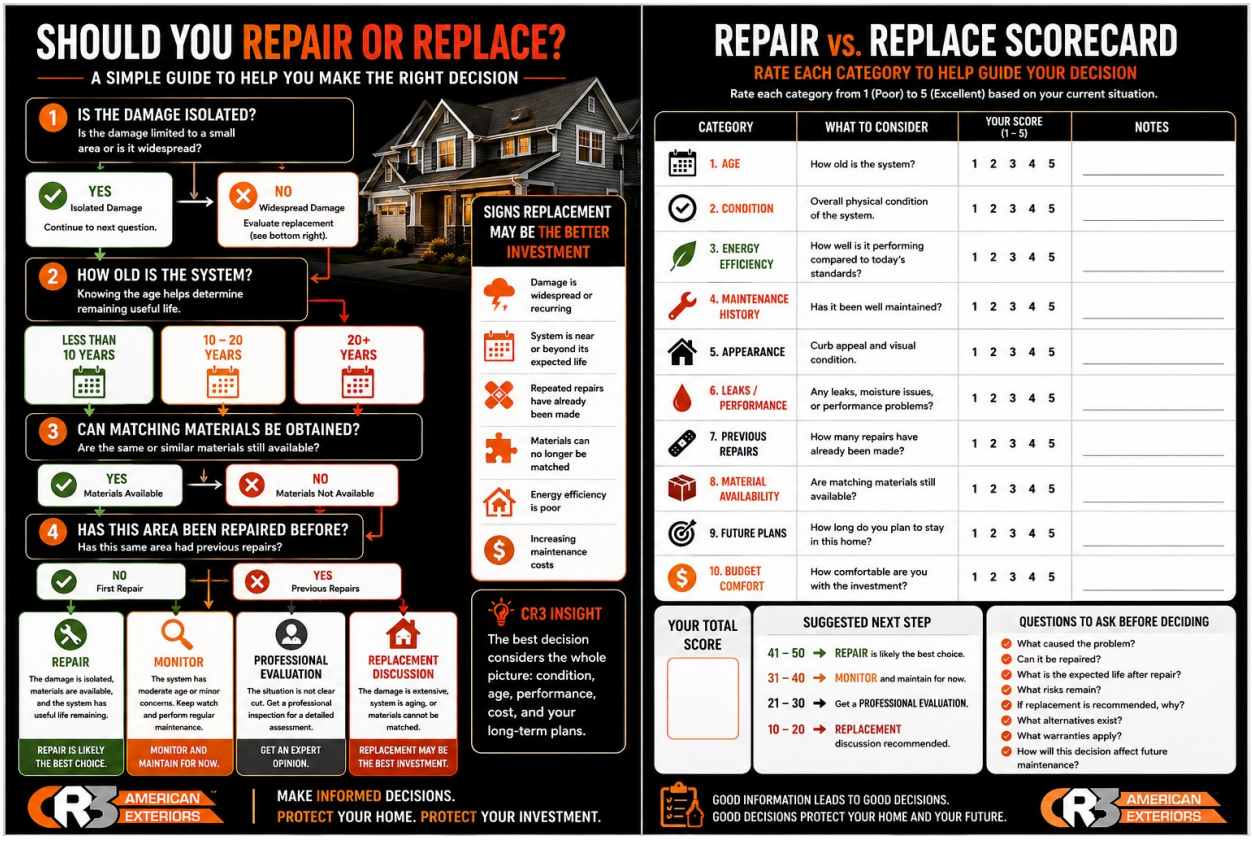
Does replacement improve energy efficiency?

Will replacement increase curb appeal?

Could replacement improve resale value?

The lowest price isn't always the best value. The highest price isn't always necessary.

The goal is making the best long-term investment.



Questions to Ask Before Deciding

Before authorizing any major work, ask:

✓ What caused the problem?

✓ Can it be repaired?

✓ What is the expected life after repair?

✓ What risks remain?

✓ If replacement is recommended, why?

✓ What alternatives exist?

✓ What products are available?

✓ What warranties apply?

✓ How will this decision affect future maintenance?

Good contractors welcome informed questions.

Real Life Example

The Smith Family

The Smiths noticed several missing shingles after a windstorm.

Their roof was only eight years old and the remainder of the roofing system was in excellent condition.

A professional inspection confirmed the damage was isolated.

A repair restored the roof's performance, preserved the remaining service life, and saved the homeowners thousands of dollars compared to unnecessary replacement.

The Johnson Family

The Johnsons owned a twenty-nine-year-old roof.

Multiple repairs had already been performed.

Shingles had become brittle.

Ventilation issues had accelerated aging.

Although another repair was technically possible, replacement provided the better long-term investment by addressing several underlying issues at once.

Neither homeowner made the same decision.

Both made the right decision for their situation.

CR3 Insight

Age alone should never determine whether a system is repaired or replaced.

Condition matters.

Performance matters.

Your long-term plans matter.

The best decisions consider all of these factors together rather than focusing on any single one.

Key Takeaways

✓ Not every problem requires replacement.

✓ Repairs often provide excellent value when damage is isolated.

✓ Replacement may become the better investment as systems age or experience repeated failures.

✓ Compare long-term value rather than today's price.

✓ Ask questions until you're comfortable making an informed decision.

CHAPTER 7

Choosing the Right Contractor

How to Hire With Confidence and Avoid Costly Mistakes

Introduction

Hiring a contractor isn't something most homeowners do very often.

In fact, many people may only replace a roof, install new siding, or purchase replacement windows once or twice during the time they own their home.

That means every project carries a certain amount of uncertainty.

How do you know who to trust?

Why do estimates vary by thousands of dollars?

Does the lowest price represent the best value?

How can you tell whether a contractor is qualified before work begins?

The answers aren't found in advertising.

They're found in asking the right questions.

The purpose of this chapter is to help you become an informed consumer, so you can hire with confidence, avoid common mistakes, and choose a contractor based on facts rather than promises.

Start With Credentials

A professional contractor should be willing to provide documentation demonstrating that they operate a legitimate, established business.

Before signing an agreement, confirm:

✓ Appropriate state or local licensing, where required.

✓ General liability insurance.

✓ Workers' compensation insurance.

✓ A physical business location.

✓ An established business history.

✓ Manufacturer certifications, when applicable.

These qualifications don't guarantee quality, but they establish an important foundation.

Reputation Matters

Today's homeowners have access to more information than ever before.

Take advantage of it.

Review online ratings from multiple sources.

Ask friends and neighbors about their experiences.

Request recent references.

Look for consistency rather than perfection.

Even excellent companies occasionally receive less-than-perfect reviews.

The important question is how those situations were resolved.

Understanding the Estimate

Not all proposals include the same scope of work.

A lower price doesn't always mean a better value.

Compare estimates carefully.

Does the proposal clearly identify:

• Materials being installed?

• Manufacturer?

• Product model?

• Colors?

• Scope of work?

• Flashing replacement?

• Ventilation improvements?

• Cleanup?

• Disposal?

• Warranty information?

A detailed proposal protects both the homeowner and the contractor by ensuring everyone understands exactly what will be completed.

Questions Every Homeowner Should Ask

Before making your decision, ask:

• Who will supervise my project?

• Who performs the work?

• How long have they worked with your company?

• What warranties are included?

• What is excluded?

• How will unexpected issues be handled?

• What permits are required?

• What is the expected schedule?

• How will my property be protected during construction?

Professional contractors welcome informed questions.

Warning Signs

While no single issue should automatically eliminate a contractor, the following situations deserve additional attention.

• High-pressure sales tactics.

• Requests for large cash payments.

• Reluctance to provide proof of insurance.

• Vague written proposals.

• Extremely low pricing compared to other estimates.

• No permanent business address.

• Requests to begin work without a written agreement.

If something feels uncomfortable, continue your search.

A major home improvement project deserves careful consideration.

Communication Is Just As Important As Construction

Excellent craftsmanship is only one part of a successful project.

Great contractors also communicate well.

They explain the process.

Return phone calls.

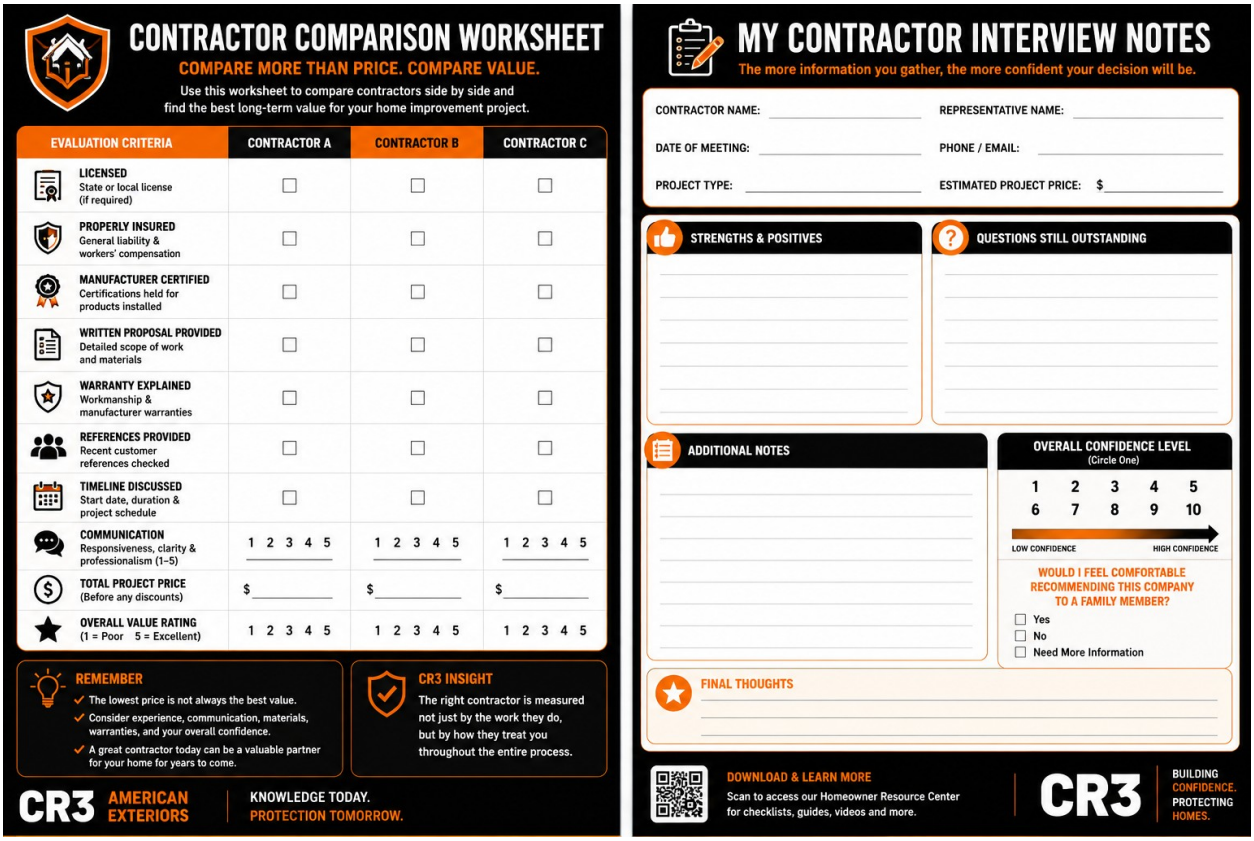
Answer questions.

Set realistic expectations.

Address concerns promptly.

Professional communication builds confidence throughout the project.

The Contractor Interview Checklist



CONTRACTOR COMPARISON WORKSHEET

COMPARE MORE THAN PRICE. COMPARE VALUE.

Use this worksheet to compare contractors side by side and find the best long-term value for your home improvement project.

EVALUATION CRITERIA	CONTRACTOR A	CONTRACTOR B	CONTRACTOR C
LICENSED State or local license (if required)	☐	☐	☐
PROPERLY INSURED General liability & workers' compensation	☐	☐	☐
MANUFACTURER CERTIFIED Certifications held for products installed	☐	☐	☐
WRITTEN PROPOSAL PROVIDED Detailed scope of work and materials	☐	☐	☐
WARRANTY EXPLAINED Workmanship & manufacturer warranties	☐	☐	☐
REFERENCES PROVIDED Recent customer references checked	☐	☐	☐
TIMELINE DISCUSSED Start date, duration & project schedule	☐	☐	☐
COMMUNICATION Responsiveness, clarity & professionalism (1–5)	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
TOTAL PROJECT PRICE (Before any discounts)	$_____	$_____	$_____
OVERALL VALUE RATING (1 = Poor 5 = Excellent)	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5

REMEMBER

- ✓ The lowest price is not always the best value.
- ✓ Consider experience, communication, materials, warranties, and your overall confidence.
- ✓ A great contractor today can be a valuable partner for your home for years to come.

CR3 INSIGHT

The right contractor is measured not just by the work they do, but by how they treat you throughout the entire process.

CR3 AMERICAN EXTERIORS | KNOWLEDGE TODAY. PROTECTION TOMORROW.

MY CONTRACTOR INTERVIEW NOTES

The more information you gather, the more confident your decision will be.

CONTRACTOR NAME: _____ REPRESENTATIVE NAME: _____

DATE OF MEETING: _____ PHONE / EMAIL: _____

PROJECT TYPE: _____ ESTIMATED PROJECT PRICE: $_____

STRENGTHS & POSITIVES

QUESTIONS STILL OUTSTANDING

ADDITIONAL NOTES

OVERALL CONFIDENCE LEVEL (Circle One)

1 2 3 4 5
6 7 8 9 10

LOW CONFIDENCE → HIGH CONFIDENCE

WOULD I FEEL COMFORTABLE RECOMMENDING THIS COMPANY TO A FAMILY MEMBER?

- ☐ Yes
- ☐ No
- ☐ Need More Information

FINAL THOUGHTS

DOWNLOAD & LEARN MORE

Scan to access our Homeowner Resource Center for checklists, guides, videos and more.

CR3 BUILDING CONFIDENCE. PROTECTING HOMES.

A Real-Life Example

The Wilson family collected three estimates for a roof replacement.

The lowest proposal was nearly $6,000 less than the highest.

At first glance, the choice seemed obvious.

However, after comparing the proposals side by side, they discovered important differences.

One estimate did not include replacing flashing around the chimney.

Another excluded ventilation improvements.

Only one proposal included a comprehensive workmanship warranty and manufacturer-certified installation.

Although it wasn't the lowest price, the Wilsons chose the contractor that offered the clearest scope of work, strong communication, and the greatest long-term value.

Years later, they still believe it was the right decision.

CR3 Insight

The right contractor is rarely determined by price alone.

Experience, communication, transparency, craftsmanship, and long-term accountability all contribute to a successful project.

The best contractor is the one who earns your confidence through knowledge, professionalism, and a clear commitment to doing the job correctly.

Key Takeaways

✓ Verify credentials before signing a contract.

✓ Compare the scope of work, not just the price.

✓ Ask questions until you're comfortable.

✓ Choose professionalism over pressure.

✓ The lowest bid isn't always the best value.

✓ A great contractor becomes a trusted partner, not just a service provider.

CHAPTER 8

Smart Ways to Pay for Home Improvements

Making Confident Financial Decisions While Protecting Your Home

Introduction

Every homeowner eventually faces the same question.

"My home needs work. How am I going to pay for it?"

Whether it's replacing an aging roof, installing new siding, upgrading windows, or repairing storm damage, major home improvements often require significant financial planning.

The good news is that homeowners today have more options than ever before.

Some choose to pay cash.

Others use traditional financing or home equity.

In certain situations, insurance may help cover eligible repairs.

And for homeowners preparing to sell, there's another option many people have never heard of.

This chapter will help you understand the most common ways to fund home improvements so you can choose the option that best fits your goals and financial situation.

There Is No "Right" Way to Pay

The best financing decision depends on your circumstances.

Consider:

• How long do you plan to stay in your home?

• Is the project essential or elective?

• Are you preparing to sell?

• Do you want to preserve your savings?

• Could delaying the project create additional damage?

The objective isn't simply finding financing.

It's choosing the solution that makes the most financial sense for your family.

Five Ways Homeowners Pay for Improvements

Option 1

Pay Cash

Many homeowners prefer to pay cash whenever possible.

Advantages

• No interest expense

• No monthly payments

• Immediate ownership

Considerations

• Reduces available savings

• May limit emergency reserves

• Could delay other financial goals

Paying cash often makes sense when it doesn't compromise your overall financial security.

Option 2

Traditional Home Improvement Financing

Many lenders offer financing specifically for home improvement projects.

Advantages

• Predictable monthly payments

• Preserve available cash

• Complete projects immediately

Considerations

• Interest expense

• Loan approval required

• Monthly payment obligations

Financing can be a useful tool when it allows homeowners to address important repairs before they become more costly.

Option 3

Home Equity

Homeowners who have built equity may choose to use it for major improvements.

Advantages

• Often competitive interest rates

• May preserve liquid savings

Considerations

• You're borrowing against your home

• Closing costs or fees may apply

• Should be evaluated with your financial advisor

Option 4

Insurance Proceeds

When damage results from a covered event, your homeowner's insurance policy may pay for eligible repairs.

Advantages

• Helps restore your home after covered losses

• May reduce out-of-pocket expenses

Considerations

Coverage depends on your policy, deductible, exclusions, and the cause of the damage. Review your policy carefully and ask questions before a loss occurs.

Option 5

Seller Pay at Closing Financing

The Financing Option Many Homeowners Don't Know Exists

Imagine you're preparing to sell your home.

Your Realtor recommends replacing an aging roof because buyers continue negotiating thousands of dollars off the purchase price.

You agree the improvement makes sense.

The challenge is paying for it now when you'll be moving in just a few months.

This is where **Seller Pay at Closing Home Improvement Financing** may be an option.

Qualified homeowners may be able to complete eligible exterior improvements today and defer payment until the property is sold and the closing occurs.

Instead of postponing important work, or lowering the asking price, homeowners can improve their property's condition, increase buyer confidence, and pay for the project from the proceeds of the sale.

For many sellers, it provides an opportunity to prepare the home for market without disrupting their current cash flow.

When Might Seller Pay at Closing Home Improvement Financing Make Sense?

This option may be worth exploring if:

✓ You're planning to sell within the next 12 months.

✓ Your home needs exterior improvements before listing.

✓ Your Realtor believes repairs could strengthen buyer confidence.

✓ You prefer to preserve your available cash.

✓ Delaying the project could reduce your home's marketability.

Questions to Ask

Before selecting any financing option, ask:

• What are the total costs?

• Are there fees or interest charges?

• When is payment due?

• Which projects qualify?

• Is my home eligible?

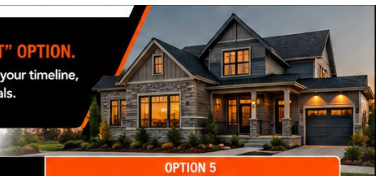
• What happens if my home doesn't sell as expected?

The more informed you are, the more confident you'll be in your decision.

FIVE WAYS TO PAY FOR HOME IMPROVEMENTS

Compare your options side by side to find the financing solution that best fits your goals and your situation.

THERE ISN'T ONE "BEST" OPTION.
The right choice depends on your timeline, cash flow, and long-term goals.



	OPTION 1 PAY CASH	OPTION 2 TRADITIONAL FINANCING	OPTION 3 HOME EQUITY	OPTION 4 INSURANCE PROCEEDS	OPTION 5 SELLER PAY AT CLOSING HOME IMPROVEMENT FINANCING
BEST FOR	Homeowners with available savings.	Homeowners who want predictable payments over time.	Long-term homeowners with built-up equity.	Homeowners with damage from a covered loss.	Homeowners preparing to sell within the next 12 months.
MONTHLY PAYMENTS	No	Yes	Yes	Depends on claim and coverage.	No payments until closing when the home sells.
PRESERVES CASH	No	Yes	Yes	Yes	Yes
ADVANTAGES	• No interest expense • No monthly payments • Immediate ownership	• Predictable payments • Preserve cash • Complete projects immediately	• Often lower interest rates • May be tax-deductible (consult your advisor) • Preserve cash	• Helps restore your home after a covered loss • May reduce out-of-pocket expense	• Improve your home before listing • Increase buyer confidence • Pay from sale proceeds • Preserve available cash today
CONSIDERATIONS	• Reduces available savings • May limit emergency reserves • Could delay other financial goals	• Interest expense • Loan approval required • Monthly payment obligations	• You're borrowing against your home • Fees or closing costs may apply • Consult your advisor	• Coverage depends on your policy • Deductibles apply • Not all projects are covered	• Only available for eligible homeowners and projects • Fees may apply • Payment due at closing • If home doesn't sell, payment becomes due (terms apply)
TYPICAL USE	Planned improvements and upgrades.	Larger projects and system replacements.	Major renovations and additions.	Storm damage and covered events.	Pre-listing improvements that help sell your home for more.

THE RIGHT CHOICE STARTS WITH THE RIGHT QUESTIONS. Understand your goals, explore your options, and talk with your trusted professionals before making a decision.

WANT TO LEARN MORE?
Scan the QR code to explore Seller Pay at Closing Home Improvement Financing and other resources in the CR3 Homeowner Resource Center.

CR3 AMERICAN EXTERIORS

SMART FINANCING TODAY.
A STRONGER HOME TOMORROW.

PROTECT YOUR **HOME.** PROTECT YOUR **INVESTMENT.** PROTECT YOUR **FUTURE.**

Want to Learn More?

If you're preparing to sell your home and would like to explore whether **Seller Pay at Closing Financing** may be appropriate for your situation, scan the QR code below.

You'll learn:

✓ How the program works

✓ Common project types

✓ Frequently asked questions

✓ Eligibility considerations

✓ Questions to discuss with your Realtor

✓ How to request additional information



Real-Life Example

The Wilson Family

The Wilsons planned to sell their home in the spring.

Their Realtor believed the home's aging roof would become a recurring concern during inspections and could lead to price reductions or requests for seller concessions.

Although they agreed the roof should be replaced, they preferred not to invest thousands of dollars immediately while preparing for their move.

After exploring their options, they learned about Seller Pay at Closing Financing.

The roof was replaced before the home was listed, improving curb appeal and buyer confidence.

When the property sold, the financing was satisfied from the proceeds at closing, allowing the Wilsons to preserve their savings while presenting their home in its best possible condition.

CR3 Insight

One of the biggest reasons homeowners postpone needed improvements isn't because they question the value.

It's because of timing.

The right financing solution can allow you to make important improvements today while preserving financial flexibility for tomorrow.

The goal isn't simply to finance a project.

The goal is to make the right improvement at the right time using the financing option that best supports your long-term financial goals.

Key Takeaways

✓ Every homeowner's financial situation is unique.

✓ Consider your timeline, cash flow, and long-term goals before choosing a financing option.

✓ Don't allow small problems to become expensive repairs simply because you're unsure how to pay for them.

✓ If you're preparing to sell, ask whether Seller Pay at Closing Financing may be an option.

✓ The best financing decision is the one that protects both your home and your financial future.

Looking Ahead

Chapter 9

Where Should You Invest First?

Not every home improvement should be completed at the same time. In the next chapter, we'll introduce the **CR3 Home Value Pyramid**, a practical framework that helps homeowners prioritize improvements based on protection, long-term value, and return on investment.

CHAPTER 9

Where Should You Invest First?

A Smarter Way to Prioritize Home Improvements

Introduction

Every homeowner eventually creates a list.

The roof needs attention.

The windows are beginning to show their age.

The siding could use updating.

The landscaping needs improvement.

The kitchen would be nice to remodel someday.

The problem isn't identifying projects.

The problem is deciding **which project should come first.**

Many homeowners naturally begin with the improvements they can see.

Fresh landscaping.

New lighting.

Updated paint.

Outdoor living spaces.

While those projects certainly add enjoyment, they may not be the smartest place to begin if the systems protecting the home require attention.

The most successful homeowners don't simply improve their homes.

They improve them in the right order.

This chapter introduces a practical framework to help you prioritize investments that protect your home, strengthen its value, and create lasting benefits for years to come.

The CR3 Home Value Pyramid

Every improvement has value.

Some protect your investment.

Some increase efficiency.

Some improve appearance.

Others simply make your home more enjoyable.

The key is understanding that certain improvements create a stronger foundation for everything that follows.

Think of your home as a pyramid.

The strongest investments begin at the bottom.

As each level is strengthened, the value of every improvement above it increases. Turn to the next page to see The CR3 Home Value Pyramid.



Understanding Each Level

Foundation

Nothing is more important than keeping water away from your home.

Proper grading, drainage, foundation integrity, and moisture control protect everything above them.

Ignoring these systems can lead to expensive structural repairs.

Protection Systems

Once the home's foundation is secure, focus on the systems that protect the structure.

Roofing.

Gutters.

Flashing.

Ventilation.

These components work together to defend your home from weather year-round.

Curb Appeal

Now that the home is protected, improvements that enhance appearance begin producing greater value.

Updated siding.

A beautiful front door.

Garage doors.

Exterior trim.

These projects improve first impressions while increasing buyer confidence.

Energy Efficiency

Energy-efficient improvements provide benefits homeowners experience every day.

Greater comfort.

Lower utility costs.

Improved indoor performance.

Reduced maintenance.

Lifestyle & Cosmetic Improvements

Finally, invest in the projects that make your home uniquely yours.

Outdoor entertaining spaces.

Decorative landscaping.

Architectural lighting.

Cosmetic enhancements.

These improvements often deliver the greatest personal enjoyment because they're built upon a home that's already well protected.

Think Beyond Return on Investment

When homeowners hear "return on investment," they often think only about resale value.

That's only one form of return.

Great home improvements also produce:

Financial Return

Potential increase in resale value.

Protection Return

Reduced risk of future damage.

Energy Return

Lower operating costs.

Lifestyle Return

Greater comfort and enjoyment.

Marketability Return

Stronger buyer confidence.

The best projects often provide all five.

Is This Project Worth It?

Every homeowner eventually asks this question.

Rather than relying on general rules, evaluate your home's unique circumstances.

How long do you plan to stay?

What is the condition of the existing system?

Will delaying the project increase future costs?

Could this improvement prevent larger problems?

Would buyers expect this update in your market?

These questions often matter more than a simple percentage return.

Home Improvement Value Calculator

Every home is different.

Every market is different.

That's why we've created the interactive **CR3 Home Improvement Value Calculator**.

Simply scan the QR code to receive a personalized estimate based on:

✓ Your home's estimated value

✓ Project cost

✓ Current condition

✓ Years you expect to remain in the home

✓ Local market

✓ Historic remodeling data



Is Your Project a Smart Investment?

Every home is different.

Every neighborhood is different.

Every homeowner has different goals.

That's why there's no single answer to the question:

"Will this project be worth it?"

A new roof may provide tremendous value for one homeowner and a different level of value for another.

The same is true for new siding, replacement windows, gutters, entry doors, and other exterior improvements.

Factors such as your home's current value, the condition of the existing system, your local market, and how long you plan to remain in the home all influence the answer.

Rather than relying on averages, we've created a tool that provides a more personalized estimate.

Scan the QR Code to Use the CR3 Home Improvement Value Calculator & ROI Calculator



In just a few minutes, you'll receive a customized analysis based on your home's unique circumstances.

Simply enter:

✓ Estimated Home Value

✓ Proposed Project Cost

✓ Type of Improvement

✓ Current Condition

✓ Years You Expect to Own the Home

✓ Your Local Market

The calculator then estimates:

✓ Historic Recoup Value

✓ Potential Return on Investment

✓ Protection Value

✓ Energy Savings Potential

✓ Marketability Benefits

✓ Long-Term Value Considerations

Because the calculator is web-based, it can be updated regularly using current remodeling data and market trends, giving you more relevant information than a printed guide alone.

CR3 Insight

The best home improvement decisions aren't based on guesswork.

They're based on information.

The more you understand the financial impact of a project before you begin, the more confident you'll be in the decisions you make.

Real-Life Example

The Anderson Family

The Andersons planned to update their landscaping, build a new patio, and repaint their home.

During a routine inspection, however, they discovered aging flashing, deteriorated gutters, and poor drainage near the foundation.

Rather than beginning with cosmetic improvements, they followed the priorities outlined in the CR3 Home Value Pyramid™.

First, they corrected the drainage and water management issues.

Next, they replaced the roof and gutters.

Only after the home was fully protected did they invest in curb appeal and outdoor living.

Five years later, not only had they avoided costly water damage, but every cosmetic improvement they made was built on a stronger, more secure home.

CR3 Insight

The most valuable home improvements aren't always the most visible.

Protect first.

Improve second.

Beautify last.

When you invest from the ground up, every dollar works harder to protect your home and strengthen its long-term value.

Key Takeaways

✓ Prioritize protection before appearance.

✓ Water management is the foundation of every successful home improvement plan.

✓ Every project should build upon the one before it.

✓ Think beyond resale value and consider protection, efficiency, comfort, and long-term savings.

✓ Use the CR3 Home Improvement Value Calculator to evaluate major investments based on your home's unique circumstances.

PART IV

Maximizing Your Home's Value

Whether you plan to sell next month, next year, or ten years from now, every improvement you make today influences tomorrow's value.

The good news is that maximizing value isn't about spending the most money.

It's about making thoughtful decisions, maintaining your home consistently, and preparing it to make a strong first impression whenever the time comes to sell.

The chapters in this section will help you think like both a homeowner and a future buyer.

CHAPTER 10

Preparing Your Home for Sale

How to Maximize Value Before You List

Introduction

Selling a home begins long before the "For Sale" sign goes into the yard.

In fact, many of the decisions that influence your home's value are made years before buyers ever walk through the front door.

Routine maintenance.

Thoughtful improvements.

Good record keeping.

Attention to curb appeal.

These aren't simply homeowner responsibilities.

They're investments in your home's future.

When buyers feel confident that a home has been well cared for, they're often willing to pay more and negotiate less.

The goal of this chapter isn't to help you "decorate."

It's to help you prepare your home in a way that builds confidence from the moment buyers arrive.

Buyers Notice More Than You Think

Most buyers begin forming opinions within the first few minutes of arriving at a property.

They notice:

The roof.

The siding.

The gutters.

The landscaping.

The driveway.

The front door.

The condition of the trim.

The windows.

The cleanliness of the exterior.

These first impressions create expectations for everything they'll see inside.

The First Impression Checklist

Before listing your home, walk across the street.

Look at your home the way a buyer would.

Ask yourself:

Would I be excited to walk inside?

Does anything immediately stand out?

Would I notice maintenance issues?

Does the home appear well cared for?

Small improvements often create surprisingly large returns.

Five Improvements That Often Increase Buyer Confidence

A Well-Maintained Roof

Buyers rarely compliment a roof.

But they immediately notice one that appears old or damaged.

Clean Gutters and Proper Drainage

Signs of poor water management often raise concerns about larger maintenance issues.

Fresh Exterior Appearance

Clean siding.

Pressure washing.

Trim repairs.

Fresh paint where appropriate.

Small details communicate pride of ownership.

Attractive Entry

A welcoming front door.

Updated lighting.

Neat landscaping.

Simple improvements create a memorable first impression.

Organized Documentation

One of the most overlooked selling advantages is documentation.

Provide buyers with:

Warranty information.

Roof age.

Major improvements.

Maintenance history.

Inspection reports.

Homeowners who keep excellent records often inspire greater buyer confidence.

The Pre-Listing Readiness Scorecard



PRE-LISTING
READINESS SCORECARD
A well-prepared home inspires confidence and creates maximum value.

PART 1: EXTERIOR READINESS CHECKLIST
Buyers form an opinion within minutes. Use this checklist to evaluate what they'll see first.

AREA	EXCELLENT (No Action Needed)	GOOD (Monitor / Minor Attention)	NEEDS ATTENTION (Take Action)
ROOF — Appears clean, no missing shingles, or visible damage.	☐	☐	☐
GUTTERS & DOWNSPOUTS — Clean, secure, and directing water away from home.	☐	☐	☐
SIDING — Clean, well-maintained, no cracks or damage.	☐	☐	☐
WINDOWS — Clean, secure, and operating properly.	☐	☐	☐
DOORS — Front and garage doors are in good condition.	☐	☐	☐
LANDSCAPING — Neat, trimmed, and well-maintained.	☐	☐	☐
DRIVEWAY & WALKWAYS — Clean, level, and in good condition.	☐	☐	☐
EXTERIOR LIGHTING — All fixtures working and attractive.	☐	☐	☐
OVERALL MAINTENANCE — Home shows pride of ownership throughout.	☐	☐	☐

CR3 INSIGHT
Homes that show care, maintenance, and attention to detail create confidence and stronger offers from buyers.

CR3 AMERICAN EXTERIORS

PART 2: MY HOME SELLING ACTION PLAN
Use this plan to prioritize improvements and prepare your home for the best possible outcome.

HIGHEST PRIORITY IMPROVEMENTS
Focus on the items that will make the biggest impact.
1. _____
2. _____
3. _____
4. _____
5. _____

PROJECTS TO COMPLETE BEFORE LISTING
List the projects you plan to complete before your home goes on the market.
1. _____
2. _____
3. _____
4. _____
5. _____

QUESTIONS FOR MY REALTOR
Use these questions to plan strategy, pricing, and timing.
- _____
- _____
- _____
- _____
- _____

QUESTIONS FOR MY CONTRACTOR
Use these questions to evaluate scope, cost, and timing.
- _____
- _____
- _____
- _____
- _____

MY SELLING GAME PLAN
TARGET LISTING DATE _____
ESTIMATED PREPARATION BUDGET $ _____
PHOTOS / MEDIA DATE _____
FINAL WALK-THROUGH DATE _____
PLANNED MOVE DATE _____
NOTES / ADDITIONAL IDEAS _____ _____

PREPARE TODAY. PROFIT TOMORROW.
A well-prepared home sells faster, with fewer surprises, and for more money.

The Homeowner's Advantage

Homes don't sell simply because they're beautiful.

They sell because buyers feel confident.

Confidence comes from:

Good maintenance.

Thoughtful improvements.

Clear documentation.

Professional presentation.

A home that appears cared for often receives stronger offers and experiences fewer inspection negotiations.

Real-Life Example

The Carter Family

The Carters planned to sell their home within six months.

Initially, they intended to repaint several interior rooms and update decorative fixtures.

After meeting with their Realtor, however, they shifted their focus to the home's exterior.

They replaced several damaged sections of trim, cleaned the siding, serviced the gutters, refreshed the landscaping, and organized warranties and maintenance records.

When buyers arrived, the home immediately communicated that it had been well-maintained.

The result wasn't just a quicker sale.

The buyers entered the inspection process with greater confidence, resulting in fewer repair requests and a smoother transaction.

CR3 Insight

Buyers don't expect perfection. They expect confidence.

Every improvement that demonstrates care, maintenance, and pride of ownership helps reduce uncertainty and strengthens the overall perception of your home.

Often, that's worth far more than the cost of the improvement itself.

CHAPTER 11

The Homeowner Command Center

Your Lifetime Home Management System

Introduction

Congratulations.

By this point, you've learned how your home's exterior systems work, how to maintain them, how to prepare for storms, understand your insurance, make smarter home improvement decisions, hire contractors with confidence, finance projects wisely, prioritize investments, and prepare your home for sale.

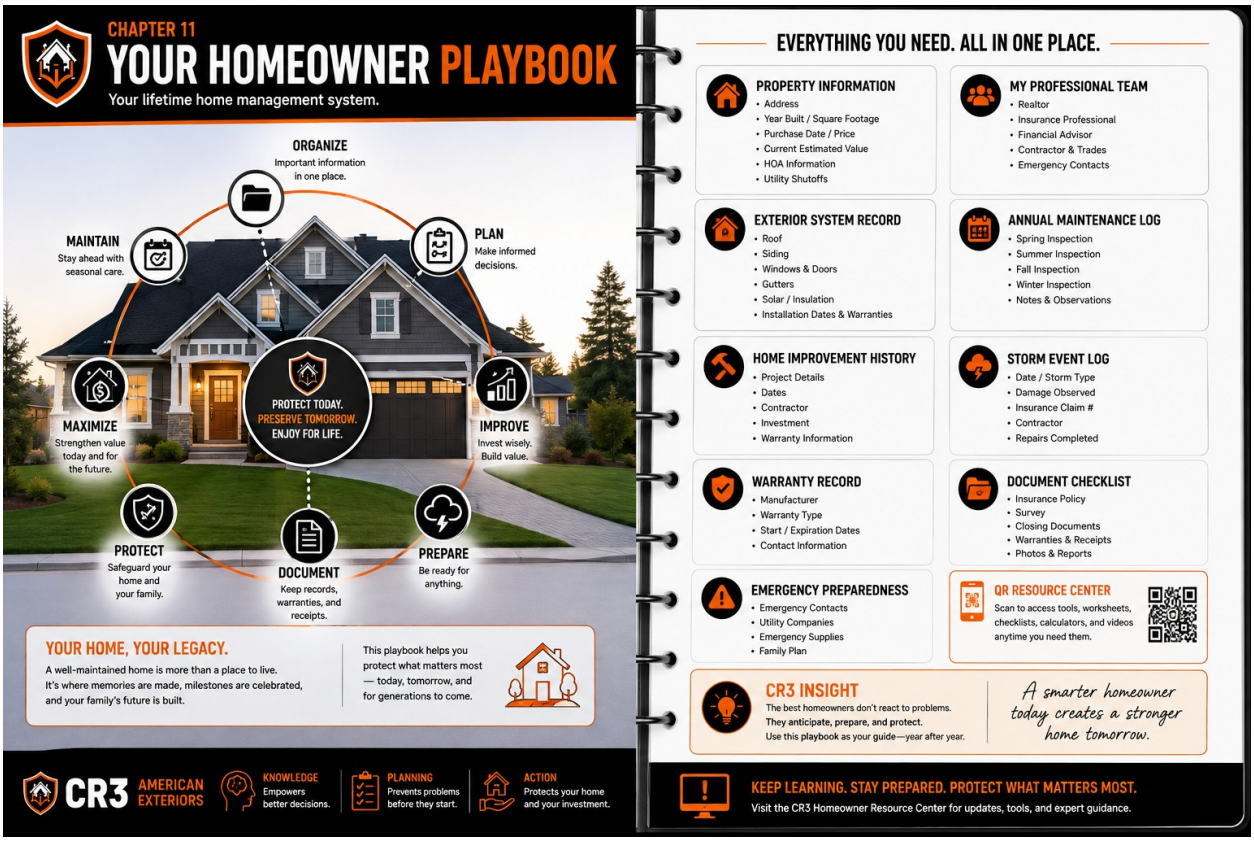
But knowledge alone isn't enough.

The most successful homeowners don't rely on memory.

They rely on systems.

This final chapter is designed to become your personal homeowner command center, a place to organize important information, record improvements, track maintenance, and prepare for the unexpected.

Whether you own your home for five years or fifty years, these pages can help you stay organized, make informed decisions, and protect one of your family's largest investments.



Final Letter

Your Home Is More Than a House

A home is where families gather.

Where milestones are celebrated.

Where children grow.

Where memories are created.

Protecting your home isn't simply about protecting a financial investment.

It's about protecting the place where life happens.

No homeowner can prevent every storm.

No homeowner can avoid every repair.

But every homeowner can make informed decisions.

That's why this guide was written.

My hope is that these pages become more than something you read.

I hope they become something you return to whenever questions arise.

Thank you for allowing CR3 American Exteriors to be part of your homeownership journey.

Whether you ever become one of our customers or not, I hope this guide helps you protect your home, make wiser decisions, and enjoy many years of homeownership with confidence.

Thank you for reading.

Mark Luterman

President

CR3 American Exteriors

CR3 Insight

The best homeowners aren't the ones who never experience problems.

They're the ones who prepare before problems occur.

Knowledge, planning, and consistent maintenance will always outperform reacting to emergencies.

Protect your home.

Protect your family.

Protect your future.

Continue Your Homeownership Journey

Scan the QR code to access the **CR3 Homeowner Resource Center**, where you'll find:

- Downloadable versions of every worksheet in this book
- The CR3 Home Improvement Value & ROI Calculator
- Seasonal maintenance reminders
- Storm preparedness resources
- Insurance review tools
- Educational videos
- Homeowner checklists
- Future updates to this guide

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WANT TO LEARN MORE?

Scan the QR code to access the **CR3 Homeowner Resource Center** your hub for expert guides, tools, checklists, and helpful resources for every stage of homeownership.

- Expert guides and articles
- Checklists and maintenance calendars
- Calculators and planning tools
- Forms, worksheets, and templates
- FAQs and homeowner support resources

SCAN TO ACCESS THE CR3 HOMEOWNER RESOURCE CENTER

CR3 HOMEOWNER RESOURCE CENTER
Knowledge. Tools. Answers. All in one place.

TOOLS. INSIGHTS. CONFIDENCE.
Everything you need. All in one place.

SMARTER DECISIONS. STRONGER HOME. LASTING VALUE.

Your home is one of your greatest investments. This guide gives you the knowledge, strategies, and resources to protect it, maintain it, improve it, and maximize its value for years to come.



PROTECT WHAT MATTERS MOST
Safeguard your home with proven strategies that prevent costly problems before they start.

MAINTAIN FOR LONG-TERM PERFORMANCE
Stay ahead of issues and keep your home performing at its best.

IMPROVE WITH CONFIDENCE
Make informed decisions that enhance beauty, efficiency, and functionality.

MAXIMIZE THE VALUE OF YOUR INVESTMENT
Increase curb appeal, strengthen value, and get the best return on your improvements.

TRUST EXPERTS WHO CARE
Work with professionals who put your home—and your goals—first.

SPECIAL BONUS INSIDE

Seller Pay at Closing Home Improvement Financing

Discover how qualified homeowners may improve their home today and pay from the proceeds when it sells.

Practical advice. Expert insight. Lasting value.

Everything you need to make your home your greatest asset.

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NOT FOR RESALE