

R410A Coverage Included!

www.R410Asolutions.com

plans starting at **\$299**



Home Buyers Warranty®
Protection for Pre-Owned HomesSM
2-10 Home Buyers
Warranty of Virginia, Inc.SM

2-10 Save Time, Save Money

2-10 Peace of Mind

2-10 Fast, Easy Claim Service

NEW R410A Coverage

2-10 Stoppages Included

2-10 Refrigerator Included

To enroll:

www.2-10Agent.com

1.800.795.9595

For claims:

www.myHBWonline.com

1.800.775.4736

www.2-10.com

NEW CONSTRUCTION
SYSTEMS & APPLIANCE
HOME SERVICE AGREEMENT



N10D01

Limited Home Service Agreement

New Construction System and Appliance Agreement Pricing

	Year 2	Years 2-3*	Years 2-4*
Plan Cost	\$299	\$499	\$649
Trade Fee	\$50	\$50	\$50

SYSTEMS			
Heating	✓	✓	✓
Air Conditioning	✓	✓	✓
Plumbing	✓	✓	✓
Water Heater	✓	✓	✓
Electrical	✓	✓	✓
Garage Door Opener	✓	✓	✓
Septic Mechanical	✓	✓	✓
Water Well Mechanical	✓	✓	✓

KITCHEN APPLIANCES			
Range/Oven/Cook Top	✓	✓	✓
Refrigerator	✓	✓	✓
Trash Compactor	✓	✓	✓
Built-in Microwave Oven	✓	✓	✓
Dishwasher	✓	✓	✓
Instant Hot Water Dispenser	✓	✓	✓

Plan Cost	\$299 <input type="checkbox"/>	\$499 <input type="checkbox"/>	\$649 <input type="checkbox"/>
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OPTIONAL COVERAGE			
Pool/Spa (1st set of mechanical)	\$50 <input type="checkbox"/>	\$100 <input type="checkbox"/>	\$150 <input type="checkbox"/>
Additional Pool/Spa (2nd set of mechanical)	\$50 <input type="checkbox"/>	\$100 <input type="checkbox"/>	\$150 <input type="checkbox"/>
Washer & Dryer	\$40 <input type="checkbox"/>	\$80 <input type="checkbox"/>	\$120 <input type="checkbox"/>
Deluxe Appliance Coverage	\$99 <input type="checkbox"/>	\$149 <input type="checkbox"/>	\$199 <input type="checkbox"/>
Supreme Protection	\$40 <input type="checkbox"/>	\$60 <input type="checkbox"/>	\$80 <input type="checkbox"/>
Enhanced HVAC	\$40 <input type="checkbox"/>	\$60 <input type="checkbox"/>	\$80 <input type="checkbox"/>
Total Package	\$ _____	\$ _____	\$ _____
Tax (if applicable)	\$ _____	\$ _____	\$ _____

Total Amount of the Warranty with Options \$ _____

*Multiple years not available in all states.

Plan #N10D Confirmation # _____

Property Address _____

City _____ State _____ Zip _____

Phone # _____

Buyer's Name _____

New Phone # _____

Real Estate Firm _____ Phone # _____

Agent's Name _____

Agent's E-mail _____ Fax # _____

Closing Agency _____ Fax # _____

Address _____

Closing Date _____ File # _____

Effective on day 366 or Effective at closing

COST OF THE PLAN SELECTED: \$ _____

**Agent phone in application: 1.800.795.9595
or fax: 1.800.331.2699 or visit: www.2-10Agent.com**

Buyer, by signing below, acknowledges that he or she has read this Limited Service Agreement, including all terms and conditions, and understands that the Service's obligation to perform hereunder is conditional upon the truth and accuracy of statements made in these declarations and upon full performance hereunder by the seller and buyer. **ALL PARTIES AGREE THAT THE OBLIGATIONS HEREUNDER FOR REPAIR OR SERVICE ARE SOLELY THOSE OF THE SERVICE AND NOT THE OBLIGATIONS OF ANY REAL ESTATE FIRM. PURCHASE OF THIS PLAN IS NOT MANDATORY AND MAY BE WAIVED.**

Buyer Signature _____ **Date** _____

WAIVER: After being made aware of this Limited Home Service Agreement and upon due consideration, the Buyer(s) do not want to initiate the program on this property in conjunction with the purchase of the subject property.

Buyer Signature _____ **Date** _____

**IMPORTANT: FOR SERVICE GO ONLINE TO www.myHBWonline.com
OR CALL 1.800.775.4736. NO REIMBURSEMENT FOR SERVICES
PERFORMED WITHOUT PRIOR APPROVAL**

Make checks payable to:
2-10 Home Buyers Warranty of Virginia, Inc.
P.O. Box 952931, St. Louis, MO 63179-2931

N10D01

Save money, save time

As your manufacturer's and builder's warranties may be expiring, your 2-10 Home Buyers Warranty of Virginia, Inc. (2-10 HBW ResaleSM) home service agreement will cover unexpected breakdowns of covered major systems and appliances like plumbing, heating, air conditioning, refrigerator, oven, water heater and even your electrical wiring. Refer to the extensive coverage menu on the application and the equipment eligible pages for all the coverage. Repairs to these systems, even in new homes, can cost thousands of dollars. In fact, we pay out millions of dollars each year in claims on new homes just like yours. With your 2-10 HBW ResaleSM home service agreement, you can rest easy, knowing your home has the protection it needs.



Valuable protection

- Reduces unexpected expenses
- Licensed and insured technicians
- May work hand-in-hand with homeowners insurance
- Renewable, where allowed by law

Exceeding customer expectations

We strive to make the best out of a potentially stressful situation. Upon receiving your call or online claim submission for a covered repair, we'll dispatch a locally licensed technician. It's fast and easy—we do the re-search work for you! A low trade fee may be all you pay for each covered repair. Our homeowners enjoy not being saddled with having to negotiate pricing with repair companies!



Easy to use

- No paperwork to complete
- Make your claim online or call toll-free
- 24 / 7 access



Home Buyers Warranty[®]
Protection for Pre-Owned HomesSM
**2-10 Home Buyers
Warranty of Virginia, Inc.SM**

FAST, RELIABLE, 24-HOUR, 7-DAYS-A-WEEK SERVICE
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**Refer to agreement for specific terms, conditions, limitations and trade fees.*

Eligible equipment

COVERAGE FOR HOME BUYER

PLUMBING

Base Coverage:

- Leaks and breaks to water piping, waste lines and vent lines
- Assembly parts within the toilet tank
- Valves: shower, tub, diverter, risers, angle stops and gate valves
- Pressure regulators
- Clearing of stoppages with rotary machine up to standard cable length (clearing of same lines after 30 days has elapsed shall be considered a new claim and is subject to a new trade fee)
- Permanently installed sump pumps (ground water only)
- Built-in bathtub whirlpool motor and pump assemblies
- Water heaters (multiple units)
 - Gas, electric or tankless
 - Tank leaks, control thermostat and thermocouple
 - Gas valves, temperature valve, pressure relief valve and drain valve
 - Heating elements
 - Loss arising as a result of sediment

Supreme Protection (Optional for Buyer Only):

- Faucets and faucet handles (chrome builder's standard used when replacement is necessary)
- Shower heads and shower arms
- Hose bibbs
- Toilets of like quality up to \$300 per occurrence in the event of sediment/calcium build-up
- Toilet wax ring seals
- Hot or cold water delivery system using polybutylene plumbing up to \$250 per contract
- Corrections to code violations up to \$250 per contract year
- Improper Installation
- Permits up to \$250
- Haul Away/Disposal Fees
- Items under manufacturer's warranty

Excluded: Fixtures, filters, sewage ejector pumps, performing diagnosis with camera, shower enclosures, shower-base pans, caulking, grouting, lawn sprinklers, tile fields, leach beds, lift stations, any loss arising out of a condition of mineral or chemical deposits (except water heaters), water residue, or insufficient capacity, loss arising from porcelain chipping, cracking, dents or other externally caused physical damages. Water heaters: oil hot water tanks or oil storage tanks, water residue, insufficient capacity.

Limitations: Service for concealed/concrete-encased water drain, vent piping, ductwork, leaks and breaks in the plumbing system is limited to \$500 per contract year.

ELECTRICAL

Base Coverage:

- Electrical wiring
- Fuse panels and circuit breaker panels
- Switches and receptacles
- Burglar alarm and fire alarm systems
- Doorbell system
- Central vacuum system
- Telephone wiring
- Attic, ceiling and exhaust fans

Supreme Protection (Optional for Buyer Only):

- Lighting fixtures
- Corrections to code violations up to \$250 per contract year
- Permits up to \$250

Excluded: Data wiring, meter boxes, central vacuum system ductwork and accessories, any wiring or other electrical items located outside the perimeter of the principal dwelling and attached garage, or any loss due to water seepage along service cable. Belts, shutters and filters for attic, ceiling and exhaust fans. Electronic or computerized energy management, lighting, or appliance management systems.

Limitations: Coverage for concealed wiring is limited to \$500 per incident.

KITCHEN APPLIANCES

Base Coverage:

- Range
- Garbage Disposal
- Refrigerator
- Dishwasher
- Oven
- Trash Compactor
- Built-in Microwave
- Instant Hot Water Dispenser
- Cooktop

Supreme Protection (Optional for Buyer Only):

- Range/Oven/Cooktop: clocks, rotisseries, racks, handles, knobs and dials, interior lining, glass/ceramic cook tops, self cleaning mechanisms and latch assemblies
- Trash Compactor: lock and key assemblies and removable buckets
- Kitchen Refrigerator: ice makers, ice crushers, beverage dispensers and their respective equipment
- Built-in Microwave: interior lining, door assemblies/glass, clocks and shelves, turntable platforms and rollers
- Dishwasher: racks, baskets, and rollers, tub and inner liners, hinges, springs, latch assemblies and soap dispensers
- Improper Installation
- Permits up to \$250
- Haul Away/Disposal Fees
- Items under manufacturer's warranty

Excluded: Appliances not located in the primary kitchen. Range/Oven/Cooktop: meat probe assemblies, sensi-heat burners will only be replaced with standard burners. Kitchen Refrigerator: multi-media center, racks, shelves, interior thermal shells, food spoilage and freezers which are not an integral part of the refrigerator. Built-in Microwave: portable or counter top units, meat probe assemblies, rotisseries.

Limitations: All kitchen appliances are limited to \$400 per contract year per appliance. Purchase of the Deluxe Appliance Coverage option removes this limitation.

HEATING SYSTEM

Base Coverage:

- Gas, electric, oil, gravity (centrally ducted only)
- Steam or hot water heat systems
- Geothermal
- Ductwork
- Interior gas lines
- Permanently mounted wall units (if main source of heat to the home)
- Multiple units
- Thermostats

Supreme Protection (Optional for Buyer Only):

- Registers
- Grills
- Electronic air filters and cleaners
- Built-in heat lamps
- Digital programmable thermostats
- Improper Installation
- Permits up to \$250
- Haul Away/Disposal Fees
- Items under manufacturer's warranty

Enhanced HVAC (Optional for Buyer Only):

- Ductwork modification

Excluded: Coal or wood burning equipment, fireplaces, free-standing or portable heating units, fuel oil lines, fuel oil or propane gas storage tanks, chimneys, vents, outside or underground piping and components for geothermal and/or water source heat pumps, well pumps and well pump components for geothermal and/or water source heat pumps, electronic or computerized energy management systems, zone valves and zone controllers. Heat Pumps are only covered as part of the *Air Conditioning and Heat Pump* coverage.

Limitations: Steam or hot water heat system is \$1,500 per contract year. Geothermal heat pump system is \$1,500 per contract year. Coverage for concrete-encased or concealed ductwork is limited to \$500 per contract year.

Eligible equipment

COVERAGE FOR HOME BUYER (CONT.)

GARAGE DOOR OPENERS

Base Coverage:

All components and parts for up to three units including:

- Switches
- Capacitors
- Motor
- Push arm
- Track assembly
- Receiver unit
- Carriage

Supreme Protection (Optional for Buyer Only):

- Hinges
- Springs
- Remote sending units

Excluded: Garage doors

AIR CONDITIONING AND HEAT PUMP

Base Coverage:

- Centrally ducted refrigeration system (includes heat pump)
 - Condensing unit, compressor, liquid and suction line dryers
 - Motors, valves, coils
 - Leaks in refrigerant lines
 - Fuses, breakers, disconnect boxes and wiring
 - Clearing of condensate drain lines
- Evaporative cooler
 - Pump, casing
 - Motor, belts and pulleys
 - Float-assembly
- Built-in electric wall units
- Multiple units
- Thermostats
- 13-SEER: For units below 13-SEER and when repair/replacement of failed covered equipment is not available at the current SEER rating, repair/replacement will be performed with the 13-SEER equipment, including equipment required to ensure compatibility with the working equipment.
- R410A: For units using HCFC-22 refrigerant and when repair/replacement parts of failed covered equipment is not available, repair/replacement will be performed with R410A equipment, including equipment required to ensure compatibility with the working equipment.

Supreme Protection (Optional for Buyer Only):

- Filters, registers, grills, window units
- Electronic air filters or cleaners
- Refrigerant recovery
- Digital programmable thermostats
- Improper Installation
- Permits up to \$250
- Haul Away/Disposal Fees
- Items under manufacturer's warranty

Enhanced HVAC (Optional for Buyer Only):

- Ductwork modification
- Condensing unit pads and package unit pads
- Stands
- Electrical cutoff switches
- Mismatched HVAC equipment

Excluded: Free-standing room units and any type of gas unit including the ductwork associated with any gas units, filters, water towers, humidifiers, roof jacks, zone control systems, chillers, pre-coolers, outside or underground piping and components for geothermal and/or water source heat pumps, well pumps and well pump components for geothermal and/or water source heat pumps, electronic or computerized energy management systems.

Limitations: Geothermal heat pump system is limited to \$1,500 per contract year. Coverage for concrete-encased or concealed ductwork is limited to \$500 per contract year. Coverage for refrigerant lines is limited to \$500 per contract year.

WATER WELL MECHANICAL

Base Coverage: All components and parts of well pump if utilized for primary dwelling.

Excluded: Well casings, pressure tanks, piping or electrical lines leading to or connecting pressure tank and primary dwelling, holding or storage tanks and re-drilling of well.

Limitations: Cost to diagnose, repair and/or replace the system is limited to a total of \$500 maximum per contract year. COVERAGE BEGINS 30 DAYS FROM DATE OF CLOSING.

SEPTIC SYSTEM

Base Coverage:

- Ejector pump from house to septic tank
- Septic tank
- Line from house to septic tank

Excluded: Lift stations, tile fields and leach beds, insufficient capacity, clean out.

Limitations: Cost to diagnose, repair and/or replace the system is limited to a total of \$500 maximum per contract year. COVERAGE BEGINS 30 DAYS FROM DATE OF CLOSING.

OPTIONAL COVERAGE FOR BUYER ONLY

SWIMMING POOL/SPA

Base Coverage: All components and parts of the heating, pumping, pool-sweep motors and filtration system. A spa, including an exterior hot tub and whirlpool, is also covered along with a swimming pool if the units utilize common equipment.

Excluded: Pool sweeps, skimmers, lights, jets, liners, concrete-encased, underground electrical, plumbing or gas lines, cleaning equipment, structural defects, solar equipment, chlorinators and sanitizing system.

Limitations: Cost to diagnose, repair and/or replace the system is limited to a total of \$1,000 maximum per contract year. Coverage is limited to one set of mechanical equipment per option purchased. Any failure due to rust is not covered for the home seller or for the first 30 days after the close of sale for the homebuyer.

CLOTHES WASHER AND DRYER

Base Coverage: All components and parts except those excluded.

Excluded: Plastic mini-tub, soap dispensers, filter screens, knobs, dials, venting, lint screen, and damage to clothing.

Limitations: Service is for one set per contract.



TERMS & CONDITIONS

A. SERVICE

This Limited Service Agreement is intended to provide reasonable and affordable repair cost of mechanical breakdown of covered Eligible Equipment in your home due to normal wear and tear. This Limited Service Agreement is not intended to replace responsibility for normal maintenance and minor repairs. This agreement does not cover everything and does not necessarily cover the entire cost of the repair. Please read the following carefully. This Limited Service Agreement describes what service is covered, what is not and how to obtain service. If you have any questions regarding what is covered under this Limited Service Agreement, or any other questions, call the toll-free number 1-800-775-4736. Subject to the limitations, terms and conditions, service applies only to the Eligible Equipment which:

1. is located within the perimeter of the main foundation of the principal residence located at the address shown and the attached garage, except exterior well pump, air conditioner, septic system and pool and/or spa equipment, are covered only if such option is selected;
2. has become inoperable due to normal wear and tear;
3. **is in place and in good and safe working order with no pre-existing defects at the beginning of the service period;**
4. is specified as "covered" under Eligible Equipment. If a system or item is not specified as "covered," then it is not eligible for service; and
5. is owned or rented residential property under 5,000 square feet (for homes from 5,000 to 10,000 square feet additional premium is required, call for a quote) and not commercial property or residences being used for business purposes (Commercial or business purposes include, without limitation, bed and breakfasts, day care centers, group homes, fraternity/sorority houses, nursing/care homes, hair salons, churches and schools). Park model RVs, fifth wheels, motor homes, travel trailers and campers are not eligible for service.

B. SERVICE PERIOD

Buyer coverage begins at the close of sale or begins 366 days from the close of sale and continues for the number of years purchased in this plan.

C. OBTAINING SERVICE

1. **We will not pay for any services performed without our prior authorization.** Notice of the problem must be received by us during the service period.
2. When service is needed, call 1-800-775-4736, 24 hours a day, seven days a week or file your claim online at www.2-10.com. We will contact an authorized independent service contractor within four hours during normal business hours and within 48 hours on weekends and holidays to assist in evaluating your problem. A reasonable effort will be made to expedite the service call in cases of emergency. We reserve the right to determine what constitutes an emergency. If you should request non-emergency service outside of normal business hours, you will be responsible for payment of additional fees including overtime.
3. If an authorized service contractor is not available in your area, we will ask that you call your preferred service contractor and request that they evaluate your problem and call us for prior approval before performing any repairs or replacements.
4. Once it is determined that service is covered, we will authorize repair or replacement of Eligible Equipment at our option.
5. You are obligated to pay the trade fee or the actual cost to repair/replace, whichever is less, for each separate trade call. A trade call means each visit by an authorized service contractor for a single trade (plumbing, electrical, appliances, heating and air conditioning and pool/spas). Multiple visits required to remedy the same problem requires only one trade fee. Your payments must be made prior to completion. We will not respond to a new request for service when any previous trade fee is outstanding. Failure to pay the trade fee will result in suspension of service until such time as the proper fee is paid. At that time, service coverage will be reinstated, but the service period will not be extended. Additional work performed by the independent service contractor at your request will be at your sole cost and risk.
6. An additional trade fee will be waived only when work performed fails within a period of 30 days on labor and 90 days on parts.

D. PAYMENT OF CLAIMS

1. No claim forms are used, but we must give prior authorization of repairs or replacement before any work is performed.
2. In instances where the cost of completing a full repair or replacement exceeds a stated contract dollar limit, we will pay an amount equal to the contract dollar limit in lieu of providing repair or replacement services. Some or all of such a payment may be made to you and/or a service contractor. In all other instances:
 - a. We reserve the right to provide cash in lieu of repair or replacement services in an amount based on what the ordinary customer would expect to pay after negotiating the best price for such services in your area and without the benefits of this contract when:
 - (i) Following a response to a covered breakdown, the system or appliance would remain non-compliant with laws, regulations or code requirements;
 - (ii) The system or appliance is subject to a manufacturer's recall for a defect unrelated to the covered breakdown; or
 - (iii) A system becomes non-repairable and a replacement system is no longer available.
 - b. We may also offer you the option of accepting cash in lieu of repair or replacement services in an amount based on what we would ordinarily expect to pay for parts and labor for covered items, an amount that is usually less than retail cost or your actual cost. We are not obliged to extend such an offer in any particular instance, and you are under no obligation to accept such an offer, which may be in the event one has been extended. Such offers are typically made subject to restrictions.

E. LIMITATIONS OF LIABILITY

1. We reserve the right to determine whether Eligible Equipment or its components will be repaired or replaced. Replacement is based on "like-kind". For appliances and plumbing fixtures, this means we will replace, when replacement is authorized, with equal or better quality equipment , except where noted in eligible equipment. For heating and air conditioning equipment, "like-kind" indicates equal energy efficiency rating. For air conditioning equipment, this is the SEER rating. Except for 13-SEER coverage and R410A coverage, we are not responsible or liable to upgrade equipment, components, or parts due to: (a) the incompatibility of the existing equipment with the replacement system or appliance or component or any part thereof; (b) any type of chemical or material utilized to run the replacement equipment including, but not limited to, differences in technology, refrigeration requirements, or efficiency; or (c) mandates by federal, state, or local governments. Mismatched equipment is covered under the Supreme Protection option noted in eligible equipment..
2. When replacement equipment of identical dimensions is not readily available, we are responsible for installation of like-quality equipment but not for the cost of construction or carpentry made necessary by different dimensions. We are not responsible for upgrades or matching color or brand.
3. We will not correct to bring into compliance, nor pay for corrections for violations of any building, fire, zoning code; other violations of local ordinances or state and federal laws or regulations. We are not responsible for the verification and/or

diagnostic testing of ductwork, the sealing of ductwork, and associated repair costs.

4. We are not obligated to perform as agreed if required permits or approvals cannot be obtained. We are not liable for the costs of permits unless the Supreme Protection Option is selected and we are liable only up to \$250 per occurrence.
5. We are not liable for incidental, indirect, special, punitive or consequential damages or for bodily/personal injury or property damage.
6. When it is necessary to open walls, floors, or ceilings to perform a covered service, we will restore surfaces to a rough finish only.
7. We are not responsible for the repair of any cosmetic defects, smells, noises or for the cost of cleaning any parts or equipment.
8. There is no coverage for any loss or damage that is caused or made worse by any of the following causes, whether acting alone or in sequence or concurrence with any other cause or causes, including misuse or abuse, missing parts, structural shifting, structural changes, fire, freezing, electrical failure, electrical surge, water damage, water failure, lightning, mud, earthquake, soil or foundation movement, storms, accidents, pest damage, mold, mildew, rot, fungus, war, terrorism, acts of God, actual, alleged or threatened discharge, seepage, release or escape of any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste; including but not limited to the leaching of sulfur dioxide from Chinese manufactured drywall.
9. We are not liable for failure to provide timely service due to conditions beyond our control; including but not limited to, delays in obtaining parts, equipment, weather delays or labor difficulties.
10. We will not undertake to remove any hazardous materials including asbestos; will not transport or store any hazardous materials; and will not undertake any repairs where there is environmental contamination or if such repairs would cause contamination. We are not liable for charges or fees to dispose of an appliance, system or component, including, but not limited to: condensing units, evaporator coils, compressors, capacitors, refrigerators, freezers, water heaters, and any system/appliance which contains dangerous or hazardous materials. Haul away fees are covered under the Supreme Protection option noted under eligible equipment.
11. We are not liable for repairs related to adequacy or capacity; manufacturer's recall; improper design; improper previous repair; or problems caused by alterations or modifications. We are not responsible for items still under the manufacturer's warranty or improperly installed unless the Supreme Protection option is selected.
12. We are not responsible for repair or replacement of systems and appliances classified by the manufacturer as commercial. Heating and air conditioning systems over five tons are considered commercial.
13. The maximum aggregate liability for all claims is \$25,000.00.
14. We reserve the right to obtain an additional opinion at our expense.
15. You are responsible for additional charges to remove or install non-related equipment in order to make repairs.
16. You are responsible for cleaning and/or maintaining as specified by the equipment manufacturer.
17. Covered Eligible Equipment no longer identifiable by model and serial number are limited to \$250 per failure.

F. LEASE-OPTION MOMES

Service coverage for a home subject to lease-purchase agreements is available for the lessee only.

G. CONDOMINIUMS AND MULTI-FAMILY UNITS

1. If service coverage is for a duplex, triplex or fourplex dwelling and every unit is covered, then service will be provided for common systems and appliances.
2. Options available must be purchased for each unit.
3. If service coverage is for a unit within a building of five or more units, then only systems and appliances specific only to the unit named will be covered. Common grounds and facilities are excluded.

H. RENEWALS AND TRANSFER OF AGREEMENT

1. This Limited Service Agreement may be renewed at our option and where permitted by state law. In that event, you will be notified of the terms, conditions and rate of the offer.
2. If the covered home is sold during the term of this Service Agreement, you may transfer coverage by notifying us at 1-800-795-9595.

I. CANCELLATION OR TERMINATION

Virginia residents: This agreement is non-cancelable by us, except for:

1. Fraud or material misrepresentation concerning any covered item or any other facts related to this Service Agreement.
2. Nonpayment of fees.
3. When the service period is during the listing period and close of sale does not occur or upon mutual agreement between you and us.
4. If this Service Agreement is canceled a pro rata refund of the purchase price of this Service Agreement less any repair costs incurred by us will be refunded to the party purchasing the Agreement.
5. MONEY BACK GUARANTEE: If you are not satisfied within the first thirty days of the service period, you may request cancellation in writing, and we will return the full purchase price to the party purchasing the Agreement.

Oklahoma residents: This agreement is non-cancelable by us, except for:

1. Fraud or material misrepresentation concerning any covered item or any other facts related to this Service Agreement.
2. Nonpayment of fees.
3. When the service period is during the listing period and close of sale does not occur or upon mutual agreement between you and us.
4. If the contract is canceled by the warranty holder, return of premium shall be based upon 90% of the unearned pro rata premium, less the cost of any service provided. If canceled by the association, return of premium shall be based upon 100% of the unearned pro rata premium, less the cost of any service provided.

J. STATE DISCLOSURES

Virginia residents: This Limited Service Agreement is administered by 2-10 Home Buyers Warranty of Virginia, Inc. THIS WARRANTY IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER FOR INSURANCE. Obligations of the provider under this Service Agreement are backed by the full faith and credit of the provider.

Oklahoma residents: This Limited Service Agreement is administered by 2-10 Home Buyers Warranty of Virginia, Inc. Coverage afforded under this contract is not guaranteed by the Oklahoma Insurance Guaranty Association.

K. REAL AND PERSONAL PROPERTY

The price of the real property items and services is valued at 90% of the total contract price and the price of the personal property items and services is valued at 10% of the total contract price.