



Regarding Home Warranty's

Zootown Real Estate will purchase a one year home warranty at closing for the property you purchase, unless you do not want this warranty!

Attached you will find information on the company we have chosen to purchase your home warranty thru. They are called HMS National, Inc

Your peace of mind when you purchase your new home is very important to Zootown Real Estate.

For any questions about HMS National please feel free to
Call them: (800) 247-3680



PROTECT YOUR EVERY MOVE®

HMS Home Warranty: Home Buyers Protection Plan

An HMS Home Warranty (home buyers protection plan) helps you avoid unexpected home repairs which are often extremely expensive. For a year from your closing, the warranty provides coverage against mechanical failures for many major systems and appliances, coverage that is not provided by most homeowners' insurance.*

- **Save Money** - Customer pays only a standard deductible per service call, per trade, on covered components.
- **Leveraging the network** - Our customer service center is available 24 hours a day, 365 days a year and provides access to a nationwide network of qualified contractors.
- **Save with the Appliance Buyline®** - Even if items in your home are running great, you may decide to remodel or upgrade. With the HMS Home Warranty you can take advantage of HMS buying power and get great savings on brand name appliances. One call can save you up to 30% off and there is no limit to the number of appliances you can order!
- **Never get locked out** - You are covered for up to \$50 per year for locksmith services if you get locked out of your home.
- **More choices** - Optional coverages are available for additional protection.
- **Easily renew your warranty** - You can enjoy the protection for as long as you own your home (eligibility subject to underwriting criteria.)
- **Avoid closing delays** - Minimize the chance that a system, component or appliance failure could delay closing.
- **New home advantage** - Multi-year coverage is available for newly-constructed homes.
- **Industry Leading Workmanship Guarantee** - Covered repairs are guaranteed for 180 days because at HMS it's our job to provide quality service and save you money.

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Home Sellers

Home Buyers

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What's Covered

Cost Comparisons

Maintenance Tips

FAQ

Homeowners

Service Contractors

E&O Insurance

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Feedback



"I love HMS! The customer service representatives are very knowledgeable and know how to meet the needs of the customer. In addition, the service provider was great! Thank you for all that you have done."

R.R.
Cincinnati, Ohio

* Plans, coverage and pricing vary by state. Please refer to your HMS Home Warranty Plan brochure application for specific information.



PROTECT YOUR EVERY MOVE®

What's Covered

The HMS Home Warranty provides peace of mind when covered appliances or systems need repair or replacement. A mechanical failure can happen anytime... anywhere around your home. Maybe it's the refrigerator or dishwasher that goes out. Maybe it's your heating or cooling system. These are the appliances and systems you depend on every day. You have no choice - you have to fix things. But...

You do have a choice about whether or not you pay for the repair.

You can take the chance of paying budget-busting bills yourself. Or you can purchase an HMS Home Warranty now and enjoy peace of mind.

Most HMS Home Warranties cover:

- Air Conditioning
- Heating Systems
- Refrigerators
- Water Heaters
- Ovens/Ranges
- Electrical Systems
- Plumbing Systems
- Built-in Dishwashers
- Built-in Microwaves
- Garbage Disposals
- Built-in Trash Compactors
- Ceiling Fans
- Clothes Washers
- Clothes Dryers
- and more.*

In order to best meet the needs of our customers, our warranties differ by state. For questions regarding coverage, please call us today at (800) 247-3680.

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Maintenance Tips

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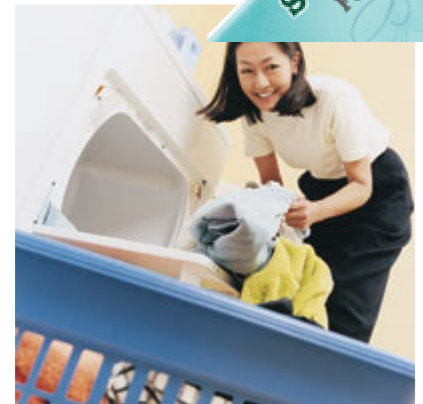
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PROTECT YOUR EVERY MOVE®

Protect Yourself Against High Repair and Replacement Costs

What if your oven broke as you were getting ready for your Thanksgiving feast? Or if the heat went off on the coldest morning of the year? Let's face it. Bad things happen even to the best home appliances and systems. The question is not "if", but "when." That's why you have to protect your home at all times.

With the high cost of repairing or replacing major systems such as air conditioning, heating, plumbing, electrical - or even your washer, dryer, oven, refrigerator, garbage disposal or other appliances - an HMS Home Warranty is just the kind of protection against expensive repairs and complications that you need.

The chart below shows HMS' estimated range of retail costs for repairs and replacements. These are the staggering costs that make the protection from an HMS Home Warranty so important.

	REPAIR*		REPLACEMENT*	
	Low	High	Low	High
CENTRAL AIR CONDITIONING	\$70	\$1,000	\$1,525	\$6,500
HEATING SYSTEM	\$70	\$1,300	\$1,500	\$4,500
ELECTRICAL	\$85	\$800	\$650	\$2,000
REFRIGERATOR	\$70	\$545	\$550	\$1,500
PLUMBING	\$75	\$650	\$200	\$2,000
WATER HEATER	\$125	\$300	\$500	\$1,500
RANGE/OVEN	\$110	\$250	\$300	\$2,500
DISHWASHER	\$110	\$250	\$300	\$900
WASHER OR DRYER	\$110	\$250	\$300	\$750

*Includes data from national independent service contractors. Pricing may vary in your geographical area.

The bottom line: You can see how important an HMS Home Warranty can be and how quickly it can pay for itself.

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[Cost Comparisons](#)

[Maintenance Tips](#)

[FAQ](#)

[Homeowners](#)

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Simple Maintenance Tips and Reminders

To help keep your appliances running their best, follow these simple tips.

Clothes Washer/Dryer - To ensure proper operation, make sure the washing machine is level. You can adjust the legs by turning them clockwise to lower them and counter clockwise to raise them. Cleaning the lint screen or filter on your clothes dryer after each load will help ensure efficient drying.

Dishwasher - For best results, when loading the unit, make sure the dishes do not block the spray arm. Mineral deposits on the heating element can easily be cleaned with a little vinegar diluted in water.

Electrical System - To prevent power outages, do not plug too many appliances into one circuit. Unexpected power surges can damage your expensive computer and home electronic products, therefore UL approved surge protectors are a small investment that could save you thousands of dollars.

Garbage Disposal - Keep your garbage disposal clean and smelling fresh, by simply placing a dozen ice cubes through the unit while running cold water. Be careful never to place your hands or fingers in the disposal unit.

Microwave - Never attempt to heat food in a metal container. Any type of metal could damage the interior cavity. Only use mild soap or baking soda diluted with water to clean the interior.

Plumbing System - Make sure your toilet does not continue to run after flushing. Running toilets can quickly increase your water bill. Remove the tank cover periodically to inspect the mechanisms. Leak detection tests strips, which emit a dye, can indicate water running into the bowl. They are often available through your local water utility company or hardware store.

Range/Oven - If you have a self-cleaning oven, do not attempt to clean it with chemicals or cleansers as these can damage the oven's finish. Always use the "self-cleaning" function when cleaning your oven.

Refrigerator - To keep your food at its freshest, check your settings periodically. Most refrigerators operate at 36 to 42 degrees Fahrenheit and most freezers at 0 to 8 degrees Fahrenheit. Clean interior shelves, compartments, and walls with mild cleanser every 3 months.

Water Heater - Sediment build-up can damage your water heater. To remove sediment deposits, draw water into a bucket from the spigot at the bottom of the tank. Repeat the process until the water runs clear. This should be done at least twice a year to help prolong the life of your water heater.

These simple tips can help the appliances in your home continue to deliver comfort and convenience.

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FAQ

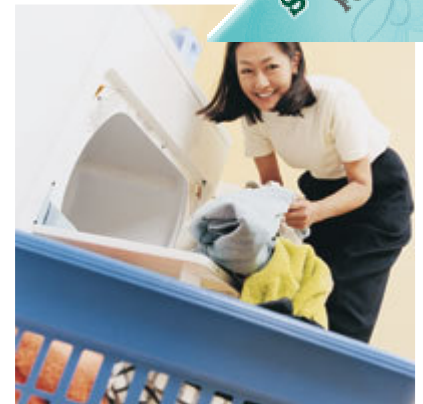
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