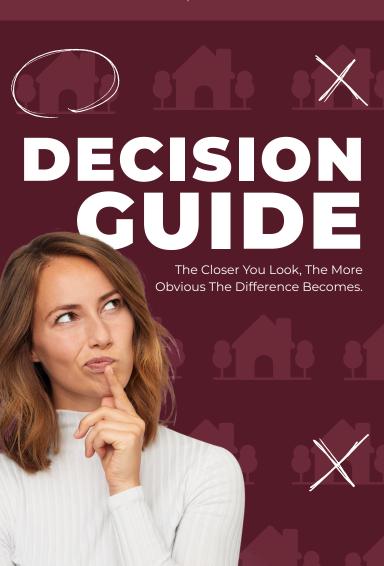
FULTON

You're Proud to Own, We're Proud to Build.



HOW TO USE THIS GUIDE

- **1. Review** the questions provided in this guide before you visit each builder. These questions are intentionally crafted to prompt straightforward responses. After asking, allow the builder time to provide their answers without interruption. Simply listen and pay close attention to what follows.
- Request copies of any documents used to support the sales associates' answers to these questions. Carefully review each document.
- **3. Take note** of any verbal statement or visual information that catches your attention. There are sections throughout the guide for taking notes which will refresh your memory as you make your final comparison later.
- **4. Compare** all the information you've gathered, including reputation, quality of work, customer reviews, warranty offerings, and overall compatibility with your needs and preferences. Choose the home builder that aligns best with your criteria and provides the confidence you need for such an important decision.

BEWARE OF...

- 1. Fidgeting and/or stumbling over answers is a sign of nervousness. These are basic questions. Knowledgeable, truthful and caring sales associates should not have difficulty answering any of them.
- **2. Chatter.** Sales associates who do all of the talking may not be genuinely concerned with what you want and need. Remember, they are there for you, not the other way around.

3. Lack of support documentation.

The sales associate should be willing to assist you in your quest for answers. This includes providing you with information and/or documentation. Verbal representations will not be honored; get everything in writing.

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Are You A Public Or Private Homebuilder?

For those builders that are public, bonus checks are often written based on the number of homes they close each quarter. Public builders have been known to close homes before they are complete or with many uncompleted walkthrough items just so they can make their quarterly numbers and secure lucrative bonuses.

THE FULTON HOMES WAY

Fulton Homes is Arizona's largest family-owned and operated builder. In the last 50 years, we have built more than *40,000 homes*, each one proudly bearing a stamp with our name. We have no stockholders or board of directors to appease, and no pre-determined number of homes required to be delivered. Rather, the focus is on the quality of the home and community we deliver and the customer service we provide. Every person–from the receptionist to Mr. Fulton himself – is involved in making sure that you move into a home you are proud to own.

Another thing to consider when choosing a public versus private builder:

Are your investment dollars supporting local businesses or subsidizing a national company with headquarters outside the county or state?

Living, working and being involved in the local community fuels timely customer service, our economy and a sense of pride. We live, work and socialize in the same networks as our home buyers. This self-appointed accountability makes us more responsive and instills a greater sense of pride in the homes we build and the customer service we offer.

Have You Sold Any Homes To Investors?

This simple yes or no question can tell you a lot. If the answer is yes, follow up with: "How many, and where are they located?"

Sales agents are legally allowed to disclose this information because investors are not a protected class.

Why does this matter?

Many large public builders have monthly sales quotas.

To meet these, they may sell a high number of homes to investors—sometimes without limit. When that happens, your neighborhood may gradually shift from a true residential community to what feels more like a high-turnover rental zone.

Investor-owned homes often don't reflect pride of ownership, and when investors decide to sell off their homes quickly, it can drag down the resale value of your home.

THE FULTON HOMES WAY

At Fulton Homes, we actively discourage investors from buying in our communities. Our purchase agreement includes clear provisions that make it financially unattractive for investors—ensuring the neighborhood you're buying into remains a true homeowner community.

That same agreement applies to you as a homebuyer. It protects your long-term investment and preserves the character of the neighborhood.

Asking the right questions today can protect your home's value tomorrow. Always find out how many homes in your community have been sold to investors—and choose a builder who prioritizes homeowners, not just monthly sales quotas.

Can I Choose My Own Lender?

Some public builders require you to use their in-house lender to qualify for incentives. Often, that lender is actually owned by the builder, which can limit your options and reduce interest rate competitiveness.

THE FULTON HOMES WAY

Fulton Homes lets you choose from **three independent lenders**. These lenders compete for your business by offering a variety of loan programs and competitive rates, giving you **freedom**, **flexibility**, **and real choice** when it comes to financing your new home.

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Who Is Your Largest Competitor In The Area?

When you ask this question, if you sense any hesitation, it's because they don't want you to know where else to look for a new home. They're too afraid of losing your business.

THE FULTON HOMES WAY

Fulton Homes welcomes competition, because we are our biggest competitor. We often hear from prospective buyers, "We are going to buy a new Fulton Home, but our toughest decision is which community should we choose?"

Many of our homeowners are second- or even third-generation buyers, people who grew up in a Fulton Home and wouldn't consider building with anyone else.

Bottom Line:

We want you to shop around. We believe that finding your dream home is more important than anything else. If you choose another builder; insist they answer the questions in this Decision Guide to your complete satisfaction. You'll be glad you did.



How Long Have You Worked For Your Builder

It's not uncommon to meet sales professionals who have been with the company for just a couple of years. Many are constantly searching for a better company offering more flexible terms or better working conditions.

THE FULTON HOMES WAY

The average tenure for a sales associate who has been with us for more than a year is 16 years, unheard of in the industry. This tenure reflects their deep knowledge, loyalty, and confidence in the homes they represent. We understand that longevity translates to expertise, ensuring you receive the best guidance and support throughout your home buying journey.

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Do You Have A Sales Manager?

Most home builders have a hierarchy of sales teams and managers similar to what you might experience when buying a car. The person you're talking to often has to pass details by a sales manager for approval.

Having a sales manager is just another layer of red tape that slows down the process, making it hard for you to get the answers you need. It simply isn't necessary.

THE FULTON HOMES WAY

At Fulton Homes, we don't have a traditional sales manager position. Instead, each sales associate has the authority to make decisions and address any issues that may arise throughout the buying and construction process. With direct access to Fulton Homes' senior management team, including Mr. Fulton himself, our sales associates are empowered to ensure your needs are met from beginning to end.

This management structure allows sales associates to make decisions and resolve customer issues without delays caused by additional layers of management.





07 Ask... Who'll Be Performing Our Final Walkthrough?

One easy way for a builder to save money is to cut back on customer care staff. Instead, they let the construction department take care of the final walkthrough and/or any issues you may have once you have moved in.

Why does that matter?

The project manager who built your home has a natural bias when reporting walkthrough items. Any mistakes or shoddy work would be his own. *Is he willing to report everything with 100% transparency?*

Allowing your project manager to do your new home orientation is what we call the fox guarding the hen house.

THE FULTON HOMES WAY

Fulton Homes has New Home orientation specialists. This division of the Customer Care department accompanies you at the final walkthrough, giving you a fresh set of eyes to identify any issues with your home. This is a separate division of Fulton Homes that does not answer to the construction division. Customer Care will coordinate the completion of all your orientation items and will be there for you throughout your warranty period.

Do You Prime Your Stucco Before Painting?

Priming stucco is essential for proper adhesion, consistent coverage, and long-term durability. Skipping primer might save time and money upfront, but it can lead to peeling, uneven color, and premature paint failure. Primer, especially a premium one like **LOXON®** by Sherwin-Williams, is costly—so many builders skip it. Fewer still include it in the base price of their homes.

THE FULTON HOMES WAY

Before we apply a single drop of paint to your new home, we first prime your stucco with **LOXON®**. This high-performance primer ensures a smooth, longer-lasting finish that resists flaking, and holds up over time.

09 Ask...

Do You Backroll Your Exterior Paint?

Most builders spray a wafer thin application, barely covering the stucco. In fact, it's not uncommon to see the gray stucco still showing in the stucco voids of their homes.

THE FULTON HOMES WAY

Our paint is sprayed and then back rolled. Fulton Homes is not aware of any other builder in Arizona that requires this application. It requires a lot more paint, but you'll have a smooth, longer-lasting surface that won't flake off. Here's an excerpt from our painter's Application Requirements:

[&]quot;To achieve full coverage, 1st Coat (LOXON®) to be sprayed and backrolled into stucco (using 3/4" Nap wet roller) to fill all voids that spraying alone cannot cover. 2nd Coat (A100 Flat) to be sprayed on to achieve full coverage over the I OXON®"

Are Your Homes Energy Star & Indoor airPLUS Certified?

These days, it's not uncommon for builders to be Energy Star certified. And we all know how important energy efficient homes are. But few pay attention to Indoor airPLUS and why it's important. Why?

Think about it. What builder wants to deal with yet another set of pesky Federal standards and regulations when they can save the money and headache? We do!

THE FULTON HOMES WAY

Fulton Homes is recognized by the U.S. Environmental Protection Agency and the U.S. Department of Energy as partner of the year sustained excellence.

In fact, we're the only builder ever to receive both the Energy Star's Partner of the Year AND the Indoor airPLUS Leader awards...Ten years in a row.

Fulton Homes has been named the Indoor airPLUS Leader of the Year three out of the five years the award has been presented, an honor given to just one builder in the entire country. And yes, we're very proud of it.

We have also garnered the EPA's WaterSense Partner of the Year Award the past four years, and we are the only builder to win the top three awards.

Indoor airPLUS and Energy Star certifications are a big deal! In a nutshell, we have features that allow for clean, fresh air to be funneled into your home. It means a healthier, more cost-efficient home for you and your family.

If you're curious to know more, ask us and we'll answer all your questions.



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What Is Your Internal Inspection Policy?

Following building codes during the construction process of your new home is the bare minimum required by law.

THE FULTON HOMES WAY

At Fulton Homes, not only do we adhere to all Federal, State, and local building codes, we have an internal quality inspection system all our own. This unique set of inspections is overseen by the elite C.O.R.E. Management Team and only comes with a Fulton Home. Inside your electrical panel of your new home you will find a sticker that is personally signed seven different times by multiple individuals who are tasked with delivering you Legendary Fulton Quality.

We can't make it any more bulletproof than that.

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Does Your Builder Support Local Charities?

While other builders may support charities, you might wonder to what extent and where those charities are located. In fact, they may not support local charities at all.

THE FULTON HOMES WAY

Fulton Homes has donated more than \$300 million of their profits to various local charities, with a primary focus on education, veteran causes and water safety. Ira A. Fulton has been listed in Business Week Magazine's top 50 philanthropists in the United States, and he is the largest philanthropist in Arizona.

When you buy a Fulton Home, you're not only supporting local business, but also local charities as well.



Can I Visit Some Of Your Older Communities?

When it comes to resale value, many factors come into play. For example, is the community jam packed with lots? Take a look at the community amenities like aquatic centers, water features, parks, landscaping, schools, and community pools. These all have a tremendous impact the future value of your new home.

THE FULTON HOMES WAY

Our communities stand the test of time. After 50 years of experience, we've learned what matters most to homeowners. While other builders shrink community spaces and amenities to squeeze in more lots and maximize profits, Fulton Homes takes a different approach by designing neighborhoods with generous room to breathe, play, and truly live.

All communities look great when they are first built, but go take a look at how they have stood the test of time. Drive around other builders' communities (if you can find them) and then drive some of ours.

We're proud of all our communities. We even provide a link on the home page of our website so you can see a full list of all 40,000 homes we've built throughout the Valley. You'll find locations, number of homes, and the year completed. What other builder is that confident in their communities?

After all, you're not just buying a home, you're becoming a part of a neighborhood.

Can I Visit Your Design Center Before I Purchase A Home?

We are not aware of any builder in town that will allow you to visit their design center unless you first buy their home. What are they afraid of? What are they hiding? Wouldn't knowing the full cost before you sign a contract make the most sense?

THE FULTON HOMES WAY

Fulton Homes has a 13,000-square-foot design center located in Tempe; the largest Design Center in Arizona. The Design Center is staffed with highly trained professional designers who will help guide you through your selection process. We invite prospective homeowners to **Browse**Night^M, a Design Center open house for buyers who have not yet purchased a new home or made their design center appointment. With the amount of options available, our home buyers enjoy being able to preview the products in a more hands-on, casual atmosphere.

As a prospective buyer, you'll also have online access to your personalized design, complete with detailed descriptions, photos, and pricing, so you can explore and price out every option before investing in your new Fulton Home.



Can I Virtually Design My Home Online?

When buying a new home there's nothing worse than going to a Design Center appointment unprepared. Exploring your options online first lets you walk in with a clear vision, making the process faster, easier, and more enjoyable.

THE FULTON HOMES WAY

Before setting foot in the Design Center, browse hundreds of floor plans and thousands of options online from the comfort of your home. Then you can show up to your Design Center appointment relaxed and prepared to make the rest of your design decisions without feeling stress or pressure.



What Features Are Included In Your Base Price Homes?

Standard features vs. optional features included in your new home can add up to thousands of dollars in extra cost.

THE FULTON HOMES WAY

Fulton Homes includes many features in your new home (see pg. 19) that other builders charge a premium for. These extra features can add up to thousands of dollars of savings for you. For example, Fulton Homes includes: **two-tone interior paint**, ceiling fans, window coverings and Belgard brick pavers on driveways and walkways in all of the homes.

Take the time to sit down with the sales associate and understand exactly what's included and which upgrades will cost you. You might have to dig a little here, but it will be worth your while.

TOP 10 FULTON FEATURES

Included in Your Home

1	& cooling systems	6	Honeywell WI-FI thermostat
2	Two-tone interior paint	7	18" Ceramic tiles in kitchen bathrooms, laundry & entry
3	Ceiling fans in all bedrooms, dens, lofts & family rooms	8	Low VOC* interior paints & carpeting *Volatile Organic Compound
4	Belgard® brick pavers on driveways & walkways	9	2" Faux wood blinds* *on all major windows
5	Indoor airPLUS certified	10	All homes EnergyStar certified and WaterSense by the EPA





17 And Finally

When a home is under construction, things are most transparent and it's a great opportunity to see what goes on "behind the scenes" of a builder. Do some homework by driving around the community where you're thinking of purchasing and take particular note of:

LOOK AROUND

Drive through the entire community. Note the cleanliness of the job sites, the level of productivity and the maintenance and upkeep of the common areas. Remember, this could become your backyard!

BACK-ROLLED PAINT

The paint finish on many new homes is often just sprayed on. Back rolling in addition to spraying provides a multiple-coat finish, and helps eliminate visible gray stucco areas and prevents fading.

DRIVE THE WHOLE COMMUNITY

Is your community designed as a neighborhood or a gridded-out subdivision? Was the builder more interested in how many lots he could squeeze onto an acre or how the community will look once completed? Look around, do you see open space, parks, ramadas, BBQ pits, playgrounds, basketball, pickleball, horseshoes, or bocce ball courts? How about an aquatic center?

PAST COMMUNITIES

Visit an older, more-established community by the same builder in a similar price range. You'll gain a feel for how your home and community will look down the road. Buying a home is a long-term commitment; you should feel comfortable that the future looks bright! Our past communities can be found at: www.fultonhomes.com/classic-communities.



Scan QR Code to visit all of our classic communities

CLEAN JOB SITES

Construction sites should be clean and free of debris. Messy job sites often lead to poor care and attention to the quality in construction of the new home. If workers don't care about their environment, chances are they don't care about your home.

INTERNAL QUALITY CONTROL

Homes under construction should have some measure of quality control before completion. Every Fulton Home undergoes a series of quality inspections led by our elite C.O.R.E. Management Team—something other builders don't offer. Inside your electrical panel, you'll find a sticker signed seven times by these experts who help ensure your home meets our highest standards.

DO YOUR DUE DILIGENCE

Before you decide, reach out and talk to the construction superintendent, their home office, current homeowners, or anyone who can offer real insights. Their answers will reveal the builder's "company-wide" commitment to customer service. Quality home builders should be happy to address your concerns.

At Fulton Homes, we welcome the tough questions. As Arizona's largest family-owned and operated builder, we're confident in our ability to answer your concerns better than any other builder. We are committed to delivering the highest quality, value, and customer service. Legendary Fulton Quality comes from the careful planning of our communities, the craftsmanship of our homes, and our ongoing dedication to homebuyers before and after the sale.

We hope this Decision Guide helps you make an informed choice. And when you're ready, we believe you'll come back to choose Fulton Homes as your home builder.

Sincerely.

Ira A. Fulton



Here's a list of everything that comes standard in every
Fulton Home. Compare this list to what other builders offer:

- 1. High-efficiency heating & cooling systems
- 2. Two-tone interior paint
- Ceiling fans in all bedrooms, dens, lofts, and family room
- 4. Belgard® paver driveways and walkways
- 5. Indoor airPLUS certified homes



- 6. Honeywell WI-FI thermostats
- 18" ceramic tile at kitchen, bathrooms, laundry room, and entry
- 8. Low VOC (volatile organic compound) interior paints and carpeting
- 9. 2-inch Faux wood blinds on all major windows
- 10. All homes labeled WaterSense by EPA



- 3 CM granite with your choice of two edge detail
- 12. Pre-plumbed for soft water and reverse osmosis
- 13. Dual energy gas & electric at stove and dryer



14. 36" Kitchen upper cabinets made in USA

15. Energy Star® certified homes



- LP TechShield® Radiant Barrier system to deflect heat from attic or Open Cell Spray foam insulation in attic
- Industry "stunning" HERS (Home Energy Rating System) rating
- High-efficiency Low-E vinyl windows

16. Front yard landscaping

- 17. 1/3 HP garage door opener
- 18. Sealed duct work

19. Lever-style interior door hardware

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FULTON HOMES

HOMEBUILDER COMPARISON

- 1. Is the homebuilder Public or Private?
- 2. Does the homebuilder sell to investors?
- 3. Does the homebuilder let you choose your lender?
- 4. Who is the homebuilders largest competitor(s)?
- 5. How long is the sales associates tenure?
- 6. Does the homebuilder have a sales manager?
- 7. Who will be performing our final walkthrough?
- 8. Does the homebuilder prime & back-roll the exterior paint?
- Are their homes Energy Star & Indoor airPLUS Certified?
- 10. Does the homebuilder support local charities?
- 11. Did the homebuilder direct you to visit older communities?
- 12. Can you visit their Design Center before you purchase their homes?
- 13. Can you design your new home online?

Homebuilder	Homebuilder	Homebuilder
Public Private	Public Private	Public Private
Yes No	Yes No	Yes No
Yes No	Yes No	Yes No
Competitor	Competitor	Competitor
Years	Years	Years
Yes No	Yes No	Yes No
Walkthrough	Walkthrough	Walkthrough
Yes No	Yes No	Yes No
Yes No	Yes No	Yes No
Yes No	Yes No	Yes No
Yes No	Yes No	Yes No
Yes No	Yes No	Yes No
Yes No	Yes No	Yes No

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