CODE OF ETHICS AND COMPETENCY







Contractor Standards Guide

Learn How to Choose the Right Contractor... THE FIRST TIME.

Compliments of



(800) 378-1924

AtlasHomeImprovement.com



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Questions? Call (800) 378-1924 | AtlasHomeImprovement.com



"We were **shocked** and **embarrassed** when we found out that contractors were America's #1 most complained about industry."

—Darian & David Bobby
Owners, Atlas Home Improvement

So, You're Thinking About A Remodeling Project For Your Home?

Congratulations! When done properly, a remodeling project can make your home more enjoyable and prove to be a valuable investment. Unfortunately, we've all heard horror stories about home remodeling projects gone bad. Problems with longer-than-expected installation, final bills that come in higher than the quote, and shoddy workmanship, sadly, are commonplace. We were shocked and embarrassed to find out that, according to Better Business Bureau statistics, home improvement contractors are in the top 1% most complained about industries—right up there with auto repair and airlines.

We've always done a good job and treated our customers right—and we've been able to build a nice business because of it. However, over the years we've noticed that some consumers will choose less-than-reputable companies to do jobs for them... usually because they are quoted less money. Don't get us wrong: we're all for good, honest competition, but it pains us to see good folks risk their hard-earned money with contractors who don't have their best interests at heart. You deserve a great value for your money—which includes a contractor who uses high quality products and stands behind their work in both word and deed.

Industry Standards Weren't Tough Enough

We wanted to find a way to educate consumers about how to choose a good, honest home improvement contractor. The industry standards simply aren't tough enough—just about anybody with a hammer and a pickup truck can be a contractor. That's why we've pioneered a set of standards called the **Code of Ethics & Competency for Remodeling Contractors.** The Code calls for contractors to uphold a high set of standards that will allow you to judge BEFORE hand whether or not a contractor is likely to do the job right. This guide specifies those standards.

Before you hire any company to work in or around your home, make sure you consult this guide and INSIST that the company comply with EVERY SINGLE STANDARD in this book. If you do, chances are excellent you'll get exactly what you want out of your project.

Sincerely,

David & Darian Bobby

Owners, Atlas Home Improvement

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STABILITY

You need to make sure that any contractor you do business with has proven themselves in the past, and will be there if you need them in the future. **Don't just ASK the contractor if they are stable;** look for tangible proof of longevity and financial stability by asking for the items listed on the next few pages.



What To Look For: Proof of Establishment

Why It's Important: Believe it or not, many contractors use a pickup truck for an office and showroom. Make sure that any contractor you're dealing with is substantial enough to have a real office with all the normal business functions—accounting, production, sales, etc. If a contractor does not have an office, that should tell you something. Don't fall for the "we just use our trucks as offices!" line.

Atlas Home Improvement maintains multiple staffed showroom locations which are open to the public 24/7. They also have other static displays inside local Malls, Hospitals and Sam's Club stores. This allows you to have a "hands on" experience and view any Atlas products prior to making a purchase. What a novel concept, you actually get to determine the quality of the products for yourself without having to just take the contractor's word for it!



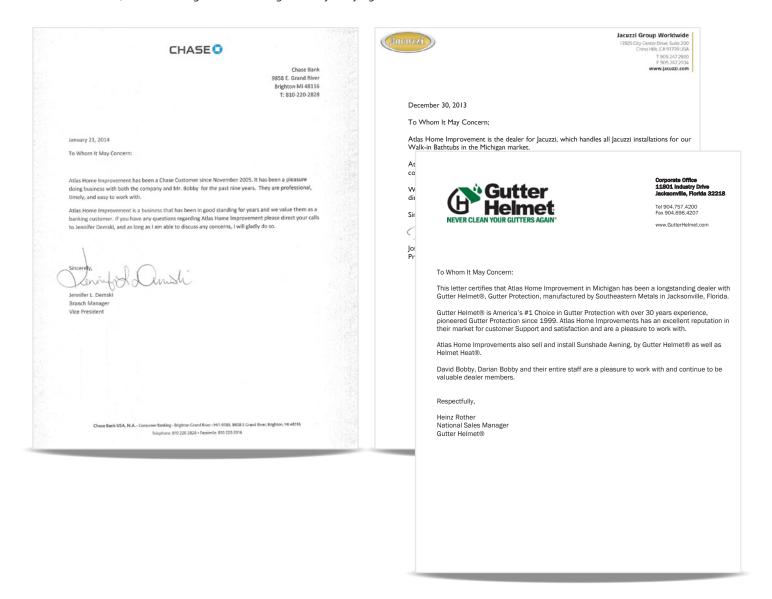


What To Look For: Bank Letter

Why It's Important: Good standing with a bank is crucial for any business, but gaining the confidence and security of its financial managers allows a company not only to sustain itself and endure even in rough economic times but to innovate and grow to meet and service customer demands.

What To Look For: Supplier Letters

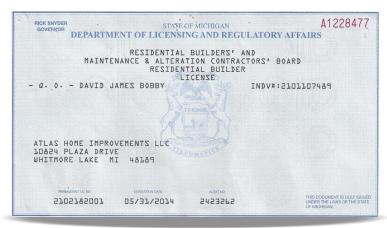
Why It's Important: This is written confirmation of the company's dealings with a supplier of the product that install stating that they are in good standing as a vendor and pay their bills promptly. These letters are easy for your contractor to obtain from suppliers—if a contractor says they are difficult to obtain, then there might be something that they're trying to hide.





What To Look For: Business License

Why It's Important: Make sure they have been operating under the same name for a minimum of 5 years. Many contractors open and close their doors multiple times to avoid past customer complaints. (Naturally, some businesses will be legitimately new—if so, get a 10 year work history of the owner and ASK questions!)



What To Look For: Insurance

Why It's Important: You need to know if your contractor carries general liability insurance for both commercial and residential projects. A sizable contractor will carry no less than \$500,000... and usually around \$1,000,000 of coverage. If your contractor's insurance policy can't cover potential damages, then the contractor would be personally liable. If he cannot cover the damages himself, you will have no legal recourse and will end up paying for any possible damages or injuries yourself. Many contractors are not financially stable...and don't carry proper insurance coverage to protect you against losses. Additionally, contractors who fail to provide workers compensation benefits risk severe governmental penalties and potentially companyending lawsuits should an employee become injured.

Atlas Home Improvement carries \$2,000,000 of general liability coverage, \$1,000,000 of business auto and an extra \$1,000,000 umbrella liability to protect you and your family. Do NOT deal with a contractor without sizable coverage, or **you** will foot the bill for the mistake. Make sure you always ask your Sales Associate to see a copy of the company's Business License and Insurance.

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) 229-7817



REPUTATION

You can tell a great deal about a contractor based on what others are saying about them—particularly their customers. The old advice of "ask for 3 references" is just too easy to fake. You'll need to get a little tougher with your contractor to protect yourself. Insist that any contractor you're considering can produce the things listed on the next few pages to PROVE that their reputation is rock solid.

What To Look For: BBB Accreditation

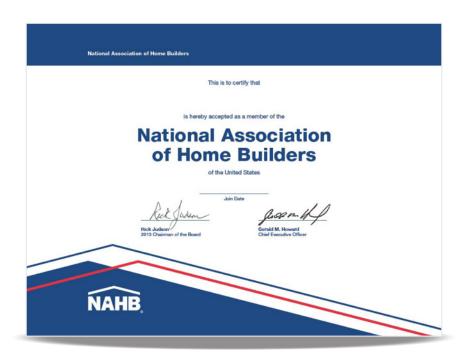
Why It's Important: You need to go further than just checking a contractor's standing with the BBB. Remember, many contractors shut down and open under new names year after year. So check to see how long they've been a member, and check to be sure the contractor is accredited by the BBB. This means that if complaints arise, the contractor agrees that the BBB's judgment is binding and must perform accordingly. Without this agreement, you may have no recourse. Atlas Home Improvement is a BBB Accredited Business with an A+ rating at the time of this printing.

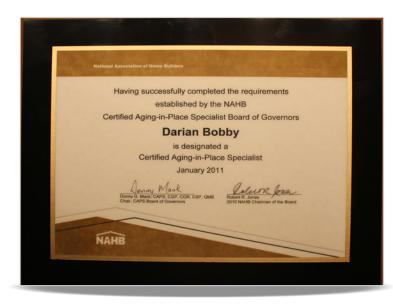




What To Look For: Memberships

Why It's Important: Any reputable company will be a member of at least their local Chamber Of Commerce—and often multiple Chambers. Companies that aren't member of their local BBB are almost surely trying to hide past unresolved complaints. Insist that any contractor you're considering hiring can show you current certificates of membership for all of these organizations.







Atlas customers are surveyed by a 3rd party and they have won the Guildmaster Customer Service Award



Atlas maintains an A rating from Angies List and they have won the Angies List Super Service Award



What To Look For: Customer References

Why It's Important: All reputable contractors carry pre-printed lists of references... that includes customers from 1 to 5 years ago, as well as customers from the previous six months. These lists should be conveniently broken up for the different products the company sells to make it easy for you.



Atlas Home Improvement 10824 Plaza Drive Whitmore Lake, MI 48189 (734) 449-9480 Office



References for Bath Remodeling

Loretta & Bob Rayment 2700 Spartan Drive Troy, MI 48083 248 840-1120

Bill & Judy Brown Dexter MI 48130 734 426-8405

Patricia Andring 4384 Old Mill Rd. Pincknev, MI 48169 734 878-2455

William & Eleanora Maher 4165 Ramblewood Dr.

Marilyn & David Renner 1005 E. Duncan St Manchester, MI 48158 734 428-1636

Bra 109 Ply 734

HOME IMPROVEMENT

Sha Michael & Kelly Savage 228 70 Tacoma Troy, MI 48084 St. 586 248-821-1360 Canyon Shake: Timberwood

Mike & Janet Kochman

Atlas Home Improvement 10824 Plaza Drive Whitmore Lake, MI 48189

Ann Arbor, MI 48104

Dana Hull

1407 E. Stadium

734 663-2785

Mike Benefiel 28460 Shiawassee Farmington, Hills 48836

248-478-2726 Granite Ridge: Barclay

Dave Lindsay

Thomas Ruane 26509 Old Homestead Ct Farmington Hills, MI 48331 248-473-9462

(734) 449-9480 Office

(734) 449-9488 Fax

Robert Sinke

810-632-5374

3889 Rave Lane

Hartland, MI 48353

Canyon Shake: Timberwood

23676 Paddock Drive Farmington Hills, MI 48336

Carl & Linda Jamison

248-473-0887 Granite Ridge: Timberv

Granite Ridge: Black Onyx anford Craig & Sandra Gow

7348 Bennett Drive Whitmore Lake, MI 48189 810-231-3227

ENERGY-LOC

Bill & Mary Stout 4344 Antique Lane Bloomfield, MI 48302 248-626-0649 Granite Ridge: Black Onyx

Phyllis & Steven Miles 29464 Valley Bend Farmington, MI 48331 248-330-6854 Granite Ridge: Timbe

Ray & Marie Beard 38327 Klarr Drive Northville, MI 48167 248-767-3376 Granite Ridge: Barclay

Brian & Jean Schubert 8835 Crown Livonia MI 48150 734-522-7675 Granite Ridge: Barclay





Atlas Home Improvement 10824 Plaza Drive Whitmore Lake, MI 48189 (734) 449-9480 Office (734) 449-9488 Fax

252

References for Jacuzzi Walk-In Tubs

Arno & Wanda Enderle 13321 Lillian Lake Sterling Heights, MI 48313 586-726-6641

Joseph & Virginia Bok 8082 Appleton Dearborn Heights, MI 4812 313-565-4191

Dr. June Ridley 80 Moss Street Highland Park, MI 48203 313-492-3383

Jeanne Hardt 724 Lions Park Drive St. Joseph. MI 49088 269-982-0939

Roosevelt Madison 3323 Williamsburg Road Ann Arbor, MI 48108

Chester & Rosemary Soja 457 Stonehaven Ct. Milan, MI 48160 734-439-7843

Atlas Home Improvement 10824 Plaza Drive Whitmore Lake, MI 48189 (734) 449-9480 Office HOME IMPROVEMENT

References for Titan Gutter System

Dr. Paula Davey 1677 Stadium Court Ann Arbor, MI 48103 734-662-6492

Mr. and Mrs. Dan Lobb 611 Vansull Westland,MI 48185 734-326-2104

Mr. and Mrs. Dennis Kwasny 7650 Tharp Dr. Whitmore Lake, MI 48189 810-231-3055

Northville Chamber of Commerce Northville, MI 48167 248-349-7640

Mr. and Mrs. Doug Maxson 11851 W. Mason Rd. Fowlerville, MI 48836 810-533-5466

Mr. and Mrs. Kerry Krein 11654 Milford Rd Holly, MI 48442 248-634-1770

Mr. and Mrs. Leo Wessinger 2840 Hunter Heights West Bloomfield, MI 48324 248-363-6338

Mr. and Mrs. Bernie Spafford 10683 Charring Cross Circle Whitmore Lake, MI 48189 734-449-0816

Mr. and Mrs. Michael Gorny 5156 Kitson Lane West Bloomfield, MI 48324 248-683-2437

Mr. and Mrs. Bill Carmody 3145 Forshee Dexter, MI 48130 734-426-5636

Mr. and Mrs. Jim Dunham 2759 Curdy Rd. Howell, MI 48855 517-548-1486

Mr. and Mrs. Kurt Sheppard 1989 Addaleen Rd. Highland, MI 48357 248-889-7374



Mr. and Mrs. David Robinson 9547 Daleview South Lyon, MI 48178 810-278-1626

Mr. Stewart Oldford 5586 Cullen Rd. Fenton, MI 48430 810-632-7479

Ms. Debra Brown 9140 Napier Northville, MI 48167 248-349-5286

Mr. Tedd Handlesman 5977 Hartford Brighton, MI 48116 248-361-7132

Mr. and Mrs. David Wood 3507 Gertrude Dearborn, MI 48124 313-563-6561

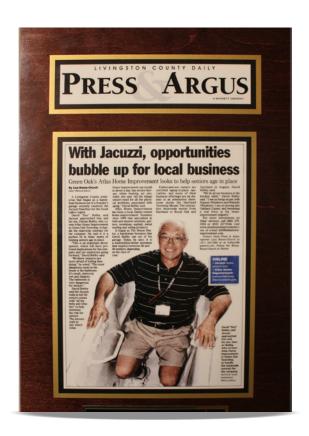
Mr. Tim Rochon 28545 Greenfield Rd. Southfield, MI 48076 248-395-2777





What To Look For: Accolades and Awards

Why It's Important: If a contractor has been in business for any length of time—and doing a good job—they will most likely have been written about in a magazine or newspaper, received an award of some kind, or received special recognition from an association or trade organization. Any company that can't produce at least SOME of these kinds of accolades might not be worthy of accolades!











PROFESSIONALISM

A good contractor doesn't just do good work. They also understand that when dealing with customers, it's oftentimes the little things that make a big difference. You should find a contractor that shows you respect by the way they treat you, the way they look, the way they treat your property, and how they pay attention to details. Check any contractor you're considering against these standards of professionalism found on the next few pages.

What To Look For: Detailed Proposal and Change Orders

Why It's Important: Most contractors provide no written bid or a basic receipt or invoice. The minimum you should accept is a bid which details the type and amount of materials to be used. Even better than that is a detailed bid which lists all your styles, colors and options to avoid confusion on what is being quoted. In competitive bidding situations, make sure that bids are "apples to apples," especially in the case where one bid is significantly less than others—not a good sign.

ATLAS HOME IMPROVEMENT	10824 Plaza Drive Whitmore Lake, MI (734) 449-9480 Offi www.AtlasHomeIm	ce	Start your Beautif	day.
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What To Look For: No Tricks, No Pressure Sales Agreement

Why It's Important: Many unethical contractors will resort to high-pressure sales tactics to get you to buy before you've had an opportunity to do proper due diligence on them. If you know nothing about the contractor prior to the sales call (from literature, references, online information), and they give you a low-ball price "but only if you buy right this minute," you should be wary. Any time you feel uncomfortable or unduly pressured in a sales environment, you should ask the contractor to "back off." Reputable companies will have a no-tricks, no-pressure sales pledge signed by the owner, sales manager, and each sales associate.

All Atlas Home Improvement's Sales Associates sign a "No Tricks, No Pressure Sales Agreement" that is also signed by our sales manager to pledge that they will handle sales situations in a respectful way.

ATLAS SELENATING HOME IMPROVEMENT SELENATING THE PROPERTY OF T	It's All About Trust.	Gutter Helmet Metal Roofing Walk-in Tubs Bath & Shower Seamless Gutters Retractable Awnings Insulation & Ventilation
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Sales Consultant Signature	Date	
Sales Manager Signature	Date	_

Toll Free: 800 545-1652 • Office: 734 449-9480 • Fax: 734 449-9488

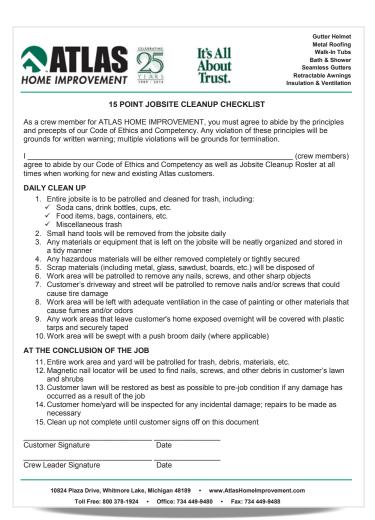


What To Look For: Jobsite Cleanup Checklist

Why It's Important: Your home and yard should be cleared of large debris, and dangerous materials daily by the crew. After the job is completed, a total home clean-up should take place, including nail/screw detection (with a specialized magnet) and removal of any hazardous materials in your house or yard. Make sure your contractor has a pre-determined daily jobsite cleanup routine, and a more thorough cleanup routine upon completion of the job. All Atlas Home Improvement Fabricators follow this multi-step cleanup checklist at the end of EVERY SINGLE DAY. Show this checklist to other contractors. See if they don't balk.

What To Look For: Worker Conduct Agreement

Why It's Important: This compliance agreement, signed by the workers, is a 21-point contract prohibiting the use of alcohol, drugs, foul language, misconduct, or other bad behavior on a job site. It also gives appearance standards. Keep in mind that not everything is perfect, but this agreement will greatly reduce the likelihood of problems. All Atlas Home Improvement Fabricators sign a "Worker Conduct Agreement" that is also signed by our Production Manager to pledge that they will conduct themselves in a respectful and courteous manner.



ATLAS HOME IMPROVEMENT	25 Y E A R S	It's All About Trust.	Gutter Helmet Metal Roofing Walk-In Tubs Bath & Shower Seamless Gutters Rotractable Awnings Insulation & Ventilation
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FOR ALL ATLAS EMPLOYEE W	ORKERS		
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Employee Worker Signature	Da	te	
Production Manager Signature	Da	te	

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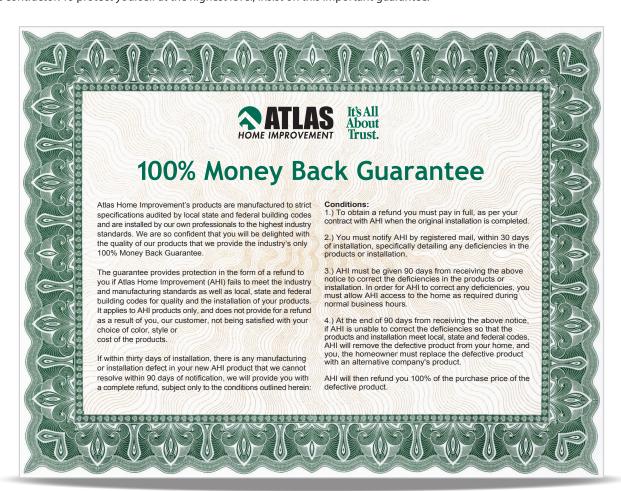


WORKMANSHIP

Ultimately, any contractor has to be competent to do the job right the first time. Competence comes as a result of training, experience, and good old-fashioned hard work. As you evaluate a contractor, look for signs that they can do the job right the first time.

What To Look For: Money Back Guarantee

Why It's Important: Less than 1% of contractors nationwide offer the ultimate level of protection against potential problems a homeowner might experience with a contractor—the money back guarantee. Think of it as the equivalent of the "lemon law" for home improvement. If something goes wrong with your home improvement project that cannot be fixed through reasonable measures, the contractor should agree to refund your money and he should agree to restore your home to its original condition at no additional cost. This isn't a guarantee for the unconfident or incapable contractor! To protect yourself at the highest level, insist on this important guarantee.





What To Look For: Project Photos for Ideas & Inspiration

Why It's Important: A contractor who serves his customers well should be proud to present pictures of the work they've done. Ask to see an Idea Book or samples of jobs they've done - for inspiration for your own project and to gauge the quality of the work they've done in the past. If no photos can be produced, that should be a major warning sign.

Before



After







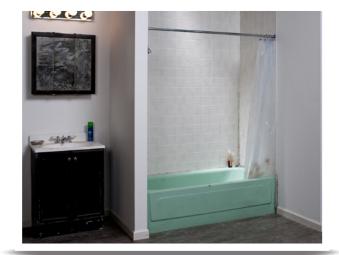
Idea Books / Portfolios



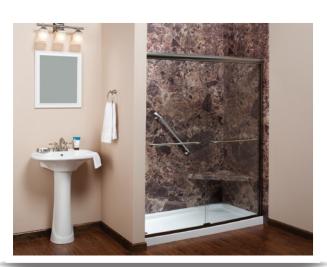




Before



After





Ask to see pictures of work in progress to prove that it is really their work!



Frequently Asked Questions

Q: Are there any other things I should look for or watch out for that aren't listed in the pages of this guide?

A: Look for some of these telltale signs of contractors who shouldn't be trusted:

- Main phone numbers that ring to cell phones
- Main phone numbers that are never answered by receptionists
- Trucks without signage on them
- No business cards or cheap business cards
- No company logo on work clothes/uniform
- Few references available
- Unresolved BBB complaints or no report at all
- Prices that are unusually low compared to other bids
- No website or very poor website
- Ability to start on your job immediately—no backlog
- Unwillingness to give any information

An Ounce Of Prevention...

It's been said that an ounce of prevention is worth a pound of cure. When the stakes are high—your home and your wallet—that saying is even more true. We hope that by reading this guide you feel more prepared to evaluate home improvement contractors and make the best decision for your family.

Q: Are you saying that you are the only company in the area that can uphold these standards?

A: Most companies cannot uphold them, but there are several good, honest contractors to be found. Just be sure to take the time and use this guide to make sure before you hire anyone.

Q: Can a contractor just "fake" these standards?

A: Not likely. Most shady contractors that don't put any effort into making their businesses good, also won't put effort into faking these standards. It's a lot easier for them to just move on to their next unsuspecting victim.

Q: What if a contractor <u>SAYS</u> they can do all these things, but can't show the proof?

A: Don't settle for lip service. Demand to see the documentation for every single standard on the checklist at the end of this guide.







In Conclusion

When you're hiring someone to do any type of work in your home, remember it's your money and your home. Be sure you get everything in writing, ask all the questions on your mind and clearly understand the answers you receive.

Besides what we've mentioned here, there are several other ways to gather information on a company before giving anyone a dime. Check with consumer-to-consumer reporting groups like the Better Business Bureau, at www.betterbusinessbureau.com, or Angie's List at www.angieslist.com.



If all this makes sense, and you are curious about our approach to remodeling, please give us a call. We'll be happy to answer all of your questions for free.

As part of our commitment to our previous and potential new customers, at your request, we will set up a time to come to your home to answer your questions and concerns. At this time we can also determine if we can meet your remodeling needs. We provide this as a FREE, NO OBLIGATION service for you and your family.

Hopefully we can show you, as we have thousands of others, how to make your home absolutely gorgeous— something to be really proud of!

Remember that when Atlas Home Improvement visits your home, we are not going to use high-pressure sales tactics. Our visit is simply a chance for you to meet us and see if our services can benefit you. If, after our meeting, you believe there is no benefit to working with us, just say so and we will part as friends. If, however, you find our solutions helpful and like what you see then we will leave a price in writing good for 1 full year.

I can't think of a better way to work. Can you?

If you think our approach is fair and honest, please consider Atlas Home Improvement for your construction needs.

Best of luck with your remodeling plans!

Sincerely,

David & Darian Bobby

Owners, Atlas Home Improvement

Name Bolly Davian Bolly

Contractor Standards Checklist

For your convenience, we've enclosed a checklist of all the items you'll want to look for before hiring any contractor.

WHAT TO LOOK FOR	ATLAS HOME IMPROVEMENT	CONTRACTOR A	CONTRACTOR B
Proof of Establishment	✓		
Bank Letter & Supplier Letter	✓		
Business License	✓		
Insurance	✓		
BBB Accreditation	✓		
Memberships	✓		
Customer References	✓		
Accolades and Awards	✓		
Detailed Proposal and Change Orders	✓		
No Tricks, No Pressure Sales Agreement	✓		
Jobsite Cleanup Roster	✓		
Worker Conduct Agreement	✓		
Project Photos for Ideas & Inspiration	✓		
Money Back Guarantee	✓		





Atlas Home Improvement is family owned and operated by father-son team David & Darian Bobby

Questions? Need More Information?

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