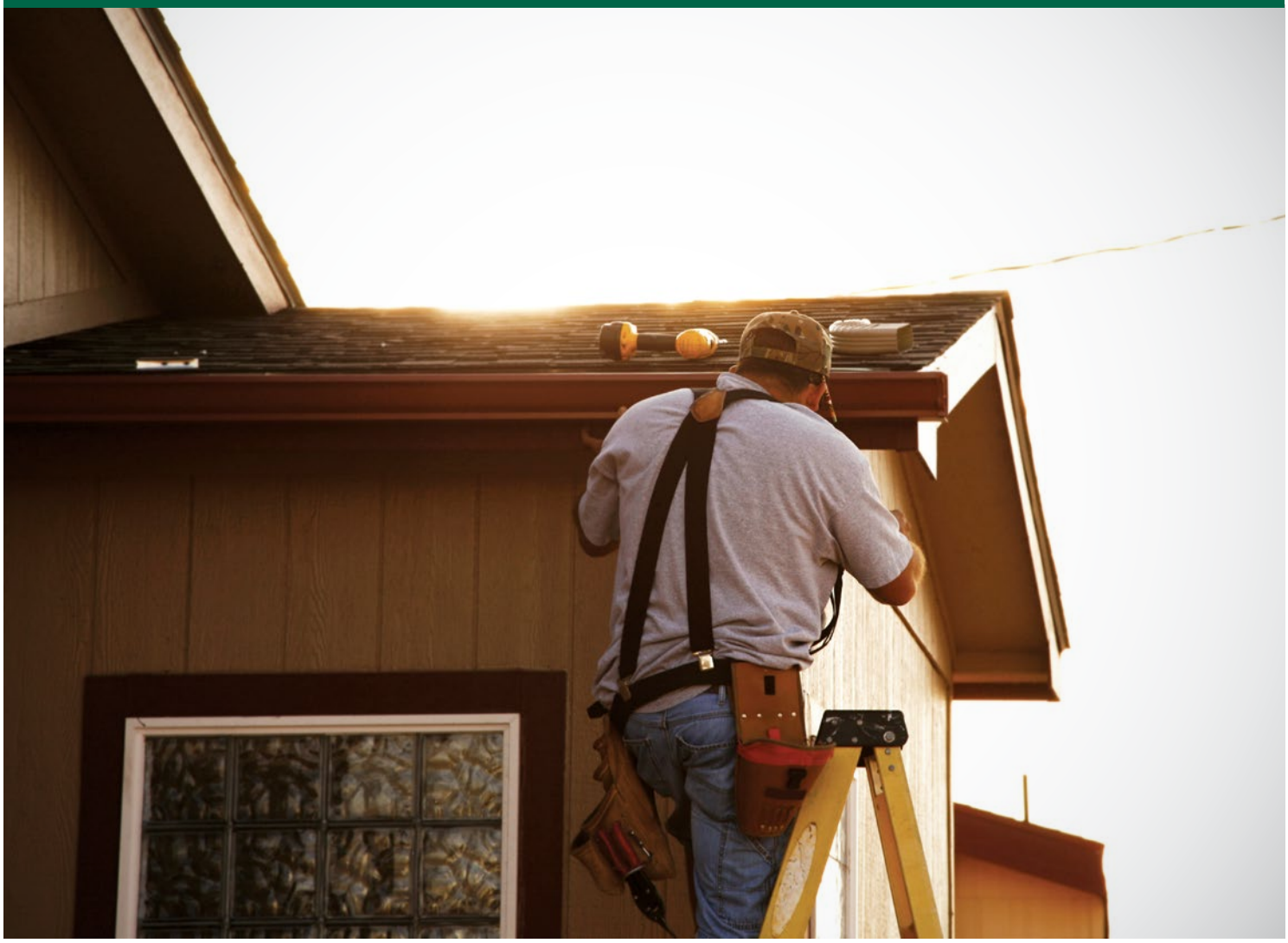
Homeowner's Guide to

Gutters



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Index

03 A Message From The Owners

04 What Every Homeowner Should Know About Gutters

05 Why You Need Gutters

06 Preventing Basement Flooding

06 Protecting The Structural Integrity Of Your Home

08 Moisture Problems And The Health Implications of Mold

09 Snow Load And Winter Dangers

10 Components Of A Rain Gutter System

11 Which Gutter Is Best For You

13 Why We Only Install The Titan Gutter System

14 Why We Use Snaplock

15 Who Can You Buy Your Gutters From

17 Why Titan, Snaplock And Atlas Are The Perfect Combination

18 What To Do Next

A Message From The Owners

Do You Have A Gutter Problem?

In Our Experience, Most Homeowners Don't Think About Their Gutters Until After A Problem Occurs.

Hello, this is Darian & David Bobby, owners of Atlas Home Improvement. Now, before you start getting the wrong idea about the partiality of this report you need to know that we intend to be as un-biased as possible.

Sounds hard to believe, we know. You see, we started Atlas Home Improvement back in 1989. Back then you could trust people. You could trust products to do what they claimed they would do. Unfortunately, times have changed and it's tough to believe much of anything that you see or hear about the performance of a product without actually seeing it perform in real life. As a result we understand that customers have become increasingly cynical as a result of these products not living up to their claims.

This trend towards a consumer jaded mentality led us to one conclusion – that if we truly believed we have the best product on the market today then it was our responsibility to share what we know with everyone that we possibly could. That is why we created this report. Most gutters on the market today just cannot keep up with our Michigan storms. The result, thousands of dollars in damage to homes that could easily have been prevented with the right gutter system.

This free informational report exposes the truths, the lies, and the stuff everyone in this industry simply wants to keep under wraps. If you are considering gutters of any kind – we challenge you to read this report and find out what the entire rest of the industry doesn't want you to know.

Respectfully,

Darian Bobby David Bobby

Darian & David Bobby,
Owners, Atlas Home Improvement

Darian & David Bobby

ATLAS
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Questions?

Need More Information?

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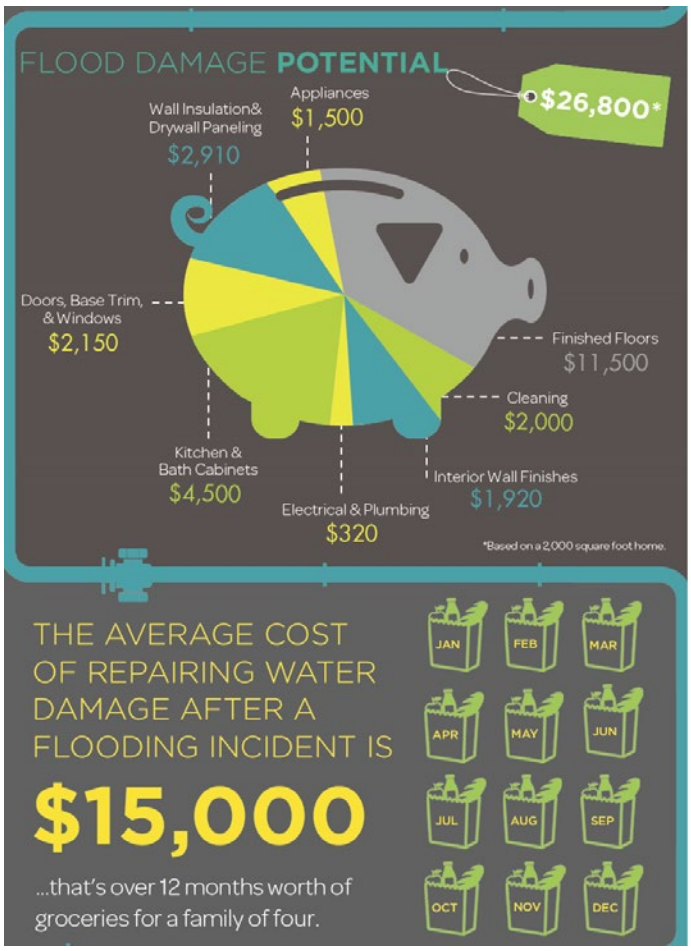
10824 Plaza Drive
Whitmore Lake, MI 48189

What Every Homeowner Should Know About

GUTTERS

DO YOU EVER THINK ABOUT YOUR GUTTERS?

Most homeowners don't think about their gutters very much. Too often the first thought about them occurs after a moisture issue arises in their home costing them money and inconvenience.



Faulty or Clogged Gutters can Cause the Following Problems:

- Basement Flooding and water damage
- Cracked Foundations
- Increased allergens in air from moldy interior walls, mildewed basements and the gutters themselves
- Breeding ground for mosquitoes and other pests

A COUPLE OF **FACTS** YOU **NEED** TO KNOW

- Two inches of rain can send over 1,000 gallons of water down your gutters and spouts – CAN YOUR GUTTERS HANDLE THAT?
- Rainwater and/or snow runoff is the #1 cause of basement flooding
- Downspouts should extend at least 5 ft. from your basement wall
- ***Most homeowners insurance does not cover flood damage***
- A Virginia Tech study listed properly flowing gutters and downspouts as key tools to prevent moisture problems and flooding

Why You Need
GUTTERS

What gutters do for you is to control moisture and flooding around your home. Here is a brief overview of the problems most commonly associated with excess moisture - problems that can easily be avoided with a properly functioning gutter system that can handle the amount of rain and snow that we get here in Michigan.

RAINWATER RUNOFF IS THE **#1 CAUSE** OF BASEMENT FLOODING

Consider this story. A family, we'll call them the Johnsons, were away enjoying a vacation during their children's spring break in April. Remember about April showers? Well, while the Johnsons were gone it rained quite steadily. Upon returning to their home a few days after the storm, Mrs. Johnson went down to the basement to put some of the luggage away, and put some of the clothes in the laundry. She walked down the stairs, turned the light on, and was shocked to find the entire basement filled with about 3 inches of water. What could have caused this? Maybe the plumbing system, Mr. Johnson suggested, and he pulled out the yellow pages to call the plumber for the emergency call.

The plumber arrived to the house and upon inspecting the pipes and seeing they were ok, he noticed that a basement window had broken. He'd seen this before. He turned to Mr. Johnson, and said what you have is not a plumbing problem, but a gutter and downspout problem. Rainwater runoff must have pooled next to your window and got through, and maybe moisture also seeped through the foundation walls as well.

After a few days of airing out the basement, throwing out waterlogged personal belongings, and spending more money than they spent on their vacation, the Johnsons were able to restore their basement.

This scenario plays out more often than homeowners realize and the whole mess could be easily avoided, if they better understood how gutters protect their home and foundation.

The FEMA National Flood Insurance Guide lists keeping your gutters maintained and debris free as a leading option to reduce the risk of potential flood damage to your home.

HOW TO PREVENT FLOOD PROBLEMS CAUSED BY POOR OR CLOGGED GUTTERS.

- Make sure all underground drain lines (attached to downspouts) are unclogged and flowing.
- Make sure all downspouts are connected at the bottom to the "kicker" so that water doesn't drain back towards your home and basement walls.
- A solid rule of thumb is for downspouts to extend at least 5 feet from your basement walls (depending on the grade of your property).
- Make sure that there is not any debris in your gutter causing the overflow.
- If your gutters check out and they are clean, and you still have a problem, we suggest that you install larger gutters which can handle the volume of water coming down from your roof.

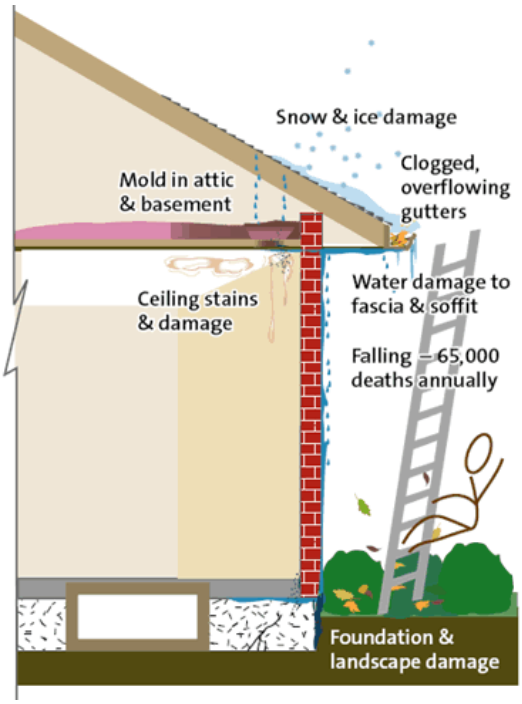
A QUICK NOTE ABOUT **FLOOD INSURANCE**

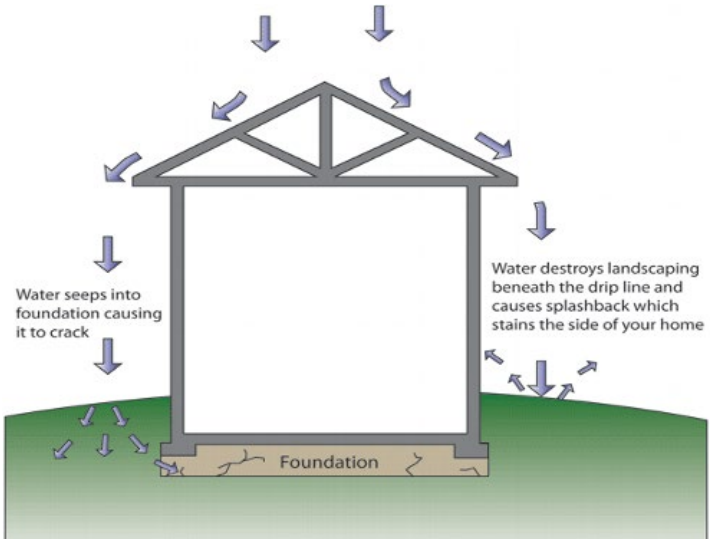
According to the National Flood Insurance Program (NFIP), most homeowners insurance does not cover flood damage. Further, *not all losses associated with basement flooding are covered by flood insurance*. Flood insurance will cover your home's foundation elements and what they call "building elements", such as your furnace, hot water heater, and circuit breaker. Flood insurance won't cover your washer/dryer, freezer, and so on unless you make the additional coverage option of "contents coverage". The NFIP suggests that homeowners purchase both. You can contact the NFIP to see just how much you can pay in flood insurance premiums.

Protecting The Structural Integrity Of Your Home

MOISTURE AND PHYSICAL INTEGRITY: FASCIA, SOFFIT, ROOF AND WALL DESTRUCTION

The whole purpose of gutters and downspouts is to channel water away from your walls and roof. Getting water away from this area quickly and efficiently is the key. Consistent splashes of water can get behind the gutter and rot the fascia board. In extreme cases of clogged or malfunctioning gutters, water can splash down to the ground causing foundation settling, basements to flood, paint to peel, and wood/siding to rot.





Fascia and soffit (the underside of the roof at the edge) are areas of concern for clogged gutters, as they seem to rot from the inside out. Before you know it, water can gather and begin molding and rotting the fascia/soffit from inside causing hundreds if not thousands of dollars in damage to the exterior of your home. Usually by the time you see the damage, it's too late and must be repaired, but there are early signs you can find…if you know where and how to look.

Do You Have A Gutter Problem? Here Are A Few Simple Tests You Can Perform.

You can't always witness an overflow problem while it is occurring. Therefore, you should educate yourself on prevention of the problem, and that means learning how to look for telltale signs of gutter problems and water overflow.

First you should look low. Is the landscaping around your house affected? After it rains do you see pools of water, or craters in flower beds? Does your siding have dirt or mulch clinging to it at about a foot off the ground that looks as if it was splashed up? If you see this, your gutters are most likely overflowing, and need maintenance or are beginning to fail.

Another quick test is to look for "stripes" on the outside of your gutter. Look for dirt water marks on the outside. If your gutters look dirty, it's another sign that you have a gutter problem.

These water marks occur when dirty water overflows the gutter, and then the surface tension carries the dirty water down the outside of the gutter.

You may also notice "proud" spikes or loose nails from the gutters that show the gutter has pulled away from the fascia. This is an indication that water is getting behind the gutters and rotting the fascia board it is attached to.

Finally, if you identify these problems you should take action sooner than later. In the next section, we will consider the options you have available to you to take care of your gutter problem.

In the image below you can see multiple indications of problems that were clearly ignored. Given enough time you can see in the image offset just how much damage faulty or leaky gutters can cause - the roof and fascia were almost completely destroyed. A simple, easy, and inexpensive solution was to replace the gutters. Instead, it resulted in a costly roof repair and the gutters needed to be replaced as well. The end result is that a couple of thousand dollar replacement job turned into a ten thousand dollar repair job.

Moisture Problems And The Health Implications Of Mold

Mold, it's nasty and it's persistent. Molds can cause a variety of health problems. In general, molds produce various irritants that cause allergic reactions such as hay-fever, asthmatic reactions, skin rashes, sneezing and so on. You should speak to your health professional to know your personal health risks from mold exposure.

Molds are not only bad for you, but they can gradually damage your home and furnishings – the things molds grow on.

According to the National Association of Certified Home Inspectors (NACHI), the key to mold control is moisture control.

The NACHI further suggests that if you have a mold problem that you should clean up the mold as soon as possible, AND fix the water problem that allows the moisture.

Consider your gutters for a moment, full of decaying leaves and mildew moist organic matter. This is a prime breeding spot for mold and often times it can migrate from the gutter to the walls, foundation or flooring. Once the mold gets into the walls, siding or insulation then repair and removal is often expensive and a huge hassle – if it can be achieved at all.

Molds can be expensive to clean, and even require special equipment and handling in extreme cases, because mold exposure is often greatest at removal. Therefore, mold removal may be best left to professional remediation crews.

Bottom line here is that mold is a bad deal and the best way to avoid it is to make sure your gutters are functioning properly. This means unclogged, free of debris and flowing at a normal rate.

Snow Load And Winter Dangers

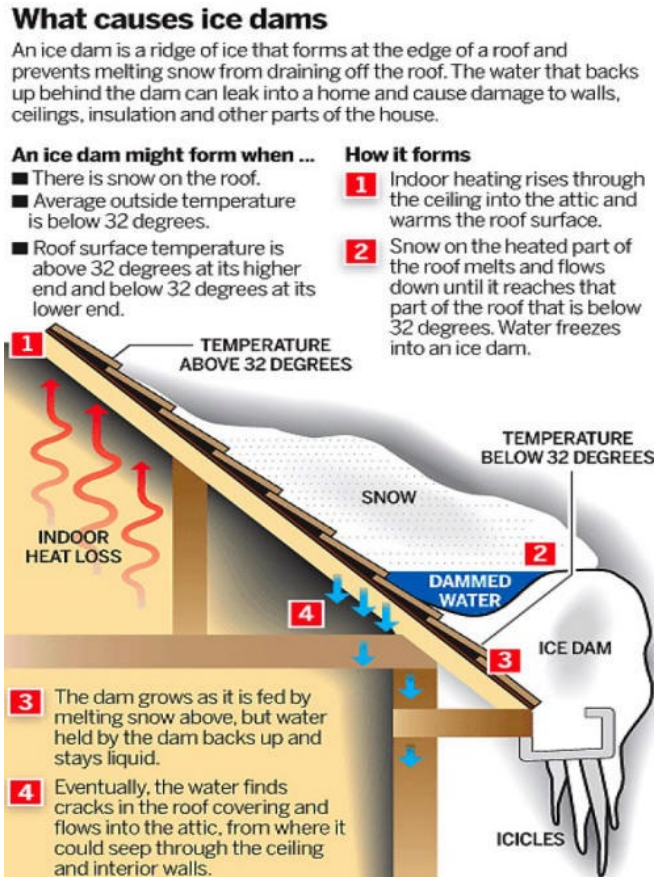
Improper Water Drainage **WILL** lead To

- Increased Ice Dams
- Moisture Build Up
- Wood Rot
- Damage To Both The Interior And Exterior Of Your Roof

No Gutter - whether protected with a gutter guard or not - is immune to icicles forming or for creating conditions where ice dams can occur.

It snows, snow accumulates on your roof. Anybody who lives in Michigan knows this. What most people do not know is that as the sun rises and temperatures increase, the snow starts to thaw. Water runs under the existing snow and, when the day is warm enough, drains into your gutter. This melting of snow happens also due to improper insulation and/or ventilation. As the temperature starts to drop in the evening, the water running down your roof and into your gutters freezes, potentially putting tremendous stress on your gutters from the weight of the ice. If it doesn't re-thaw the next day, you have an ice filled gutter and conditions that start to cause water to build up behind the previously frozen thaw– the start of an ice dam.

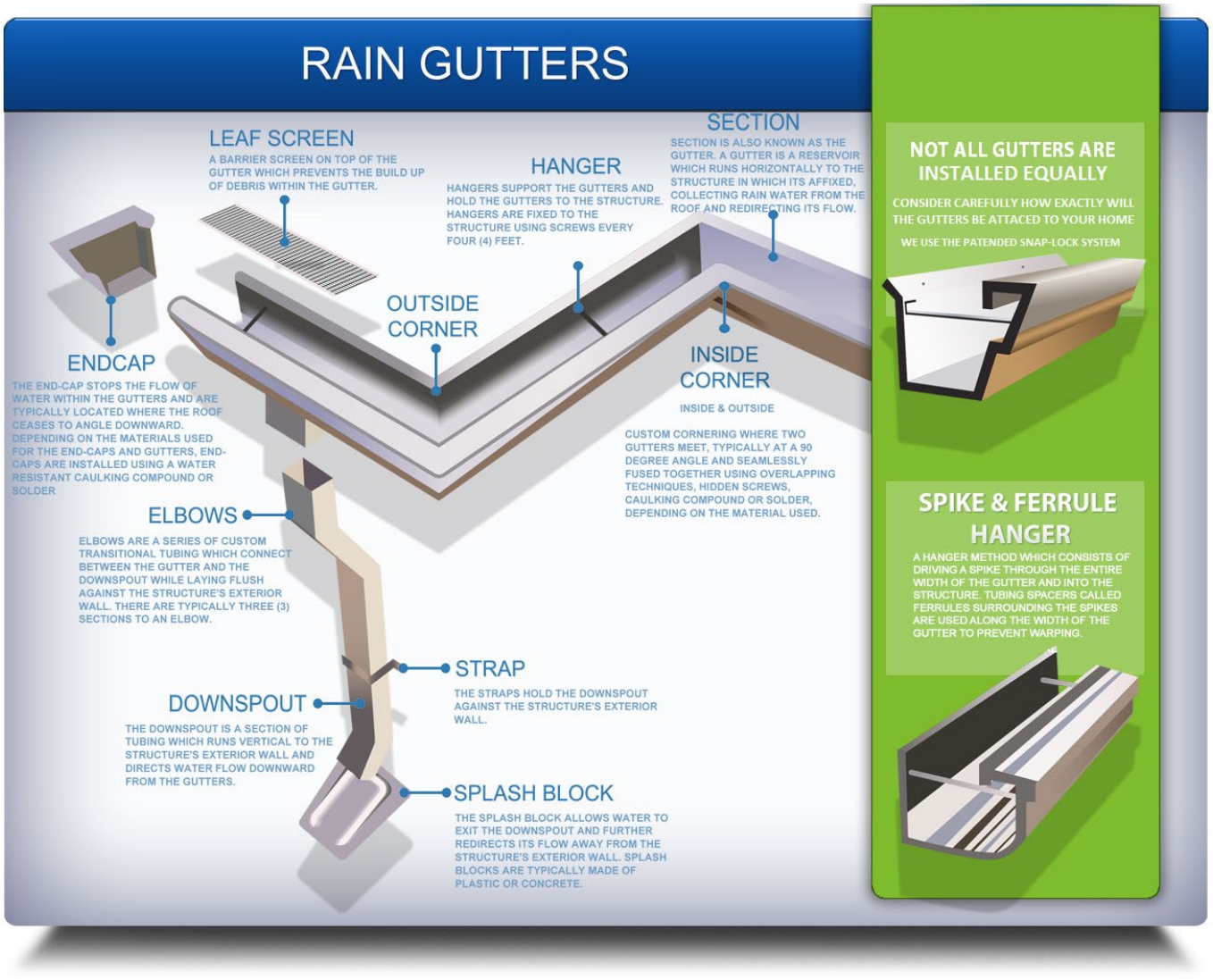
No amount of patch jobs or jerry- rigging can fix these problems. In short, you have to have the right gutter for the job – properly designed to handle massive amount of rain and snow runoff, proper attic insulation and air flow, as well as gutter heaters in extreme cases.



When was the last time you had a true professional inspect your attic and your gutters?

Components of A **RAIN GUTTER SYSTEM**

Contrary To Popular Belief – **Rain Gutters Are Complex And Must Be In PERFECT Working Order** To Protect You, Your Home And Your Wallet.



Which Gutter Is

BEST FOR YOU

Think About How Many Styles AND SIZES Of Homes Are Available Today, Yet Amazingly They ALL Have The Same Sized Gutter Installed.

This Is Truly A Time When One Size Definitely DOES NOT Fit All!

The most common gutter in use today is called an OGEE or K-Style 5" gutter. This is most likely the gutter on your home and that of your neighbors. This gutter design dates back to around the time of World War II when the average sized home was right around 1000 square feet.

Over the years, as homes have increased in size, surprisingly the gutters have stayed the same. In fact, we often see the same 5" K-style gutter with 2" x 3" downspouts used on both a 4000 sq ft estate and a 900 sq ft bungalow.

So why do builders always use the same sized gutters and downspouts? We aren't exactly sure, but a good guess would be "to save money". In general we find that there is definitely a lack of education in the gutter industry as most builders and contractors are trying to install products as "quick and cheap" as possible. This may sound good initially, but ends up causing a lot of long term problems for the home and homeowner.

Compare The Materials

Although most gutters are made from aluminum, there is a different "gauge" or thickness of the metal that can be used. The quality also can vary drastically when it comes to the caulk, hangers and the way the downspouts are connected. You can probably guess that "cheaper" is usually NOT the best option.

Rain Gutter Material Comparison

	Vinyl	Galvanized	Aluminum	Stainless Steel	Copper
Life Expectancy	~5 years	15~20 years	~20 years	~ 50 years	Lifetime
Color Available	⊘ Yes	⊗ No	⊘ Various	⊗ No	⊗ No
Price	$ Very Low	$$ Lower	$$$ Low	$$$$ High	$$$$$ Very High
Advantages	• Not Rust • Ideal for DIY • Quickly Redirects Water	• Resistant to Rust • Stronger resisting Dents & Damage • Can be Customized Seamless Gutter	• Not Rust • Various Color to Choose • Can be Customized Seamless Gutter	• Resistant to Rust (for Coastal Area) • Very Strong Material • Can be Customized Seamless Gutter	• Less Maintenance • Beautiful Material will Last Long • Can be Customized Seamless Gutter
Disadvantages	• Easy Crack • Leaks between Sections • Additional Cost for Installation	• Protective Layer will Wear Off • Hard to inspect the rusted area • Heavier Metal, difficult to install	• Easy Dents & Damage • Expand & Contract with Temperature • Need to be Repainted for Maintenance	• Expensive Material • Higher Cost for Installation • Heavier Metal, making installation difficult	• Most Expensive Material • Higher Labor Cost for Installation • Fading into Patina Color, will Lose its shine

Facts and figures were gathered from the International Association of Certified Home Inspectors - current as of July, 2014. Subject to change without notice.

When It Comes To Gutters – Bigger Is Better

As previously mentioned, the purpose of your gutter system is to collect rainwater and divert it away from your home and foundation. When a gutter system has to collect water from large roof areas or has to carry water long distances – it is wise to have larger capacity gutters and downspouts. The main problem with this however is that "bigger" gutters tend to look bad on a home and so they are seldom used.

When It Comes To Gutters – Seamless Is Better

Seamless gutters offer a few distinct advantages over older style gutters. First and foremost is the fact that component systems or any gutters that have seams will leak... PERIOD. You see, no matter how well you install these piece by piece systems the constant contraction and expansion they experience in Michigan weather cracks the seams. Another issue is that many "seamless" gutters are not truly seamless, especially when it comes to the corners. Traditional "box miter" corners can have as many as 9 seams each... no wonder they leak!

Second, non-seamless gutters just look awful. For discerning homeowners this is a very important issue. Many homeowners spend thousands upgrading their siding only to realize that it was all for naught given how unattractive their gutters are. It ruins the effect.

When It Comes To Gutters – No Holes Is Better

It's simple, when it comes to gutters, HOLES CAUSE LEAKS… PERIOD.

Above: Traditional attachment systems such as this gutter attached with spike and ferrule often fail during the harsh winter months because the fascia board is rotten and can no longer support the weight of ice and snow. Top Right: "Proud" spikes indicate that the fascia board may be compromised and no longer solid wood. Bottom Right: Over time this trapped moisture from spikes causes wood rot to the fascia and rafters.

Prior to the invention of SnapLock® every gutter in the United States was attached to the fascia using either nails, spikes or screws. When holes are made into the back of the gutter system using these obsolete fasteners – water can be unintentionally introduced into the fascia board. This water will then flow into the holes in the wood fascia – into which these attachments were originally driven. When wood fascia is exposed to moisture over a period of time it begins to rot. Eventually the strength of each fastener becomes weakened due to the deadly combination of rot and weight (of ice and snow in the gutter). Many homeowners will often see "proud" spikes hanging out an inch or so from their gutters. This is an indication that the fascia has been damaged and can no longer hold the hanger or nail. Given enough time or the right conditions – like a heavy snow – the gutters can literally be ripped right off the side of the house.

Why We Only Install The **TITAN GUTTER SYSTEM**

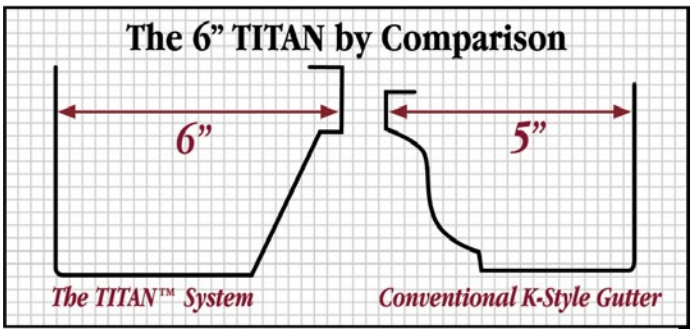
The Titan Gutter system is a premium 6" gutter that is only available through Atlas.

We only install the Titan Gutter system because it is thicker and stronger than an ordinary 5" residential gutter and ***can handle up to 66% more water***. This is critical when you consider just how much rain or snow we can get here in Michigan.

The 6" Titan Gutter also comes installed standard with larger 3"x 4" downspouts which will ***discharge water 4 times faster than traditional downspouts***. This especially comes in handy during heavy torrential rainfalls which may only last for a few minutes.

We refer to The Titan Gutter as the "invisible gutter" system. We call it the "invisible gutter" because of how well it blends in with a home's fascia, appearing as an architectural detail instead of a gutter. This happens because the height of the back of the gutter is the same size as traditional 6" fascia which allows the Titan to look like there is no gutter installed.

This "straight-faced" design also has a 2" band on the gutter's face which appears to be trim. Most of our customers purchase



Titan Gutters because of their superior functionality, but discriminating homeowners who seek to add an elegant touch will love them as well.

In those rare instances where a homeowner does not want the larger 6" gutter, Titan also comes in the more conventional 5" design. Titan Gutters also come in a variety of colors and material - including seamless copper.

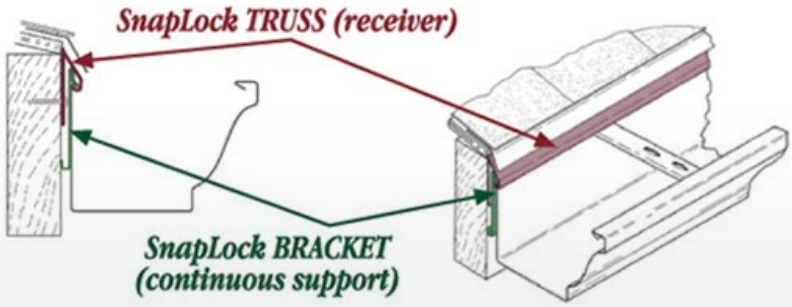
Another reason we install the Titan Gutter system is because of the unprecedented WARRANTY. Most homeowners forget to ask how long their new gutters will be guaranteed. At best in the gutter industry – if there is any warranty at all – you may find gutters guaranteed for about a year. This is because the severe weather in Michigan plays havoc on gutters. In most cases, since they are generally not installed well from the very beginning they won't last very long. Most installers know this and is why they only warranty their work for about a year.

Titan Gutters are guaranteed for a period of 5 years from the date of installation. However, many customers opt for a better solution to protect their new Titan Gutters and their home. By installing Titan Gutters and SnapLock in conjunction with Gutter Helmet, the warranty goes from 5 years to a LIFETIME WARRANTY. Plus it transfers to a new owner, making the **Total Home Protection System** great for resale value!

Why We Use SnapLock®

SnapLock is a revolutionary gutter attachment system available to homeowners only through authorized Gutter Helmet dealers. The system consists of a specially designed SnapLock Bracket that allows gutters to be "snapped" into the SnapLock Truss receiver mounted on the fascia. A hidden gutter hanger is used for additional support and to ensure proper spacing, but is NOT attached to the fascia. By eliminating an attachment system that "penetrates" the gutter, SnapLock protects the fascia from water damage. Also, SnapLock gutters are actually stronger and can handle more weight than traditional hangers, yet they literally "float" in place. This allows for the necessary expansion and contraction and keeps the gutter system properly pitched. If you want to watch a video that shows how it works, visit:

http://www.atlashomeimprovement.com/howitworks_snaplock.html

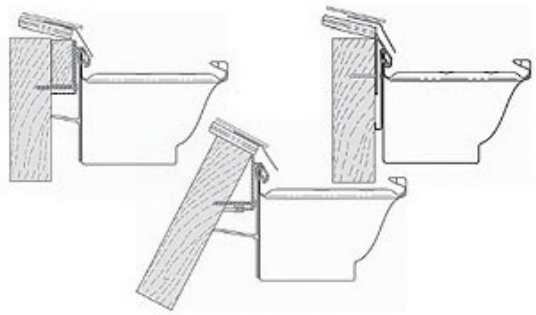


When crimped on the back of the gutter, the SnapLock BRACKET acts as contiuous support and is installed (snapped) directly into our SnapLock TRUSS. This Bracket also pushes the gutter away from the fascia, allowing ventilation behind the gutter and eliminating moisture build-up which can lead to fascia board rot.

Additional Benefits

Another problem long associated with gutters is the fact that they are installed right up against the fascia board. This tends to hold moisture behind the gutter and contributes to fascia rot as well as the growth of mold behind or under the gutters. The SnapLock Bracket is designed to "push" the gutter away from the fascia about 1/4" and allows air to get behind the gutter. This "ventilation" will keep the fascia dry and eliminate mold and mildew growth, which need moisture to survive. In addition to having a healthier environment for your family it just looks 100% better than the alternative.

SnapLock allows for perfect alignment every time ensuring structural integrity and clean lines.



SnapLock is able to be installed on any style of fascia or roof configuration.

WHO Can You buy Gutters From

So far we have covered some of the most common reasons for looking into upgrading your gutters, as well as discussing the wide array of types and options available (the good, bad, and ugly). Now it's time to discuss who you should purchase from. This is a bigger part of the decision than most people think – It's actually quite critical. Again, we are going to be as impartial as we possibly can here, keeping in mind that we have been doing this a long time and have a pretty good view of how this industry works.

BIG NAME HOME IMPROVEMENT STORES

Your local "Big Box" retailers will likely sell gutters of some kind, usually vinyl or aluminum. Pricing will be relatively cheap and so will the product. These products will be only for the extremely avid do-it-yourself'ers. There will likely be little or no instructions and certainly a limited (if any) warranty. Don't go looking for too much customer service or installation support either – typically what you will find is a few guys who have seen it installed or know a buddy who has it installed on his house. This is not a good option for most people and it is impossible to buy a seamless gutter, you must have the right equipment to produce them on site.

TRUCK AND LADDER CONTRACTOR

If you never listen to another word we say, please listen to this. Never take the advice of a Truck and Ladder Contractor when it comes to gutters. There are many of these guys who will install gutters, but they don't have the first clue when it comes to the "complete picture." Most simply install gutters as an "aside" to their normal business – a "gravy" product they can easily add on and pad their profits. It is NOT their primary

business. These are the guys that work out of their truck and are contacted only by cell phone. All they care about is the up sell and quick buck that installing gutters can bring. Their guarantees are useless the moment you see the back of their truck drive away.

COMPETITOR PRODUCT DEALERS

We really need to be careful when speaking of the competition. Unfortunately for consumers, many of the 6 reasons you shouldn't buy from truck & ladder companies (listed on next page) apply to most of our competitors. However, the single biggest reason not to buy from a competitor is because they don't offer Titan Gutters or SnapLock.

Here Are **6 reasons** Why You Should Never Buy Gutters From A Truck And Ladder Company

1. It simply isn't their normal line of business. Their day to day business is not making sure that you get the best solution for your problems, but rather patching or replacing roofs and rushing through the process of "putting up" your gutters. Don't be fooled – there is a big difference between "putting up" gutters and installing a professional system that will last.

2. They have no product loyalty. They change brands and types as easily as you might change pain relievers. Generic, brand name, this type or those... they don't care.

3. They are out of business in a few years time. Statistically speaking, Truck and Ladder Guys have one of the highest turnovers in the home improvement industry. They don't have an office or infrastructure to support. It's very easy for them to close up and reopen under another name. In the meantime, what does that say for their guarantees?

4. No training in the installation of the product means they are basically "eyeballing, tacking, and walking away". Forget any type of product support or explanation.

5. Since gutters are an additional product, or gravy product, it's usually not explained to the customer correctly. There is no 100% perfect solution – that's why there are different sizes and materials - and homeowners need to be educated on their choices... not sold on a product.

6. If there is a problem, try getting a quick response from these guys on the phone.

Why **Titan Gutter Systems With Snaplock** And **Atlas** Are The ***Perfect*** **Combination**

TITAN GUTTER SYSTEMS WITH SNAPLOCK

- Handles 66% More Water (6" Titan)
- "Invisible" Straight Faced Design
- Stronger Than Traditional Gutters
- Custom Made Corners & End Caps
- Installed with 3" x 4" Downspouts (6" Titan)
- Many Popular Colors To Choose From
- Also Available in Copper
- 5" & 6" Models Available
- No Nails, Screws or Spikes Penetrate Your Gutters
- Prevents Black Mold Growth
- Stops Condensation & Fascia Board Rot
- Eliminates Gutter Separation & Sagging
- Stops Cold Weather Buckling
- Allows Expansion & Contraction
- Lifetime Material Warranty

WHY YOU CAN **TRUST** ATLAS

100% MONEY BACK GUARANTEE
We offer an EXCLUSIVE money back guarantee and we put it in writing.

BEST VALUE GUARANTEE
Atlas offers the absolute best value for your money, find it cheaper, we refund the difference plus $100.

NO SURPRISE "PRICE" GUARANTEE
If you don't make a change, we don't change the price. The price we quote is the price you pay.

CERTIFIED CRAFTSMAN GUARANTEE
All of our workers are experienced craftsman that must pass a certification process, including background and drug testing.

CLEANER THAN WE FOUND IT GUARANTEE
We don't just show up, create a mess and then expect you to clean up after us. If you have to clean up after us we will give you $100.

PROPERTY PROTECTION GUARANTEE
If we break it, we fix it... PERIOD.

ATLAS HOME IMPROVEMENT
FAMILY OWNED AND OPERATED FOR OVER 25 YEARS

WHAT YOU SHOULD **DO NEXT**

At this point you probably have a great many questions and we are here to answer them. Feel Free to call us AND make sure you visit us online to see what specials we are running this month.

Or, Better yet…call us to schedule an appointment for an absolutely FREE, NO STRINGS ATTACHED, NO HIGH PRESSURE SALES, investigation of your homes gutter needs.

We will give you a complete breakdown of all the issues we discovered, educate you on your solutions, give you a fair firm price, and then let you decide. That's it. No Arm Twisting Or Hours Long Sales Pitches.

GIVE US A CALL **TODAY.**

ATLAS
HOME IMPROVEMENT

(800) 378-1924 AtlasHomeImprovement.com

BBB ACCREDITED BUSINESS A+ | AWARD for SERVICE EXCELLENCE GUILDMASTER | Angie's list 2012 | NAHB | MADE IN AMERICA

We believe that Atlas Customers always say it best!

Learn more about what actual customers have to say about Atlas Home Improvement

GUILD QUALITY

Atlas uses a 3rd party company to survey all customers upon completion of work.

www.guildquality.com/AtlasHomeImprovement

ATLAS VIDEO TESTIMONIALS

Listen to actual customers discuss what it was like to hire Atlas for their project.

www.atlashomeimprovement.com/testimonials_atlas.html

ATLAS WRITTEN TESTIMONIALS

Read notes from actual customers who have written to us over the years on a variety of project types.

www.atlashomeimprovement.com/testimonials.html

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