

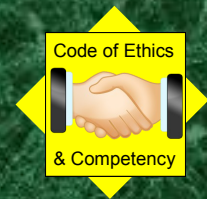
Code of Ethics & Competency Contractor Standards Guide



How to Choose The Right Contractor... The First Time.

Compliments of
Nordine Remodeling, LLC
309 888-4662





How To Ensure Your Job Gets Done Right The First Time!!

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

Dear Homeowner,

So you're thinking about a major home improvement project? Congratulations! When done properly, a home renovation project will make your home more enjoyable now and increase its value over time. Unfortunately, we've all heard the horror stories about home improvement gone bad—unfinished projects, shoddy workmanship, longer-than-expected project durations, final bills that come in higher than the quote, and more. I was shocked and embarrassed to find out that, according to Better Business Bureau statistics, contractors are the #1 most complained about industry, even ahead of auto repair.

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. But I've noticed over the years that some consumers will choose less-than-reputable companies to do jobs for them—usually because they are quoted less money. Don't get me wrong—I'm all for good, honest competition. But it bothers me to see good folks risk their hard earned money with contractors who have no track record—or worse, a bad (but hidden) track record.

Industry Standards Aren't Tough Enough

I want to find a way to educate consumers about how to choose a home improvement contractor. The industry standards just aren't tough enough—just about anybody with a hammer and a pickup truck can be a contractor. That's why I've decided to send my potential clients this booklet called the "Code of Ethics & Competency for Contractors". The Code calls for contractors to uphold a high set of standards that will allow you to judge BEFOREhand whether or not a contractor is likely to do the job right. This guide specifies those standards.

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

Sincerely,

George W Nordine, Owner

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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 this page.

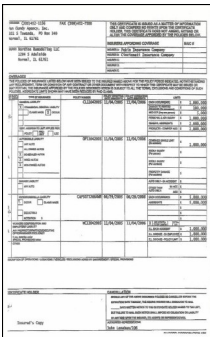
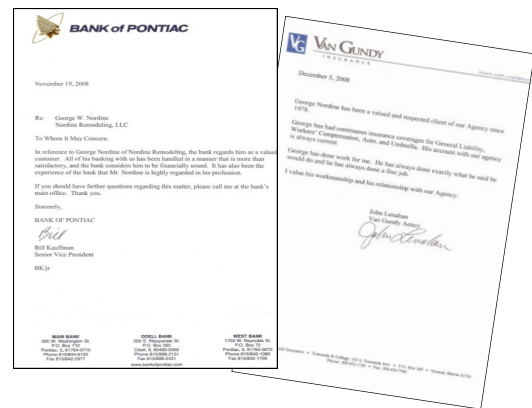
What to look for: Company Tangibles



Why It's Important: Believe it or not, many contractors use a pickup truck for an office. 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, and a real person to answer the phone.

What To Look For: Bank Letters & Supplier Letters

Why It's Important: A signed document from the contractor's bank will show you the financial stability and the bank's judgment of character of the company that you are working with. Insist on seeing this letter so you know that you're dealing with a company that is stable and financially sound. A supplier letter is easy for your contractor to obtain—if yours says they are difficult to obtain, then there might be something that they're trying to hide.



What To Look For: Insurance Certificate

Why It's Important: You need to know if your contractor carries general liability insurance for 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. Over half of contractors are not financially stable... and don't carry proper insurance coverage to protect you against losses.

What To Look for: Business License

Why It's Important: Make sure the contractor has the required licenses and permits, and has been operating under the same name for a minimum of five (5) years. Many contractors open and close their doors multiple times to avoid past customer complaints.



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Code of Ethics



& Competency

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 solid.

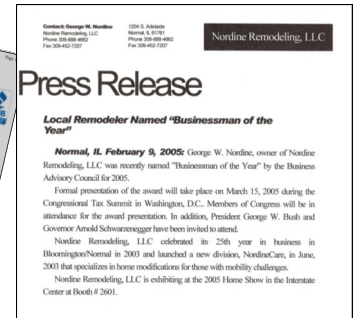
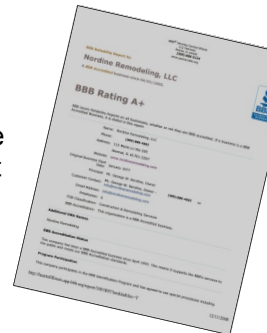
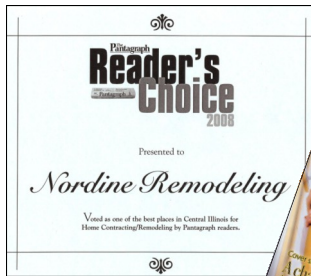
What To Look For: Membership

Why It's Important: Any reputable company will be a member of their local Chamber Of Commerce and Better Business Bureau—and often multiple other associations.

What To Look For: Accolades

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 become certified 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!



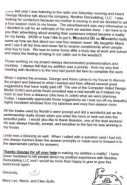
What To Look For: Customer References

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. Most contractors will separate their lists into job types. So if you're getting a roof estimate you would only get a list of the roofing references.

If you want to see more previous client references your contractor should be able to provide a complete list.

As an old friend of mine used to say, "To make a long story short..." We were hired by a local remodeling company to replace the kitchen cabinets, which we paid for quality, but received an inferior product upon installation. We requested the cabinets be replaced immediately and insist on the full amount because the work was not fully complete. After consulting with an attorney regarding this, we found out that we were not entitled to the full amount. We were disappointed with Nordine's where our confidence was restored and we were able to get the full amount. We appreciated the quality of workmanship with the cabinets, the professional installation crew, and the follow-up by the Nordine staff. This was a long enough, we need to travel out of town for home remodeling when Nordine's right here in Bloomington-Normal.

Ron Wiegand



Nordine's roofing operation is first class. I got the information and options I needed up front. The crew did a quality job, started and finished ahead of schedule, and left my property very clean. The office was very prompt with paperwork and answered all my questions immediately. They used quality materials and have great warranty program. I can strongly recommend Nordine's.

Phil Schaefer



Code of Ethics
& Competency

Professionalism

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What To Look For: Bid Specifications

What To Look For: No Sales Pressure Agreement

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What To Look For: Jobsite Cleanup List

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Workmanship



Ultimately, any contractor has to be competent to do job a 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: Jobsite Photos

Why It's Important: A contractor who serves his customers well should be proud to present pictures of their work. Ask to see photos of at several completed jobs. If pictures are not available, beware.

What to Look For: Trust & Integrity

Why It's Important: Trust in a company that knows your home. Select a contractor that has many areas of expertise; eliminating the hassle of hiring and dealing with multiple contractors for the same job.

What To Look For: Guaranteed Better Business Arbitration

Why It's Important: If for any reason, you are not completely Satisfied with the workmanship or materials of you project, **Nordine Remodeling, LLC GUARANTEES** you a non-bias arbitration by the Better Business Bureau Serving Central Illinois at no charge to you.

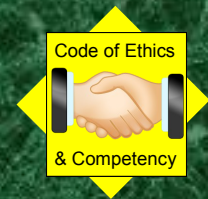
What To Look For: Competitive Pricing

Why It's Important: In a competitive marketplace, it is important for you to be sure that you are getting the best possible price for your home improvement project. Naturally, price is only one component of the value equation, so it's critical that all price comparisons are done on an "apples-to apples" basis. A good contractor will offer a great value PLUS a competitive price. Look at the full package that the contractor has to offer not just the pricing. Less expensive is not always better!

What To Look For: Written Warranty

Why It's Important: Either a contractor stands behind his work or he does not. **Nordine Remodeling, LLC** offers their customers an "WRITTEN WARRANTY" for labor and workmanship for a period of five (5) years from the time their job is completed. The Iron Clad Warranty is given with the Manufacturer "Limited Materials Warranty". Most other contractors do not offer this kind of warranty.





Frequently Asked Questions

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

A: No, there are many that 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: Are there any other things that I should look for/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 or home phone
- Main phone numbers that are never answered by a receptionist
- No business cards or cheap/homemade business cards
- No Yellow Page listing
- 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 your job immediately—no backing
- Unwillingness to give any information without being asked first
- No Proof of Insurance

Q: Can a contractor just “fake” these standards?

A: Not likely. Most contractors that don't put any effort into making their business 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 says they can do all these things but can't show proof?

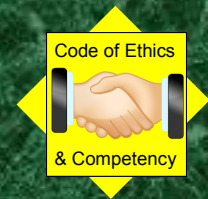
A: Don't settle for lip service. Demand to see the documentation for every single standard on the checklist on the back of this document.

An Ounce of Prevention....

It's been said that an ounce of prevention is worth a pound of cure. When the stakes are high—you home and your wallet—that saying is even more true. I hope that by reading this guide you feel more prepared to evaluate home improvement contractors and make the best decision for you family. If there is anything I can do to help, please don't hesitate to call me.

Sincerely,

George W. Nordine, Owner



CONTRACTOR EVALUATION CHECKLIST

After reading this guide, use this check list to evaluate any contractor you are considering hiring.

SECTION	WHAT TO LOOK FOR	NORDINE REMODELING	CONTRACTOR A	CONTRACTOR B
STABILITY	Company Tangibles	X		
STABILITY	Bank & Supplier Reference Letters	X		
STABILITY	Insurance Certificate	X		
STABILITY	Licenses	X		
REPUTATION	Memberships	X		
REPUTATION	Accolades	X		
PROFESSIONALISM	Bid Specifications	X		
PROFESSIONALISM	No Sales Pressure Agreement	X		
PROFESSIONALISM	Jobsite Cleanup List	X		
WORKMANSHIP	Jobsite Photos	X		
WORKMANSHIP	Trust & Integrity	X		
WORKMANSHIP	Better Business Arbitration	X		
WORKMANSHIP	Competitive Pricing	X		
WORKMANSHIP	Written Warranty for Labor & Workmanship	X		