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PRESIDENT'SMESSAGE

Our philosophy, "Built for the Way you Live" reflects our commitment to building beautiful custom homes for the families who live in them. Each Harder Home is built with style, quality and functionality using only high-end products, professionally skilled trades and cutting edge building practices. A true custom home builder from start to finish, our disciplined approach to construction, exceptional customer service and our one-on-one approach to the home building experience has earned us an unsurpassed reputation in the Home Builders Community.

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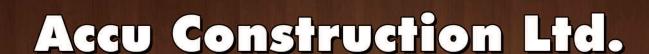




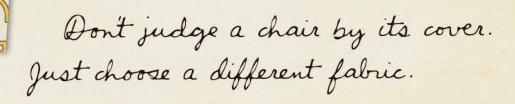








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A veteran in the industry, Owner and President Wayne Harder began sweeping floors on his father's commercial projects as a kid. He quickly moved on to begin his career as a production foreman before expanding his skill set in the areas of sales, purchasing and estimation. "I am lucky to have been exposed to so many different aspects of the construction industry," says Harder. With eighteen years of experience under his belt, founding his own custom home-building company was the natural next step.

Now, many years later, Wayne still works intimately with all aspects of his business, overseeing every house as though he was building his own. Harder Homes builds an average of 10 houses a year, priced from \$650,000 and up. As a custom home builder, each Harder Home is a unique design. "We have never built the same house twice. How could we when each client has their own unique tastes, lifestyle and wish list" adds Harder. All clients of Harder Homes work with a team of architects who listen to your needs and put your vision on paper. Building with Harder Homes is a true custom home building experience and there is nothing that can't be done.



Clients are able to customize their house to their personal tastes and preferences with endless choices and selections, most of which are considered standard. "The Builder Standards of Harder Homes is long," says Harder who proudly adds that many of their standards are considered upgrades by other builders. In addition, all Harder Homes are designed to be as energy efficient as possible and always include certain features customers love, including granite, main floor hardwood, custom cabinetry and surround sound. "I am passionate about my business and I love what I do. I think it shows in the finished product," says Harder.

Harder Homes is also passionate about being civic-minded, using local trades and suppliers as much as possible and supporting local charities



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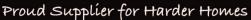
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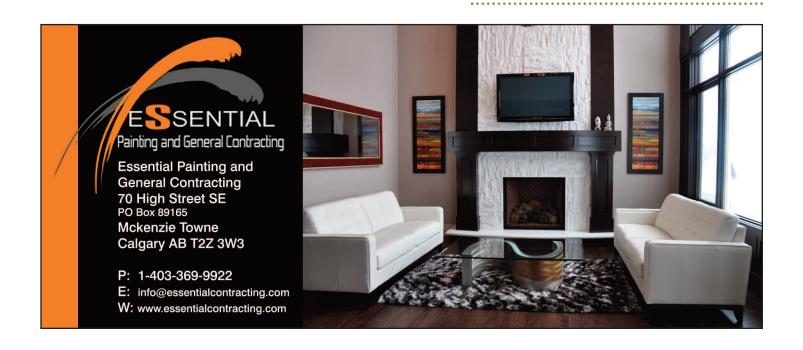
and events. "It is important to give back to the community that's been so supportive of us" explains Harder who currently lives in the very community in which he builds most of his homes. "Building relationships with suppliers, customers and the community is an important part of my business. The relationships built over the construction process carry on years after the house is complete".

Customer satisfaction is a top priority of Harder Homes and their goal is to make the home-building process as smooth and stress free as possible. By using quality materials and suppliers, cutting edge building technology and a one-on-one approach to each project, Harder Homes can ensure that they continue to meet customer needs and deliver each home on time, every time.

THE HARDER HOMES ADVANTAGE

When you build a custom home with Harder Homes, you deal directly with the Owner and in doing so, you can be sure to get straight answers to your questions and feel confident that your home will turn out exactly the way you want it to. Harder Homes takes pride in being a custom home builder focused on relationships with its customers. "We built Harder Homes as a family and we operate it is as a family. When you buy with Harder Homes, you become part of our family" says Wayne, who spends an average of 6 hours a day per day, visiting his projects.

Every year, Harder Homes develops a building plan which is centered on continued sustainable growth. By building according to the plan, Harder Homes can ensure that every home and every customer receives the attention they deserve. This one on one approach to the building process has enabled Harder Homes to maintain a standard of quality that is difficult to achieve when constructing a larger number of homes and to focus on the attention to detail that you expect to see in your custombuilt home.

















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At Harder Homes, we believe the integrity and structure of the home is the most important aspect of the home building process. While often overlooked to those not involved in the process, this stage of the construction is the foundation of everything else that follows. That is why Harder Homes uses skilled trades, quality materials and cutting edge building practices and technology to make each home structurally sound and energy efficient including:

- Limited lifetime warranty asphalt shingles,
- Blue-skin around all window & door openings,
- Energy-efficient windows and doors,
- Ice & water technology in combination with roof edge installation to help moisture from entering your home,
- Kick out flashing where roof and walls intersect helps divert water flow for protection against the elements,
- Engineered floor joist and beams to minimize shrinkage and provide structural integrity to your home,
- Structured plumbing fewer connections means less risk of leaks,
- Tyvec / Typar House Wrap to protect your home for moisture and against the elements,
- Built tall walks to underside of sheathing create proper vapour barrier seal, and
- Spray foamed joist ends, cantelevers and living space over the garage to keep your home energy efficient.

THEHOMEBUILDINGPROCESS

Phase One: Pre-construction

Before any construction begins, plans for your home are developed, finalized and submitted to the municipal building permit office for review. Permits may be required for all or some of the following work: building, electrical, plumbing, septic system and sewer connection.



Phase Two: Foundation

Your house is staked out and the land is prepared. Often, the topsoil is removed and piled elsewhere for later use. Excavation is done, and the footings (concrete slabs to support the foundation walls) are formed and poured. Water, electricity, telephone and cable services may be brought in at this time.

The foundation walls are erected (may use poured concrete in temporary wooden forms or permanent insulated blocks, concrete blocks or preserved wood, for instance). The foundation may be insulated and damp-proofed. Weeping tiles are installed to drain ground moisture away from the house.

At this time, the builder may ask you to begin making your selections—deciding on flooring, tiles, cabinets and so on. While it will be weeks before these items are installed, they must be ordered early to prevent delays later.

Phase Three: Framing

Exterior walls, interior partitions and the roof are assembled. This usually means erecting a framing skeleton and applying an exterior sheeting; or another framing technique may be used. Frames are built on the floor, one wall at a time and then lifted in place. Roof trusses are most often brought to the site ready for installation, and roofing is completed as quickly as possible to prevent accidental damage as work progresses on the lower parts of the home. Windows and doors are installed. The builder's aim is to get to "lock-up" as quickly as possible to protect the structure from the elements.

The basement floor is installed. Electrical and plumbing services are roughed in, and ducting for heating, cooling and ventilation is put in place.



Phase Four: Interior and exterior work

For the next several weeks, a great deal of work will happen inside and out, much of it at the same time, or overlapping. Proper scheduling is key to smooth progress.

The exterior walls and the roof are insulated, and a vapour barrier is applied. Another municipal inspection may take place to ensure this work has been done properly, before the drywall is installed. Heating and cooling systems are installed, including fireplaces.

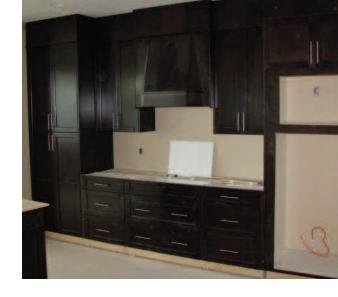
Walls and ceilings are painted, flooring is laid, and kitchen and bathroom cabinets are installed. Plumbing and electrical fixtures are put in, trim is applied, and interior doors are hung.

Siding is applied on the outside, along with eavestroughing, and porches and decks are installed. Final lot grading is done, and the driveway and walkways are put in.

During this period, your builder will stay in regular contact with you, to update you on progress and to meet deadlines for selecting finishes and other decisions you may need to make.









Phase Five:

From near-completion to hand-over, your builder and crew are busy completing the final touches and cleaning up. You will be asked to do a walk-through of your home with the builder. Any last-minute touchups will be done. On the date of possession, you will be handed the keysthe home is now yours!

Source: CHBA



DREAMKITCHENS

Don't settle for someone else's dream kitchen....

At Harder Homes, we believe the kitchen is the focal point of every home, bringing families together time and time again. That's why, in combination with our awarded winning suppliers, our builders standards ensure that nothing remains on your wish list. Choose from one of the largest selections of door styles, stains and wood species, countless granite and counter-top options to create the kitchen of your dreams.









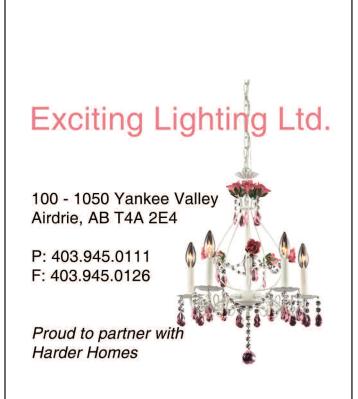


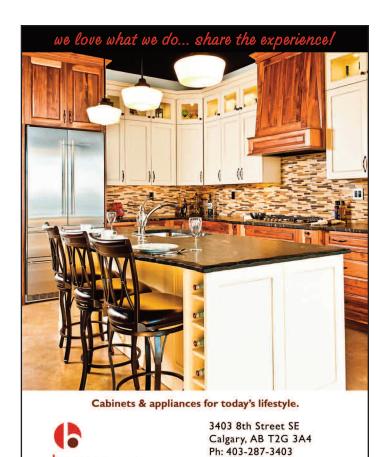
Each Harder Homes kitchen is uniquely designed by industry experts and showcase full height crown molding, pot and pan drawers, soft close hinges and maple inserts. All kitchens are equipped with granite countertops, full height tile backsplash and stainless steel appliances. Huge islands for entertaining and walk-thru pantries for functionality are standard in most Harder Homes.





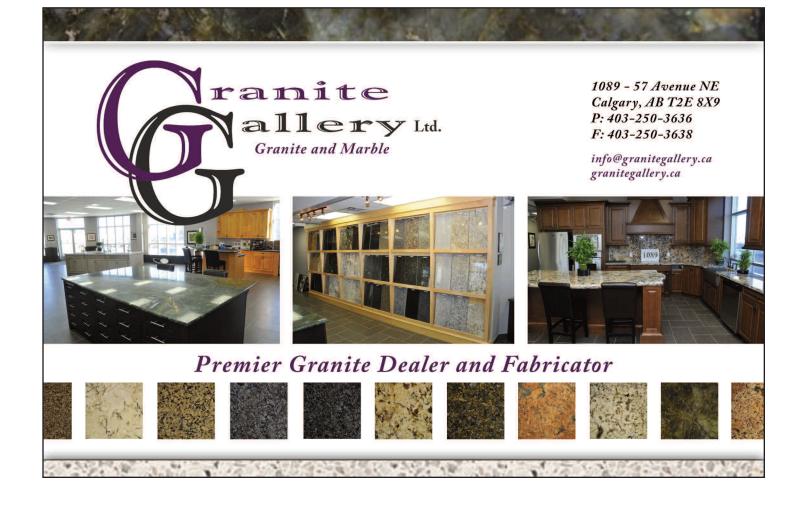






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Today's ensuites are often used as a getaway from the world, a place to relax, have a bubble bath and pamper yourself after a long day. That is why, Harder Homes designs large and stylish ensuites to make your bathroom spa-like, with beautiful lighting, luxurious walk-in showers, and deep freestanding tubs.











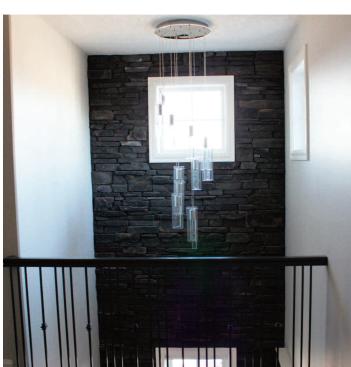






Let your home be as unique as you are...

At Harder Homes, we believe customer choice should be endless and upgrades should not cost an arm and a leg. That is why our builders standards already include so many features that other builders charge for. At Harder Homes, we make it easy to turn our house into your home without added expenses.









Among many others, you can expect all Harder Homes to showcase:

- 9 foot height ceilings on main floor and in basement
- Ceiling details, art niches and wainscoting in den
 Custom millwork and trim
- 42" clean face fireplace finished with stone to ceiling Chamford or rounded
- corners with knock-down ceiling
- Vacu-flow and surround sound rough in









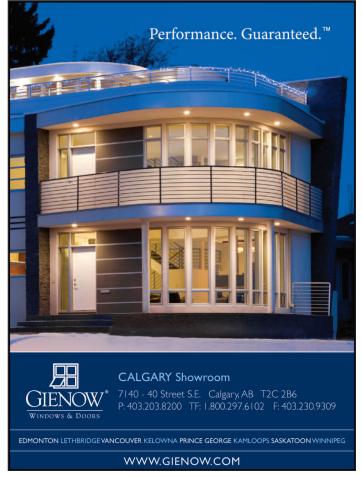


Whether it's a makeover or new construction, we can work with you to ensure your satisfaction is upheld in every aspect. A professional landscape is not only a compliment of your property but also an investment. Your landscape should flow and have a theme. Detail Landscaping will recommend a landscape design which clarifies the desired outcome of the project.

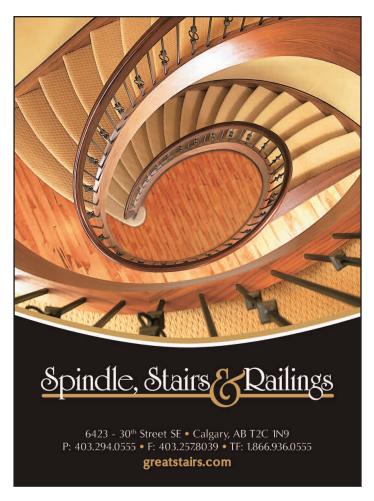
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CUSTOMERTESTIMONIALS

"This was our first experience building a house and we were very nervous going into it, but after meeting with Wayne we felt very confident in moving forward. It was a very personal experience, Wayne always made sure to go over everything in detail and answer all of our questions right away. It was a great building experience and we now have the dream home we always wanted, with no hidden costs and possession was right on time, to the day! We've been in our home 2 months now, and the service is still the same, Wayne is here if we have any questions or concerns. We highly recommend building with Harder Homes!"

- Sonia and Ryan





"Building with Harder Homes was a wonderful experience. The selection of finishings and products seemed endless. You really can build a home customized to your needs and family with the Harder's. Come to them with your ideas and they will make it happen - your dream home awaits!"

- Iim and Christine

"Building with Harder Homes was a great experience from start to finish. From plan design to color selection, each stage was carefully handled and our questions were always dealt with promptly and efficiently. They use quality trades which is evident throughout the construction and finishing process, and they demonstrated flexibility for last minute changes. We highly recommend Harder Homes, developing your trust and confidence will be their first priority."

- Tony and Chrystal



"We are pleased to offer our endorsement and testimonial regarding our building experience with you!!

I must confess, I really struggled with what to say - NOT because of a lack of things to comment on but because I had SO MUCH TO SAY... Our building expereience with both of you was a fantastic one and I cant say enough good things about both of you! ..."

The question is....Would you build another home with Harder Homes?

This was not our first home building project and as such we had considerable aritoria in chaosing our part partner. After several months touring show home criteria in chaosing our partner. rms was not our more nome number project and as such we had considerable criteria in choosing our next partner. After several months touring show homes and interviousing prospective home builders we show Marro from Harden and interviousing prospective home builders we show Marro from Harden and interviousing prospective home builders we show Marro from Harden and interviewing prospective home builders, we chose Wayne from Harder

Wayne was very approachable, open and honest and conducted himself with a high level of integrity and professionalism. The quality of workmanchin became high level of integrity and professionalism. wayne was very approachable, open and nonest and conducted minisen which became high level of integrity and professionalism. The quality of workmanship became high level of integrity and professionalism. nign ievel of integrity and professionalism. The quanty of workmanship decane very evident as we quickly learned that many of the things considered by harder 4 finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders as "upgrades" were standard finish enceifications in all Harder Homes builders and "upgrades" were standard finish enceifications in all Harder Homes builders and "upgrades" were standard finish enceifications and the professional finish enceifications and the profession were standard finish enceifications and the profession were standard finish enceification and the profession and the professi Homes as our builder. very evident as we quickly learned that many of the things considered by other builders as "upgrades" were standard finish specifications in all Harder Homes.

Wayne was very active and engaged throughout the entire construction wayne was very active and engaged unroughout the entire constitution might consider process, never afraid to offer up suggestions or ideas on how we might consider process, never afraid to offer up suggestions that our overall goals and objectives doing things differently whilst answring that our overall goals and objectives process, never arrand to oner up suggestions or ideas on now we might consider doing things differently whilst ensuring that our overall goals and objectives doing things differently whilst ensuring that one as my bushed travelled might be the conscious important to me as my bushed travelled might be the conscious important to me as my bushed travelled might be the conscious important to me as my bushed travelled might be the conscious important to me as my bushed travelled might be the conscious important to me as my bushed travelled might be the conscious and objectives. were met. This was especially important to me as my husband travelled much of the time leaving me to make many of the day to day construction decisions. were met. This was especially impuriant to me as my musually it avened much of the time, leaving me to make many of the day to day construction decisions in his absonce. Wasnessing timely in all of his responses regarding our make in his absonce. in his absence. Wayne was timely in all of his responses regarding our many change orders which allowed us to make good business decisions regarding

In addition, Wayne provided referrals on landscape contractors and in home design consultants – both of which we utilized and appreciated very much! I desired upgrades to our home. we sign consumants - both of time each week at the jobsite and was always greeted in a spent a fair bit of time each week at the jobsite and was always greeted. spent a rair bit of the horror stories out there about builders or the home building spite of all the horror stories out there about builders or the home building. spite of all the horror stories out there about builders or the home building experience, I can honestly say that our experience with Harder Homes far surpassed our expectations and I would do it again without hesitation!

We wish to convey our utmost thanks and appreciation to Wayne and Simona of Harder Homes for building us a beautiful house that we are proud to call of Harder Homes for building us a beautiful house that we are proud to call home.

- Ecky and Cathy

BUILDINGRELATIONSHIPS

Building a home involves a large number of trades people and suppliers, all of whom are a key part of the building process. That is why Harder Homes has carefully selected award-winning suppliers and has partnered up with experienced skilled trades people, who overtime have become an extension of its business.

Building a house is much like building a puzzle; all the pieces have to come together at the right time. This job is made easier when trades and suppliers work with you and support you through the process. "Our trades and suppliers are experts in their field and I look to them to keep me informed on industry technologies, and consumer trends. Without them, I could not do what I do" explains Harder.

Consistency is an important factor to home building. Consistency in quality and consistency in servicing, and partnering with skilled trades and quality suppliers allows Harder Homes to continue to meet customer needs and deliver each home on time, every time. "Once you have found a good working relationship, it is easy to stay loyal," says Harder, who to this day still uses many of the same trades and suppliers used to build the first Harder Home.

Harder Homes would like to extend a special thank you to its trades and suppliers who, year after year, continue to support and grow its business and its relationships..







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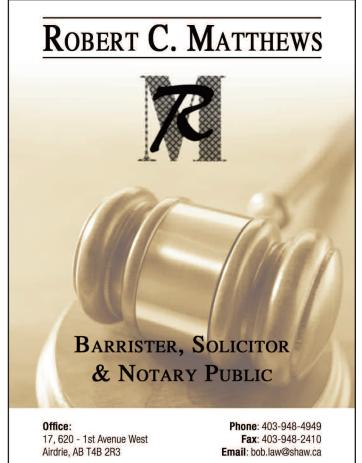
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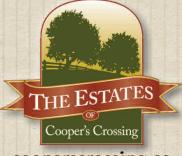
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