

D. INSULATION: As required by Federal Trade Commission Regulations, the information relating to the insulation installed or to be installed in the Improvements at the Property is: (check only one box below)

(1) as shown in the attached specifications.

(2) as follows:

- a) Exterior walls of improved living areas: insulated with R13  
insulation to a thickness of 3 1/2 inches which yields an R-Value of R13.
- b) Walls in other areas of the home: insulated with R11  
insulation to a thickness of 3 1/2 inches which yields an R-Value of R11.
- c) Ceilings in improved living areas: insulated with Loose fill fiberglass  
insulation to a thickness of 14" inches which yields an R-Value of R38.
- d) Floors of improved living areas not applied to a slab foundation: insulated with insulation to a thickness of N/a inches which yields an R-Value of N/a.
- e) Other insulated areas: insulated with R11 insulation to a thickness of 3 1/2 inches which yields an R-Value of R11.

All stated R-Values are based on information provided by the manufacturer of the insulation.