-	assignable manufacturer warranties.
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)
	as shown in the attached specifications.     as follows:
	a) Exterior walls of improved living areas: insulated with
	b) Walls in other areas of the home: insulated with insulation to a thickness of inches which yields an R-Value of
	c) Ceilings in improved living areas: insulated with
	d) Floors of improved living areas not applied to a slab foundation: insulated with insulation to a thickness of inches which
	yields an R-Value of
	e) Other insulated areas: insulated with insulation to a
	thickness of inches which yields an R-Value of
E.	All stated R-Values are based on information provided by the manufacturer of the insulation.  LENDER REQUIRED REPAIRS AND TREATMENTS: Unless otherwise agreed in writing, neither party is obligated to pay for lender required repairs, which includes treatment for wood