CODE OF ETHICS AND COMPETENCY

# CONTRACTOR STANDARDS

Learn How to Choose the Right Contractor... THE FIRST TIME.



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# Questions? Call...

RSU Contractors 1461 Battleground Dr. Murfreesboro, TN 37129 (615) 269-3906













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

---**Mark Williams** Owner, RSU Contractors



# So, You're Thinking About A Remodeling Project For Your Home?

Congratulations! When done properly, a remodeling project can make your home more enjoyable and prove to be a valuable investment. Unfortunately, we've all heard horror stories about home remodeling projects gone bad. Problems with longer-than-expected installation, final bills that come in higher than the quote, and shoddy workmanship, sadly, are commonplace. We were shocked and embarrassed to find out that, according to Better Business Bureau statistics, home improvement contractors are the most complained about industries—right up there with auto repair and airlines.

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. However, over the years I've noticed 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 pains me to see good folks risk their hard-earned money with contractors who don't have their best interests at heart. You deserve a great value for your money—which includes an honest contractor who uses high quality products and stands behind their work in both word and deed.

## Industry Standards Weren't Tough Enough

We wanted to find a way to educate consumers about how to choose a good, honest home improvement contractor. The industry standards simply aren't tough enough—just about anybody with a hammer and a pickup truck can be a contractor. That's why we've pioneered a set of standards called the **Code of Ethics** & Competency for Remodeling Contractors. The Code calls for contractors to uphold a high set of standards that will allow you to judge BEFORE hand whether or not a contractor is likely to do the job right. This guide specifies those standards.

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

Sincerely,

Mik Welling

**Owner, RSU Contractors** 



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 stability by asking for the items listed on the next few pages.



### Proof of Establishment



Why It's Important: Believe it or not, many contractors use a pickup truck for an office and showroom. 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, etc. If a contractor does not have an office, that should tell you something. Don't fall for the "we just use our tailgate as offices!" line.

#### **Business Licenses**

Why It's Important: Make sure you hire state-licensed General Contractors to work on your project. Many contractors open and close their doors multiple times to avoid past customer complaints. (Naturally, some businesses will be legitimately new—if so, get a 10 year work history of the owner and ASK questions!)











#### Insurance

Why It's Important: You need to know if your contractor carries general liability insurance for both commercial and 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. Many contractors are not financially stable...and don't carry proper insurance coverage to protect you against losses. Additionally, contractors who fail to provide workers compensation benefits risk severe governmental penalties and potentially company-ending lawsuits should an employee become injured.

RSU Contractors carries \$1,000,000 of general liability coverage. Do NOT deal with a contractor without sizable coverage, or **you** will foot the bill for the mistake.

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# 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 rock solid.

#### Questions? Need More Information? Call (615) 269-3906 RSUcontractors.com





### **BBB** Accreditation

Why It's Important: You need to go further than just checking a contractor's standing with the BBB. Remember, many contractors shut down and open under new names year after year. So check to see how long they've been a member, and check to be sure the contractor is accredited by the BBB. This means that if complaints arise, the contractor agrees that the BBB's judgment is binding and must perform accordingly. Without this agreement, you may have no recourse. RSU Contractors is a BBB Accredited Business with an A+ rating at the time of this printing.

LINK: http://www.bbb.org/nashville/business-reviews/constructionand-remodeling-services/rsu-contractors-in-nashville-tn-12651

#### **BBB BUSINESS REVIEW**

BBB ACCREDITED BUSINESS SINCE 04/20/2011

#### RSU Contractors (615) 269-3906 2926 Foster Creighton Cr, Nashville, TN 37204-3719 Send email to RSU Contractors www.rsucontractors.com



BBB Business Reviews may not be reproduced for sales or promotional purposes.

#### **BBB** Accreditation

A BBB Accredited Business since 04/20/2011 BBB has determined that RSU Contractors meets BBB accreditation standards, which include a commitment to make a good faith effort to resolve any consumer complaints. BBB Accredited Businesses pay a fee for accreditation review/monitoring and for support of BBB services to the public. BBB accreditation does not meen that the husiness' modults or services have here evaluated or endorsed by BBB, or that BBB has made a

BBB accreditation does not mean that the business' products or services have been evaluated or endorsed by BBB, or that BBB has made a determination as to the business' product quality or competency in performing services.

#### Reason for Rating

BBB rating is based on 16 factors. Get the details about the factors considered. Factors that *raised* RSU Contractors' rating include:

#### **Additional Information**

BBB file opened: 09/15/1986 Business started: 05/01/1982

#### Licensing

This company is in an industry that may require licensing, bonding or registration in order to lawfully do business. BBB encourages you to check with the appropriate agency to be certain any requirements are currently being met.

Type of Entity Corporation

Incorporated: August 1986, TN

#### Contact Information

Principal: Mr. Mark Williams (CEO) Customer Contact: Ms. Libby Antognoli (CFO) Business Category Construction & Remodeling Services, Contractor -Commercial Screen Enclosures Franchising Suproom









## **Memberships**

Why It's Important: Any reputable company will be a member of at least their local Chamber Of Commerce—and often multiple Chambers. Companies that aren't member of their local BBB are almost surely trying to hide past unresolved complaints. Insist that any contractor you're considering hiring can show you current certificates of membership.





National Association of Home Builders







### **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.

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# Media Recognition

**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 received special recognition 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!



In 2014 RSU was ranked as the 45th largest full-service remodeling company in America



RSU was listed 45th in 2014



In the top 500 for over 13 years



CONTRACTOR STANDARDS GUIDE | Compliments of RSU Contractors



#### Detailed Proposal & Change Orders

Why It's Important: It is very important that you get a clearly-written contract that spells out key work scope details. Make sure it clarifies how your property will be protected and how and when the workers will enter your home or office. A complete proposal must include payment amounts and procedures. In remodeling, Change Orders may also occur on some projects. Make sure you understand what's included in the proposal and always require change orders be delivered in writing prior to authorizing any work.

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A Final Completion Meeting may take place when your project has been significantly completed. At this time contractor and client will walkthrough project and create a punch list. Any items generated after this meeting may be addressed under the Contractors warranty Exhibit is in Client Agreement.	>bowi mounting system for easy installation and tark stability. Non-kinking aded chain, Chemical resistant silicone flapper, Dual fed siphon jet, Color k lever, Limited manufacturers lifetime warranty.		
JOBSITE MANAGEMENT RSU Secure Access Entry			
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RSU Property Protection Program	yment or backer board to support tile		
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# PROFESSIONALISM



A good contractor doesn't just do good work. They also understand that when dealing with customers, it's oftentimes the little things that make a big difference. You should find a contractor that shows you respect by the way they treat you, the way they look, the way they treat your property, and how they pay attention to details. Check any contractor you're considering against these standards of professionalism found on the next few pages.



#### 1. Quality Work

The central mission of RSU is to provide quality work on behalf of our clients. We follow a proven Quality Control program utilizing top-rated materials and Professional Tradesmen.

#### 2. Professional Service

RSU sets the bar on professional service by following proven systems and procedures to efficiently complete your job.

#### 3. 30 years of Experience

Since 1982 RSU has been constructing and remodeling homes and businesses. We focus on client service and an established business process. We are a licensed general contractor with the experience and resources to complete your project.

#### 4. RSU Team

People are our number asset. All employees are thoroughly screened and go through customer service training programs. We hire people with construction skills and who take pride in their work. Our Project Supervisors are employees. We work with the best suppliers and subcontractors and the entire team is focused on making *our best job yours!* 

#### 5. Business Model

RSU Contractors is a locally owned business that offers you a higher level of quality and professionalism. We have offices open to the public. The business structure brings a higher level of service and quality by following a proven systematic approach for your project.

#### 10 reasons to Construct & Renew with RSU

#### 6. Safety & Security

RSU screens all employees and we have Job-site programs to keep your job safe and secure during and after construction. We build security barriers when needed and we are experts at managing the construction site while the family lives at home or the office continues to work. We carry general liability and workers compensation insurance.

#### 7. Written Job Scope & Warranty

RSU works hard to outline a clear job scope to help your job run smooth. We provide you with a written warranty and we stand behind our work.

#### 8. Good Communication

RSU works hard to clearly communicate with you from your initial call until your project is complete. Our office phones are personally monitored and you will receive cell phone contacts for key people. We assign a Project Supervisor to projects who talk with you on a regular basis. Our sales and production teams meet with you at preset benchmark meetings.

#### 9. Reputation & References

RSU has a reputation for quality and professional service. We can provide you with references similar to your project. We have been recognized nationally and locally with many prestigious awards and satisfied clients. We have an A+ rating with the Better Business Bureau and we are a Angies List Preferred Contractor

#### 10. Repeat Business & Referrals

Our goal is to provide you with the best service so that we become your trusted advisor and contractor. We want you to happily refer RSU to others. We offer Home Maintenance Programs to help you maintain your property now and for the future.

#### "Our Best Job is Yours"

#### www.RSUcontractors.com



#### **Property Protection Program**

Why It's Important: Your home and yard should be cleared of large debris, and dangerous materials daily by the crew. After the job is completed, a total home clean-up should take place, including nail/ screw detection (with a specialized magnet) and removal of any hazardous materials in your house or yard. Make sure your contractor has a pre-determined daily jobsite cleanup routine, and a more thorough cleanup routine upon completion of the job. RSU Contractors follow this multi-step cleanup roster at the end of EVERY SINGLE DAY. Show this Property Protection Program to other contractors. See if they don't balk.

#### **Worker Conduct Agreement**

Why It's Important: This compliance agreement, signed by the workers, is a 17-point contract prohibiting the use of alcohol, drugs, foul language, misconduct, or other bad behavior on a job site. It also gives appearance standards. Keep in mind that not everything is perfect, but this agreement will greatly reduce the likelihood of problems. All RSU Contractors employees follow a "Worker Conduct Agreement" to pledge that they will conduct themselves in a respectful and courteous manner.



RSU offers an extensive **Property Protection Program** to protect you during construction with dust barriers, security barriers and other measures to make sure your kids, pets, and property are secure while we are working in your home. At RSU, our goal is to provide a higher level of protection and security for your home or office. Our Remodeling Consultants will work with you to determine the specific needs of your job as there are many options to consider.

Licensed & Insured with over 32 years of Experience – Since 1982, RSU has been constructing and remodeling homes and businesses. We focus on client service and have an established business process. We are a state licensed general contractor with the experience and resources to complete your project. RSU has general liability and workers compensation insurance to protect you in case of an accident.

Security Programs – RSU can provide Security Barriers so you can live and work through the construction process. We can provide a lock box that houses your key and requires a code to access. Another option is to remove the clients existing keyed lock and install a temporary keyed lock for construction access. At project completion we reinstall your existing hardware. At no time shall anyone have access to your key or any other entry doors.

Daily Protection Routines – Daily clean-up and organizational routines are part of the standard programs. We use appropriate floor coverings such as drop cloths at major walk-ways. We take steps to protect your property. We can install dust barriers at key locations to help control major dust as feasible.

Project exposure – RSU will utilize tarps to cover exposed areas during construction. We can provide whatever temporary protection is required for your project. RSU will contact Local One Call or utility companies as needed to mark service lines.

RSU Employee screening & training programs - ALL Employees go through an initial screening process before being hired. Employees must agree to follow the RSU Worker Conduct Standards and complete the RSU Safety & Emergency Management Training Program.

Job-Site Management – We assign a Project Supervisor to every project. All subcontractors and suppliers who may work on your project are interviewed and screened to insure they meet or exceed industry standards and guidelines.

Client Communication-RSU maintains communication with the customer and alerts you to take all precautions and be aware of disruptions during construction process. RSU works hard to outline a clear written Work Scope to help your projectr un smoothly.

RSU (18) month extended warranty plan - RSU is committed to quality and our goal is to make sure you are happy with the work performed. We provide excellent service but to make sure we will ask you to complete a Survey at the end of this project. Your feedback is so important to RSU that we are now offering a (6) month extension to our current 1-Year Warranty. Customers who complete this survey will receive the RSU (18) month Extended Warranty Plan in writing.

The RSU Home Maintenance Program -- A proactive approach to protect your property and locate small issues before they become expensive repairs. Invest in your property and protect this investment.



#### **RSU Worker Conduct Agreement**

As an RSU Employee you must sign this compliance agreement and pledge to conduct yourself in a Professional manner following the RSU Systems and Procedures.

1. I will greet each customer in a Professional manner

- 2. I will treat each customer with respect. Pay attention to details and communicate effectively.
- 3. I will complete the project in a timely manner by maintaining an efficient production schedule
- I will communicate with the customer. Review the WORK ORDER, be prepared to meet with customer at any Benchmark Meetings and keep them updated and informed.
- I will follow the RSU Property Protection Guidelines and protect the customer's property and always leave job site orderly and safe.
- I will always be a RSU Professional on the job-site. Be polite and courteous. No loud music, no obscene language and no smoking around the customer or their family.
- 7. I will inspect all work performed and work to meet or exceed industry standards and guidelines.
- 8. I will follow the RSU Project Completions steps and once job is completed, inspect work with customer at the Final Completion.
- 9. I will follow the RSU Safety & Emergency Management guidelines.
- 10. I will begin each project believing that Safety on the job is my personal concern as well as the concern of other workers and customers.
- 11. I will discuss safety concerns with customer as needed (children, pets, etc.) and management
- 12. I will not use homeowners' tools, ladders or equipment.
- 13. As an RSU Employee, I will represent a clean, neat and professional appearance to our customers consistent with our image and tradition.
- 14. I will be identifiable as a RSU Employee by wearing RSU logo apparel or an official nametag.
- 15. I will always drive in a safe and courteous manner while in a company vehicle. NO TEXTING AND DRIVING!
- 16. I will maintain clean and organized job-sites & trucks.
- 17. I will represent the RSU slogan "Our Best Job is Yours" by delivering Quality to every Customer!!!

RSU Employee

Date



# WORKMANSHIP



Ultimately, any contractor has to be competent to do the job 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.



## Written Warranty

Why It's Important: Always ask for a written warranty. Most contractors do not have a written warranty. RSU has a standard Oneyear Warranty with our projects. Additionally, service to our customers very important to us; so important, that upon project completion, if a client is willing to complete a customer survey to help us improve our services, RSU will extend the warranty to 18-months - free of charge.



# Exhibit B 18-MONTH LIMITED WARRANTY

#### Extended Warranty Plan – For Clients that complete the RSU Survey we offering a (6) month extension to our standard 1-Year Warranty for customers who complete the RSU Survey. The following terms & conditions shall apply.

Contractor warrants work to be free from latent defects for a period of 18-months. This date begins when work on a specific item is completed or installed. On Contractor warrants work to be free from latent defects for a period of 18-months. This date begins when work on a specific item is completed or installed. On projects with specific warrantics made by sub-contractors and suppliers, such warrantics begins at the time the specific product is installed and not the time of overall job completion and are not covered by this warranty. A latent defect in construction is herein defined as a defect not apparent at time of completion, but which becomes apparent within one (1) year from this date, whichever event shall first occur, and such defect has been directly caused by Contractor's failure to construct in accordance with the standard of construction prevailing in the geographical area of the Project. It is stressed, however, that normal characteristic behavior of building materials wear and tear, general maintenance, and like items, will not constitute a latent defect.

PROCEDURE: Should it appear that a possible latent defect (non-emergency nature) has developed. Client shall outline pertinent details in writing, and deliver same to Contractor. Following receipt of such notice, Contractor will make an inspection to first determine if a latent defect existing, then determine appropriate action to remedy defect. Contractor shall not be obligated to spend more than the purchase price of the specific item or area where the defect may exist. If latent defect exists in product installed or work performed by subcontractor or vendor this warranty may be limited to 12-months or may be covered by a separate warranty from that subcontractor or vendor, then Client agrees that such defect is not covered by this extended warranty, and such claim shall be submitted to the subcontractor or vendor. providing the warranty and not be transferred to Contractor

Notwithstanding anything to the contrary stated herein. This warranty does not cover any appliance, piece of equipment, or item which is a consumer product for purposes of the Magnuson-Moss Warranty Act (15 USC, 2301 through 2312.)

This warranty is given in lieu of any and all other warranties, either expressed or implied, including any implied warranty or merchantability, fitness for a particular purpose, habitability and workmanship.

The Contractor shall not be liable under this Agreement unless written notice of the latent defect shall have been given by Client to Contractor within one (1) year varranty period. Steps taken by the Contractor to correct any defect or defects shall not act to extend the warranty period described hereunder

Contractor hereby assigns to Client all of Contractor's right, if any, under manufactures warranties on appliance and items of equipment included in the Project. Contractor assumes no responsibility for such manufacturers warranties and Client should follow the procedures in these warranties if defects appear in such appliand items of equipment. appliances

Contractor does not assume responsibility for any of the following, all of which are expressly excluded from coverage under this Limited Warranty:

- All existing conditions not specifically in contract or work scope.

- A. An lexisting conditions not specifically in contract of work scope.
   B. Defects in appliances or equipment which are covered by a manufacturer's warranty.
   C. Defects in products or services performed that are covered by a subcontractor's or vendor's warranty.
   D. Incidental, consequential, or secondary damages caused by a breach of this warranty.
   D. Incidental, consequential, or secondary damages caused by a breach of this warranty.
   D. Incidental, consequential, or secondary damages caused by a breach of this warranty.
   D. Incidental, consequential, or secondary damages caused by a breach of this warranty.
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- F. G. Defective design or materials supplied by Client or installed under his direction, or defects caused by anything not built into, or installed in the Project pursuant to contract between Contractor and Client.
- н
- pursuant to contract between Contractor and Client. Damages due to ordinary wear and tear, abusive use or lack of proper maintenance of the project. Loss or injury due to the elements. Landscaping or any portion thereof is hereby expressly excluded from this warranty including sod, seeding, shrubs, trees and plantings. Insect damage of any nature whatsoever. Non-uniformity in appearance of used or simulated used brick, or other materials made in batch lots.
- I. J. K. L. M. Chips, scratches or mars in tile, woodwork, walls, porcelain, brick, plumbing fixtures, countertops, plastic laminate, glass and other finishes not expressly
- N. O.
- Chips, scratches or mars in tile, woodwork, walls, porcelain, brick, plumbing fixtures, countertops, plastic laminate, glass and other finishes not expressivy identified to Contractor prior to closing. Dripping faucets and toilet adjustments after the initial thirty (30) day warranty period described herein. Utility service lines installed by developer, municipality or service company and setting, back filling or slumping thereof. Movement, shifting, expansion or plasticity of the soils beneath the Project and changes in the underground water table and subsurface soil structures beyond Contractor's control.
- Patched or repairs made to existing items instead of replacing this item with a new product.

This warranty work shall be scheduled during normal weekday working hours except in emergencies. If Client fails to pay for all work performed, this warranty may be void. This warranty is extended only to the Client for whom the work was performed. It is not transferable. Should any term of this Agreement be deemed by a Court of competent jurisdiction to be unenforceable, such determination shall not affect the enforceability of the remaining provisions.

Questions? Need More Information? Call (615) 269-3906 RSUcontractors.com



# **Project Photos for Ideas & Inspiration**

**Why It's Important:** A contractor who serves his customers well should be proud to present pictures of the work they've done. Ask to see a sample of jobs they've done—for inspiration for your own project and to gauge the quality of the work they've done in the past. If no photos can be produced, that should be a major warning sign.













# Frequently Asked Questions

#### Q: Are there any other things I should look for or 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 phones
- Main phone numbers that are never answered by receptionists
- Trucks without signage on them
- No business cards or company brochures
- No company logo on work clothes/uniform
- Few references available
- Unresolved BBB complaints or no report at all
- NO process to give you a clearly-written proposal or warranty
- Prices that are unusually low compared to other bids
- No website or very poor website
- Ability to start on your job immediately—no backlog
- Unwillingness to give any information

#### An Ounce Of Prevention...

It's been said that an ounce of prevention is worth a pound of cure. When the stakes are high—your home and your wallet—that saying is even more true. We hope that by reading this guide you feel more prepared to evaluate home improvement contractors and make the best decision for your family.

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

A: Most companies 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: Can a contractor just "fake" these standards?

A: Not likely. Most shady contractors that don't put any effort into making their businesses good, also won't put effort into faking these standards. It's a lot easier for them to throw out a cheap price and then just move on to their next unsuspecting victim.

# Q: What if a contractor <u>SAYS</u> they can do all these things, but can't show the proof?

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







# In Conclusion

When you're hiring someone to do any type of work in your home, remember it's your money and your home. Be sure you get everything in writing, ask all the questions on your mind and clearly understand the answers you receive.

Besides what we've mentioned here, there are several other ways to gather information on a company before giving anyone a dime. Check with consumer-to-consumer reporting groups like the Better Business Bureau, at www.betterbusinessbureau.com, or Angie's List at www.angieslist.com.



If all this makes sense, and you are curious about our approach to remodeling, please give us a call. We'll be happy to answer all of your questions for free.

As part of our commitment to our previous and potential new customers, at your request, we will set up a time to come to your home to answer your questions and concerns. At this time we can also determine if we can meet your remodeling needs. We provide this as a FREE, NO OBLIGATION service for you and your family.

Hopefully we can show you, as we have thousands of others, how to make your home absolutely gorgeous— something to be really proud of!

Remember that when RSU Contractors visits your home, we are not going to use high-pressure sales tactics. It is simply a chance for you to meet us and see if our services can benefit you. If, after our meeting, you believe there is no benefit to be derived from working with us, we simply leave and that is that. If, however, you do find that you would like our help, we will discuss how we proceed from there.

# Contractor Standards Checklist

For your convenience, we've enclosed a checklist of all the items you'll want to look for before hiring any contractor.

WHAT TO LOOK FOR	RSU CONTRACTORS	CONTRACTOR A	CONTRACTOR B
Proof of Establishment	$\checkmark$		
Business License	$\checkmark$		
Insurance	$\checkmark$		
BBB Accreditation	$\checkmark$		
Memberships	$\checkmark$		
Customer References	$\checkmark$		
Media Recognition	$\checkmark$		
Detailed Proposal and Change Orders	$\checkmark$		
Property Protection Program	$\checkmark$		
Worker Conduct Agreement	$\checkmark$		
Project Photos for Ideas & Inspiration	$\checkmark$		



# Questions? Need More Information?

#### **RSU Contractors**

1461 Battleground Dr. Murfreesboro, TN 37129 (615) 269-3906

Visit Our Website At: RSUcontractors.com