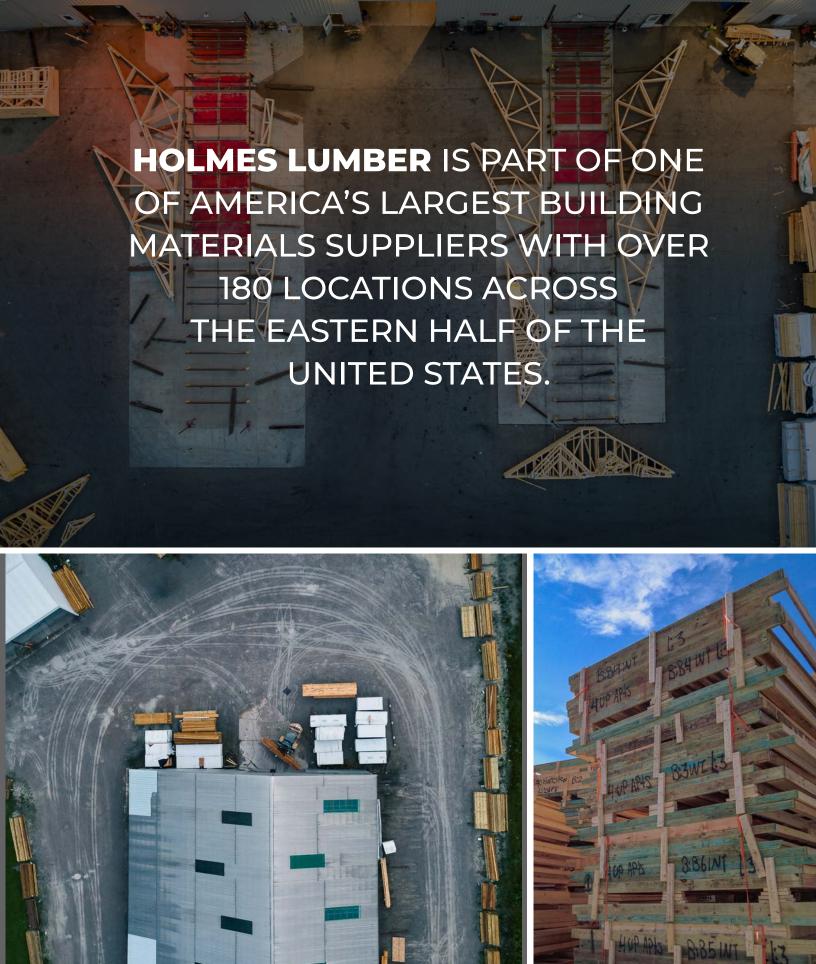




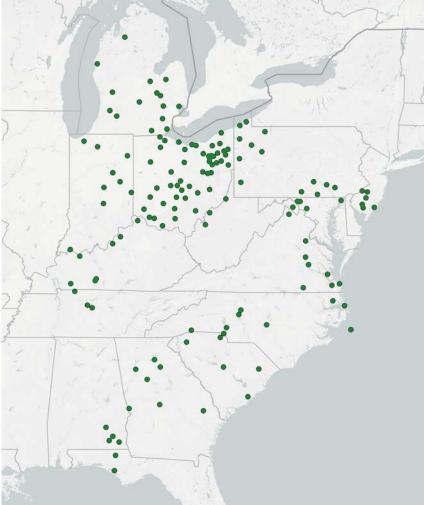
YOUR BUILDING PARTNER

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MAJOR MARKETS WE SERVICE

ALABAMA

- \cdot Dothan
- Enterprise
- · Ozark
- Troy

FLORIDA

- Chipley
- · Panama City

GEORGIA

- · Atlanta
- · Columbus

INDIANA

- · Indianapolis
- Fort Wayne
- · Evansville
- · South Bend

KENTUCKY

- · Bowling Green
- · Hopkinsville
- · Louisville
- · Owensboro

MARYLAND

 $\cdot \ \, {\sf Baltimore/Washington}$

MICHIGAN

- · Detroit
- Flint
- · Grand Rapids
- · Kalamazoo
- Lansing
- · Saginaw
- · Traverse City

NEW JERSEY

- · Atlantic City
- · Cherry Hill
- Trenton
- Vineland

NORTH CAROLINA

- · Asheville
- · Charlotte
- · Outer Banks
- · Raleigh
- · Wilmington
- · Winston-Salem

OHIO

- · Cincinnati/Dayton
- · Cleveland/Akron
- · Columbus
- · Toledo
- · Youngstown

PENNSYLVANIA

- Erie
- Harrisburg
- · Philadelphia
- · Pittsburgh

SOUTH CAROLINA

- $\cdot \ \, \text{Charleston}$
- · Columbia
- · Greenville
- · Myrtle Beach

TENNESSEE

- · Clarksville
- Nashville

VIRGINIA

- · Chesapeake
- Fredericksburg
- · Richmond
- Winchester

ABOUT HOLMES LUMBER







DEDICATED TO HELPING YOUR BUSINESS GROW

Holmes Lumber began in 1952 when Noah Troyer purchased Holmes Door. Holmes Lumber was acquired by our parent company, Carter Lumber, in 2004. W.E. Carter opened the doors of his first lumberyard in 1932 in Akron, Ohio. He set out to have a family-run company that treated its customers like they were family. Today, we're still operating with the same philosophy. We are dedicated to providing our professional customers with a broad range of quality building materials and exceptional customer service.

A Strong Foundation

When you choose Holmes Lumber as your building materials supplier, you're choosing to work with one of the strongest companies in the industry. In addition to being a financially stable company that's prospered in even the toughest of times, we're a growing company with tens of thousands of professional customers.

We are a no nonsense company that understands the growth of our business is directly tied to the growth of your business.

We see our relationship as more than a supplier and customer. To us, it's a partnership. When you win, we win. Wouldn't you prefer to do business with a company that considers you a partner? IN EVERY
MARKET WE
SERVICE,
WE ARE THE
BUILDING
MATERIAL
SUPPLIER
OF CHOICE





Experts You Can Trust

Being a busy building professional, having someone you can count on to service your account is a must. That's why we only hire the best salespeople in the building industry and provide them with the resources they need to give their customers an A+ experience.

Many of our salespeople have worked in the industry for decades, and many of them have been in your shoes at one time or another. They understand the pressure you face every day. They know what it feels like when an order is wrong or a delivery is late, so they make sure those kinds of things never happen.

Work, Made Easy

Our salespeople are out there every day working as your partner on every job we do together.

- One point of contact
- Outstanding personal service
- Expert advice
- · Industry information
- · Delivery scheduling

One Point Of Contact

When you open your account with Holmes Lumber, we'll assign you an outside sales representative who will remain your single point of contact moving forward. Anything you need, from getting estimates and asking questions to placing orders and making payments, they can handle it for you.

It's our personal, concierge-level of service that makes Holmes Lumber different. We know you have many choices when it comes to purchasing your building materials, but once you experience working with Holmes Lumber and our salespeople, you'll see why we are consistently the building materials supplier of choice for professional builders.







Solutions for Large-Scale Projects

At Holmes Lumber, we understand that large-scale construction is about more than just materials — it's about meeting budgets, timelines, and expectations. Our Commercial & Multi-Family Sales Division specializes in supplying professional builders with the expertise and building solutions required for commercial, multi-family, and institutional projects of any size. Whether you're working on a hotel, apartment complex, retail development, or office space, we are your partner from the ground up.

We don't just drop material at the jobsite — we provide complete coordination. From procurement to scheduling and logistics, your Holmes Lumber Commercial and Multi-Family specialist will work closely with you to ensure your job progresses smoothly, on time, and within budget.

What We Offer

- · Structural framing packages
- Engineered wood systems
- Wall panels & trusses
- · Pre-hung commercial doors
- Rough & finish carpentry products
- Kitchen & bath products
 & design services
- Estimating & take-off services
- · Installed services
- On-time delivery with jobsite coordination

Why Choose Holmes Lumber

- Experience with multi-phase, high-volume developments
- Localized support with national reach
- Vendor partnerships for specialty
 & code-compliant products
- Scalable capacity to support projects of any size

We know the commercial and multi-family landscape is competitive, and your time is money.

That's why our Commercial and Multi-Family Sales Division is built around professionalism, precision, and performance — because your reputation is our business.









Brand Name Products

Product Selection - As a part of one of the nation's largest building material suppliers, we have the buying power to get the materials you need. From building basics to finishing, we offer a wide range of products, giving your business a key resource for any job.

Special Orders - If you find yourself in need of a product we do not stock, don't worry. We can still get it for you with a special order. We have relationships with hundreds of suppliers offering thousands of products, which we are able to order at any time. Let us know everything you need for your next job, and we'll get it for you.

If your project requires specific brand name products, **know that Holmes Lumber carries all of the nation's top brand name building supplies.**

















YOU NAME IT, WE SELL IT

- Complete framing lumber and truss packages
- Sheet goods OSB, plywood and drywall
- · Roofing asphalt and metal
- Decking treated, composite and PVC
- Kitchen cabinets, countertops and accessories
- Interior millwork, trim and doors
- Siding wood, vinyl, cement and steel
- Windows and exterior doors
- Insulation





American Woodmark



KraftMaid



Timber Tech







Precision-Built Components Delivered & Ready to Perform

When you choose Holmes for components, you're choosing more than building materials — you're choosing speed, precision, and consistency for every project. Our company-owned manufacturing plants produce roof trusses, floor trusses, wall panels, pre-built stairs, and pre-hung doors to exact specifications, ensuring each piece fits your jobsite plan perfectly.

By moving major framing work off-site and into our controlled manufacturing environment, you reduce on-site labor demands, improve safety, and keep your project on schedule — no matter the season. Our expert designers and engineers work directly with your plans to produce structural components that meet local building codes and maintain the highest standards for quality.

Whether you're building a multifamily community, commercial development, or large-scale residential project, our scalable capacity means we can deliver what you need, when you need it. From the first design file to the final delivery, we give you a reliable, repeatable building solution that saves time and money.

Key Advantages:

- State-of-the-art manufacturing for unmatched accuracy
- Code-compliant engineering tailored to your project
- Consistent quality control across every product
- Reduced on-site waste for cleaner, safer jobsites
- Faster cycle times to help you meet deadlines

A Network Built to Keep You on Schedule

Our network of strategically located component plants means you get more than high-quality materials — you get the power of proximity. With plants across the Eastern United States, we can serve your jobsite quickly, reduce freight costs, and respond to schedule changes with agility.

Our facilities produce millions of square feet of wall panels and hundreds of millions of boardfeet of trusses every year, supporting multi-phase, high-volume projects without sacrificing quality. From apartment complexes and senior living communities to mixed-use developments and single-family neighborhoods, we have the scale and expertise to keep your builds moving forward.







Component Plants & Capabilities:

- Akron, OH: Wall Panels
- Atlanta, GA: Roof and Floor Trusses
- Bowling Green, KY: Roof and Floor Trusses, Wall Panels
- Chesapeake, VA: Roof and Floor Trusses, Wall Panels
- Columbus, OH: Roof and Floor Trusses, Wall Panels
- Dothan, AL: Roof and Floor Trusses
- Franklin, IN: Roof and Floor Trusses, Wall Panels
- Hagerstown, MD: Roof and Floor Trusses, Wall Panels
- **Johnsonville, SC:** Roof and Floor Trusses

- Lansing, MI: Roof and Floor Trusses, Wall Panels
- Lexington, NC: Roof and Floor Trusses, Wall Panels
- Mason, OH: Roof and Floor Trusses, Wall Panels
- Millbury, OH: Roof and Floor Trusses, Wall Panels
- Millville, NJ: Roof and Floor Trusses
- **Newton Falls, OH:** Roof and Floor Trusses, Wall Panels
- Raleigh, NC: Roof and Floor Trusses
- Winslow Twp, NJ: Wall Panels

How Our Network Works for You:

- Local manufacturing for faster delivery
- Multiple plants to support high-volume orders
- Ability to stage & sequence deliveries for multi-phase projects
- Consistency of product quality, no matter the market

When your schedule is tight and precision matters, trust Holmes Lumber to deliver exactly what your build demands — on time, every time.



Kitchen & Bath Solutions Designed for Builders

At Holmes Kitchen & Bath, we know that for builders, the right partner makes all the difference. From single custom homes to large-scale multi-family projects, our team is dedicated to helping you deliver spaces that impress your clients and keep your jobs on schedule.

Our experienced designers work side-by-side with builders and contractors, creating spaces that balance functionality, aesthetics, and budget. With access to the nation's leading cabinetry, countertop, and hardware brands, we offer options at every price point — making it easy to match the right products to the right project.

We also go beyond cabinets and countertops. Holmes Kitchen & Bath provides closet systems, laundry solutions, mudroom design, bath hardware, shower doors, and more, helping you deliver complete interior solutions from a single, reliable source. Backed by strong vendor relationships with top brands, we ensure your projects benefit from the latest styles, proven quality, and dependable availability.

And because Holmes Kitchen & Bath is part of the **Holmes Lumber network**, you gain the full advantage of our delivery fleet, builder programs, and financing options — streamlining your process and keeping your projects moving.







How We Help Builders:

· Dedicated Design Team

Professional designers who understand builder timelines and specifications

Complete Product Range

Cabinetry, countertops, hardware, closets, bath hardware, shower doors, flooring, lighting, and more

Strong Vendor Partnerships

Relationships with top brands that bring quality and reliability to every project

• Scalable Capabilities

From one-off remodels to entire subdivisions and multi-family communities

· Contractor & Remodeler Programs

Cash-back and rewards programs that add value to your bottom line

On-Time Delivery

Backed by Holmes Lumber's company-owned fleet with jobsite coordination

Trusted Partnership

A single point of contact for estimates, product selection, and delivery scheduling

With Holmes Kitchen & Bath, you get more than materials, you gain a partner who understands builders. Together, we'll create kitchens, baths, and interiors that make your projects stand out and your customers feel at home.









Our Custom Millwork Shop

Our custom millwork shop, Carter Custom Millwork, combines oldworld craftsmanship with modern technology to deliver finishing materials that bring lasting value and beauty to any project. From elegant residential details to durable commercial applications, our millwork team specializes in creating custom solutions that set your work apart.

If you can dream it, we can build it. Our craftsmen and engineers work directly from your designs or concepts to produce custom casings, crown moulding, mantels, cabinetry, stair parts, and more.

We recently significantly expanded our custom millwork operations, adding new equipment and production capacity to serve larger and more complex projects. The facility now boasts 175,000 square feet that can service demand for any customer. This growth ensures shorter lead times, increased product variety, and enhanced support for both residential and commercial builders across our markets.

Every piece is precision-milled, sanded, and finished to meet the highest standards, ensuring consistency, durability, and architectural accuracy. With our custom millwork shop, your finishing details don't just complete the project — they define it.

Highlights:

- Completely custom mouldings, trims, mantels, stair parts & cabinetry
- Commercial casework capabilities
- Wide variety of wood species, including poplar, oak, pine, maple, & MDF
- Bent & curved millwork available
- Prestained & prefinished product options
- Skilled craftsmen & advanced technology







Stock Millwork, Ready When You Are

In addition to our custom offerings, Holmes Lumber stocks a wide range of millwork products available for immediate delivery. With hundreds of profiles specific to your market on hand every day, chances are we have exactly what you need to complete your next job on time.

Our stock mouldings include casings, crowns, chair rails, baseboards, and sills — all available in MDF and primed finger-joint. We also have just-in-time delivery of pre-hung interior doors and pre-built stairs, giving you reliable, cost-effective solutions without long lead times.

By stocking the essentials in-house, we help you save time, reduce costs, and keep projects moving forward without delays.

Highlights:

- Hundreds of moulding profiles available daily
- Wide selection of sizes
 & materials (MDF & PFJ)
- Pre-hung interior doors built for your specific job & delivered exactly when you need them
- · Pre-built stair systems available
- Affordable & efficient way to elevate residential
 & commercial projects





Doors That Open Possibilities

From single-family homes to large-scale multi-family projects, doors are more than entryways — they set the tone for a space. Holmes Lumber operates a robust network of interior and exterior door shops across our entire footprint, giving builders reliable access to precision-built, pre-hung doors for any job.

Our investment in new facilities, including a state-of-the-art exterior door shop in Emporia, VA, ensures faster turnaround times, consistent quality, and the capacity to meet growing demand. By keeping production in-house, we maintain strict quality control while offering flexible customization, on-time production, and competitive pricing.

Door Shop Locations

- Bowling Green, KY**
- · Charlotte, NC**
- Chesapeake, VA**
- · Emporia, VA***
- · Franklin, IN*
- Hanover, PA*
- Johnsonville, SC*
- · Lansing, MI*
- Macomb, MI*
- · Mason, OH*
- Millersburg, OH*
- Medford, NJ*
- · Reynoldsburg, OH***
- South Atlanta, GA**
- * Interior door options available
- ** Interior/Exterior door options available
- *** Exterior/Commercial doors available

Highlights

- Interior & exterior door hanging capabilities
- Customizable pre-hung door solutions
- Strategic shop locations for regional efficiency
- Faster lead times with in-house production
- Quality & consistency backed by Holmes Lumber's expertise





Specialists Who Build Your Advantage

At Holmes Lumber, our Window Specialists are more than product experts — they're an extension of your team. With deep knowledge of window and door systems, building codes, and installation practices, they help builders navigate every option and ensure projects stay on schedule. Whether it's a custom home, a multi-family development, or a commercial project, your dedicated Window Specialist is there from start to finish to make the process easier and more efficient.

Guidance You Can Trust

Your Window Specialist works side by side with you to match the right products to the right project. From energy performance and style considerations to delivery coordination, they help simplify decisions and reduce costly delays.

Wide Range of Options

Our product offering covers everything from reliable vinyl windows to premium wood-clad systems, giving you flexibility across budgets and design requirements. No matter the scope of your project, we have a solution to fit.

Beyond Windows

We also supply big door systems that make a statement — including multi-glide, bi-fold, and lift and slide doors. These create open, light-filled spaces that today's clients demand.

Built for Any Project

Residential, multi-family, or commercial — Holmes Lumber's window and door solutions scale to meet the demands of projects of every size and type.

Highlights

- Dedicated Window Specialists guiding your project start to finish
- Wide range of window options: vinyl, wood-clad, & more
- Big door systems: multi-glide, bi-fold, lift & slide
- Solutions for residential, multifamily, & commercial projects

Installed Services

When you need more than product supply, our Installed Services program provides professional crews to handle installation. With pre-qualified teams managed by Holmes Lumber, you gain peace of mind knowing your windows and doors are installed with precision and care.



Estimating Built for Accuracy

At Holmes Lumber, we know that precision and reliability are the foundation of every successful build. That's why our Delivery and Estimating Services are designed to work hand-in-hand — ensuring you receive accurate planning support and on-time material deliveries, every time.

Our in-house estimating team combines decades of experience with the latest technology to deliver precise take-offs and cost projections. Whether you're building a custom home, a commercial property, or an agricultural project, we'll help you know exactly what materials you'll need and what they'll cost before work begins. From engineered wood systems and wall panels to custom millwork, our detailed reports provide confidence, control, and peace of mind that your project is carefully planned from the ground up.

Delivery You Can Count On

Once your plan is in place, our company-owned fleet makes sure materials arrive where and when you need them. Unlike third-party carriers, our licensed drivers and dispatch system are dedicated exclusively to Holmes Lumber customers. Every load is photographed and documented for accuracy, while specialized equipment — including truck-mounted forklifts and boom trucks — ensures materials are placed exactly where they'll be used. This efficiency means faster cycle times, reduced delays, and greater flexibility on your jobsites.

Why Builders Choose Holmes Lumber

- Accurate, detailed estimates for projects of all sizes
- Expertise across residential, commercial, & agricultural builds
- Company-owned delivery fleet with advanced scheduling
- Photographic delivery records for accountability
- Specialized on-site placement & load customization

From planning through delivery, Holmes Lumber gives you the confidence to build smarter, faster, and with fewer surprises.





Flexible Credit Designed for Builders

Running a construction business means balancing multiple projects, schedules, and expenses at once.
Carter Lumber's (our parent company's) In-House Credit program was created with builders in mind, giving you the flexibility to purchase materials when you need them and manage payments with ease.

Unlike third-party financing, our credit services are truly in-house. That means every interaction is with a team member who understands builders and is committed to helping your business succeed. With thousands of builders already using our credit services, you can count on a program built to support growth.

Key Advantages

- Online account management
- Itemized billing by job name
- · P.O. tracking
- One credit line for all of your jobs
- Purchasing control —
 can only be used at Holmes/
 Carter Lumber
- No annual fee
- · Easy application process

Applying is Simple

Complete our online application or connect with your sales representative for assistance. With our In-House Credit, you gain not just flexibility but a reliable partner invested in your long-term success.



Installed Services On Your Site

Finding reliable labor is a constant challenge in today's construction environment. At Holmes Lumber, we make it easier by connecting you with trusted crews who can deliver quality results on every jobsite.

Whether you're building a multi-unit apartment complex or an entire development of single-family homes, our Installed Services program gives you peace of mind knowing you've got labor on-site that you can trust to work as hard as you do.

Subcontractors You Can Trust

We pride ourselves on only working with highly-skilled subcontractors who we pre-qualify across a wide range of knowledge, quality, and safety measures. That means before, during, and after the job, we're looking out for you.

Subcontractors must submit a safety plan and adhere to a strict code of conduct.

A Step Ahead

- Reliability of a name you know & trust
- Availability of our wide subcontractor network
- A one-stop shop for materials
 & installation
- Guaranteed pricing
- · Credit options
- Billing that lines up with draw schedules
- Pre-qualified & skilled professionals
- Jobsite management
- · Improved bottom line





Part of Your Team

No matter what you're looking to build, our installed services can help you complete all or part of the job as a member of your team. We're an industry leader in our core installation services. We have years of experience managing installations across our 15 state region and beyond.

Our Services Include:

- Framing
- Interior Trim & Doors
- Siding
- Exterior Doors & Windows
- Kitchens
- Vanities
- · Decking & Railing
- Roofing
- Post-Paint Items
- Garage Doors

Installed Sales Managers

Every install job is managed on-site by one of our expert Installed Sales Representatives. With years of experience managing installed projects, many being former builders themselves, they know the exact level of service you expect when you sub out part of your job.

From start to finish, our representatives are there for you with an extreme focus on ensuring the job goes smoothly. Installed and material services estimates, delivery scheduling, organizing install teams, and accurate billing: You don't have to worry about any of it with your Installed Sales Representative by your side.



Rewarding Your Loyalty

At Holmes Lumber, we know that your success is built on hard work and dedication. Our Yard Rewards program is our way of showing appreciation for your continued partnership. Each purchase you make earns points that can be redeemed for unforgettable travel experiences — a well-deserved reward for your business.

Trips You'll Always Remember

When it comes time to redeem, you and a guest are treated to a thoughtfully planned trip, so that the toughest decision you'll have to make is: Frozen or on the rocks?

Our Yard Rewards program makes it easy for you to sit back, relax, and enjoy a much-deserved vacation. Past destinations have included sunny Marco Island, Florida, and the beautiful beaches of Aruba. With Holmes Lumber, your hard work doesn't just build projects — it also builds memories.



YOU COULD USE A VACATION **SO TAKE ONE ON US.**







How It Works

- Earn 1 point for every \$1 spent (net sales tax) on your Carter/Holmes Lumber account.
- Points can be redeemed annually for exclusive trips. Trip redemption occurs every August.
- Accounts must be current at the time of redemption & time of travel.
- Stay up to date on trip details at holmeslumber.com/yardrewards.

A Tradition of Appreciation

In 1932, W.E. Carter started Carter Lumber on the foundation of hard work, dedication, and customer service. Building on those values today, we prioritize showing appreciation to our customers, believing they should be rewarded for their continued loyalty.

OUR BRANDS

