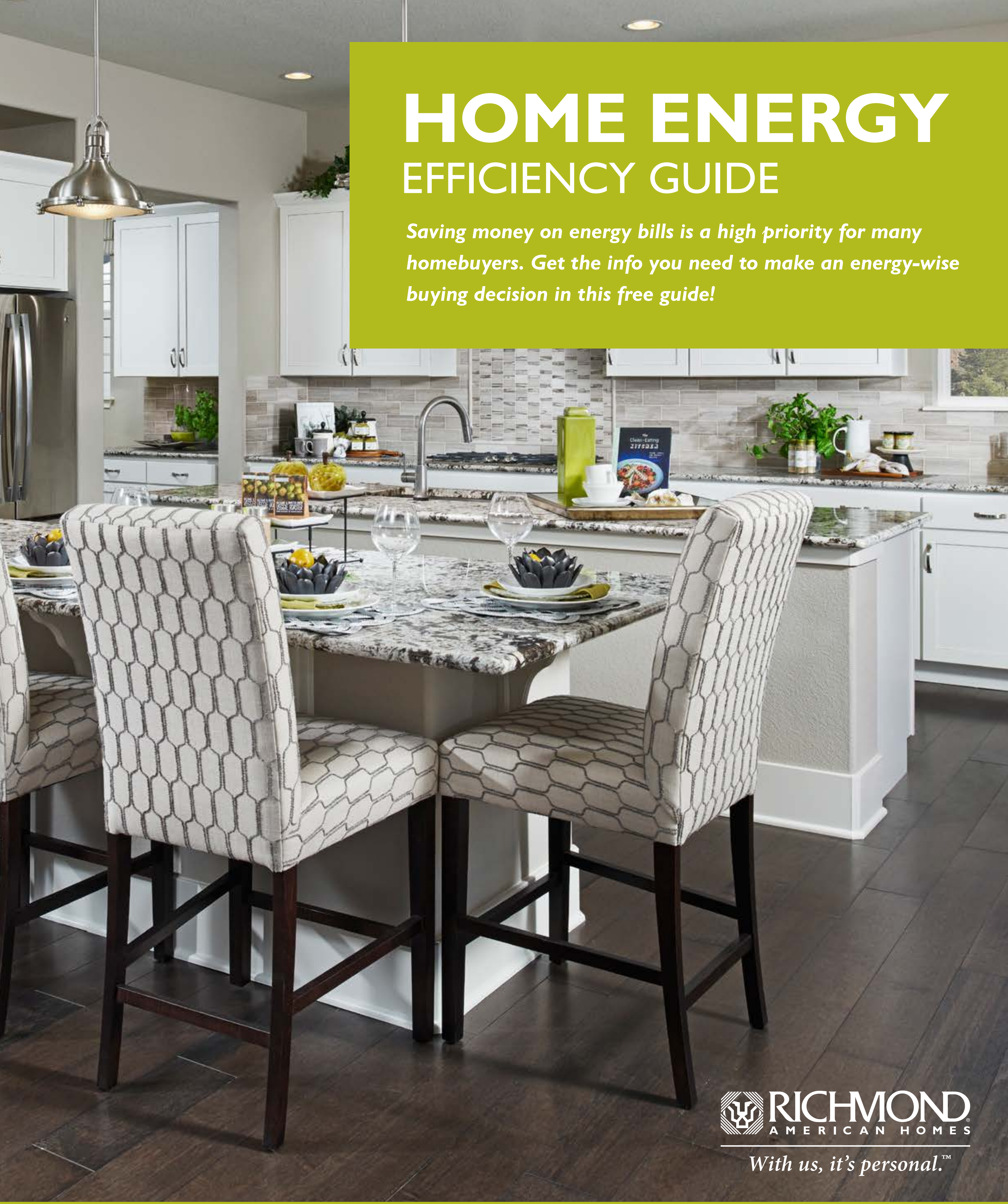

HOME ENERGY
EFFICIENCY GUIDE

Saving money on energy bills is a high priority for many homebuyers. Get the info you need to make an energy-wise buying decision in this free guide!

RICHMOND AMERICAN HOMES

With us, it's personal.™

WHAT'S INSIDE THIS GUIDE?

Understanding the HERS® Index | Energy-efficient home features to look for | How resale stacks up against new

GET THE 411 ON BUYING A NEW HOME
We've been in the business for nearly 40 years. Now we're sharing our knowledge with you.

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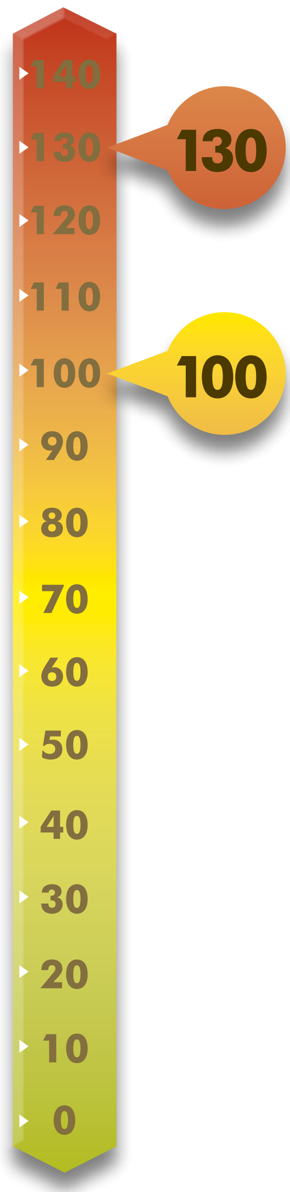
ENERGY CONSERVATION:
OUR PRIORITY. YOUR ADVANTAGE.

Quality craftsmanship and value have been our calling cards for nearly 40 years. We're continuously looking for new ways to go that extra mile to build a better home, and energy efficiency is a vital part of that initiative. We make a point to include features that help cut down on energy usage, reduce waste and promote a healthy environment in your home.

*See page 6 for details on the specific features we build into our homes in your area. If you have questions, call **888-500-7060** to talk to a New Home Specialist or visit your nearest Sales Center.*

SHOP WISE—ENERGY WISE!

Did you know there's an industry-standard rating scale for home energy efficiency? It's called the RESNET® HERS® (Home Energy Rating System) Index.^ Much like a car's MPG rating, the HERS Index allows buyers to make informed decisions about a home's comparative energy efficiency.



HOW TO READ THE **INDEX**+

130 = Existing home++
100 = Reference home+++

Each 1-point decrease on the index is designed by RESNET® to correspond to 1% reduction in energy consumption! Energy-saving features can drive the rating down.

Example:

A home scoring 70 on the HERS Index is 30% more energy efficient than a hypothetical reference home. See a sales associate for the Projected Rating on the HERS Index for a specific plan.

For more information about the HERS Index, visit **RESNET.US** and **hersindex.com.**

RESNET® EnergySmart Builder

Richmond American not only provides a projected rating for the model of home you've chosen, but also a confirmed rating for your completed new home. The confirmed HERS rating will be determined through verification of rated features in accordance with RESNET® standards by a third-party home energy rater.

^RESNET has developed the HERS Index to indicate the comparative efficiencies of homes. It is no guarantee that energy efficiencies, costs or savings will be achieved.
+This information is presented for educational and illustration purposes only.
++Existing home is based on the U.S. Department of Energy definition with a HERS® index of 130.
+++Reference home is based on the RESNET Reference Home definition with a HERS Index of 100 (based on the 2006 International Energy Conservation Code).

FREQUENTLY ASKED QUESTIONS

Why are new homes typically more efficient than resale homes?

Even small features may make a difference when it comes to energy efficency. If exploring an older home, you may be faced with energy-hungry appliances, poor insulation, drafty windows or an old HVAC system that's not designed to today's standards—many of which may need to be replaced.

New homes frequently offer improved energy efficiency due to better insulation and higher-quality heating and cooling systems designed for that plan. These features can provide comfort as well as cost savings, compared to their older counterparts. What's more, new homes may allow you to roll features such as low-e windows, ENERGY STAR® qualified appliances, solar panels or water-saving showerheads into the sales price of your house, so they are covered by your mortgage.

That's not to say all builders place the same priority on energy efficiency. Richmond American offers a wide range of energy-efficient features you may not find in other new homes on the market. See page 6 for a list of the standard Energy Wise features and optional upgrades available in your area.

How can low-emissivity windows and sliding glass doors save energy?

Hot spots in summer, drafts in winter and sun bleaching are telltale signs that your glass lacks the low-emissivity engineering found in newer windows and doors—a difference that could cost you much more than your comfort.

Unlike traditional window panes, low-emissivity, or "low-e" glass contains an invisible layer of metallic particles which reflects infrared and UV radiation, while allowing visible light to pass through. This thin shield reduces solar heat gain and protects your curtains, flooring and furniture from fading. The same technology can help your home retain heat in the winter by providing better thermal insulation than glass alone.

Low-e windows are just one of the many energy-saving features Richmond American includes for homebuyers.

What is a right-sized HVAC system?

With the help of computer simulation, forward-thinking builders can assess heating and air conditioning needs on a room-by-room basis, resulting in more accurate heat loss and gain calculations than ever before. We use that information to choose the right HVAC system for your floor plan's unique demands.

Because we better calculate the need for heating and cooling, the overall temperature in your home should be more comfortable and consistent as you move from space to space—without the hot and cold spots experienced in older homes.

By right-sizing the HVAC, your Richmond American home will be heated and cooled according to the needs of the space, reducing excess energy consumption.

RICHMOND AMERICAN'S
ENERGY WISE DIFFERENCE

DISCOVER THE DIFFERENCE AT OUR COMMUNITIES ACROSS **VIRGINIA**

ENERGY-EFFICIENT **FEATURES**

- **ENERGY STAR® qualified low-e windows and sliding glass doors***
  Low-emissivity coatings reflect infrared light to help keep heat inside in winter and outside in summer.
- **ENERGY STAR® qualified high-efficiency furnace or heat pump**
  Since up to half of a home's energy usage goes toward heating and cooling, a high-efficiency furnace can be key.
- **ENERGY STAR® qualified dishwashers**
  These dishwashers use advanced technology to clean dishes, while using less water and energy.
- **ENERGY STAR® qualified exhaust fans**
  These fans are quieter and use less energy than standard models.
- **ENERGY STAR® qualified entry doors**
  Exterior doors can contribute to energy loss; these doors promote greater energy efficiency.
- **Programmable thermostat**
  These thermostats offer pre-programmed settings to help you regulate temperature and save energy.
- **Efficient HVAC systems**
  Our HVAC systems are designed to perform efficiently for each plan.
- **Effective insulation solutions**
  Effectively installed insulation in floors, walls and attics helps improve energy efficiency and balance temperatures throughout the house for increased comfort. 2′ x 6′ exterior walls permit increased insulation.
- **Interior air sealing**
  We seal our homes, especially around doors and windows. Our efforts help reduce drafts, dust and pollen and help cut down on loss of conditioned air.
- **Exterior air and water-resistant barrier**
  Applied over exterior wall sheathing, this barrier helps prevent air and moisture infiltration.

HEALTH & **THE ENVIRONMENT**

- Sherwin-Williams® low VOC interior paint
- Active radon mitigation system at select communities**
- Carbon monoxide detectors close to sleeping areas
- Panelized exterior walls constructed in a controlled environment and assembled on site help reduce waste
- WaterSense® showerheads and bath faucets
- Advanced framing methods that help reduce lumber used, increase effective insulation and reduce waste
- Mechanically controlled ventilator exchanges air from your home, refreshing it with air from the outside

Refer to the Energy Wise Program Home Disclosure Addendum to the Purchase Agreement for additional information.
*Excludes basement windows. **Refer to the Radon Program Addendum to the Purchase Agreement for additional information on radon and our radon program.
Features are subject to change without notice. Consult a sales associate on particular features offered at each community.

ABOUT OUR AFFILIATES

RICHMOND AMERICAN HOMES*

Richmond American has been building new homes for families since 1977. Our calling cards? Quality craftsmanship, timeless value and a personalized homebuying experience from start to finish. We understand your home is one of the most important purchases of your life and we want to get it right. Whether you're deciding on your neighborhood, your floor plan or your bathroom tile, it's the personal touches that make the difference. And that's what Richmond American is all about. *With us, it's personal.*™

Our New Home Specialists are standing by to help you kick off your home search. They have the information you need to compare Richmond American communities and floor plans across your area. Want to know what your commute will really be like? Curious if there's shopping nearby? Your dedicated New Home Specialist has the answers a local would know. Call **888-500-7060** to get started today.

HOMEAMERICAN MORTGAGE CORPORATION*

HomeAmerican Mortgage Corporation has been a proud affiliate of Richmond American Homes since 1983. We are dedicated to providing a tailored financing experience for every customer. As a full-service lender, HomeAmerican can help you sort through the lending lingo and uncover your personal buying power. We would be happy to look at your personal finances and present you with mortgage solutions designed to meet your needs.

Our experienced loan officers are available to answer any questions you may have regarding financing your new home, or refinancing your existing home. Call us today at **866-400-7126**.

AMERICAN HOME INSURANCE AGENCY, INC.*

American Home Insurance, also known as AHI Insurance Agency, has been an affiliate of Richmond American Homes since 1998 with the vision of providing convenient service, competitive rates and comprehensive coverage. Whether you need to insure your new home, your car or your snowmobile, we'll check with multiple insurance carriers, get several quotes and help you find the right policy. You can rest easy knowing we're there to help you.

Put an American Home Insurance Specialist to work for you. Call **888-325-8108** to discuss your insurance options.

AMERICAN HOME TITLE AND ESCROW COMPANY*

At American Home Title, we understand what your home means to you and we want to help you protect it. Our staff of dedicated professionals will take the time to guide you through the process to protect against adverse title claims and risks that may not surface until long after your closing.

Call us at **855-248-4853** for more information. Services are available in Colorado, Florida, Maryland, Nevada and Virginia.

NOTES:

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Options and features may not be available on all homes and are subject to change without notice. Actual homes may vary from photos and/or drawings which show upgraded landscaping and may not represent the lowest priced homes in the community. Features may include optional upgrades and may not be available on all homes. Specifications and availability are subject to change without notice.

*The Richmond American Home Companies (RAH), HomeAmerican Mortgage Corporation (HMC), American Home Insurance Agency, Inc. (also known as AHI Insurance Agency or AHI) and American Home Title and Escrow Company (AHT) are owned, directly or indirectly, by the same parent company and, therefore, are affiliated companies. Each of these companies offers services independently of each other and if you obtain a product or service from one company, you are not required to utilize the services of, or obtain products from, any of the other companies. Your decision to use a company which is not affiliated with Richmond American Homes, HomeAmerican Mortgage Corporation, American Home Insurance Agency, Inc. or American Home Title and Escrow Company will not affect your ability to obtain products and services from these companies.

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Energy Wise features and specifications vary by location, may not be available on all plans, and are subject to change without notice. Visit a Sales Center for details regarding community and plan features and specifications.

EQUAL HOUSING OPPORTUNITY

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VA-02/16

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