

RICHMOND
AMERICAN HOMES

NEW HOME BUYING BASICS

*INSIDE: Model home tour tips and tricks | How to choose a community,
homesite and floor plan | What to expect at the design center | Closing checklist*



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WHY BUILD?

Your home should be a reflection of your lifestyle. If you love chatting with guests as you prepare meals, you should select a floor plan design with an open kitchen offering plenty of counter space and a wide central island. Hate carrying laundry up and down the stairs? An upstairs laundry room solves that. Whether you'd use a formal dining room or a home office, a deluxe bath or a finished basement, you deserve a home that enhances your life every day, within every square foot.



There may be many fine houses on the market, but could anything really fit your needs as precisely as a home that's built just for you?

IT'S ALL NEW

Avoid someone else's mess left behind in a foreclosure or resale home and move into a brand-new, clean, never-been-lived-in home.

IT'S ALL YOURS

From the community to the homesite to the backsplash tile in the kitchen, every detail of your new home will be your own.

YOU CAN SAVE MONEY ON ENERGY BILLS

New appliances and energy-efficient features can make a real difference in your annual energy costs.

ENJOY PEACE OF MIND

Most new homes come with a warranty, so you won't have to worry about problems down the road.

CHOOSING A HOMEBUILDER

Choosing a homebuilder will be an important decision. No matter what the economic conditions are, you will want to make sure the company is financially stable and will be able to finish construction and service any warranty requests after you settle in. When you buy a new home, you'll probably also want to select the fixtures and finishes yourself. Make sure the builder gives you the options you're looking for. Here are some questions to ask:

QUESTIONS	RICHMOND AMERICAN	BUILDER 2	BUILDER 3
How long has the builder been in business?	Since 1977		
Does the builder have a strong financial position?	Yes		
Do they have competitive financing available through an affiliated mortgage company?	Yes		
Do they have an affiliate insurance company that can help you compare quotes from multiple insurance carriers?	Yes		
Do they offer professional design assistance?	Yes		
Can you personalize your home with hundreds of options and upgrades?	Yes		
Do they include upgraded features in the base price of the home?	Yes		
Do they allow you to build from the ground up? <i>Beware! Some builders push you into already-built homes, so your personalization options are very limited.</i>	Yes		
Are the neighborhoods developed to give each home a distinct look?	Yes		
Do they build energy-efficient homes? <i>Ask if you'll receive a confirmed HERS® index score.</i>	Yes ¹		
Do they offer an insured 10-year structural warranty?	Yes ²		
Will the builder follow up with you at several intervals after closing?	Yes		

Not all homebuilders are created equal!

Be sure to tour a prospective builder's model homes so you can get a feel for their craftsmanship and attention to detail. See page 5 for tips on getting the most from your model home tours.

CHOOSING A COMMUNITY

Choosing the right community is more than simply looking at a map and finding a desirable location; it should be a decision based on research and actual experience. After all, that's the neighborhood you'll call home. Take the time to explore and experience your potential community before you buy a home, so you can enjoy your new home for years to come.

IDENTIFY YOUR NEEDS AND PREFERENCES

What's important to you? Close proximity to great schools? Community amenities like parks and walking trails? Large homesites? Ranch floor plans? Make a list and try to stick to it. Use the checklist on the following page as a starting point, if it will help you organize your thoughts.

SPEND A DAY AT THE COMMUNITY

Once you've established a shortlist, commit to spending a day at each community. While you're touring, pay attention to the little details you might not normally consider. Is it unusually noisy? Are there nice places to walk or a field to play sports? Make sure the environment fits your lifestyle.

Start shopping!

Visit RichmondAmerican.com to browse communities near you, or call our Homebuyer Resource Center at **888.500.7060**.

PEOPLE YOU'LL MEET:

Your New Home Specialist's job is to turn your wish list into your dream home. He or she will help you narrow your search down to a select few communities, based on your needs and preferences.

Your sales associate is your contact at the community level. He or she will be with you from the first model home you tour, through your home's construction, to the day you receive your keys.

IS THE PRICE IN THE RIGHT NEIGHBORHOOD?

The first thing you can do to narrow your search is figure out a monthly payment you'll be comfortable making and what kind of mortgage terms you can expect when it's time to apply for a loan.

If you need help...

- Our **First-time Homebuyer Guide** has a budget worksheet and other tools to assist you with this initial planning, as well as information about the loan process, the types of mortgages available, how your credit affects your interest rate, and much more. Get your free copy now at RichmondAmerican.com/AllGuides.
- Talk to a loan officer and get pre-qualified for financing. Call our affiliate, HomeAmerican Mortgage Corporation, at **866.400.7126** for a no-obligation consultation.³
- The mortgage calculators on HomeAmerican.com can help you estimate monthly payments and compare different loan rates, types and terms. Go to **Calculator** and plug in your numbers.

COMMUNITY CHECKLIST

Copy this checklist and take it with you on your next community tour. Compare your favorites!

Community info

Community name: _____

Location: _____

Homebuilder: _____

Sales associate: _____ Phone: _____ Email: _____

Floor plans:

- | | | | |
|--|--|---|---|
| <input type="checkbox"/> Ranch | <input type="checkbox"/> Two-story | <input type="checkbox"/> Three-story + | <input type="checkbox"/> Basement available |
| <input type="checkbox"/> 1 – 2 bedroom | <input type="checkbox"/> 3 – 4 bedroom | <input type="checkbox"/> 5 bedroom + | <input type="checkbox"/> Main-floor master |
| <input type="checkbox"/> 1 – 2 bath | <input type="checkbox"/> 3+ bath | | |
| <input type="checkbox"/> 1-car garage | <input type="checkbox"/> 2-car garage | <input type="checkbox"/> 3-car garage + | <input type="checkbox"/> Shop/storage available |

Square footage range: _____

Features:

- | | | | |
|--|--|--|---|
| <input type="checkbox"/> Neighborhood parks | <input type="checkbox"/> Sports fields | <input type="checkbox"/> Walking/biking trails | <input type="checkbox"/> Clubhouse |
| <input type="checkbox"/> Recreation/fitness center | <input type="checkbox"/> Nearby shopping | <input type="checkbox"/> Freeway access | <input type="checkbox"/> Medical center |

School district: _____

Elementary school: _____ Middle school: _____

High school: _____ Private/charter schools available? Yes / No

Estimated commute time: _____

Associated costs:

Home price: _____ HOA fees: _____

Special district assessments: _____ Estimated taxes: _____

Desired monthly payment: _____

Other: _____

TIP!

Whatever your priorities are, you'll want to speak with a New Home Specialist, who will have valuable first-hand knowledge of an area that you just can't get from a website. He or she will make recommendations on potential communities that suit your individual needs based on several factors, including your work location, whether or not you have children and your budget.

Call **888.500.7060**.

CHOOSING A FLOOR PLAN

Building from the ground up gives you the freedom to choose a floor plan that fits your lifestyle. But with so many options to choose from, where do you start?

MAKE A WISH LIST

How many bedrooms do you need? Should any of them be on the first floor for easier access? Is a gourmet kitchen important to you? What about space for a home office or a playroom? By making a list of the features you want, you can focus on what's most important to you.

Need a checklist to get you started?

Get a copy of our free First-time Homebuyer Guide at RichmondAmerican.com/AllGuides!

TIP!

Give your wish list to a Richmond American sales associate or New Home Specialist. He or she will do the legwork and bring you a list of floor plans that fit the bill.

VIEW INTERACTIVE FLOOR PLANS AND OPTIONS ONLINE

Many homebuilders post their floor plans online, and some have ways to filter their search results by the number of bedrooms, bathrooms and other features you've decided on. At RichmondAmerican.com, for example, you can use interactive floor plans to see a home's various structural options, see a suggested furniture layout and even save and compare plans.

TOUR MODEL HOMES

Once you've narrowed down your options, visit models of the plans you're interested in and really take your time. Pack your camera and a notepad so you can record your thoughts for later. Imagine where you would place your furniture, and bring a tape measure to make sure it will fit. Pay attention to the little things, like how far you'll have to carry your groceries from the garage, and where you'll fold your laundry. It's amazing how much you can learn from a model home tour if you know what you're looking for.

EXAMPLES:

CLOSET SPACE

If your current closets are already overflowing, make sure your new home offers significantly more space, especially if you're planning on growing your family.

DINING ROOM/FAMILY ROOM AREA

Will the living areas of the home accommodate your family comfortably?

FURNITURE ARRANGEMENT

Where will you place your television and your coffee table? Does the layout of the family room accommodate the size of your couch? Can you comfortably fit a nightstand on either side of your bed?

DOORWAYS/HALLWAYS

Measure the doorways and the hallways to make sure your furniture will fit through.

ELECTRICAL OUTLETS

Are outlets conveniently located (i.e. where your end tables will sit, in media niches, etc.)?

PLUMBING

Is the bathtub faucet conveniently located? Do you have to reach over the toilet to run the water in the bathtub?

GARAGE SPACE

Do you need extra work or storage space in addition to parking?

WINDOW ORIENTATION

Which side of the house gets sun during the day? Are there enough windows to let in natural light during the morning or afternoon?

ENERGY EFFICIENT FEATURES

Ask questions about the duct system, insulation and HVAC. Are there any other energy-saving features? What is the projected HERS® index score for the plan you're considering? If you're touring a Richmond American home, be sure to ask the sales associate about Energy Wise features, designed to increase efficiency and save you money.¹

Even if your builder doesn't have a finished model of the floor plan you want in the community you've chosen, chances are there's one at a nearby community. Any Richmond American sales associate or New Home Specialist can direct you to the closest model or quick move-in home that showcases a given plan.

Remember, this is a chance to review not only a home's floor plan, but also your potential homebuilder's craftsmanship and attention to detail.

PREVIEW YOUR EXTERIOR OPTIONS



ELEVATION A



ELEVATION B



ELEVATION C

Your new home's exterior should feel as much like home as your bedroom, family room or kitchen. Ask what exterior options are available for the floor plan and homesite you're eyeing. If possible, have your homebuilder show you finished examples so you'll have an idea of how your home will look from the curb.

CHOOSING A HOMESITE

Once you've chosen your floor plan, it's time to select a homesite. Be sure to wear sturdy shoes when you tour your options, and consider bringing a camera and a way to take notes.

THINGS TO CONSIDER WHEN CHOOSING YOUR HOMESITE

1. TERRAIN

Is your site hilly or level? If you're dreaming of a terraced garden or a backyard pool, be sure to choose a site that fits your plans.

2. LOCATION

Would you prefer a corner with lots of curb appeal or a secluded cul-de-sac? Where your homesite is situated will influence the amount of privacy and security you'll enjoy. Take note of how far your homesite is from neighborhood amenities, like parks and walking trails.

3. ORIENTATION

The direction your home faces affects more than your view. The amount of sun your living areas get can influence everything from your heating and cooling bill to your lighting needs and window treatments—to say nothing of the effect on your outdoor spaces. If you enjoy entertaining on the patio, for example, consider a west-facing homesite for better shade. If gardening is more your style, consider how much sun your flowerbeds will receive in growing seasons.

4. SHAPE

Are you happy with the depth of the lot? The side yard space? The shape of the front and back yards?

TIP!

Research neighborhood schools and other area amenities ahead of time. **RichmondAmerican.com** offers area maps and directions for each community, so you can make sure you're close to the places that are important to you.

PERSONALIZE YOUR PLAN

One of the best parts of building a new home is the opportunity to personalize it. But how do you get from a blueprint to home at first sight?

A lot will hinge on the options your homebuilder offers and the design assistance they provide. Some builders offer only a handful of stock cabinet, countertop and flooring options. Others, like Richmond American, allow you to select a full range of details—from the backsplash tile to the knob on your front door—with the help of a professional design consultant.

WHAT TO EXPECT AT THE DESIGN CENTER

While every design center is different, this is what you can expect from Richmond American.

YOUR INITIAL CONSULTATION

Before you see swatches and samples, your design consultant will ask you a few questions about your lifestyle and personal tastes. A favorite vacation spot, the outfit you're wearing, how you spend your free time—even what types of pets you have—can help to home in on design choices that may appeal to you. Be prepared to mention anything you already know you must have or would like to have. If you've been dreaming of cherry cabinets, whole-house audio or a travertine floor, now is the time to speak up.

Once your design consultant has a feeling for your style, he or she will suggest Color Studios to use as a starting point in your selections. A Color Studio is a family of colors that have been professionally coordinated to complement each other. Though there are still hundreds of options available within a Color Studio, everything within the group will match everything else.

SELECTING YOUR OPTIONS

Based on your choice of Color Studios, your budget, your wish list and your lifestyle, the design consultant will develop a personalized design presentation. He or she will provide samples and swatches to give you a clear idea of what your finished home will look like. From that point, you can make any substitutions or changes you'd like.

Unless you have an unlimited budget, you'll probably have to balance what you want against what you can afford. Don't let that spoil your fun! Your design consultant can often help you achieve the look you're after, even if your first choice isn't in your price range.

THERE'S MORE BEHIND OUR DOORS.

More standard features + more ways to personalize.

If you've toured a Richmond American model home, you've probably noticed the outstanding finishes, fixtures and flooring options we showcase.

Many of those designer details aren't just for show—they're included in the base price for most of our homes. What many builders may consider upgrades, we've made standard features.⁴

Visit a Sales Center to find out what's included in your new home purchase.

THE LOAN PROCESS

The first step in obtaining a loan for your new home should be to speak with a loan officer. Your loan officer will work with you to find a mortgage solution tailored to your needs, letting you rest easy knowing you got the right financing.

PREQUALIFYING FOR A MORTGAGE

The next step is to prequalify for a loan. This will help you determine how much you will be able to borrow. The application takes about 20 to 40 minutes to complete, and you'll want to have your most recent paystubs and bank statements handy.

PROCESSING YOUR LOAN

To process your loan, you'll need to provide bank statements, pay stubs and other documentation to verify the information you provided on your initial application. Your credit will be checked and an appraisal report will be obtained on your new property. The time needed to complete this process varies for each buyer.

PRELIMINARY LOAN APPROVAL

You will receive a preliminary loan decision and an estimate of the anticipated expenses, including closing costs, origination fees, mortgage insurance, title insurance, escrow reserves and homeowner's insurance—plus a statement showing your estimated monthly payment and total finance charges on your loan.

COMMITMENT LETTER

After your loan is approved, you will receive a commitment letter. This will set out the terms of the loan, the length of time for which those terms are offered and other items necessary to finalize the loan.

Need a lender?

Call HomeAmerican Mortgage Corporation (HMC) at **866.400.7126**.³ Because HMC is a Richmond American affiliate, they'll know your construction timeline and will guide you every step of the way. The loan process is more streamlined, resulting in more on-time closings.

PEOPLE YOU'LL MEET:

Your **loan officer** will evaluate your finances and recommend the mortgage solution that best meets your individual needs. He or she will be available throughout the loan process to answer your financing questions.

REMEMBER:

The base price of your home may be different than the sales price of your home, depending on the design options you select and any promotional offers your homebuilder may provide. Be sure you take that into account when calculating your estimated mortgage payments.

CONSTRUCTION TIMELINE

Building a home is an exciting process—one that's much more fun when you know what to expect. At Richmond American, we schedule a pre-construction meeting to introduce you to your construction superintendent, familiarize you with the steps involved, set expectations and answer any questions you may have.

Every homebuilder is different, but the steps in your home construction may include:

FOUNDATION

Guided by an independent project or lot geotechnical evaluation, a structural engineer prepares the foundation design.

FRAMING

The wall studs and floorboards are put into place, plumbing is installed and structural features are finalized.

WIRING

Electricians wire the outlets, switches and other electrical components of the house.

DRYWALL

After wiring, insulation and drywall are added to the studs. It's at this stage in construction that your house will really take shape and start feeling like home.

FINISHES

It's time to paint your home's interior and install all the details you selected: cabinets, countertops, flooring, tile and more. When these are complete, we perform our final Quality Assurance Inspection, clean the home from top to bottom, and prepare for the most important inspection of all—yours.

GUIDED TOUR

Your construction superintendent or Home Care representative will take you on a guided tour of your finished home, tell you how all the major systems work, explain maintenance guidelines and answer your questions. If you see anything in the home that needs to be addressed before closing, this is the time to mention it.

FINAL WALK-THROUGH

You're almost home! The pre-closing walk-through is your chance to ask any last minute questions and make sure we've completed the items requested during your orientation tour.

CLOSING & BEYOND

Richmond American Homes provides ongoing support through closing and beyond. We are here to answer any warranty questions that arise and follow up with you after one month, five months and ten months.

KNOW WHO TO CONTACT!

When you have questions or simply want a progress report, help should be a phone call away. At Richmond American, it's your sales associate's job to keep you informed and answer your questions, from contract to closing.

PEOPLE YOU'LL MEET:

Your construction superintendent is responsible for overseeing the entire homebuilding process, from the moment we break ground until you have your keys in hand.

INSURING YOUR HOME

A home is the largest investment many of us will make in a lifetime. It's important to protect it with the right insurance. Between 60 and 30 days before you close, you'll want to review your options and make your policy choices. Below are some answers to frequently asked questions that may help you.

FREQUENTLY ASKED QUESTIONS

Q: WHAT DOES HOMEOWNER'S INSURANCE COVER?

A: Depending on your policy, your insurance may cover the structure of the house; any outbuildings, sheds, fences or landscaping; and the contents of the home, such as your furniture and other personal possessions. Homeowner's insurance may also protect you from personal liability if someone is injured on your property. In general, a policy may cover damage due to theft, hail, fire and wind.

Q: WHAT KINDS OF THINGS CAN LOWER MY PREMIUM?

A: The two easiest things you can do are bundle your auto and home insurance for a multi-line discount, and carry a higher deductible (\$1,000 or higher). Depending on your carrier, other discounts may be available.

PEOPLE YOU'LL MEET:

Your **insurance specialist** will explain your insurance options and answer any policy questions you may have. If you choose American Home Insurance Agency (AHI), your independent insurance specialist will shop a wide range of insurance carriers to find the best rates and coverage for your needs. Call AHI today: **888.325.8108**.³

A WORD ABOUT TITLE INSURANCE...

In addition to homeowner's insurance, you'll need to arrange for title insurance—a policy that protects you and your lender against unexpected problems associated with the title to your new home.

What sorts of problems? Liens for unpaid taxes or unpaid work on the property, mistakes or omissions on the deed, undisclosed heirs, fraud and errors on examining records are just a few examples. Title insurance does not protect against future faults, but it does protect you from existing risks or undiscovered interests.

Wouldn't a title search reveal those issues? No matter how experienced and thorough your title examiner may be, a title search cannot absolutely assure that no title faults are present. Title searches are based on a careful examination of public records, which may not—and in some cases, cannot—disclose certain types of information that may later affect your title.

While other kinds of insurance, such as auto, life or health, cover you against future losses, title insurance eliminates any risks caused by title faults that occurred before you owned the property. Once you pay the one-time premium, the policy remains in effect until the property is sold to a new owner, even if that doesn't occur for decades.

Other than you and your lender, no one else should have claims against your home. Contact Richmond American's affiliate, American Home Title and Escrow Company at **855.248.4853** to learn more about the protection that title insurance can provide. Services are available in Colorado, Florida, Maryland, Nevada and Virginia.³

CLOSING

This is the day you've been waiting for. All that stands between you and the keys to your dream home is some paperwork. This simple checklist should help you get through the process as efficiently as possible.

Who must attend:

- You, your spouse and anyone else who will own the house
- The closing agent
- A notary public (your closing agent may also be a licensed notary)

Who may attend:

- Your real estate agent
- Your attorney

Who shouldn't attend:

- Consider making other arrangements for children and pets. As exciting as it may be for you to close the deal on your new home, they probably won't find the process as entertaining. Expect your closing to take about 45 minutes.

What to bring:

- Photo identification, such as a driver's license or state-issued ID
- A copy of your homeowner's insurance policy and any other required insurance, such as flood insurance, plus proof of payment
- Cashier's check or wired funds, as required by the settlement agent for closing costs and the balance of your down payment (if any)
- Your personal checkbook (just in case)
- Anything else requested by the lender

What you'll receive:

- The keys to your dream home!
- A HUD-1 Settlement Statement, which itemizes your closing costs
- A Truth in Lending Statement
- A copy of your mortgage note, which details your lender information, loan terms, interest rate, margins and caps for ARMs, payments, etc.
- A copy of the mortgage or Deed of Trust
- Copies of any additional documents required by state or local law, such as a Certificate of Occupancy, Building Code Compliance Letter or plot plan.

PEOPLE YOU'LL MEET:

Your **closing agent** may be your title agent, escrow officer or a real estate attorney, depending on local regulations and your lender's practices. He or she is responsible for conducting the closing and ensuring all the proper forms are signed and witnessed by a licensed notary public.

WE'RE THERE FOR YOU

The movers have come and gone. Your family photos are on the mantel. Your shoes are by the door. Your cereal bowl is in the sink. That means your homebuilder's work is done, right?

We don't think so. *With a purchase as important as a new home, peace of mind should come standard. At Richmond American, that means a limited warranty and check-ins at one month, five months and ten months after closing. Whether you're curious about the settings on your water heater or the rating on your roof insulation, we're just a phone call away.*

CUSTOMER SATISFACTION

We aren't just interested in selling homes; we want to win customers for life. Nearly 40 years of homebuilding have taught us that listening is the surest way to build stronger customer relationships, earn referrals and encourage repeat business.

That's why each Richmond American homeowner is invited to complete three online customer satisfaction surveys during the first year after closing. These surveys are conducted by Avid®,⁵ a third-party administrator. We use customers' feedback to improve the buying and ownership experience.

CONVENIENT ONE-STOP SHOPPING

Thanks to Richmond American's affiliates, you can buy, finance and insure your home through one experienced team.

HomeAmerican Mortgage Corporation, American Home Insurance Agency and American Home Title and Escrow Company work together to achieve smooth and on-time closings.³



When you purchase with Richmond American, the key to your dream home arrives in this box!

ABOUT OUR COMPANIES

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 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 only a local would know. Call **888.500.7060** or visit **RichmondAmerican.com** 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** or visit **HomeAmericanMortgage.com**.

AMERICAN HOME INSURANCE AGENCY, INC.

American Home Insurance has been an affiliate of Richmond American Homes since 1998 with the vision of providing convenient service, competitive rates and comprehensive coverage to customers from coast to coast. 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. Visit us online at **AmericanHomeInsurance.com**.

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 settlement. Call us at **855.248.4853** or visit **AHTECO.com** for more information. Services are available in Colorado, Florida, Maryland, Nevada and Virginia.

NOTES:

1:
Energy Wise features and specifications vary by location, may not be available on all homes, and are subject to change without notice. Visit a Sales Center for details regarding community features and specifications.

2:
Warranties are limited and subject to terms, conditions and limitations. Visit a Sales Center for details on the limited warranty provided in connection with the purchase of a Richmond American home.

3:
Richmond American Homes, HomeAmerican Mortgage Corporation, American Home Title and Escrow Company, and American Home Insurance Agency, Inc. (also known as AHI Insurance Agency) 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 Title and Escrow Company, or American Home Insurance Agency, Inc. will not affect your ability to obtain products and services from these companies.

4:
Standard items, available upgrades, price, specifications, included features and availability are subject to change without notice. Homebuyers may be limited in the options and upgrades which can be made to homes that are finished or already under construction. Upgrades are available at additional cost.

5:
Avid Ratings is a registered trademark of Avid Ratings Co.

The information contained in this guide is for general informational purposes only. It does not constitute legal, tax, accounting, financial or other professional advice and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. You should contact a tax professional to discuss your particular circumstances and the applicability of federal, state and local tax laws to your particular situation prior to obtaining a loan or making any purchase decision.

HomeAmerican Mortgage Corporation's principal offices are located at 4350 S. Monaco Street, Suite 200, Denver, CO 80237. HomeAmerican Mortgage Corporation (NMLS Unique Identifier #130676), 866.400.7126. Arizona Mortgage Banker license #0009265. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. In Nevada, all advertised loans are offered and funded by HomeAmerican Mortgage Corporation, which can be contacted at 7770 S. Dean Martin Drive, Suite 308, Las Vegas, NV 89139, 702.638.4450, License #67. NMLS Consumer Access website: <http://www.nmlsconsumeraccess.org>.

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