

# MILITARY HOMEBUYER GUIDE

*We've been connecting service members with their dream homes for nearly four decades. Let us share with you what we've learned over the years.*



 **RICHMOND**  
AMERICAN HOMES

*With us, it's personal.™*

## WHAT'S INSIDE THIS GUIDE?

Relocation tips | Monthly budget worksheets | VA financing information | Moving checklist

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 [twitter.com/RAHomes](https://twitter.com/RAHomes)

 [pinterest.com/PinsByRA](https://pinterest.com/PinsByRA)

 [google.com/+RichmondAmerican](https://google.com/+RichmondAmerican)

 [youtube.com/user/RAHomes](https://youtube.com/user/RAHomes)

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## THANK YOU FOR YOUR SERVICE

Richmond American is proud to help the men and women of our armed forces attain the dream of homeownership. That's why we offer incredible VA loans<sup>3</sup> featuring:

### NO MONEY DOWN<sup>6</sup> NO CLOSING COSTS<sup>5</sup>

Call our affiliate, HomeAmerican Mortgage Corporation,<sup>4</sup> at **866-400-7126** today for details.

Dear Homebuyer,

Embarking on the path to homeownership is an exciting step, even if it isn't your first time around. Relocating every few years may even be a way of life for you if you've been in the military long. We hope this guide can answer some of your questions so you can relax and enjoy the homebuying process from start to finish.

At Richmond American, we appreciate your service to our country and we understand the decisions and opportunities you face as a military homebuyer. Many of our newest communities are conveniently located near military bases. Be sure to check out the map on page 18 to see which locations might work best for you.

More good news is that building a home from the ground up may not take as long as you may imagine. Many of our homes are built to the final stage of construction and held for your final touch. We do this so you can opt for those granite countertops or hardwood floors you've been dreaming of and still move into your new home in a short timespan.

Thank you again for your service, and enjoy the journey to your new home!

Sincerely,

Larry A. Mizel  
Chairman & Chief Executive Officer

David D. Mandarich  
President & Chief Operating Officer

# THE DECISION TO BUY

*Buying a new home is a big step for anyone. When you serve in the military, the homebuying process comes with an extra set of questions and considerations. Because many of Richmond American's communities are located near military bases, we work with buyers from all branches of the military, and have even sold homes to buyers serving as far away as Japan and Afghanistan.*



## HOME MAINTENANCE MADE EASIER

Minimizing home maintenance is a top priority for many home shoppers, especially for single buyers and households with a spouse deployed overseas. A brand new, never-been-lived-in home is sometimes the best option. Learn what we're doing to make life easier on page 15.

Over the years, we've become keenly aware of everything that's involved in the process for service members and their families. We hope this guide will answer many of your questions and give you the confidence you need to take the next step. Here's a glimpse at what you can expect to learn.

## BENEFITS OF HOMEOWNERSHIP

From tax benefits to stable housing costs, check out the advantages of homeownership from a military perspective on the next page.

## VA LOAN INFORMATION

Do you qualify for a loan guaranteed by the Department of Veterans Affairs? Is VA financing the best option for your situation? The discussion starts on page 8.

## RELOCATING

When you serve in the military, relocation can happen more often than with many professions. Learn what you can do to prepare, starting on page 17.

## TIPS & CHECKLISTS

Throughout this guide, we've included tips, checklists and worksheets to help you organize your thoughts and get a clearer picture of where you stand in the homebuying process.

# BENEFITS OF HOMEOWNERSHIP

*When you decide to become a homeowner and make your American dream a reality, get ready to enjoy a range of benefits. We've summarized some of the main advantages below, though nothing will compare to the pride you'll feel when you're handed the keys.*

## WHY BUY NEW?

**Reason 1** – Who wants to peel off old wallpaper? When you buy a new home, you can spend your free time on something other than renovating. Trade in repairs for relaxation!

**Reason 2** – A new home generally means a new community built with convenience and quality of life in mind: enjoy closer proximity to commuter routes, newer schools and the latest in shopping and dining.

**Reason 3** – With a resale home, structural and decorating choices have already been made. With a new home, you can make these personal decisions. At Richmond American, you can explore your options for everything from flooring to cabinetry at the Home Gallery before you even contract on your new home. Go to [RichmondAmerican.com](http://RichmondAmerican.com), select **Homebuying 101** and then **Home design**.

**Reason 4** – New homes generally come with a warranty,<sup>2</sup> providing you with greater peace of mind.

## STABLE HOUSING COSTS

While renters' monthly payments go to a landlord, mortgage payments made by homeowners can build equity. For those who choose a fixed-rate mortgage, the principal and interest payments are fixed for the life of the loan, a clear advantage over rental market fluctuations.

## YOU CAN MAKE IT YOURS

If you're like many homebuyers, you've been inspired by home design shows on television, and this is your chance to decorate your living space with your tastes. If you've been renting, you will have more opportunities to decorate your home to reflect your personality with paint, window coverings, landscaping and more.

## MILITARY TAX BENEFITS<sup>1</sup>

1. When you're active in the military, you may be eligible for a Basic Allowance for Housing (BAH), which is meant to provide you with compensation for housing based on the housing costs for the area where you are stationed. Because this allowance is tax free, you have a tremendous opportunity to buy a home and build equity using tax-free funds. See the next page for more information about BAH.
2. As a homeowner, you may also be able to receive a tax deduction for 100% of your mortgage interest, provided you meet the guidelines. Visit [military.com/Finance/Taxes](http://military.com/Finance/Taxes) to learn more about how you can benefit.

## NEED TO MAKE A QUICK MOVE?

Buying a brand new home doesn't mean you'll have to wait months for it to be built. Richmond American has quick move-in homes already under construction – perfect for when you need to move on a short timeline.

# GETTING STARTED

*From house hunting to putting in an offer, there are many things to learn on the road to homeownership. But before you get too far, be sure to do your homework. Even if this isn't your first homebuying experience, you will need to take some initial steps before you even apply for a mortgage.*

## THE IMPORTANCE OF BUDGETING

No matter what your income is, it's important to look at your finances and find out what you can afford before you start your search for a new home. If you don't already have a budget, write down all of your regular expenses and determine what kind of payment you feel comfortable making every month. Use the worksheet provided on the next page. It's easy to fall in love with a home that's out of your reach. Having a total cost in the back of your mind when you start shopping will help you stay on track.

## FACTORING IN A BASIC ALLOWANCE FOR HOUSING (BAH)

As you may already know, BAH is an allowance given to members of the military assigned to permanent duty within the 50 United States, but not furnished with government housing. The BAH is based on local civilian housing costs (rent, average utilities and renter's insurance).

The amount of the BAH is adjusted by duty location, pay grade and dependents. Your rate can adjust over time to reflect fluctuations in housing costs in your area. As long as you do not experience a change in status, your rate should not decrease.

## THINGS TO REMEMBER...

- A BAH does not guarantee that you won't have out-of-pocket housing expenses. Because it is based on several factors, including median housing costs in your duty area, there may be a gap between the compensation provided and what you actually spend.
- The BAH rate is linked to the zip code of your U.S. duty location, not your residence. Make sure to take this into consideration if you plan on living in a zip code other than the one where your base is located.
- Members of the military serving overseas may qualify for an Overseas Housing Allowance (OHA) or for a BAH for U.S.-based dependents, depending on their circumstances.

Sources: Defense Travel Management Office (<http://defensetravel.dod.mil/site/bah.cfm> and <http://defensetravel.dod.mil/site/faqbah.cfm>) and Military Compensation (<http://militarypay.defense.gov/pay/DifferentBAH.html>) as of 10/15/14.

## MONTHLY BUDGET WORKSHEET

When you have a detailed picture of both your income and your expenses, you can evaluate your spending, make adjustments and get an accurate look at how much you can afford to spend on a monthly mortgage payment.

Where is your money going each month?		
Income	Base pay	\$
	Gratuities	
	Other forms of income	
<b>TOTAL INCOME</b>		<b>\$</b>
Fixed expenses	Housing costs	\$
	Car payments	
	Car insurance	
	Utilities (water, electric, gas, etc.)	
	Loan payments	
	Credit card payments	
	Savings account allocation	
	Phone/mobile service	
	Cable/satellite service	
	HOA fees	
	Other bills	
	<b>TOTAL FIXED EXPENSES</b>	
Variable expenses	Groceries	\$
	Dining out	
	Clothing	
	Entertainment	
	Gifts	
	Miscellaneous	
<b>TOTAL VARIABLE EXPENSES</b>		
<b>TOTAL EXPENSES</b>		<b>\$</b>

### LEAVING THE MILITARY SOON?

When you leave the military, your housing allowance will no longer be part of your income. When budgeting for your mortgage, make sure you know how much home you can afford without the allowance.

### CALCULATE YOUR BAH

Enter your rank and zip code and find out what your BAH allowance will be so you can budget accurately: [defensetravel.dod.mil/site/bahCalc.cfm](https://defensetravel.dod.mil/site/bahCalc.cfm).

## CHECK YOUR CREDIT REPORTS

Lenders use your credit score to help determine your credit worthiness, and therefore the interest rate they'll be willing to offer. Even if you think you have great credit, errors on your reports may be lowering your score. Make sure you get a separate report from all three major credit reporting companies because they collect information separately and may report different errors. By law, you're entitled to a free report from each of these companies annually. To request your credit reports, go to [annualcreditreport.com](http://annualcreditreport.com).

### 3 CREDIT SCORE TIPS

You know you need to pay your bills on time and avoid bankruptcy to keep your credit score up, but what else can affect your number? Here are three things you may not have considered:

#### 1. Keep old accounts open

Closing old credit card accounts can affect your credit score negatively in two ways. First, it can shorten your average account age, making you look less reliable to lenders. Second, closing accounts reduces the total credit available to you, which makes any balances you do have appear larger in proportion.

#### 2. Hold off on major purchases

Have money saved up for a new TV? You may want to hold off. While increasing debt affects your credit score, keeping money in your savings account is also important. Mortgage lenders may see you as less of a risk if you have a cash reserve to get you through tough times.

#### 3. Don't apply for new credit cards or loans

Using credit cards responsibly may improve your credit, but opening new accounts shortly before or during your mortgage application process can lower your average account age and result in a lower overall credit score. Increasing your debt during this timeframe with new loans for things like cars and furniture can also negatively affect your credit.

## START WINDOW SHOPPING

You owe it to yourself to be an informed buyer. The Internet is a good place to start. Even if you're miles away, you can view homes for sale, as well as home values in your new area. You can also look up tax information and explore market trends by neighborhood or zip code.

One mistake buyers often make is to assume they can't afford a brand new, never-been-lived-in home. Take a look at Richmond American's website, [RichmondAmerican.com](http://RichmondAmerican.com), and you may be surprised how competitive prices are. New homes also tend to be more energy efficient, which may provide savings on utility bills. Plus, Richmond American's new homes come with warranties<sup>2</sup> and offer you the opportunity to choose your own fixtures and finishes.

**BUDGET? CHECK.  
CREDIT IN ORDER? CHECK.  
IT'S TIME TO GET  
PRE-QUALIFIED!**

See page 10 for details.

**RELOCATING?** If you're being reassigned to a new military base, be sure to check out the relocating section starting on page 17.

# UNDERSTANDING FINANCING

*Securing financing is one of the first steps on your way to owning your dream home. This section of the guide is dedicated to helping you sort through the basics of home financing so you know what to expect during the buying process.*

## MORTGAGE BASICS

So what is a mortgage? It's a basic question, but even seasoned homebuyers don't always know the answer. Technically, a mortgage is a pledge of your property as security for payment of your home loan. Typically paid in monthly increments, your monthly loan payment will be made up of four parts, commonly referred to as PITI:

### **P = Principal**

The amount left on your loan apart from the interest

### **I = Interest**

The interest paid in monthly increments for the life of your loan

### **T = Taxes**

Your monthly property tax payment (approximately  $1/12$  of the total property tax for the year)

### **I = Insurance**

Referred to as hazard insurance or homeowner's insurance, this coverage protects your home and certain possessions, and can help protect you from liability claims or lawsuits for accidents on your property

## ADDITIONAL EXPENSES

The components of PITI will typically make up your main home expenses each month. When estimating your monthly budget, you will also need to factor in these possible monthly costs:

### **Homeowner Association (HOA) fees**

A homeowner association is an organization that enforces covenants and rules for the community and maintains shared property, such as open spaces, parks and community pools. If you buy a home in a community with a homeowner association, you will become a member of that HOA, and will be responsible for any HOA fees. Be sure to investigate the cost of membership ahead of time to make sure the added expense is within your budget.

### **Additional taxes**

Check to see if the home you want to buy is located in a special district, sometimes called a Community Facilities District (CFD). Property owners in these districts pay additional taxes to fund public improvements, such as schools, parks and roads.

### **Private Mortgage Insurance**

Private Mortgage Insurance (PMI) is a form of insurance typically required for homebuyers who take out a conventional mortgage loan for more than 80% of the total value of the home. This added insurance protects the lender against loss if the borrower defaults on the loan. If you opt for a loan guaranteed by the Department of Veterans Affairs (VA), PMI is not required.

## ADDITIONAL EXPENSES CONTINUED...

### Monthly mortgage insurance

Homeowners with a Federal Housing Administration (FHA) insured loan are required to pay monthly mortgage insurance, even if they make a larger down payment. VA home loans do not require monthly mortgage insurance.

## VA HOME LOANS

A VA home loan is a mortgage loan guaranteed by the Department of Veterans Affairs. VA financing was created by the government to benefit Americans who have served their country in the military. If you are currently in the United States military, or if you have ever served in the U.S. Armed Forces, you may be eligible. Many service members choose to take advantage of VA financing because of these main benefits:

- You may purchase a home with no down payment,<sup>3</sup> subject to VA guidelines in your area.
- You may choose a fixed-rate or an adjustable-rate mortgage.
- There are limits to the amount of closing costs you will have to pay.
- You are not required to pay monthly mortgage insurance or PMI.

## ARE YOU ELIGIBLE FOR A VA LOAN?

You might be eligible for a VA loan if:

- You currently serve on regular active duty in the military.
- You have served on regular active duty in the military and have since been discharged.
- You have served in the Selected Reserves or National Guard for at least 6 years.
- You are an unmarried spouse of a veteran who died on active duty, or as a result of a service-connected disability.

Other conditions may apply and special documentation may be required as proof of your service. Visit [benefits.va.gov/homeloans](http://benefits.va.gov/homeloans) and select **Eligibility** for complete details.

Source: United States Department of Veterans Affairs ([http://benefits.va.gov/HOMELOANS/purchaseco\\_eligibility.asp](http://benefits.va.gov/HOMELOANS/purchaseco_eligibility.asp)) as of 10/15/14.

## OTHER LOAN OPTIONS

If you are eligible for a VA loan with no down payment, there's no denying that going that route is a very attractive option. But depending on your individual situation and lifestyle, you may want to consider other loans.

**FACT:** If you obtain a VA loan and later sell your home, you may be eligible for another VA loan in the future.

### A BETTER VA

Ready to apply for a VA loan? Contact our affiliate, HomeAmerican Mortgage Corporation (HMC)! When you choose HMC,<sup>4</sup> and, where allowed, choose to insure your home through our other affiliate, American Home Insurance Agency (known as AHI Insurance Agency in California),<sup>7</sup> you may enjoy **NO CLOSING COSTS<sup>5</sup> & NO MONEY DOWN!<sup>6</sup>**

### CONTACT:

#### HMC

Go to [HomeAmerican.com](http://HomeAmerican.com)  
or call **866-400-7126**

#### AHI

Go to [AmericanHomeInsurance.com](http://AmericanHomeInsurance.com)  
or call **888-325-8108**

## Federal Housing Administration Insured Mortgages (FHA)

The Federal Housing Administration (FHA) is a part of the United States Department of Housing and Urban Development (HUD). FHA insured loans allow you to buy a home with a down payment as low as 3.5% of the purchase price.

### Quick facts about FHA mortgages:

- FHA loans allow you to buy a home with a down payment as low as 3.5% of the purchase price.
- A monetary gift from a family member is allowed to pay for your down payment.
- FHA insured loans are typically fixed-rate mortgages, but adjustable rates are also available.
- FHA financing requires an Upfront Mortgage Insurance Premium (UFMIP). This premium can be financed in the loan amount or paid in cash at the time of closing.
- FHA financing also requires a Monthly Mortgage Insurance Premium (MMIP). This premium will be included as part of your monthly mortgage payment.

## Conventional mortgages

Conventional mortgages are mortgages that are not obtained under a government insured or guaranteed program, such as programs operated by the Federal Housing Administration (FHA) or the Department of Veterans Affairs (VA).

### Quick facts about conventional mortgages:

- Conventional loans typically require a minimum down payment of 5%, which is generally higher than government backed loans.
- Conventional loans usually require higher credit scores than FHA or VA loans.
- Private mortgage insurance is required if the loan-to-value ratio is greater than 80%.
- After the buyer makes a 5% down payment from his or her own funds, a gift may be used for additional down payment.

FIXED-RATE MORTGAGES	VS.	ADJUSTABLE-RATE MORTGAGES
Interest rates and regular monthly payments stay fixed for the life of the loan.		ARM loans have interest rates that periodically adjust.
Typical terms for fixed-rate mortgages span 15 or 30 years.		The initial interest rate tends to be lower for an ARM than for a fixed-rate mortgage, which means you may end up paying less per month initially than with a fixed-rate loan.
Your mortgage payment is not affected by interest rate increases.		The interest rate you pay will generally drop if prevailing interest rates decrease.
Consistent monthly payments mean it's easier to budget your finances.		If interest rates increase, then your payment will also increase.
At the time of financing, fixed-rate mortgages tend to have higher interest rates than adjustable-rate mortgages.		Future interest rate increases could make your house unaffordable.
Your mortgage payment will not go down if interest rates decrease.		Depending on the type of ARM, the interest rate may be "fixed" for a period of time, after which it will be adjusted and will continue to adjust periodically thereafter.

## STILL NOT SURE WHICH LOAN TO CHOOSE?

Call a loan officer from Richmond American's affiliate, HomeAmerican Mortgage Corporation<sup>4</sup> at **866-400-7126**.

# THE LOAN PROCESS

*Once you have an idea of what kind of loan you might want to apply for, it's time to take the next step—start the loan process! Pre-qualifying is an easy way to determine how much you may be able to borrow and allows you to start looking for a home that fits your budget.*

## GETTING PRE-QUALIFIED

Whether you submit information online or by phone, you will need to have the following items handy:

- Most current 30-day pay stub or Leave and Earnings Statement
- All asset information (recent two-month checking/savings account info, retirement funds, stocks, bonds, etc.)
- Creditor information (credit card statements, auto loan statements, etc.)
- Dates of employment; address and phone number of current and previous employers
- Two years' W-2s
- Rental information for the last two years (if applicable)

Once this information is received, a loan officer can give you a ballpark figure on the amount you may be qualified to borrow for a home loan based on your income and credit history. Ready to get started? Contact Richmond American's affiliate, HomeAmerican Mortgage (HMC)<sup>4</sup> today at **866-400-7126**. The sooner you can get pre-qualified, the quicker you can act when you find a home you love.

## WHAT TO EXPECT DURING THE LOAN PROCESS

Securing financing you feel confident about is an important part of your home purchase. Your mortgage should be tailored to your individual budget, goals and lifestyle. When you choose HomeAmerican Mortgage,<sup>4</sup> a professional loan officer will be there to walk you through the process. Here's a quick glimpse of what to expect from start to finish.

### THE LOAN APPROVAL PROCESS

#### Step 1 – Speak with a loan officer

Your loan officer is someone you will be working with throughout the entire homebuying process. During the initial conversations with your loan officer, you will discuss your budget and basic financial information. Call **866-400-7126** to find a loan officer with HomeAmerican Mortgage Corporation.<sup>4</sup>

#### Step 2 – Get pre-qualified

You can usually submit your information online or by phone to get pre-qualified. Have your most recent paystubs or Leave and Earnings Statements and bank statements on hand.

#### Step 3 – Processing your loan

You will need to provide bank statements, pay stubs or Leave and Earnings Statements and other documentation to verify the information you provided on your initial application.

#### Step 4 – Preliminary loan approval

If pre-approved, you will receive a Good Faith Estimate of the anticipated closing costs, including expenses such as origination fees, mortgage insurance, title insurance, escrow reserves and homeowner's insurance.

#### Step 5 – The commitment letter

If your loan is approved, you will receive a commitment letter, which sets out many of the key terms of the loan, the length of time for which those terms are offered, and any other items necessary to finalize the loan.

## MILITARY HOMEBUYER BORROWER'S CHECKLIST

The following checklist will give you an idea of what you may need to provide with your loan application. Your loan officer can let you know which items are required for your individual situation.

### Income:

- W-2s or 1099s for the previous two years for each borrower
- Leave and Earnings Statements and/or paycheck stubs covering the most recent 30 days for each borrower
- Investment/retirement statements covering the most recent two months for all accounts
- Federal tax returns or 1040s for the most recent two years
- Disability, Social Security, or retirement pensions: copy of the awards letter or other documentation of income received from these sources, including evidence of continuance

### Self-employed income:

- Schedule C of your tax returns for the previous two years if you are involved with a sole proprietorship
- K-1 Schedule of your tax returns for the previous two years if you have an interest in a limited partnership
- Partnership tax returns (IRS Form 1065) of your tax returns for the previous two years if you have a 25% or greater interest in a partnership
- Corporate tax returns (IRS Form 1130 or 1120) for the previous two years if you have a 25% or greater interest in a corporation, including S corporations
- Signed year-to-date profit and loss statements for your business

### Account information:

- Bank account statements for the previous two months on all accounts listed on the application
- Gift letter if gift funds will be used for the down payment or closing costs
- Retirement account statements for the previous two months

### Miscellaneous:

- Certificate of Eligibility, which can be obtained at [ebenefits.va.gov](http://ebenefits.va.gov)
- Certificate of Release or Discharge from Active Duty (DD214), if applicable
- Divorce decree: copy of complete, final decree and any other applicable documents
- Child support or alimony: documentation showing 12 months of income received and evidence of continuance
- Bankruptcy/discharge of debtors: copies of documents, including all schedules
- Relocation papers showing start date, pay and company buyout, if any
- Letters of explanation for recent credit inquiries or any negative credit entry
- Rental information from the last two years, including property address, dates of residence, landlord's name, address and phone number
- Child care provider information, if applicable

# FINDING YOUR DREAM HOME

After you've figured out how much home you can afford, the fun part can begin! Start a dialogue with anyone you plan to live with in your new home. Do you need a guest room for when friends and family come in from out of town? Do you want a kitchen that overlooks the family room? Now's the time to pin down your wants and needs.

## MAKING A WISH LIST

You may think you know exactly what you're looking for, but it helps to get it down on paper, especially if you won't be the only decision maker in the home selection process. Everyone needs to be on the same page and the following checklist is a good starting point. You can carry it with you as you tour model homes. It's an easy way to make sure you get what you're looking for.

### House Hunting Wish List

- Ideal number of bedrooms  2+  3+  4+  5+  \_\_\_ Notes: \_\_\_\_\_
- Ideal number of bathrooms  1½  2+  3+  \_\_\_ Notes: \_\_\_\_\_
- Garage capacity  1-car+  2-car+  3-car+ Notes: \_\_\_\_\_
- Type of house  Ranch home (detached)  Two-story detached  Townhome/duplex

### What do you want in a floor plan?

Examples:

- Kitchen open to family room
- Laundry close to bedrooms
- Spacious garage
- Deck or patio
- Study/den

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### What special features are you seeking?

Examples:

- Hardwood floors
- Air conditioning
- Pantry
- Low-maintenance landscaping
- Technology package
- Energy-efficient construction

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### Neighborhood details:

- Ideal commute time
- Cities/communities you're considering

Under \_\_\_\_\_ mins./hrs.  
1 \_\_\_\_\_ 2 \_\_\_\_\_ 3 \_\_\_\_\_

### Location needs to be close to:

- Shopping  Work  Freeway access  \_\_\_\_\_

### Other things you're looking for:

Examples:

- Quality schools
- Community pool
- Parks/playground nearby

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## CHOOSING A HOMEBUILDER

Buying a new home offers distinct advantages that you'll want to keep in mind when you start house hunting. These can include lower maintenance costs, greater energy efficiency, a homeowner's warranty and proximity to shopping and newer schools. And because you won't be renovating, you can spend your free time doing the things that are most important to you.

If you decide to buy a new home, 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:

### TALK SHOP

Whether you're out of state, overseas or just around the corner, we offer more ways to get the answers you need when you're shopping for a new home.

**CHAT NOW** on  
**RichmondAmerican.com.**

**PHONE** – Call **888-500-7060.**

**FACE-TO-FACE** – Visit a community or Home Gallery location today.

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 <sup>4</sup>		
Do they have an affiliate insurance company that can help you compare quotes from multiple insurance carriers?	Yes <sup>7</sup>		
Can you browse design center options before you contract?	Yes		
Do they offer complimentary design consulting?	Yes		
Are the neighborhoods developed to give each home a distinct look?	Yes		
Do they build homes with energy-efficient features?	Yes <sup>8</sup>		
Do they offer a location with a quick commute to your military base?	Yes		
Do they offer hundreds of ways to personalize your home?	Yes		

## HOME SHOPPING TIPS

### TIP 1 :: THINK ABOUT LIVABILITY

There are many questions you should be asking yourself as you walk through model homes. Is there enough cabinet space? Is the laundry room conveniently located? These are the “livability” topics that occupy Richmond American architects and designers every day as they create new floor plans. Here’s a list of things we recommend looking for when you walk in the door:

#### Kitchen

- Is the path from the garage to the refrigerator convenient for bringing in groceries?
- Is there ample cabinet/pantry space?
- Can you get between the refrigerator and the kitchen island with ease?
- Is the pantry location convenient?
- Are the sink and dishwasher in close proximity to each other?
- Is there enough space to pull the chairs out from the table without blocking a door?
- Are there multiple eating spaces, such as a nook and a kitchen island?
- Is the kitchen nook sized to accommodate a table large enough for your needs?

#### Master bedroom

- Is there enough room to comfortably fit your bed, two night stands and a dresser?
- Do the electrical outlets line up where your nightstands will sit?

#### Family room/great room

- Can you place your television where you can see it from the sofa?
- Is the hallway large enough to get your sofa into the room?
- Will you have enough room to walk around your sofa?
- Is the space versatile enough to allow your entire family to enjoy the space at the same time?
- Are the outlets ideally situated for your cable/home theater components?

#### Bathrooms

- Is the bathtub faucet conveniently located? Do you have to reach over the toilet to run the water?
- Is the towel rack in a logical spot?

#### Whole house

- Are the light switches located in the most convenient places?
- Will you have to buy custom furniture to fit into small spaces?
- Is there a lot of wasted space at the end of hallways or other areas of the house?
- Is there ample closet/storage space?
- Is there enough room in the garage for more than just your cars?
- Does the window placement maximize lighting and energy efficiency?

### TIP 2 :: CONSIDER YOUR DESIGN CHOICES

If you buy a resale home, you will already know what your cabinetry and flooring look like. But if you’re buying a brand new home, you will likely be able to make the design decisions yourself. Not every homebuilder lets you choose your fixtures and finishes in the same way. If selecting your home finishes is important for you, you need to ask about this process up front.

#### THINK ABOUT IT!

Be flexible. Some creative thinking may help you find a home that works perfectly for you. For example, if you’re looking for four bedrooms with the intent of using the fourth bedroom as an office, you may want to consider 3-bedroom floor plans with a study or a loft space.

### Questions to ask about design selection:

- Will you have a wide variety of cabinet and flooring choices?
- Can you review your design options before you buy?
- Is there any design assistance available or will you be left to make decisions on your own?
- How long will you have to make your design decisions?
- Can you include the cost of your selections in your monthly payment?

### TIP!

Richmond American's Home Gallery offers hundreds of ways to personalize your new home and a design consultant on hand to help you create a look you'll love for years to come.

### TIP 3 :: RESEARCH THE SCHOOL DISTRICT (YES, EVEN IF YOU'RE NOT A PARENT)

If you have school-age children, you'll already have schools on your mind when you're looking at prospective neighborhoods. It's always good to do your homework to make sure your child will receive the best education you can afford to provide. But what if you don't have kids or don't plan to in the future? It still pays to look at this information. When you decide to trade in your home for a new one down the road, selling your house will be much easier if you're in a great school district.

There are many websites dedicated to providing information about schools and their programs. You can go to **www.GreatSchools.org**, the site that put together the rankings for the Best High Schools in America for *BusinessWeek*, to research test scores, read parent reviews and compare area schools. Google has created an interactive map of US schools with Great Schools ratings, making it easy for house hunters to check out neighborhood schools at a glance. See it at [bitly.com/SchoolMap](http://bitly.com/SchoolMap).

### TIP 4 :: CONSIDER LOW-MAINTENANCE OPTIONS

If there's a chance that you could be deployed out of the country, be sure to think about options to make home maintenance easier for someone else to handle. What's available? For one thing, newer homes may require less maintenance and may come with a warranty.<sup>2</sup> Second, the new appliances that come in a new home are not only cleaner and more efficient, but usually have less of a chance of needing repairs from the start. Richmond American also offers low-maintenance landscaping options that make yard work a breeze.

### TIP 5 :: ASK ABOUT ENERGY-EFFICIENT FEATURES

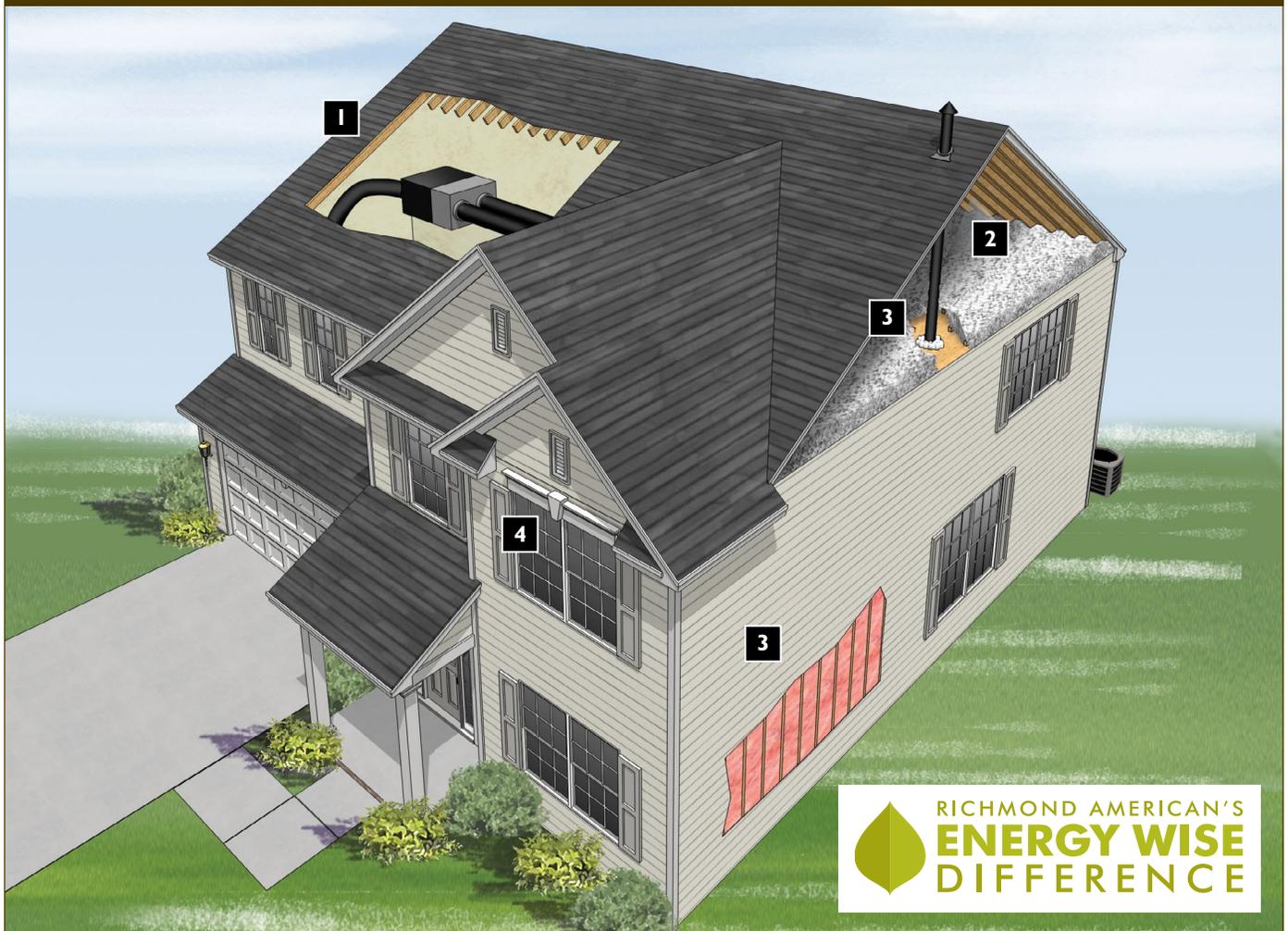
Why not make your next home an Energy Wise home? Energy-efficient features may not only reduce your home's carbon footprint, but may also save you money on utility bills.

Richmond American offers a variety of energy-saving features as part of our Energy Wise Difference.<sup>TM</sup> See the next page for a more complete look at the features that may be included in our homes.<sup>9</sup>

### WANT TO TALK LANDSCAPING?

Speak with someone at your local Home Gallery. To find a location near you, visit **RichmondAmerican.com**, select **Homebuying 101** and click **Home design**.

# RICHMOND AMERICAN'S ENERGY WISE DIFFERENCE™



## DESIGNED RIGHT & BUILT TIGHT

We make a point to include features that help cut down on energy usage, reduce waste and create an efficient environment in your home. Check your local Sales Center for features in your region.

### 1. Efficient HVAC system

Designed to perform efficiently for each plan.

#### Mechanically controlled ventilation

Helps promote quality indoor air.

### 2. Advanced framing methods

The building envelope separates the home's indoor environment from the outdoor environment. Sealing this envelope helps to reduce drafts, dust and pollen from exterior sources. Sealing also helps reduce leakage of conditioned air.

### 3. Effective insulation solutions

Effectively installed insulation in floors, walls and attics helps improve energy efficiency and balance temperatures throughout the house for increased comfort.

#### Interior air sealing

Sealing helps separate a home's interior from the outdoors, reducing drafts, dust and pollen and cutting down on loss of conditioned air.

### 4. ENERGY STAR® qualified low-e windows

Low-emissivity coatings reflect infrared light to help keep heat inside in winter and outside in summer.

All homes may not have all features; some exceptions may apply. Features and specifications are subject to change without notice. Visit a Sales Center for further details regarding community features and specifications. Certain details are not shown for illustration purposes. Residential Energy Services Network (RESNET) is a registered trademark. More information about RESNET practices can be found at <http://www.resnet.us>.



# RELOCATING

*Relocation can be common to the military life. Doing research ahead of time will ensure that your moving experience goes as smoothly as possible.*

## IS BUYING YOUR BEST OPTION?

This is the age-old question for anyone thinking about buying a new home, but for military personnel, the question is even more complicated. For one thing, it can be difficult to know how long you may be stationed in one location. Relocation can happen frequently. But serving in the military also has its advantages. Special mortgage programs and a housing allowance can make owning a home an attractive and affordable option.

### Things to consider...

- If you own a home and you're currently in the military, you may be able to deduct 100% of your mortgage interest, even if you pay for it with your tax-free housing allowance.<sup>1</sup> See page 3 for more information.
- Depending on where you live, and the current housing market, buying a home may actually be cheaper than renting. Look into it!
- Renting means being somewhat free of maintenance responsibilities. This can be attractive, especially for families who face the possibility that one parent might be deployed overseas. What you may not realize is that many new homes are designed to be low maintenance as well.
- When you own a home, you have the chance to build equity, and you'll be protected from unexpected rent increases.

## FINDING A COMMUNITY

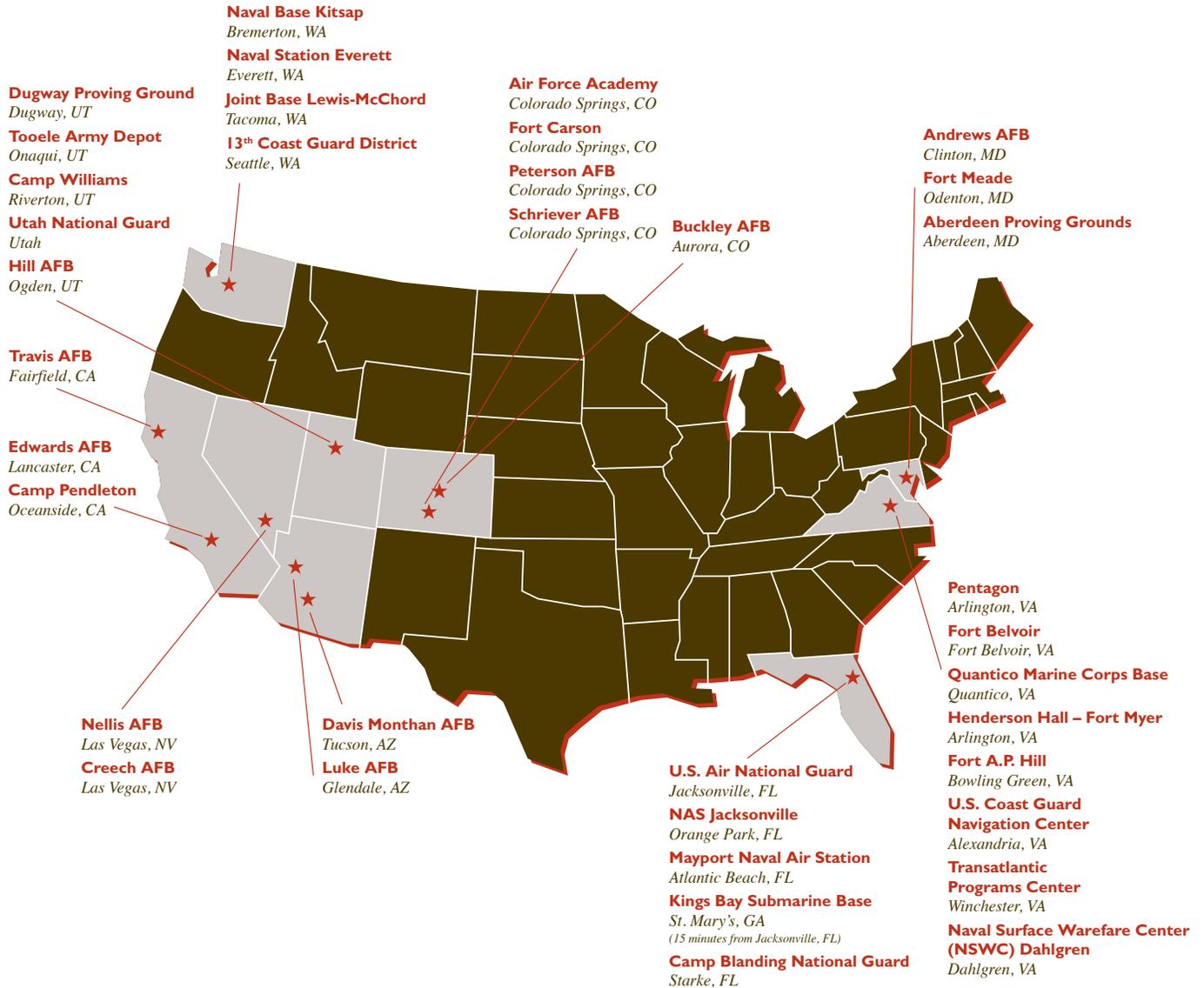
Once you decide that buying is the best option, it's time to find a neighborhood. The feeling of home is about more than just the house you live in—it's about the location and the lifestyle of the area. As a homebuyer, you need to find a place where you can be comfortable putting down roots. Richmond American focuses on building communities with a variety of amenities and convenient locations with quick access to schools, shopping and more. Many of our neighborhoods are located in close proximity to military bases from coast to coast. See the next page for locations.

## GET THE PERMANENT CHANGE OF STATION (PCS) DETAILS

As soon as you know you're moving, contact your installation's Relocation Assistance Program. They have a wealth of information, tools and services to help smooth your transition.

Visit [militaryonesource.mil](http://militaryonesource.mil) to learn more.

# MILITARY BASES NEAR OUR LOCATIONS





### ONE-STOP SHOPPING

Richmond American makes homebuying simple and seamless with convenient, one-stop shopping from start to finish.

### Financing

Get your loan with our affiliate, HomeAmerican Mortgage.<sup>4</sup> The loan process will go smoother when your builder and your lender work side by side.

### Insurance

When you insure your home with our affiliate, American Home Insurance,<sup>7</sup> we'll already have a lot of your application information on file.

### Design Center/Home Gallery

Richmond American has a full-service design center, where you can select everything from your paint to your backsplash tile. Our design consultants can help you match finishes and fixtures for a professional look you'll love.

## ACTIVE-DUTY MILITARY MOVES

If you are currently in the military and making a Permanent Change of Station, or PCS, certain benefits are available that may make your move simpler, less stressful and less expensive. Here's a quick look at what you can expect.

### • Temporary Duty (TDY)

If you are moving within the U.S., you will be allowed to travel to your new city to search for a place to live. Though your travel costs will not be paid, you will not be charged for the time.

### • Temporary Lodging Expense (TLE) & Per Diem allowance

You may be eligible for reimbursement of lodging and meal expenses (for you and your family, if applicable) in association with any PCS within the Continental U.S. (see [defensetravel.dod.mil/site/faqtle.cfm](http://defensetravel.dod.mil/site/faqtle.cfm) for details).

### • Monetary allowance in lieu of transportation

When you choose to travel by way of your private vehicle, you may receive a mileage allowance based on the number of authorized travelers you have with you.

### • Household goods transportation

The military will hire a contractor to pack and ship your belongings. Your actual weight allowance is determined by your pay grade and dependents.

### • Non-temporary storage

If you choose to do so, you can have the military store all or part of your household goods while you are on your new assignment.

## VISIT WITH LOCAL EXPERTS

Your TDY is the perfect time to visit a Richmond American Home Gallery. We recommend making it your first stop. New Home Specialists at the Home Gallery know our communities, the floor plans—even the school systems. They can help you narrow your search before you drive around town. Call **888-500-7060** or go to **RichmondAmerican.com** and select **Homebuying 101**, then **Home design** for more info.

Sources: About.com.: *Military Travel (PCS) Move Entitlements* by Rod Powers, About.com Guide. Retrieved 5/11/14 from <http://usmilitary.about.com/od/travelpay/a/pcsentitlements.htm>. "It's Your Move" by the United States Transportation Command (April 25, 2014). Retrieved 10/15/14 from [http://www.transcom.mil/dtr/part-iv/dtr\\_part\\_iv\\_app\\_k\\_1.pdf](http://www.transcom.mil/dtr/part-iv/dtr_part_iv_app_k_1.pdf).

## YOUR MOVING CHECKLIST

### 2 months before

- Get estimates from moving companies and/or storage units
- Print your floor plan & plan furniture placement
- Make a list of people who will need your new address
- Donate, sell or throw away anything unnecessary
- Inventory your valuables for insurance purposes

### 6 weeks before

- If you're packing yourself, collect boxes & other supplies
- Start packing the items you don't access often
- Set an official moving date
- Settle on a moving company & make your reservations (non-PCS)
- If needed, make travel arrangements; don't forget your pets
- If you have children, transfer their records to their new school
- Obtain your medical records to give to new medical providers
- Arrange insurance for your new home

### 1 month before

- Check with your loan officer to make sure they have all your loan application info
- File with the post office to have your mail forwarded to your new address
- Call utility companies to cancel services at your current home & activate services at your new place on the appropriate dates
- Return all library books & pick up all items out for dry cleaning
- Pick up any prescriptions & have your prescriptions transferred to your new pharmacy
- Properly dispose of cleaning solutions, flammable liquids & other items that can't be moved

### 1 week before

- Call to confirm any travel arrangements
- Change your address with your creditors, subscriptions, financial institutions & other companies & organizations as necessary
- Send friends & family your new address
- Finish packing (non-PCS)
- Pack yourself a suitcase with a few days' worth of clothing, toiletries & any valuable belongings you prefer to keep with you
- Empty, defrost & clean out your refrigerator
- Drain your washing machine & hoses
- Arrange for childcare/pet care for moving day
- Confirm your reservation & prepare your payment & tip for the moving company
- Print a map & directions to your new address for the movers
- If you have a new bank, move the contents of your safe-deposit box
- If you are driving to the new location, take your car to a garage for a tune-up

### Moving day

- Supervise any moving company workers as they pack/move your belongings
- Leave a note to the new residents & include your new address in case the post office doesn't forward your mail right away
- Scout out every room, cupboard & closet to make sure you don't leave anything behind
- Turn off lights, lock windows & close & lock doors before you leave

# FREQUENTLY ASKED QUESTIONS

## **WHAT IF I HAVE HAD A VA HOME LOAN BEFORE?**

It may be possible to take advantage of the VA Home Loan program a second time, provided that you meet the proper requirements. To find out more, go to [benefits.va.gov/HOMELOANS](https://benefits.va.gov/HOMELOANS).

## **WHAT SERVICE IS NOT ELIGIBLE FOR A VA HOME LOAN?**

Most active-duty service members who have served at least 181 days will be eligible for a VA home loan. To see if you meet the requirements, visit [benefits.va.gov/HOMELOANS/purchaseco\\_eligibility.asp](https://benefits.va.gov/HOMELOANS/purchaseco_eligibility.asp).

## **WHAT DOCUMENTS DO I NEED TO APPLY FOR A VA LOAN?**

See the Military Homebuyer Borrower's Checklist on page 11.

## **CAN I AFFORD TO BUY A HOME?**

Take a look at your finances and find out how much you have to spend on a monthly mortgage payment. Once you set up a budget and know what you can afford per month, it's time to do some market research. Take a look at what homes are going for in your area. Then check on current interest rates. There are many mortgage calculators out there that can help you estimate your monthly payment using an estimated home price and interest rate. To use ours, go to [HomeAmerican.com](https://HomeAmerican.com) and select **Calculator**.

## **WHO IS ELIGIBLE FOR A BAH?**

BAH stands for Basic Allowance for Housing. If you are an active member of the military on permanent duty in the Continental U.S., and can provide proof that you pay rent or pay a mortgage, you may be eligible for a BAH. For more details, see page 4.

# EVALUATING CURRENT MARKET TRENDS

*Economic conditions affect supply and demand in the housing market, which in turn impact prices. How does this affect you as a homebuyer? The way the market is trending may contribute to how much you pay for your home, as well as your monthly payment. The good news is there are benefits to every type of market.*

## **SELLER'S MARKET**

Economic booms and job growth generally lead to a more active housing market, often resulting in higher prices and a rise in interest rates. This is called a seller's market because homeowners looking to sell their homes have the advantage. There are usually more buyers willing to pay higher prices. Under these conditions, it's not uncommon to see bidding wars and financing options with high monthly payments.

## **BUYER'S MARKET**

A downturn in the economy tends to trigger a buyer's market. In this type of market, there is usually a large supply of homes and less demand, meaning buyers can get more for their money. Market downturns generally bring interest rates down as well, making monthly mortgage payments more affordable.

## **A LESSON FROM HISTORY**

The real estate business is cyclical, similar to other industries, meaning it has its ups and downs. Fortunately, there are usually advantages associated with the different stages in the cycle, even in down times. Make sure you know the state of the market so you can leverage any advantages available for you. Is it currently a seller's market? It may be the perfect time to sell your current home and find a new home that better meets your needs. Is it a buyer's market? You may be able to get more for your money and enjoy lower interest rates. If history is any judge, it's only a matter of time before the current cycle shifts, so act now if you want to take advantage of current conditions.

## ABOUT OUR COMPANIES

### **RICHMOND AMERICAN HOMES<sup>9</sup>**

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 a local would know. Call **888-500-7060** to get started today.

### **HOMEAMERICAN MORTGAGE CORPORATION<sup>9</sup>**

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 here 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<sup>9</sup>**

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.

## NOTES:

1:  
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.

2:  
Warranties are 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:  
Program is subject to legal requirements, qualification, availability and VA maximum loan limits, and is available only to owner occupants who are qualified to participate in mortgage loan programs offered by the Department of Veterans Affairs. Down payment guidelines (which vary by location) apply. A down payment may be required if loan amount exceeds applicable VA loan guidelines.

4:  
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 Corporations under the California Residential Mortgage Lending Act. Colorado Mortgage Loan Originator License #LMB100019179. Check the license status of your mortgage loan originator at <http://www.dora.state.co.us/realestate/index.htm>. 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. Licensed by the New Jersey Department of Banking and Insurance. Licensed by the Virginia State Corporation Commission, MC-358. Licensed by the Washington State Department of Financial Institutions (CL-130676).

Promotion must be mentioned at time of contract and is not valid on lot or community transfers, plan changes or in connection with any other promotion except closing cost assistance promotions. Richmond American Homes reserves the right to change or withdraw this offer at any time without notice.

5:  
For new buyers on new contracts, Richmond American will pay buyer's actual closing costs when financing is provided by HomeAmerican Mortgage Corporation and, where allowed, insurance is provided by American Home Insurance Agency, Inc. (also known as AHI Insurance Agency). Amount of closing cost assistance varies by community and/or location. Buyer must pay all pre-pays. Home sale must close in a timely manner. Promotion is subject to legal and loan program requirements and limitations. Visit a Sales Center for details. Promotion must be mentioned at time of contract and is not valid on lot or community transfers, plan changes or in connection with any other promotion, except VA financing promotions. Richmond American Homes reserves the right to change or withdraw this offer at any time without notice. HomeAmerican Mortgage Corporation, American Home Insurance Agency and Richmond American are affiliated companies. See Note 9 for additional information.

6:  
Earnest money deposit is required and will be credited to purchaser at closing. Amount of earnest money deposit varies by location. Program is subject to legal requirements, qualification and availability, and VA maximum loan limits and is available only to owner occupants who are qualified to participate in mortgage loan programs offered by the Department of Veterans Affairs. Down payment guidelines (which vary by location) apply. A down payment may be required if loan amount exceeds applicable VA loan guidelines. Promotion must be mentioned at time of contract and is not valid on lot or community transfers, plan changes or in connection with any other promotion. Richmond American Homes reserves the right to change or withdraw this offer at any time without notice.

7:  
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8:  
All homes may not have all features. Some exceptions may apply.

9:  
Richmond American Homes, HomeAmerican Mortgage Corporation 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 or American Home Insurance Agency, Inc. will not affect your ability to obtain products and services from these companies.

Actual homes as constructed may not contain the features and layouts depicted and may vary from images. Pricing is subject to change without notice. Square footage is approximate. ©2015 Richmond American Homes; Richmond American Homes of Arizona, Inc. (a public report is available on the state real estate department's website), Richmond American Construction, Inc. ROC #206612; Richmond American Homes of Maryland, Inc., California Bureau of Real Estate – Real Estate Broker, Corporation License Number 01842595; Richmond American Homes of Colorado, Inc.; Richmond American Homes of Florida, LP, CBC1257429; Richmond American Homes of Maryland, Inc., MHBR #299; Richmond American Homes of Nevada, Inc., Nevada Contractor License #0026417; Richmond American Homes of Utah, Inc. (866-400-4131); Richmond American Homes of Virginia, Inc.; Richmond American Homes of Washington, Inc.





RichmondAmerican.com  
888-500-7060

— Preferred Vendor —

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