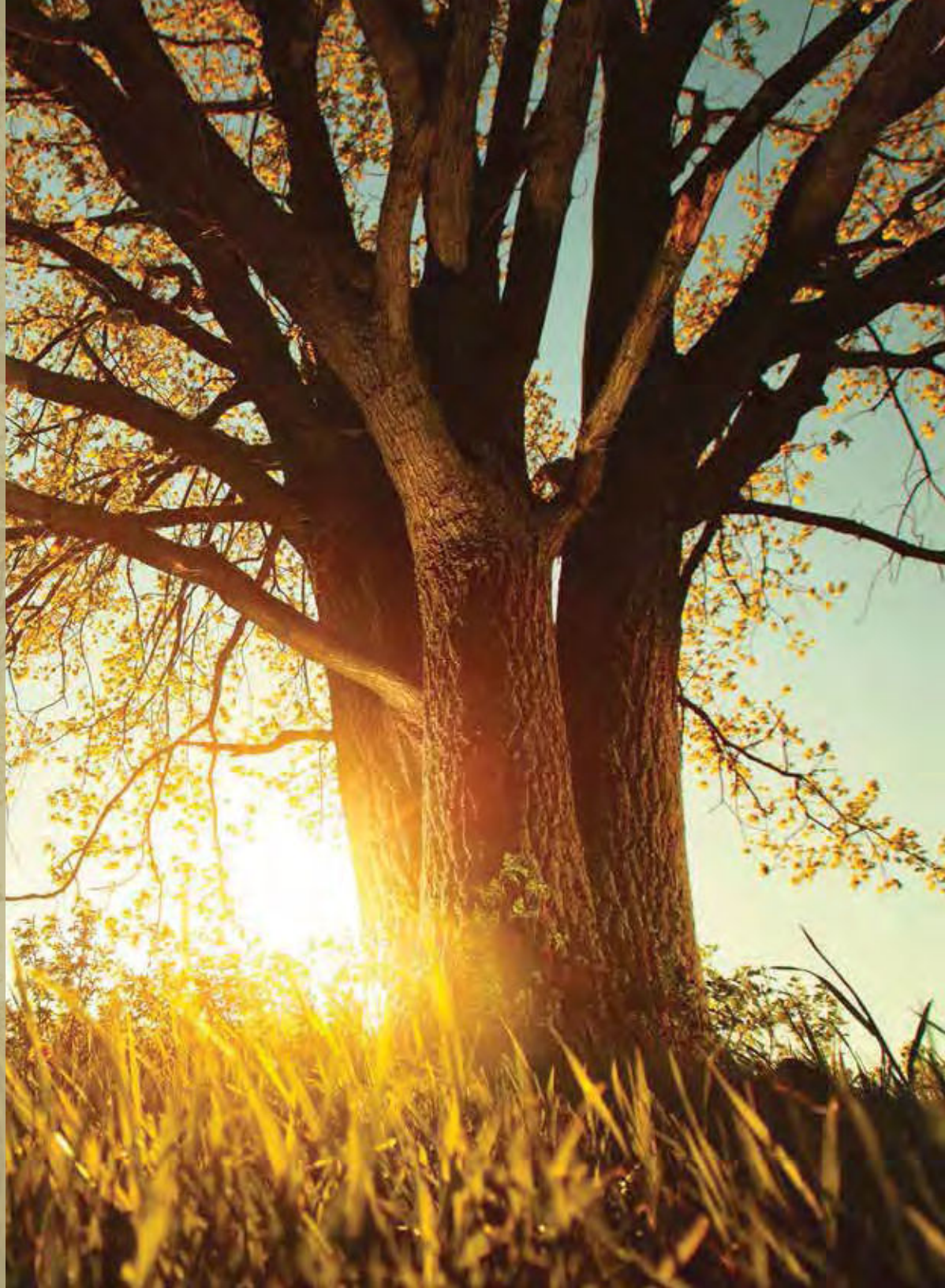




The Courtyards on New Hope
Cramerton



AN EPCON COMMUNITIES FRANCHISE.





Included With Your Home

These all-brick, quaint homes create a picturesque community setting with tasteful architectural styles and modern conveniences.

Homes of Distinction

- Full-brick exteriors in different color palates
- Energy efficient fiberglass entry door
- Protection against termites with Boracore treatment of interior wood studs
- 30-year Fiberglass architectural shingles
- Aluminum garage doors with decorative panels and opener
- Low-e windows with tilt-in bottom sash (screens included)
- Color coordinated rain gutters with downspouts
- Weatherproof exterior outlets in select locations
- Wrought-iron style coach lights at garage and courtyard
- 2 exterior hose bibs
- Professionally-designed landscape package with full sod yards and irrigation system
- Concrete driveway, sidewalk, front stoop and courtyard
- Color-coordinated address plaque

Impressive Interiors

- Dramatic floor plans with courtyard views from Foyer, Kitchen, Living Room, Dining Room, Guest Bedroom (by plan), Den (by plan) and Master Bedroom
- 10-foot tray ceilings in Kitchen, Living Room, Dining Room and Master Bedroom (unless Bonus Suite is added)

- Two-piece crown molding in Foyer, 1-piece in Living Room, Dining Room and Kitchen
- 7-1/4" baseboard throughout
- Arch-panel interior doors with "445" casing, triple hinges and brushed nickel, lever door handles
- Wood sills and jambs on all interior windows
- 3" oak hardwood floors or LVP in a variety of colors in Foyer, Dining Room, Living Room, Kitchen and Den (By Plan)
- 12" x 12" ceramic tile flooring in a variety of colors in Master Bath, Guest Bath and Laundry Room
- 12" x 12" ceramic tile surround in Master Bath shower
- 28-ounce face weight carpet over 5# pad, 100% polyester with 10-year warranty in Master Bedroom, Guest Bedroom, Den (by plan) and 4-Season's Room (by plan)
- Roman shower design in Master Bath
- 32" direct vent, gas log fireplace with 3-piece granite surround and painted wood mantel (designs vary)
- 40-gallon, gas hot water heater on main floor
- Moen Kitchen pull-out faucet, Moen chrome lavatory and shower trim fixtures in Baths
- Comfort-height toilets in Master and Guest Baths
- Reinforcements for grab bars in all baths (grab bars optional)
- Recessed lights in Kitchen, LED light fixture in Laundry Room and ceiling-mount lights in Halls and Closets

- Decorative fixtures including Kitchen pendants, Dining Room, Master Bath and Guest Bath
- Spacious linen, coat and bedroom closets with ventilated wire shelving
- Classic arch openings throughout (locations vary)
- Double-bowl, adult-height vanity in Master Bath with cultured marble top with integral sink
- Smoke and carbon monoxide detectors with warning buzzer and hardwired with battery backup
- 14-SEER HVAC system with 90% efficiency furnace/air handler
- R-13 insulation in exterior walls and R-30 in ceilings
- Exhaust fan plus light in all Baths
- 3 ceiling fan pre-wires
- Low voltage wiring for internet, television, and phone
- Oversized 2-car garage with finished and painted walls and baseboards
- Pull-down staircase for access to attic storage

Gourmet Kitchens

- Gourmet Kitchen with convenient food preparation island
- Refrigerator space plumbed for automatic ice-maker (sized for side-by-side design)
- Granite counters with 4" backsplash in a variety of colors
- Stainless steel undermount sink
- 1/3-horsepower garbage disposal
- 42" Merillat maple cabinets with decorative hardware/knobs
- GE Profile electric range, microwave and quiet-design dishwasher – all in stainless steel



Available With Your Home

We are delighted to offer a wide variety of optional features. Here is a sampling of the many ways you can personalize your new home. Please see your sales consultant for additional personalizing opportunities.

Choices for your Gourmet Kitchen

Appliances

- ☐ GE Profile stainless steel appliances
- ☐ GE Profile 36" cooktop (gas is optional)
- ☐ GE Profile double oven
- ☐ GE Profile refrigerator

Cabinetry

- ☐ Deluxe Kitchen configuration with glass doors
- ☐ Wood species choices and door panel choices
- ☐ Stain choices and glazing choices
- ☐ Cabinet hardware choices
- ☐ Decorative shroud with vent

Countertops

- ☐ A variety of color choices in granite and quartz (some choices are additional cost)
- ☐ Kitchen backsplashes in a variety of colors and materials

Electrical and Low Voltage Choices

- ☐ A choice of Kitchen pendants, Foyer and Dining Room chandeliers and bathroom vanity lights
- ☐ Additional recessed lighting
- ☐ Additional electric, cable or phone outlets
- ☐ Rocker switches and dimmer switches
- ☐ Ceiling fans
- ☐ Structured wiring panel
- ☐ Security system
- ☐ Home network package

Finish Carpentry Selections

- ☐ Built-in media centers, shelves, and bookcases
- ☐ 15-lite French Door to Sitting Room and Sunroom
- ☐ Glass inserts in garage doors
- ☐ Additional crown molding

Fireplaces for Your Coziness

- ☐ Selection of paint-grade, wood mantels and granite surrounds (prices vary by choice)
- ☐ Linear design fireplace
- ☐ Decorative stone or tile surrounds available

Structural Selections

- ☐ Additional square footage including 2nd story Bonus Suites with Living Room, Bedroom, Full Bath and optional Kitchenette
- ☐ Screened Porch option
- ☐ Covered Porch option
- ☐ 4-Seasons Room option

Doors and Windows

- ☐ French doors in lieu of solid panel interior doors
- ☐ Additional windows in Sitting Room
- ☐ Transom windows in Kitchen, Den and Master Bedroom
- ☐ Velux Sun Tunnels
- ☐ Enlarged transom windows in Living Room
- ☐ Decorative blinds

Courtyard Enhancements

- ☐ Landscape plantings
- ☐ Low-voltage lighting
- ☐ Gas line for gas grill and/or fire pit

Choices for your Flooring

Hardwood/LVP

- ☐ A variety of colors and multi widths
- ☐ Exotic wood species and distressed looks
- ☐ Substitute hardwood for carpet in Den, 4-Seasons' Room and Bedrooms

Carpet

- ☐ A variety of color choices in base carpet
 - ☐ A variety of different colors, face weights, fibers and pad weight

Ceramic and Porcelain Tile

- ☐ A variety of color choices in base tile
- ☐ A variety of different upgrades and styles

Important Notes from Features and Option

Our homes have been designed to include many items that are reserved for more expensive, custom homes. Our classic architecture, award-winning floor plans and included features combined with great overall value lead to a finished product that will meet the needs of many buyers. At the same time, we encourage our buyers to personalize their home through our carefully and thoughtfully selected finishes available in our design studio. Please understand that design and personal styles change quickly and we can only offer the selections we have available in our design studio. Custom options are not available.

Any pricing or specifications that you may have received, prior to entering into a non-contingent purchase agreement, is subject to change at any time.

You do the living.



We do the work.

At NewStyle Communities, we believe time is the biggest gift we can give ourselves. That's why we do our best to help deliver a maintenance-free lifestyle so you can spend more time doing the things you enjoy. We take care of full-exterior maintenance from top to bottom. That means everything from roof and gutter repairs to painting to grass mowing, edging, lawn fertilizing, weed control and irrigation service to flower and shrub maintenance to leaf removal. Please take time to become familiar with the many ways NewStyle Communities helps "do the work" by viewing our responsibility checklist.



AN EPCON COMMUNITIES FRANCHISE.

MAINTENANCE RESPONSIBILITY CHECKLIST

MAINTENANCE ITEM	HOA	OWNER	COMMENTS
LANDSCAPE & GROUNDS MAINTENANCE			
LAWN MAINTENANCE & EDGE TRIMMING	X		WEEKLY MOWING, EDGING & BLOWING (SEASONAL)
TREE MAINTENANCE & REPLACE	X		FERTILIZATION & PRUNING AS NEEDED
SHRUB MAINTENANCE & REPLACE	X		ANNUAL REPLACEMENTS AS NEEDED
SHRUB TRIMMING & TREE PRUNING	X		THREE TIMES PER YEAR OR AS NEEDED
LAWN & SHRUB FERTILIZATION	X		SEASONAL LAWN TREATMENT & CARE
SPRINKLER MAINTENANCE & REPAIR	X		IRRIGATION REPAIRS AS NEEDED
IRRIGATION WATER	X		ALL IRRIGATION WATER PAID BY HOA
PINESTRAW AND/OR MULCH REPLENISHMENT	X		TWO APPLICATIONS PER YEAR
WEED CONTROL IN BED AREAS	X		SPRAY TREATMENT ONCE PER WEEK
ENTRY FLOWER PLANTING	X		ANNUALS PLANTED IN SPRING & FALL
PEST CONTROL			
INTERIOR & EXTERIOR PEST CONTROL		X	INCLUDES ANTS, ROACHES, SPIDERS, ETC.
UNIT TERMITE BOND & TREATMENT	X		BOND INSPECTION ONCE PER YEAR
UNIT TERMITE INSPECTIONS (RESALE)		X	RESPONSIBILITY OF BUYER OF RESALE UNIT
FIRE ANT TREATMENT	X		GRANULAR TREATMENT ONCE PER WEEK
MOSQUITO TREATMENT OF DETENTION AREA	X		MAY BE ADDED COST TO ASSOCIATION
INSURANCE COVERAGE			
EXTERIOR IMPROVEMENTS		X	HOMEOWNER'S INSURANCE PAID BY OWNER
INTERIOR IMPROVEMENTS		X	HOMEOWNER'S INSURANCE PAID BY OWNER
GENERAL LIABILITY OF ASSOCIATION	X		\$1,000,000 IN LIABILITY COVERAGE
FIDELITY INSURANCE	X		PROTECTS HOA AGAINST MONETARY THEFT
COMMON AREA & AMENITIES			
COMMUNITY LIGHTING	X		ENTRY & STREET LIGHTS
DRIVEWAYS & ALLEYS	X		REPAIRS TO PAVED AREAS
SIDEWALK REPAIR	X		ONLY WHEN CRACK EXCEEDS ¼"
SURFACE WATER DRAINAGE & RUNOFF	X		APPLIES TO STANDING WATER >48 HOURS
MAILBOX REPAIRS	X		MAILBOX KIOSK REPAIRS AS NEEDED
EXTERIOR REPAIR & REPLACEMENT			
DOOR REPAIR OR REPLACE		X	RESPONSIBILITY OF UNIT OWNER
DOOR HARDWARE REPAIR OR REPLACE		X	RESPONSIBILITY OF UNIT OWNER
DOOR GLASS REPAIR OR REPLACE		X	RESPONSIBILITY OF UNIT OWNER
DOOR LOCKS - RE-KEY		X	RESPONSIBILITY OF UNIT OWNER
WINDOW REPAIR OR REPLACE		X	RESPONSIBILITY OF UNIT OWNER
WINDOW CLEANING		X	RESPONSIBILITY OF UNIT OWNER
EXTERIOR LIGHT FIXTURE REPLACE	X		RESPONSIBILITY OF HOA
EXTERIOR LIGHT BULB REPLACE		X	RESPONSIBILITY OF UNIT OWNER
UNIT ADDRESS PLAQUE REPAIR OR REPLACE	X		RESPONSIBILITY OF HOA
SHUTTER REPAIR OR REPLACE	X		RESPONSIBILITY OF HOA
STORM OR SCREEN DOOR REPAIR		X	RESPONSIBILITY OF UNIT OWNER
SUN TUNNEL OR SKYLIGHT REPAIR		X	RESPONSIBILITY OF UNIT OWNER
SCREEN REPAIR OR REPLACEMENT		X	RESPONSIBILITY OF UNIT OWNER
SLIDING DOOR REPAIR OR REPLACE		X	RESPONSIBILITY OF UNIT OWNER
SLIDING DOOR LOCK REPAIR OR REPLACE		X	RESPONSIBILITY OF UNIT OWNER
STUCCO REPAIR	X		RESPONSIBILITY OF HOA
SIDING, TRIM REPAIR OR REPLACE	X		RESPONSIBILITY OF HOA
SHINGLE REPAIR OR REPLACE	X		RESPONSIBILITY OF HOA
METAL ROOF REPAIR OR REPLACE	X		RESPONSIBILITY OF HOA
GUTTER CLEAN-OUT	X		ONCE PER YEAR, IF NEEDED
GUTTER REPAIR & REPLACEMENT	X		RESPONSIBILITY OF HOA
DOWNSPOUT REPAIR & REPLACE	X		RESPONSIBILITY OF HOA
EXTERIOR DOOR & WINDOW CAULKING	X		RESPONSIBILITY OF HOA
POWDER COAT ALUMINUM FENCE REPAIR	X		RESPONSIBILITY OF HOA
PRESSURE WASH EXTERIOR	X		WASH EVERY TWO YEARS, IF NEEDED
DRYER VENT REPAIR		X	RESPONSIBILITY OF UNIT OWNER
MECHANICAL VENT REPAIR		X	RESPONSIBILITY OF UNIT OWNER
PAINTING & STAINING			
FRONT ENTRY DOOR	X		STAIN EVERY TWO YEARS
COURTYARD EXTERIOR DOOR	X		PAINT EVERY TWO YEARS
SIDING, TRIM, COLUMNS & STUCCO	X		PAINT EVERY FIVE YEARS



A Neighborhood Designed with You in Mind.

MAINTENANCE-FREE | ALL BRICK | COURTYARD HOMES

Own this beautiful home valued at **\$300,000**
for a one-time payment of only

\$138,586*

with a **Home Equity Conversion Mortgage**
for Purchase

WELCOME HOME



How MUCH HOUSE Can I Buy?

Discover how you can get the house you really want without tying up all your cash



RightSize Calculator

HECM FOR PURCHASE PROGRAM

1

Find the nearest
**Age of the
Youngest Borrower**

Circle This

2

Find the estimated
Purchase Price of the
home you want

Circle This

3

Find where they
intersect

Circle and Write Here

This is your one-time payment

PURCHASE PRICE	Age Of Youngest Borrower					
	62	65	70	75	80	83
\$300,000	\$153,736	\$148,736	\$138,586	\$126,886	\$113,986	\$105,736
\$350,000	\$178,736	\$173,086	\$161,136	\$147,536	\$132,486	\$122,736
\$400,000	\$203,986	\$197,386	\$183,786	\$168,186	\$150,986	\$139,986
\$450,000	\$229,236	\$221,436	\$206,136	\$188,586	\$169,236	\$157,236

*Based on youngest borrower age 70. Price subject to change. HECM 4.75% FIXED Rate program (3/1/2015) APR Range 6.16%-6.68%. Variable rate options also available. Borrower will still be responsible for property taxes, insurance, any homeowners' fees and maintenance of the property. The loan balance and accrued interest will become due when the borrower permanently leaves the home or no longer lives in the home as the principal residence. These materials are not from, and were not approved by, HUD or FHA.

1,776 - 2,585 SQUARE FEET
(DEPENDING ON STRUCTURAL OPTIONS)

This detailed floor plan illustrates a 2-car garage house with a variety of rooms and outdoor features. The layout includes:

- Garage:** A large 2-car garage (22' x 22') with a storage area and a washer/dryer (W/D) space.
- Living Areas:** A living room (19' x 15') with a fireplace, a dining room (12' x 14'), and a den (12' x 10').
- Kitchen:** A kitchen (13' x 13') featuring a refrigerator (REF), a dishwasher (DW), and a breakfast bar.
- Bedrooms:** An owner's suite (15' x 15') and a second bedroom (11' x 11').
- Bathrooms:** An owner's bath and a second bathroom (BATH 2).
- Storage & Utility:** An owner's closet, a linen closet, a mud room, a laundry room with an optional sink (OPT. SINK), and a coat closet (COATS).
- Outdoor Spaces:** A large courtyard (17' x 18'), a covered porch, and a screened porch. The plan also notes optional features like an extended courtyard and a sitting room (12' x 13').
- Other Features:** A fireplace in the living room, a fire pit in the courtyard, and a large front porch.

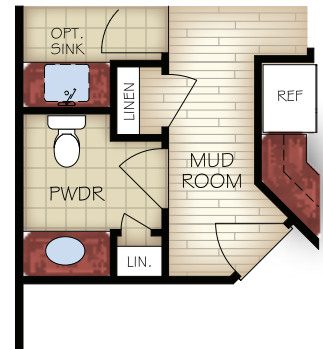
The plan is color-coded: light beige for living areas, light blue for bedrooms, light green for bathrooms, and light yellow for storage/utility areas. The garage is shown in a darker shade of grey. The outdoor spaces are depicted with greenery and landscaping.



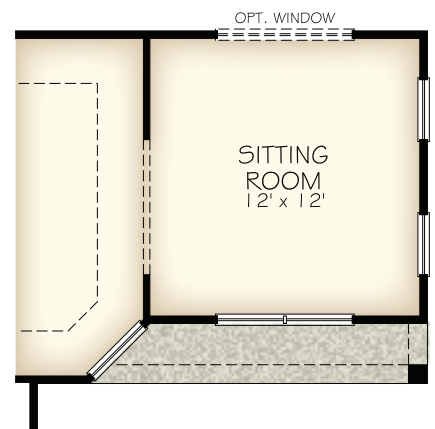
THE PORTICO OPTIONS



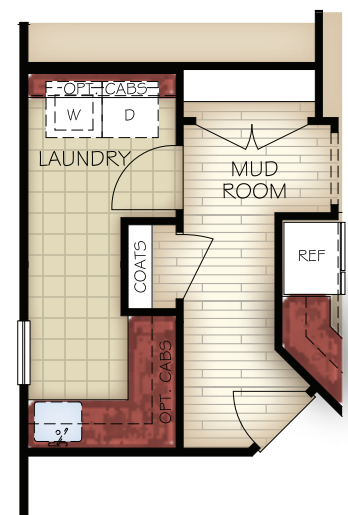
OPTIONAL BONUS SUITE




OPTIONAL POWDER ROOM



OPTIONAL SITTING ROOM



OPTIONAL EXTENDED LAUNDRY


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THE PORTICO OPTIONS



FINISHED BASEMENT

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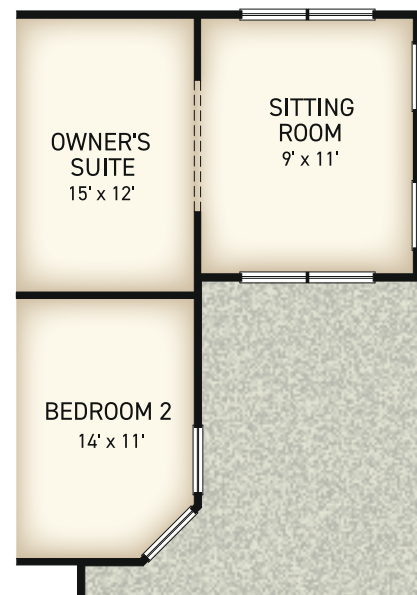



THE PALAZZO

1,519 - 1,782 SQUARE FEET
(DEPENDING ON STRUCTURAL OPTIONS)



THE PALAZZO OPTIONS




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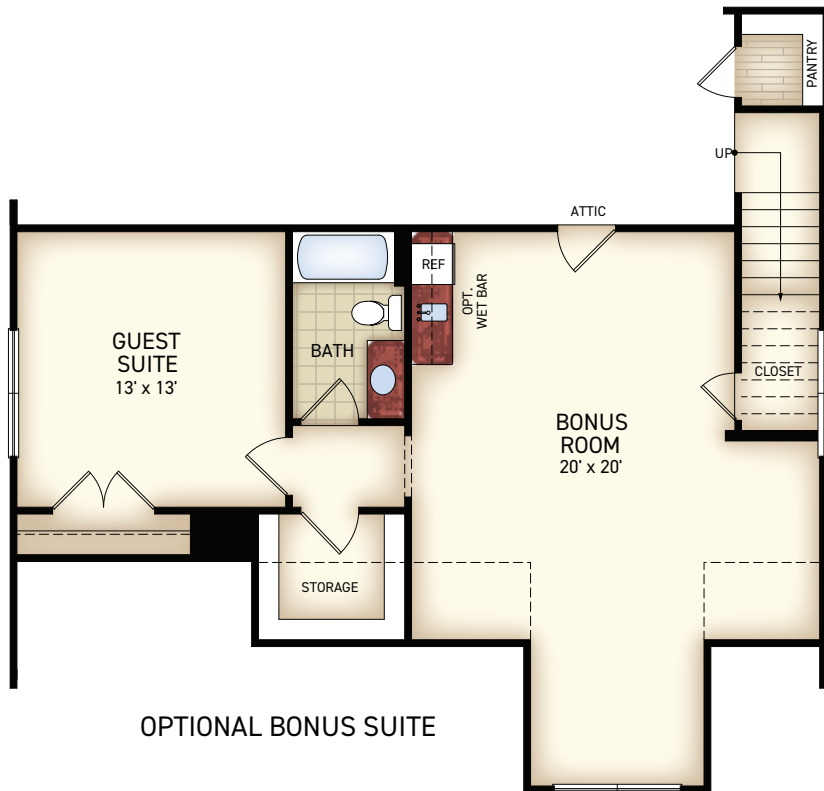


THE PIAZZA

2,248 - 3,107 SQUARE FEET
(DEPENDING ON STRUCTURAL OPTIONS)

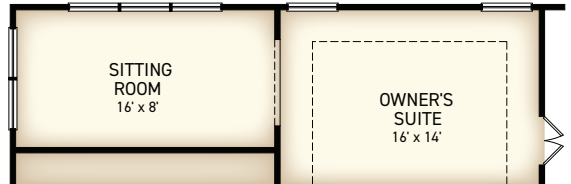
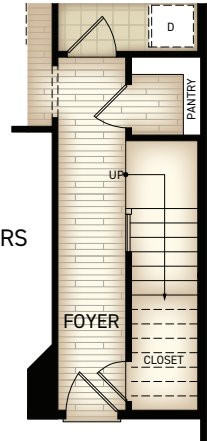


THE PIAZZA OPTIONS

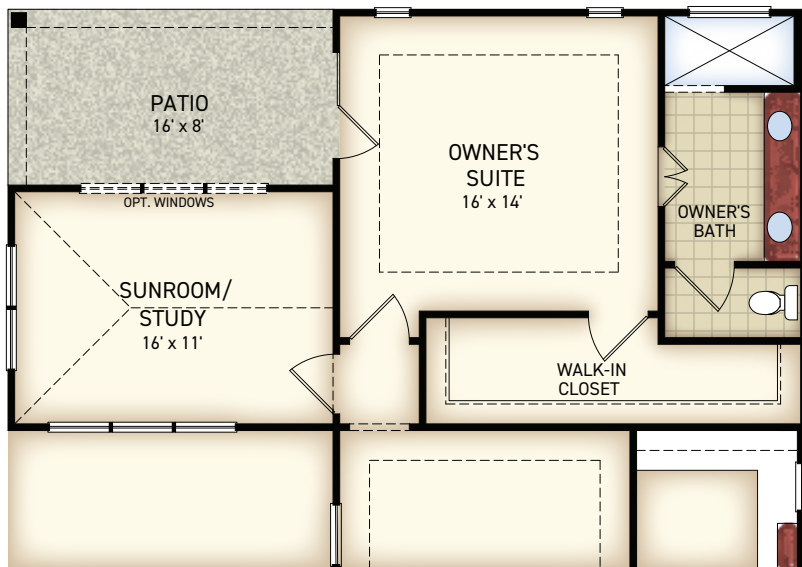


OPTIONAL BONUS SUITE

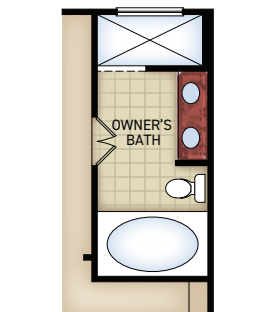
OPTIONAL
FIRST FLOOR STAIRS




OPTIONAL SITTING ROOM



OPTIONAL MASTER GARDEN RETREAT



OPTIONAL OWNER'S BATH

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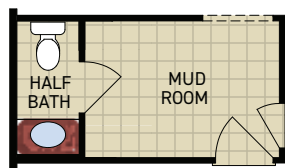


THE PROMENADE III

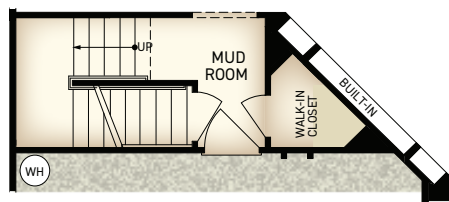
2,053 - 2,931 SQUARE FEET
(DEPENDENT ON STRUCTURAL OPTIONS)



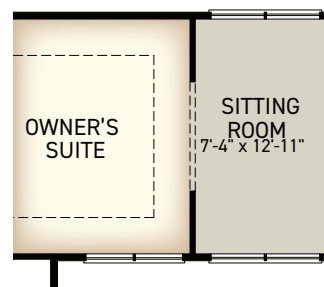
THE PROMENADE III OPTIONS




OPTIONAL MUDROOM HALF BATH



OPTIONAL FIRST FLOOR STAIRS



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THE VERONA

2,114 - 3,245 SQUARE FEET
(DEPENDENT ON STRUCTURAL OPTIONS)



THE VERONA OPTIONS



PARTIAL FIRST FLOOR



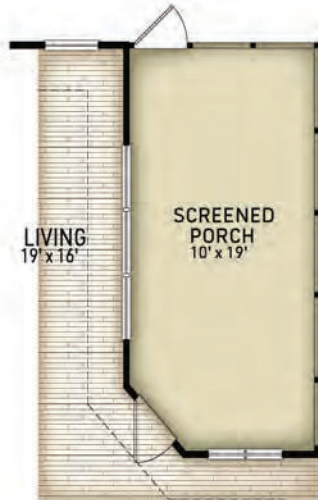
PARTIAL SECOND FLOOR



THE VERONA OPTIONS



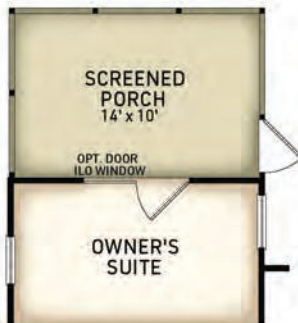
OPT. VERANDA



OPT. SCREENED PORCH



OPT. SLIDING DOOR AT LIVING



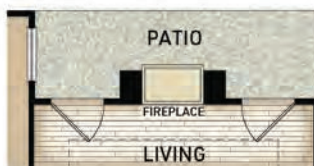
OPT. SCREENED PORCH



OPT. COVERED PORCH



OPT. EXTENDED LAUNDRY



OPT. DOUBLE SIDED FIREPLACE
AT LIVING



OPT. BEDROOM 3



OPT. SITTING ROOM

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