



Homebuying Guidebook





Congratulations!

Your search for a new home is underway. It's a fun and exciting time that can also be overwhelming. We hope this guidebook will be a source of answers to some of your biggest questions, as well as a handy place to record some of your house-hunting notes. Read on to find out what you should consider before starting your search and visiting a home.

The Top 10 Reasons to Buy a Ryan Home



More than 400,000 homeowners have trusted us for over 65 years. Here's why.

1. LOCATION

Our new homes are built in the most desirable locations in 29 metro areas, 14 states and the District of Columbia.

2. VALUE

We've had years to perfect our building practices and buying power, which keeps our prices competitive—even compared to resales.

3. DESIGN

We build more than 100 different floor plans that offer a variety of features and options to suit your lifestyle.

4. HIGHLY RECOMMENDED

Building quality homes has been our goal since 1948, and 98% of our homeowners would recommend us to family and friends.



5. ENERGY SAVINGS

All our new homes are built to the highest energy efficiency standards to save you up to 30% on your monthly energy costs.



6. QUICK MOVE-IN

We average less than 90 days for construction, so you can get the home and features you want and still move in quickly.

9. IN-HOUSE FINANCING

Our in-house lender, NVR Mortgage, provides competitive interest rates, making our homes more affordable and allowing our staff to help you through every part of the process.

7. EASE OF PURCHASE

Our courteous, knowledgeable sales staff communicate with you regularly to help make the homebuying process easy.

10. ADDITIONAL SAVINGS

No matter where you're looking to build, we feature special offers—from upgrades to bonus rooms—that save you money.

8. PEACE OF MIND

Your home will be protected by our comprehensive, transferable warranty coverage, giving you comfort that we're committed to you and your home.



What to Consider Before Starting Your Home Search

Why do you want to move in the first place?

It might sound like a funny question when you've already started looking for a new home, but getting to the bottom of your motivation for moving is important. Having a good handle on why you want to make a change is one of the best ways to determine what you want in a new home.

What do you like about your current living situation and what do you want to change?

Just because you're looking for a new home doesn't mean you want to part with everything about your current one. Your present home is a helpful barometer when deciding on a list of must-haves and must-not-haves. While the lack of closet space might be cramping your style (literally), you wouldn't have known you can't live without a sunroom if you didn't have one now.



Where do you want to move?

They say the three most important things to consider when buying a home are location, location and location. Consider all of these points as well:

- PROPERTY VALUE
- COMMUNITY
- PROPERTY TAXES
- SCHOOL DISTRICT
- COMMUTE
- ACCESS TO PUBLIC TRANSPORTATION



What sort of outdoor space (if any) do you want?

Many homeowners spend much of their time at home outdoors. Think about what kind of yard you want, and more importantly, if you want one at all. For some, a yard is an oasis. For others, it's an upkeep hassle and added expense. Make sure you factor in time and expense for lawn care, landscaping, and deck and patio maintenance.



What are your must-haves in a new home?

One thing you should do early on is make a list of must-have features in a new home and community. If you're shopping for more than just yourself, this might require a bit of compromise. It's important to approach the house hunt with a carefully considered list of what you can't live without. Especially in the beginning, when the task at hand seems so daunting, a list of must-haves can be a great way to narrow down a long list of places to consider.



TIP: Flip to page 9 to fill out our handy list of must-haves.

What monthly payment and cash investment are you willing to make in order to get what you want?

Though it's not as much fun as touring model homes, the discussion of money is important and should happen early on. What you can afford on a mortgage and down payment determines everything else—the size, location, and style of your new home. If you're a first-time buyer or have questions about what you can afford, our in-house lender, NVR Mortgage, can help. Our loan officers can meet with you after visiting our model homes to discuss and help you understand your financing options.



TIP: Check out [NVRMortgage.com](https://www.nvr.com) for more information.

What to Consider When Visiting a Model Home



Who will be living in the home and what are their needs?

When dreaming up your new home, keep your daily lifestyle in mind. Think about you, your family, and what everyone's needs and special requirements are. And don't forget about your pets! One of the great things about building a new home is that you can select features and floorplans that suit you, rather than having to wrap your life around options that someone else has chosen.



Below: The Torino model with different exterior finishes and elevations.

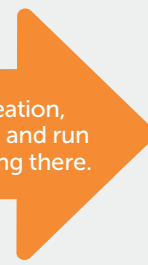


What sort of neighborhood are you looking for?

While location is the big picture, neighborhood is the all-important small picture. For most people, upkeep and appeal is their primary consideration. But communities, much like people, have personalities, and finding one that's compatible with your own can factor into your happiness to be a part of it.



TIP: Find out about community activities, nearby recreation, shopping and entertainment. If you're touring a home and run into a neighbor, don't hesitate to ask how they like living there.



Is energy efficiency important to you?

Energy-efficient homes:

- Save you money on utility bills
- Tend to have better resale value
- Spend less time on the market
- May be eligible for tax credits



Whether or not you're green-conscious, you should weigh all these benefits when considering a home with energy-efficient features and appliances versus one without.



DID YOU KNOW?

Energy-efficient Ryan homes are built to provide the highest levels of comfort year-round, while saving you up to 30% on monthly energy bills.

What sort of warranties and services are important to you?



It's sage advice to never consider a newly built house that's not backed by a builder's warranty. Reputable builders stand behind their work and offer a warranty. The best ones also schedule one or two visits during the first year to ensure everything is working the way it should. Make sure you read a builder's warranty carefully and decide whether or not you're comfortable with the amount of coverage.



DID YOU KNOW? Unlike many other builders, Ryan Homes offers its own warranty, not one contracted out to a third party. There is no deductible, your house will always be serviced by Ryan Homes, and the warranty is transferable if you sell your house.

What is the builder's reputation and how long have they been in business?

Shopping for a builder is just as important as shopping for your new home. Here are some good things to do when looking for one:

- Contact your local home builders' association to get a list of builders in your area
- Pay attention to how long the builder has been in business
- Ask for addresses of a builder's recent homes and drive by to check them out
- Visit a model to inspect the quality of work



DID YOU KNOW? Ryan Homes has been in business for more than 65 years. It's another reason 98% of our homebuyers would recommend us.



The Haves and the Have-Nots



Use this list to help narrow down what's important to you—and what's not—as you search for a new home.

Community Vibe	I Must Have	I'd Like This	Not Important
Lots of trees and parks			
Walking and biking trails			
Swimming pool			
Dog parks			
Community activities			
People my age			

Location	I Must Have	I'd Like This	Not Important
Quick drive to shops and restaurants			
Walk to shops and restaurants			
Access to theater, museums and nightlife			
Proximity to airports and public transportation			
Quality school system			

House Structure	I Must Have	I'd Like This	Not Important
One-story home			
Two-story home			
One-car garage			
Two-car garage			
Home office			
Guest bedroom/bath			
Fireplace			
Formal living room			
Eat-in kitchen			
Patio or deck			
Bonus room/basement			

Living Style	I Must Have	I'd Like This	Not Important
Lots of property space/land			
Kids' playroom			
Gourmet appliances			
Outdoor living			
Views			
Bright light			
Lots of shade			

Comparing Models

When you're visiting multiple model homes, they can start to blend together over time if you don't take notes. Use this section to jot down memorable features and what distinguishes one from another.

Model 1

Name: _____
Builder: _____
Location: _____
Number of bedrooms: _____
Number of bathrooms: _____
Master bedroom/bath: _____
Kitchen: _____
Garage: _____
Basement: _____
Outdoor space: _____
Favorite features: _____
Least-favorite features: _____

Model 3

Name: _____
Builder: _____
Location: _____
Number of bedrooms: _____
Number of bathrooms: _____
Master bedroom/bath: _____
Kitchen: _____
Garage: _____
Basement: _____
Outdoor space: _____
Favorite features: _____
Least-favorite features: _____

Model 2

Name: _____
Builder: _____
Location: _____
Number of bedrooms: _____
Number of bathrooms: _____
Master bedroom/bath: _____
Kitchen: _____
Garage: _____
Basement: _____
Outdoor space: _____
Favorite features: _____
Least-favorite features: _____

Model 4

Name: _____
Builder: _____
Location: _____
Number of bedrooms: _____
Number of bathrooms: _____
Master bedroom/bath: _____
Kitchen: _____
Garage: _____
Basement: _____
Outdoor space: _____
Favorite features: _____
Least-favorite features: _____

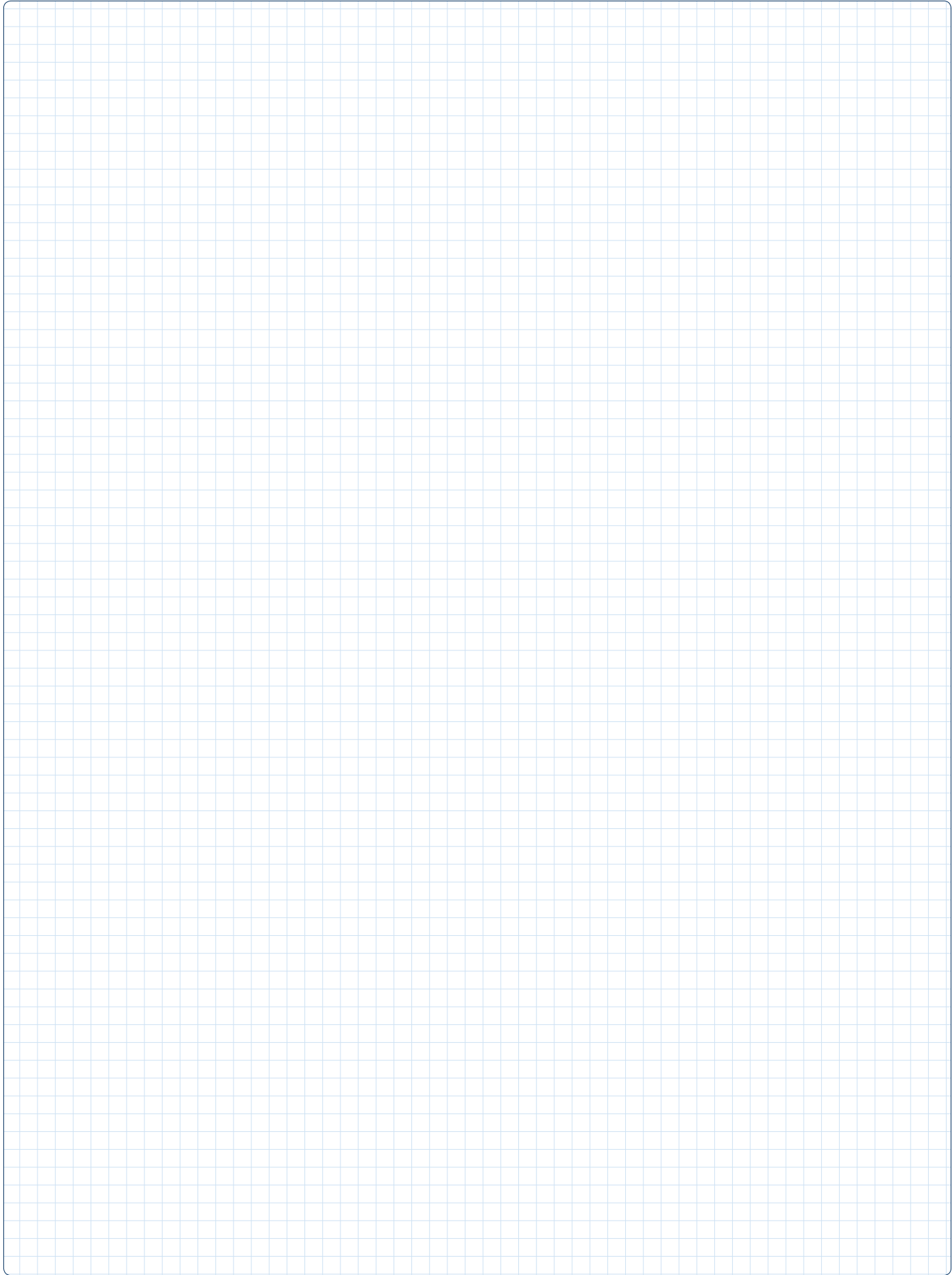
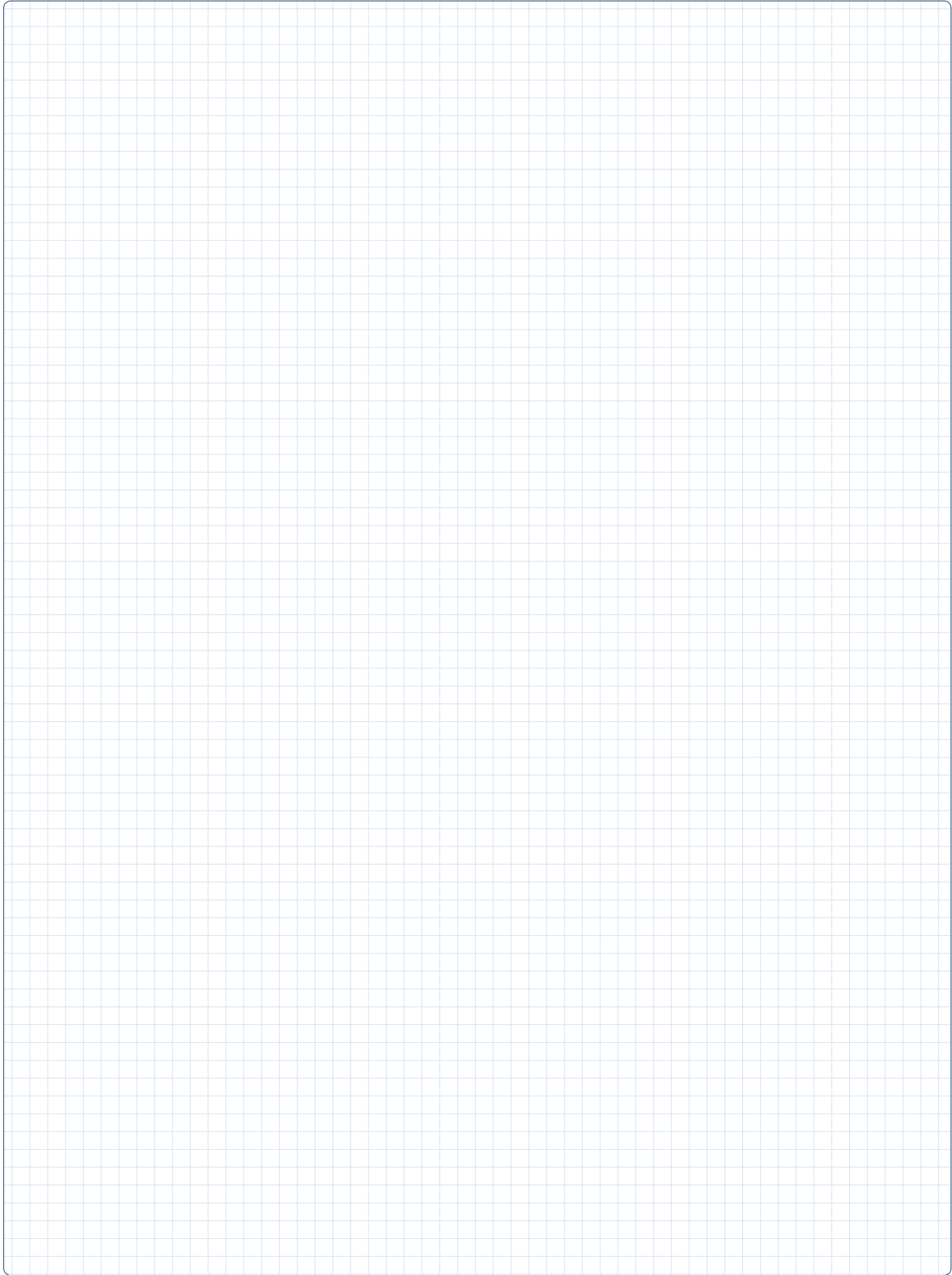
Model 5

Name: _____
Builder: _____
Location: _____
Number of bedrooms: _____
Number of bathrooms: _____
Master bedroom/bath: _____
Kitchen: _____
Garage: _____
Basement: _____
Outdoor space: _____
Favorite features: _____
Least-favorite features: _____

Model 6

Name: _____
Builder: _____
Location: _____
Number of bedrooms: _____
Number of bathrooms: _____
Master bedroom/bath: _____
Kitchen: _____
Garage: _____
Basement: _____
Outdoor space: _____
Favorite features: _____
Least-favorite features: _____

Notes:





Welcoming families home
for over 65 years.