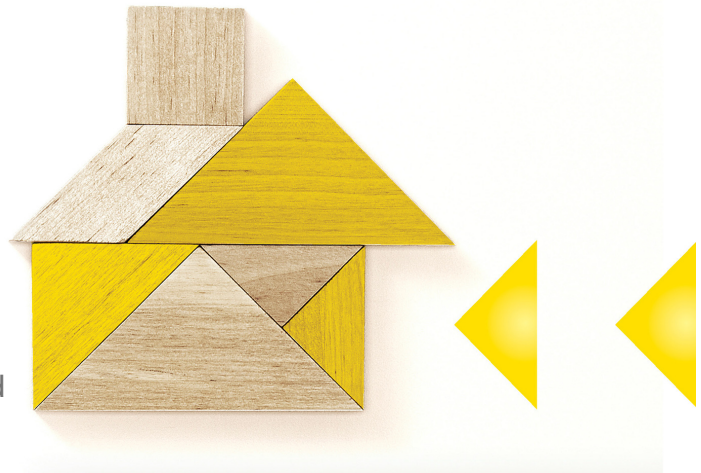


Deal of the *Week*

\$651,990

Utilize your **Builder Credit** plus Guild's discounted financing, to achieve your goals!



HOMESITE 118 | 1933 MONITOR PEAK ST. | MODERN FARMHOUSE PLAN 4

Temporary Interest Rate 3-2-1 Buy Down:

Conventional 30-YR Fixed

Year 1	2.99%	\$2,810
Year 2	3.99%	\$3,100
Year 3	4.99%	\$3,410
Year 4-30	5.99%	\$3,736

Initial Starting Payment of

\$2,810

20% Down Payment Minimum. Qualifying Interest Rate 5.99%. APR 6.968%. Base Loan Amount \$520,952. Payment includes taxes and insurance est of \$616.

Ask about the Guild Mortgage payment protection program, where if your loan is eligible for refinance within the first year, we will waive our lender fees!***

Let's help you get home. Contact us today to learn more!



Katie Besso

Sales Manager
NMLS ID# 1535705
3630 Mayberry Dr
Reno, NV 89509
O: 775.229.7181
kbesso@guildmortgage.net

Apply Online

guildmortgage.com/kaitlinbesso

Guild
mortgage
OWN WHAT MATTERS

Guild Mortgage Company; Equal Housing Opportunity; Company NMLS #3274 (www.nmlsconsumeraccess.org). Katie Besso is authorized to do business in the states of Nevada, California. NV Mortgage Company #1141; For more licensing information, please visit www.guildmortgage.com/licensing. Branch NMLS ID 1722406. Guild Mortgage is not affiliated with Ryder. For more information on properties or communities, please contact Ryder. For financing options, please contact Katie Besso. Borrower Must qualify based on note rate of the program selected. Qualifying rate 5.99 and APR 7.053. The buydown cash amount can only be paid by the lender or seller. Primary residence only. Your actual rate, payment, and costs will vary and may be higher. Without Ryder incentive on a FHA loan amount of \$541,985. The Ryder incentive is only available for specific properties and is subject to seller contribution limits and other program requirements. Contact Ryder Communities for property eligibility details. *Estimates include estimated taxes, insurance and mortgage insurance. Primary residence only. None of the interest rates in this example represent interest rates that Guild Mortgage has offered or is currently offering. Rather, they are for informational purposes only. For current interest rates and annual percentage rates that Guild offers, contact Guild. **Subject to requirements listed in the program terms and conditions on the back page and online at www.guildmortgage.com/homebuyer-protection/.

What will your payment look like on **THIS HOME** with a builder rate buydown?

Locked in rate with one time Float down!

What would your monthly payment be?

Payment WITHOUT incentive

Sales price	\$651,990
Down payment	\$130,238
Loan amount	\$520,952
Interest rate	6.375%
APR	7.279%

VS

Payment with Ryder rate incentive

Sales price	\$651,990
Down payment	\$130,238
Loan amount	\$520,952
Interest rate	4.875%
APR	5.779%

Estimated monthly payment: \$3,867*

***Est taxes, insurance included**

Estimated monthly payment: \$3,373*

***Est taxes, insurance included**

Scenario savings of \$494 per month with the Ryder Homes incentives

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Let's help you get home. Contact us today to learn more!



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RYDER HOMES

INVENTORY HOMES ALL OPTIONS SHEET

As of Change order: CO_02

Community:	Cross Creek	Print Date:	October 08, 2025
Job No.:	CAP12118	Floor Plan:	Cross Creek 1B, Plan 4
Lot:	118	Garage Direction:	RH
Property Address:	1933 Monitor Peak St. Carson City, NV 89701		

Option Description	Option Origin	QTY
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Appliances

Kitchen Packages

CAP911710 - KITCHENAID Upgrade Package #2 KitchenAid 30" 5-Burner Gas Slide-in Convection Range #KSGG700ESS; Low Profile Microwave Hood Combo #KMLS311HSS; Dishwasher w/3rd Level Utensil #KDTE204KPS. Please Note: Model Numbers Subject To Change. FEATURED IN PLAN 3 MODEL. -	CO_1	1.00
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CAP911714 - KITCHENAID Combination Wall Oven/Microwave and Canopy Hood ILO Upgraded Microwave/Hood ONLY AVAILABE WITH UPGRADE PKGs 1 or 2 - KitchenAid Single Wall Oven w/True Convection (Lower Oven) & Microwave Convection Cooking (Upper Oven) #KOCE500ESS; 30" Wall Mounted Canopy Hood #KVWB400DSS/EXTKIT18FS; Please Note: CABINET ABOVE RANGE IS OMITTED. Model Numbers Subject To Change; FEATURED IN PLAN 3 MODEL. -	CO_1	1.00
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INVENTORY HOMES ALL OPTIONS SHEET

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Cabinets

Built-In Cabinets

CAP412420 - Cabinets: LAUNDRY ROOM Uppers - Upgrade #1 - PAINTED <i>Upper cabinets extended above base cabinets and washer/dryer. Door and finish to match selection for house.</i> *** PAINT = COTTON *** -	CO_1	1.00
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Cabinet Options

CAP412302 - Cabinet Upgrade #1 - Door Style: McGRATH - 2" SHAKER - <i>Painted Soft-close doors included. Soft-close drawers not included and purchased separately.</i> *** PAINT = COTTON *** -	CO_1	1.00
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CAP412385 - Dovetail & Soft Closed Drawers - Standard & Upgrade Cabinet -	CO_1	1.00
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Knobs/Pulls

CAP412396 - Cabinet Hardware #2 - Elements Square Stanton Cabinet Pull #625-160 <i>Elements Square Stanton - #625-160 - 6" Cabinet Pull. Please Specify Finish: (PC) Polished Chrome, (SN) Satin Nickel, (SBZ) Satin Bronze or (MB) Matte Black</i> *** FINISH = SATIN NICKEL *** -	CO_1	1.00
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Color Schemes

Color Schemes

CAPCS0008 - Cross Creek - Color Scheme 8 <i>Color schemes (1 through 8) are exclusively available with A & B ELEVATIONS, as specified in the Bassenian Lagoni Color Matrix document, dated 01.22.24.</i> -	Spec Option	1.00
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INVENTORY HOMES ALL OPTIONS SHEET

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Option Description	Option Origin	QTY
Electrical/Lighting		
Outlets/Switches		
GLO916010 - Additional Duplex Outlet *** <i>Locate both at double garage at 48"; see diagram # 1</i> *** -	CO_1	2.00
GLO916011 - Dedicated 110v Outlet on 20 Amp *** <i>Locate on rear wall of double garage at 48"; see diagram # 1</i> *** -	CO_1	1.00
GLO916013 - Additional Exterior 110v Outlet *** <i>Locate on right rear of home at 18"; see diagram # 1</i> *** -	CO_1	1.00
GLO916016 - Additional Dimmer Switch (1) <i>at kitchen for pendant prewires and (1) at dining room for chandelier prewire; see diagram # 1</i> *** -	CO_1	2.00
Pre-Wiring Options		
GLO916021 - Prewire for Pendant *** <i>Locate centered over kitchen island; see diagram # 1</i> *** -	CO_1	2.00
GLO916022 - Prewire for Future Chandelier *** <i>Center between (4) standard leds at dining room; see diagram # 1</i> *** -	CO_1	1.00
GLO916054 - Prewire for Wall Mounted TV at Std. Cable Location <i>Includes smurf tube and TV outlet</i> *** <i>Locate at master bedroom at 72"; see diagram # 1</i> *** -	CO_1	1.00
GLO916305 - Prewire for Pendant ILO Standard Surface Mount LED *** <i>Locate at kitchen island; see diagram # 1</i> *** -	CO_1	1.00
Elevations		
Elevations		
CAP400005 - Elevation A - Modern Farmhouse -	Spec Option	1.00

INVENTORY HOMES ALL OPTIONS SHEET

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Option Description	Option Origin	QTY
Fireplaces		
Indoor Fireplaces		
CAP403382 - GREAT ROOM Linear Style Fireplace COSMO 42" Linear Fireplace - #COSMO42-IFT-B HEAT-N-GLO D.V. Includes Black Face, Sage Fire Beads, Blower and Remote. Tile Surround on 4-sides of fireplace. -	CO_1	1.00
Mantels & Accessories		
GLO916606 - Fireplace Accessory: PASSIVE HEAT TECHNOLOGY - Linear Fireplace Allow heat to rise and disperse at ceiling height and disperse out through ceiling register. This enables a TV to be placed above fireplace opening without a mantel. SELECT THIS OPTION IF A TV IS INSTALLED ABOVE THE FIREPLACE. -	CO_1	1.00
Framing/Doors		
Garage Doors		
GLO900200 - Standard GARAGE DOORS - Flush Panel Steel Back Insulated Door Includes Liftmaster Wall Mounted Garage Door Opener #8500W on Double and Single Garage Doors including Battery Back Up. -	CO_1	1.00
Interior Finishes		
Design Center Selections		
GLO9DC100 - Design Center Selections Per HOME BUYER SUMMARY dated 07.15.25 signed 07.17.25 -	CO_2	1.00
Paint Options		
GLO900201 - Standard INTERIOR PAINT - Whitest White at Walls, Trim & Ceilings -	CO_1	1.00
Landscaping		
Fencing		
GLO902810 - Additional Side Yard Gate *** Locate on opposite side of standard location *** -	CO_1	1.00

INVENTORY HOMES

ALL OPTIONS SHEET

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Option Description	Option Origin	QTY
Plumbing		
Fixture Packages		
CAP412506 - Moen GENTA Satin/Brushed Nickel Package <i>All finishes may not match exactly. Includes Interior Door Hardware, Bathroom Accessories, Bath Plumbing Fixtures, Shower Enclosure. DOES NOT INCLUDE kitchen faucet, upgraded faucets, light fixtures or hardware, entry door hardware, sliding glass door, optional French door or opt. Western slider. -</i>	CO_1	1.00
CAP415391 - MASTER Shower Pan Hand Set Tile ILO Fiberglass Pan <i>Color selection and/or upgraded tile will be determined at Design Center appointment. *** see diagram # 2 *** -</i>	CO_1	1.00
Gas/Hose Bib		
GLO915400 - Additional Gas Stub Out <i>*** Locate on left rear of home; see diagram # 2 *** -</i>	CO_1	1.00
Kitchen Faucets		
GLO915405 - Kitchen Faucet - Moen SLEEK Pull Down - Spot Resistant Stainless 7864SRS <i>ILO Standard Genta Faucet -</i>	CO_1	1.00
Kitchen Sinks		
GLO915450 - Kitchen Sink - VAULT Undermount, Double-Bowl - Stainless Steel - K-3823-4-NA <i>ILO Standard Sterling McAllister Sink -</i>	CO_1	1.00
Laundry Faucets		
GLO915422 - Upgrade Laundry Sink Faucet - Moen SLEEK - Spot Resist Stainless - #7664SRS <i>ILO Sleek Chrome Laundry Sink Faucet included in the Laundry Sink Option -</i>	CO_1	1.00
Laundry Sinks		
GLO915645 - Optional LAUNDRY SINK - Stainless Steel <i>Sink: Kohler VAULT Stainless Steel Undermount Sink - #K-3822-1-NA; Faucet: Moen Pull Down - Chrome -</i>	CO_1	1.00
Shower/Tub Options		
CAP403000 - LUXURY MASTER Bath with Freestanding Tub <i>Includes Kohler STARGAZE Freestanding Tub (#K-24011-0); Roman Tub Spout & Handles to be installed on Tub Deck - Moen GENTA - Chrome Two-Handle Roman Tub Faucet - (#T908) -</i>	CO_1	1.00
GLO900657 - Upgrade Roman Tub Faucet Moen GENTA Faucet to Brushed Nickel - T908BN <i>Select to match Moen GENTA Satin/Brushed Nickel fixture package -</i>	CO_1	1.00

INVENTORY HOMES
ALL OPTIONS SHEET

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Option Description	Option Origin	QTY
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PLAN 4



Single-Story



2,178 Sq Ft



3-4 Bedrooms



3 Bathrooms



2-Car Garage
+ Storage (204 Sq Ft)

**Optional Multi-Gen Living Space*

📷 SCAN WITH YOUR CAMERA APP TO LEARN MORE!



Contact Information:

775-287-5862 | CrossCreek@RyderHomes.com | RyderHomes.com/CrossCreek
192 Wildcat Peak Drive, Carson City, NV 89701

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CROSS CREEK

PLAN 4 FLOOR PLAN



LEGEND:

- A** Master Bedroom
17'-2" x 14'-0"
- B** Great Room
16'-3" x 16'-6"
- C** Loggia
15'-2" x 12'-0"
- D** Master Bath
10'-0" x 8'-6"
- E** Laundry
6'-0" x 10'-7"

- F** Dining
15'-6" x 14'-5"
- G** Kitchen
17'-0" x 15'-1"
- H** Entry
6'-8" x 9'-2"
- I** Bathroom 2
5'-10" x 8'-0"

- J** Bedroom 2
11'-0" x 10'-6"
- K** 2 Car Garage
22'-2" x 21'-1"
- L** Porch
6'-8" x 7'-4"
- M** Bathroom 3
5'-8" x 8'-0"

- N** Office/Opt. Bed 4/Multi-Gen Living
10'-0" x 11'-6"
- O** Bedroom 3/ Multi-Gen Bedroom
11'-0" x 11'-6"
- P** Storage
16'-8" x 10'-6"
- Q** Multi-Gen Laundry
10'-0" x 11'-6"

STANDARD FLOORING:

- LVP Hardwood
- Carpet
- Concrete

2,178 Square Feet | 3-4 Bedrooms | 3 Bathrooms | 2-Car Garage + Storage



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