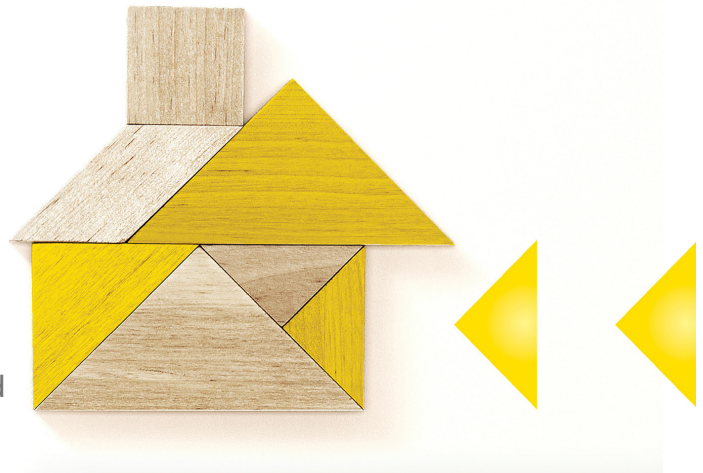


Deal of the *Week*

\$819,990

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



HOMESITE 91 | 11568 W SPANISH RANCH DR. | MODERN FARMHOUSE PLAN 2

Temporary Interest Rate 3-2-1 Buy Down:

Conventional 30-YR Fixed

Year 1	2.99%	\$3,544
Year 2	3.99%	\$3,910
Year 3	4.99%	\$4,300
Year 4-30	5.99%	\$4,711

Initial Starting Payment of

\$3,544

20% Down Payment Minimum. Qualifying Interest Rate 5.99%. APR 6.968%. Base Loan Amount \$655,992. Payment includes taxes and insurance est of \$782.

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	\$819,990
Down payment	\$163,998
Loan amount	\$655,992
Interest rate	6.375%
APR	7.224%

VS

Payment with Ryder rate incentive

Sales price	\$819,990
Down payment	\$163,998
Loan amount	\$655,992
Interest rate	4.875%
APR	5.724%

Estimated monthly payment: \$4,876*

***Est taxes, insurance included**

Estimated monthly payment: \$4,354*

***Est taxes, insurance included**

Scenario savings of \$622 per month with the Ryder Homes incentives

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!



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HOMESITE 91

MODERN FARMHOUSE | MOVE-IN READY

OVER \$19K PRICE DISCOUNT,



11568 W Spanish Ranch Dr., Sparks, NV 89441

Priced at ~~\$839,681~~ **\$819,990**



Single-Story



2,811 Sq Ft



3 Bedrooms



3 Bathrooms



4-Car Garage

Homesite 91 features our thoughtfully designed **Plan 2** in the **Modern Farmhouse** elevation with **Color Scheme 5** on a generous **12,922 sq. ft. lot**. Designed for modern living, this home includes a stunning **zero-edge corner slider with retractable screens** and a **private patio door in the primary suite** for a seamless indoor-outdoor experience. You'll love the spa-like **primary bath with a soaking tub**, the sleek **48" linear fireplace with passive heat**, and the impressive **8'x8' rear garage door**. Stylish Moen GENTA chrome fixtures, JennAir® appliances, a white cast iron laundry sink, and carefully selected finishes throughout complete this move-in ready home.



775-971-4204 | ShadowHills@RyderHomes.com | RyderHomes.com/ShadowHills
Community Located at 11687 Sugarloaf Peak Dr., Sparks, NV 89441



RYDER HOMES

INVENTORY HOMES ALL OPTIONS SHEET

As of Change order: CO_02

Community:	Shadow Hills	Print Date:	October 08, 2025
Job No.:	NOR02091	Floor Plan:	Shadow Hills, Plan 2
Lot:	091	Garage Direction:	RH
Property Address:	11568 W Spanish Ranch Dr. Sparks, NV 89441		

Option Description	Option Origin	QTY
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Appliances

Kitchen Packages

NOR911712 - JENNAIR Upgrade Package #1 <i>Euro-Style 36" 5-Burner Gas Cooktop #JGC3536GS; Lustre Stainless 36" Pyramid Style Canopy Wall Hood #JXW8536HS; RISE 30" Built-in Microwave Oven #JMC2430IL; RISE 30" Single Wall Oven with Convection System #JJW2430LL; RISE 24in Built-In Dishwasher, #JDPSS244LL. CABINET ABOVE RANGE IS OMITTED.</i> -	CO_1	1.00
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Cabinets

Cabinet Options

NOR212302 - Cabinet Upgrade #2 - Door Styles: REAGAN or TOBIN - Stained <i>Full Overlay Maple Doors. Soft-close Drawers & Doors are included</i> - <i>Basalt</i> <i>Tobin</i>	CO_1	1.00
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Knobs/Pulls

NOR212309 - Cabinet Hardware #1 - SUTTON Cabinet Pull <i>Jeffrey Alexander Sutton #635-160. 6" Cabinet Pull. BRUSHED GOLD Featured in Plan 1 Model.</i> - <i>Chrome</i>	CO_1	1.00
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Color Schemes

Color Schemes

NORCS0005 - Shadow Hills - Color Scheme 5 <i>Color schemes (5 through 8) are exclusively available with B ELEVATIONS, as specified in the Bassenian Lagoni Color Matrix document, dated 08.22.24.</i> -	Spec Option	1.00
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INVENTORY HOMES ALL OPTIONS SHEET

As of Change order: CO_02

Community:	Shadow Hills	Print Date:	October 08, 2025
Job No.:	NOR02091	Floor Plan:	Shadow Hills, Plan 2
Lot:	091	Garage Direction:	RH
Property Address:	11568 W Spanish Ranch Dr. Sparks, NV 89441		

Option Description	Option Origin	QTY
Electrical/Lighting		
Lighting Options		
NOR212525 - KITCHEN - Under Cabinet LED Lighting <i>Includes LED tape lighting, transformer, and switch. Featured in ALL MODELS.</i> <i>NOTE: See diagram #1 for switch location. -</i>	CO_1	1.00
Outlets/Switches		
GLO916011 - Dedicated 110v Outlet on 20 Amp <i>NOTE: See diagram #1 -</i>	CO_1	1.00
GLO916014 - Additional Switch <i>See diagram #1. -</i>	CO_1	4.00
Pre-Wiring Options		
GLO915990 - Ceiling Fan Prewire <i>If required, additional switches purchased separately.</i> <i>NOTE: See diagram #1. -</i>	CO_1	2.00
GLO916021 - Prewire for Pendant <i>NOTE: Over kitchen island. See diagram #1. -</i>	CO_1	3.00
GLO916022 - Prewire for Future Chandelier <i>NOTE: In dining area. 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>NOTE: In primary suite. See diagram #1. -</i>	CO_1	1.00
Elevations		
Elevations		
NOR200010 - Elevation B - Modern Farmhouse -	Spec Option	1.00

INVENTORY HOMES

ALL OPTIONS SHEET

As of Change order: CO_02

Community: Shadow Hills Job No.: NOR02091 Lot: 091 Property Address: 11568 W Spanish Ranch Dr. Sparks, NV 89441	Print Date: October 08, 2025 Floor Plan: Shadow Hills, Plan 2 Garage Direction: RH
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Option Description	Option Origin	QTY
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Fireplaces

Indoor Fireplaces

NOR203380 - GREAT ROOM Linear Style Fireplace <i>Heat-n-Glo Linear MEZZO 48" Linear Fireplace - #MEZZO4-C Includes Black Clean Face Front, Black Interior Glass Liner, Fire Bed - Black Glass Media, & Touchscreen Remote. Std Tile on 4-sides of fireplace. -</i>	CO_1	1.00
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Mantels & Accessories

NOR916606 - Fireplace Accessory: PASSIVE HEAT TECHNOLOGY - Mezzo Linear Fireplace <i>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. -</i>	CO_1	1.00
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Framing/Doors

Door Options

GLO900790 - Upgrade Entry Door to Therma Tru Pulse Ari 4-Lite Door <i>Featuring Satin Etch Glass -</i>	CO_1	1.00
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GLO901120 - Interior Single French Door with Obscure Glass <i>Sales to indicate location. Only applies to existing single door openings. NOTE: At pantry. -</i>	CO_1	1.00
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NOR208047 - Sliding Patio Door at MASTER BEDROOM to Stoop -	Spec Option	1.00
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NOR208054 - Western Open Corner Sliding Glass Door @ DINING ROOM/GREAT -	Spec Option	1.00
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NOR208066 - Multi-Slide Corner Screen Doors @ DINING ROOM/GREAT ROOM -	Spec Option	1.00
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Garage Doors

GLO900200 - Standard GARAGE DOORS - Flush Panel Steel Back Insulated Door <i>Includes Liftmaster Wall Mounted Garage Door Opener #8500W on Double and Single Garage Doors including Battery Back Up. -</i>	CO_1	1.00
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NOR203006 - Opt. 1 - REAR GARAGE DOOR <i>Includes 8' x 8' flushed panel garage door, garage door opener, and light fixture. Upgraded garage doors must be purchased separately. Flatwork or pavers must be purchased separately. -</i>	Spec Option	1.00
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INVENTORY HOMES ALL OPTIONS SHEET

As of Change order: CO_02

Community:	Shadow Hills	Print Date:	October 08, 2025
Job No.:	NOR02091	Floor Plan:	Shadow Hills, Plan 2
Lot:	091	Garage Direction:	RH
Property Address:	11568 W Spanish Ranch Dr. Sparks, NV 89441		

Option Description	Option Origin	QTY
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Interior Finishes

Design Center Selections

GLO9DC100 - Design Center Selections <i>Per HOME BUYER SUMMARY dated 04.21.25, signed 05.01.25</i> -	CO_2	1.00
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Mirror Options

GLO900632 - Additional Medicine Cabinet <i>This option is offered as Quantity 1 Sales to indicate location and quantity ... Master Bath or Powder Room</i> <i>NOTE: At primary bath.</i> -	CO_1	2.00
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GLO900750 - Mirrored Door at MASTER Closet -	CO_1	1.00
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Landscaping

Fencing

GLO902810 - Additional Side Yard Gate <i>NOTE: See diagram #2.</i> -	CO_1	1.00
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Landscaping

NOR202920 - FRONT YARD only Gutter Downspout Connect to Drain System to Street <i>Install 4" drain pipe for all front yard down spouts directing water the street.</i> -	CO_1	1.00
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INVENTORY HOMES

ALL OPTIONS SHEET

As of Change order: CO_02

Community:	Shadow Hills	Print Date:	October 08, 2025
Job No.:	NOR02091	Floor Plan:	Shadow Hills, Plan 2
Lot:	091	Garage Direction:	RH
Property Address:	11568 W Spanish Ranch Dr. Sparks, NV 89441		

Option Description	Option Origin	QTY
Plumbing		
Gas/Hose Bib		
GLO915400 - Additional Gas Stub Out <i>NOTE: See diagram #2.</i> -	CO_1	1.00
Laundry Sinks		
GLO915650 - Optional LAUNDRY SINK - White Cast Iron <i>Sink: Kohler GLEN FALLS White Cast Iron Undermount Sink - #K-19017-1-0; Faucet: Moen SLEEK Pull Down - Chrome #7864</i> -	Spec Option	1.00
Shower/Tub Options		
NOR203000 - LUXURY MASTER Bath with Freestanding Tub <i>Includes Maax LOUNGE Freestanding Tub (#105798); Roman Tub Spout & Handles to be installed on Tub Deck - Moen GENTA - Chrome Two-Handle Roman Tub Faucet - (#T908)</i> -	Spec Option	1.00
NOR915662 - MASTER SHOWER - TILED Pan ilo of FIBERGLASS Pan <i>Standard Master shower includes fiberglass pan and tiled walls. This option upgrades fiberglass pan to tiled pan. Color selection and/or upgraded tile will be determined at Design Center Appointment.</i> -	CO_1	1.00
Toilet Options		
GLO915297 - TOILETS - Upgrade to KOHLER Highline #K25224-0 <i>KOHLER'S tallest toilet measuring 19" height, elongated two-piece toilet. Sales to indicate bathroom location.</i> <i>NOTE: At primary bath and powder room.</i> -	CO_1	2.00
Standard Finishes		
Standard Doors/Trim/Hardware		
GLO900205 - Standard Interior Finish - Moen GENTA Chrome Package -	CO_1	1.00