



Welcome Home!

www.CaptainsLandingOV.com

A Professionally Managed Beach Community



Site Map



Captain's Landing of Ocean View
Overall Site Plan



The Admiral

with optional elevator



Approximately
2,343 Sq. Ft.

3 - 4 Bedrooms

2 - 3 Full Baths

1 Half Bath

Starting at
\$314,900

Beautiful three story new construction single-family townhomes with Coastal Living design in the West Ocean View waterfront community of Norfolk. Includes custom finishes designed and built in the tradition of classic Atlantic Coastal villages. First and second floor plans duplicate our two story model. The finished third floor features two different floor plans options. Floor plan A includes an entertainment room with optional half bath. Floor plan B includes an additional Master Suite with full Ensuite bathroom and walk in closet. Both third floor plans include a walk out covered balcony and an optional elevator. The oversized detached garage is an added bonus.

Captain's Landing

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All dimensions are approximate. Windows vary per elevation. Features and design specifications subject to change without notice. Artwork is for illustration purposes only. Actual construction details may vary. Optional and included features vary per community. See sales consultant for details. All plans and architectural elements are subject to approval and revisions by the Municipal and Community Architectural Review Boards and may change without notice.



Home Sales by:

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The Admiral Model Floor Plan Option A

Third Floor Entertainment Room



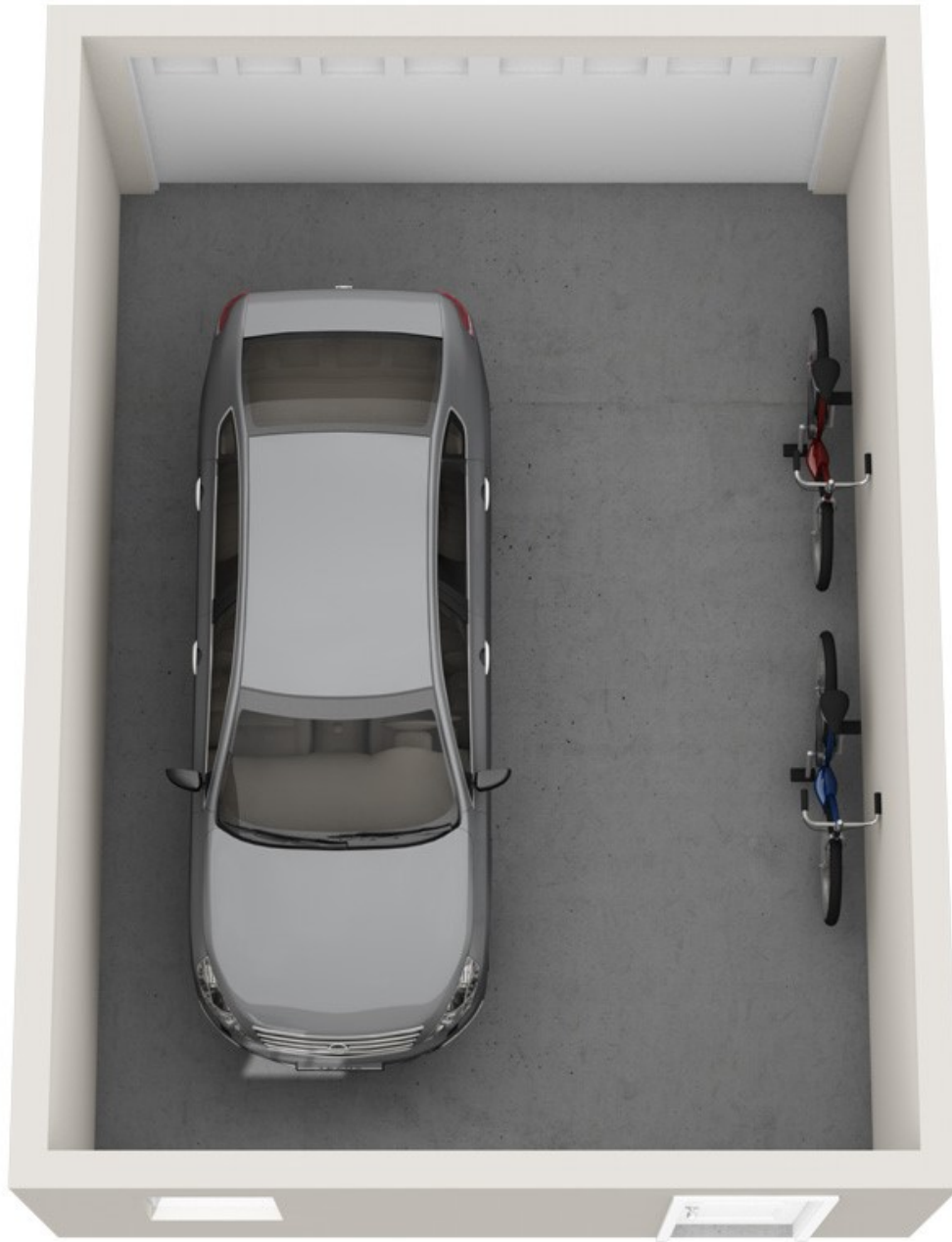
Not located in a flood zone &
does not require flood insurance.

Renderings are an artist's conception and are intended only as a general reference.
Features, materials, finishes and layout of subject unit may be different than shown.

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The Admiral Model Floor Plan Option A Garage



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Standard garage has unfinished interior. Additional upgrades available. Other
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The Admiral Model Floor Plan Option B

Third Floor Master Bedroom



Not located in a flood zone &
does not require flood insurance.

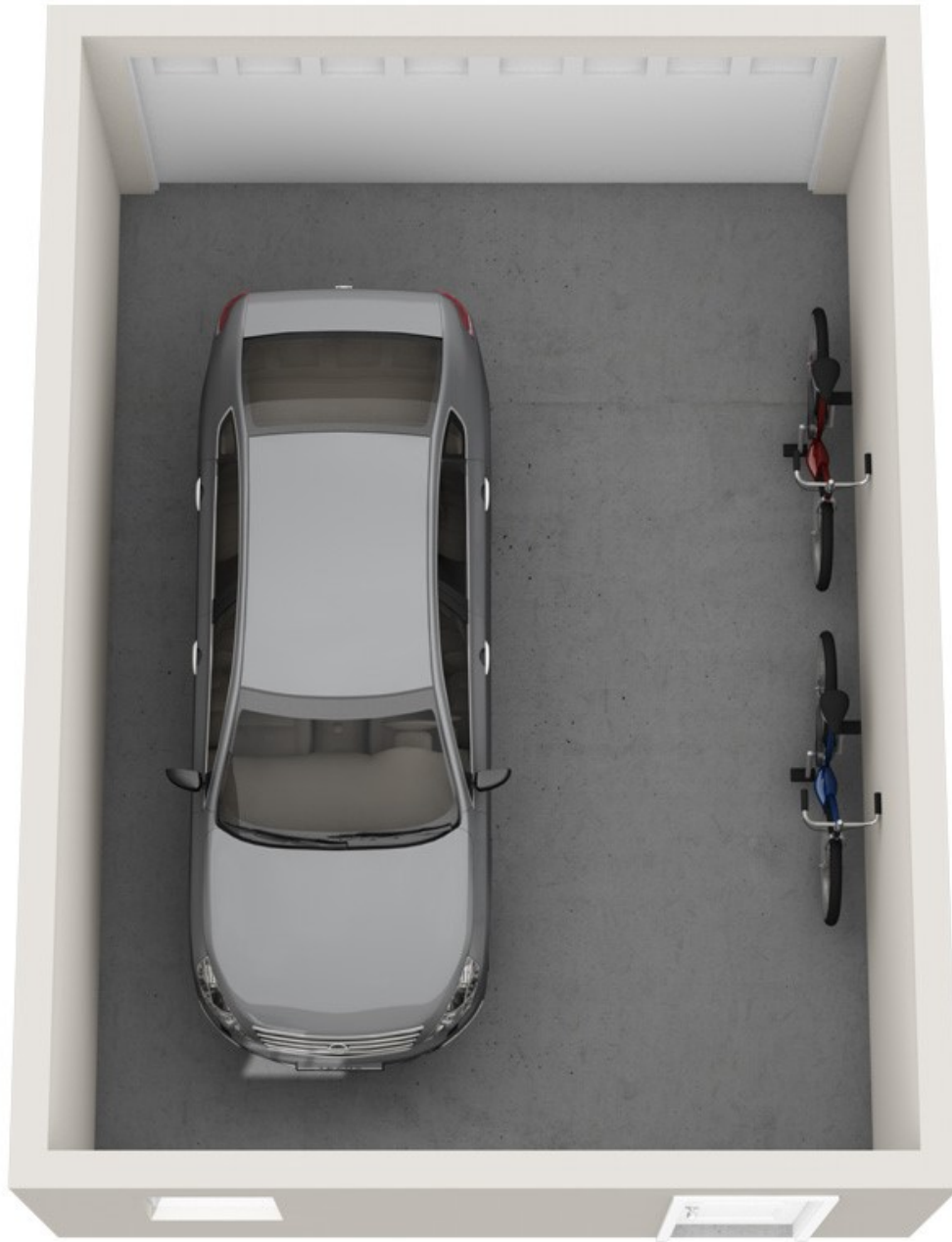
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The Admiral Model Floor Plan Option B

Garage



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The Commander



Approximately
1,758 Sq. Ft.

3 Bedrooms
2 Full Baths
1 Half Bath

Starting at \$255,900

Beautiful two story new construction single-family townhomes with Coastal Living design in the West Ocean View waterfront community of Norfolk. Includes custom finishes designed and built in the tradition of classic Atlantic Coastal Villages. The first floor features a large gourmet kitchen centrally located in between the formal dining room and great. The great room features a large living space with optional electric fire place and French doors leading to the rear patio and yard. The second floor features three bedrooms, including a spacious Master Suite with walk in closet, full Ensuite bath. The oversized detached garage is an added bonus.

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The Commander Model Floor Plan



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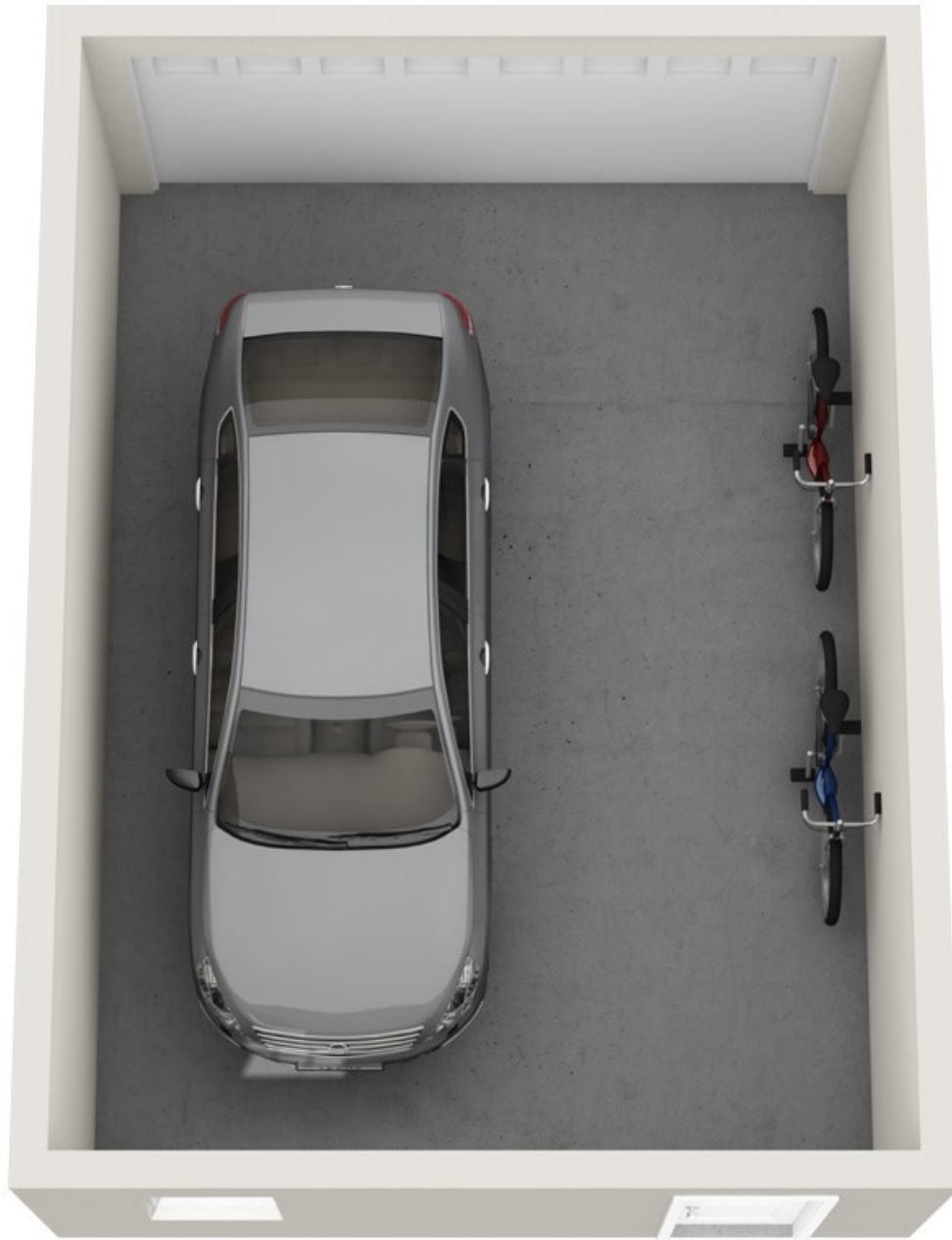
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The Commander Model Floor Plan

Garage



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Standard Features

Exterior

Coastal Living Design
Fiber Cement Siding
Certainteed Lifetime Warranty Architectural Roof Shingles
Oversized Detached Garage
Carriage Style Garage Door Prewired for Opener
Extensive Landscaping w/ Mulched Flowerbeds
Two Hose Bibs
Seamless Aluminum Gutters w/ Downspouts
Rear Concrete Patio

Interior Design

Nine Foot Ceilings on 1st Floor
Formal Dining Room
Wood Laminate Floors in Dining, Kitchen & Powder Room
Spacious Master Bedroom w/ Tray Ceiling & Walk-in Closet
Carpet in the Living Room, Stairs and 2nd Floor
Ceiling Fan in Living Room & Master Bedroom
Hand Textured Knockdown Drywall Finish
Two Tone Custom Paint
Santa Fe Craftsman Style Doors & Trim
Brushed Nickel Hardware
One Phone & Two Cable TV Outlets
Full Size Laundry Room
Direct Wire Smoke Detectors w/ Battery Backup

Bathrooms & Fixtures

First Floor Powder Room with Pedestal Sink
Comfort Height Soft Close Cabinets & Drawers
Double Sink in Master Bath
Cultured Marble Counter Tops
Brushed Nickel Faucets
Brushed Nickel Bath Accessories
Premium Vinyl Flooring

Gourmet Kitchen

Custom Designed Kitchen Cabinetry
Oversized Breakfast Bar w/ Pendant Lighting
Brushed Nickel Finish Cabinet Hardware
Premium Laminate Kitchen Counter Tops
Stainless Steel Self Cleaning Smooth Top Range
Stainless Steel Microwave Oven/Hood
Stainless Steel Dishwasher
Oversized Pantry
Stainless Steel Double Sink with Spray Faucet
Water/Ice Hookup for Refrigerator
Brushed Nickel Faucet

Energy Efficiency

Energy Efficient Electric Heat Pump
Energy Efficient 50 Gal Electric Hot Water Heater
Energy Efficient "Low E" Windows
House Wrap Air Infiltration Barrier
Low Volume Efficient Water Closets

Community Features

Professionally Managed Home Owner's Association
Public Beach Access
Professional Landscaping & Lawn Maintenance
Private Trash Pickup and Recycling
Reserve Fund for Common Element Replacement

Our Commitment

Builder One Year Warranty
Full In-House Warranty/Customer Care Department
2-10 New Home Warranty
Complete Builder Review & Walk Through Before Closing

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Captain's Landing Option Level Packages

Option Level I Package - \$10,000

(a savings of \$2,630)

- ❖ Level I Granite Countertops-Kitchen and Baths
- ❖ Level II Laminate on Entire First Floor
- ❖ Eight # Carpet Padding & Level II Carpet (2nd Floor Only)
- ❖ Master Bath 12" x 12" Ceramic Tile Flooring and Shower Surround
- ❖ Stainless Refrigerator

Option Level II Package - \$15,000

(a savings of \$3,930)

Includes all of the upgrades in Option Level I PLUS:

- ❖ First Floor Crown Molding
- ❖ Ceiling Fans in Two Remaining Bedrooms
- ❖ Cable Outlets In Two Remaining Bedrooms
- ❖ Prewired Home Theater Surround Sound in Family Room
- ❖ Master Bath Glass Shower Door
- ❖ Garage Door Opener with Two Remotes & Keyless Entry

Option Level III Package – 20,000

(a savings of \$7,130)

Includes all of the upgrades in Option Level I and II PLUS:

- ❖ Select Quartz or Level II Granite – Kitchen & Baths
- ❖ 42" Upper Cabinets in Kitchen
- ❖ 26" Electric Fireplace with Mantel
- ❖ Prewired Home Theater Surround Sound in Master Bedroom

- Pricing is subject to change without notice

Captain's Landing Option Level Packages

\$10,000 - Option Level One Package (Save \$2,630)

	<u>Buyer Cost</u>
❖ Level 1 granite countertops-Kitchen and Baths	\$ 4,020
❖ Level II Laminate on entire first floor	\$ 2,560
❖ Eight # carpet padding & Level II Carpet (2 nd floor only)	\$ 1,725
❖ Master Bath ceramic beige tile flooring and shower surround	\$ 2,500
❖ Stainless Refrigerator	<u>\$ 1,825</u>
	\$12,630

\$15,000 - Option Level Two Package (Save \$3,930)

Includes all of the upgrades in Option Level One (\$12,630) PLUS:

	<u>Buyer Cost</u>
❖ First floor crown molding	\$ 1,800
❖ Ceiling fans in two remaining bedrooms	\$ 650
❖ Cable outlets in two remaining bedrooms	\$ 200
❖ Prewired Home Theater Surround Sound in Family Room	\$ 1,500
❖ Master Bath glass shower door	\$ 1,200
❖ Garage door opener with two remotes & keyless entry	<u>\$ 950</u>
	\$ 6,300
total	\$18,930

\$20,000 - Option Level Three Package (Save \$7,130)

Includes all of the upgrades in Option Level One and Two (\$18,930) PLUS:

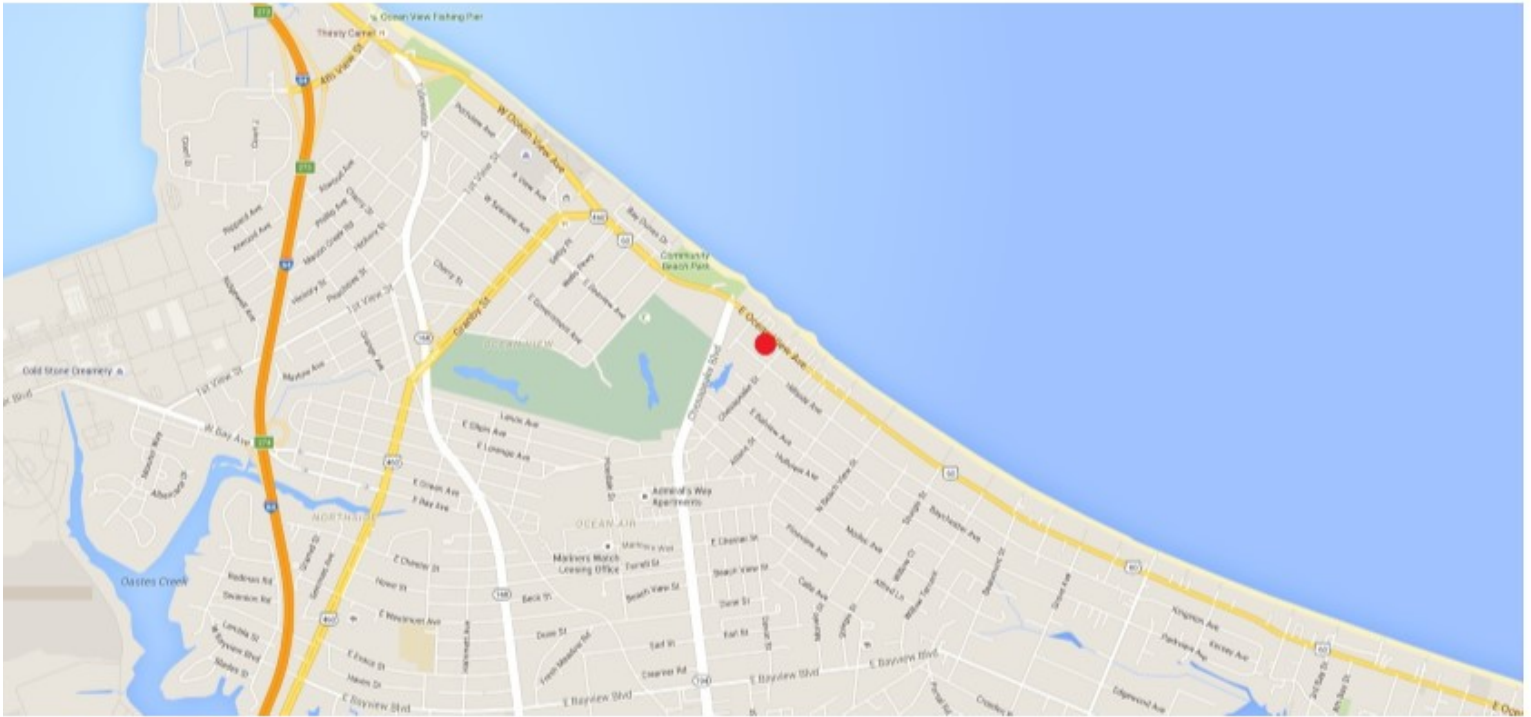
	<u>Buyer Cost</u>
❖ Select Quartz or Level II Granite – Kitchens & Baths	\$2,500
❖ 42" Upper Cabinets in Kitchen	\$2,400
❖ 26" Electric Fireplace with Mantel	\$1,800
❖ Prewired Home Theater Surround Sound in Master Bedroom	<u>\$1,500</u>
	\$8,200
total	\$27,130

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Welcome Home to Captain's Landing

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Areas of Interest

- Public Beach Access
- Ocean View Golf Course
- Ocean View Beach Park
- Ocean View Beach Festival
- Close to Military Base
- Ocean View Fishing Pier
- Chrysler Museum
- Harbor Park
- MacArthur Memorial
- Norfolk Botanical Gardens
- Spirit of Norfolk
- Town Point Park
- Virginia Zoo
- Hampton Roads Naval Museum

Advantages of Using Atlantic Bay Mortgage Group

- Competitive interest rates and terms
- Builder offers closing costs and pre-paid assistance
- Appliance incentives
- 2-10 builder warranty provided by builder
- Communication throughout your loan process
- Streamlined process
- On-time closings
- Extended rate locks
- No last minute surprises
- Loan programs available with 100% financing

CONTACT ME TODAY TO LEARN MORE.



HEATHER TODD

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Revised Jul 19, 2017

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VA Loan Program

Honoring our nation's heroes

The VA Loan is a mortgage loan for servicemembers that's guaranteed by the U.S. Department of Veterans Affairs (VA). Its main purpose is to help veterans finance a home purchase with favorable loan terms. It's often the best home loan option for eligible active and retired military, especially those with lower credit scores, limited funds to close, or higher debt ratios.

PROGRAM HIGHLIGHTS

- 100% financing
- Seller of a home can pay closing costs: up to 2 discount points, the prepaids, and an additional 4% (towards the buyers discretion)
- Homebuyers can add up to \$6,000 to their VA loan to have energy-efficient improvements installed
- No monthly mortgage insurance
- Less restrictive qualifying terms
- Homebuyers are still eligible, even after a short sale

ARE YOU ELIGIBLE?

To be eligible for a VA loan, you must have sufficient entitlement available with VA and be a(n):

- Veteran (single or married)
- Active duty servicemember
- National Guard member
- Reserve member
- Surviving spouse of an eligible veteran (certain restrictions apply)



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Conventional Loan Program

Mortgage options for homebuyers with good credit

Borrowers who have good credit have many options when it comes to getting a loan to buy a home. The Conventional Loan Program is ideal for homeowners who have good credit and the ability to put 20% or more of the sales price towards the down payment to avoid mortgage insurance. Conventional loans also allow for lower down payments with the addition of mortgage insurance.

FEATURES OF THE CONVENTION LOAN PROGRAM

- Lower closing costs
- Flexible payment options
- Fixed and adjustable rates
- Purchase and refinance financing available
- Variety of home types accepted
- Minimum credit score is 620
- No private mortgage insurance for 20% or more down payment
- 3% down payment with income limits
- 5% down payment option (can be gifted funds if credit score is 660 or higher)
- Mortgage insurance can be paid up-front or monthly
- 6% seller contribution maximum allowed with 90% loan-to-value (LTV) maximum
- 3% seller contribution allowed with LTV of 90% or higher



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FHA Loan Program

Less restrictions. More possibilities.

The Federal Housing Administration (FHA) is an agency within the Department of Housing and Urban Development (HUD). FHA loans are designed to help creditworthy, low- to moderate-income families by offering a mortgage with lower down payment requirements and less restrictive qualifying criteria.

BENEFITS OF AN FHA LOAN INCLUDE

- Only a 3.5% down payment is required
- Down payment can be a gift or a loan to the borrower from an eligible source such as a family member or a state bond program
- Flexible guidelines for income-qualifying ratios
- Minimum credit score is 580 (additional restrictions apply)
- Non-traditional credit allowed for buyers with little to no established credit
- Sellers may pay 6% toward closing costs, prepaids, buy downs, etc.

Contact Atlantic Bay, and we'll be happy to discuss if an FHA loan is right for you.



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