



YOUR LOCAL INDEPENDENT BUILDER IS PROUD TO PRESENT...

The Rancher Collection



“Building a new home is a rewarding yet challenging undertaking because you want the best value for your family. Thank you for considering our modular building system. We invite you to explore the many ways we can help your Builder make your dream come true.”

—*SueAnne Roberts, President
Cardinal Homes, Inc.*





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* Basement Entrance Not Available
† Drop Spot Not Available

Rancher Collection

DROP SPOT: We realize that today's busy world makes many demands on you and your family. To help keep you organized and reduce clutter, we've included a Drop Spot near the entryway in most of our homes. It's the perfect place to charge cell phones, drop mail, write messages and hang keys or book bags. Multipurpose storage units in the Drop Spot can help keep clutter organized and in one central place for orderly, stress-free living.

ROOF OPTIONS: The slope of a roof is measured as units of rise per 12 units of horizontal run. This means the higher the number before the 12, like a 9/12 or even a 12/12 roof, the steeper it is. Why should you care how steep your roof is? The steeper it is, the more available room you have above the first floor for storage or even additional living space.

This booklet includes rancher floor plans that are available with 6/12, 7/12 & 9/12 storage attics. Or, look for the plans showing an optional stair layout if you want to expand your home with a 9/12 habitable attic or 12/12 Cape roof. Talk with your local independent builder about which choice is best for you.

Welcome. And congratulations on getting ready to make one of the most important investments of your life. Building a new home is very exciting. Whether you're looking for your first home, replacing an existing home your family has outgrown or downsizing to simplify for retirement, your new home is where you express yourself, care for your family, entertain and relax. It should reflect who you are and how you like to live.

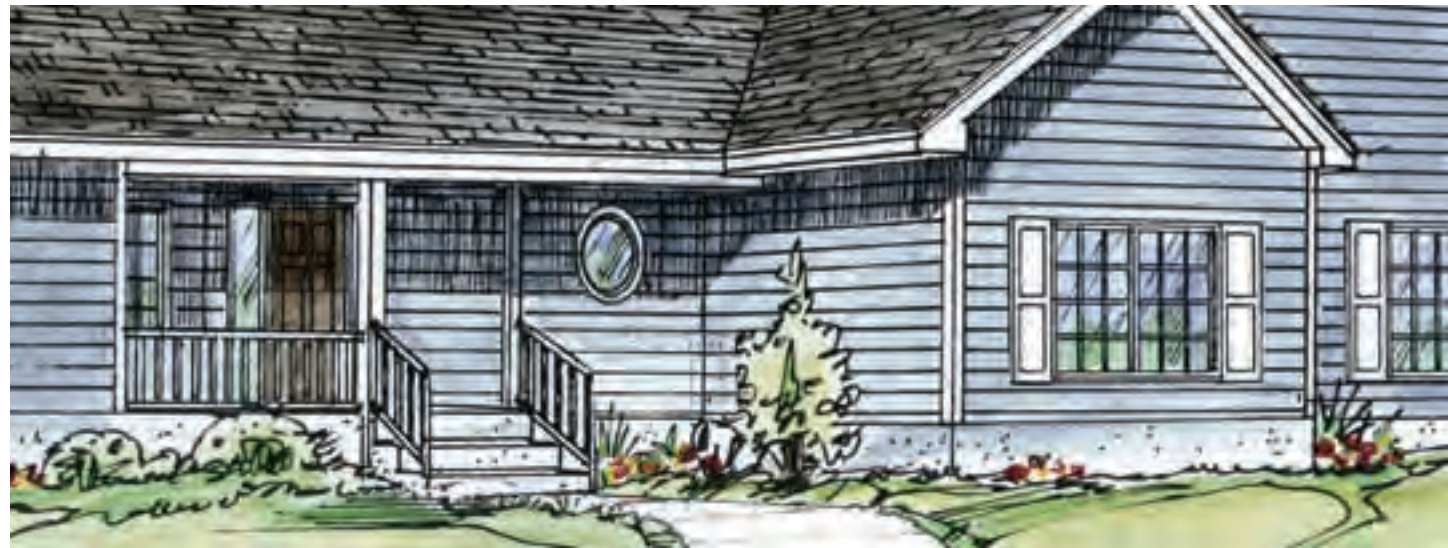
The home plans on the following pages represent some of the most popular and innovative rancher designs in the building industry. And each of the plans incorporates the details and amenities that today's sophisticated homebuyers are looking for. Talk to your builder to learn more about which Cardinal home is right for you and all of your family's needs.

The Best Systems Built Homes—

like Cardinal's—are not just as good as most site-built homes, they're better. From higher quality materials, state-of-the-art construction, energy efficiency and superior products to saved time and money, the advantages of modular construction are many. And you don't have to sacrifice anything. It's no wonder modular construction has become the building method of choice for the quality-conscious homebuyer.

Modular Homes are built in factories by trained crafters. The modules produced by the factory are transported in sections to a building site where they are assembled by a local independent builder. Modular homes are built to the same local and state building codes as site-built homes and are virtually indistinguishable from them, as well. Technology allows modular home builders to build any size or style of home.

A Beautiful & Structurally Superior Home





Compare Cardinal Homes to the Alternatives

	CONVENTIONAL SITE-BUILT	CARDINAL HOMES, INC.	ON-FRAME MODULAR	MOBILE/ MANUFACTURED
AFFIXED TO A PERMANENT FOUNDATION (CRAWL SPACE, BASEMENT OR PILINGS)	yes	yes	sometimes	maybe, but steel chassis must remain attached
TITLE HELD AS	deeded real estate	deeded real estate	deeded real estate	titled like an rv by the department of motor vehicles
APPRECIATES IN VALUE	yes	yes	not usually	not usually
CONFORMS TO STATE, LOCAL & REGIONAL CODES	yes	yes, but often exceeds local building codes	yes	no, built to federal preemptive "HUD" standard
FINANCING	conventional mortgage	conventional mortgage	conventional mortgage	many "creative" financing schemes
APPRAISAL	compared to other site-built & modular homes	compared to other site-built & modular homes	compared to other on-frame modular & manufactured homes	compared to on- frame modular & manufactured homes
MAY BE SET ON BLOCKS TIED DOWN WITH METAL STRAPS	no	no	yes	yes
DEPRECIATES IN VALUE	not usually	not usually	often	usually
NON-REMOVABLE STEEL CHASSIS	no	no	typically	steel chassis is required to remain in place
ALSO KNOWN AS MOBILE HOME, DOUBLE WIDE, TRAILER, ETC.	no	no	sometimes	yes

While searching for a new home, you'll hear the terms modular, site-built and mobile/manufactured and you may also hear the term "On-Frame" modular. It is important to become familiar with the differences between these structures and building methods so you can ensure you are comparing apples to apples and making the right decision for your new home.



Quality. Cardinal modular homes offer better quality and value due to their superior structural integrity. There are many factors that contribute to Cardinal's extraordinary quality.



Why Choose a Cardinal Home?

- ▶ **Excellent Designs:** Your floor plan is one of the most important elements of your new home. That's why Cardinal has invested many hours researching today's most innovative home trends and styles. You'll love the spacious living areas, abundant storage space, and the "Drop Spot" will be a favorite, as well. Of course you can modify any of the plans in this booklet, or perhaps you have the time and budget to design your very own custom floor plan from scratch. Discuss these options with your Builder to determine which one is best for you.
- ▶ **Energy Efficiency:** The efficient construction process of Cardinal Homes helps eliminate gaps around pipes, electrical outlets, windows, doors and exterior sheathing. Building wrap, sealed around perforations, makes Cardinal's homes tighter, with less air infiltration and an advanced level of energy efficiency. You benefit by having lower heating and cooling costs.
- ▶ **Speed of Construction:** One of the greatest benefits of modular construction is the quick turnaround

time between ground breaking and occupancy. Some owners are able to move into their new modular homes just months after first contacting their builder. Additionally, custom modular homes are virtually ready to move into in a fraction of the time compared to custom site-built homes. For home buyers on a tight schedule, modular construction offers a timely solution.

- ▶ **Consistent Quality Control:** Cardinal homes are subjected to far more inspections than most site-built homes. From framing to finishing, each module at Cardinal's plant is inspected at every station. In addition, a state-approved third party inspection agency inspects every home before it is delivered. Site-built homes rarely receive this much expert review.
- ▶ **Better Living:** Advanced ergonomic features are available in every design shown in this booklet. We call this Better Living™, you will call it common sense. Discuss these features with your Builder to personalize Better Living™ for your specific needs. (Refer to table on the next page.)

WHO IS BETTER LIVING™ FOR? Everyone! Better Living™ is ergonomic functionality. Your whole family and even your guests will enjoy Cardinal's Better Living™ common-sense safety and convenience features.



Cardinal Homes

6

FEATURES	BENEFITS
ROCKER STYLE LIGHT SWITCHES AT A MORE COMFORTABLE HEIGHT	We install larger "rocker style" switches about 4" lower than usual for the little people in your life; and for you, when you have an armload of groceries.
HIGHER ELECTRICAL RECEPTACLES	Your outlets will be almost 5" higher than those commonly installed in other homes today. Your back will thank you.
LEVER HANDLE DOOR KNOBS & FAUCETS	Whether it is tired, aching hands or soapy fingers, these handles will be easier to use and enjoy.
36" WIDE DOORS, 42" STAIRS & 44" HALLS	You will appreciate these wider pathways from the first day you move your furniture in, and your walls will look nicer because of the reduced abuse.
LOW THRESHOLD DOORWAYS	Your baby's stroller or your great aunt's walker will roll in and out of your home much easier with lower thresholds, which are part of our Better Living designs.
GLASS AT EXTERIOR DOORS	It will be easier for you to see who's knocking, whether you are 3 feet tall or 6 feet tall.
ADJUSTABLE HEIGHT CLOSET RODS & SHELVES	Put the shelf at the height that is right for you, or buy more shelves to arrange two hanger levels, one over the other.
ROLLING SHELVES IN BASE CABINETS	Easier to get at your pots and pans or other items stored in the base cabinets.
COUNTER TOPS AVAILABLE IN VARIOUS HEIGHTS	Personalize your kitchen with counter tops at different levels to make everyday tasks easier on your back or to allow you to sit for some of them.
WALLS REINFORCED FOR GRAB BARS	When you need extra help getting up and down, you can add grab bars to bathroom walls that have been reinforced for your convenience.
SHOWER SEAT & HAND-HELD SHOWER	Sit down to shave your legs and wash your feet with the convenience of the hand-held shower spray. Everyday activities just seem easier.
SPACIOUS BATHROOMS	Room for two and the convenience and luxury of space to get ready in the morning... You will appreciate the benefit everyday.
ELONGATED COMMODOES	More comfortable and aesthetic.
CUSTOMIZED TASK LIGHTING	Take the time to consider where you need extra lighting. We'll wire your new home according to your specific needs.

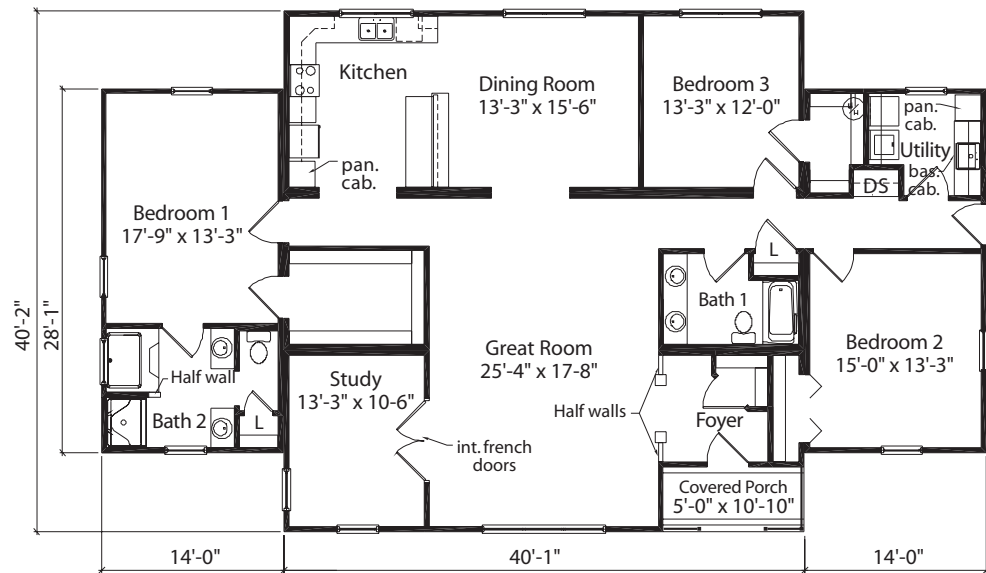
What are Better Living™ features?

Better Living™ features are all of those little details we automatically offer in every Cardinal home we build that make your life easier...today and tomorrow. Wider hallways, doorways and stairs, closets complete with bi-fold doors rather than standard swinging doors, carefully planned kitchens, lowered light switches, and expanded space in the bathrooms ensure that your new home offers the ultimate in comfort and enjoyment. Cardinal Homes was the first modular home manufacturer to make these Better Living™ features standard in every home they build. Why? Because they know that these user-friendly details make perfect sense for you now and in your future.



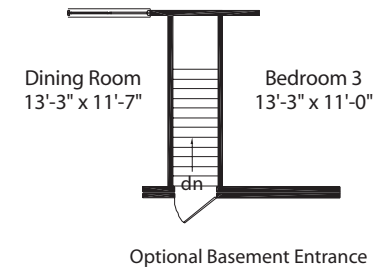
BetterLiving™

CARDINAL HOMES • UNIVERSAL DESIGN



Brighton #20519
2,389 Sq. Ft.

2,335 Sq. Ft. - Living Area
54 Sq. Ft. - Porch Area



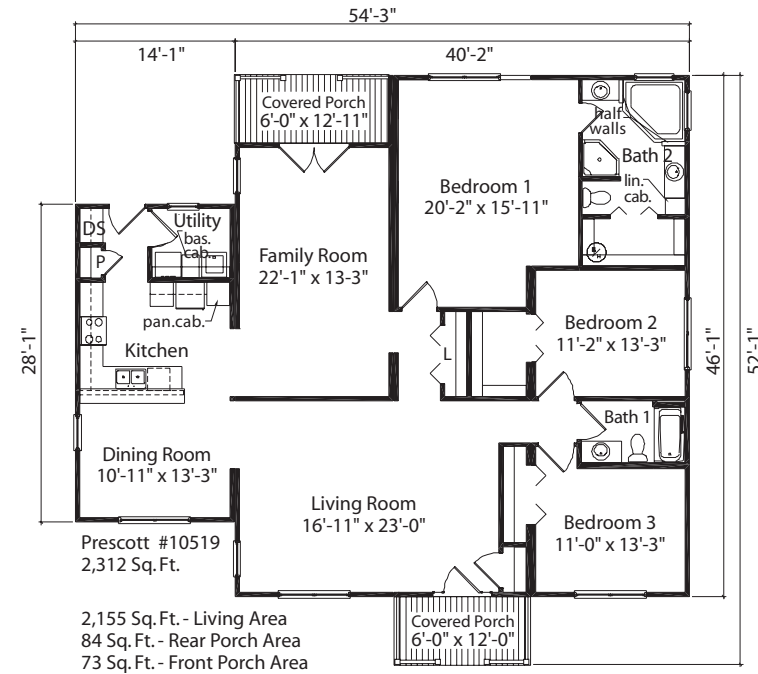
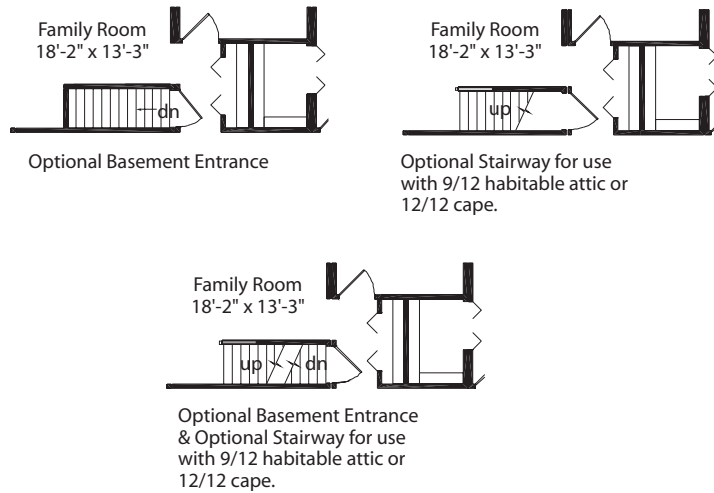
Brighton

2,389 Sq. Ft.

3 Bedrooms

2 Bathrooms



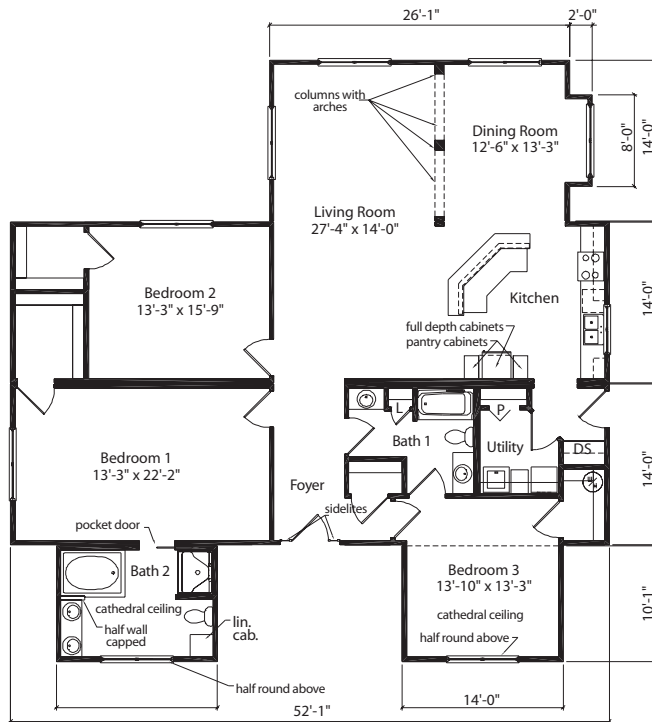


Prescott

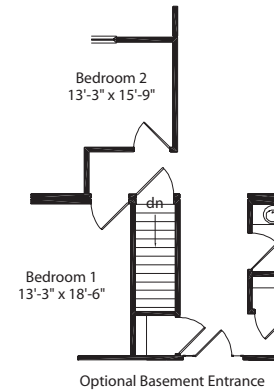
2,312 Sq. Ft.

3 Bedrooms

2 Bathrooms



Bridgewater #80521
2,121 Sq. Ft.



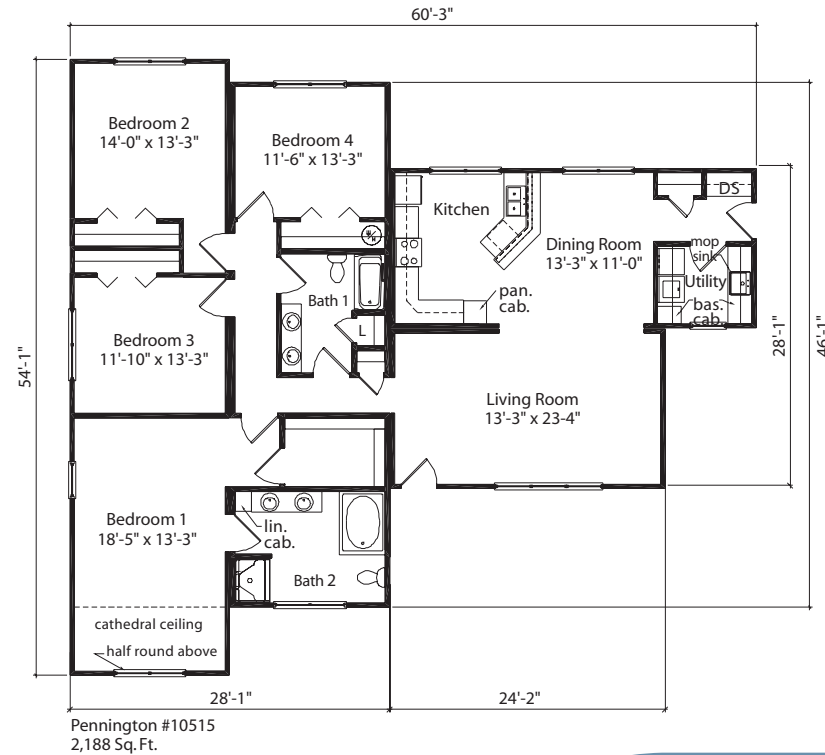
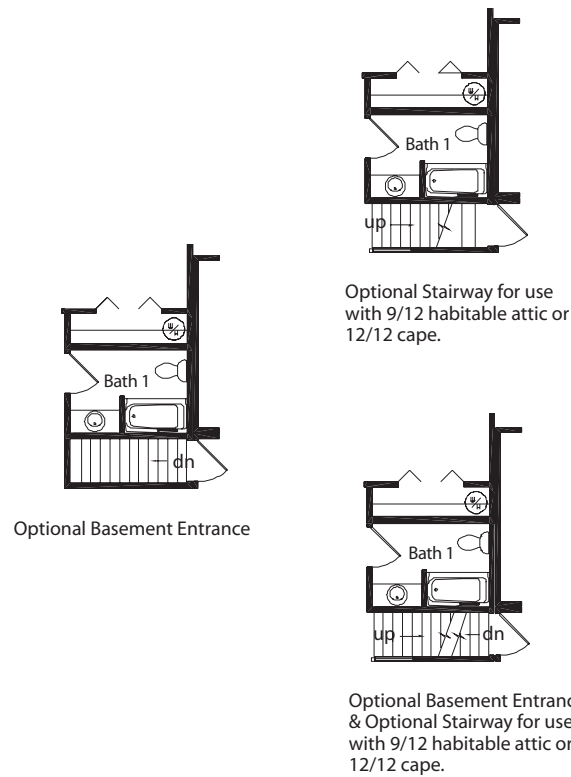
Bridgewater

2,121 Sq. Ft.

3 Bedrooms

2 Bathrooms



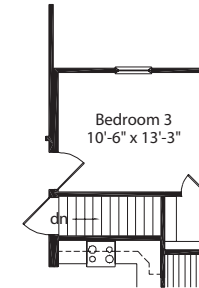
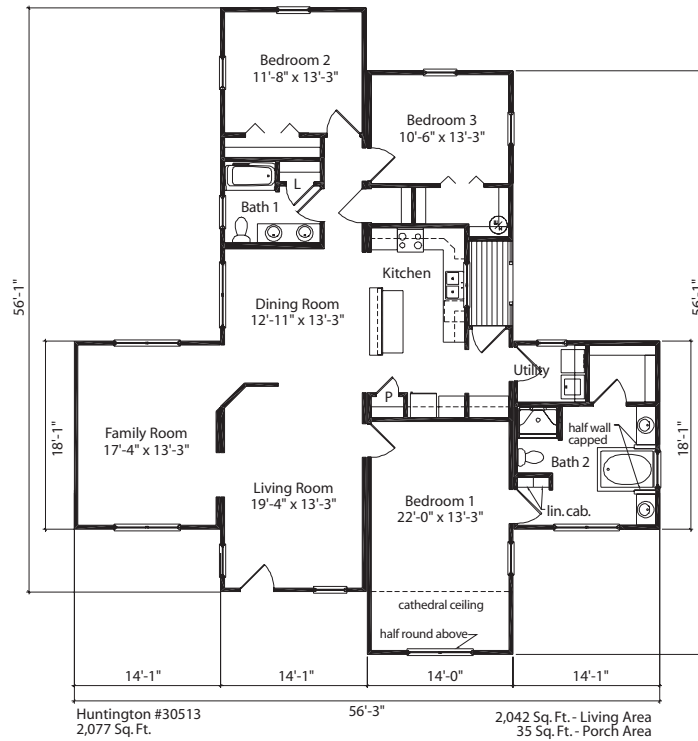


Pennington

2,188 Sq. Ft.

4 Bedrooms

2 Bathrooms



Optional Basement Entrance
Hall closet omitted.
Water heater installed in
basement by others.

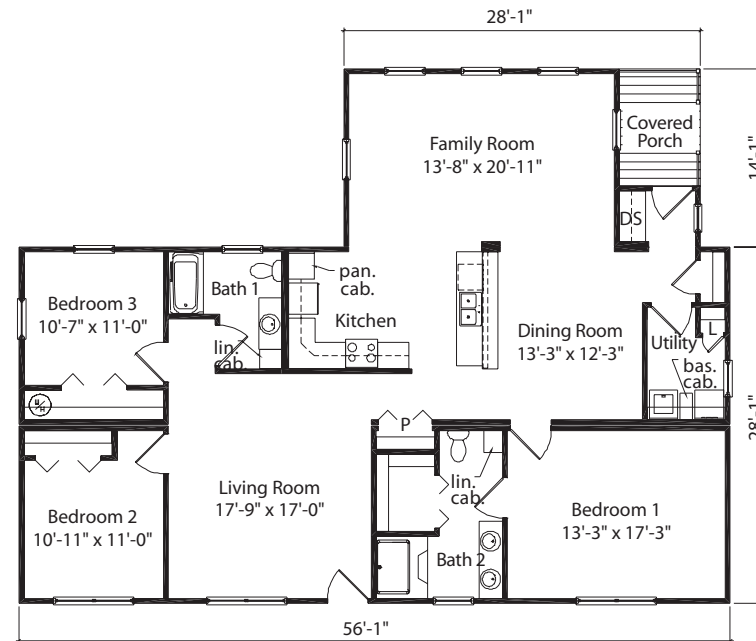
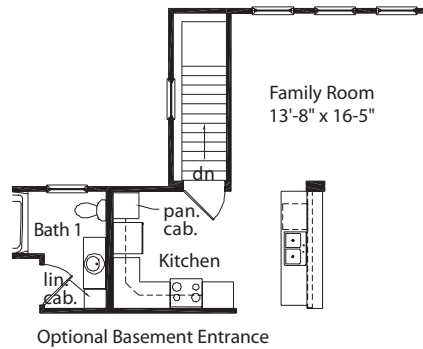
Huntington

2,077 Sq. Ft.

3 Bedrooms

2 Bathrooms





Templeton #50523
1,963 Sq. Ft.

1,904 Sq. Ft. - Living Area
59 Sq. Ft. - Porch Area

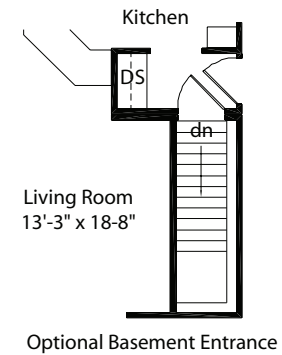
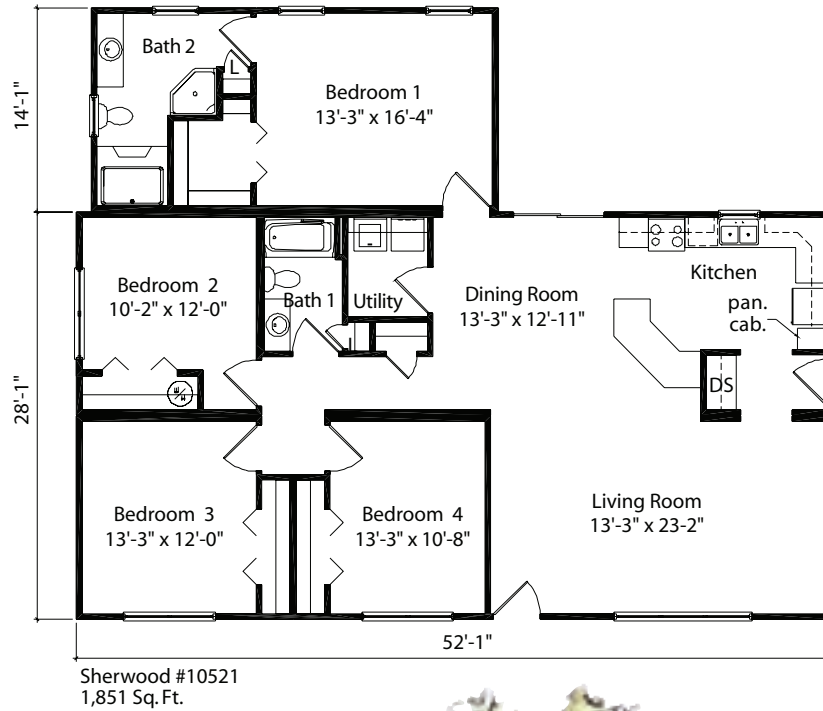


Templeton

1,963 Sq. Ft.

3 Bedrooms

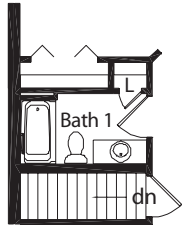
2 Bathrooms



Sherwood

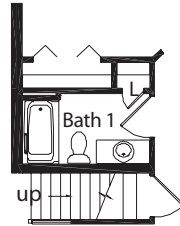
1,851 Sq. Ft.
4 Bedrooms
2 Bathrooms





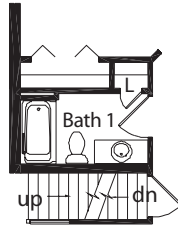
Living Room
18'-2" x 13'-3"

Optional Basement Entrance



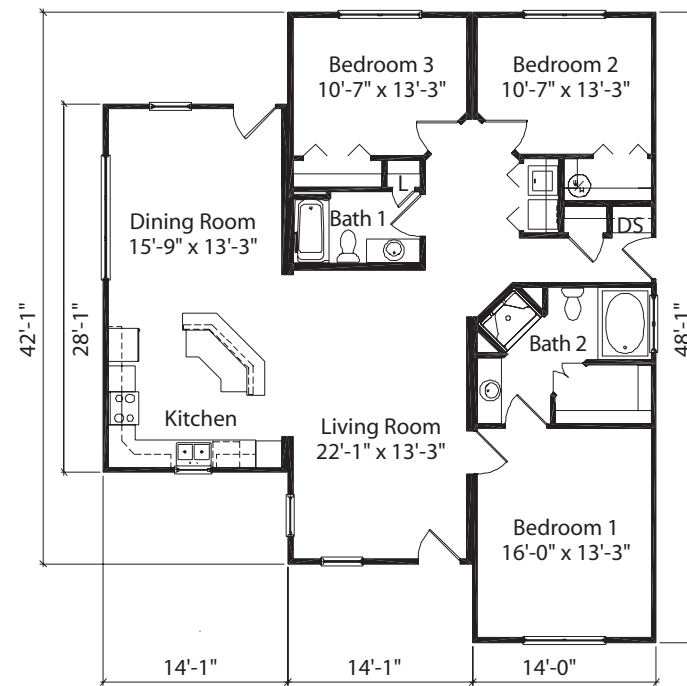
Living Room
18'-2" x 13'-3"

Optional Stairway for
use with 9/12 habitable
attic or 12/12 cape.



Living Room
18'-2" x 13'-3"

Optional Basement
Entrance & Optional
Stairway for use with
9/12 habitable attic or
12/12 cape.



Laurelwood #10509
1,655 Sq. Ft.

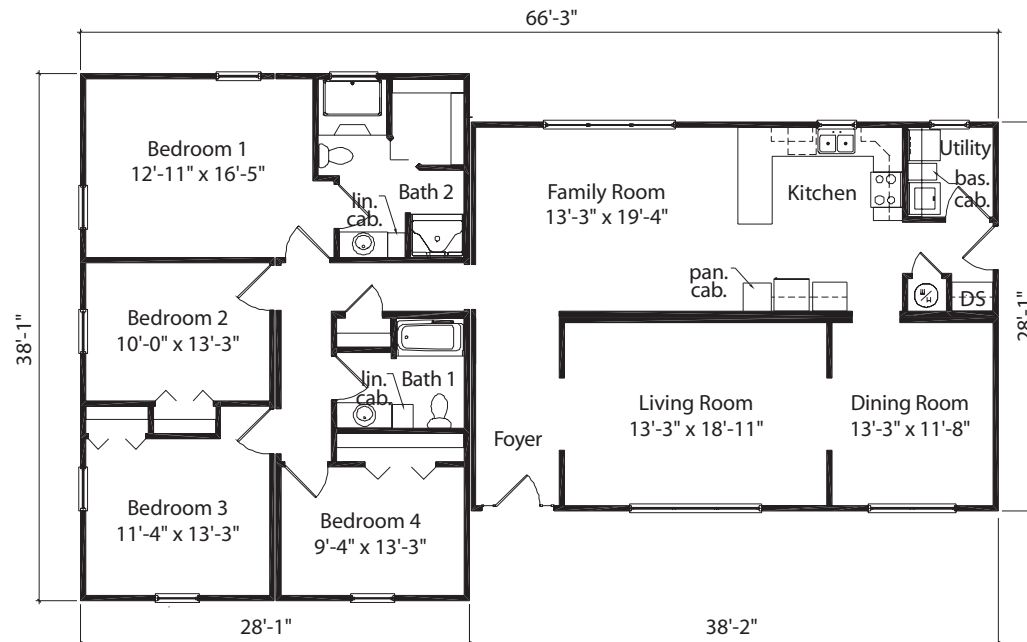


Laurelwood

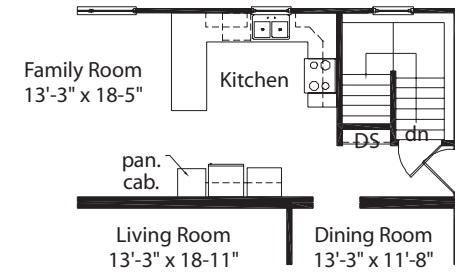
1,655 Sq. Ft.

3 Bedrooms

2 Bathrooms



Hazelton #60515
2,132 Sq. Ft.

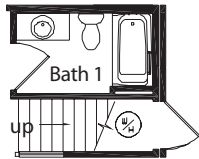


Optional Basement Entrance
Water heater cabinet & base cab. omitted.
Washer & dryer installed in basement by others.

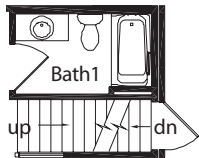
Hazelton

2,132 Sq. Ft.
4 Bedrooms
2 Bathrooms

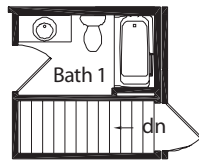




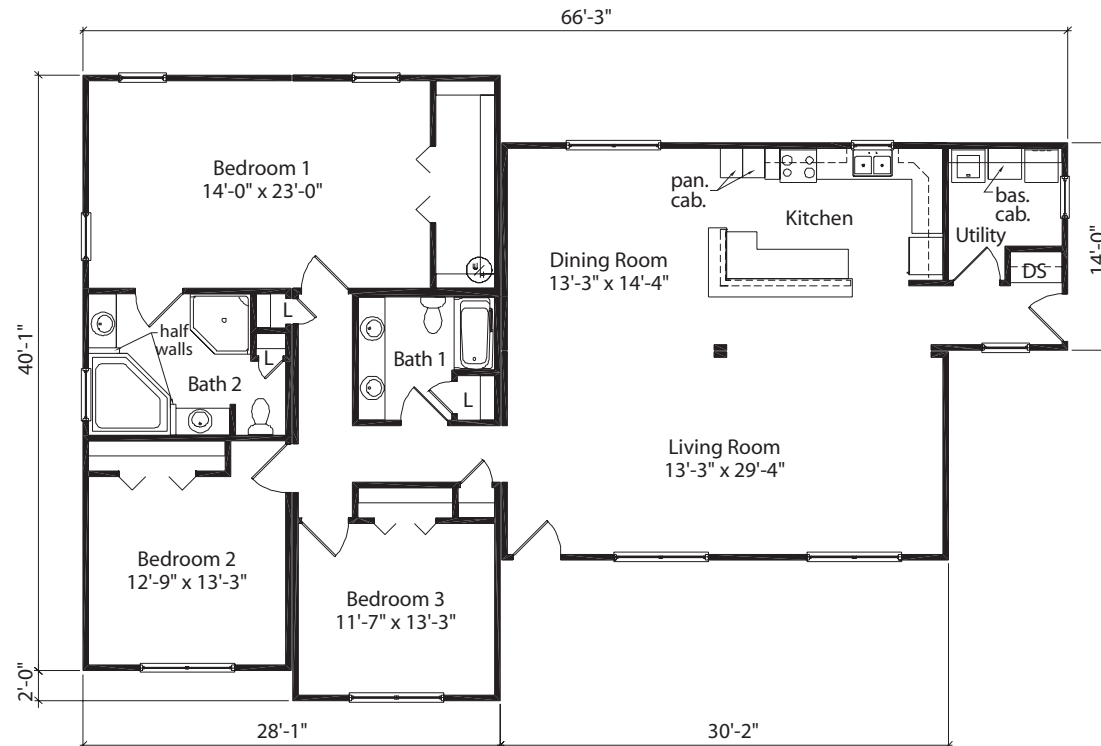
Optional Stairway for use with 9/12 habitable attic or 12/12 cape.



Optional Basement Entrance & Optional Stairway for use with 9/12 habitable attic or 12/12 cape.



Optional Basement Entrance Water heater installed in basement by others.



Haverton #30503
2,105 Sq. Ft.

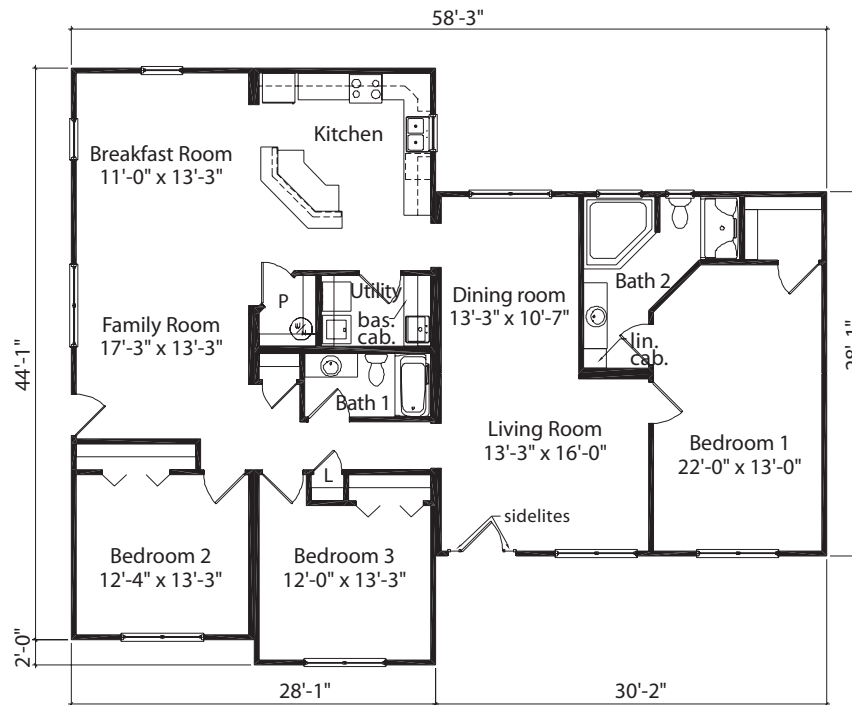


Haverton

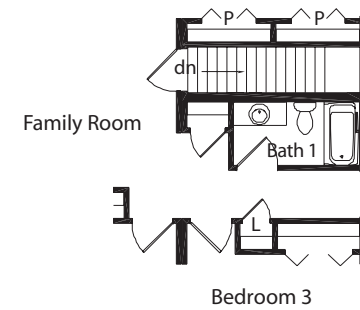
2,105 Sq. Ft.

3 Bedrooms

2 Bathrooms



Millridge #30509
2,105 Sq. Ft.



Optional Basement Entrance
Base cabinet & mop sink omitted.
Washer, dryer & water heater
installed in basement by others.

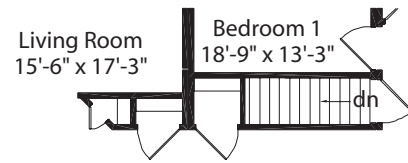
Millridge

2,105 Sq. Ft.

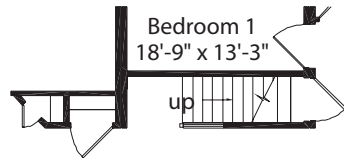
3 Bedrooms

2 Bathrooms

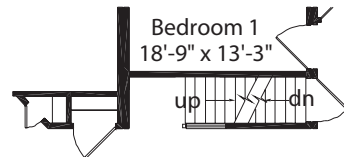




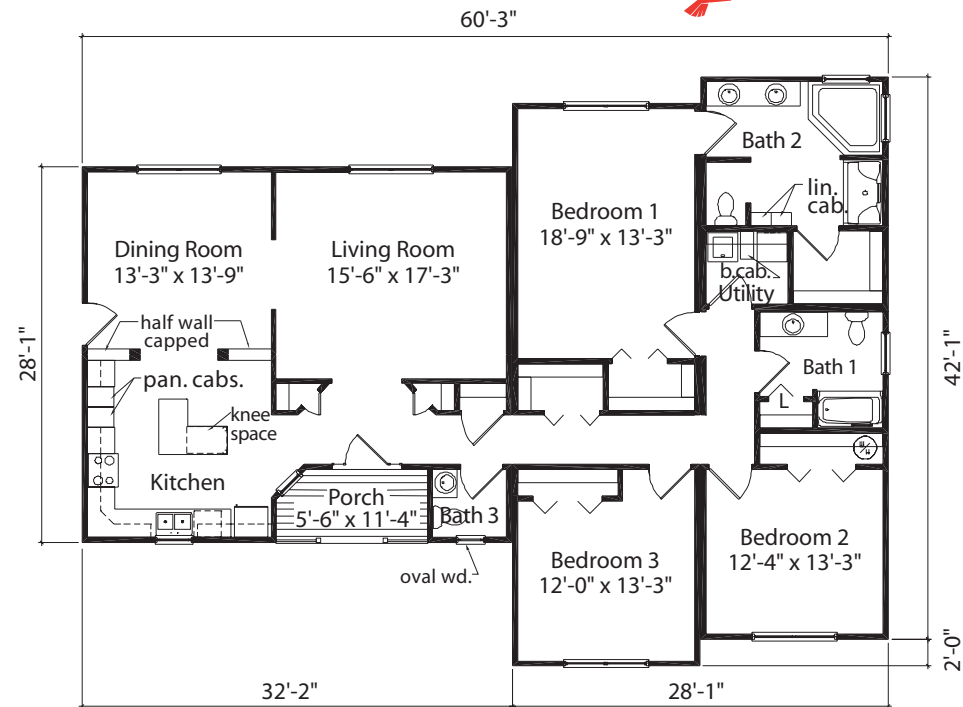
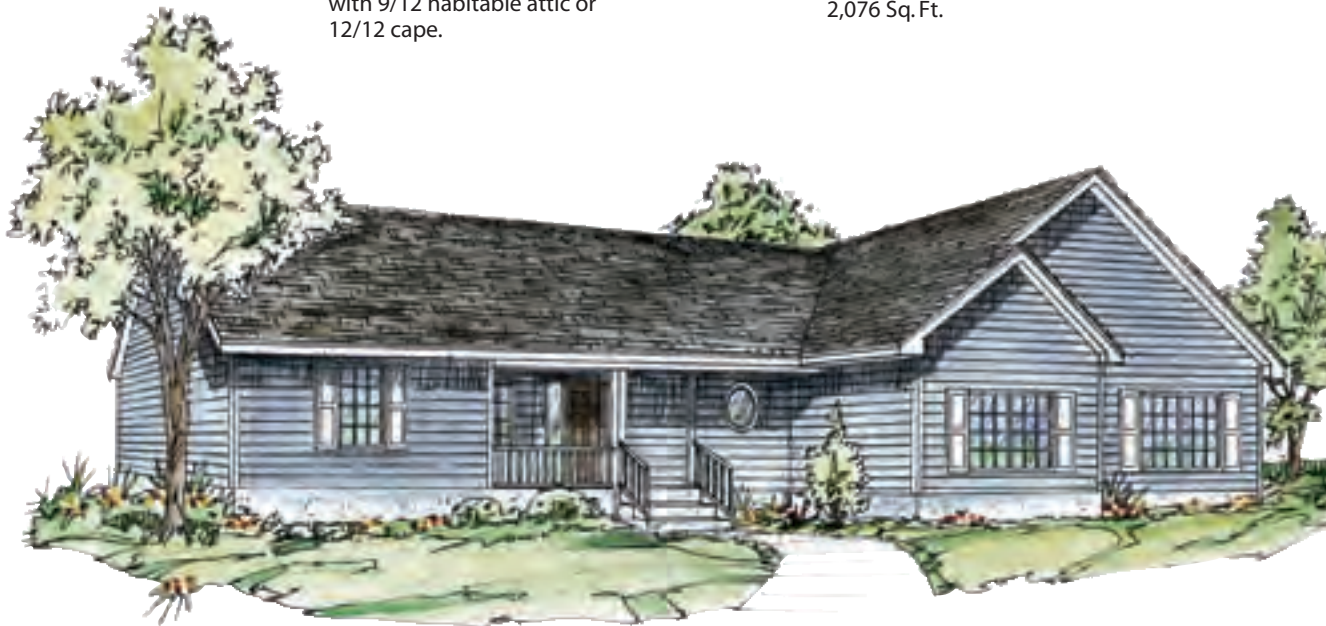
Optional Basement Entrance



Optional Stairway for use with 9/12 habitable attic or 12/12 cape.



Optional Basement Entrance & Optional Stairway for use with 9/12 habitable attic or 12/12 cape.

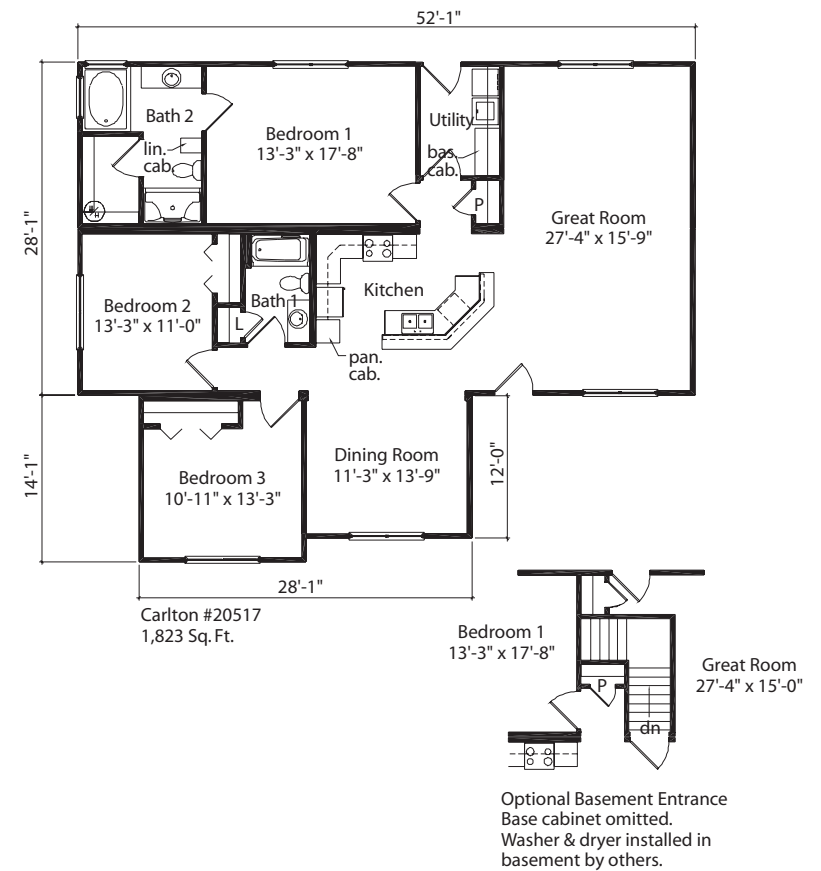
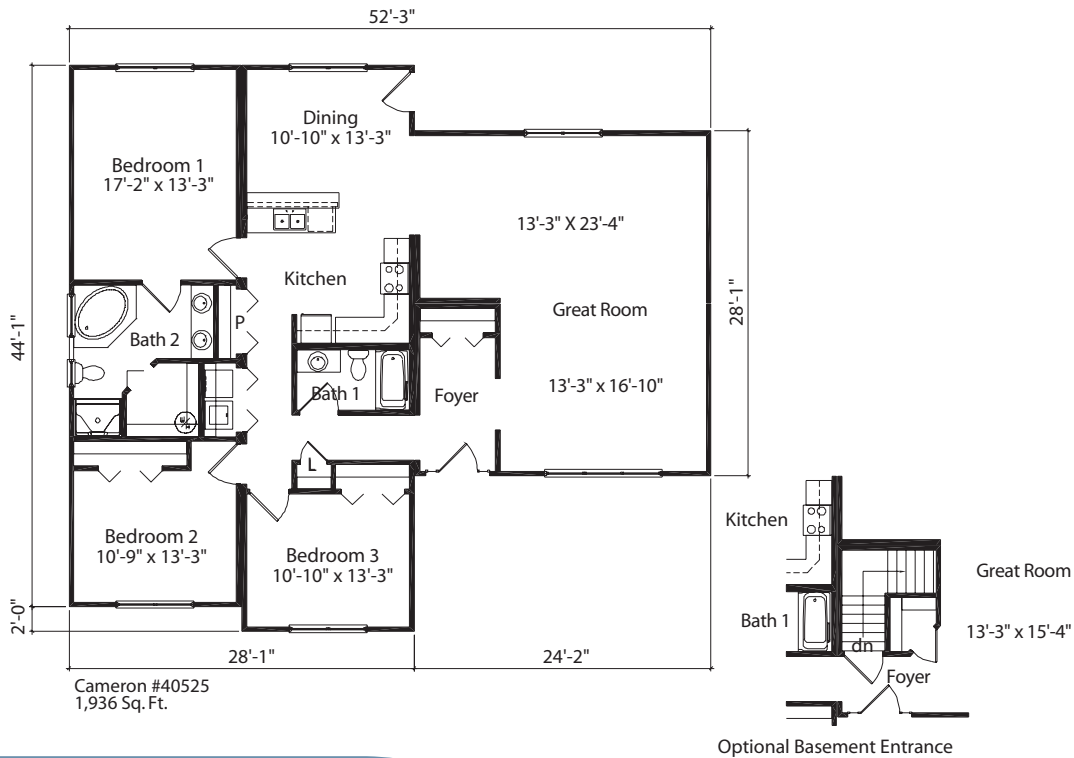
Oriole #40527
2,076 Sq. Ft.2,017 Sq. Ft. - Living Area
59 Sq. Ft. - Porch Area

Oriole

2,076 Sq. Ft.

3 Bedrooms

3 Bathrooms

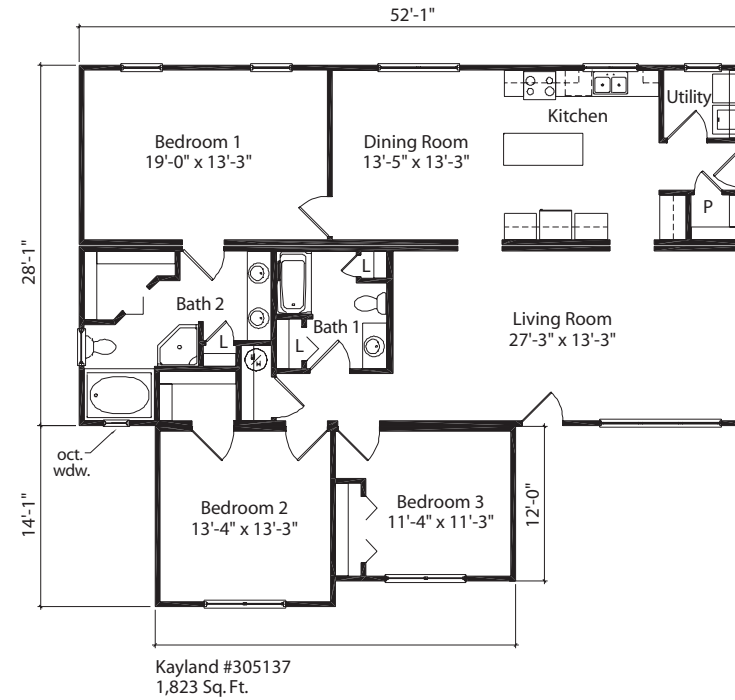
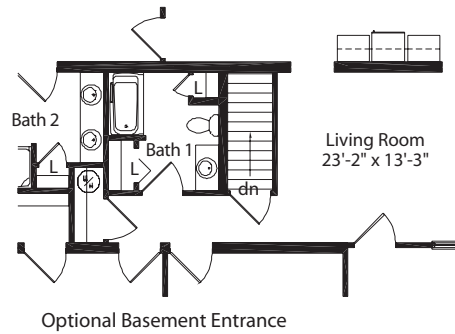


Cameron Carlton

1,936 Sq. Ft.
3 Bedrooms
2 Bathrooms

1,823 Sq. Ft.
3 Bedrooms
2 Bathrooms



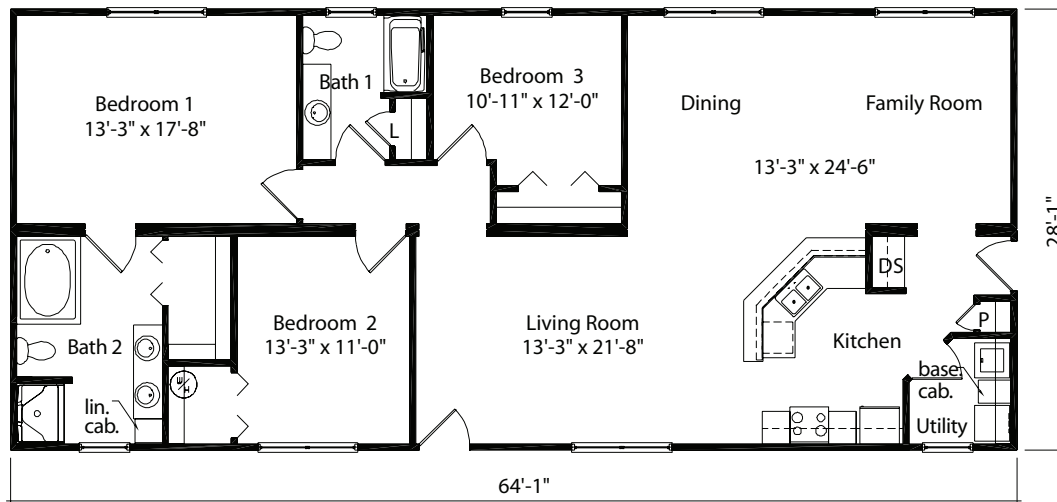


Kayland

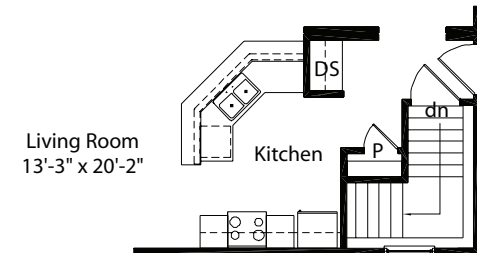
1,823 Sq. Ft.

3 Bedrooms

2 Bathrooms



Ashburn #20525
1,794 Sq. Ft.



Optional Basement Entrance
Base cabinet in Utility omitted.
Washer & dryer installed in
basement by others.

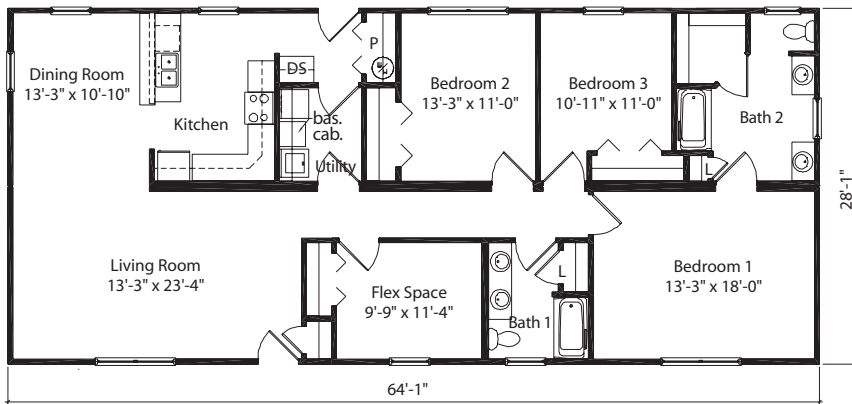
Ashburn

1,794 Sq. Ft.

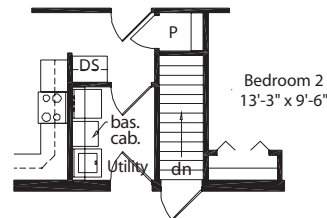
3 Bedrooms

2 Bathrooms

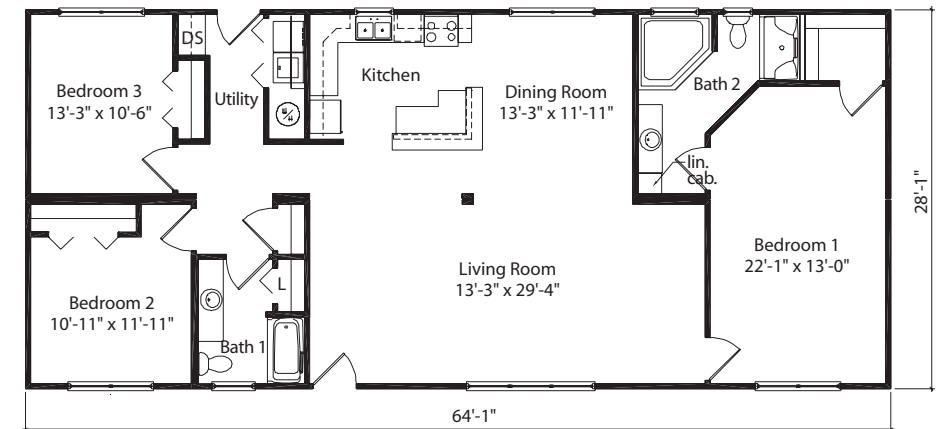
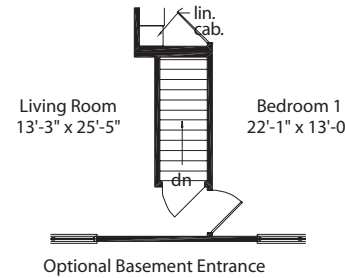




Landon #30511
1,794 Sq. Ft.



Optional Basement Entrance



Maitland #90511
1,794 Sq. Ft.

“It was something like a miracle watching the Cardinal Homes’ modules be delivered and the house appear in front of our eyes in just one day. The strength and wisdom of the modular design was evident as we saw the place come together.... The chosen counter top, cabinets and flooring matched wonderfully, and so many ‘extra’ touches were found (well placed lighting, wall switches, pull out cabinet shelves and spacious closets), it literally felt like a Christmas morning.”



Brian & Ann

Landon Maitland

1,794 Sq. Ft.

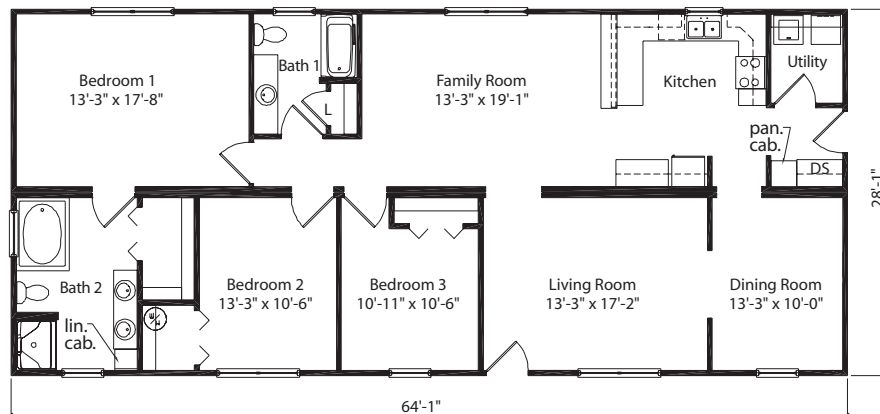
3 Bedrooms

2 Bathrooms

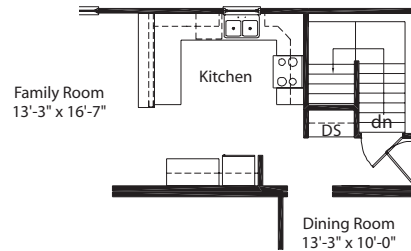
1,794 Sq. Ft.

3 Bedrooms

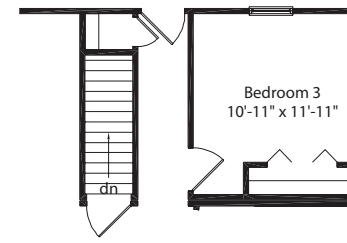
2 Bathrooms



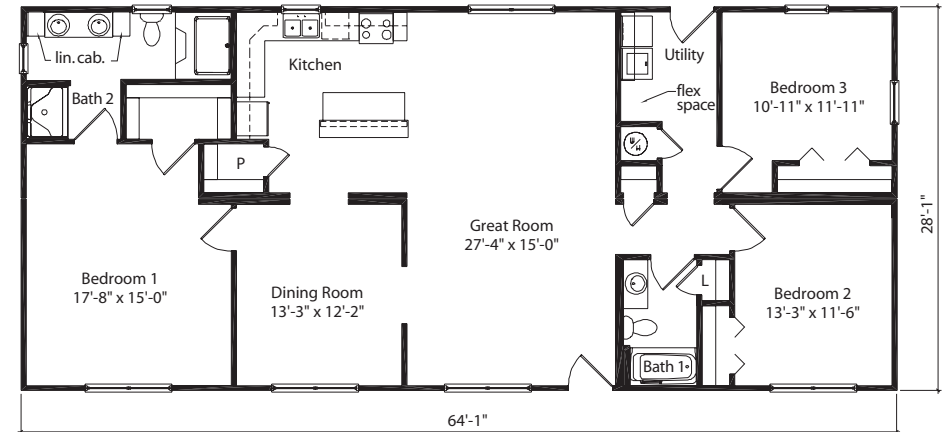
Merrifield #30519
1,794 Sq. Ft.



Optional Basement Entrance.
Pantry closet omitted.
Washer & dryer installed in
basement by others.



Optional Basement Entrance
Washer, dryer & water heater installed
in basement by others.



Randolph #60507
1,794 Sq. Ft.

Merrifield Randolph

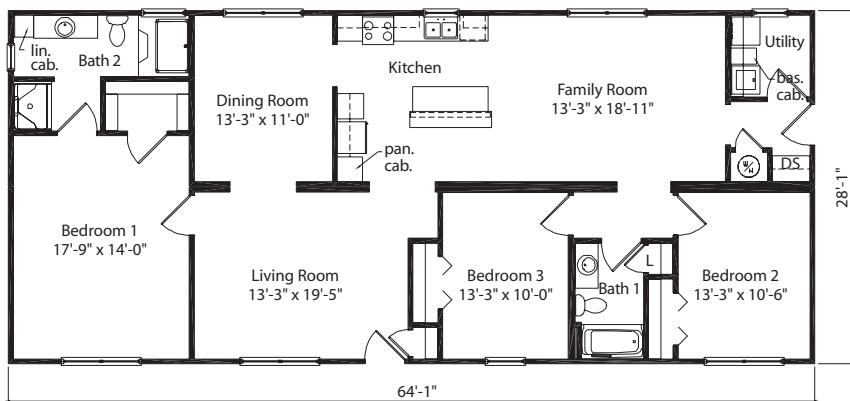
1,794 Sq. Ft.
3 Bedrooms
2 Bathrooms

1,794 Sq. Ft.
3 Bedrooms
2 Bathrooms

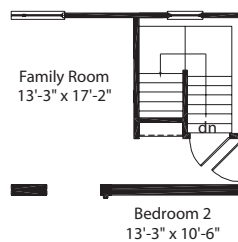


Kelly D. & Family

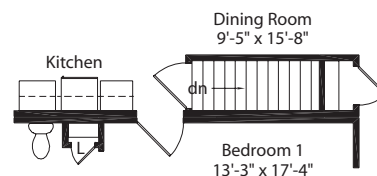
"As Cardinal's Marketing Manager, I have a role in making home ownership a reality for hundreds of people each year... including myself. Recently I was handed the keys to my first Cardinal home. My girls and I love all the attention to detail and modern amenities the home provides, and I especially like my lower heating and cooling costs. I chose a Cardinal home not only because I work here, but because I grew up in one, as well. First hand experience and a deep understanding of the building industry made my decision to buy a Cardinal home an easy and rewarding one."



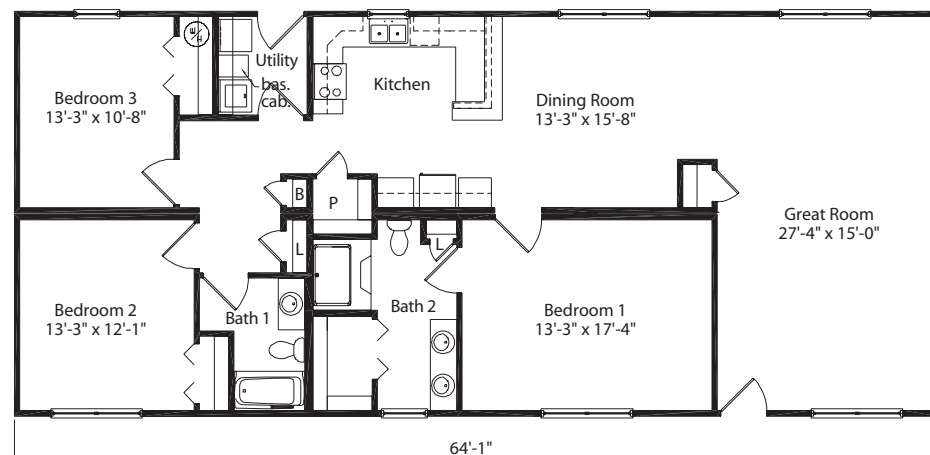
Sheffield #50501
1,794 Sq. Ft.



Optional Basement Entrance
Water heater closet & base cab. omitted.
Washer & dryer installed in basement
by others.



Optional Basement Entrance



Wildwood #50521
1,794 Sq. Ft.



Cardinal Homes

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"We just wanted to drop you folks a line. We recently took delivery of our Cardinal home and couldn't be happier with the product. You folks did a first class job, and my builder could not have been nicer or easier to work with. We would recommend a modular home to anyone and would especially recommend they build a Cardinal home. You folks modified the plans to our satisfaction, and we couldn't be happier. Again, thank you and my builder for a great job, at a great price."



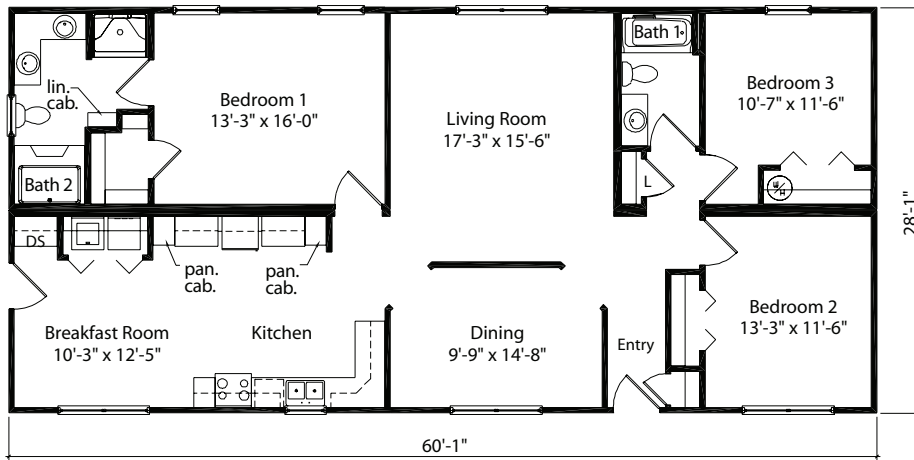
Les & Cheryl

Sheffield Wildwood

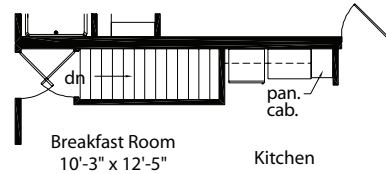
1,794 Sq. Ft.
3 Bedrooms
2 Bathrooms

1,794 Sq. Ft.
3 Bedrooms
2 Bathrooms

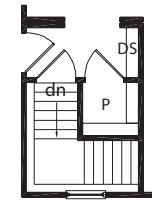
RANCHER COLLECTION



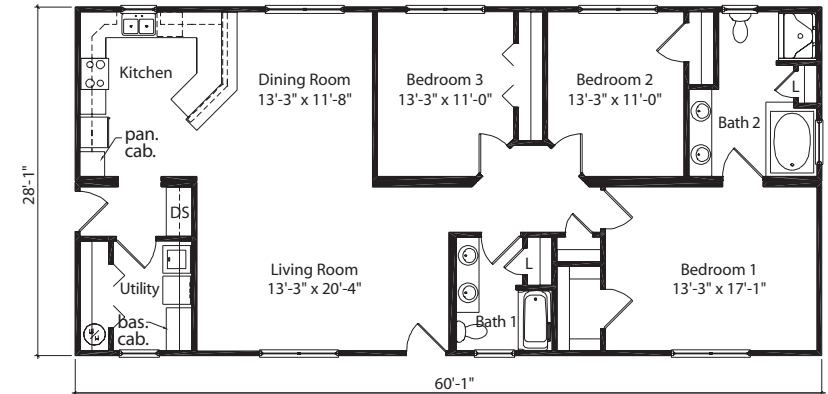
Hastings #20511
1,682 Sq. Ft.



Optional Basement Entrance
Drop Spot & 1 Pantry is omitted.
Washer & dryer installed in
basement by others.



Optional Basement Entrance
Base cabinet omitted.
Washer, dryer & water heater
installed in basement by others.



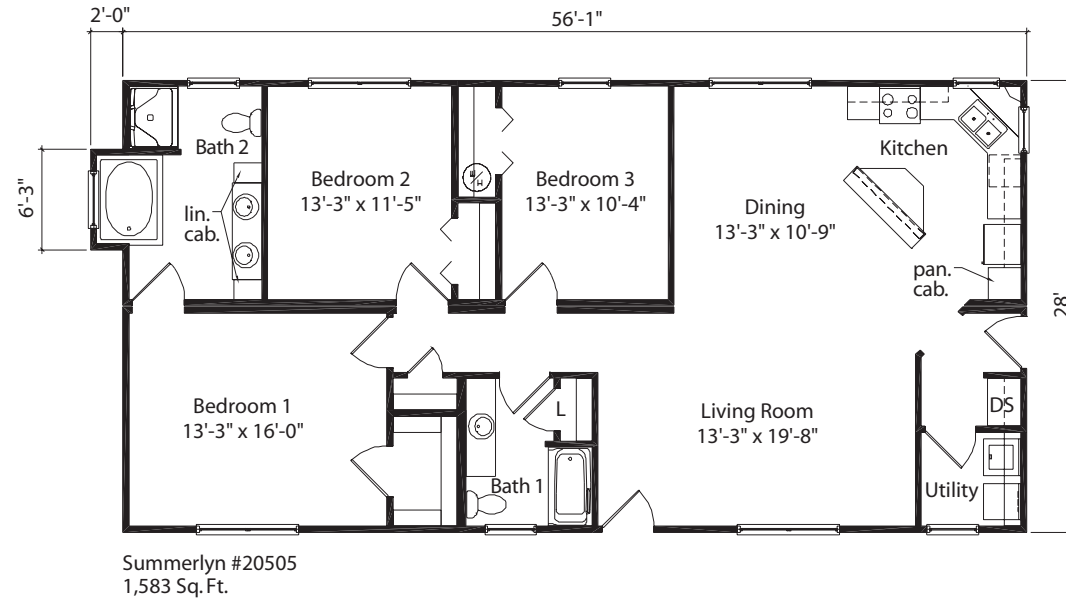
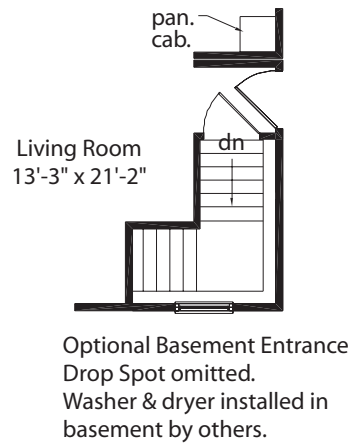
Sidney #20509
1,682 Sq. Ft.

Hastings Sidney

1,682 Sq. Ft.
3 Bedrooms
2 Bathrooms

1,682 Sq. Ft.
3 Bedrooms
2 Bathrooms





"Having now lived in our home for three months, we can fully appreciate the quality and sound construction that our Cardinal home was built with. We have had numerous visitors, including a large family gathering over Christmas, and continue to get high praises and compliments on our home. People who have seen the house or heard about our experience with Cardinal Homes have called us seeking advice as they consider building a modular home in the future."

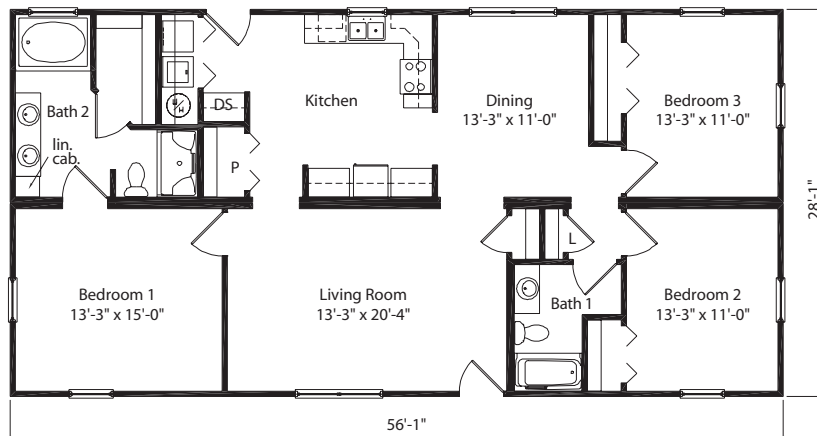


Summerlyn

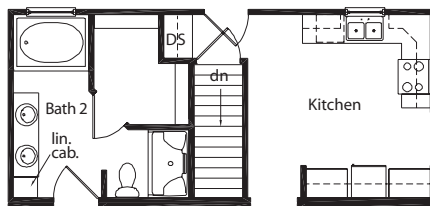
1,583 Sq. Ft.

3 Bedrooms

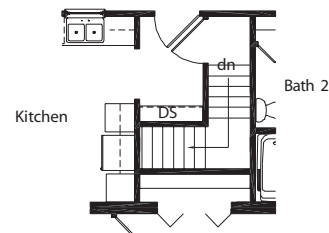
2 Bathrooms



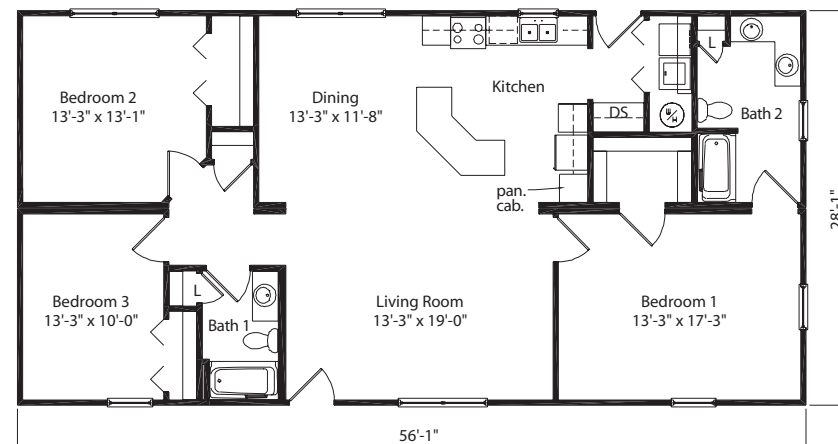
Baldwin #40517
1,570 Sq. Ft.



Optional Basement Entrance
Pantry omitted.
Washer, dryer & water heater
installed in basement by others.



Optional Basement Entrance
Washer, dryer & water heater
installed in basement by others.



Walton #40501
1,570 Sq. Ft.

Baldwin Walton

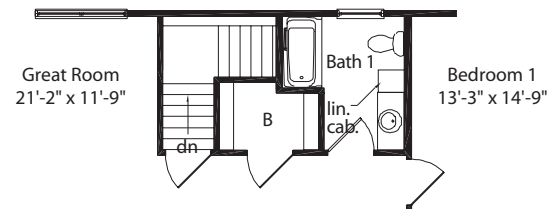
1,570 Sq. Ft.
3 Bedrooms
2 Bathrooms

1,570 Sq. Ft.
3 Bedrooms
2 Bathrooms

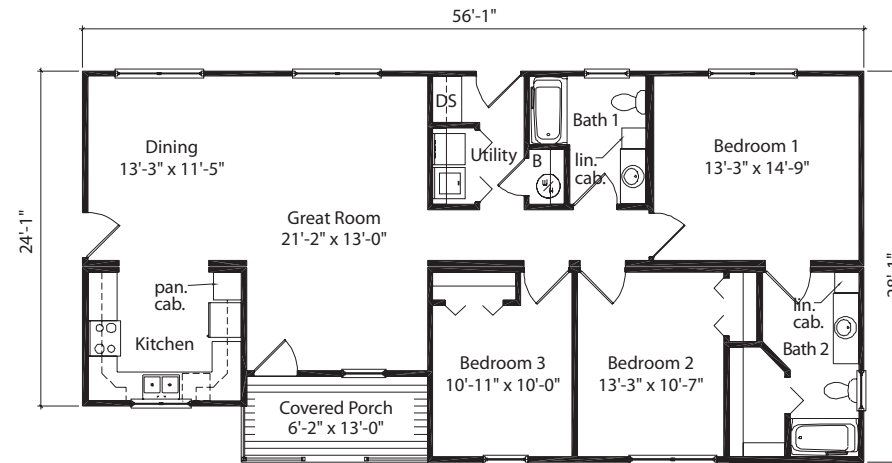


Jay & Susan T.

"I think we have told so many people whom we know about our new Cardinal home and how much we love it that they think we're getting paid to endorse it. The reality is, though, we are just thrilled with our new Cardinal home and want to show it off and recommend Cardinal to other people looking to build a new home. In our eyes, there is no other choice or way to go than a Cardinal modular home."



Optional Basement Entrance
Drop Spot & exterior door omitted.
Washer, dryer & water heater installed
in basement by others.



Timberlake #60511
1,567 Sq. Ft.

1,485 Sq. Ft. - Living Area
82 Sq. Ft. - Porch Area

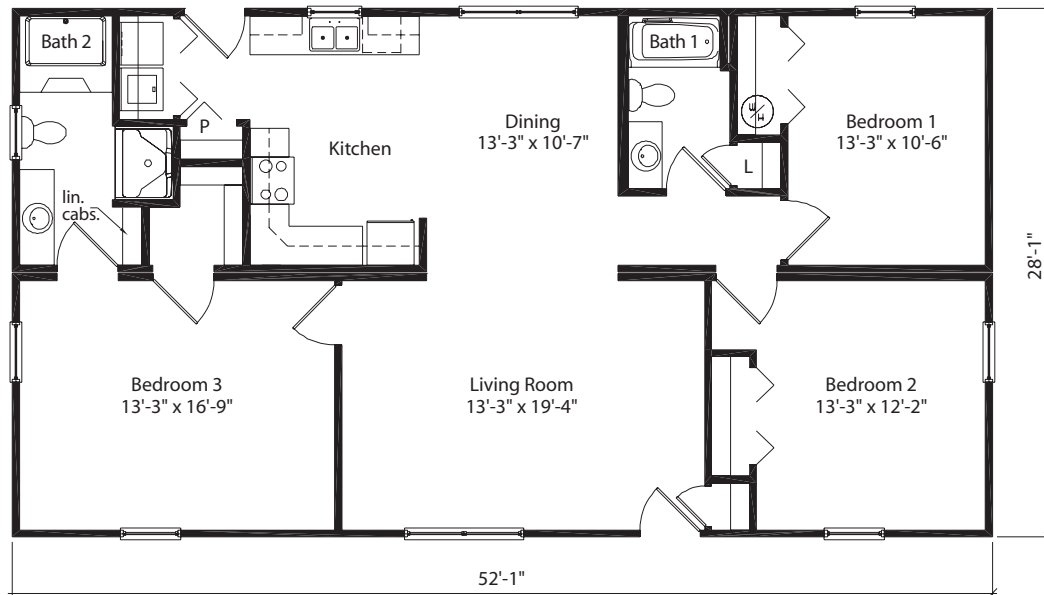


Timberlake

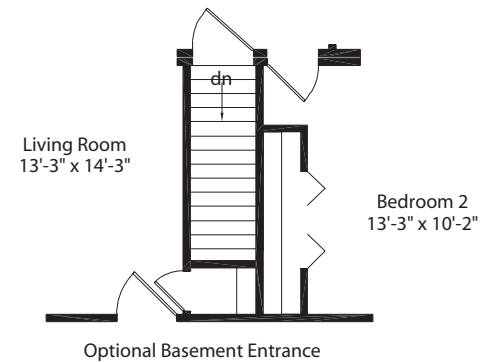
1,524 Sq. Ft.

3 Bedrooms

2 Bathrooms



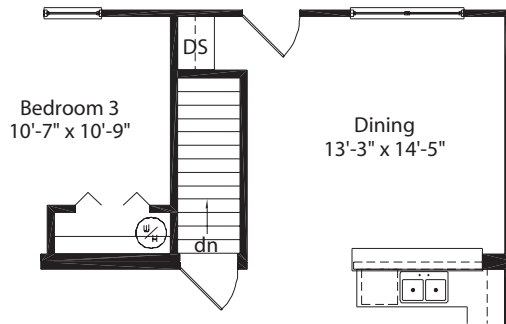
Allston #50509
1,458 Sq. Ft.



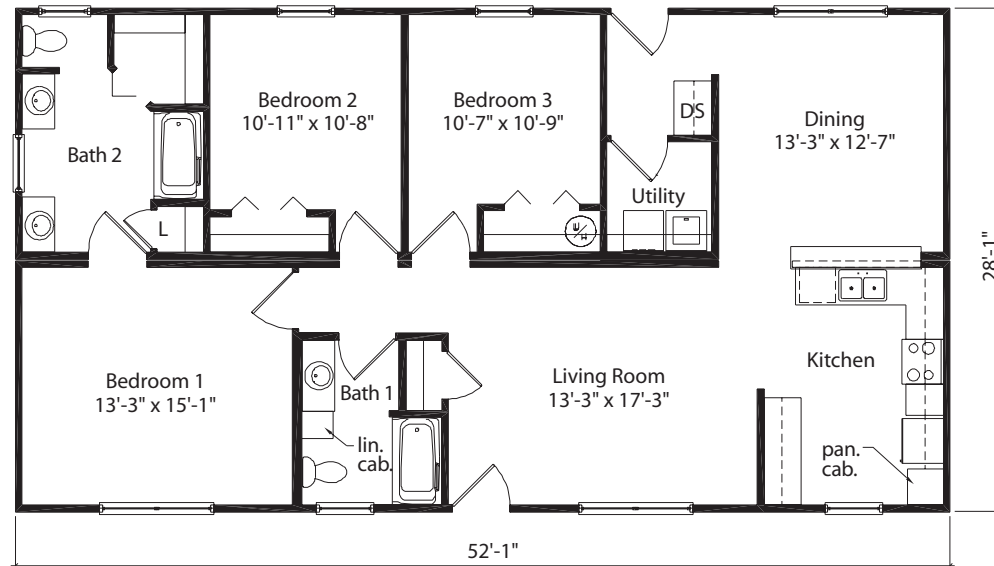
Allston

1,458 Sq. Ft.
3 Bedrooms
2 Bathrooms





Optional Basement Entrance
Washer & dryer installed in
basement by others.



Elliston #20523
1,458 Sq.Ft.

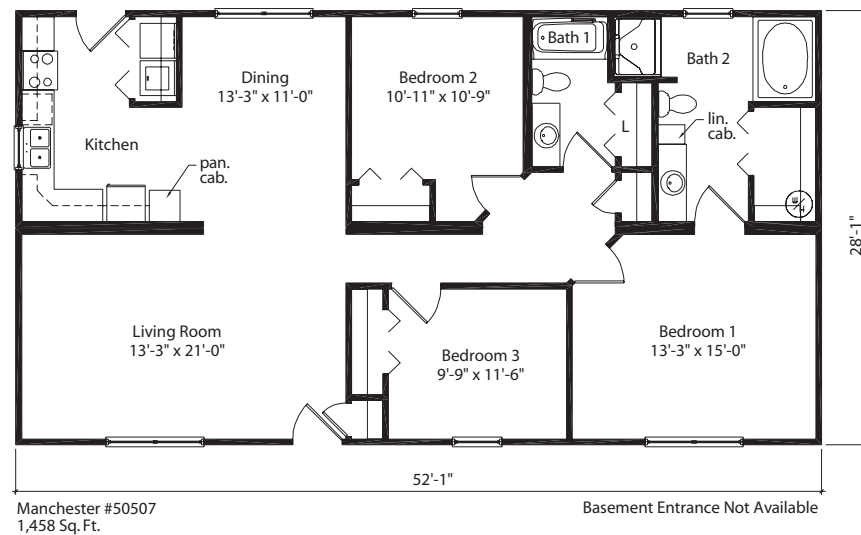
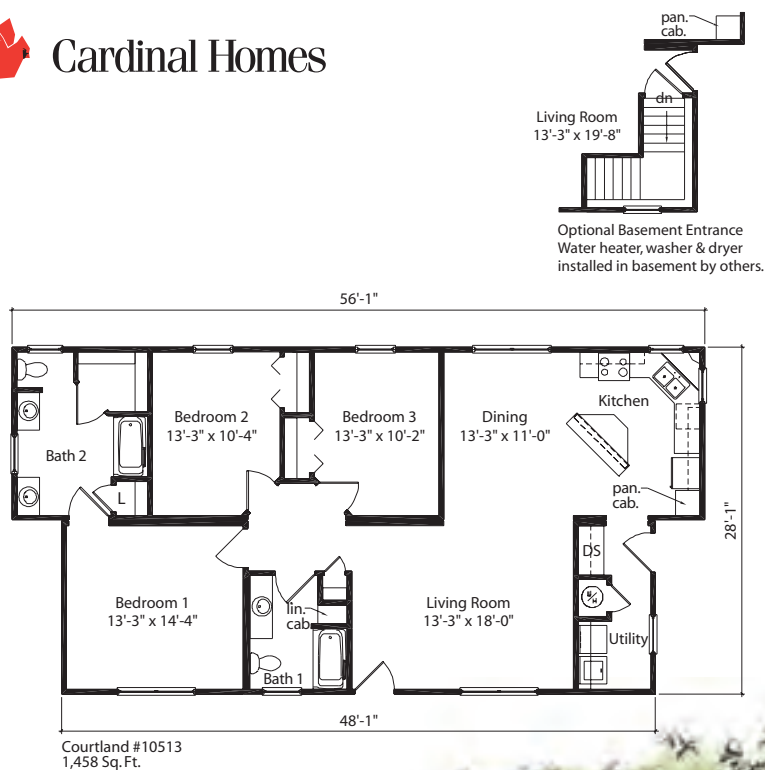


Elliston

1,458 Sq. Ft.

3 Bedrooms

2 Bathrooms



Courtland Manchester

1,458 Sq. Ft.

3 Bedrooms

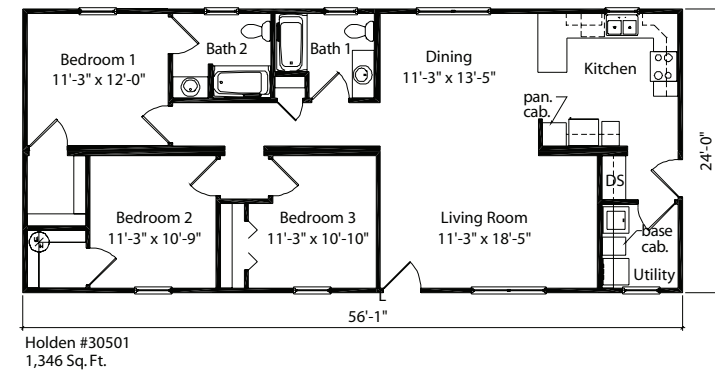
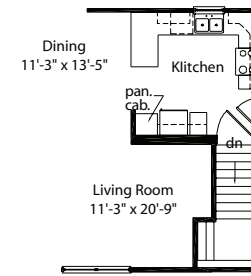
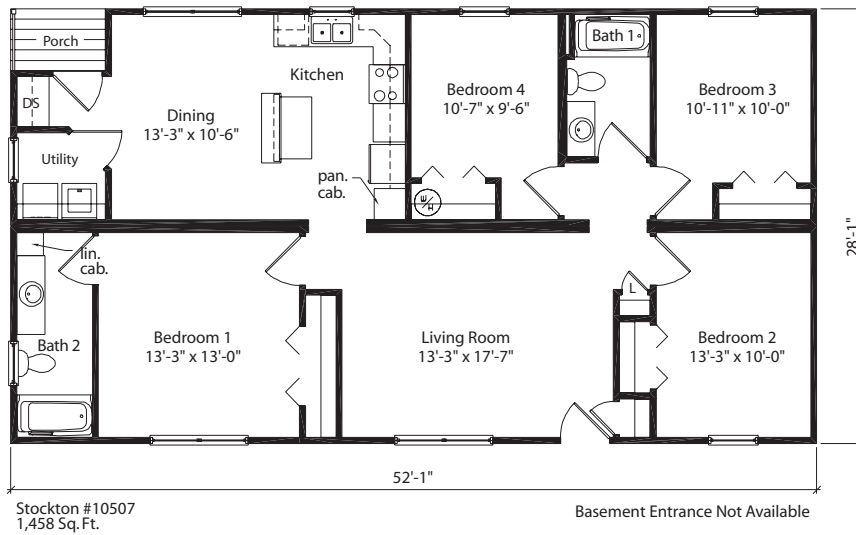
2 Bathrooms

1,458 Sq. Ft.

3 Bedrooms

2 Bathrooms





“Our firsthand knowledge of Cardinal’s high quality standards made our buying decision an easy one. Deciding on which house to build...well, that was another matter. Both my husband and I work at Cardinal Homes—he’s the Production Manager, and I’m the Design & Engineering Manager. The very nature of our jobs puts us in a knowledgeable position to pick the perfect home to build for our family, but there are so many great designs to choose from. We eventually selected the floor plan that was closest to what we wanted, made a few modifications, and we’ve been happily living in that home for over six years now.”



Lisa and Tony S. & Family

Stockton Holden

1,458 Sq. Ft.

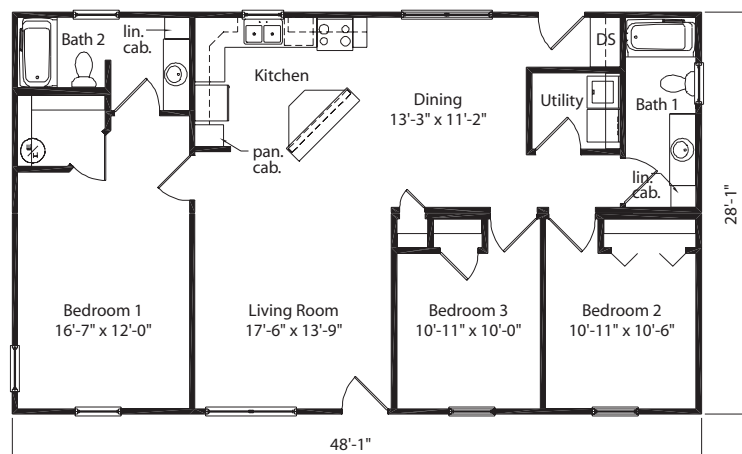
4 Bedrooms

2 Bathrooms

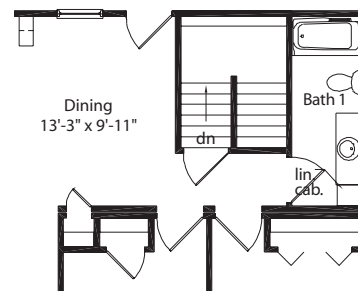
1,346 Sq. Ft.

3 Bedrooms

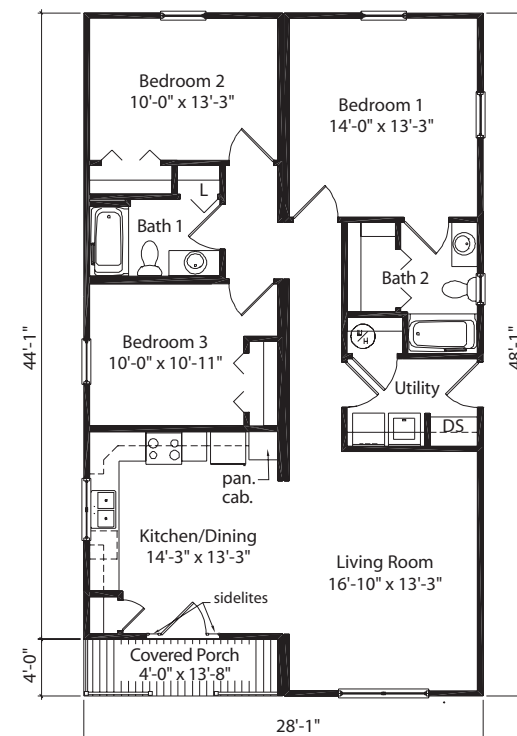
2 Bathrooms



Covington #20513
1,346 Sq. Ft.



Optional Basement Entrance
Drop Spot omitted.
Washer & dryer installed in
basement by others.



Mason #80505
1,290 Sq. Ft. - Living Area
56 Sq. Ft. - Porch Area

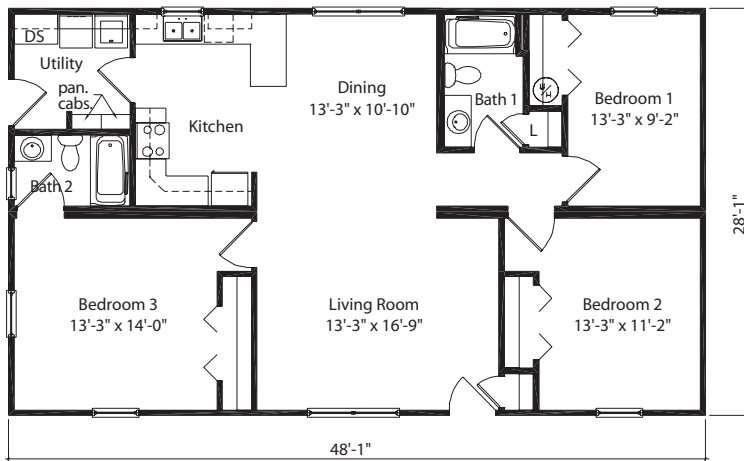
Basement Entrance Not Available

Covington Mason

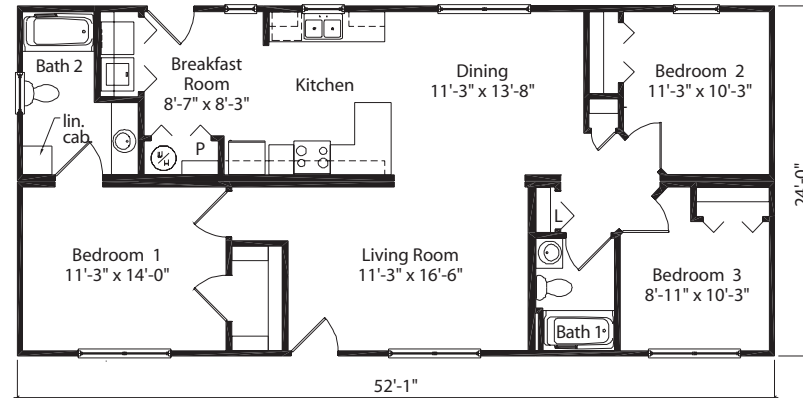
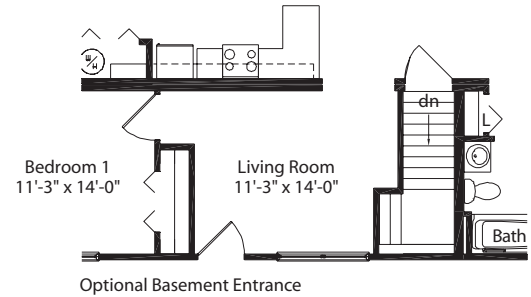
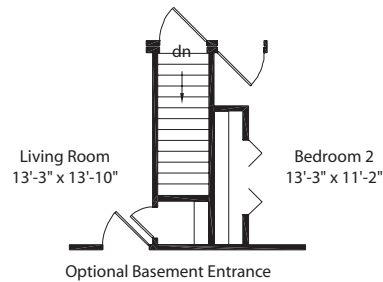
1,346 Sq. Ft.
3 Bedrooms
2 Bathrooms

1,346 Sq. Ft.
3 Bedrooms
2 Bathrooms





Taylor #10501
1,346 Sq. Ft.



Highland #50515
1,250 Sq. Ft.

“After spending several years trying to raise my growing family in a small mobile home, of course just about anything else would seem better. When my husband and I decided to buy our first home, I already knew it would be a Cardinal. The floor plan options and design flexibility allowed us to build exactly what we needed and could afford. I think the thing I love best about my new Cardinal rancher (aside from my gorgeous, big kitchen!) is how much more energy-efficient it is than my last home. Though we have a larger house, the heating and cooling bills are actually less!”



Liz T. & Family

Taylor Highland

1,346 Sq. Ft.

3 Bedrooms

2 Bathrooms

1,250 Sq. Ft.

3 Bedrooms

2 Bathrooms



Cardinal Homes

P. O. Box 10
525 Barnesville Highway
Wylliesburg, Virginia 23976
phone 434-735-8111
fax 434-735-8824
cardinalhomes.com

A large, stylized blue cardinal bird in flight, facing right, with its wings spread, serving as a background for the website address.

CARDINALHOMES.COM