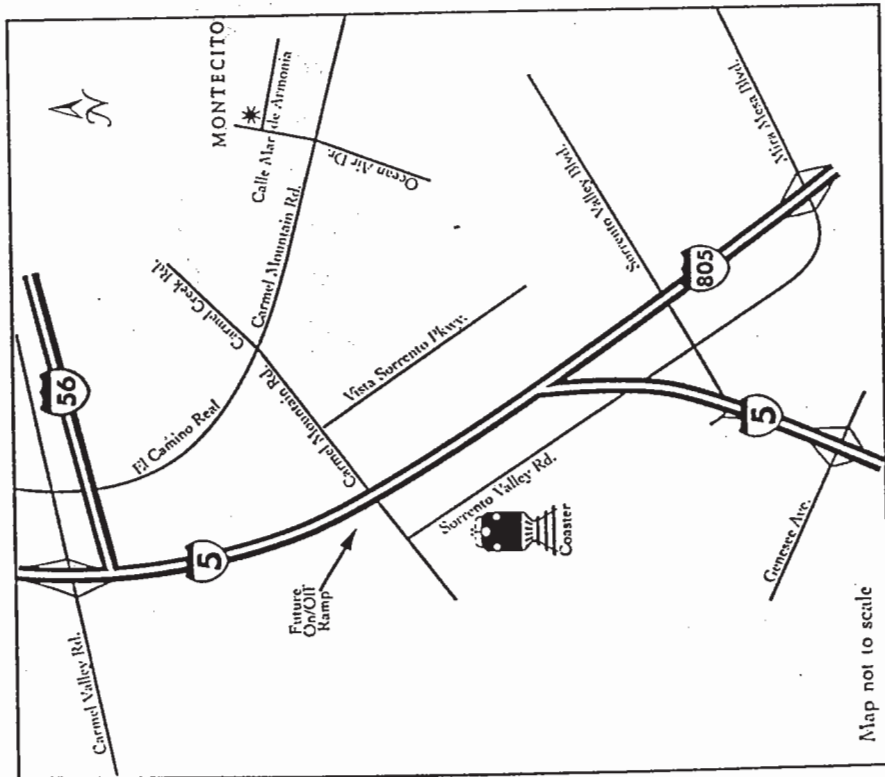


Montecito

MONTECITO

Preliminary Architectural Folio

MONTECITO



Christopher Homes has a longstanding commitment to timeless quality, innovative designs and customer value. For over 30 years, founder Christopher Gibbs has been directly responsible for the building of more than 10,000 new homes. Regional and national building awards as well as a powerful reputation for customer satisfaction and repeat purchases have developed the firm's renown for residential building excellence. Christopher Homes is motivated by a desire for superior quality of product.

Each Montecito residence at Torrey Hills is created from the efforts of the entire Christopher Homes team, some of the industry's finest designers and craftsmen. All backed by the company's longstanding experience, sound financial practices and an overriding dedication to making the dream of quality home ownership a lasting reality for you, the customer.

phone 619/793-6600
fax 619/793-4098

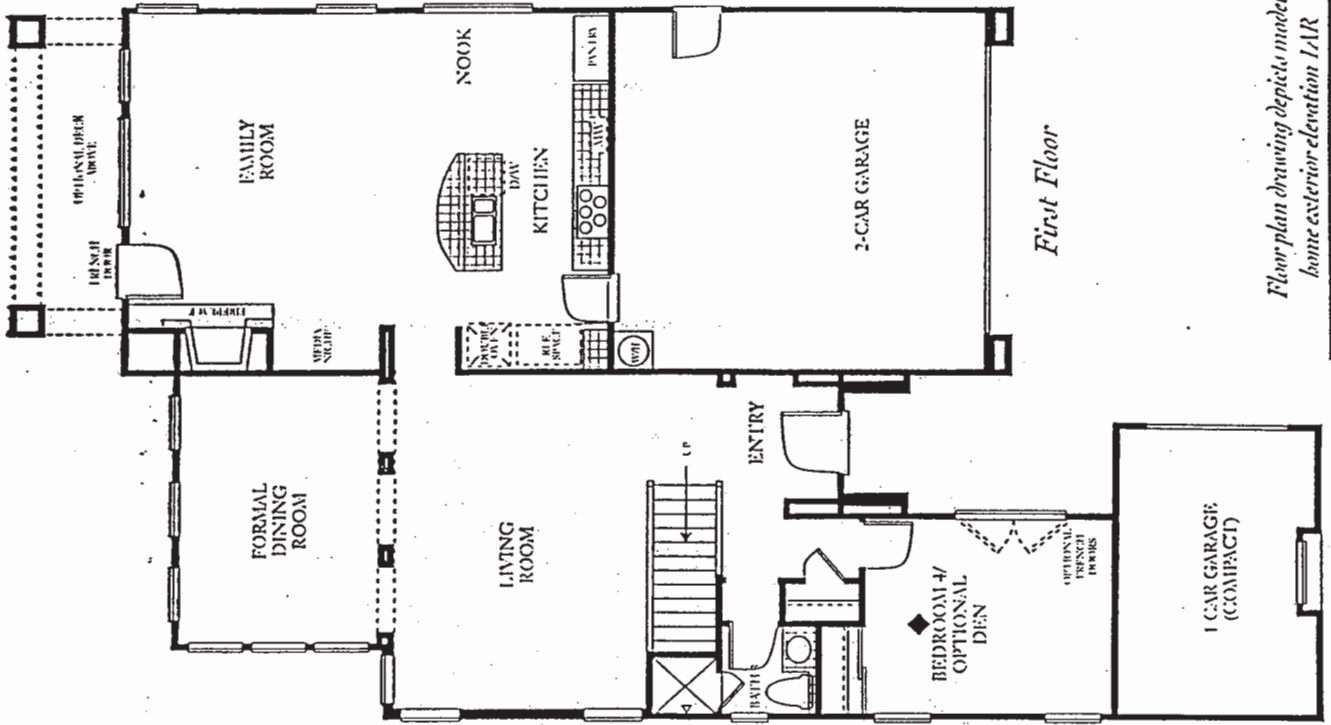
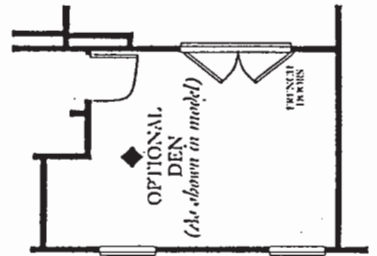
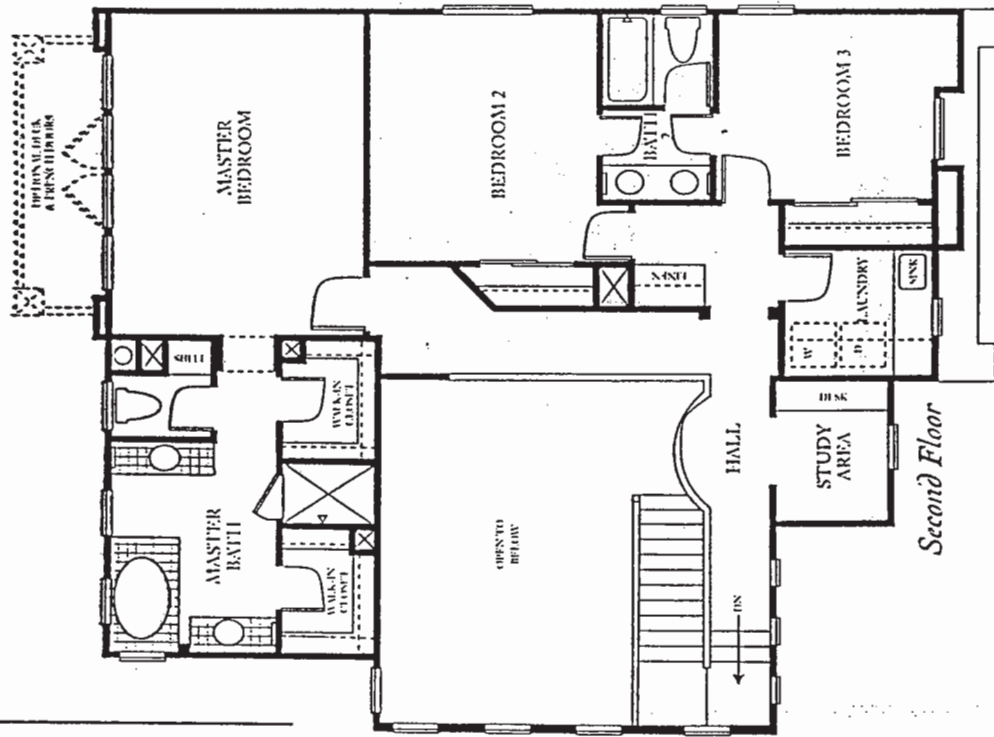
11226 Corte Belleza
San Diego, CA 92130



MONTECITO

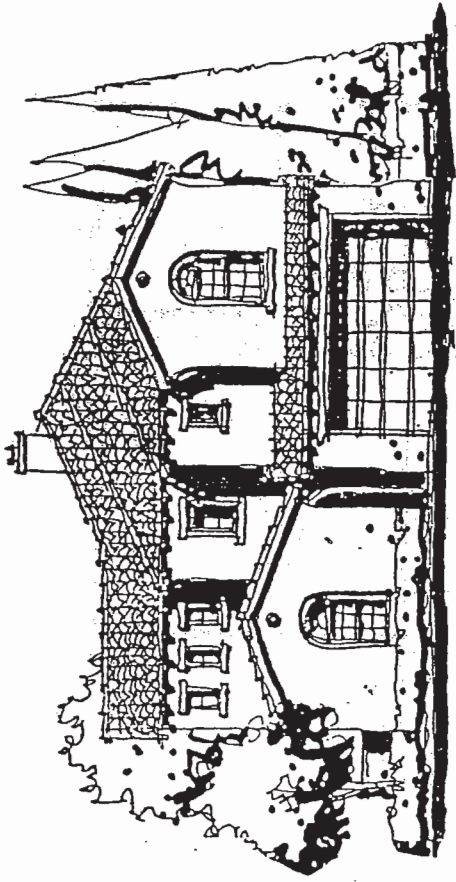
Close your eyes and imagine yourself coming home to Montecito at Torrey Hills, a luxurious new neighborhood of finely crafted, superbly appointed residences. Located amidst the serenity of lush green coastal hills just east of Del Mar and nationally renowned Torrey Pines Golf Course in La Jolla, Montecito combines the natural charm of meandering streets and intimate cul-de-sacs with easy commuting to all the business, shopping, cultural and recreational opportunities of downtown San Diego. Picture yourself in a spacious home characterized by the old-world charm of brick, stone and wrought iron, with all the state-of-the-art amenities required to accommodate your busy lifestyle. Then step outside and enjoy the fresh ocean breezes of an exhilarating new community surrounded by nature preserves at Los Penasquitos Canyon and Torrey Pines State Park. As your walk continues you smile, knowing that the warm feeling you have comes from a decision well made. **Montecito at Torrey Hills.**

Preliminary Design

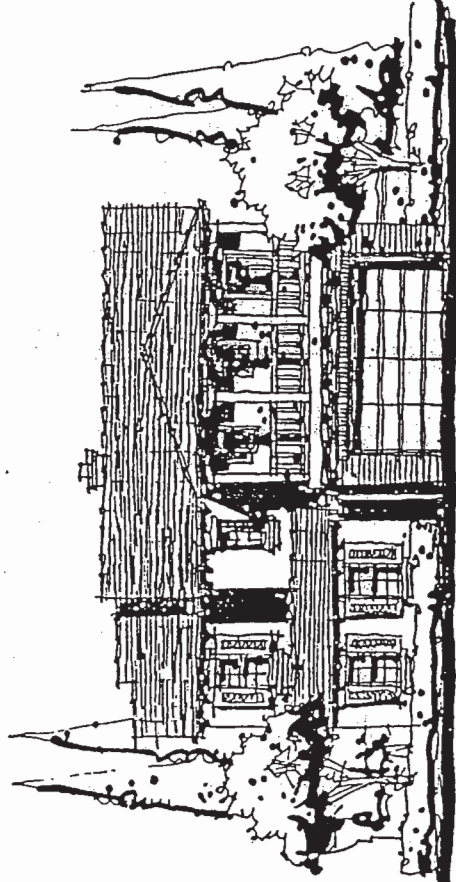


Floor plan drawing depicts model home exterior elevation 1-A-R

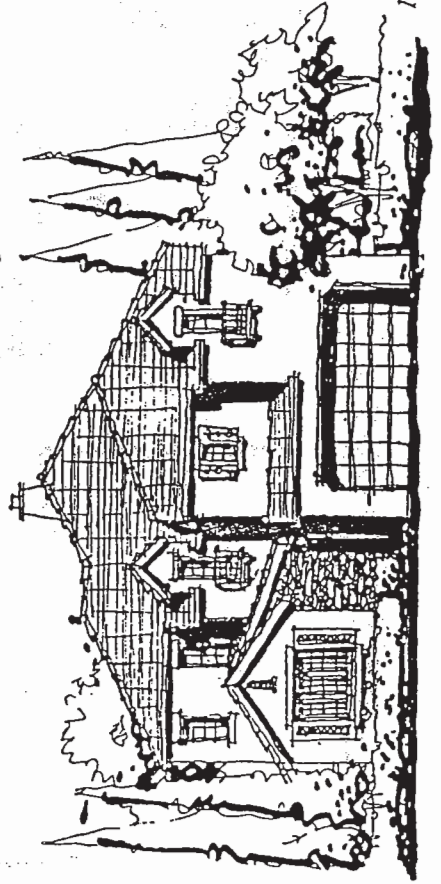
MONTECITO



Santa Barbara, IAR



Monterey, IBR



French Country, ICR

Residence One

Four Bedrooms

Three Baths

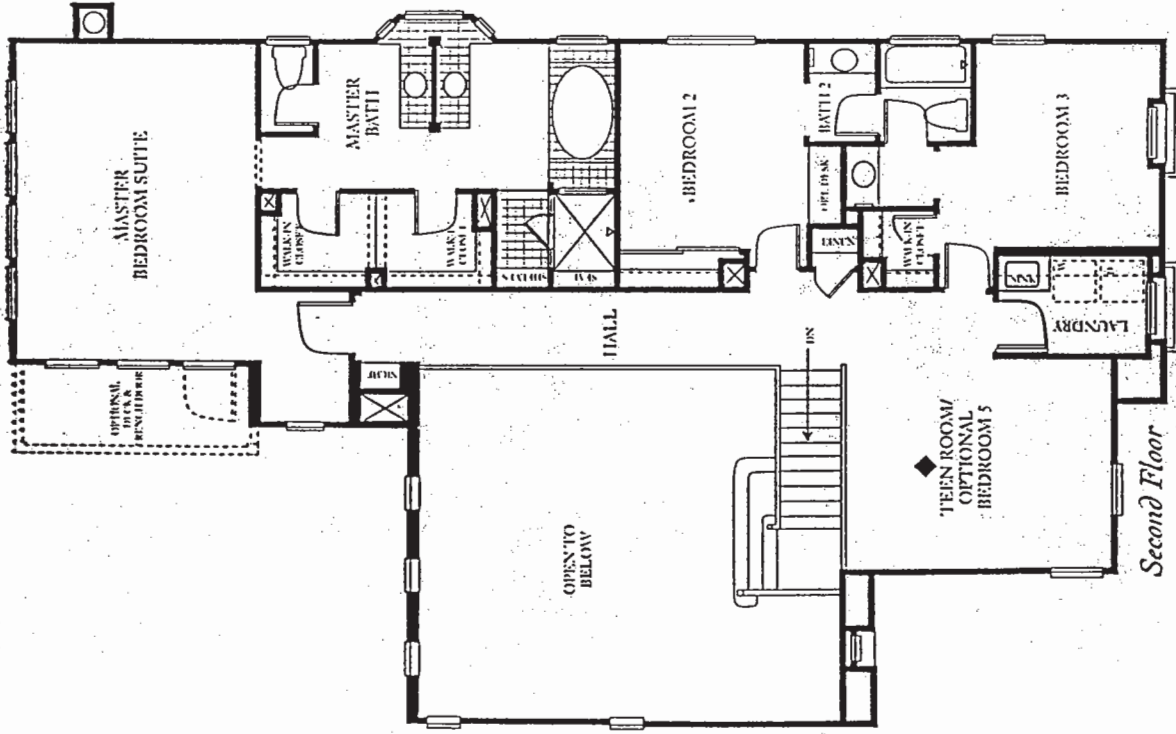
Formal Dining Room

Optional Den at Bedroom 4

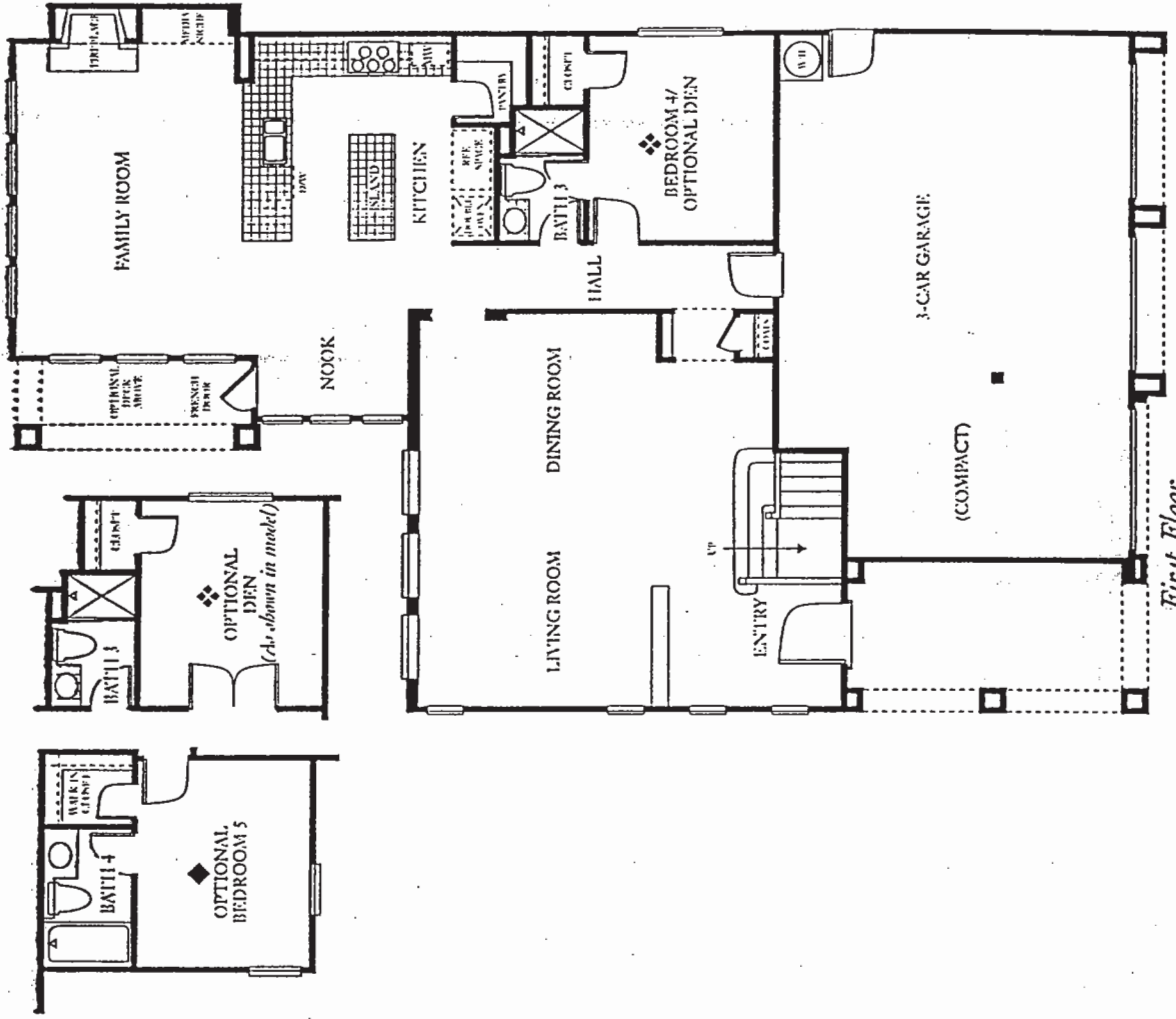
Approximately 2,717 Square Feet

Preliminary Design

Preliminary Design



Second Floor



First Floor

Floor plan drawing depicts model home exterior elevation 2C

MONTECITO

Residence Two

Four Bedrooms

Three Baths

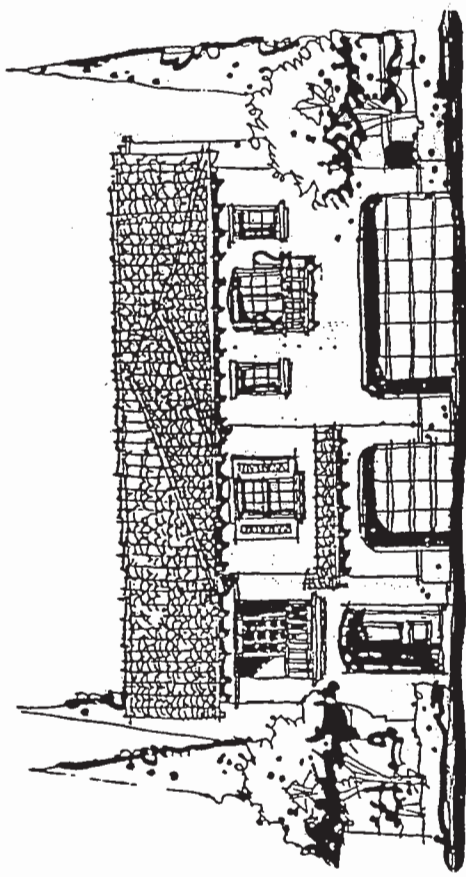
Teen Room

Optional Den at Bedroom 4

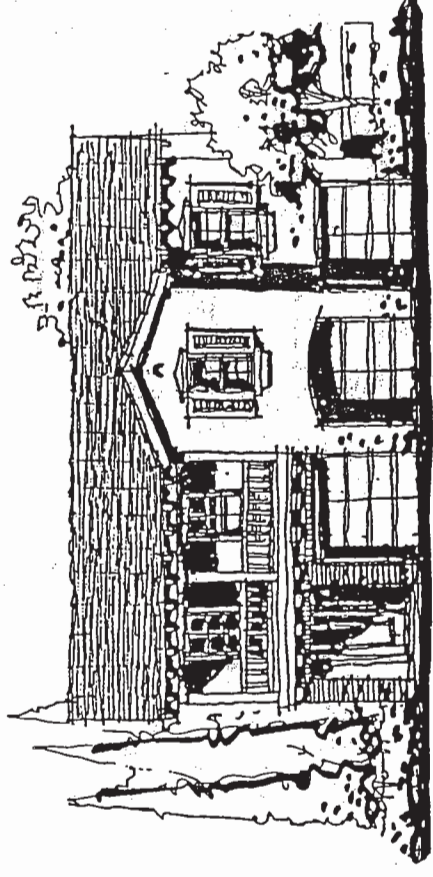
Optional Bedroom 5, Bath 4 at Teen Room

Approximately 2,894 Square Feet

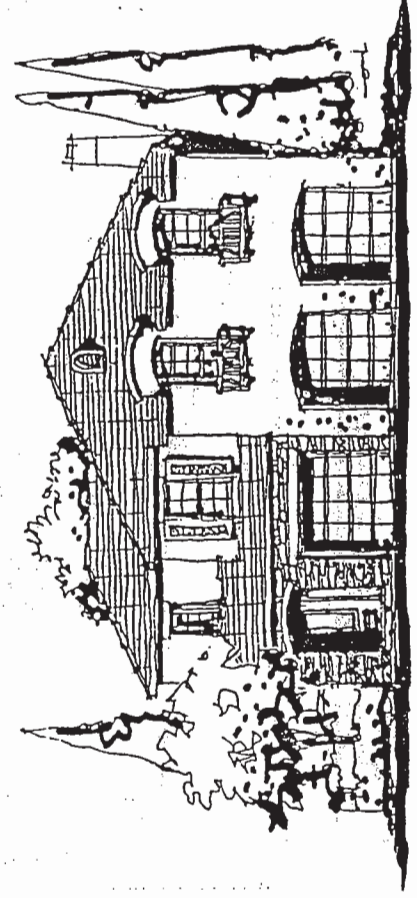
Preliminary Design



Santa Barbara, 2A



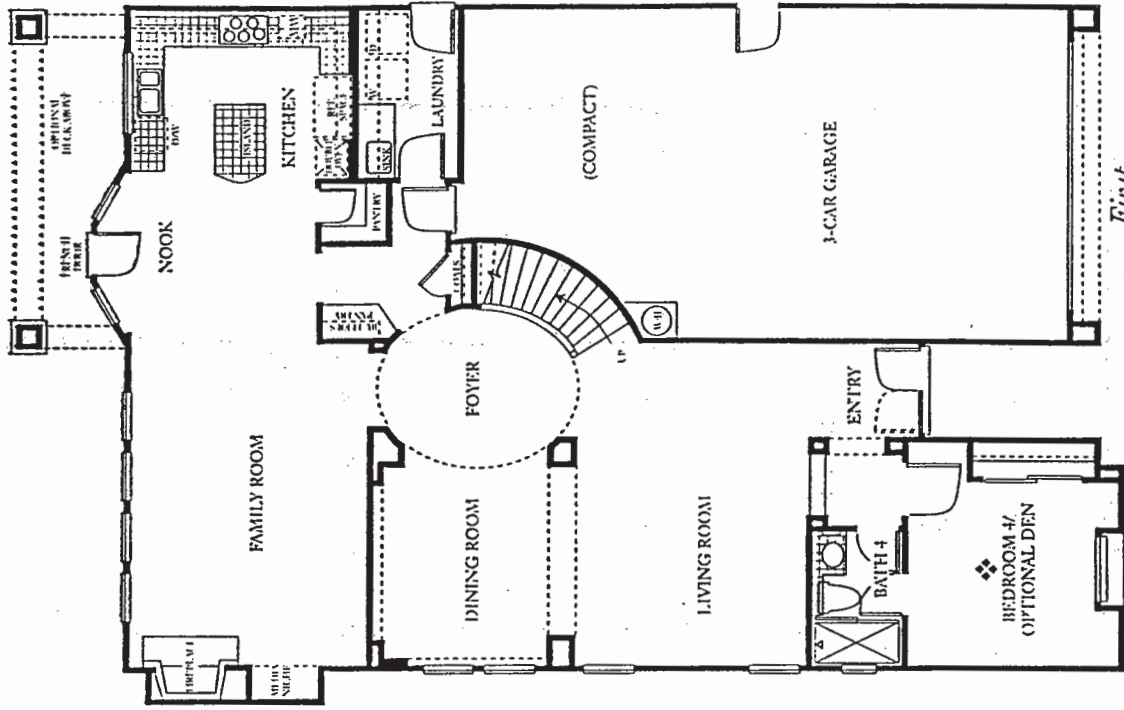
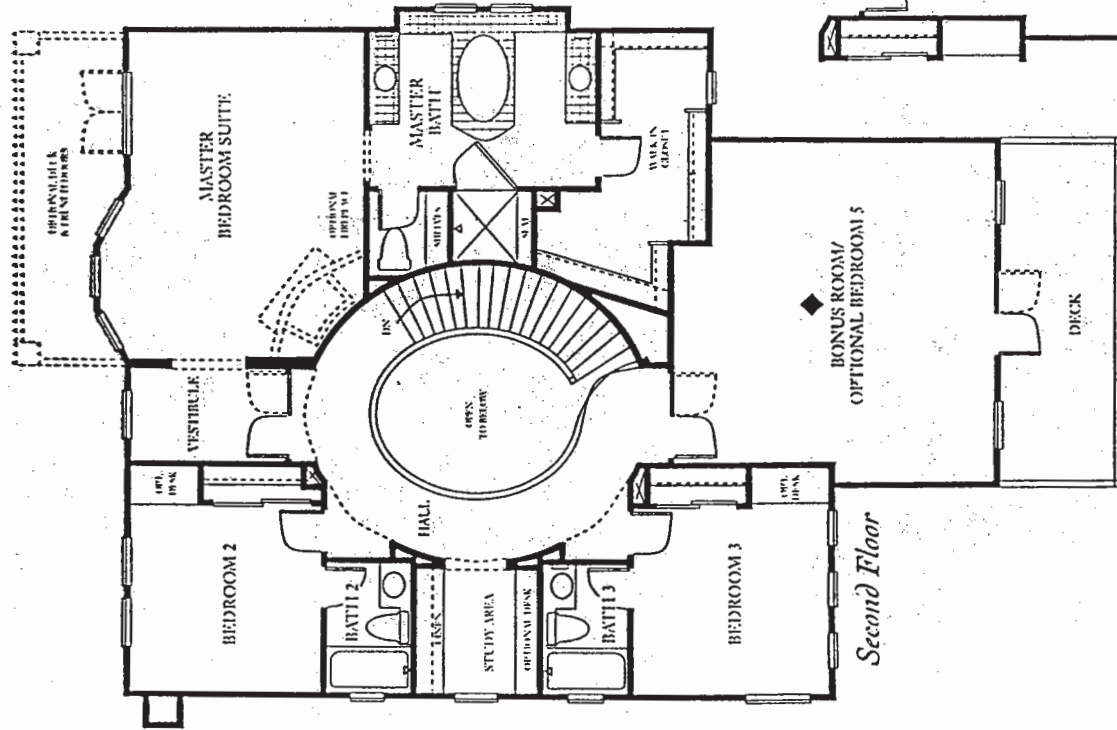
Monterey, 2B



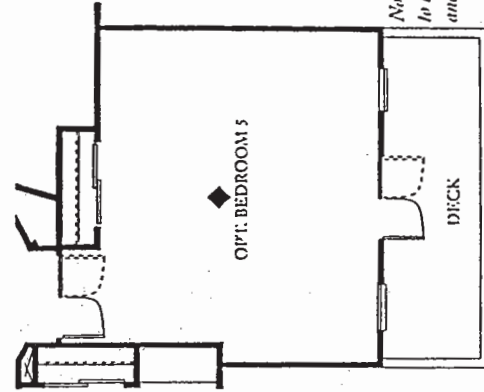
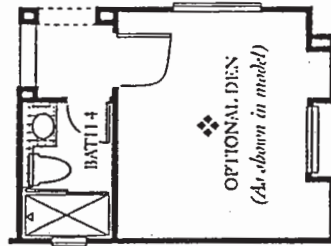
French Country, 2C

Square footages are approximate and may vary. Check with sales representative for actual square footage approximation. In a continuing effort to improve the overall quality of every home we build, the seller reserves the right to make changes to the preliminary design and may not be that which is shown in this brochure.

Preliminary Design



Note: Bedroom 5 will have access to bath 5. Bath 5 door will change and be open from the hall only.

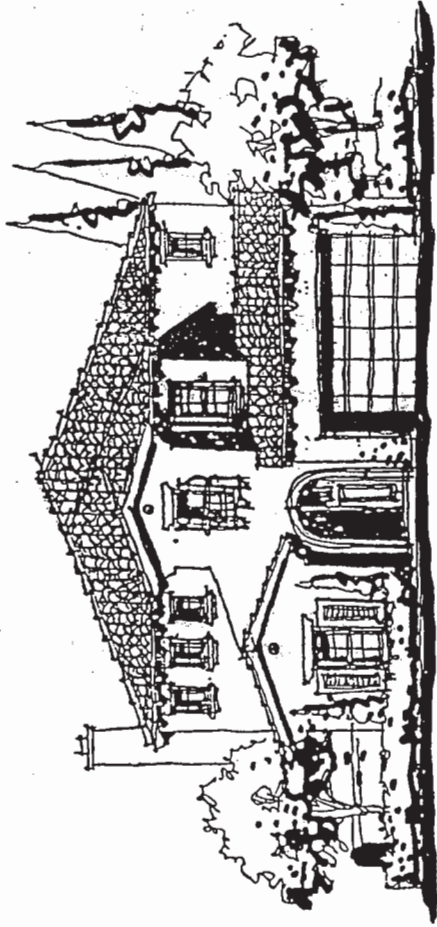


First Floor

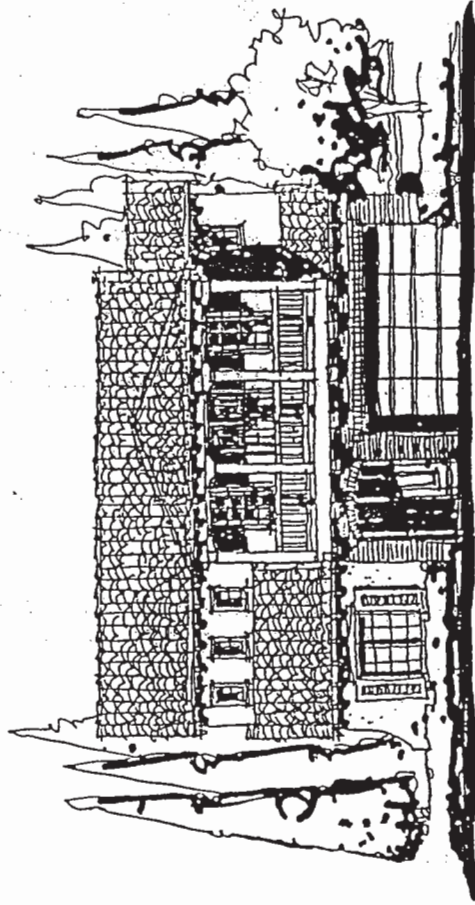
Second Floor

Floor plan drawing depicts model home exterior elevation 5B

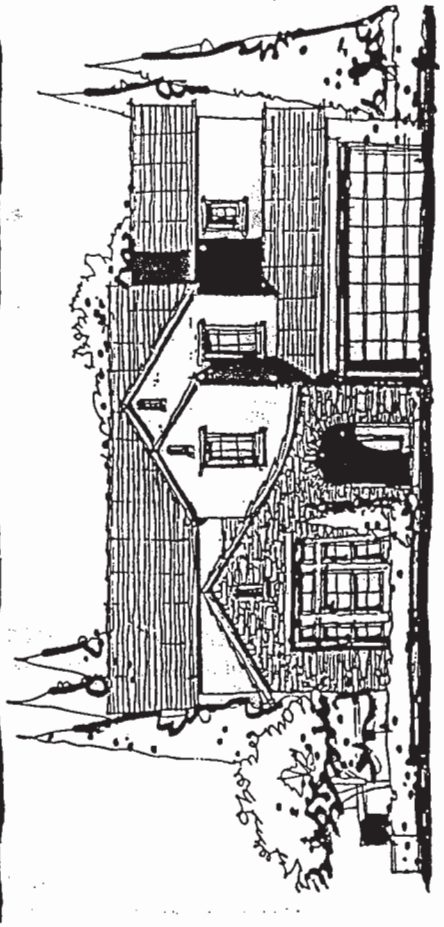
MONTECITO



Santa Barbara 5A



Monterey 5B



French Country 5C

Residence Three

Four Bedrooms

Four Baths

Bonus Room

Optional Den at Bedroom 4

Optional Bedroom at Bonus Room

Approximately 3,086 to 3,233 Square Feet

Preliminary Design



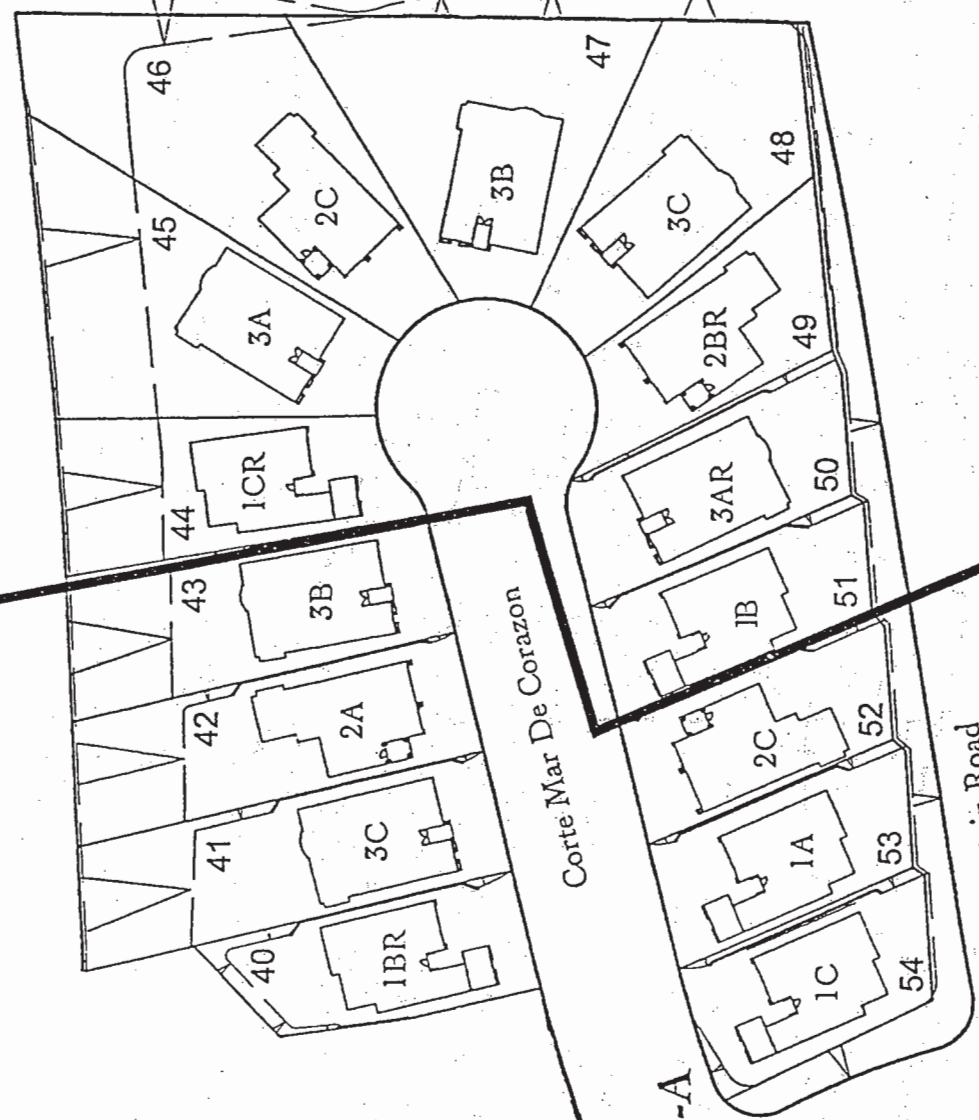
PHASE 1A

<u>LOT</u>	<u>PLAN/ELEVATION</u>	<u>ADDRESS</u>	<u>PRICE</u>
40	1BR	4642 Corte Mar Del Corazon	\$469,900
41	3C	4650 Corte Mar Del Corazon	\$514,900
42	2A	4658 Corte Mar Del Corazon	\$494,900
43	3B	4668 Corte Mar Del Corazon	\$522,400
52	2C	4653 Corte Mar Del Corazon	\$477,900
53	1A	4645 Corte Mar Del Corazon	\$454,900
54	1C	4637 Corte Mar Del Corazon	\$454,900
55	3B	11208 Vereda Mar Del Corazon	\$527,400
56	2A	11218 Vereda Mar Del Corazon	\$504,900

Prices may be increased or decreased at any time. Product type is subject to availability. In an effort to continuously improve its product, seller reserves the right to change floorplans and specifications without notice.



Phase 1-B



Phase 1-A

Vereda Mar del Corazon

Carmel Mountain Road



11226 Corte Delleza
 San Diego, CA 92130
 phone 619/793-6600
 fax 619/793-4098

CHRISTOPHER HOMES

Phase One

Site plan not to scale and is subject to change without notice. Homes are subject to availability. 3-31-99



MONTECITO

11226 Corte Bella
 San Diego, CA 92130
 phone 619/793-6600
 fax 619/793-4098

Preliminary Design

The Exterior

Exciting blend of Santa Barbara, Monterey and French Country individually coordinated architectural designs by the award winning Bassenian/Lagani Architects

Extensive use of sand finished stucco and masonry accents

Elegant front balconies (per plan)

Fire resistant concrete 'S' and flat tile roofs for beauty and durability, color coordinated with exterior schemes

Masonry, wood and wrought iron side and rear yard fencing (per lot plan)

Professionally designed color schemes

Elegant solid core entry doors

French doors (selected areas)

Three car garages (two plus compact space) fully drywalled

Automatic rollup garage door with two transmitters (double garage or two one car garages)

Concrete driveways and walkways

Quality low maintenance dual glazed white vinyl frame windows

Schlage® oil-rubbed bronze exterior door hardware with deadbolt locks on front entry doors and on optional French doors

Illuminated recessed house address numbers

Gas stub to rear of house for future barbecue

Weatherproof electric outlets front and rear

Exciting architecturally designed passages and volume spaces in entries, master bedrooms, living & dining rooms (per plan)

Two separate gas forced air heating for dual zoned climate control, prepared for optional air conditioning

Elegant formal dining rooms

Media niches for entertainment centers (per plan)

Custom radius wall corners (windows excepted)

Raised panel interior doors with complementary jamb molding designs

Quality Schlage® interior hardware

Coordinated hardware, pre-selected for all interior doors in polished brass or chrome

Custom Euro-style raised panel cabinetry with white thermofoil finish in kitchen, all baths and hallway linen cabinets

White laminated interior drawers

Concealed Euro-style cabinet hinges

White flat panel cabinets in laundry rooms

Spacious linen storage

Quality designer carpets in living, dining, family rooms, hallway, stairs, baths, all bedrooms/dens and bonus rooms

Choice of ceramic tile or wood entry flooring

Decorator selected no-wax sheet vinyl flooring in kitchen, nook and laundry rooms

Architectural recessed light fixtures (per plan)

Romantic wood burning fireplace in family room.

Architecturally designed fireplace faces (varies by plan)

Stubbed for gas log lighters

Elegant maple hand finished handrails with enamel painted posts and maple stair treads

Hand set ceramic tile on all bathroom countertops

Hand set ceramic tile tub/showers

Price Pfister® quality plumbing fixtures

Master and powder baths with combo-finish chrome and brass spread sets

Secondary baths with chrome finish single lever fixtures

Vitreous china basins in all baths

Plate glass bath mirrors

Mirrored medicine cabinets

Towel bars in all baths

Spacious walk-in closets

Closets with ventilated shelving

Exquisite decorator selected light fixtures

Silent touch electrical switches

Smoke detectors in all hallways and all bedrooms

High speed category 5 wiring for state-of-the-art data and telecommunications networking

RG-6 cable TV outlets in family room, bonus room and all bedrooms/dens

Inside laundry room with laundry sink and equipped for washer and gas dryer

The Master Suite

Luxuriously sized rooms

Large walk-in closets

Custom Euro-style prefinished white thermofoil raised panel cabinetry

His and hers pullman cabinets with lavs (per plan)

Hand set ceramic tile bath counter top

Hand set ceramic tile showers and seats (per plan) with clear glass enclosures and recessed shampoo niche

Luxury oval bathtubs

Oversized mirrored medicine cabinets

MONTECITO

The Kitchens

Gourmet Whirlpool® kitchen appliances in white on white or black finishes!

Accu-Bake® large capacity 30" double self cleaning ovens

High efficiency sealed 5 burner gas cooktop with infinite heat control and hood vent

Full size 1.9 cu.ft. microwave oven with glass turntable

Quiet Wash® dishwasher with 5 level tower feed Power Clean® filter wash system

Hand set ceramic tile countertops

Spacious pantry storage

Central island cabinet and work station (per plan)

Breakfast nooks

Custom Euro-style white thermofoil raised panel cabinetry

Under cabinet fluorescent task lighting

Long life cast iron double sink

Deluxe chrome plumbing fixture with extended flex spout

Recessed ice maker water line stubbed for refrigerator

Energy-Efficient Comforts

75 gallon energy efficient hot water heater with automatic pilotless ignition and five year warranty

Economical dual zoned gas forced-air heating with pilotless ignition

Water-saving toilets

Water saving shower heads

Weather stripping on all exterior doors

Pilotless ignition gas cooktops

Timer controlled digital night set-back thermostats

Energy saving double pane insulating windows

Gas hook up in laundry area

Fully insulated in attic areas and all living areas abutting exterior walls (R13 for exterior walls, R-19 for ceilings and attic areas)

*Customizing Options**

Euro-style wood cabinets in a variety of stain finishes

Upgraded double self-cleaning ovens, cooktops and dishwashers

Built-in refrigerator

Trash Compactor

Appliances with stainless steel finish

Matching cabinet panels for dishwasher, optional trash compactor and optional built-in refrigerator

French doors (per plan)

Corian®, granite and tile selections

Mirrored wardrobe doors (secondary bedrooms)

Recirculating hot water system with timer control (pre-construction only)

Custom flooring selections

Jetted spa tub in master bath

Glass tub enclosure (clear or obscure glass)

Air conditioning systems

Intercom system

Security alarm system

Central vacuum system

Custom electrical (pre-construction only)

Home network systems (pre-construction only)

Additional garage door opener and transmitter (3rd car)

Rain gutters with downspouts (per plan)

Built-in computer desks and work stations

Rear balcony and deck (per plan)

* Availability of all Customizing Options is subject to cut-off dates as established and as revised from time to time by Seller.

The Design Team

Architect: Bassenian/Lagoni Architects
Landscape Architecture: Forsum/Summers & Murphy
Interior Design: Saddleback Interiors
Advertising: Kovach Marketing

In an effort to continuously improve its product, Christopher Homes reserves the right to change floor plans and specifications without notice. Special wall and window treatments, custom paint colors, upgraded floor coverings, landscaping, custom designed walks, driveways and patio treatments, and many other items featured in and around the model homes are decorator suggested and not included in the purchase price. Prices may be increased or decreased at any time. Product type is subject to availability. Optional features may be included at an additional cost and are subject to construction cut-off dates. Please see our sales representative should you have any questions.