



INSPIRED LIVING



Live the Good Life

3. WHO WE ARE

5. AN ACTIVE LIFESTYLE

7. WORLD CLASS GOLF

9. THE HOMESTEAD COTTAGES

11. ST. ANDREWS

13. ST. ANNES

15. BUILDING MADE EASY

17. STAY WITH US

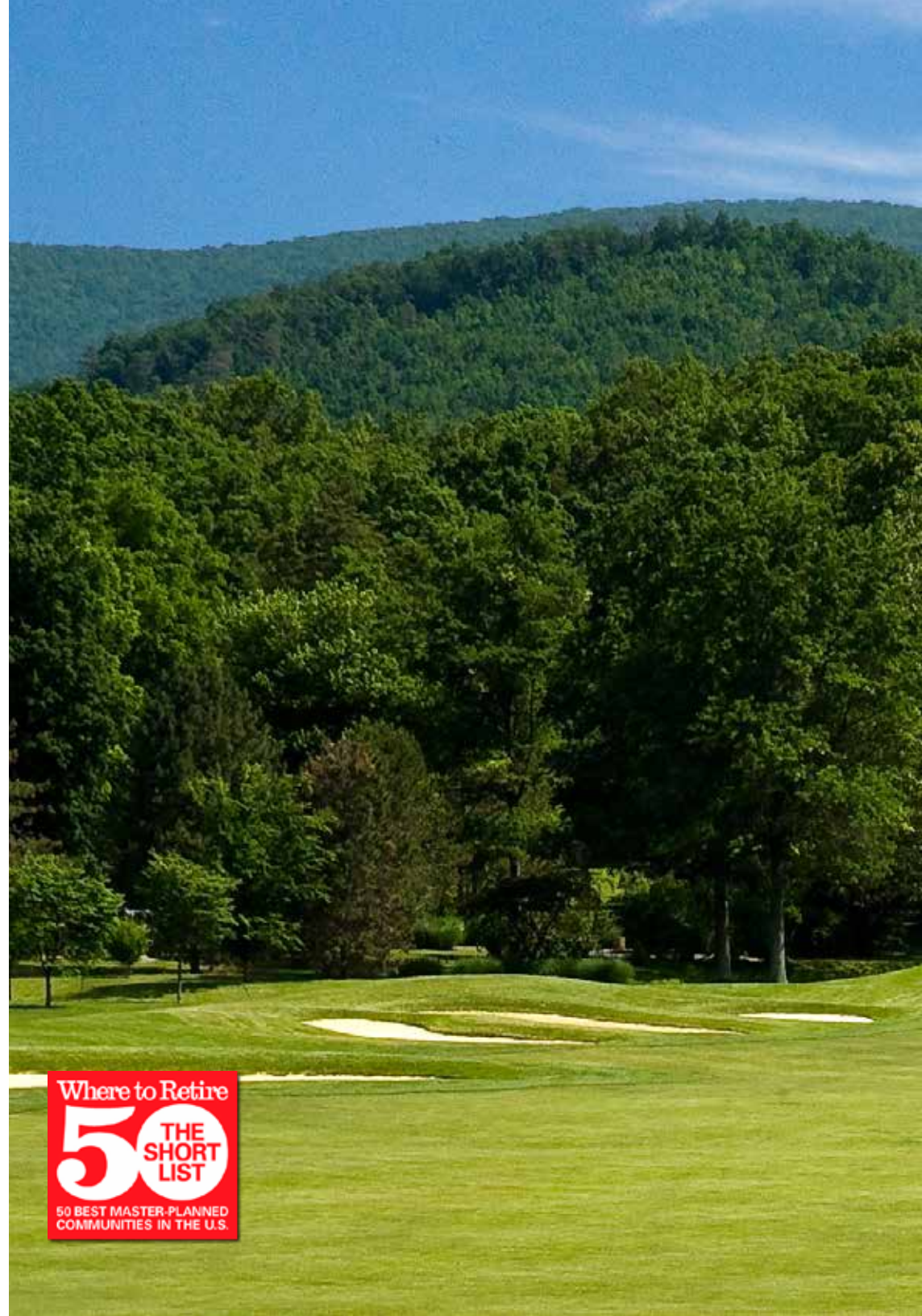






EVERYTHING YOU WANT AND NEED IN AN ACTIVE LIFESTYLE, RESORT COMMUNITY

Penn National gives you all of the outdoor recreation and natural beauty while staying close to friends and family. Located beside the Michaux State Forest, 18 miles west of Gettysburg, PA and just 90 minutes from Washington DC, Northern Virginia and Baltimore, Penn National is an easy drive to all that you are familiar with; yet is a complete escape from the hustle and bustle of city life. Here you can enjoy authentic Pennsylvania towns such as Chambersburg, Gettysburg and Waynesboro; complete with fine dining, shopping, and arts and cultural events year-round. Elite health care is just minutes away, as is Penn State Mont Alto campus, the second oldest branch of the famed Penn State Education System.



With large homesites, expansive mountain views and first class amenities, you'll see why we are named one of the Top 50 Communities!



Mountain Vistas



No State Tax on Retirement Income



2 Championship Golf Courses

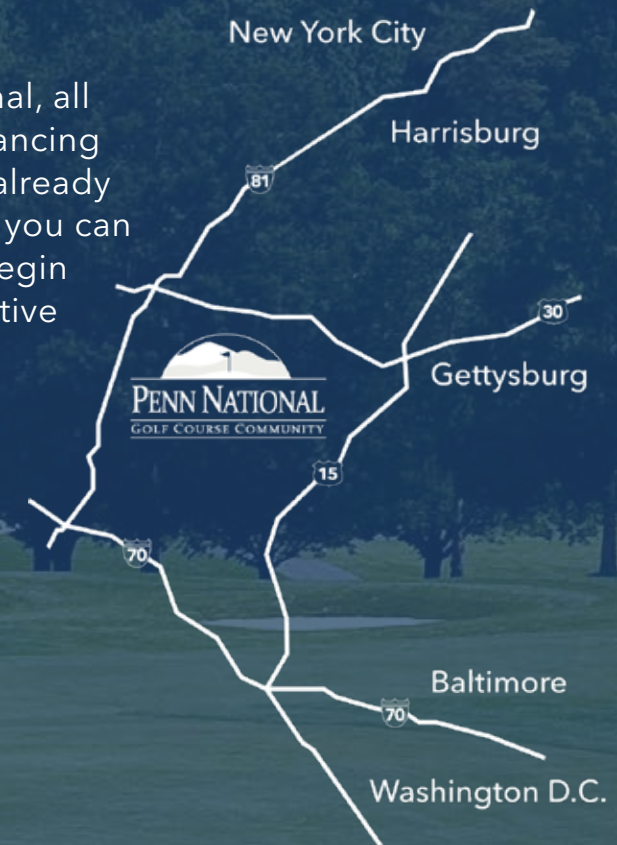


Vibrant Social Community



No Master Association Fees

At Penn National, all of the life-enhancing amenities are already completed, so you can immediately begin enjoying an active lifestyle!



AN ACTIVE LIFESTYLE COMMUNITY

Live your best life at Penn National. Healthy, active living awaits you with a combination of recreational outlets nearby and on the property. Everything you promised yourself within your retirement dreams is available for you. Miles of hiking trails, organic community gardens, yoga classes, water aerobics... even history exploration clubs. Penn National provides outlets for good, clean active living.





FITNESS, OUTDOOR LIVING, LIFE ENRICHMENT

Residents at Penn National can meet new friends and participate in more than 40 clubs and hobby groups. The community does not require a master association fee, which means you only pay for what you use.

APPALACHIAN TRAIL

Hike for miles in all directions. Select a section that matches your fitness and adventure level. Much of the property accesses trail has flat gentle terrain allowing for comfortable bird watching and hikes with “man’s best friend.”

COMMUNITY POOL

Enjoy a refreshing cool down in the community pool; along with water classes that are scheduled throughout the summer season.

TENNIS AND PICKLE BALL

Newly resurfaced courts await your competitive enjoyment.

CLUBS AND GROUPS

At Penn National your social calendar can be as active as you would like. A collection of over 40 social groups have daytime and evening activities going year-round.

ENJOY GOLF, SKIING, HIKING, POTTERY,
ART CLASSES, YOGA, BIRD WATCHING, HISTORY
CLUBS, WINE CLUBS, WATER AEROBICS, AND
FIT-FOR-LIFE PROGRAMS.



WORLD CLASS GOLF

THE TRADITIONAL FOUNDERS AND THE LINKS STYLE IRON FORGE TWO EPIC GOLF COURSES TO ENJOY

The Iron Forge was designed by architect Bill Love and opened for play in 1997, almost 30 years after its sister course. The Iron Forge is visually stunning with 40-mile views of the surrounding farmland and mountains. It starts and plays toward the Michaux State Forest, in the foothills of South Mountain, and makes a single loop home, passing through a variety of terrain that offers exciting golf and breathtaking views.

In 1966, prolific course designer Edmund Ault was hired to lay out the Founders course as a classic, Northeastern-style masterpiece with large contoured greens and tree-lined fairways. The Founders Course opened in 1968 and was updated in 2006 with an extensive bunker and tee renovation.

GOLF MEMBERSHIP BENEFITS

NO INITIATION FEE

(2) GOLF DIGEST FOUR STAR RATED COURSES

MEMBERS CAN BOOK TEE TIMES ONE YEAR AHEAD

UNLIMITED INDIVIDUAL AND FAMILY PLANS FROM \$1,990

NO ANNUAL COMMITMENT

NO ASSESSMENTS

MULTIPLE GOLF GROUPS PROVIDE AN OPPORTUNITY TO MEET FELLOW MEMBERS. FROM THESE GROUPS YOU WILL MAKE NEW FRIENDS AND HAVE THE ABILITY TO MAKE OTHER GOLF GAMES FOR DIFFERENT DAYS OF THE WEEK.



FOUNDERS GOLF COURSE



IRON FORGE GOLF COURSE



PRICES, INCLUDING HOMESITE,
START IN THE UPPER \$200K'S

Craftsman inspired architecture featuring large covered porches, board and batten and shake elements. Each of our five homestead cottages include main-floor living, with optional finished second-floor bonus space. Prices, including homesite from \$300,000.

THE CASCADES



THE BLUE RIDGE



THE HEALING WATERS



THE JACKSON RIVER



THE COTTAGES

MAINTENANCE-FREE LIVING

If you're looking for efficient and smarter downsized design, but don't want to compromise coziness for spaciousness, our Homestead Cottages offer a smaller footprint and customizable floor plans at a price point starting at \$300,000 (including the homesite). Homestead Cottages include main-floor living, 2-car garages and optional finished second-floor bonus space.

Find all floor plans online at:

PennHomes.com/Neighborhood

Call (800) 338-7523 to learn more!

THE HOT SPRINGS





Located between the 6th and 7th fairways on our Founders Course, the Fairway Homes of St. Andrews are the perfect blend of single-family golf course living and a maintenance-free lifestyle. There are three home styles to choose from, each of the plans include main floor living and bedrooms, with an option to add second floor living. The community is designed around a very private cul-de-sac with great views of the adjoining fairways.



THE KING CHARLES



THE KIRKCALDY





FAIRWAY HOMES

MAINTENANCE-FREE LIVING

1,800 - 2,500 SQ FT PLANS AVAILABLE +
HOMESITE STARTING FROM \$350,000

Our St. Andrews plans include a new collection of single level living floor plans with incredible appeal. These modern homes are specifically built to accommodate your unique needs. Besides being exceptionally sophisticated in design, these homes are built smart with ENERGY STAR appliances that produce less waste and strike just the right balance between comfort and space. Ideal for the economical homeowner, St.

Andrews Homes offer a more cost-effective way to live without compromising style and luxury. If fairway living sounds like your dream real estate idea, you'll love the peace, quiet and beauty of our St. Andrews neighborhood. Choose from one of three distinctive home designs, select your homesite and build your dream home.



THE DUNBAR



- BUY YOUR HOMESITE WITH NO TIME-FRAME TO BUILD
- STRIKING FAIRWAY VIEWS
- MAINTENANCE-FREE LIVING

Find all floor plans online at:
PennHomes.com/Neighborhood
Call (800) 338-7523 to learn more!

ST. ANNES

BUILD YOUR DREAM HOME

Want to build a custom dream home with majestic sunset-facing views and the privacy of the 85,000-acre Michaux State forest at your back? The St. Annes community is comprised of our largest homesites with the longest-range views set alongside the State Forest and the Iron Forge Course.

- STRIKING FAIRWAY & MOUNTAIN VIEWS
- CUSTOMIZE ONE OF OUR DESIGNS OR BUILD YOUR OWN PLAN
- BUY YOUR HOMESITE NOW AND BUILD WHEN YOU'RE READY

Find all floor plans online at:
PennHomes.com/Neighborhood
Call (800) 338-7523 to learn more!





CUSTOM HOMES

MAINTENANCE-FREE LIVING

In this custom home section, you can bring your own plan or choose from one of our plans. Our plans include a new collection of open floor plans with incredible appeal. These modern homes are specifically built to accommodate your unique needs. Besides being exceptionally charming in design, these homes are built smart with ENERGY STAR appliances that produce less waste and strike just the right balance between comfort and space. Design your space to suit your interests from quilting to pottery or an art studio. At Penn National, you have the freedom to live your dream.



BORDERING MICHAUX STATE FOREST

Considered Pennsylvania's "cradle of forestry," Michaux State Forest encompasses more than 85,500 acres in the South Mountain area of Cumberland, Franklin & Adams counties.

BUILDING MADE EASY

YOUR HOME~YOUR WAY!

Whether you desire a maintenance-free patio home or want to build your dream home overlooking the valley and the mountains, Penn National has premier properties available right now. Our selection includes homes that are move-in ready, as well as plans that can be customized to suit your exact needs. The selection has never been better than right now!

- 1 SELECT YOUR IDEAL HOMESITE
- 2 SELECT ONE OF OUR HOUSE PLANS OR BUILD YOUR OWN
- 3 SELECT A BUILDER & START YOUR DREAM HOME

"If I had to do it again,
I wouldn't change a thing! It
was that easy!"

- Jim & Cathy Kwolek, Rockville, MD





WORKING WITH THE BEST

ARMSTRONG BUILDERS, LLC
BRYAN L. HEY, BUILDER, LLC
WENGER CONSTRUCTION, INC

A scenic view of a golf course at dusk or dawn. In the foreground, a green fairway leads to a green with a white flag. A small white sand trap is visible on the left. A stone-lined water hazard runs along the right side of the green. The background features a line of trees with autumn foliage and rolling hills under a soft, colorful sky.

DISCOVER PENN NATIONAL TODAY

Plan your visit today and learn more about everything that makes Penn National the gold standard in premier active living. Close proximity to surrounding cities, two world-championship golf courses, no state tax on retirement income and a vibrant social community are just a few reasons to call Penn National home.

BOOK YOUR VISIT TODAY FOR \$99/A NIGHT*



MAKE A DAY OUT OF IT

Discovering Penn National is convenient. Many of our owners got their first impressions of Penn by making a day of it.

- Only a few hours morning drive
- Arrive in time for property preview and a walk through of our New Homes
- Lunch in the clubhouse
- Optional golf (especially in the summer)
- Drive back in time for dinner

OR...STAY THE WEEKEND

If you have the luxury of a bit more time, come stay the weekend with us and sample the Penn National lifestyle.

- Arrive late afternoon and check into our on-site accommodations, or choose to stay in Historic Chambersburg
- The next morning enjoy breakfast at The Penn National clubhouse
- View the property and collection of Penn National homes with a no-pressure property tour
- Play golf or join a fitness class
- Take a hike along the Appalachian trail
- Have dinner and a wine tasting in historic Chambersburg

TO BOOK YOUR DISCOVERY VISIT, CALL (800) 338-7523



* Limit of two nights at the quoted rate, based on availability. Offer can be discontinued at any time at the discretion of Penn National. This is intended for guests who are interested in learning more about the real estate at Penn National. Penn National has no obligation to accept a request for a discovery visit and there is no substitution for accommodations or cash value to this offer.



ACTIVE LIFESTYLE COMMUNITY

Live the good Life

HOMESITES FROM \$60K | COTTAGES FROM THE UPPER \$200K'S | CUSTOM HOMES FROM THE MID \$300K'S
PENN NATIONAL GOLF COURSE COMMUNITY | 800.338.7523 | PENNHOMES.COM
3720 CLUB HOUSE DR, FAYETTEVILLE, PA 17222

Access to and use of the recreational amenities are not included in the purchase of homesites and require separate club membership. Patrice L. Nitterhouse, Broker.