

STR	19	+4
DEX	13	+1
CON	14	+2
INT	10	+0
WIS	8	-1
CHA	12	+1

Name: Sir Sain, Veteran Cavalierist

R/C/L: Human Fighter 8, Cavalier 2

HP: 79

INI: +1

SR: -

Speed: 20 ft., 50 ft. mounted

DR: -

Saves	Mod	Base	Ability	Misc.	Skills	Mod	Ranks	Ability	Misc.		
Fortitude	+11	=	9	+2	0	Handle Animal	+8	:	7	+1	+0
Reflex	+4	=	3	+1	0	Ride	+18	:	13	+1	+4
Will	+6	=	5	-1	2	Jump	+2	:	3	+4	-5
Grapple	+14	=	10	4	0	Diplomacy	+3	:	2	+1	+0
Attacks			To Hit	Damage	Crit	Climb	+2	:	3	+4	-5
MW Longsword			+14/+9	1d8+4	19-20	Swim	-3	:	3	+4	-10
*Lance			+19	1d8+4	x3	Knowledge	+6	:	4	+0	+2
*Sword			+18	1d8+4	19-20	(nobility/royalty)					

*Mounted, included high ground bonus

AC	Base	Armor	Shield	Dex	Misc.
25	=	10	+10	+3	+1

Flat-Footed: 24 Touch: 12

Class Features	Feats
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Fighter Bonus Feats
 Weapon Focus (lance)
 Weapon Focus (longsword)
 Weapon Specialization (lance)
 Greater Weapon Focus (lance)
 Power Attack

Mounted Combat
 Ride-By Attack
 Spirited Charge

Mounted Weapon Bonus (lance) +1
 Mounted Weapon Bonus (sword) +1
 Ride Bonus +2
 Courtly Knowledge
 Deadly Charge 1/day

Racial Features

Human Bonus Feat
 Iron Will

Extra skill ranks figured in above

Gear

+2 full plate
 +1 heavy steel shield
 +1 lance
 MW cold iron longsword
 Gauntlets of Ogre Power +2
 Ring of Protection +1

 Heavy warhorse
 Studded leather warhorse barding

110 gp

On ground, Sain is a capable combatant with respectable offense and defense, though not spectacular, especially compared to other 10th level ground combatants. Where Sain really shines is from a horseback, where he can use his superior attack bonuses, as well as devastating charges.

With Sain's Spirited Charge feat and lance, he deals triple damage (quadruple with a critical hit) on a charging attack, and the Ride-By attack feat insures that he has opportunities for charges often. Furthermore, once per day he can announce his Deadly Charge, to deal quadruple damage with his lance (quintuple on a critical hit). If need arises, he could also use this abilities with his longsword, but with one less multiplier. If he's able to properly size up his foe's armor class, Sain is more then eager to add Power Attack damage into the multiplication mix.

Finally, it becomes obvious a standard mount would be more vulnerable then Sain is. To help compensate, Sain carries studded leather barding for horses (+3 ac), and can use Mounted Combat's effect to increase his mounts AC to about 28 against one attack per round.

Sain's principle weakness are extended one on one combat when he's not mounted, and his relatively poor saving throws. He also doesn't have any hit points from sources other then his decent constitution and hit dice, which may be a liability.

Last but not least, for your convenience, I paste here the Heavy Warhorse's statistics, straight out of the SRD.

Warhorse, Heavy	
Large Animal	
Hit Dice:	4d8+12 (30 hp)
Initiative:	+1
Speed:	50 ft. (10 squares)
Armor Class:	14 (-1 size, +1 Dex, +4 natural), touch 10, flat-footed 13
Base Attack/Grapple:	+3/+11
Attack:	Hoof +6 melee (1d6+4)
Full Attack:	2 hooves +6 melee (1d6+4) and bite +1 melee (1d4+2)
Space/Reach:	10 ft./5 ft.
Special Attacks:	—
Special Qualities:	Low-light vision, scent
Saves:	Fort +7, Ref +5, Will +2
Abilities:	Str 18, Dex 13, Con 17, Int 2, Wis 13, Cha 6
Skills:	Listen +5, Spot +4
Feats:	Endurance, Run
Environment:	Temperate plains
Organization:	Domesticated
Challenge Rating:	2
Advancement:	—
Level Adjustment:	—

These animals are similar to heavy horses but are trained and bred for strength and aggression. A heavy warhorse can fight while carrying a rider, but the rider cannot also attack unless he or she succeeds on a Ride check.

Carrying Capacity: A light load for a heavy warhorse is up to 300 pounds; a medium load, 301–600 pounds; and a heavy load, 601–900 pounds. A heavy warhorse can drag 4,500 pounds.