



ROCK RIDGE HOMES SALES INCENTIVE

UP TO \$15,000 | USE IT YOUR WAY

To help make homeownership more affordable and flexible, **Rock Ridge Homes** is offering **up to \$15,000 in incentives**, allowing buyers to customize how they use it based on their financial goals.

How Buyers Can Use the Incentive

The incentive may be applied toward one or a combination of the following options:

- **Interest Rate Buydown**

Reduce your monthly mortgage payment with a temporary or permanent interest rate buydown (subject to lender approval).

- **Closing Cost Assistance**

Apply funds toward allowable buyer closing costs, prepaid items, or lender fees.

- **VA Debt Payoff (VA buyers only)**

Use incentive funds to help pay off eligible VA-approved debts to improve loan qualification.

- **Price Reduction**

Apply the incentive toward a reduction in the home's purchase price.

Why Buyers Love This Incentive

This flexible Rock Ridge Homes incentive allows buyers to:

- Lower their monthly payment
- Reduce upfront cash required at closing
- Improve loan qualification
- Tailor the incentive to best fit their personal financial strategy

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Key Details & Conditions

- Incentive is **up to \$15,000** and may be used in **any combination** of the options above.
- Incentive amount **may not exceed the purchase price or allowable lender limits**.
- All incentives are **subject to lender guidelines and loan program requirements**.
- Certain incentive uses (including interest rate buydowns or VA debt payoff) may require use of **Rock Ridge Homes' preferred lender**.
- Incentives must be **clearly documented in the purchase contract** and approved prior to closing.
- Offer is **subject to change or withdrawal by Rock Ridge Homes** at any time and subject to home availability.

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Realtor Notes

- Please verify incentive availability and usage with **Rock Ridge Homes** prior to contract submission.
- Incentives may not be substituted for commissions or applied to non-allowable expenses.
- Proper contract language is required to ensure lender compliance and a smooth closing.

