



Earn Rewards Towards Home Ownership

General Terms and Conditions

- Every resident is automatically enrolled in the program.
- Enrollment is free - there are no resident enrollment fees.
- No minimum length of residency is required.
- Credit dollars accrue based on rent amount.
- Residents must fulfill their term of lease and be in good standing. They must be current with their financial obligations to Charlestown Crossing Apartment and must follow the proper procedures for terminating their lease, whether it is at lease end or mid-lease.
- Program may be changed or cancelled at anytime without notice.

Builder Credit Offer

- Residents cannot use the services of a real estate agent when using their credit dollars with Bob Ward Homes.
- Credit dollars can be used in conjunction with any other published offer or incentive. Exceptions may apply. Offer good on inventory homes and specific home sites, restrictions may apply.
- Certificate must be presented to Bob Ward Homes prior to signing of the purchase agreement.
- Credit dollars cannot be transferred to another individual. Only the person who has accrued them can use them.
- Credits cannot be used for a down payment.
- Bob Ward Companies determines how the credit dollars are applied, but must honor all credit dollars up to the maximum percentage allowed.
- If resident has more credit dollars than the maximum percentage allowed, the discount stops at the maximum.
- Once a purchase agreement is signed, additional credit dollars will not be able to be applied to the purchase of the home.
- Credit dollars expire 120 days after the end of your lease at Charlestown Crossing Apartments.
- Credits can be used up to a maximum of 2.5% of the base price of the home purchased.
- Charlestown Crossing Apartments grants credit dollars every month based on 50% of your base rent. One dollar equals one credit dollar. For example, if monthly rent is \$900, \$450 credit dollars will be earned each month up to a maximum of 2.5% of the BASE price of the home, or \$7500 on a base price home of \$300,000.
- There is no cost of any kind absorbed by Charlestown Crossing Apartments or The Dolben Company.