Mirror Lake

Buyer Incentive Program Detail Sheet.

Date: July 20, 2026

Conditions: All offered incentives are contingent on the Buyer executing a Lot Reservation Agreement by September 28, 2026, 2026 and expeditiously proceeding to execute and close the Vacant Land and Home Construction contracts. Provided all requirements are fulfilled, then all applicable incentives below will be settled at the closing of the Vacant Land & Home Construction contracts.

Incentives:

1- **Broker:** At closing a $4,000 check will be issued by the Broker to the Mirror Lake Homeowners Association on behalf of the Buyer in payment of 14 months of association fees. The current association fees are $275/month to be paid quarterly; $825/quarter. The credit will cover 14 months of dues with $150 remaining to be credited to the 15th month. This offer cannot be applied or redeemed in any other way other than as stated.

2- **Builder:** A $10,000 credit will be issued by Builder to be applied to Builder installed upgrades and selections. This credit will be reflected in the Builder's Home Construction Contract.

3- **Lender:** The offers from the Preferred Lenders will apply to the Buyer's loan. A separate flyer will be provided by each lender detailing their incentives.

4- **Developer;** A credit to Buyer of $2,000 to be applied exclusively to Buyer's non-recurring closing costs, pre-paids, and discount points. This credit is applicable to only the closing costs relating to the Vacant Land Contract.

Conditions & Disclaimers:

A. **Full Price Contract**: All credits offered are based on Buyer executing a Full Price Vacant Land Contract for the applicable Lot.

B. **Non-Transferable & Forfeiture:** Offered incentives are non-transferable and completely void if the buyer defaults on the contract or cancels the sale.

C. **No Cash Alternative or Refund Value**
The incentives, credits, upgrades, and promotions provided by Seller in connection with this program have no independent cash value. Under no circumstances shall Buyer be entitled to receive any cash refund, rebate, or cash payout for any unused or underutilized portion of the incentive package.

D. **Disallowed or Unused incentive amounts**: If the total value of the closing cost incentive exceeds the maximum interested party contribution (IPC) limits permitted by Buyer's mortgage lender, or if any portion of the incentive is disallowed by the lender, the unused or disallowed portion of the incentive shall be permanently forfeited by Buyer. Seller shall have no obligation to reduce the Purchase Price, provide a cash credit outside of closing, or offer alternative compensation of any kind for any disallowed or unused incentive amounts.

E. **Incentives, Financing, and Promotion Restrictions**
All buyer incentives, credits, and promotions (collectively, "Incentives") are valid only for qualifying contracts executed by Buyer and accepted by Seller within the designated promotional period. Incentives have no independent cash value, cannot be exchanged for cash or a reduction in the base purchase price, and are non-transferable.