

RYLAND HOMES

America's Home Builder

Ryland.com

2008

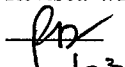
Community Partner Program Details

Rules and Conditions:

- An employee will receive a discount that is determined by the base price of the home and is equal to 2% discount in options, up to \$10,000, **OR** 1% discount in closing costs up to \$5,000.
- For each Employee/Ryland Community Partner Sale, a \$1,000 donation will be made toward a selected organization predetermined by the company. The organization must be a qualified charitable organization pursuant to IRC Section 501(c)(3). The donation will be made when the home closes and funds.
- **Program may not be used with Realtor co-op, Move-up Program, I-Nest, Ryland Employee Bonus, Rent with Equity, or any other similar program. There can only be one source of sale.**
- Ryland Mortgage Company will provide a free credit report and prequalification.
- Program applies only to new sales; usage of program must be disclosed by buyer at time of contract.
- Buyer can choose either to take closing costs **OR** additional options, but not both.
- This program is in addition to any advertised promotions.
- Buyer must provide proof of current employment by presenting pay stub at time of contract and be employed by the employer at time of close.
- Program does not apply to friends and relatives of the Community Partners, only to actual employees.
- Incentive amounts and program duration are subject to change as deemed necessary by Ryland Management without prior notification.
- Program is available on *Express Address* and *To-Be-Built* homes.

For more information about Ryland's Community Partner Program, please contact Bev Wingate, Human Resources/ CPP Manager at 210-489-4819 or bwingate@ryland.com.

Revised 4/23/08


4/23