

A Clearer Path to Homeownership

Live in the home today, protect your opportunity to purchase, and use the program term to prepare for mortgage financing.

Time to prepare:

Use the option period to organize finances, strengthen credit, and qualify for an acceptable mortgage.

A defined purchase opportunity:

The agreement identifies the property, purchase terms, exercise deadline, and performance requirements.

Major-repair protection:

CRES handles qualifying major systems and habitability repairs during the lease period.

Home-warranty support:

CRES plans to maintain a home warranty on eligible properties.

Inspected properties:

Homes are inspected before placement so known conditions can be evaluated.

Closing-cost assistance:

Successful buyers may receive a CRES seller credit toward allowable closing costs.



Your CRES Path to Homeownership



Step 1: Apply and qualify

CRES reviews household income, employment type, available funds, affordability, desired move timeline, and supporting documentation.



Step 2: Select an eligible property

Review the home, inspection information, monthly rent, option terms, purchase price, and responsibilities.



Step 3: Enter the lease and option agreements

Sign a one-year lease and a separate conditional purchase-option agreement.



Step 4: Maintain the opportunity

Pay as agreed, maintain the home, satisfy the option standards, and prepare for financing.



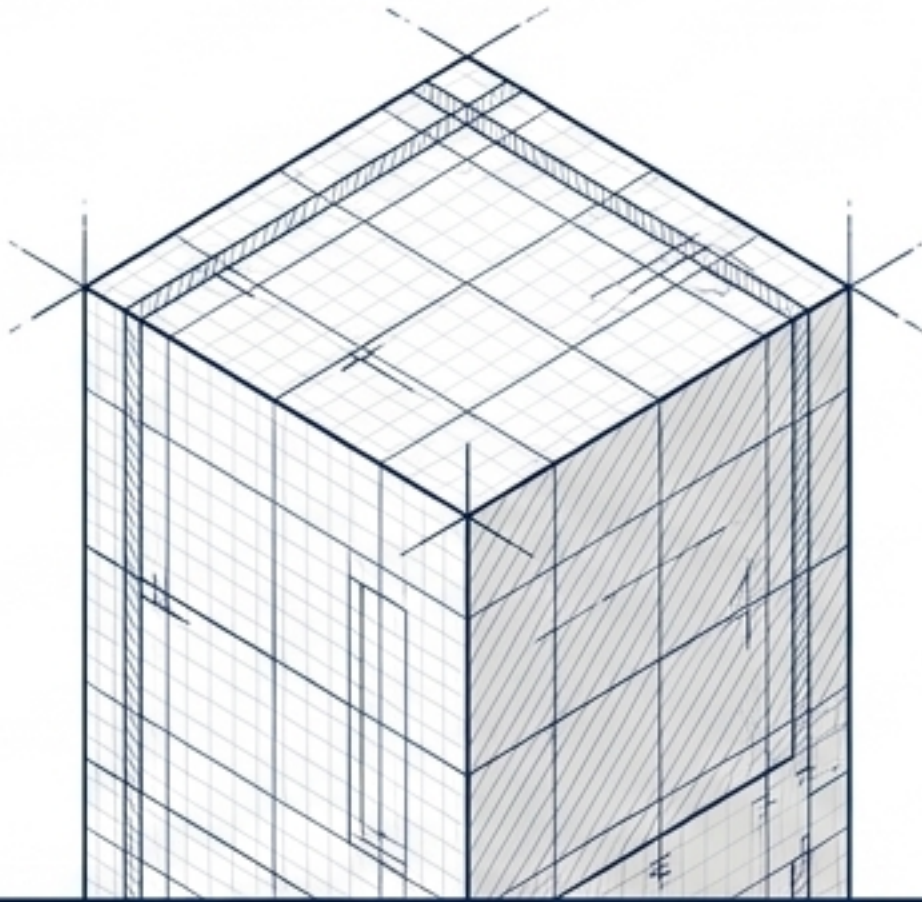
Step 5: Exercise the option

Before expiration, obtain acceptable financing, provide the required down payment, and complete the purchase.

What You Need to Move In

First Month's Rent

Paid before occupancy. Applied directly to your first rental period.



Security Deposit

Equal to one month's rent. Held and accounted for separately under the lease and applicable law.



Separate Option Consideration

Starts at a \$5,000 minimum; final amount varies by property. Grants the conditional right to purchase.

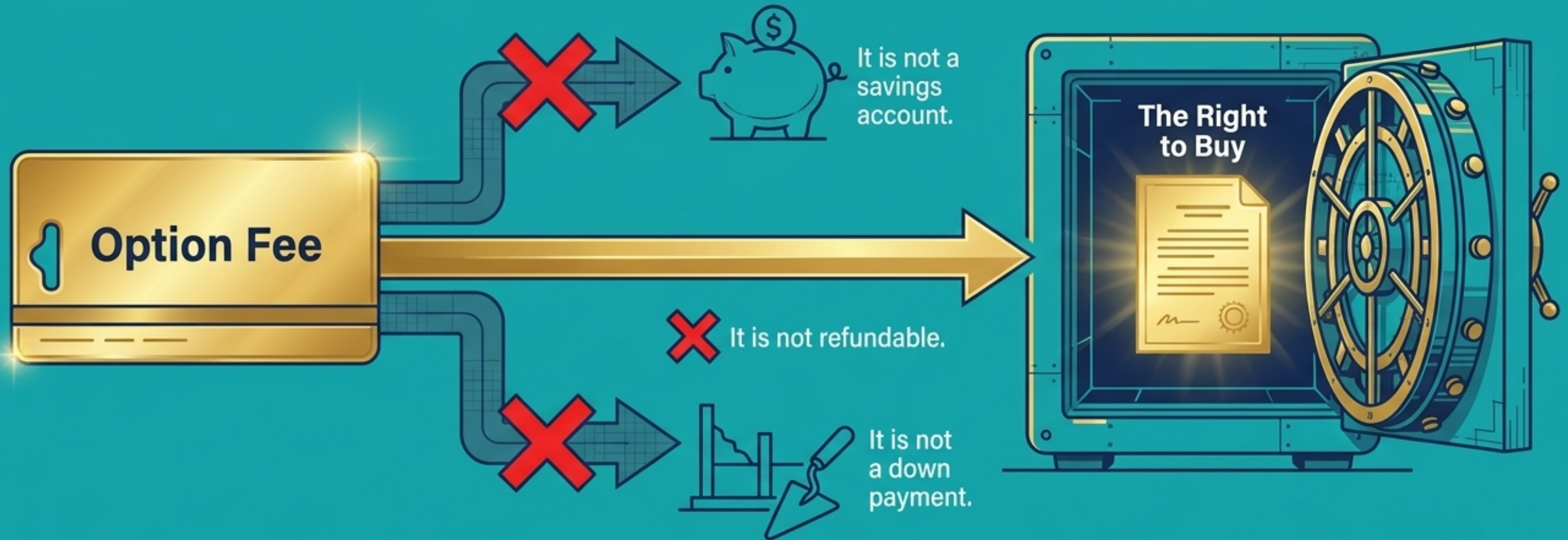


Important: The Option Fee is Separate

The option consideration is nonrefundable. It is NOT credited toward rent, the security deposit, the purchase price, the mortgage down payment, or closing costs.

What Does the Option Fee Pay For?

Core Concept: This fee purchases a conditional right to buy the identified property during the option period. It is paid in exchange for the exclusive opportunity provided under the option agreement.



Requirement: You must continue meeting the standards in your signed lease and option agreements to keep this exclusive purchase opportunity active.

Who Handles What?



CRES Generally Handles

- ✓ Major structural and habitability repairs
- ✓ Qualifying roof, HVAC, plumbing, electrical, or water-heater failures
- ✓ Covered home-warranty administration
- ✓ Known property issues assigned to CRES in writing



Resident Generally Handles

- ✓ Routine maintenance and cleanliness
- ✓ Minor repairs and consumables
- ✓ Home-warranty service-call fees
- ✓ Damage caused by the resident, household, pets, or guests

Signed property-specific agreements control the final responsibilities.

CRES Helps at Closing

Eligible buyers who successfully exercise the option, obtain acceptable financing, and close may receive a CRES seller credit toward actual allowable closing costs.



The Math

Up to the lesser of 3% of the purchase price OR \$10,000.

The Buyer's Responsibility

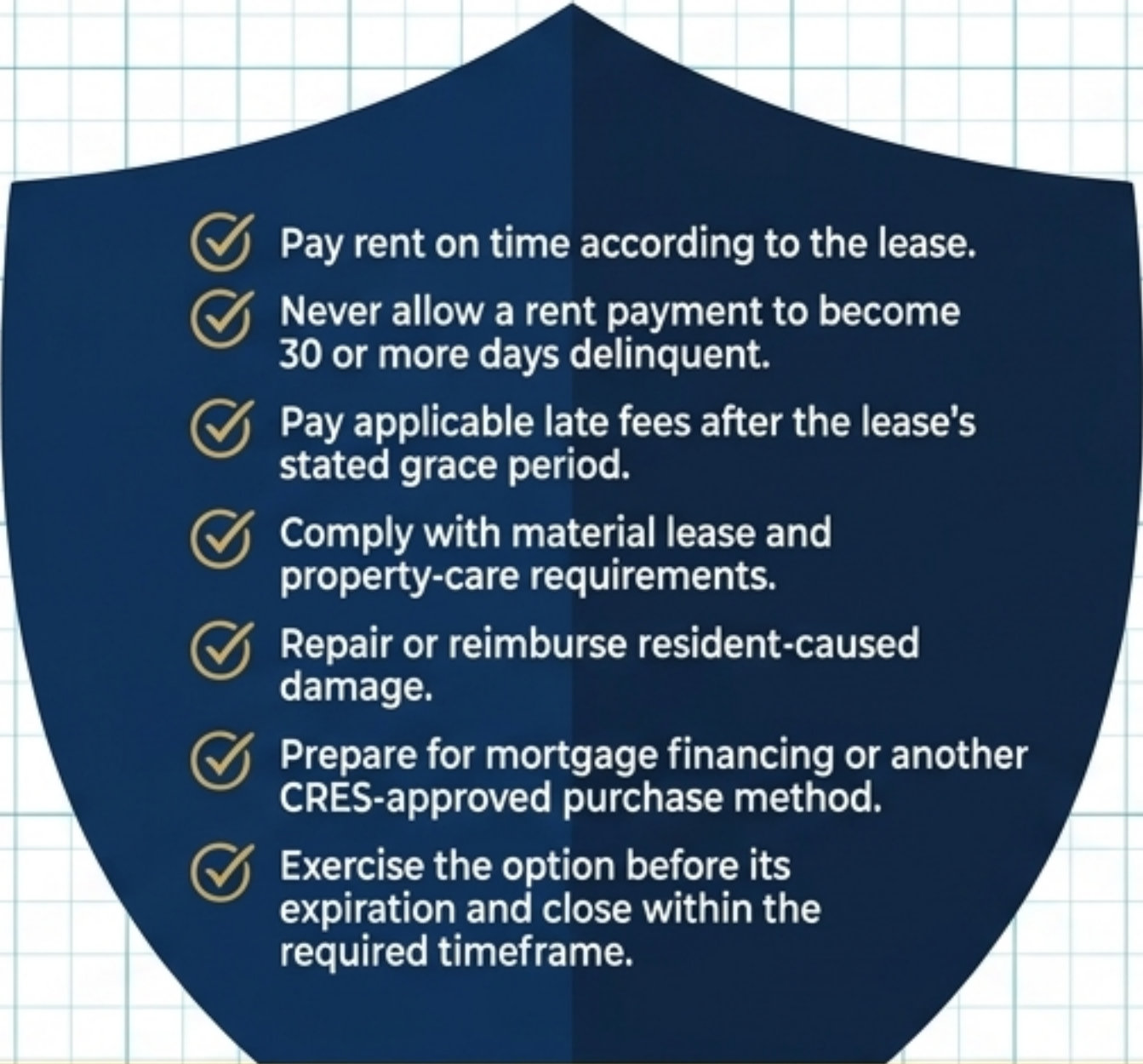
- You must qualify with a properly licensed mortgage lender.
- You must pay the full lender-required down payment from acceptable sources.
- You must pay any closing costs, prepaid items, or reserves exceeding the CRES allowance.

Important Conditions

The credit is subject to lender and mortgage-program approval, cannot satisfy the buyer's required down payment, and will not result in cash back.

Protect Your Opportunity to Purchase

Core expectations to keep your purchase option active:

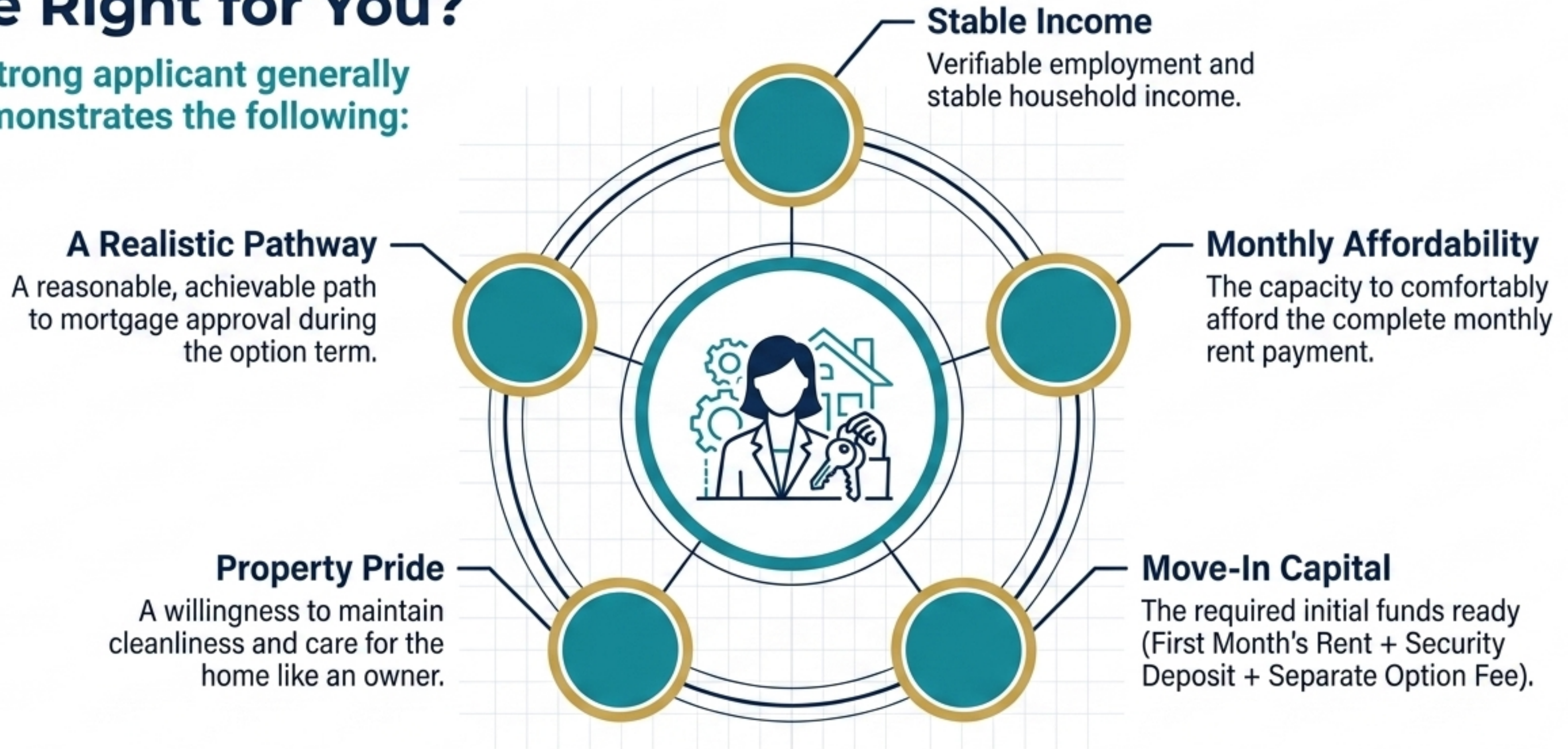
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- ✓ Pay rent on time according to the lease.
 - ✓ Never allow a rent payment to become 30 or more days delinquent.
 - ✓ Pay applicable late fees after the lease's stated grace period.
 - ✓ Comply with material lease and property-care requirements.
 - ✓ Repair or reimburse resident-caused damage.
 - ✓ Prepare for mortgage financing or another CRES-approved purchase method.
 - ✓ Exercise the option before its expiration and close within the required timeframe.

A late payment and a lost option are not the same thing.

An ordinary late payment may result in a late fee. However, a payment that reaches the option agreement's serious-default threshold may terminate your purchase option entirely.

Could This Program Be Right for You?

A strong applicant generally demonstrates the following:



This program provides an opportunity, not a promise of approval or a guarantee of homeownership. Consider obtaining independent legal, financial, tax, and mortgage advice before signing.

Traditional Rental vs. CRES Turnkey Rent-to-Own

Traditional Rental

The Structure: Occupancy only.

The Future: No contractual purchase option. Rent goes to the landlord with no defined future pathway.

Closing Help: None. You are purely a tenant.

Time to Prep: Leasing does not inherently assist with purchasing the home you live in.

CRES Turnkey Rent-to-Own

The Structure: A renewable lease PLUS a separate conditional purchase option.

The Future: Defined purchase terms locked in today for when you are ready to buy.

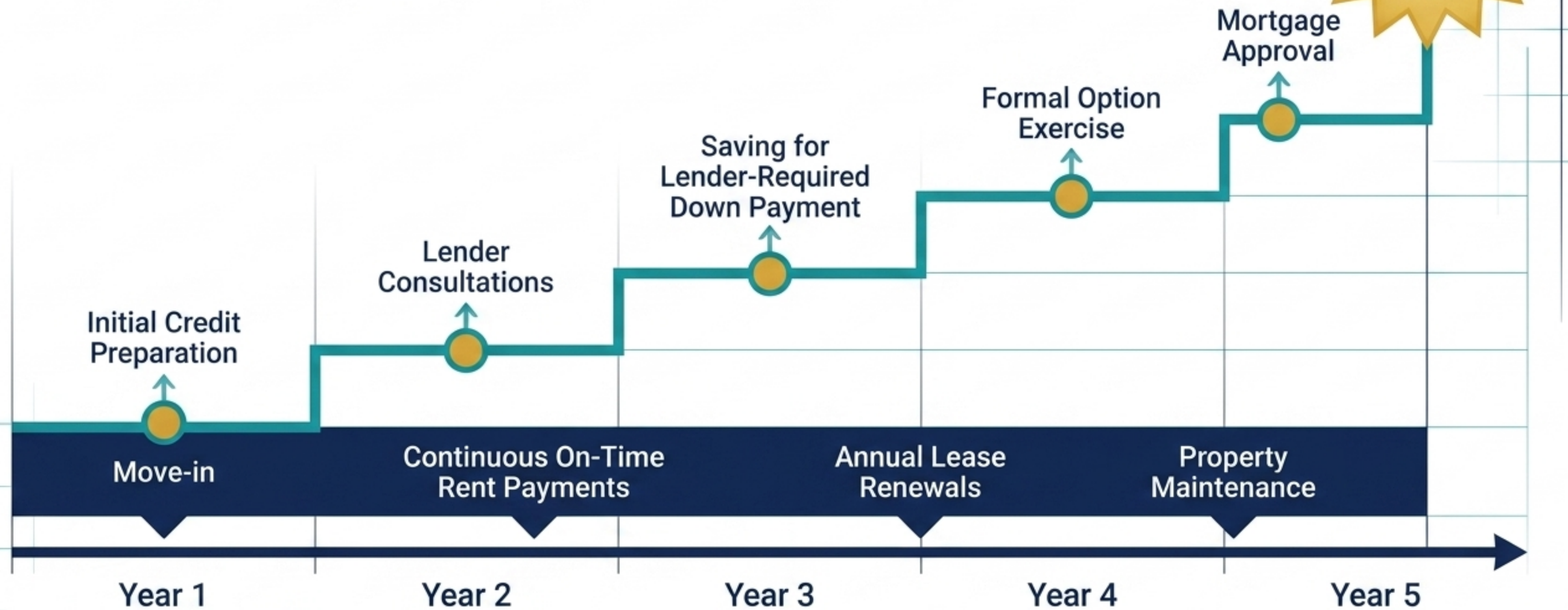
Closing Help: Potential CRES seller credit up to 3% / \$10,000 toward allowable closing costs.

Time to Prep: Specifically designed to give you up to five years to prepare for mortgage financing while living in the home.

Note: The CRES program provides the opportunity but does not guarantee financing or ownership.

Your Up-to-Five-Year Window

How the lease and option run side-by-side.



Exact deadlines and requirements are controlled strictly by your signed property-specific agreements.

A CLEARER PATH TO HOMEOWNERSHIP

The CRES Turnkey Rent-to-Own Program

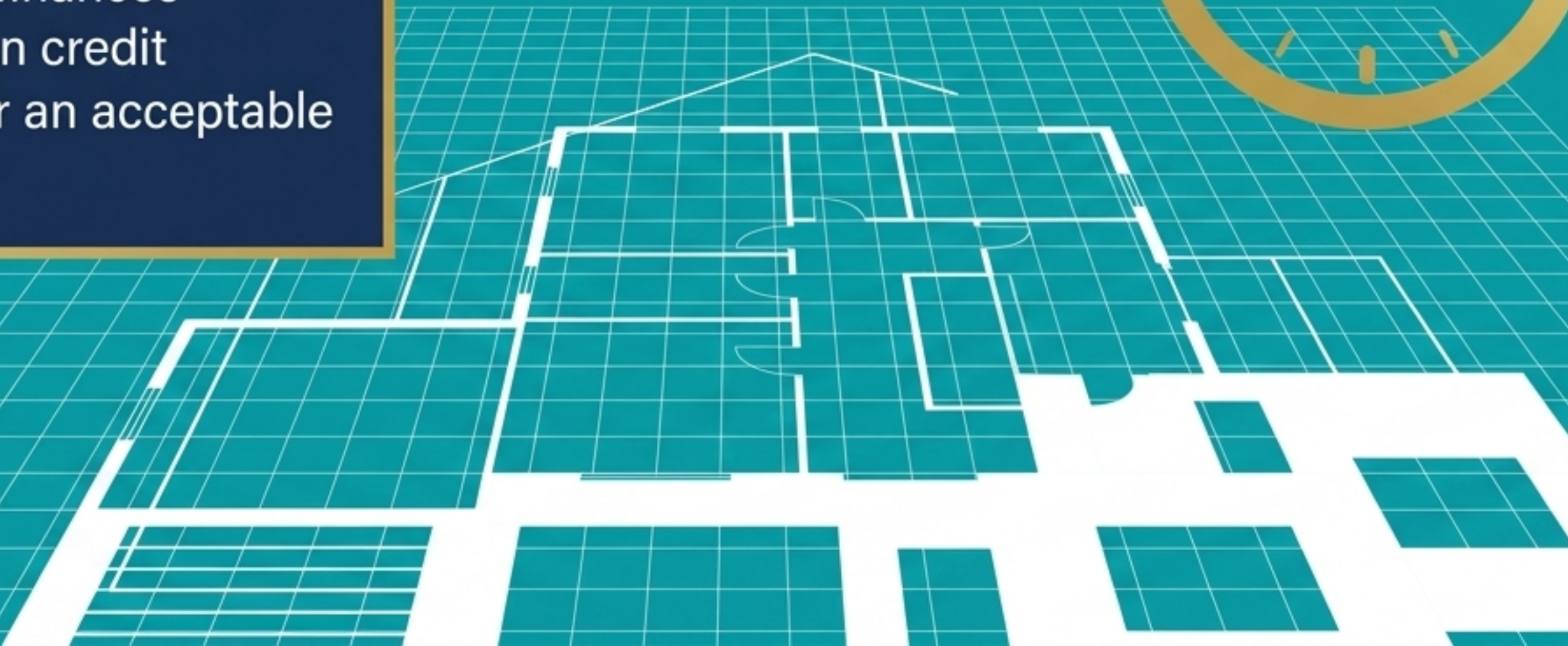


Live in the Home While Preparing to Buy

Get a conditional opportunity to purchase for up to FIVE YEARS while living in the property under renewable one-year leases.

Use this time to:

- Organize finances
- Strengthen credit
- Qualify for an acceptable mortgage



What You Need to Move In

First Month's Rent

**Security Deposit
(1 month's rent)**

Option Fee (Starts at \$5k)

**The Option Fee is separate & NONREFUNDABLE.
It is not a down payment, and it is not credited
toward your rent or purchase price.**

How the Purchase Option Works



Your Option Fee buys you the exclusive right to purchase the home during your option term.

To keep this right active, you must pay rent on time, care for the property, and meet all lease requirements.

CRES Generally Handles:

- ✓ Major structural repairs
- ✓ Roof, HVAC, plumbing failures

Shared Responsibilities

You Generally Handle:

- ✓ Routine maintenance
- ✓ Minor repairs & cleanliness
- ✓ Resident-caused damage

CRES Helps at Closing



Successful buyers who secure their own mortgage and exercise their option may receive a seller credit toward closing costs!

The Reward: Up to the lesser of 3% of the purchase price **OR \$10,000.**

(Subject to lender approval. You still pay your own down payment).

Is CRES Right For You?

You need:

- ✓ Stable, verifiable income
- ✓ Required move-in funds
- ✓ A realistic path to mortgage financing within 5 years

Read the full Buyer Guide to learn more and see if you qualify!