



### Important Information Regarding My Move Benefits®.

This disclosure is designed to familiarize you with the terms and conditions of Interstate Relocation Services' My Move Benefits® program. To receive the Real Estate Rewards offered below, the homebuyer and/or seller must register for the My Move Benefits® Program *prior to* contacting a real estate agent.

Customers may register for the My Move Benefits® Program at <http://mymovebenefits.com/>

Homebuyers and/or sellers may choose any real estate agent with whom to list their home and close their real estate transaction. However, to receive the promotional benefits offered below, homebuyers and/or sellers must close their real estate transaction with representation from an Interstate Relocation Services' certified real estate broker/agent under a Listing Agreement and/or Buyer Agency Agreement.

A Real Estate Rewards in the form of a closing cost credit is offered by Interstate Relocation Services to members that are selling or purchasing a primary residence, vacation home, second home, or investment property. Homes that are being sold as short sales subject to third-party lender approval may not qualify for the closing cost credit.

For homebuyers, the closing cost credit offer is contingent on the certified agent receiving a buyer broker commission greater than, or equal to, 2.5% of the gross sales price of the home. In the event that the amount being paid as a buyer broker commission to a certified broker/agent is less than 2.5%, the buyer will be given a \$250 closing cost credit.

The closing cost credit will be calculated on the sales price of the home that is subject to real estate commissions. With regard to homes that are newly constructed and to certain other transactions, the sales price on which real estate commissions are calculated is not always the gross sales price of the home.

For example, some builders pay commissions on the base price of the home not the price after adding options and upgrades. To qualify for the closing cost credit you must register for My Move Benefits® prior to contacting an agent or visiting a new home community.

The closing cost credit must be taken in the form of a broker closing cost credit and must appear on the HUD-1 form at settlement. The credit must be approved by the loan underwriter at the purchaser's mortgage lender and must be disclosed to all parties to the transaction. No credits will be issued after settlement has taken place. It is the buyer's responsibility to notify their mortgage lender and to obtain the mortgage lender's required approval in order to receive the closing cost credit.

The closing cost credit may not be taken in addition to, or in combination with, lender credits, employer benefits, corporate relocation benefits or other broker credits.

The My Move Benefits® program is void where prohibited by law. Additional restrictions may apply.

**If you are currently working under agreement with another REALTOR®, please disregard this communication as it is not, nor is it meant to be, a solicitation for your business.**