AFFINITY SERVICES
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USAA MoversAdvantage® (MAP)

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Cartus Affinity Services Features

Cartus Affinity Services was established to provide a comprehensive home event related program to national organizations, associations, financial institutions, corporate employee benefit programs and affinity groups.

Cartus is an alliance partner to our clients based upon:

- 50+ years of experience in relocation
- Leadership in the relocation industry
- Commitment to excellent service

FEATURES

Services Provided to the Customer by a Personal Team of Specialists:

- Acts as an advocate and resource
- Assists customer in reviewing buying/selling strategies
- Provides tips on making the home ready to sell
- Helps with selecting the best real estate firm/agent for the member/customer’s needs
- Availability: Six (6) days a week
- Access by toll free 800 number/internet
- Team concept
- Management of real estate firm/agent performance
- Addresses and resolves service issues

Trained and Certified Agents

- Full time agents only
- Stringent service requirements
- Adherence to operating procedures and customer service guidelines
- Strong experience in residential sales
- Strong communication skills
- Commitment to support the program’s participating lender

Cash Bonus/Commission Credit/Miles/Gift Card

- Based on the sale/purchase price of the home and varies depending upon the client’s program.
- Bonus available in most states
- Paid within 30 days of closing
- Commission credit, when applicable, will appear on HUD statement at closing
Mortgage Services

- Provides comprehensive mortgage programs for members/customers
- Preferred mortgage provider with special products and guarantees
- Agent Help Desk available for most programs

BENEFITS

For Sponsoring Organization:

- Addresses the entire event of moving
- Added value to membership
- Share in the revenue
- Offers additional services
- Opportunity to cross sell other products/services (i.e. mortgage and insurance)
- Differentiation from competitors
- High quality service standards of Cartus
- Generates significant mortgage business
- Real estate firm/agents are integrated into the strategy for mortgage and program growth

For Affinity Member/Customer:

- Personal Specialist provides guidance and advice throughout the process
- Objective, factual information (market, schools, neighborhoods, etc.)
- Top real estate brokers/agents
- Time savings – “one stop shopping”
- Competitive mortgage rates through the sponsoring client’s mortgage program
- No cost service
- Incentive in the form of Miles/Cash Bonus/Commission Credit/Gift Card available in most states

For Broker/Agent:

- Primary recipient of all Affinity leads
- Increased referrals = increased market share
- Leads are pre-screened/qualified
- Credentials and capabilities are pre-sold
- Specialist supports conversion and service delivery throughout process
Home Event Services (HES)

In 1989, Affinity Services signed Navy Federal Credit Union as its first Affinity client. Affinity Services continued to grow as new clients were added. In the 1990’s, American Airlines and USAA came on board.

In the spring of 2000, a decision was made to rename the division to Home Event Services (HES). HES was created to represent every Affinity client with the exception of USAA. HES has a portfolio of associations, financial institutions, corporations and affinity groups.

In 2001, Cartus launched a new Affinity program called Home and Move Services. This product caters to corporations looking to increase their employee benefit programs. The program is offered to all employees who are not receiving corporate relocation benefits.

Financial institutions such as banks and credit unions are interested in offering our real estate assistance services to their customers as a compliment to their existing mortgage programs and to increase their mortgage conversion and retain customers. It is important to note that almost 90% of our Affinity clients are financial institutions.

A current listing of all Cartus Affinity Services clients and their participating lenders with phone numbers are available on the Client Matrix. The Client Matrix is updated on a periodic basis as we sign new clients. The Client Matrix is an extremely important tool for all “A” team agents to utilize because:

- It lists the proper name of the client’s affinity program
- It states how to address the affinity customer
- It provides the participating mortgage lender and their phone number for cross-sell and help desk purposes

*The most recent version of the Client Matrix can be found in the Forms Library of www.cartusnetworks.com.
Key HES Clients

1) **Home Connect from Chase** offers home-buying and selling assistance to approximately four million customers across the nation. Chase Mortgage offers a broad range of mortgage programs (over 100 products for their customers). Chase can provide customers with expert help from start to close – from finding the perfect home and neighborhood to securing the best financing – for a seamless, stress-free customer experience! Additionally, **Home Connect from Chase** will reward customers with a cash bonus benefit after the real estate transaction closing (available in most states).

Key Points for Network Brokers:

- JPMorgan Chase Mortgage is the participating lender.
  - **Customer Benefits:**
    - Mortgage closing within 30 days: Or Chase will pay the customer $350.00 (some rules apply)
    - Rate Lock: Customer can protect a rate prior to finding a home
  - **For Customer Access Only:**
    - Hours of Operation: Monday – Friday: 8:30am-9:00pm EST
      Saturday: 8:30am-5:00pm EST
      On-line application available 7 days a week
  - **For Agent Access Only:** direct access via the Chase Client Relations Team:
    - Hours of Operation: Monday – Friday: 8:00am-5:00pm EST
    - Phone: 866-853-4765
    - Fax: 866-594-6714
    - Email: chase.client.relations@jpmchase.com

2) **Navy Federal RealtyPlus** offers home-buying and selling assistance to over three million members across the nation. Navy Federal offers a broad range of mortgage programs. Navy can provide members with expert help from start to close – from finding the perfect home and neighborhood to securing the best financing – for a seamless, stress-free experience! Additionally, **RealtyPlus** will reward Navy members with a cash bonus benefit after the real estate transaction closing (available in most states).
Key Points for Network Brokers:

- **Member Benefits:**
  - Loan programs for everyone
    - FHA Loans
    - VA loans up to $730,000
  - Navy Federal services the member’s loan for life
  - Cash bonus is deposited directly into the member’s NFCU account.
  - The additional $100 bonus when the member closes their loan with NFCU has been discontinued and will not be offered to any members placed beginning June 4, 2007. All members currently enrolled in the program prior to June 4, 2007 are still eligible to received the additional bonus.

  As normal course, the Home Event Specialist will continue to discuss with the NFCU member the bonus amount and the processing of the benefit.

- **For Member Access Only:**
  - **Origination via** (888) 842-NFCU (6328) or [www.navyfcu.org](http://www.navyfcu.org)

  Hours of Operation:
  - Monday – Friday: 7:30am-11:00pm EST
  - Saturday: 9:00am-11:00pm EST
  - Sunday: 10:00am-6:30pm EST
  - On-line application available 7 days a week

- **For Agent Access Only:**
  - Refer to site map on [www.navyfcu.org](http://www.navyfcu.org). This page offers information on mortgage products, membership eligibility, mortgage tools and assistance on how to contact an NFCU Mortgage Specialist.
USAA was founded on June 20, 1922, by 25 Army officers who met at the Gunter Hotel in San Antonio, Texas, to discuss their need for automobile insurance. These officers had difficulty obtaining reliable insurance coverage because at that time they were considered “transient” and “bad risks” by most insurers. The meeting’s result was the formation of a member-owned association in which members insure each other. Major William H. Garrison, U.S. Army Signal Corps, was the company’s founder and first president of the board of directors. Harold Dunton was its first general manager.

The original company name was United States Army Automobile Association. It was changed to United Services Automobile Association in 1924, after the by-laws were amended to include all active duty and retired officers.

Over the years, USAA grew steadily as it extended eligibility to more and more members of the military family. Additionally, USAA gradually became licensed to offer auto insurance in all of the then 48 states. As USAA grew and prospered, it expanded its operations to include regional offices in areas of large military concentration. European offices were established in Frankfurt, Germany, and in London, England. Major U.S. regional offices were established in Tampa, Florida, Colorado Springs, Colorado, Sacramento, California and Norfolk, Virginia.

After 1960, USAA broadened its services and its membership. Former dependents were added in 1973, insured by the USAA Casualty Insurance Company. The USAA Life Insurance Co., which was founded in 1963, experienced rapid growth. Adding to USAA’s diversification were mutual fund sales to the USAA membership in 1970 and a discount brokerage in 1983. The USAA Federal Savings Bank began operations in 1983 as a “flagship” for several of USAA’s banking-related businesses. Service was enhanced by staying on the cutting edge of technology in computers and telecommunication.

In 1993, Gen. Robert T. Herres, USAF (Ret.), became chairman and CEO. He energized USAA’s strategic planning process and focused USAA’s efforts on making the company more competitive and ready to continue to meet its mission well into the 21st Century. USAA began offering property and casualty insurance products to the enlisted members of the U.S. armed services in 1996. In 1997, USAA members voted to extend membership in the association to active duty non-commissioned officers. The core philosophy hasn’t changed.

Today, despite many changes the core philosophy of USAA has remained the same – the dedication to serve our members with whom we share our values, ethics and traditions. USAA continues its tradition of service and providing financial security to its members as it has since 1922. Our reputation for providing quality service and products to our members has resulted in phenomenal growth. USAA is not content to rest on past successes, however, and continues to work to improve its service to its members.
We know what it means to serve

In 1922, when 25 Army officers met in San Antonio and decided to insure each other's vehicles, they could not have imagined that their tiny organization would one day serve 5.9 million members and become the only fully integrated financial services company in America. We believe they would be pleased to know that USAA has remained true to their founding values of service, loyalty, honesty, and integrity.

The value of membership

USAA is not a publicly traded company, so we don't answer to stockholders — we answer to our members. They rely on us to suggest products and services that meet their financial needs. In fact, some of our best advice costs absolutely nothing. Advisors in our Financial Advice Center are here to answer questions, large and small, at no charge.

Are you eligible?

USAA membership is a privilege earned by those in uniform — and it's a privilege that can be handed down to their children and grandchildren. Those eligible to join the association include:

- Active duty officers and enlisted military personnel.
- Former spouses and adult children of USAA members.
- National Guard and Selected Reserve officers and enlisted personnel.
- Officer candidates in commissioning programs (Academy, ROTC, OCS/OTS).

Superior products and services

USAA provides more than 150 products and services. And our world-class employees are personally committed to delivering excellent service and high-value products, such as:

- Auto, homeowner's, and life insurance designed to suit individual needs and budgets.
- Manage your money from anywhere in the world with full-service online banking through usaa.com. We offer competitive checking with ATM fee rebates, free Web BillPay, and rewards that you can redeem for cash, merchandise, or travel. And with highly competitive credit cards — plus auto, home, and personal loans — we've eliminated the need for a branch bank.
- Highly regarded investment products that have received awards from the financial press.
- Financial advice and planning from certified experts who are salaried — not on commission.
- Online services at usaa.com, where members can check balances, pay bills, transfer money between accounts, get stock quotes, and even file insurance claims.

Financial strength

When members join USAA, they join generations of military families who have depended on us to provide superior products and services in an atmosphere of financial strength. USAA maintains superior ratings from all three of its rating agencies — in fact, it is one of just two U.S. property and casualty companies with the highest ratings from A.M. Best, Moody's Investors Service, and Standard & Poor's.
USAA

USAA LINES OF BUSINESS

- Insurance
- Banking
- Investments and Advice
- Other Services

USAA CORPORATE PHILOSOPHY AND CULTURE

We recognize that our customers are our greatest asset. We are committed to providing them superior services and products, which meet only the highest standards of excellence, while exercising the highest degree of professional and ethical conduct in all our business transactions.

“Corporate Culture” at USAA is the feeling that the company and its employees have for the membership. The customer is the most important person and has a right to expect that USAA will provide high quality products and excellent service at competitive prices.

*The culture of USAA is the foundation of the entire company.*

USAA MISSION

The mission of the Association is to facilitate the financial security of its members, associates, and their families through provision of a full range of highly competitive financial products and services; in so doing USAA seeks to be the provider of choice for the military community. Our responsibility is to ensure the continuation of USAA as a world-class company – no matter what.

USAA STATISTICS AS OF DECEMBER 2007:

- USAA has more than 6.4 million members, including military officers, enlisted personnel, former military and their families. Approximately 93 percent of active duty military officers and 45 percent of non-commissioned officers are USAA members.
**USAA MoversAdvantage® Real Estate Assistance Program**

1. **Q:** What is it?

   **A:** MoversAdvantage is a real estate assistance program offered exclusively to USAA members. Over 65% of all MAP real estate referrals you receive result from member calls to USAA Mortgage for assistance in obtaining a loan. In other words, USAA is very skilled at taking a mortgage opportunity and turning into a real estate lead for you.

   You, as a MoversAdvantage service provider are viewed as an extension of USAA!

   USAA members expect…

   That you will **always demonstrate USAA’s core values:**
   - Service
   - Loyalty
   - Honesty
   - Integrity

   You will follow the USAA model for **delivering the best in class service:**
   - Know the member
   - Understand their needs
   - Provide appropriate solutions

   **By doing these things you will always make the member feel as if they are your only customer!**

2. **Q:** Who is eligible to participate in the MoversAdvantage Program?

   **A:** All members of USAA are eligible to use the program. To receive the benefits of the program, the member must follow the guidelines below:

   - The member must close on the property using a real estate firm in the Cartus Broker Network, which has been assigned through the MoversAdvantage Program.

3. **Q:** Is there specific dialogue the USAA “A” team agent should follow?

   **A:** Yes

   - The USAA customer is always referred to as a “member”, not a transferee.
   - Always use appropriate military title and salutations until the member instructs otherwise.
For Example:

✧ General, Lieutenant General, Major General and Brigadier General are all addressed as General.

✧ Colonel and Lieutenant Colonel are addressed as Colonel.

USAA Mortgage Services Contact Information

For Agent Access Only

- Centralized Fax # for VA and Conventional Purchase Contracts 866-384-8867
- Agent Help Desk 800-914-9691
- Requests for Updated Price Quote (referred to as “save the deal”) mortgage@usaa.com

For Member Access Only

- Loan Origination via: 800-531-8464 www.usaa.com
PRIVATE LABEL

NOW HEAR THIS!
THE TEAM CONCEPT IS IN FULL FORCE!
Private Label = Member’s Satisfaction with USAA

Our mission is to increase visibility, awareness, and ultimately, conversion ratios for the USAA MoversAdvantage Program and NOT to refer to Cartus in the name or discussions of the program.

Cartus personnel are interacting with USAA Members as affiliates of the USAA MoversAdvantage Program. Cartus correspondence including their business cards, letterhead and all related communication materials reflects the program name to coincide with our strategy.

The overall objective is to develop a more seamless connection with one of the strongest and most respected names in the business, USAA. Experience has shown that service, conversion rates and overall program usage is positively affected, leading to more business opportunities for your firm and the agents fortunate enough to be on our USAA “A” Team.

We need your help! We request that you and your office, as an integral part of the Cartus Broker Network, continue to assist us with our initiative! Please make any necessary changes to your company’s internal and external documents, communication and training materials as it relates to the USAA MoversAdvantage Program.

If you have any comments, questions, or require additional assistance, please do not hesitate to contact your USAA Broker Services Director.

Thank you in advance for your prompt compliance to this important directive!
How the Affinity Process Works

1. Q: How does an Affinity program obtain their leads?
   A: The client holds responsibility for marketing the Affinity program.

2a. Q: How does the process work for HES clients?
   A: Home Event Services (HES) receives leads in three (3) ways:
      - The customer calls the advertised 800-phone number located in Irving, Texas with questions specifically on Real Estate Assistance and/or Mortgage Services.
      - Financial Institutions will do a warm hand-off (WHO) to HES after inquiring that the customer is interested in real estate assistance.
      - The majority of our clients have our program on their website which allows the customer to inquire while being online.

2b. Q: How does the process work for USAA MoversAdvantage (MAP)?
   A: The customer calls USAA Federal Savings Bank in San Antonio, TX or visits usaa.com inquiring about MoversAdvantage and/or Mortgage Services. The USAA Representative identifies whether the customer is interested in real estate assistance, and then transfers the opportunity to the Specialist (at Cartus) in Irving, Texas.

   Transfer options:
      - USAA Mortgage will do a warm hand-off (WHO) to MAP after determining that the customer is interested in real estate assistance.
      - Internet leads are sent electronically to Cartus.

3. Q: Does every customer speak with the client’s mortgage provider?
   A: It is our intent to ensure that all referrals placed with the Broker Network are pre-approved. However, depending upon the way Cartus receives the lead, we may not know if the customer has been pre-approved at the time of placement. The Specialist and the “A” team agent share a common goal to ensure that every customer closes using the client’s mortgage program.

4. Q: Since all USAA and HES customers are not pre-approved/pre-qualified with the preferred provider prior to placement, does my relocation department have to accept the referral?
   A: Yes, depending upon how the customer registered with the Affinity program, the customer may not have spoken with the preferred provider.
5. **Q:** What does this mean for an “A” team agent?

**A:** We have found that in many instances customers are aware of what they are qualified to purchase and prefers to house hunt prior to obtaining letter. The following are opportunities for agents to ensure the customer is ultimately pre-qualified/pre-approved with the program’s mortgage provider.

1. During the agent’s first “live” contact with the customer
2. Before/or during the buyer’s consultation
3. Prior to negotiating an offer

6. **Q:** What actions will a Specialist take if the relocation department refuses to process the referral?

**A:** The Specialist will contact the relocation department and remind broker of the Cartus HF placement policies.

- Agent should encourage customer to obtain the letter by stressing the importance prior to house hunting
- If no pre-approval letter, agent should take customer house hunting without the letter
- If relocation department continues to refuses to take the member house hunting, the Specialist will advise broker that they will be contacting the member, reassigning the file and dropping the placement. The no sale code used will be Service Issue.
1. About the Division:
   - 120 employees comprised of 11 teams
     - Quality Assurance and Senior Specialists
     - Team Administrators
     - Internet 1st Contact Team Administrators
     - Home Event Specialists (HES) – 1 team
     - USAA Movers Advantage Specialists – 6 teams
     - Account Management

2. What does the Specialist do once the lead is received?:
   - Performs a needs analysis by asking probing questions
   - Completes Referral Template and sends via Broker Center
   - Sets customer service expectations
   - Sends “Tip Sheets” to Affinity customer

3. How is an Affinity Specialist Performance Measured?
   - Average caseload handled
     - 250-400 depending on season
   - Length of the initial call
     - 10-12 minutes
   - Answer rates
     - 95% live
     - 90% of incoming calls answered within 30 seconds or less.
   - # of calls in and out daily basis
     - 1,000 inbound calls and 3,600 outbound calls per day for the division
   - “Live” contact requirement
     - Always strive for live contact vs. leaving a message or sending an email
   - Compensated in Sales, Mortgage, Service
     - Incentives are earned on a per closing basis, with service as a qualifier

4. What resources does a Network Broker have for contacting the Affinity Services Operations Team?:
   - affiliationstatushelp@cartus.com
     - Questions regarding file status or urgent matters
   - affinityagr@cartus.com
     - Questions regarding Agent/Company Generated Referrals
5. What are the Affinity Services hours of operation?
   - Hours of Operation (Central Standard Time)
     - HES
       - Monday – Friday  7:30 am to 8:00 pm
       - Saturday  8:30 am to 5:00 pm
     - USAA
       - Monday – Friday  7:30 am to 10:00 pm
       - Saturday  8:00 am to 6:00 pm

6. Q: Where can a relocation department find the most recent contact information for the Affinity Services Team in Irving, TX?

   A: The most recent version of the Affinity Services (HES and USAA) Team Roster (including telephone #’s) and Organizational Chart are posted monthly in the Forms Library of www.cartusnetworks.com. Please note, you may always email the Specialist. The standard e-mail address is as follows: firstname.lastname@cartus.com.
The People On Your Affinity Team

Team Members Include:

Specialist – Located in Irving, TX at Cartus

- Performs needs analysis by asking customer probing questions about their special real estate needs (homefinding and/or listing).
- Educates and counsels customer regarding buy/sell process.
- Pre-sells real estate firm’s credentials and capabilities.
- Places referral with real estate firm/relocation department.
- Coordinates all facets of the program for the customer.
- Stays in constant contact with the customer and the real estate firm/relocation department.
- Is accountable for managing the team to ensure the customer’s experience with the program is excellent.

Relocation Department

- Accountable to Cartus for agent performance (sales conversion, mortgage conversion and service).
- Receives referral from Specialist and places with “A” team agent.
- Communicates the status of the file to the Specialist throughout the process.
- Ensures “A” team agent follows operating procedures and uses required program paperwork.
- Acts as a conduit to the assigned “A” team agent and Specialist regarding the progress of the referral and/or to resolve customer service issues.

“A” Team Agent

- Acts as an ambassador for the Affinity program.
- Shares valuable market data and real estate guidance throughout the process.
- Takes necessary steps to ensure that the customer and the relocation department are aware of progress of the referral and to ensure the transaction is going smoothly.

Mortgage Loan Originator and Processor (Homefinding)

- Pro-actively works to ensure that the customer receives the best service, competitive rates and selects the most suitable loan product.
- Provides pre-approval letter.
- Coordinates and monitors the activities of all parties in the transactions to successfully close the loan.
Affinity Services Bonus Benefits

1. **Q:** Is payment of a cash bonus legal?

   **A:** Yes. Our legal staff works continually to ensure that our programs meet legal requirements.

   *The cash bonus is available in:*

   - Alabama (Pre-closing)
   - Arizona
   - Arkansas
   - California
   - Colorado
   - Connecticut
   - Delaware
   - D.C.
   - Florida
   - Georgia
   - Hawaii
   - Idaho
   - Illinois
   - Indiana
   - Maine
   - Maryland
   - Massachusetts
   - Michigan
   - Minnesota
   - Missouri
   - Montana
   - Nebraska
   - Nevada
   - New Hampshire
   - New York
   - New Mexico
   - North Carolina
   - North Dakota
   - Ohio
   - Pennsylvania
   - Puerto Rico
   - Rhode Island
   - South Carolina
   - South Dakota
   - Texas
   - Utah
   - Vermont
   - Virginia
   - Washington
   - West Virginia
   - Wyoming
   - Wisconsin

   *The cash bonus is not available in:*

   - Alaska
   - Louisiana
   - Mississippi
   - New Jersey
   - Oklahoma
   - Oregon

   *Commission Credit Program available in:*

   - Oregon

   _No Affinity referrals are placed in the State of Iowa._

   _A Gift Card is available in Kansas and Tennessee._

**Commission Credit Program**

The commission credit program was developed in response to state prohibition of payment of the cash bonus benefit to our customers.

The benefit is given in the form of a discount or reduction from the participating broker’s commission.

In order for the customer to obtain their benefit, the program paperwork is required to be completed as well as proper reflection of the credit on the HUD statement.

*Program required paperwork can be found in the Forms Library of www.cartusnetworks.com.*

**The Commission Credit Program is available to all clients excluding American Airlines AAdvantage Members, and TripRewards.**
2. Q: What benefits does the customer receive in locations where a cash bonus or a commission credit is unavailable?

A: The customer is assigned a Specialist who acts as a resource and advocate on their behalf, overseeing the service delivery of highly successful and proven real estate brokers. The customer also has access to an agent who has been trained and certified to work with our customers and has a proven track record of providing outstanding customer service.

3. Q: How should an “A” team agent respond to a customer when asked about the cash bonus program?

A: The “A” team agent can explain that the customer will receive from the program, not the broker, the cash bonus within 30 days of the closing. The customer should be aware that it is a referral based program because it is explained in the beginning of the process by the Specialist.

4. Q: How should the agent respond if the customer asks how much the referral fee is? The appropriate response by the agent is as follows:

A: “The referral fee amount is based upon a contractual arrangement between my broker and the Client Program. Referral fees are very common in the real estate industry and will not affect your ability to successfully buy/sell your home or the service you will receive from me and my firm.”

The agent SHOULD REFRAIN FROM DISCUSSING referral fee/splits amounts with the customer. This is a confidential business agreement between the real estate company and the “A” team agent.

5. Q: What should an agent do if a customer wants to know the amount of the referral fee?

A: The agent should direct their customer over to the Relocation Director who as a representative of the brokerage firm may discuss the topic with the customer.

6. Q: Will the customer still receive a cash bonus if they utilize a lender other than the client’s mortgage provider?

A: Yes. The cash bonus is paid to the customer based upon the real estate transaction only and not the financing.

7. Q: Does the customer receive any type of incentive for using the client’s mortgage provider?

A: We have one client that offers an incentive for using the client’s mortgage provider, USAA. In addition to the cash bonus, the customer will receive monetary compensation when closing their loan with the client’s mortgage provider.
8. Q: Can a corporate/government transferee still use an Affinity program?

   A: Yes, as long as the employer sponsored move does not require payment of a referral fee.

9. Q: If I receive two referrals for the same customer, what should I do?

   A: Please contact the Affinity Specialist who will speak with the customer and determine their eligibility and advise as to which file will stay active.

10. Q: What occurs when the Specialist does not receive confirmation of closing within 5 calendar days of occurrence?

    A: Under the client’s program and per contractual obligation, the customer must receive their cash bonus within 20 days of the actual closing date. If this does not occur, a “late fee” is assessed on the transaction and paid to the customer. This late fee may be charged back to the real estate firm.

**Alabama Network Brokers Only**

Alabama is a pre-closing state which means Cartus Affinity Services will forward the customer’s cash bonus check directly to your office prior to closing. Average delivery of the check is seven (7) days prior to closing. We ask that you hand deliver the cash bonus check to the customer at closing. **PLEASE DO NOT GIVE THE CASH BONUS CHECK TO THE CUSTOMER UNTIL THE HOME HAS OFFICIALLY CLOSED!**

- The broker must notify Cartus of sale pending status information within 3 days of contract ratification.
- Cartus will submit a request for a check (payable to the customer) to be sent to the Relocation Department’s attention. Cartus must have 3 weeks to process this check.
- In the event of a quicker closing time frame, the Relocation Department must contact the Specialist immediately and request a RUSH for a check to be completed. We can accommodate these requests and provide the check within one week.

**Sale Fall Thru/Cancellation:**

- In the event that the sale falls thru, the Relocation Department is to immediately notify the Specialist at Cartus. A stop payment will be promptly placed on the check. The check and the amount of the cash bonus contained therein are tied directly to the original contract/property that fell thru. Since a stop payment will be placed on the check, it is not necessary to send the check back to Cartus. We ask that you destroy/discard the check.
- If the same customer purchases a different property, we ask that you begin the process again and follow the steps outlined above so that a new cash bonus check can be forwarded to your firm for delivery to the customer at closing.
PLEASE NOTE: if your firm gives the original check to the customer and there is a discrepancy in cash bonus amount, your firm will be responsible for reimbursement to Cartus of the overpayment of cash bonus to the customer.

Q: What happens when a cash bonus check in pre-closing states, (i.e. – Alabama) is not delivered to the customer at closing?

A: The Affinity program and the assigned real estate office are liable under state real estate laws.

Please Note: For the program to be successful, we are directly dependent upon the relocation department providing us with timely pending sale information.
## Referral/Incentive Disclosure

1. **Q:** Who requires the disclosure form and why?  
   **A:** Cartus Affinity Services requires this form. It is intended to provide disclosure of all aspects of the transaction regarding referral and rebate features of the program.

2. **Q:** When should the agent present the disclosure form?  
   **A:** The form should be presented to the customer at the first face to face meeting. The form should be presented to other parties at written contract.

3. **Q:** Should the form be attached to the contract?  
   **A:** No. The form is a stand-alone disclosure and is not intended to be attached or to be made part of the contract.

4. **Q:** Who is responsible for the form?  
   **A:** The agent is responsible for presenting the form to all parties to the transaction.

5. **Q:** If my state does not allow payment of a cash bonus or other incentive, does the agent still need to present the form?  
   **A:** No.

6. **Q:** If my state uses the commission credit program, does the agent still need to present the form?  
   **A:** No.

7. **Q:** How should the agent respond if asked about program specific information by the cooperative broker/agent or other parties in the transaction?  
   **A:** The agent should not discuss program specific information with any of the other parties in the transaction. When asked, the agent should state the following… “I am unable to provide any program specific information”. If the party or parties continue their pursuit in seeking information, the agent should refer them to their Relocation Director.  
   **The above answer only applies to those states where a cash bonus is paid to the customer. The commission credit program requires an explanation to the cooperating broker/agent.**

8. **Q:** Who is the “referring broker” referenced on the Incentive Disclosure?  
   **A:** The “referring broker” is the entity that manages/administers the Affinity program which in this case is Cartus.
9. **Q:** Do any states require disclosure of the bonus benefit on the HUD closing statement?

**A:** Yes, currently the states of North Carolina and Alabama require the bonus benefit be noted on the HUD-1 with the following verbiage:

“Cash bonus to buyer or seller paid outside of closing in the amount of (insert applicable bonus amount). For the USAA Movers Advantage® program, if the customer funded with USAA Mortgage, please add an additional $100 to the cash bonus amount notes above and list the total amount on the HUD-1. This sentence should be placed on the bottom of page 2 of the HUD-1 statement, in the blank space below line 1400.

A copy of the Disclosure Form must also be provided to the closing representative so that it may be made a part of the permanent file.

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**INCENTIVE DISCLOSURE**

(Please print customer’s name(s))

This disclosure serves as notification to the parties involved in this transaction, including but not limited to the buyer, seller, listing and selling real estate brokers, that the buyer and/or seller may be participating in a program under which the buyer and/or seller may receive cash or other incentives from the referring broker (the entity managing the affinity program) approximately 30 days after closing.

**AGENT INSTRUCTIONS:**
At the presentation of a contract, complete this Disclosure and provide a copy to all parties to the transaction. Signatures are not required.

*For North Carolina and Alabama Agents:*
If you are working with a buyer, Agent must also fax this Disclosure to the lending institution chosen by the customer.
Agent to ensure the following verbiage is noted on the HUD-1: Cash bonus to buyer or seller paid outside of closing in the amount of ($. ). For the USAA Movers Advantage® program, if the customer funded with USAA Mortgage, please add an additional $100 to the cash bonus amount notes above and list the total amount on the HUD-1. This sentence should be placed on the bottom of page 2 of the HUD-1 statement, in the blank space below line 1400.

**LENDER INSTRUCTIONS** (North Carolina and Alabama): If the lender requires additional information, please contact the borrower directly.

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**INCENTIVE DISCLOSURE**

(Please print customer’s name(s))

This disclosure serves as notification to the parties involved in this transaction, including but not limited to the buyer, seller, listing and selling real estate brokers, that the buyer and/or seller may be participating in a program under which the buyer and/or seller may receive cash or other incentives from the referring broker (the entity managing the affinity program) approximately 30 days after closing.

**AGENT INSTRUCTIONS:**
At the presentation of an offer, complete this Disclosure and provide a copy to all parties to the transaction. Signatures are not required.

*For all states excluding AL and NC:*

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The Referral Disclosure Form can be found in the Forms Library of www.cartusnetworks.com.
Performance Goals & Measurements

Program Goals

The team concept and its delivery are critical to our success. Now, more than ever, it is important that team members work closely with one another to help us achieve our goals!

1. **Q:** When should a Network Broker expect to receive their Broker Reports?
   
   **A:** HES and USAA Broker Reports are available monthly for the entire Broker Network. The Broker Reports can be found in Broker Center in Broker Resources directory.

2. **Q:** If I have questions regarding the Broker Report, whom should I contact?

   **A:** For questions and additional information regarding the Broker Report, please contact your Broker Services Director.

### Annual Affinity Services Performance Metrics

#### Home Event Services (HES)

See Broker Center for Goal Sheet - Categories:

- Sales Conversion
- Mortgage Conversion
- Top Block Service (Excellent Only)

#### USAA MoversAdvantage® (MAP)

See Broker Center for Goal Sheet - Categories:

- Sales Conversion
- Mortgage Conversion
- Top Block Service
- Distinguished Service (Very Good and Excellent)

Principal Brokers Only: USAA Local Strategy Closing Goal
Cartus Network Affinity Specialist (CNAS)
Annual Certification Program

A key area of focus for Cartus continues to be our Affinity Services Division. The Affinity Services Division is made up of Home Event Services and USAA Movers Advantage. Since Affinity customers now have many competing programs from which to choose, it becomes even more important for our “A” team agents to differentiate themselves and our clients’ programs within their marketplace. Feedback and experience has shown that annual “A” team agent training brings increased conversion and service levels.

One of our primary objectives is to provide up-to-date training to ensure that your relocation department and your “A” team agents provide the excellent service to which our customers have become accustomed.

REQUIREMENTS:

To ensure an “A” team agent’s full cooperation and participation at the highest level, experience has shown that giving more referrals to a fewer number of agents is critical.

1. Your relocation department must have only one Affinity Services “A” team consisting of agents who service both Home Event Services and USAA.
2. Your relocation department must establish (based upon total # of Affinity referrals received and agent performance) a well defined, core “A” team.
3. Your relocation department must ensure that each “A” team agent meets the Affinity Services Selection Criteria to be eligible for the “A” team.

ANNUAL CERTIFICATION PROCEDURES:

Each “A” team agent must attend two training sessions per year. First Half - Basic Program Training is inclusive of all Affinity programs (both USAA & HES).

- First Half (Due by March 15th): Basic Program Training Certificates provided. The sales associate certification is valid for one year.
- Second Half (July 1st - December 31st): Program Update Training No certificates provided.
Certificates will be issued only to those “A” team agents who successfully completed the Basic Program Training.

**Two certificates will be issued:**
- Cartus Network Affinity Specialist
- USAA MoversAdvantage Program Certificate of Completion
ORDERING YOUR CNAS MODULE AND CERTIFICATES

The CNAS module is available for purchase online at www.gmiwiz.com/cartus or you may choose to print the form and fax to 203-740-7806. The training module offers the complete course of education, facilitator notes and test and answer key. The forms to order your agent certifications are also featured on the above website.

- Logs and payment to be sent to GMI within 72 hours of training
- Firms with multiple anagrams must submit separate logs
- 2 certificates issued (30 days turnaround from receipt of logs/payment)
  - CNAS certificates sent from GMI
  - USAA certificates sent under separate cover from Cynthia Harris’ office at Cartus.

1. Q: Who is GMI?
A: GMI – Group Meetings, Inc. is an independent meeting planning and fulfillment outsourcing company.

2. Q: If I have questions regarding the certification process or require assistance when working with GMI, who should I contact?
A: Please contact, Grayce Maldonado, Cartus Broker Specialist at 949-367-2525 or by email at grayce.maldonado@cartus.com.
Please ensure that all agents submitted for certification meet one of the eligibility criteria options. Please note if your log is incomplete or agents listed do not meet the criteria, your submission for certification credit will be rejected.

1. **Q:** If one of my agents missed the certification training, or I need to add agents to the team, how can I go about adding the agents to my team?

   **A:** Additional agents may be trained at anytime throughout the year. New agents will receive a certificate which will expire on your firm’s annual expiration date. A separate registration log with payment must be submitted to GMI at [www.gmiwiz.com/cartus](http://www.gmiwiz.com/cartus). Please check the box that states: New Agent Training. For those companies that have multiple anagrams, please ensure that your agents are registered under the correct anagram.

   Additional “A” team agent training does not fulfill your “A” team’s annual certification requirement.

   Please note: Assistants are allowed to attend training but are not eligible to receive certificates. Assistants are allowed only to perform administrative and support functions on Affinity Services referrals.

2. **Q:** If an agent leaves a network broker and starts with my company, is their certification transferable?

   **A:** Their certification goes with the previous company. Their certificate is no longer valid and a new certificate will need to be requested. There is a small fee for the additional certificate and a log must be submitted to GMI, noting new agent. New agents will receive a certificate which expires on the firm’s annual expiration date.
PROGRAM UPDATE TRAINING (Second Half of Year)

- There are no requirements to purchase a training module from Cartus.
- The purpose of this training is to provide your “A” team with a refresher course on the customer service guidelines that are required when accepting a USAA or HES referral.
- Upon completion of training, the relocation department must email the Training Registration Form to brokerservices#4@cartus.com.
- Completion of Program Update Training will fulfill your “A” team’s second half of the year requirement.
- No certificates are provided.

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The Training Registration Form can be found in the Forms Library of www.cartusnetworks.com
“A” Team Selection, Tracking Performance and Certification

“A” Team Selection

1. Q: Is there specific criteria that an agent must meet in order to be eligible to be on the Affinity (USAA/HES) “A” team?

A: YES.

The following criteria’s were established based upon experience and feedback from customers who have used our Affinity programs and members who have elected not to use the program.

Please ensure that each and every agent currently on your “A” team meets the required criteria.

Option #1

- Must be a full time residential real estate agent.
- Must have a minimum of 2 years real estate experience prior to receiving Affinity referrals.
- Must have a minimum of 1 year of experience in their current market prior to receiving Affinity referrals.
- Must complete a minimum of 10 residential real estate transactions in the prior year.
- Must successfully complete the Cartus Affinity Specialist (CNAS) Annual Certification Program.
- Must successfully pass the Cartus Background Check Requirement.
- Must understand that the referral is the property of the real estate firm.
- Must be willing and make a commitment to attend on-going training.
- Must be Internet savvy.
- Must have a good understanding of the types of real estate representation offered in the state; must be able to clearly explain the options to the Customer.
- Must have an established track record of positive sales conversion and providing excellent service.
- Must have a “can do” attitude toward their company and relocation.
- Must agree to be responsive to the Customer and the relocation department.
- Must accept relocation assignments regardless of price range.
- Must agree not to discuss referral fees with Customer or to sell against the client’s program.
- Must be appropriately dressed, have an odor free, clean car in good running condition.
- Must embrace and encourage the use of the client’s preferred mortgage provider.
- Must agree to follow the standard operating procedures and utilize program paperwork.
- Must have the willingness and ability to allocate appropriate time to service the Customer in an excellent fashion.
Option #2

- Must be a **full time** residential real estate agent.
- Must have a minimum of **1 year** real estate experience prior to receiving Affinity referrals.
- Must complete a minimum of **12** residential real estate transactions in the prior year.
- Must successfully complete the Cartus Affinity Specialist (CNAS) Annual Certification Program.
- Must successfully pass the Cartus Background Check Requirement.
- Must understand that the referral is the property of the real estate firm.
- Must be willing and make a commitment to attend on-going training.
- Must be Internet savvy.
- Must have a good understanding of the types of real estate representation offered in the state; must be able to clearly explain the options to the Customer.
- Must have an established track record of positive sales conversion and providing **excellent** service.
- Must have a “can do” attitude toward their company and relocation.
- Must agree to be responsive to the Customer and the relocation department.
- Must accept relocation assignments **regardless of price range**.
- Must agree not to discuss referral fees with Customer or to sell against the client’s program.
- Must be appropriately dressed, have an odor free, clean car in good running condition.
- Must embrace and encourage the use of the client’s preferred mortgage provider.
- Must agree to follow the standard operating procedures and utilize program paperwork.
- Must have the willingness and ability to allocate appropriate time to service the Customer in an **excellent** fashion.
Tracking Performance

1. Q: Is each relocation department in the Broker Network required to track the performance of their “A” team for both USAA and HES?

   A: Yes. All “A” team agent performance must be tracked in the categories of sales conversion, mortgage conversion and service for both USAA and HES.

2. Q: If I do not currently have a tracking system in place, is there a tracking mechanism available?

   A: Yes. A series of tracking logs were developed and are located in the Forms Library of www.cartusnetworks.com

3. Q: Will a relocation department be asked to submit their tracking logs to Cartus?

   A: Yes. Cartus will periodically audit your firm for compliance to this important requirement.

4. Q: What are Cartus’s expectations of a Network firm’s use of the tracking logs?

   A: Cartus and their Affinity clients expect that each relocation department will use their tracking logs to manage and modify their team accordingly. It is highly suggested that the performance information be used for reward/recognition and for continuation, probation or termination from the “A” team.
Background Check Requirement

1. **Q:** Why does Cartus require background checks?

   **A:** USAA originally implemented this requirement enterprise-wide in response to increased concerns regarding the safety and security of their membership. All suppliers doing business with USAA must comply with this requirement, not just real estate firms/agents involved with the MoversAdvantage® program. The background check requirement was mandated by the CEO and the Board of Directors of USAA. USAA advised that compliance to the requirement is not optional and must be completed in order for the MoversAdvantage® program to continue.

2. **Q:** Who is required to have a background check?

   **A:** Currently USAA and HES client programs require that Cartus certify that all "A" team agents who are assigned to work with Affinity customers, and all other broker personnel who may potentially enter a home owned by an Affinity customer in connection with the client program must comply with this requirement.

3. **Q:** In my state, a new licensee must have a criminal background check completed before he/she can become licensed. Why is Cartus requiring a check to be completed again through an additional source?

   **A:** Background checks are not required or administered consistently at the state level and may not include all that is required under the initiative. The only way to certify the results under the requirement is through the conformity of a single nationwide vendor with an approved and documented process.

4. **Q:** During the life of the referral, there are numerous people who access the home and/or meet with the customer (i.e., co-operating brokers, inspectors, contractors, etc.), does Cartus expect all parties to complete a background check?

   **A:** No, the background check is required to be completed by those who are engaged to assist USAA or HES customers through the Cartus Affinity Client program.

5. **Q:** Should a relocation director or referral coordinator complete a background check?

   **A:** A background check will be necessary if the relocation director or coordinator enters a USAA or HES customer's home to present an offer, cover for an "A" team agent, or if he/she has access to the USAA or HES customer information.

6. **Q:** If an agent receives only 1 or 2 pieces of business a year (buyers or sellers), is a background check necessary?

   **A:** Yes, there are no exceptions to the requirement.
7. **Q:** How should my firm handle the use of an "A" team agent’s assistant?

   **A:** If an "A" team agent’s assistant conducts an open house, drops off paperwork, opens the home for appointments, etc., then the assistant would be required to successfully complete a background check.

8. **Q:** Do all Cartus Broker Network Real Estate Firms have to comply?

   **A:** Yes, all real estate firms are contractually bound to be in compliance with Cartus’s client and customer requirements.

9. **Q:** What will happen if a Network Real Estate Firm does not comply with the Cartus requirement?

   **A:** Cartus Affinity Services (USAA and HES) will be precluded from placing referrals with the real estate firm.

10. **Q:** What will happen if an "A" team agent refuses to agree to a background check?

    **A:** The agent will no longer be eligible to receive/work with USAA or HES referrals.

11. **Q:** What is the requirement when a new agent or staff member is added to work on the USAA and HES programs?

    **A:** Prior to working with USAA or HES customers, the new agent or staff must successfully pass a background check.

12. **Q:** How does USAA and HES plan to handle a customer's request to use a non "A" team agent?

    **A:** All agents working with USAA or HES customers are required to have a background check. The Specialist, as normal course, will advise and encourage the customer to utilize an "A" team agent. If the customer elects to use a non "A" team agent, then the agent will be asked to submit to a background check. If the non "A" team agent agrees to submit to a background check, the check will be required to be completed within 10 days of notification to your relocation department (notification generally occurs at placement). If the non "A" team agent refuses to submit to a background check, the USAA or HES customer will be presented with two options:

    - The customer can stay in the USAA or HES program and will be re-assigned to an "A" team agent.
    - The customer can work with the non "A" team agent and will be required to drop out of the USAA or HES program.

13. **Q:** Who will communicate the options noted above?

    **A:** The Specialist will communicate with the customer and notify the relocation department of the customer's decision.

14. **Q:** How will Agent Generated Referrals be handled?

    **A:** The policy stated above will also hold true for Agent Generated Referrals.
15. Q: If a non "A" team agent agrees to a background check, what is the process and the turnaround time for completing the check?

A: The process remains the same. The relocation department will be responsible for registering the agent through the Acxiom website and the agent will need to authorize and pay for the background check. The processing of the check can take up to 5 business days.

16. Q: Who is responsible for the cost associated with the background check?

A: The real estate firm will be required to certify that all of their "A" team agents and staff have met the requirement. The decision as to whether or not to pass the cost onto the agent will be up to each individual firm.

17. Q: What is the cost for the background check and what forms of payment are accepted?

A: The standard fee for the background check is $33.00 and the only form of payment accepted is by credit card. Please note: if a New York criminal background check is required there will be a $52.00 fee added to the cost of the standard fee. If a Puerto Rico criminal search is required, there will be a $50.00 fee added to the cost of the standard fee. If either fee applies, the agent will be notified immediately of these additional charges.

18. Q: Is Cartus financially benefiting from the cost of the background checks?

A: No, the fee associated with the background check is paid directly to the national vendor. Cartus is absorbing certain administrative, legal and other costs associated with the implementation and on-going administration of this client requirement.

19. Q: Is there a specific company that must be used to complete the background checks?

A: Yes, Cartus has entered into an agreement with Acxiom to provide these services. Acxiom is a publicly traded company (Nasdaq: ACXM) with operations throughout the US.

20. Q: Can a source other than Acxiom be used?

A: No, Acxiom must be used to complete this client requirement.

21 Q: What will the background check include?

A: The background check requirement includes: State and Federal felony convictions, misdemeanor convictions involving (a) intentional injury or loss, to person or property or (B) endangerment of others while under the influence of alcohol or other substances and any pending deferred adjudications with respect to any of the above for at least the seven years prior to the effective date of this agreement. Additionally, all names and social security numbers must match and each name will be checked against the Office of Foreign Assets Control Specially Designated Nationals and Blocked Persons list (OFAC list).
22. Q: Does the background check include a past or present credit check?
   A: No, neither a credit check or bankruptcy search is part of the requirement.

23. Q: How many years will the background check cover?
   A: The check will cover at least 7 years from the effective date of the search.

24. Q: How will the results of the Acxiom background check be reported?
   A: The results will be reported as either a “pass” or “fail” as defined under the background check requirement. A report that is noted as a “fail” will include details regarding the reason for failure.

25. Q: Who will have access to the results of the background check?
   A: The person to whom the background check was completed, the real estate firm, the Affinity client program administrator and Cartus. Please note: Cartus will handle the results of the background checks in accordance with their privacy policy.

26. Q: What happens if something shows up on the background check?
   A: An agent whose report comes back with a “fail” will no longer be eligible to receive USAA or HES referrals. Please note: there are rights under the Fair Credit Reporting Act which provide a process for disputes associated with inaccurate information.

27. Q: Who do I call if I have questions specifically related to the background requirement, the forms and/or Cartus Strategic Alliance Agreement?
   A: Please contact your Cartus Broker Services Regional Director. Please do not contact Acxiom with the above type of questions.

28. Q: Who do I call if I have a technical issue with the Acxiom website or have general questions for Acxiom?
   A: Please contact Acxiom technical support at 800-853-3228 ext. 4623.

29. Q: What can an agent do if their AOL spam blocker will not accept the email request (to authorize their background check) from Acxiom even though their spam blocker has been turned off?
   A: The agent will need to create an email account utilizing www.google.com.

30. Q: Will an annual background check be required?
   A: No, the background check is required to be completed only once. Please note: the Office of Foreign Assets Control Specially Designated Nationals and Blocked Persons (OFAC) portion of the check will be required to be completed each calendar year.
31. **Q:** What is included in the annual OFAC requirement?

   **A:** For those providers (defined as "A" team agents and broker personnel) who under the Cartus requirement successfully completed their initial background check through Acxiom, **ONLY** the following is required:

   - The broker is required to check each provider against the Office of Foreign Assets Control Specially Designated Nationals and Blocked Persons list (“OFAC List”) and certify using the OFAC Certification Form that no matches were found.

     If a match is found, the broker is to list the matches on the Certification Form and immediately refrain from using the provider when working with corporate, government and affinity referrals.

32. **Q:** Is there a cost associated with the OFAC check?

   **A:** No. There is no cost associated with the OFAC check. The Relocation Department can access the OFAC list on their own by logging into the U.S. Department of the Treasury website. Simply log onto: [http://www.ustreas.gov/offices/enforcement/ofac/sdn](http://www.ustreas.gov/offices/enforcement/ofac/sdn).

33. **Q:** How difficult will it be for the Relocation Department to complete this requirement?

   **A:** It is very quick and easy. Here are the steps to follow:

   - Log onto the above website.
   - Select/click on the most recent version of the Specially Designated Nationals (SDN) list.
   - To search by last name, click on the binoculars, enter the person's last name and click on search.
   - Individual name search results will appear on the screen.

34. **Q:** When is the deadline for completing the checks and returning the OFAC Certification Form?

   **A:** The OFAC Certification Form is required to be delivered to Cartus every year no later than December 31st.

35. **Q:** Where should the OFAC Certification Form be sent?

   **A:** Please forward the signed document to Amy Ballantyne by mail or fax to:

   Cartus Broker Services  
   40 Apple Ridge Rd.  
   Danbury, CT 06810  
   Fax: 203-749-1228

36. **Q:** Do I have the option of using an outside company to complete my firm's OFAC checks?

   **A:** Yes. You can use an outside company of your choice to complete your OFAC checks.
37. **Q:** If my firm would like to use Acxiom to complete our OFAC checks is that okay?

   **A:** Yes. You may contact Acxiom to engage their services. The processing time and fees associated with their services will be a professional arrangement between your firm and Acxiom.

38. **Q:** If a network firm would like to hire Acxiom to complete their checks, who should the firm contact?

   **A:** Please contact Jim Dammann- Account Executive at Acxiom at (877) 752-6609 or by e-mail at Jim.dammann@acxiom.com.
INSTRUCTIONS FOR PROCESSING BACKGROUND CHECKS

For Network Real Estate Firm:
Each "A" team agent, assistants and staff to sign the Authorization/Consent Form (Attachment A – can be found on the “A” Team Annual Agreement and Attachment B for staff) to be kept on file for future reference and audit purposes.

1. Q: What is the purpose of the Authorization/Consent Form?

2. A: The purpose of the form is for the agent or staff member to acknowledge/authorize that he/she has agreed to the terms/requirements of the background check. The form should be kept on file by the real estate firm and is not required to be sent to Acxiom.

For Acxiom:
Network real estate firm is required to use Acxiom’s secure website at https://aissreports.acxiom.com/consumer/contractor.asp to obtain the background checks.

When logging onto the website the relocation department will be prompted to set up their real estate firm’s individual account by providing:

- Partner Code: CEND6981
- Company ID= Cartus Network Anagram
- Contact Name= Relocation Director’s Name
- The relocation department to list the full legal name of all agents, assistants and staff members (to include their individual e-mail address) who are required to have a background check.
- Acxiom will then forward to the agent, assistant or staff member an e-mail (which will include a log-in address and pass code) instructing he/she to authorize and provide payment for the background check. The only accepted form of payment is by credit card. The website will prompt the agent, assistant, or staff member to print a copy of their rights under the Fair Credit Reporting Act. It is recommended that the agent, assistant or staff member keep a copy for their records.

This website allows the relocation department to periodically check who initiated their background check.

3. Q: When logging onto the Acxiom website, what should be inserted into the field referred to as Company ID?

A: Please insert your assigned Cartus Broker Network Anagram (i.e., HRB123 or Principal Anagram- XYZ).

4. Q: If my firm has been multiple Cartus Broker Network anagrams, can I process all agent background checks under one anagram?

A: No, to ensure accuracy of reporting/tracking, you must register your agent names under the correct anagram.

5. Q: What will the agent or staff receive when the relocation department initiates the background check?
A: An e-mail will be sent to the user and will state the following:

(Firm Name) is required to perform background checks on select employees/sub-contractors. Please go to the link below and enter your security code. You will be prompted to enter some personal data, including payment information and to electronically agree to the release of the results of your background investigation. If you have any questions regarding why you are receiving this email please contact (Relocation Director Name) at (Firm Name). (Phone): (Email):

Address: https://aissreports.acxiom.com/consumer/subject.asp
Security Code: (provided in e-mail)

6. Q: Will the agent or staff member receive confirmation that their credit card has been charged for the processing of the background check?

A: Yes, an e-mail confirmation will be sent to the user.

7. Q: When and how will Acxiom results be available?

A: Once the order has been submitted and paid for through the secured website, Acxiom results will be available within 5 calendar days. Individual results (“pass” or “fail” reports) will be provided (as designated in your firm’s account) to the relocation department by fax or e-mail. If an agent, assistant or staff member would like a copy of his/her results, a copy must be requested through their relocation department. Exceptions to this guideline apply to OK, CA, MN, where an agent, assistant or staff member under the law, will receive a copy directly from Acxiom, upon request.
Attachment B

BROKER PERSONNEL

This Agreement is entered into as of the ___ day of ____________, 20__, between _______ ________, a duly licensed real estate broker ("Broker") and _______ ________, ("Employer").

WHEREAS, Broker supplies and performs real estate services as a member of the Cendant Mobility Services Corporation ("Cendant Mobility") Broker Network;

WHEREAS, those services include services pursuant to the USAA Movers Advantage® program of the Affinity Services Division of Cendant Mobility;

WHEREAS, in connection with such services, Employee may enter the homes of USAA members on behalf of Broker;

WHEREAS, in order for Broker to be eligible to provide services to USAA members, Cendant Mobility requires certain assurances concerning Employee’s background.

NOW THEREFORE, in consideration of the premises and the mutual covenants and obligations contained in this agreement, as well as other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties make and enter into this Agreement.

1. Background Check. Employee hereby (I) agrees that investigative background inquiries are to be made on myself including criminal, OFAC and other reports. This information will, in whole or in part, be obtained from a third party vendor. These reports will include information as to felony and/or certain misdemeanor convictions and the presence of my name on OFAC lists. Further, Associate understands that information will be requested from various federal, state and other agencies which maintain public and non-public records concerning my past activities relating to such matters; (II) agrees that the results of such background checks may be disclosed to Broker, Cendant Mobility, USAA Relocation Services, Inc. and their respective representatives and auditors; (III) acknowledges that Cendant Mobility may, in its sole discretion, determine that the results of such background checks will result in the termination of my status as a party eligible to provide services to USAA members; (IV) agrees to co-operate with the background vendor chosen by Cendant Mobility from time to time, Broker, Cendant Mobility and USAA and provide any documentation deemed necessary by any of them in connection with such background checks and (V) acknowledges that Broker will attempt to obtain information from sources deemed reliable but does not guarantee the accuracy or completeness of the information provided; and in no event shall Broker, Cendant Mobility or USAA be held liable in any manner whatsoever for any loss or injury to Employee resulting from the obtaining or furnishing of such information (including incomplete or erroneous information), and further that Employee agrees to hold Broker, Cendant Mobility and USAA harmless and indemnify it from any and all claims, losses, and damages arising out of alleged liability or failure of them with respect to such information and their actions in connection with such background checks, including, without limitation, any failure to take any action mandated by the Fair Credit Reporting Act and state employment laws.

2. Warranty. Employee warrants that Employee’s name and social security numbers match and that he/she is (check applicable line):

Authorization/Consent Form (Attachment A and B)
____ a United States citizen; or

____ I have attached hereto one of the documents currently accepted by the U.S. Citizenship and Immigration Services “USCIS” and its predecessors as proof of employment eligibility (whether or not such Provider is an employee of Broker), as shown on USCIS website’s instructions for Form I-9 (www.uscis.gov/graphics/formsfee).

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the day and year first above written.

EMPLOYEE:

______________________________

Print Name:____________________

BY:____________________________

Name:
Title:
Its Authorized Signatory
SAMPLE

Attachment C

OFAC/BROKER CENTER USER ACCESS CERTIFICATION

FROM: __________________________________________________________________________

(the "Broker")

DATE: ____________________________ 20________

The undersigned certifies that the undersigned is the ________________ of the Broker
and that, as such, the undersigned is authorized to execute and deliver this certificate in the name
and on behalf of the Broker. The undersigned further certifies that:

1. The following are the current Providers, as defined in the Strategic Alliance Agreement
   between Broker and Cartus Services Corporation, as amended [list in alphabetical order]
   (collectively, the “A” Team”):
   [LIST PROVIDERS AND ATTACH TO THIS DOCUMENT]

2. CHECK APPROPRIATE BOX:
   □ Each Provider has been checked by Broker and will continue to be checked by Broker
     against the Office of Foreign Assets Control Specially Designated Nationals and Blocked
     Persons list (“OFAC List”) its updates, and any other regulations administered by OFAC
     during the term of Broker’s Strategic Alliance Agreement with Cartus, and that no matches
     were found.

   OR

   □ Each Provider has been checked by Broker and will continue to be checked by Broker
     against the Office of Foreign Assets Control Specially Designated Nationals and Blocked
     Persons list (“OFAC List”) its updates, and any other regulations administered by OFAC
     during the term of Broker’s Strategic Alliance Agreement with Cartus, and that the
     following matches were found: [list matches].

3. All contacts appearing and/or having access to the Broker Center website are current and
   active employees of the Broker and are compliant to all rules and regulations ascribed.

       IN WITNESS WHEREOF, the undersigned has executed and delivered this
       certificate in the name and on behalf of the Broker on and as of the date written above.

Printed Name: ______________________________________________________________________

____________________________
(authorized signature)

1
Fees, Commissions and Referral Information

1. Q: What are the current placement guidelines used by all Specialists?

   A: The Specialist will place all Affinity customers (Homefinding and Listing) as active referrals. The Referred Information Only (RIO) category is only limited to the following:
   - $75,000 and under price range - applies to Homefinding Referrals only
   - Multiple areas of interest that require more than one broker - applies to Homefinding only

2. Q: What constitutes a No Sale vs. a Decline status (Ding vs. No Ding)?

   A: The following Affinity reason codes are considered a Decline (No Ding) and are not counted against the program or network broker’s conversion.

   - Changed Destination
   - Corporate Relocation/No Opportunity
   - Did not Qualify for a Mortgage
   - Does not Service Area
   - Legal Issue

   The following Affinity reason codes are a No Sale (Ding) and are counted against the program and the network broker’s conversion.

   - Base Housing
   - Better Broker Incentive/Reduced Commission
   - Bought Direct-Builder
   - Bought/Sold Direct-FSBO
   - Cannot Reach/No Response
   - Decided to Rent
   - Failed Inspection
   - Listing Not Renewed
   - Market Conditions
   - Move Canceled/Postponed
   - Opted Network or Non-Network Broker
   - Prior relationship with Selected Broker
   - Used Competing Program

   Please be advised that the Specialist must confirm with the customer the status of their move before they may accept your information and subsequently approve the close out of the file. This confirmation may take a few days.
• Once you have submitted the close out, the file in Broker Center will show a message – “Close Out Submitted”; you will receive a task when approved.
• As soon as the Specialist opens your close out submission, on your task manager you will receive the task showing “Being Reviewed”.
• Once the Specialist has approved your “Close Out” submission, a status change task will appear on your task manager to indicate that the status has officially changed to “Close Out”.

3. **Q:** When a move is cancelled or postponed because of a deployment or change or orders, can the file status be changed to a decline from a drop?

**A:** When a customer cancels or postpones their move for any reason, the file is always counted as a drop. This particular drop category is monitored very closely in an attempt to assess where opportunities are lost. Affinity clients, such as USAA and NFCU are keenly aware that this type of drop is not a controllable issue and takes this category into consideration when establishing their program’s sales conversion goal. Please note that a request for status change on this type of file will always be denied per the guidelines stated above.

4. **Q:** If a relocation department would like to question a file that is in a “no sale” what should the relocation department do?

**A:** Please send an email to affinitystatushelp@cartus.com. An Affinity Services Team Leader will review the internal file along with the new information/documentation you have provided and will provide you with a response within 72 hours.

Your email must include the following:
- Case number and customer name.
- Specific reason/issue why you feel the file status should be changed.
- Please be sure to reference the guidelines for a qualified placement before sending your email.
- Please be advised that if a file is in final sale, the status code cannot be changed.
- Please be sure that you notify us within 3 months of receipt of the referral. Requests after that time will not be considered.

If you would like to appeal a decision, please email your Broker Services Director and provide all pertinent information:

For USAA & HES: Cynthia Harris, cynthia.harris@cartus.com

5. **Q:** Are there any other times when I can use affinitystatushelp@cartus.com?

**A:** Yes, please feel free to use this email box for file status questions, responsiveness issues, or urgent matters. In additional, please register your B2B flips via this mail box. Please do not use create an Affinity AGR.

6. **Q:** Is there a referral fee due on all Affinity client’s customers?

**A:** No, a referral fee is due only for those participating in the real estate assistance program.
7. **Q:** If an agent is already working with a customer (homebuyer/homeseller), will the broker be asked to pay a referral fee?

**A:** ☑ Yes. If Affinity customer registers themselves into the program prior to written contract. See First Contact Agreement which states that as a Cartus Network Broker, under your strategic alliance agreement, a referral fee is due for any customer associated with a client listed under the First Contact Agreement. The first contact policy is applied regardless of prior contact by Broker and its agents (“A” team or non “A” team) up until the point of fully executed purchase and sale agreement.

☑ Yes. If the customer registers himself by calling the program’s 800 number or registering online.

☑ Yes. If the customer becomes aware of the Program (prior to written contract) they will wonder why an approved “A” team agent did not make them aware of the benefits of cash bonus and the advocacy provided by the Specialist.

☑ Yes. Because if an agent attempts to circumvent the cash bonus by offering to pay it themselves, the agent will deprive the customer of the opportunity to have personal consultation, access to a preferred mortgage product, and the quality that comes with products and services offered by our client.

8. **Q:** Can a corporate/government transferee still use and Affinity program?

**A:** Yes, as long as the employer sponsored move does not require payment of a referral fee.

9. **Q:** If I received two referrals for the same customer, what should I do?

**A:** Please contact the Affinity Specialist who will speak with the customer and determine their eligibility and advise as to which file will stay active.

10. **Q:** Will the customer recommend the agent or real estate firm to another potential homebuyer and/or homeseller in the future?

**A:** Yes. History has shown that for every one satisfied customer they tend to recommend multiple family and friends. **Please note: these referrals may be of a referral based program and affords agents the opportunity of residential non-attached business.**

11. **Q:** How long is a referral good for?

**A:** For a period of eighteen (18) months.
12. **Q:** If the referral turns into another referral, is an additional fee owed?

   **A:** If the customer generates another transaction within an 18 month period from the closing of this transaction, another 35% referral fee will be owed.

13. **Q:** Can a real estate firm charge ancillary fees, administration or processing fees of any kind on the customer’s transaction.

   **A:** No administrative, processing, or other fees may be charged on any Cartus referrals. Please ensure all “A” team agents and branch managers are aware and adhere to this important guideline.

14. **Q:** What happens to the referral fee paid by the real estate firm?

   **A:** The cash bonus is paid to customer. What is left is split:
   - % is paid to the client for marketing and overhead
   - % is paid to Cartus for administration of the program

15. **Q:** When and where should the referral check be sent?

   **A:** The referral check with a copy of the HUD statement must be forwarded within 10 business days after closing to:
   
   Cartus Affinity Services  
   Dept. CH 10231  
   Palatine, IL  60055

   **For Overnight Mailings:**
   
   Mellon Financial Services  
   c/o CH 10231  
   5505 N. Cumberland Road  
   Chicago, IL  60656

   Please remember to include the customer’s name and file number on the check.

16. **Q:** What happens if a referral check is made payable to USAA and sent directly to USAA?

   **A:** The funds are not retrievable! If a referral fee check is incorrectly made out and sent to USAA (the client) in San Antonio, TX, the Network Broker will be responsible for paying the referral fee again to Cartus.

   Under our referral agreement, payment of the referral fee to Cartus Affinity Services is the responsibility of the Network Broker. All referral checks must be made payable to Cartus.

   Please ensure that all “A” Team Agents and members of your firm understand this important procedure.
17. Q: What is Cartus’s recourse if the referral fee is not received in the allotted timeframe?

A: Broker Owner agrees to pay a finance charge of 1.5% amount per month or fraction thereof (or the highest rate allowed by law, whichever is lower) on any unpaid referral fee due hereunder starting ten (10) days after closing. The Broker Owner also agrees to pay Cartus’ cost of collection (including reasonable attorney’s fees) on any delinquent amount.

18. Q: What is Cartus’s policy on a broker accepting a promissory note?

A: The financial relationship/agreement the broker has with the customer is outside of Cartus. Upon the closing of the transaction, the referral fee owed Cartus will be expected to be paid in full. No partial payment or delay in payment of referral fee is acceptable.

19. Q: Does Cartus or its Affinity Clients allow use of a real estate firm’s Buyer/Seller Service Guarantee?

A: No, please ensure that all agents refrain from offering your company’s service guarantees as your guarantee may place our Affinity Client programs at legal risk.

20. Q: If an agent leaves my company and has active USAA and HES referrals, what should my relocation department do?

A: The customer referral belongs to your firm and as such we expect that you will immediately notify Cartus as to the customers that are impacted by this departure.

Cartus will need to know (on a per file basis) how each referral will be handled. (i.e., transferring listing referral to new company, reassigning to a new agent with customer approval or allowing agent to take HF customer to new company.) Cartus will expect your office to produce a signed copy of the “A” team agent agreement and fax upon request.
Agent Bonus

It is Cartus's position that the bonus paid is a benefit to the agent. Therefore, the agent bonus should be dealt with separately from the gross commission paid and the referral fee.

Guidelines

The commission should not be discounted or changed in any way to accommodate the agent bonus. The network firm owes Cartus a referral fee based on the full action side of the full commission.

Example:

- Sale Price $100,000
- Agent Bonus $1,000
- Gross Commission 6% 50/50 split
- Action Commission $3,000
- Cartus Referral Fee 35%
- Due Cartus $3,000 x 35% = $1,050 referral fee

- The agent bonus amount must be reflected as a separate line item on the HUD under Settlement Charges, with the amount noted.
- If an exception occurs to this policy that affects the amount due Cartus, call your Specialist immediately.
“A” Team Agent Customer Service Guidelines and Relocation Department Operating Procedures

CARTUS Affinity Services (USAA and HES) New Program Model (Effective March 2007)

1. Q: Why did Cartus embark on enhancing their service delivery model for both USAA and HES client programs?

A: For more than 15 years, Cartus Affinity Services client programs have experienced tremendous growth and achieved extremely high customer service satisfaction ratings. USAA and HES clients are now looking to take the program to the next level. We seek to capture more business (closings) and provide truly best in class service to USAA and HES customers who use our Affinity programs. Through a delivery model that is based upon best practices in customer service and improved communication we will differentiate this program, real estate firms and agents that support it, from the competitors who seek to take the business away from the Cartus Broker Network.

2. Q: What is the mission of the new program model?

A: The mission is to bring more synergy between the Specialist (formerly referred to as a REC) and the assigned “A” team agent to improve the customer’s experience. The ultimate goal is to enhance the communication and flow of information to ensure that all members of the team are working together for the benefit of the USAA and HES customer. More Satisfied Customers=More Closings and Recommendations!

3. Q: How did Affinity Services decide what roles or processes should be updated?

A: Cartus utilized the Six Sigma approach for identifying gaps and areas that require improvement. Each event/milestone of the real estate transaction was documented and researched from the customer’s perspective/perception and then steps were taken to develop action oriented customer service practices.

4. Q: Are there significant changes to the Affinity team member’s roles and responsibilities?

A: The role of each team member has not changed significantly. What have been adjusted are the responsibilities and communication requirements. While all team members are equally accountable to ensure a best in class experience for the customer, the Specialist will take on the central role as the conduit to the customer, accountable for the management of agent performance throughout the life of the file.

5. Q: Since the Specialist will at times be communicating directly with the agent, will the relocation department still be responsible for agent performance and for the success of the USAA or HES referral opportunity?

A: Absolutely! It is important for each relocation department to recognize that their relationship with Cartus does not change nor do their responsibilities for performance. The relocation department is ultimately accountable for the selection of the agent and management of the transaction.
6. **Q:** Will the changes in contact impact or alter the relationship that my relocation department has with Cartus?

   **A:** The suggested changes will not impact or alter your relationship with Cartus and will only serve to enhance our mutual opportunity to close more USAA and HES referrals in an excellent customer service fashion.

7. **Q:** What is the most significant change for the “A” team agent?

   **A:** The most significant change lies in the fact that the agent will now have contact with the Specialist and will be required to provide by email (to their relocation department with a cc to the Specialist) meaningful activity reports, using the required communication templates on a bi-weekly and event/milestone driven basis.

8. **Q:** Will the current “A” team standard operating procedures still be in place?

   **A:** No, the “A” team agent operating procedures have been revamped and agents are now asked to follow the procedures and customer service techniques as outlined in the *Homefinding and Listing Referrals Guides*.

9. **Q:** How were the Homefinding and Listing Referral Guides developed?

   **A:** The guides were developed based upon proven practices of top performing real estate agents. These customer service practices and techniques are all inclusive and are transferable to all business an agent may service.
HOMEFINDING REFERRAL GUIDE

Cartus Affinity Services HOMEFINDING REFERRAL GUIDE

Move Event

Initial Call to Customer - Contact (immediately following referral)

- Introduce self as the Affinity program's assigned agent, discuss connection of firm and self to Affinity program and your role in the process
- Perform necessary tasks
- Provide contact information and ask for feedback
- Offer to answer any questions about services
- Obtain signature for customer's move and/or special needs

Follow Up Based on MLS Listings Sent

- Notify customer receiving MLS listings via email
- Emphasize if you understand the needs of the customer and escalate if needed
- Confirm that the information sent is of quality and quantity desired by customer
- Confirm how and when you will contact the customer again

House Hunting

- Provide on-time delivery of home hunting information
- Provide information in the form of a specific list or report
- Request approval from the customer to proceed with the house hunting
- Ensure your contact information is always available for the customer

Home Found

- Emphasize how and what the plan is for continuing to be in touch
- Provide a follow-up call within a week to review the options with the customer

No Home Found

- Emphasize how and when the next contact will be
- Provide a follow-up call within a week to review the options with the customer

If Home Found - Writing Offer Acceptance

- Always confirm the status on the homes under consideration so that the customer will feel comfortable with the amount of the offer
- Explain what is a fair contingency in the market
- Emphasize the need for a contingency to protect the customer's interests
- Review all contingencies with the customer
- Explain all contingencies
- Give a detailed explanation of the contingencies
- Be available for any questions or concerns

Contingency Follow Up

- Follow up on the contingency in a timely manner
- Review the timeline with the customer
- Provide a detailed explanation of the timeline
- Be available for any questions or concerns

Sale Closed

- Provide assistance in obtaining a mortgage or loan
- Ensure the paperwork is completed and the closing is successful
- Provide a detailed explanation of the closing process
- Be available for any questions or concerns

Closing

- Address all closing concerns
- Ensure the customer understands the closing process
- Provide a detailed explanation of the closing process
- Be available for any questions or concerns

Contact after Closing

- Make a call with contact after customer closes on home or takes possession
- Always call the customer to discuss the closing process
- Provide a detailed explanation of the closing process
- Be available for any questions or concerns

Report Results

- Remove from call if not contact
- Specialized by email

When to Report

- Immediately after contact with customer

Required Foot Per Reporting

- Initial Contact Activity Report

For reporting purposes only, immediately defined as the following: If the move event is completed during normal business hours then reporting is due the same day. If the move event is completed after normal business hours, reporting is due by noon of the following day.

Cartus Associate Broker Network Handbook, Section X
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**LISTING REFERRAL GUIDE**

**CARTUS AFFINITY SERVICES LISTING REFERRAL GUIDE**

<table>
<thead>
<tr>
<th>Move Event</th>
<th>Key Points for Instruction with Customer</th>
<th>Required To?</th>
<th>When to Report?</th>
<th>Report To?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Call to Customer (Contact)</td>
<td>Introduce self as the Affinity program's assigned agent; discuss commission and timing of the process; provide a copy of the program; specify the role of the referral.</td>
<td>Requires Key</td>
<td>Immediately after call with customer</td>
<td>Initial Contact Activity Report</td>
</tr>
<tr>
<td>Listing Appointment/Presentation</td>
<td>Meet with customer; conduct listing presentation to include: delivery of current market analysis including market conditions, price, marketing strategy, presentation format and what the agent will do to monitor performance; discuss specific listing presentation including: company's expertise in the market, pricing strategies, offering presentation, and what the agent will do to monitor performance.</td>
<td>Requires Key</td>
<td>Immediately after call with customer</td>
<td>Listing Presentation Activity Report</td>
</tr>
<tr>
<td>Follow-up Contact Based on Listing Presentation</td>
<td>Ask the customer if they have any questions or concerns related to the listing appointment; if the customer asks for a copy of the listing presentation.</td>
<td>Requires Key</td>
<td>Upon request</td>
<td>Listing Presentation Activity Report</td>
</tr>
<tr>
<td>Follow-up Contact/Marketing Info</td>
<td>Discuss the listing with the customer and provide them with a copy of the listing presentation; discuss the marketing strategy and how the property will be marketed.</td>
<td>Requires Key</td>
<td>Immediately after call with customer</td>
<td>Marketing Activity Report</td>
</tr>
<tr>
<td>Follow-up Contact/Marketing Expense</td>
<td>Discuss the expenses related to marketing the property and the budget for the marketing plan.</td>
<td>Requires Key</td>
<td>Upon request</td>
<td>Marketing Activity Report</td>
</tr>
<tr>
<td>Setting Down and Receivables</td>
<td>Complete a detailed review of offer from prospective buyer.</td>
<td>Requires Key</td>
<td>Immediately after receiving offer</td>
<td>Marketing Activity Report</td>
</tr>
<tr>
<td>Offer - Accepted</td>
<td>Meet with customer to sign and date the contract and required disclosures/geographical area.</td>
<td>Requires Key</td>
<td>Immediately after obtaining a fully executed agreement</td>
<td>Marketing Activity Report</td>
</tr>
<tr>
<td>Offer - Not Accepted</td>
<td>Discuss with customer why offer did not come to together from buyer's perspective; inform customer that they have received another offer and encourage them to sell within reasonable time frame.</td>
<td>Requires Key</td>
<td>Immediately after decision to cancel offer</td>
<td>Marketing Activity Report</td>
</tr>
<tr>
<td>Sale Pending</td>
<td>Contact customer and advise when inspections and appraisal will be completed.</td>
<td>Requires Key</td>
<td>As soon as possible</td>
<td>Marketing Activity Report</td>
</tr>
<tr>
<td>Repair Item Specifications</td>
<td>Explain what items of repair are necessary and the scope of work.</td>
<td>Requires Key</td>
<td>Upon request</td>
<td>Marketing Activity Report</td>
</tr>
<tr>
<td>Corrigendum Follow-Up</td>
<td>Follow-up on contract contingencies (i.e., inspection reports, appraisals, etc.)</td>
<td>Requires Key</td>
<td>As soon as possible</td>
<td>Marketing Activity Report</td>
</tr>
<tr>
<td>Home Appraisal or Offer Not Accepted for Contract Value</td>
<td>Contact customer to confirm appraisal results.</td>
<td>Requires Key</td>
<td>Immediately following customer’s decision</td>
<td>Marketing Activity Report</td>
</tr>
<tr>
<td>Legation - Prior to Closing</td>
<td>Confirm that customer has date, time, location and transportation to closing.</td>
<td>Requires Key</td>
<td>Immediately after closing</td>
<td>Marketing Activity Report</td>
</tr>
<tr>
<td>Feedback on Walk Through Items</td>
<td>Provide list of items required by buyer on final walk thru.</td>
<td>Requires Key</td>
<td>Immediately after closing</td>
<td>Marketing Activity Report</td>
</tr>
<tr>
<td>Closing</td>
<td>Attend closing (or document signing depending upon state) with customer and ensure that customer understands documents.</td>
<td>Requires Key</td>
<td>Immediately after closing</td>
<td>Marketing Activity Report</td>
</tr>
<tr>
<td>Contact After Closing</td>
<td>Make sure contact with customer after closing to discuss the purchase.</td>
<td>Requires Key</td>
<td>As soon as possible</td>
<td>Marketing Activity Report</td>
</tr>
</tbody>
</table>

*For reporting purposes only. Immediate & 30 days as defined below. Reflects an event is completed during normal business hours then reporting is due the same day. Any event completed after normal business hours reporting is due by close of the following day.*

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**Cartus Associate Broker Network Handbook, Section X**

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The Homefinding and Listing Guides can be found in the Forms Library of www.cartusnetworks.com.

10. **Q:** What is the most significant change for the relocation department?

   **A:** The most significant change will be at the referral coordinator level. The referral coordinator should continue to be proactive and develop a “tickler” system so that if the agent fails to provide the required activity reports and event driven updates, the referral coordinator can gather the information and load the information via Broker Center to the Specialist.

11. **Q:** What is the most significant change for the Specialist?

   **A:** The role of the Specialist has changed from a passive role to an active participant in the transaction. Under the new program model, the Specialist will not be assuming the agent’s responsibilities in any way and exists to ensure that all customers of the team provide excellent service under the program.

12. **Q:** Have other changes been made to the relocation department operating procedures?

   **A:** Yes. It is critical that any relocation department staff member who works on USAA or HES referrals familiarize themselves with the changes. See Relocation Department Standard Operating Procedures currently found in Forms Library of www.cartusnetworks.com
USAA and HES Relocation Department Standard Operating Procedures

HOMEFINDING

- Conduct 2 training sessions per year for all “A” team Agents, their assistants, associates or partners (first half of year: CNAS Basic Program Training and second half of the year: Program Update Training). Please note: Assistants should never perform the tasks and responsibilities of the assigned “A” team Agent. Assistants may only perform those duties that are considered support functions or administrative.

- Agent and Relocation Department have a total of 4 hours* from placement time (as reflected in the referral detail status history) to make “live” contact with the USAA or HES customer. If a courtesy call** is necessary to gather additional information, this courtesy call should never be a duplication of the conversation the customer had with the Specialist (i.e., name, rank, etc.). *See guidelines for customer contact. **See approved scripting for courtesy call.

- **Within 24 hours** of placement, the Relocation Department is to confirm receipt, provide assigned Agent’s name, cell phone number and email address via Broker Center. For the email address, please add as a note in Broker Center.

- For a referral that is placed in which the customer may not be able to purchase in their specified price range and/or according to their desires, the Relocation Department will assume responsibility for pro-active “live” contact with the customer until which time the customer is ready to purchase and can be assigned to an Agent. When confirming receipt, Relocation Department to enter RELO (all caps) in place of Agent name.

- For a referral that is placed in which the customer’s move data is **greater than 6 months**, the Relocation Department will assume responsibility for pro-active “live” contact with the customer until which time the referral is assigned to an Agent. When confirming receipt, Relocation Department to enter RELO (all caps) in place of Agent name.

- Send relocation package to include standard content* and customized information based on the needs of the customer **within 3 calendar days** of receipt of the referral. *See Welcome Packet Content.

- Provide pending sale information via Broker Center **within 1 calendar day** of the fully executed agreement.

- Relocation Department to ensure Agent completes the Mortgage Acknowledgement form at closing and it is kept on file for future audit purposes.
  - For HES only: If customer elected not to use preferred lender, relocation to fax completed form within 3 calendar days after closing to: CARTUS @ 948-282-2315.

- Provide final sale information via Broker Center **within 5 calendar days** of closing. Required final sale information includes: property address, sales price, closing date, commission rate and split, referral fee amount, new construction or resale, mortgage company chosen and reason for selection.

- For USAA only, **within 7 calendar days** of closing, send to the customer (by mail or email), the required standard program thank you letter.

- **Within 5 business days** of closing, forward referral check along with a copy of the HUD to the Affinity Services lock box at: Dept. CH 10231, Palatine, IL 60065.

- When contacted by the Quality Assurance Department (QA), the turnaround time for response must be **within 24 hours**. All response due requests should be completed and submitted by the Relocation Director.

- If sale fall thru **within 1 day** of notification by Agent, Relocation Department to provide information to Specialist via Broker Center.

- If referral was canceled **within 1 day** of notification by Agent, Relocation Department to advise Specialist via Broker Center of current file status or close file out accordingly.

Managing Agent Communication Requirements (see page #3):

- Relocation Department is responsible for retrieving all reports from the Agent and sending as a note via Broker Center to the Specialist.

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2/08
USAA and HES Relocation Department Standard Operating Procedures

LISTING

- Conduct 2 training sessions per year for all "A" team Agents, their assistants, associates or partners (first half of year: CNAS Basic Program Training and second half of the year: Program Update Training). Please note: Assistants should never perform the tasks and responsibilities of the assigned "A" team Agent. Assistants may only perform those duties that are considered support functions or administrative.

- Agent and Relocation Department have a total of 4 hours from placement time (as reflected in the referral detail status history) to make "live" contact with the USAA or HES customer. If a courtesy call** is necessary to gather additional information, this courtesy call should never be a duplication of the conversation the customer had with the Specialist (i.e., name, rank, etc.). *See guidelines for customer contact. **See approved scripting for courtesy call.

- Within 24 hours of placement, the Relocation Department is to confirm receipt, provide assigned Agent’s name, call phone number and email address via Broker Center. For the email address, please add as a note in Broker Center.

- For a referral that is placed in which the customer’s move date is greater than 6 months, the Relocation Department will assume responsibility for pro-active "live" contact with the customer until which time the referral is assigned to an Agent. When confirming receipt, Relocation Department to enter RELO (all caps) in place of Agent name.

- Provide pending sale information via Broker Center within 1 calendar day of fully executed agreement.

- Provide final sale information via Broker Center within 5 calendar days of closing. Required final sale information includes: property address, sales price, closing date, commission rate and split, and referral fee amount.

- For USAA only, within 7 calendar days of closing, send to the customer (by mail or email), the required standard program thank you letter.

- Within 5 business days of closing, forward referral check along with a copy of the HUD to the Affinity Services lock box at: Dept. CH 10231, Palestine, IL 60965.

- When contacted by the Quality Assurance Department (QA), the turnaround times for response must be within 24 hours. All response due requests should be completed and submitted by the Relocation Director.

- If sale fall thru: within 1 day of notification by Agent, Relocation Department to provide information to Specialist via Broker Center.

- If referral was cancelled: within 1 day of notification by Agent, Relocation Department to advise Specialist via Broker Center of current file status or close file out accordingly.

Managing Agent Communication Requirements:

- Relocation Department is responsible for retrieving all reports from the Agent and sending as a note via Broker Center to the Specialist.
**USAA and HES Responsibilities of Relocation Department For Managing of Agent Communication Requirements**

**HOMEFINDING and LISTING**

- If the Agent did not provide the Initial Contact Activity Report (as stipulated under the Agent Referral Guide), Relocation Department is to immediately follow up with the Agent, retrieve information and send as a note via Broker Center to the Specialist.

- If the Agent did not provide the required Bi-weekly Activity Report to the Relocation Department with a copy to Specialist (as stipulated under the Agent Referral Guide), the Relocation Department is to immediately follow up with the Agent, retrieve the information and send as a note via Broker Center to the Specialist.

- If the Agent did not provide the required House Hunting Trip Results to the Relocation Department with a copy to Specialist (as stipulated under the Agent Referral Guide), the Relocation Department is to immediately follow up with the Agent, retrieve the information and send as a note via Broker Center to the Specialist.

- If the Agent did not provide listing information using the Listing Activity Report to the Relocation Department with a copy to Specialist (as stipulated under the Agent Referral Guide), the Relocation Department is to immediately follow up with the Agent, retrieve the information and send as a note via Broker Center to the Specialist.

- If the Agent did not provide Contingency Follow up Activity Report to the Relocation Department with a copy to Specialist (as stipulated under the Agent Referral Guide), the Relocation Department is to immediately follow up with the Agent, retrieve the information and send as a note via Broker Center to the Specialist.

- If the Agent did not provide feedback using the Post Closing Follow-up /Thank You Activity Report to the Relocation Department with a copy to the Specialist (as stipulated under the Agent Referral Guide) as to their post closing "live" contact with the customer, the Relocation Department is to immediately follow up with Agent, retrieve information and send as a note via Broker Center to the Specialist.

- If the Agent did not provide the Sale Fall Through/Cancellation Form to the Relocation Department (as stipulated under the Agent Referral Guide), the Relocation Department is to follow up with the Agent, retrieve the information and send as a note via Broker Center to the Specialist. Relocation Department is to advise of current status of file or to close file out accordingly.
USAA and HES Welcome Packet Contents

Please always ensure that the following are included in your firm’s Welcome Packet.

- Area Map
- Tax Information
- Vehicle Registration Information
- Voter Registration
- School Information
- Specific Area Information
  - To be provided either by list with websites available or in hard copy
  - To include some or all of the following: demographics, statistical information, area culture, cost of living, weather, lifestyle, sports, health care, employment, public & private school information, college & university information, transportation, and attractions.
- State Disclosures and Requirements for Brokerage (as applicable)
- For USAA, Navy Federal Realty Plus and Home Connect from Chase only, the Standard Program Welcome Letter under Principal/Owner’s Signature

USAA and HES Guidelines for Customer Contact

**HOMEFINDING AND LISTING**

Relocation Department (if necessary) and Agent must contact the customer immediately after receiving the referral. Please utilize the customer contact guidelines stated below:

- For referrals received **prior to 4:30 PM** (Monday through Friday):
  
  The Agent is to make “live” contact and introduce themselves within 4 hours from placement time as reflected in the referral detail status history. The only exception to this is when the customer specifies otherwise. Any exception to the above contact guideline will be reflected on the incoming referral summary.

- For referrals received **after 4:30 PM** (Monday through Friday):
  
  The Agent is to make “live” contact and introduce himself/herself at the start of the next day. The only exception to this is when the customer specifies otherwise. Any exception to the above contact guideline will be reflected on the incoming referral summary.

- For referrals received after hours and/or on the Weekend (Saturday):

  **Scenario #1:**
  
  If a Customer requires immediate contact by an Agent, the Specialist will contact the Relocation Department telephonically using the firm’s weekend/emergency pager. The Agent is to make immediate contact and introduce himself/herself to the customer based upon the information the Specialist provided at verbal placement.

  **Scenario #2:**
  
  If the Customer does not require immediate contact, the Specialist will place the referral via Broker Center. The Agent will make contact and introduce himself/herself at the start of the next business day.

If your department currently has a process in place to retrieve referrals via Broker Center and immediately place with an Agent, please do not discontinue this positive action towards customer satisfaction and conversion.
## USAA and HES Approved Relocation Department Scripting

### (If a courtesy call is deemed necessary)

"Hello, (insert customer name) my name is (insert name) and I work with (insert company name and location). I received your information from the (insert program name) and would like to gather additional information prior to having one of our agents contact you. This additional information will allow me to assign an agent that will best suit your needs."

**Gather Additional Information**

"Thank you for taking the time to provide me with additional information regarding your move. I will be having an agent who has been specially trained and certified to work with (insert affinity client name) customers contact you shortly. As you work with our agent and the program, if you have any questions, comments or concerns please do not hesitate to contact your Specialist. Your Specialist is your personal contact throughout the process. Do you have your Specialist’s contact information or may I provide it to you at this time?"

"Thank you again for your time and for allowing (insert company name) the opportunity to assist you with your real estate needs."

## USAA and HES Approved Relocation Department Scripting

### No Contact with Customer and Placing with Agent- Protocol for Leaving a Messaging

| (If a courtesy call is deemed necessary) |

"Hello, my name is (insert name) and I work with (insert company name and location). I am sorry that I have been unable to speak with you directly. I have received your information from the (insert program name) and what I am going to do is to provide the information to our agent who has been specially trained and certified to work with (insert affinity client name) customers.

As you work with our agent and the (insert program name), if you have any questions, comments or concerns please do not hesitate to contact your Specialist. Your Specialist is your personal contact throughout the process.

"Thank you for allowing (insert company name) the opportunity to assist you with your real estate needs."

### Note to Relocation Department:

Please refrain from encouraging the customer to contact you in the future. Please do not sell yourself as the customer’s advocate. Your role is to gather additional information, identify and assign the agent that would best suit the customer’s needs and reinforce the role of the Specialist.

*For legal reasons, please refrain from referring to agents as being certified by the Affinity client (i.e., USAA, NF CU, etc.). Please never leave the customer with the impression that client actually trained each of your agents (i.e., incorrect Verbiage would be usAA trained and certified).

If unable to make “live contact” with a customer, when leaving a message, please use the following guidelines:

Please let the customer know that you have received their information from the (insert program name) and that you are calling from (insert company name) to gather additional information to assign the agent that will best suit their needs. Please always refer to yourself as a representative of your company vs. using the title of Referral Coordinator or Relocation Counselor. This is extremely confusing for the customer.
13. Q: What are some of the key changes to the relocation department operating procedures?

   A: Some critical changes include: the time to contact the customer has been reduced (see guidelines for customer contact dated January 2007), the elimination of all but two of the USAA required program letters, implementation of standard content for welcome packages, the reduction of the timeframe to deliver pending sale information and the new requirement to manage your “A” team agent’s activity reporting.

14. Q: What will be the biggest challenge in getting the agent’s to comply with the new communication requirements?

   A: Embracing the ideal of the necessity of bi-weekly and event driven updates will be the biggest obstacle. Your biggest challenge will lie in the ability to change agent behavior and for your agents to recognize that they must keep the source of the referral (your relocation department and the Specialist) updated at all times. In additional, guiding your agent’s through the use of email vs. providing verbal information may also be a change for some of your “A” team.

15. Q: What is an agent refuses to comply with the new requirements?

   A: The agent will no longer be eligible to receive USAA or HES referrals. Compliance to the new program customer service requirements is not optional.

16. Q: What is Cartus’s position on the appropriate size of my “A” team?

   A: The size of your “A” team is directly dependent upon the amount of volume that is received in your relocation department. It may become more manageable for your relocation department to use a “core” team of agents to ensure dedication to the business and compliance to the new program customer service requirements. Experience has shown that using a fewer number of agents to handle business garners higher service and conversion ratings. Repetition is the key to a successful USAA and HES transaction.

17. Q: How will my relocation department communicate the vision and the expectations of the new program?

   A: It will be necessary to conduct face to face “A” team agent training. The intent of the training is to cover the new program concept, the new communication requirements and the “A” team agent’s responsibilities.

18. Q: Do the new policies and procedures apply for both Principal and Associate Network Brokers in all 50 states?

   A: Yes, the new program model applies to all brokers in the Cartus Broker Network.
19. **Q:** Which activity reports are now required to be used by an agent when working a Homefinding or a Listing referral?

**A:** The following is a list of activity reports:
- Initial Contact Activity Report – HF and LST referrals
- Bi Weekly Activity Report – HF referrals
- Bi Weekly Activity Report – LST referrals
- House Hunting Trip Report
- Contingency Follow Up – HF and LST referrals
- Listing Activity Report
- Sale Fall Thru/Cancellation – HF and LST referrals
- Post Closing Thank You/Follow Up Activity Report – HF and LST referrals

20. **Q:** Has Cartus taken any steps to enhance the communication process and increase service levels?

**A:** Beginning April 2007, the Assigned Agent (AA) will receive automated calls as outlined below. The automated call will be made to the AA's cell phone number provided by your relocation department via Broker Center. Please ensure that the phone number submitted is always the agent's cell phone number and **NOT** your relocation department’s phone number.

Simultaneously with the telephonic reminder to AA, the relocation director will receive an automated email as described below. The email address used for the relocation director will be the address currently found in Broker Center.
Telephonic Reminder Initiative

Bi-Weekly Activity Report:
Phone calls will **ONLY** be made if the Cartus Specialist did **NOT** receive a scheduled activity report update within the last 14 calendar days as required. An update from your agent is expected within 24 hours from this notification.

If your Relocation Department has updated Broker Center with the appropriate note marked as “an Update” within the last 2 weeks, the AA will not receive a call. ****Pay Special Attention to: when entering the activity report into Broker Center, the “Scheduled Update box must be checked on the note in order to receive credit for the on-time delivery of the required activity report.

✓ If required activity update was not submitted, the AA will receive the following recorded call: “An update is due on the USAA MoversAdvantage® Affinity referral for Bob Jones, file number 123456. Please email your status activity report to your relocation department and program specialist. Thank you”.

✓ If required activity update was not submitted, the relocation director will receive the following email: “This is a USAA MoversAdvantage Program notification that your Real Estate Agent, Mary Sue, received a reminder call on April 19th to update you with their most current status activity report for Bob Jones, file number 123456. Please make sure that the update is reflected in Broker Center. Thank you”. Please do not reply/respond to this e-mail.

Affinity Program’s Preferred Mortgage Lender Reminder Call:
On all Home Finding referrals, AA will receive a notification approximately 2 weeks after placement.

✓ Recorded message to the AA will state: “As a reminder on the American Airlines Miles From Home Referral for Bob Jones, file number 123456, the preferred mortgage provider is the following: Citi Mortgage. Please promote the Affinity program’s preferred mortgage lender and redirect as necessary.”

Final Sale Information Follow-Up Call:
A phone call will be made if the Cartus Specialist did **NOT** receive final sale information within 5 calendar days of the closing date. Additionally, the Relocation Director will receive an email notice. **The final sale information is expected within 24 hours from this notification.**

✓ Recorded message to AA will state: “This is a request for closing information for Navy Federal Credit Union Member Move Program Affinity referral for Bob Jones, file number 123456 that was scheduled to close on April 5th 2007. Please report your final sale information immediately to your Relocation Department. Thank you.”

✓ Relocation Director will receive following email: “This is a Navy Federal Credit Union Member Move Program notification that your Real Estate Agent, Mary Sue, received a reminder call on April 5th 2007 to update you with final sale data for Bob Jones, file number 123456. Thank you.”

DUE TO TECHNICAL RESTRICTIONS, RECORDINGS MAY INITIALLY BE CUTOFF WHEN LEAVING VOICE MAILS. FOR THIS PURPOSE VOICE MAILS WILL REPEAT TO ENSURE MESSAGE IS HEARD IN ITS ENTIRETY.
USAA Local Strategy Closing Program  
(Appplies to Principal Broker Network Only)

1. **Q:** Why did Cartus implement this new program goal?
   
   **A:** To reinforce the long-term commitment that Cartus and the Broker Network have in partnering with USAA to mutually grow their business. It is our privilege to be the supplier of choice for USAA and to serve a client whose goals for exceeding customer expectations and obtaining repeat business mirror our own.

2. **Q:** What is the position of our competitors in pursuing the USAA business?
   
   **A:** Affinity referrals are the largest source of volume for the Cartus Broker Network. The USAA business generates upwards of +25,000 closings per year with a pool of over 5.6 million customers to choose from. A partnership with USAA is very sought after in our industry and competitors vie every day to be USAA’s provider of choice.

3. **Q:** How was my firm’s goal assigned?
   
   **A:** The formula is as follows: 8% of the total # of USAA closings (for the previous calendar year reflected on the USAA Broker Performance Report).

4. **Q:** Will non-cash bonus states have a reduced goal?
   
   **A:** There will be no reduction in goal as the current conversion rates (# of closed transactions) are already reflective of our inability to pay a cash bonus to a member/customer.

5. **Q:** What is the referral fee for a USAA agent/company generated referral?
   
   **A:** The referral fee will be 30%.

6. **Q:** Will the local broker be allowed to use the USAA name or logo in their marketing or on their web sites in order to generate more business?
   
   **A:** USAA is extremely prudent and cautious in allowing use of their name and logo. We are currently working with USAA on a program which allows specific use of their name by our Principal Network firms. Currently, the preferred broker/co-branding initiative is available in all states excluding Florida and Iowa. The program is not available in Puerto Rico.
7. **Q:** Can a network firm generically market regarding their participation in affinity programs?

**A:** Yes, a firm can market the fact that they are a provider of choice for affinity based programs. In addition, a firm can market generically (can not use the client’s name or logo) their affiliation with affinity programs that support the military and/or armed forces personnel and their families. Your firm should always encourage the customer to call your relocation department for further information. Please note: a firm may always **verbally** state that they are a trained and certified real estate firm who supports the USAA MoversAdvantage program and offer to register the customer into the program.

8. **Q:** What is the process the relocation department should follow when registering a USAA agent/company generated referral?

**A:** The process remains the same. We ask that your relocation department register the referral via Broker Center using “Create Affinity AGR”. Procedure/directions for creating an AGR are available in Broker Center.

9. **Q:** Can my relocation department register and agent/company generated referral by phone or by email?

**A:** No, the referral will be rejected and no contact will be made with the customer until which time the referral is registered via Broker Center using “Create Affinity AGR”.

10. **Q:** What are some of the reasons why USAA MoversAdvantage would reject an agent/company generated referral?

**A:** A referral will be rejected as **incomplete** for the following reasons:

- Missing the USAA member #
- Missing the customer’s contact information and/or address
- When the customer’s social security # was provided instead of the member #

11. **Q:** Should a broker depend upon the current broker report to identify their performance against their new goal? If not, will a report be supplied to the brokers?

**A:** To ensure proper credit and performance management, a separate and distinct USAA Local Strategy Closing Report is sent to the Principal Broker Network on a monthly basis. The Local Strategy Closing Report is forwarded by email to the attention of the relocation director and also posted in Broker Center/Broker Resources/Principals Only Directory.

12. **Q:** Can an USAA agent/company generated closing count towards my firm’s broker to broker goal?

**A:** Agent/company generated referrals and broker to broker referrals are two separate business models and as such will be counted accordingly.
13. Q: What is the definition of a USAA agent/company generated referral?

   A: By definition it is a lead generated in your local marketplace that does not have another real estate
   firm or benefits program attached to it as the referring source. Please note: if your firm receives a
   broker to broker referral that turns into USAA, that file will be treated as a “broker to broker flip”
   and handled accordingly. **A “broker to broker flip” will not count towards your Local
   Strategy Closing Goal.**

14. Q: Has Cartus considered providing recognition to Network Brokers who achieve their goal?

   A: Yes, Cartus Broker Services has included points available towards your platinum status and
   has included this criteria in determination of the USAA Eagle Award.

15. Q: Can my relocation department generate a Home Event Services client referral?

   A: Absolutely. For example: NFCU – in 2006, the network generated over 250 referrals back to
   NCFU.

16. Q: What is the referral fee for a Home Event Services agent/company generated referral?

    A: The referral fee is reduced to 30%.

17. Q: Will an HES agent/company generated closing count towards my USAA Local Strategy Closing
    Goal?

    A: No, only USAA closings count towards your firm’s goal.
Broker to Broker Referrals Converting to Corporate/Affinity

It is extremely common for a customer to explore real estate companies/markets prior to enrolling in an Affinity Program. To encourage your agents to continue servicing Incoming/Outgoing referrals, we’ve established Affinity specific Broker to Broker “Flip” procedures. These procedures provide your company the option of taking the money or the credit if the lead converts to an Affinity referral. Should this “flip” occur, please follow the procedures outlined below. To qualify for the $$ or the credit, your relocation department must adhere to the documentation and timeline requirements. There are no restrictions on the # of “flips” allowed.

Supply Chain Management in conjunction with Cartus Affinity Services revamped our B2B “flip” policies. The new policies (as noted below in revisions 1-5) provide more flexibility and are intended to assist Network Brokers in reaching their Cartus Network Performance Goals specifically in the key areas of Broker to Broker and USAA Local Strategy.

B2B Policy:

1. The B2B file and the Affinity file must be placed and closed with the same broker.

2. The Broker Center/HEM system placed dates determine policy - no credit will be given for verbal or faxed placements that may occur between the two brokers.

3. When the referral flips, the referral fee increases to 35%. The fee is then split 22.5% to the Affinity file and 12.5%, to the B2B file if the Referring Broker chooses out-going closing credit. Otherwise, the Referring Broker receives the 12.5% referral fee.

4. The B2B file and the Affinity file will remain open until the customer completes the transaction. The two files will mirror each other as the customer progresses through the “life of a file”. The Receiving Broker is responsible for updating each status change in both files.

5. If the Affinity file is closed-out as a No Sale or Decline, so will the B2B file.

6. If the Affinity file closes and the steps below have not been followed OR only one check is cut and sent to the wrong file number, the Referring Broker is in jeopardy of not receiving the B2B credit or their money.

Revision #1:

The B2B file must be officially placed with the Receiving Broker through Broker Center the same day or prior to the Affinity file being placed with the same broker.

Revision #2:

Referred Information Only (RIO) is now an acceptable B2B status and does qualify for a “flip”. The B2B referral must be qualified as soon as you are aware of customer’s choice of location.

Revision #3:

The B2B and the Agent/Company Generated referral can be placed on the same day. B2B file must be created first with the following placement note: “This referral will “flip” to Affinity, please place with a certified agent”
Revision #4:

The B2B and the Agent/Company Generated referral can be placed on the same day even if the destination is unknown.
Create a B2B Home Finding referral and leave in a registered status until the customer’s destination is determined. For this referral to qualify as a “flip”, the official placement must occur prior to contract of sale and the following placement note: “This referral will “flip” to Affinity, please place with a certified agent” In addition, when you are creating an AGR via Broker Center, the following placement note should always appear in the comment section: "A Homefinding (HF) referral has been registered as a Broker to Broker (please insert B2B file #).

Revision #5:

If the B2B referral destination changes you can replace with a new Broker as long as the new placement occurs prior to contract of sale.
To ensure the referral continues to be processed as a “flip”, you will be required to immediately contact Affinity Services and advise of the new destination as well as the name and anagram of the Network Broker that you will be placing with in the new destination. Please immediately notify Affinity Services by email via Affinitystatushelp@cartus.com. Please provide the customers’ full name and the Affinity file #. The Affinity file # should be available in the notes section of the B2B file or by contacting the Receiving Broker. It is critical to correspond with Affinity Services to ensure that your choice of new Network Broker is the same as what would be or already has been offered to the customer by the Specialist.

B2B Procedure:

The following steps must be completed regardless of selecting the money or the credit:

I. Receiving Broker must complete the following steps within 5 days of receiving the second placement via Broker Center from the Affinity Program:

1. The Receiving Broker via Broker Center, must inform the Referring Broker that the B2B referral has “flipped” to Affinity.
   - To accomplish this - please bring up the incoming B2B referral in Broker Center, add a note, AND task both the Referring Broker (Relocation Director/Coordinator) and Broker Services to read it. This documents the file and tasks the original Broker to read the note and make a decision as to the money or the credit.
   - The Receiving Broker must provide the Referring Broker with the Affinity file #.

2. The Receiving Broker via Broker Center, must notify the Affinity that the customer was previously referred as a B2B.
   - To accomplish this - please bring up the Affinity referral in Broker Center, add a note, AND task the Specialist to read it. This documents the file and prompts Affinity to change the source code to B2B flip.
• The Receiving Broker must provide the Specialist the B2B file #.

• Completion of this procedure confirms that the Affinity file will receive a 22.5% referral fee instead of 35%.

3. The Receiving Broker via Broker Center, must notify Broker Services.

II. Referring Broker must complete the following steps within 5 days of notification that the B2B file has ‘flipped’ to Affinity:

1. The Referring Broker, within 5 days of notification from the Receiving Broker, must choose either out-going closing credit or money if the referral closes.

2. As a courtesy, please inform Receiving Broker of choice by phone.

3. The Referring Broker must notify Broker Services of their choice.
   • To accomplish this- please bring up the B2B file, add a note AND task Broker Services to include the Affinity file # and choice of money or credit. This documents the decision and tasks Cartus Broker Services to complete steps on their end to ensure proper credit towards the out-going closing goal or choice of money.

4. Broker Services will send a note via Broker Center to both the Referring and Receiving Broker that the request has been logged.

5. Should the Referring Broker chose money in lieu of the credit, the B2B file will be cancelled by Cartus Broker Services.

III. If the Referring Broker chooses out-going closing credit, the Receiving Broker must complete the following tasks:

1. When the customer contracts and then closes enter Pending Sale and then Final Sale information into Broker Center for both files.

2. For the Affinity file, enter 22.5% into Estimated Fee to Cartus Field, print off the Report of Sale and send the 22.5% referral fee check to the Cartus lock box with the Affinity file number noted on the check.

3. For the B2B file, enter 12.5% into Estimated Fee to Cartus Field, print off Report of Sale and send 12.5% referral fee check to the Cartus lock box with the B2B file number noted on the check.

4. Receiving Broker receives credit for both the incoming B2B conversion and the Affinity sales conversion.

5. If the customer “No Sales”, enter the close-out information into Broker Center for both the Affinity and the B2B file.
IV. If the Referring Broker chooses to take the money in lieu of the closing credit, Receiving Broker must complete the following tasks:

1. When the customer contracts and then closes enter Pending Sale and then Final Sale information into Broker Center for the Affinity file.

2. For the Affinity file, enter 22.5% into Estimated Fee to Cartus Field, print off the Report of Sale and send the 22.5% referral fee check to the Cartus lock box with the Affinity file number noted on the check.

3. Receiving Broker sends the Referring Broker 12.5% referral fee, with the B2B file # noted on the check.

4. Receiving Broker receives credit towards only their Affinity sales conversion goal.

5. If the customer “No Sales”, enter the close-out information into Broker Center for the Affinity file.

We ask that a relocation department not utilize the “Create Affinity AGR” for a B2B Flip. When a relocation department discovers that the B2B customer wants to participate in an Affinity program, we ask that your firm register this customer by sending an e-mail to Affinitystatushelp@cartus.com advising of the following:

- Customer name
- Best telephone # for immediate contact
- Name of Affinity Program
- Referral Type (HF or LST)
- Acknowledge whether your Relocation department is the Referring Broker or the Receiving Broker
- Provide the B2B file #
- For a USAA B2B flip, the USAA member# is always required

Once the above required e-mail has been sent to Affinity Services, please follow the B2B “flip” procedures as outlined above.

**PLEASE NOTE: IMPORTANT REFERRAL DEFINITION:**
If your firm is the Receiving Broker and your incoming B2B turns into an Affinity referral, the B2B “flip” does not count towards your USAA Local Strategy Closing Goal. By definition, an Agent/Company Generated referral is **in your local market coverage area** and **does not** have another real estate firm or benefits program attached to it as the referring source. Therefore, the referral is eligible to be coded as a “flip” only.

If you have further questions, please feel free to contact your Broker Services Regional Director or Operations Manager.
USAA & HES strives on every transaction to receive an excellent service rating for the program overall. In an effort to measure our customer’s satisfaction, each program sends a service evaluation to all customers and tabulates the results monthly.

1a. **Q:** What is “TOP BLOCK® service” for HES

   **A:** Top Block service is designated as the highest level of service a customer may award the entire program. On the HES service evaluation, TOP BLOCK® service is designated as a 7 or 8 – Excellent on question #11.

1b. **Q:** What is “TOP BLOCK® service” for USAA?

   **A:** Top Block service is designated as the highest level of service a customer may award the entire program. On the USAA service evaluation, Top Block service is designated as a 5 - Excellent on question #4.

1c. **Q:** What is Distinguished Service?

   **A:** On the USAA service evaluation, Distinguished Service is designated as a combination of Very Good and Excellent on question #4.

2. **Q:** When is the service evaluation completed and by whom?

   **A:** The customer has the opportunity to provide feedback on Homefinding and Listing Services separately. The service evaluation is mailed to the customer 30 days after closing. For USAA and HES, the service evaluation is commonly referred to as the PEQ (Performance Evaluation Questionnaire).

3. **Q:** What is the return rate for service evaluations?

   **A:** Over fifty percent (50%). The “A” team agent is asked to introduce and emphasize to the customer the importance of completing and returning the evaluation.
Approved Service Evaluation Scripting for “A” Team Agents

Below please find 2 types of scripting agents can use when discussing the service evaluation with the customer. Experience has shown that genuine care about the service provided by the program is ultimately appreciated by the customer and garners an excellent rating!

At first face to face meeting:

“Once your home has closed you will receive a service evaluation from (insert client program name). Our team’s mission is to make your personal experience with the (insert client program name) program excellent. If at any time during the process you cannot say your experience is excellent, please immediately call any one of us to share your concerns. We are here to serve your needs.”

Once the home has closed:

“On behalf of (insert client program name), I would like to personally thank you for using the program. We hope that your experience was second-to-none and that our team provided you with excellent service. (Insert client program name) will soon be sending you a service evaluation. It has been specifically designed to let us know how satisfied you are with the services of your (insert client program name) Specialist and my services as your assigned agent. This is our program’s report card and your feedback is extremely valuable to us! I will be contacting you in a few days to make sure that everything is going well. Thank you again. It has been my pleasure to work with you.”

4. Q: How can a firm off-set negative results?
   A: The firm should attempt to receive more return evaluations from the customers that they serviced.

5. Q: Will the completed service evaluation be given to the real estate firm?
   A: For Principal Brokers: All service evaluations are copied and sent monthly to the attention of the relocation director. Your package typically includes USAA and HES taker (those who closed using the program) and non-taker service evaluations for USAA (those who did not close).

   For Associate Brokers: All service evaluations are copied and sent to the attention of the relocation director every 6 months. Your package is mailed at the end of June and then again at the end of December. HES service evaluation copies are not available for distribution at this time.

6. Q: Why survey customers who do not use/close in the program?
   A: The feedback is used to improve the program and the customer’s experience.

7. Q: If I cannot reconcile the # of service evaluation copies against the YTD # on the Broker Report, what should I do?
   A: Please contact your Cynthia Harris, Broker Services Director – cynthia.harris@cartus.com who will work with you to resolve this discrepancy.
8. **Q:** Can a Network Broker send their company service evaluation to a HES or USAA customer?

   **A:** No. Our clients strictly prohibit the use of individual company evaluations as it negatively impacts the program and firms service results.

9. **Q:** How does the team (Specialist and Agent) get the customer to rate the program as Excellent?

   **A:** The team can achieve an Excellent rating through **pro-active** and **consistent communication with the customer and coordination and feedback** between the Specialist, the relocation department, and the agent.

10. **Q:** Is an agent or relocation department allowed to contact a customer to discuss negative comments and/or service ratings returned on the performance evaluation questionnaire (PEQ)?

    **A:** **Under** no circumstances is an “A” team agent or any customer of your firm to ever approach a USAA or HES customer (either verbally or in writing) to discuss the negative comments and/or ratings returned on the Performance Evaluation Questionnaire (PEQ). The feedback the customer provides is strictly confidential. Copies of PEQs are distributed to the network to help improve the process/program and to help manage your team’s performance in achieving the Movers Advantage and HES program goals. Copies of PEQs may no longer be distributed.

11. **Q:** Is an “A” team agent required to sign a Confidentially Agreement?

    **A:** Yes. All “A” team agents are required **annually** to sign an “A” team agent agreement.
“A” Team Agent Agreement can be found in the Forms Library of www.cartusnetworks.com
12. **Q:** Who sends the service evaluation on HES or USAA? When is it sent and to whom?

   **A:** Cartus mails the service evaluation directly to the customer within 30 days of closing.

13. **Q:** Does the customer have the opportunity to rate the service provided by the client’s designated mortgage provider on the USAA or HES service evaluation?

   **A:** Yes. For USAA, the customer will receive at closing, a separate service evaluation from USAA Mortgage Services.

   For HES, if the customer is part of a random sampling he/she may receive at closing, a separate service evaluation.

14. **Q:** How should an “A” team agent respond if the customer asks about the mortgage providers service evaluation?

   **A:** Approved Service Evaluation Scripting for “A” Team Agents

   “Our client wishes to track the two programs separately so you (the customer) will receive a service evaluation from the Real Estate Assistance Program and may receive a separate service evaluation from the Mortgage Program. Please take the opportunity to provide your feedback on both service evaluations separately.”

   **For USAA Only:** USAA Mortgage Services provides a service evaluation to all members who closed their loan financing with USAA Mortgage.

1. **Q:** How does the USAA Member receive the USAA Mortgage service evaluation?

   **A:** The USAA Mortgage service evaluation is part of the member’s closing package and is presented to the member by the closing agent.

2. **Q:** How should an “A” team agent respond if the member asks about the USAA Mortgage service evaluation?

   **A:** Approved Scripting for “A” Team Agents:

   - “The evaluation you received today is intended for you to rate only your experience using USAA Mortgage Services. “

   - “For MoversAdvantage®, you will receive by mail a separate and distinct service evaluation. The MoversAdvantage service evaluation is specifically designed to let USAA know how satisfied you are with the services of your MoversAdvantage Specialist and my services as your assigned agent.”

   - “Your feedback on both evaluations is extremely valuable to USAA. I encourage you to take the opportunity to provide your feedback on both service evaluations separately.”
3. **Q.** If the member did not complete their mortgage evaluation and would like to request another, what should the member do?

   **A.** Please direct the member to contact USAA Mortgage Services directly.

15. **Q:** If a service evaluation is stamped “RESPONSE DUE” what does that mean to the real estate firm and what actions should be taken?

   **A:** Any question where a customer noted a 1 or 2 or made a negative comment may prompt attention from Cartus’s Quality Assurance Department and could require a response from your firm.

   **Please note:** A response is only required when requested by the Quality Assurance Department. Not every service evaluation that is stamped “Response Due” requires a Broker response.

16. **Q:** To increase my company’s return rate, what is the approved scripting and process I should follow?

   **A.** Once the home has closed:

   **SAMPLE:** Relocation Department Follow-Up

   Dear (Insert Name):

   I am following up to find out if you have received the service evaluation for the (insert program name). Your feedback is very important to us! When you return this evaluation it helps (insert client name) and (insert company name) know if our agent (insert agent name) and your Specialist (insert Specialist name), provided you with excellent service. If you have not received your service evaluation, please let me know, and I will have another evaluation sent to you. Would you provide me with the address that you would like the new evaluation sent to?

   **SAMPLE:** Agent Follow-Up

   “On behalf of (insert client name), I would like to again personally thank you for using the program. We hope that your experience was second-to-none and that our team provided you with excellent service. By now, you should have received a service evaluation which was specifically designed to let us know how satisfied you were with the services of your Specialist and my services as your assigned agent. This is our program’s report card and your feedback is extremely valuable to us!

   “I hope everything is going well. Thank you again. It has been my pleasure to work with you.”
17. **Q:** If a customer did not receive their service evaluation, can another one be requested?

   **A:** Yes, as long as the following steps occur:
   1. Customer is to forward an email to your agent or relocation department requesting an additional service evaluation be sent. This email must include the customer’s forwarding address. Please include the Cartus file #.
   2. A copy of the customer’s email must be sent to the following:
      For USAA and HES – Cynthia Harris – cynthia.harris@cartus.com

18. **Q:** For Principal Brokers only - I am trying to make Platinum. How do I calculate my PEQ return rate?

   **A:** The minimum qualifier for Platinum is a 45% return rate.
   
   Total # of PEQS divided by the total # of closings.
   
   EXAMPLE: 120 PEQS / 200 closings = 60%
Quality Assurance

Quality Assurance (972-870-2703)

MISSION STATEMENT:

To restore a customer’s confidence in the program by resolving service issues and providing feedback to Brokers in order to improve performance and prevent a reoccurrence of service issues.

Standardized forms and procedures have been developed to streamline the process and improve communications between Quality Assurance and our Network Brokers. Brokers are requested to contain their responses to the forms provided whenever possible.

PROCESS FLOW FOR USAA MAP: USAA gives their customers the opportunity to provide feedback on Movers Advantage. The Performance Evaluation Questionnaire (PEQ) is sent 30 days after the transaction has closed. Self addressed, stamped envelopes are provided to encourage customer response.

The completed forms are returned to USAA and Home Event Services where they are reviewed and service issues are identified. The Quality Assurance Department then follow ups. All customers that have responded negatively to any aspect of the program are contacted to thank them for their feedback, apologize that the program has not lived up to their expectations and to assure them that their concerns will be addressed.

The relocation department’s Standard Operating Procedure for “Response Due” requests for both HES and USAA is as follows:

- When contacted by the Quality Assurance Department (QA), the turnaround times for response must be within 24 hours. All response due requests should be completed and submitted by the relocation director. Please make every attempt to adhere to this sensitive client procedure.

Samples of HES & USAA Service Evaluations can be found in the Forms Library of www.cartusnetworks.com.
Broker Response Form ~ Sample

RESPONSE DUE

The expected turnaround time for response due request is 24 hours. All response due requests are to be completed and submitted by the relocation director via email. If unable to comply within 24 hours, please notify the Quality Assurance contact immediately as to why.

Relocation Director: ___________________________ Agent: ___________________________
Firm Name: ___________________________ Anagram: ___________________________
From: Terry Jones QA Senior (972) 870-2836
Quality Assurance, Affinity Services
Cc: Cynthia Harris - USAA
Re: Case ID: ___________________________ Program Name: ___________________________
Customer Name: ___________________________ PEQ Date: ___________________________
Member #: ___________________________

The information contained is CONFIDENTIAL feedback.

Member Comments (regarding the service provided):

Agent's Response (any additional relevant information):

☐ If marked, provide detailed timeline of events:

Assigned Agent:
Is agent on the “A” team and completed the certification training? ☐ Yes ☐ No
If yes, how long has the agent been on the team?
Did agent counsel member on local market conditions and pricing? ☐ Yes ☐ No

Communication:
How often did agent and member communicate? ☐ Daily ☐ Bi-weekly ☐ Weekly ☐ Monthly
How did the agent and member communicate? ☐ Phone ☐ Email ☐ Fax

If Home Purchase:
Was a buyer’s representation agreement in effect? ☐ Yes ☐ No

If Home Listing:
Listing date? Listing price?
Was the member provided feedback? ☐ Yes ☐ No

Thank you for your prompt response in investigating this matter.
Rewards and Recognition  (Principal Brokers)

**USAA MoversAdvantage® Eagle Award Criteria**

This award is presented to the firm who exhibits overall performance excellence when working with USAA customers. The following criteria is used to establish the award winners:

Size Category (based on customer referrals received):
- 400 plus referrals
- 200-399
- 100-199
- 50-99

Performance categories are weighted as follows:
- 35% Distinguished Service
- 30% Mortgage Conversion
- 30% Sales Conversion
- 5% Above and Beyond

In the event of a tie, TOP BLOCK results will be used to select the winner.

**Cartus Affinity Services Summit Award Criteria**

This award is presented each year to the highest achiever within the Cartus Broker Network based on performance in service excellence, sales conversion, mortgage conversion and above and beyond for all Affinity programs including USAA.
Mortgage Services

Mortgage Expectation

Every Affinity client has a preferred mortgage provider, the expectation is, the customer placed with your firm closes with the client’s mortgage provider. As a reminder, many of our Affinity clients are financial institutions!

An “A” team agent should always refer to the Client Matrix and check with their relocation department as to the mortgage provider’s benefits and phone number. On all HES referrals, the appropriate lender and phone number is provided in the template section of the referral sent via Broker Center.

1. Q: How should the relocation department train their “A” team agents about the use of the client’s mortgage provider?

   A: The relocation department should explain that with an Affinity referral comes the opportunity for the customer to obtain a mortgage with the client’s provider. The agent is in direct conflict with the program if they promote the use of other mortgage providers.

2. Q: What is the purpose of the Mortgage Features and Benefits Form?

   A: The form is a tool to assist the agent in discussing the features and benefits of the specific client’s mortgage program on at least two separate occasions with the customer.

3. Q: Why does Affinity Services work with so many lenders?

   A: Our Real Estate Assistance program positively impacts our client’s mortgage conversion rates. Therefore, many of our clients are financial institutions or membership organizations that have a mortgage component.

4. Q: What is PHH Mortgage and explain it’s partnership with Affinity Services?

   A: PHH Mortgage is an industry leader in offering private label mortgage outsourcing. PHH acts as a centralized mortgage provider to many of our Affinity clients and is marketed under a variety of names including: PHH Mortgage, InstaMortgage, and private label programs for financial institutions. PHH cross-sells the real estate assistance program to their customers seeking a purchase loan. It is extremely important to review the Affinity Client Matrix (located in the Forms Library of www.cartusnetworks.com) for the proper mortgage lender to cross-sell to our Affinity customers.

5. Q: If PHH is the preferred mortgage provider for the Affinity client, why then can’t I just use the brand mortgage, isn’t it all the same company?

   A: Each division of PHH functions as a separate entity with different investors/pricing and processing requirements. Therefore, it would not be the same.
6. **Q:** If the customer has not been in contact with the client’s mortgage provider or has not received their approval letter what should the agent do?

   **A:** The agent should provide the customer with the Loan Origination Department telephone number or direct the customer to the lender’s website where a dedicated team of Loan Consultants are available to potentially approve the customer.

7. **Q:** Will the Loan Consultant work with the customer to select a product that best suits the customers needs?

   **A:** The Loan Consultant will ask probing questions of the customer to identify the most suitable program based upon a review of a menu of products.

8. **Q:** What is the HES Agent Help Desk?

   **A:** The Help Desk is there to serve as a resource for agents who have general questions and/or issues for those PHH Mortgage relationship clients. These Affinity clients are notated with an * in the mortgage column of the client matrix.

9. **Q:** If a customer chooses to “shop around”, how should the agent handle this situation?

   **A:** The agent should always re-direct the customer to the client’s mortgage provider. For Chase, please place a call or send an email to the Client Relations Team (CRT) and advise your customer is shopping around.

10. **Q:** What are the specific Standard Operating Procedures (SOPs) an “A” team agent must follow as it relates to mortgage?

    **A:**
    
    - Agent must discuss with the customer the Affinity client’s designated mortgage provider’s features and benefits and should always have customer pre-approved with the mortgage provider prior to “househunting”.
    
    - Due to privacy laws, agent should remind customer to give their approval to the mortgage provider so that the provider can share with the agent information regarding the customer’s loan closing.
    
    - The agent will utilize the Agent Help Desk as their primary mode of communication when inquiring about a customer’s loan. Please consult the Affinity Client Matrix for exceptions.
• For Chase: The Chase Client Relations Team is uniquely designed to provide seamless purchase transactions for Chase customers as well as to work as an advocate on behalf of our “A” team agents. Access is available by phone @ 866-853-4765 or email: chase.client.relations@jpmchase.com. Hours of Operation: Monday – Friday 8:00 am to 5:00 pm EST.

• Remember to call the Client Relations Team for any and all questions.

• To notify the Client Relations Team when the customer is shopping.

• To always use the Chase Contact Cover Sheet and fax the signed purchase contract to: 866-594-6714.

• At pending sale, submit your request for an updated price quote. Always send your request via email to: chase.client.relations@jpmchase.com

• When the customer indicates that they will be choosing a lender other than the client’s mortgage provider, agent to immediately contact the preferred mortgage provider to re-direct. Agent to provide customer’s telephone number and other pertinent details so that the mortgage provider may make an outbound call to the customer to “Save the Deal”. Please consult the Affinity Client Matrix for exceptions.

• For USAA, email request for an updated price quote to mortgage@usaa.com.
• For Chase, the agent will utilize the Chase Client Relations Team (CRT).
For USAA, at contract ratification, agent to remind customer to contact USAA Mortgage to start their loan processing. Agent must immediately complete the MoversAdvantage Contract Cover Sheet and fax with a copy of the contract and a copy of the MLS printout to the USAA Mortgage Centralized Fax # @ 866-384-8867.

```
USAA MOVERSADVANTAGE® PROGRAM CONTRACT FAX COVER SHEET  
(Conventional and VA)
Directions for the MoversAdvantage Agent:  
When your USAA member has found a home and is financing with USAA Mortgage, please immediately complete and fax this cover sheet with a copy of the fully executed purchase contract/agreement and MLS printout to USAA Mortgage at: 866-384-8867

Date: ____________________________  Pages (including cover page): ____________  USAA Member Name(s): ____________________________  USAA Member Number: ____________________________

Property Address: ____________________________  City/State: ____________________________  Zip: ____________________________

CONTACT INFORMATION

Borrower's (Member's) Agent: ____________________________  For Appraiser Access:

MoversAdvantage Firm Name: ____________________________  Listing Agent Name: ____________________________

Agent Name: ____________________________  Listing Agent Telephone #: ____________________________

Agent Telephone #: ____________________________  Listing Agent Email: ____________________________

Agent Email: ____________________________

Title Company/Closing Agent/Attorney: ____________________________  Company Name: ____________________________

Address: ____________________________  Telephone #: ____________________________  Fax #: ____________________________

Contact Name: ____________________________

PROPERTY INFORMATION

Most current available tax information. Please elaborate (i.e., zill rate, period covered, and if taxes are subject to change).


FOR VA LOANS ONLY

For New Construction:
VA Builder ID:
Builder Name: ____________________________  Address: ____________________________

Phone #: ____________________________  Warranty Information: Length of Warranty: _______ year(s)

Warranty Company Name: ____________________________  Address: ____________________________

% of Home Completed: ____________________________

For Condos Only:
Is Condo VA Approved: Yes [ ] or No [ ]
```
• For Chase, at contract ratification, remind customer to contact Chase to start their loan processing. Agent must immediately complete Home Connect Contract Cover Sheet and fax with a copy of contract and copy of MLS print-out to Chase Mortgage centralized fax # @ 866-594-6714.

```
HOME CONNECT FROM CHASE CONTRACT FAX COVER SHEET
(Conventional Only)

Directions for the Home Connect Agent:
When your Chase customer has found a home and is financing with JPMorgan Chase Mortgage, please immediately complete and fax this cover sheet with a copy of the fully executed purchase contract/agreement and MLS print-out to JPMorgan Chase Mortgage: at 866-594-6714.

Date: ____________________ Pages (including cover page): __________
Customer Name(s): ____________________ Chase Loan #: __________
Property Address: ____________________ City/State: __________ Zip: __________

CONTACT INFORMATION

Borrower's Agent: ____________________ For Appraisal Access:
Home Connect Firm Name: ____________________ Listing Agent Name: ____________________
Agent Name: ____________________ Listing Agent Telephone #: ____________________
Agent Telephone #: ____________________ Listing Agent Email: ____________________
Agent Email: ____________________

Title Company/Closing Agent/Attorney:
Company Name: ____________________
Address: ____________________
Telephone #: ____________________
Fax #: ____________________
Contact Name: ____________________

PROPERTY INFORMATION

Please provide a complete legal description including the county:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

1-08
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USAA Movers Advantage Contract Cover Sheet and Home Connect from Chase

Contract Cover Sheet:
1) To be used for both Conventional and VA
2) Must be filled out completely by the agent. Please do not leave blanks.
3) Not optional

The positive outcome of using the form:
1) Mortgage does not have to play telephone tag with the agent to try and gather all of this information.
2) The form makes the member’s contract easily identifiable when coming into Mortgage.
3) The form provides all the information required to expedite the ordering of the appraisal and to work towards meeting the contract closing date.

- For HES, if the customer has selected the client’s mortgage provider (PHH Mortgage) to obtain their VA financing, the agent must fax the VA Appraisal Cover Sheet, a copy of the MLS print out, and a copy of the fully executed contract/agreement to the mortgage provider. To expedite the process with the VA, the agent must fax this information on the same day of receiving a fully executed contract/agreement. Please consult the Affinity Client Matrix for exceptions.
- Agent to pro-actively and periodically remind the customer to fulfill any open loan conditions/contingencies to ensure that the home closes on the scheduled closing date.
- If a service problem occurs, the agent must immediately notify relocation department and request additional assistance/intervention.
- If a mortgage processing or service problem occurs, the agent must first contact the Agent Help Desk. If unsuccessful in resolving issue, the agent to immediately notify relocation department and request additional assistance/intervention. Please consult the Affinity Matrix for client exceptions.
- Agent to complete the USAA or HES Mortgage Acknowledgement form at final sale.

11. Q: What should a relocation department do it there are trends developing in their marketplace that prevent their agent from converting mortgages?

A: The relocation department should gather specific examples from their agents and immediately call their Regional Network Director. The Director will work in conjunction with the relocation department and Affinity Services to address the issues and improve the program.

12. Q: Should the relocation department track each agent’s mortgage conversion monthly?

A: Yes. This will give the relocation department awareness regarding use of the mortgage product and their agent’s commitment to the program.

13. Q: When is it okay for an agent to take a USAA or HES customer to a brand partner (i.e., C21, ERA or CB) for their financing?

A: Only when the client’s mortgage provider is unable to produce financing to the USAA or HES customer (i.e., loan product not available, does not qualify under investor guidelines, etc.)
USAA Mortgages Services

“A” Team Agent Reference

Loan Origination Department (for member access only): (800) 531-8464
Hours of Operation:  Monday – Friday  7:30 am – 10:00 pm CST
Saturday  8:00 am – 6:00 pm CST
Sunday  1:00 pm – 6:00 pm CST

USAA Agent Help Desk (800) 914-9691 or mortgage@usaa.com
Hours of Operation:  Monday – Friday  7:30 am – 6:00 pm CST

Centralized Fax # for VA and Conventional Purchase Contracts (866) 384-8867
USAA customers can also apply online @ www.usaa.com.

1. Q: How long has the USAA Mortgage program been in place?
   A: Since 1985. The MoversAdvantage® real estate assistance program was developed as a result of customer inquiries when calling about a mortgage product.

2. Q: How many MoversAdvantage opportunities originate through USAA Mortgage?
   A: Over 65%. So, in other words, USAA is very skilled at taking a mortgage opportunity and turning it into a lead for the Broker Network.

3. Q: What is USAA’s position on the customer’s use of the mortgage program and where the real estate lead actually comes from?
   A: “A” team agents in the network need to remember that USAA is a BANK. If the agent obtained that lead from another mortgage provider would they take that lead to a different mortgage company? No, the agent would not, so we ask the same of the agent in our Network. Please continue to encourage and reinforce the use of USAA Mortgage Services.

4. Q: What is a CCB?
   A: The term CCB has been associated with USAA for many years. This term is commonly used by the Customer, the Mortgage Loan Consultant and the Specialist.

   The Certified Cash Buyer Program otherwise known as the CCB is a credit commitment for a home loan. This commitment is valid for a specified period of time. The CCB lets the member know how much they can afford and allows them to shop with confidence with their approval letter in hand. An “A” team agent should always request that the member provide a copy of their letter prior to house hunting. If the member does not have a copy available, the agent may request a copy via the Agent Help Desk (800-914-9691) as long as the member has granted permission to distribute a copy to the agent.
5. When requesting an updated price quote, please remember to always include the following when attempting to “save the deal”. Email your request for an updated price quote to: mortgage@usaa.com.

The subject line of the email should always read: REQUEST FOR AN UPDATED PRICE QUOTE (Always refer to this as an updated price quote when speaking to the customer and asking the customer’s permission to request the call on their behalf.)

Your email should always contain the following key components:

- ✔ USAA Member Name(s)
- ✔ Member # or USAA Mortgage loan # (if available)
- ✔ Estimated Close Date
- ✔ Details of offer from other lender (if available)
- ✔ The best contact # to reach the member

DO NOT FORGET

The following criteria must be met in order for a Save the Deal (updated price quote) call to be made:

- The customer has a credit pre-approval (commonly referred to as a CCB) from USAA Mortgage. If the customer does not have a CCB the agent should immediately refer the customer to www.usaa.com to obtain a credit pre-approval or to start the loan application process.

- The customer must have a fully executed or ratified purchase contract.

- The contract closing date must be 14 days or greater for conventional loans and 21 days or greater for VA loans except for states of Hawaii, Alaska and New York.

- The customer must agree to receive a call from USAA Mortgage to discuss their loan financing.

PLEASE REMEMBER

The following occurrences are not actionable situations when emailed by the agent to USAA Mortgage. Please refrain from sending your email in the following situations.

- Please do not send a message to USAA Mortgage advising that the member is shopping.
- Please do not request an updated price quote if the member does not have a purchase contract.
- Please do not request an updated price quote unless the member has officially opened a file with USAA Mortgage. If the member has not opened a file and received their pre approval (commonly referred to as a CCB letter) there is no deal to save. To open a file and obtain their letter, please direct the member to www.usaa.com.
- Please do not send a message if USAA has advised the member that the desired product is not available through USAA.

All general status questions regarding a customer’s file should be directed to the Agent Help Desk at 800-914-9691. This email does not replace the current Agent Help Desk and should be used only to request an updated price quote.
6. **Q:** When should an agent use the USAA Mortgage Reconsideration of Value Form?

**A:**
1) Agent should complete this form only when the customer requests an appeal of the value.
2) In order to appeal the value, this form must be returned to USAA Mortgage within 24 hours of notification to the agent.
3) The agent should not send the form directly to the appraiser. Please send the form directly to the USAA Mortgage Processor’s attention.

7. **Q:** What are the positive outcomes of using the form?

**A:**
1) You have received permission from the customer to work on their behalf.
2) If the form is completed, it contains all the information that the appraiser will need to promptly review their value and make any revisions accordingly.
3) The form removes any confusion over the comparable information and ensures a complete submission.
4) The format of the form (when filled out completely) appears to ensure that the VA appraiser will more readily review the information and reconsider the value.
How to Convert the Mortgage on an Affinity Referral?

- At placement, remind the agent of the Affinity program’s preferred mortgage provider (i.e., by hard copy handout in placement package, by email, use of stickers).

- When agent submits pending sale information, and the customer indicates that they will not be using the preferred provider, promptly remind agent (via email or phone) to submit their request for an updated price quote to the preferred provider. Once the request has been sent to the mortgage provider, require the agent to report back the results of the re-direct.

- Set the individual mortgage conversion goals. The conversion goal for the agent should be higher than the goal set by the program.

- Measure each agent’s mortgage conversion monthly. Provide list of agents results vs. goal and distribute them at quarterly meetings. This creates awareness and friendly competition.

- Using tracking system to develop a reward program around mortgage conversion performance. Recognition may come in the form of a gift certificate, gas cards, etc., and given to those agents who are top performers in their respective branches.

- Hold workshops with your “A” team to introduce and provide direction on how to discuss the Affinity mortgage provider’s features, benefits and processes. Utilize agents who have been having the greatest success in mortgage conversion as panelist and discuss local challenges, solutions and strategies.

- Prior to viewing new construction, encourage agent to explain their role and the provider’s program to avoid losing customer to builder direct financing programs.

- Encourage agent to call new home sales office and explain the mortgage services program prior to visiting with the customer.

- Principal or relocation director to contact agent by phone or by writing a personal acknowledgement/thank you when the agent successfully closes their customer’s loan via the preferred provider.

- Train agents to avoid the real estate rush hour to achieve excellent service ratings. The benefits to "A" team agents of avoiding closing at the end of the month….  
  ✓ Reduces errors in paperwork  
  ✓ Reduces closing delays  
  ✓ Saves you time at the end of the month  
  ✓ Increases the customer’s satisfaction with the overall process and the service delivery of the assigned agent!
The following are relocation director/facilitator's notes for the previous best practice:

**Share the following comments with your agents:**
As you are keenly aware, closing at the end of the month is always a challenge, even more so during peak volume season. Many customers have flexibility when it comes to selecting a closing date.

As the assigned agent, you are held accountable and play an integral role in ensuring the customer's satisfaction with the closing of their home. To that end, part of your role is to make recommendations that will optimize the customer's experience. Do not hesitate to suggest options for closing other than the last few days of the month.

Providing viable options will make a lasting impression on your customer and can ultimately **positively impact** the service rating awarded on the service evaluation!

**Suggested scripting for "A" team agents to use when discussing this topic with their customers.**

1) "I always suggest closing mid-month. Based upon my experience, mortgage companies, title companies and all service providers needed for closings are much less rushed - which will make things run more smoothly for you. If any problems do arise, we will have a much easier time getting the attention and service you require!"

2) "Did you know that when closing mid-month, you actually have six weeks until your first mortgage payment is due? A welcome respite the first month in your new home!"

3) “Interest is always paid per diem, so it is not true that you are saving money by closing at the end of the month. You will pay for exactly what you use!"

4) Because you are closing the last day of the month, you should find out what your moving company's hourly rate is - just in case delays happen.
A” Team Agent Best Practices - Mortgage

How to Convert the Mortgage on an Affinity Referral?

- Agent should be trained to have a clear understanding of the referral source and the responsibilities therein of working with Affinity customers.
- Since the bulk of the time, the agent’s referral, came from a mortgage loan inquiry, the agent should want the customer to close their loan with the Affinity program’s preferred mortgage provider.
- The agent should be aware of the influence the Mortgage Loan Consultant has on generating real estate referrals.
- The agent should be considerate in words and actions of the efforts the Mortgage Loan Consultant towards cross-selling the services of the agent and the benefits of the Affinity program.
  - When an agent pro-actively suggests or persuades the customer into using another loan provider, the agent is taking financial compensation away from the person who generated the real estate referral on their behalf.
- Upon receipt of the referral, the agent should familiarize themselves with the features and benefits of the preferred provider’s loan offerings and service guarantees.
- Agent should ensure customer is pre-qualified and has a copy of letter in hand prior to house hunting.
  - Depending upon the preferred provider’s mortgage offerings and financial benefits, agent should encourage customer to contact preferred provider telephonically or via the internet.
- If agent knows the customer is considering or has selected another company for their financing, the agent should utilize the formal process of requesting an updated price quote.
- If agent is having issues or receiving customer objections concerning pricing, product availability, etc., agent should use scripting to assist with the discussion.
- If the customer shares with the agent some frustration in working with the preferred provider, the agent should immediately communicate the issue to their relocation department and program specialist. The agent should take the following actions when working with the customer to resolve the issue and concern:
  - Project a professional, “can do” attitude when working with the customer.
  - Convey confidence in the program. Please do not reinforce the customer’s assumption or conclusion that choosing a different mortgage company for their financing is the solution.
  - Be courteous. Don’t forget that everyone on the team is working hard to meet our mutual goals of providing excellent service to the customer, converting the mortgage and ultimately closing the sale.
  - Be a problem solver and narrow down the objection.
  - Ask the customer to identify specifically the need that is not being met.
  - Do not assume that you already know what the need is.
  - Validate the customer’s concern and refrain from personal commentary regarding the mortgage provider.
  - Intervene on the customer’s behalf and call the mortgage provider for service recovery.
  - Work as a team!
**Approved Mortgage Scripting for “A” Team Agents**
(All Affinity Programs)

1. **Suggested scripting for an "A" team agent to utilize when the USAA member is shopping other lenders. (Does not apply when member is already committed (locked a rate with or advanced funds) to another lender or has already locked their rate with USAA.)**

   **Member:** “I'm thinking of using XYZ lender instead of USAA Mortgage…they are offering me a better rate.”

   **Agent:** “I would encourage you to speak to USAA again before making your final decision. You want to be absolutely sure that XYZ's offering is better. When comparing mortgage offerings you should always consider points, lender’s fees and rate lock terms, in addition to the interest rate. A lender’s interest rate could be lower but with higher points or lender’s fees it could actually end up costing you more. USAA is committed to ensuring that you are getting the best offer possible, and will tell you if another lender’s offer is truly better.

   Why don't you give USAA a call or if it is more convenient, may I ask a USAA Mortgage Specialist to contact you? What would be the best telephone number for contact?”

   *If member opts to have the agent contact USAA Mortgage - agent is to follow the prior email procedure for requesting an updated price quote.

2. **Suggested scripting for an "A" team agent when the member is resistant to going back to USAA or implies that they believe that USAA Mortgage should have provided a more competitive product initially?**

   **Agent:** “Mortgage rates change on a daily basis! At the date and time you contacted USAA Mortgage, the rate and terms quoted by USAA was their most competitive offering. Why don't you give them a call and see what is available for you today or if you would like, may I ask a USAA Mortgage Specialist to contact you? What would be the best telephone number for contact?”