



Certified Agent Advantage 2019-2020

Marketing Training Level 2

Cartus A Team Agent Marketing Training – Level 2

Cartus partners with TRG to provide a highly experienced network of title and closing professionals to manage the corporate departure and destination closings.

Cartus' closing network is

- ❖ Represented in every market and the providers possess a strong knowledge base of the unique relocation closing needs to ensure a successful closing.
- ❖ Each provider is selected for providing exceptional service and meeting the high quality standards required by Cartus and their Clients.

Your relocation department or Cartus' Contract Specialist will provide you with the name of the local closing office in your market that manages the Cartus transactions.

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Cartus Network Marketing Referrals

OBJECTIVES

Identify the Cartus performance metrics for the Marketing Referral

Identify the average home sale cost to a Client when a property is sold during the Customer's marketing period vs The Client's inventory period

Recognize the different home sale types available for a Corporate Relocation

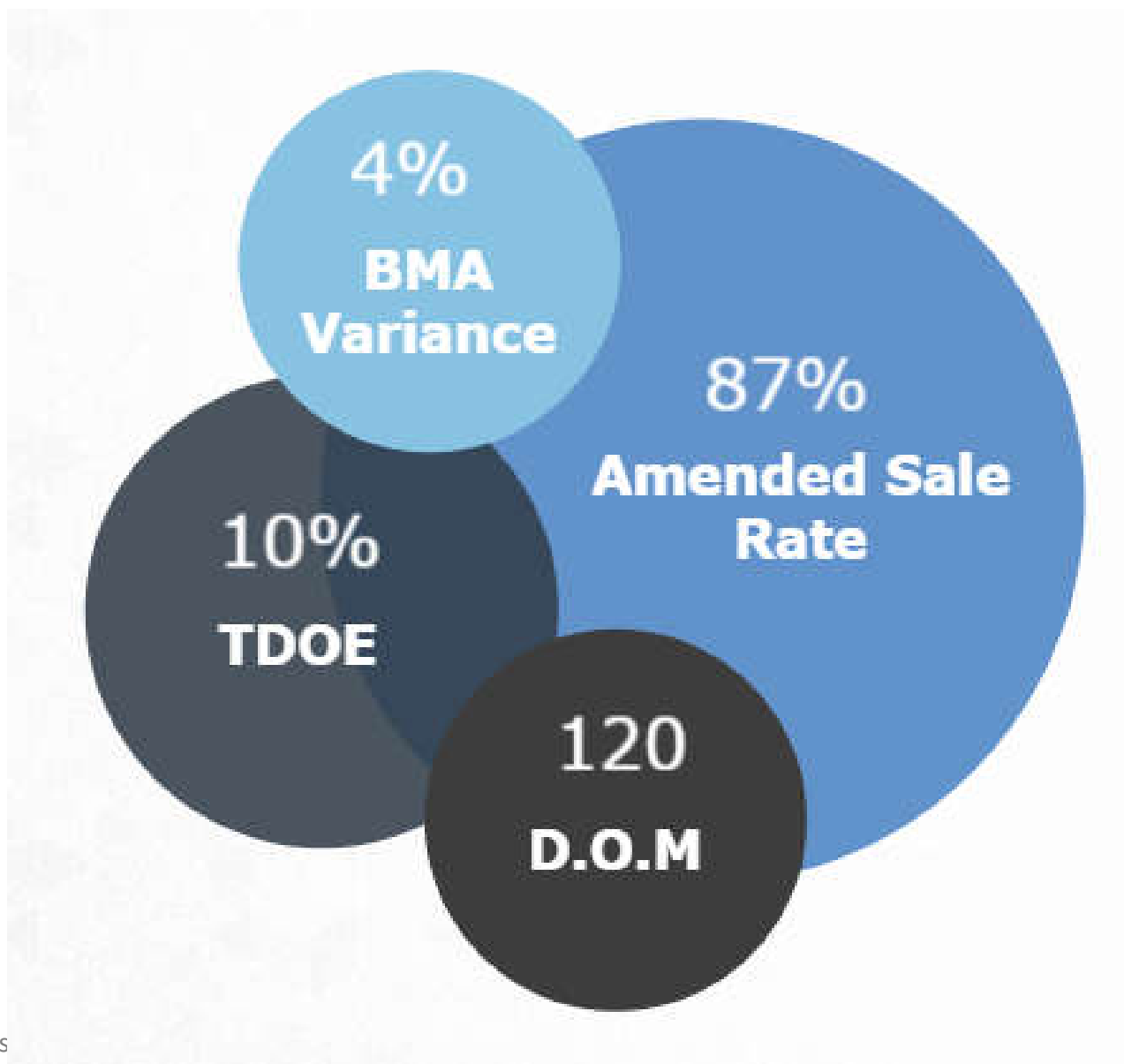
Describe the Amended Sale process and financial impact to the Customer, Client and your Broker when that process is not followed

Navigate the Corporate Relocation home sale process including required paperwork for homes sold in the home marketing phase

Performance Metrics

- BMA Variance 4% or less
- BMA Timeliness
- Days on Market (DOM)
- Amended Sale Rate
- Relocation Service
- Initial Contact Attempt
- Pending Sale
- Final Sale

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Costs – Home Marketing vs. Inventory

The higher the amended sale rate, the more savings we can deliver to our Corporate Clients, demonstrating our value.



Sold During Customer's Marketing

When a property sold during the Customer's marketing period the Client's cost was approx. 7.8% of that homes value.



Sold During Client Inventory Marketing

If that same property was sold after it was taken into inventory that cost jumped to 17.27%.



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SURVEY	WHAT'S ASKED	WHEN SURVEY IS SENT
Cartus Interim Survey	"Pulse check" to gauge how we are doing thus far for the move still in process.	Approximately one month after the start of the process depending upon the complexity of the move.
Follow Up Survey	Feedback on all services completed to date.	Up to three months after the Interim Survey is sent depending upon the complexity of the move.
Final Survey (if needed)	Sent if there are additional services that have been completed since the Follow Up Survey was sent.	Up to two months after the Follow Up Survey is sent, if needed.

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Home Sale Agent

Excellent

Good

Fair

Poor

8

7

6

5

4

3

2

1

Please rate your overall experience with AGENT.

☐
☐
☐
☐
☒
☐
☐
☐

Would you recommend your agent to a colleague?

Yes No

☐
☒

Please provide your comments regarding your overall experience with AGENT.

Home Sale Agent Drill Down Questions

Home Sale Agent

Please tell us more about your experience with A

Communicated with you in a timely manner

Demonstrated knowledge of the local market

Implemented sales strategy as discussed

Home Purchase Agent

Excellent

Good

Fair

Poor

8

7

6

5

4

3

2

1

Please rate your overall experience provided by AGENT.

☐
☐
☐
☐
☐
☐
☐
☒

Would you recommend your agent to a colleague?

Yes No

☐
☐

Please provide your comments regarding your overall experience with AGENT.

Home Purchase Agent Drill Down Questions:

Home Purchase Agent

Please tell us more about your experience with AGENT:

Excellent

Good

Fair

Poor

8

7

6

5

4

3

2

1

Communicated with you in a timely manner

☐
☐
☐
☐
☐
☐
☐
☒

Demonstrated knowledge of the local market

☐
☐
☐
☐
☐
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☐
☒

Followed-up on commitments

☐
☐
☐
☐
☐
☐
☐
☒

Provided information on properties and neighborhoods that met your requirements

☐
☐
☐
☐
☐
☐
☐
☒



2018 Cartus Broker Network

Program Types

- Buyer's Value Option
- Amended Sale
- Direct Reimbursement
- Closing Services Only

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Program Types

Buyer Value Option-BVO



- **No** Guaranteed Buyout Offer
- Customer markets property and verbally negotiates sale terms
- Cartus signs contract with the outside buyer

Amended Sale



- Guaranteed Buyout Offer **is** offered
- Customer markets property and verbally negotiates sale terms
- Cartus signs contract with the outside buyer
- Cartus “amends” their Guaranteed Buyout offer to the outside sale price

Direct Reimbursement-DR

- **No** Guaranteed Buyout Offer
- Customer markets property and negotiates sale terms
- Customer signs contract and attends closing
- Customer submits for reimbursement of closing costs

Closing Services Only-CSO

- **No** Guaranteed Buyout Offer
- Customer markets property and negotiates sale terms
- Customer signs contract with the outside buyer
- Cartus facilitates closing

Regular

- Customer accepts Guaranteed Buyout Offer
- Home goes into inventory

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The Internal Revenue Services says so...



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The IRS agrees that bona fide, Fair Market Value residence transfers from Employee to Employer are valid sales even if the Employer immediately sells the property to an outside Buyer. Thus, even though the Employee is able to dispose of his or her property through this means without incurring a Real Estate Sales Commission or closing costs, the Employee does not have compensation income and does not have to pay any taxes for this benefit.

IRS Revenue Ruling 72-339



Transaction 1



Customer
= Seller

Cartus
= Buyer

No closing cost incurred or paid
No taxable income to the Customer



Transaction 2



Cartus
= Seller

3rd Party
= Buyer

Closing cost incurred and paid
A Business Expense to the Employer

Broker Liability – Tax Gross Up Consequences

Amended Sale Transaction

\$400,000	(Sales price)
<u>X 8%</u>	(Closing costs)
\$32,000	

Total paid on behalf of the Customer, but not taxable income. This is considered a business expense for the Corporate Client



Taxable Sale Transaction

\$400,000	(Sales price)
<u>X 8%</u>	(Closing costs)
\$32,000	(Taxable income)
<u>X 60%</u>	(Tax reimbursement)
\$19,200	

Broker pays to cover tax burden



Home Marketing Process

- Welcome Center contacts customer, introduces and promotes the many benefits of utilizing the Cartus Broker Network!
- Welcome Center places the departure and destination referrals for the customer with Broker
- BMA instructions are electronically sent to the Relocation Department within 24 hours of referral placement (excludes weekends)

Home Marketing Process

- The Relocation Department assigns a trained and certified A-Team agent, sends referral information and instructions to agent
- Agent contacts customer within 24 hours from receipt of referral to schedule listing appointment

Home Marketing Process

- Complete BMA within 2 days of appointment date
- Relocation Department reviews BMA for accuracy, marketing plan, completeness and signs document
 - The BMA must include interior and exterior photos, and is submitted electronically to electronicbma@cartus.com

Home Marketing Process

- The Cartus Client Services Consultant (CSC) is the main point of contact for the Customer and is responsible for delivering the relocation benefits package
- The customer is the decision maker until Cartus purchases the home from them
- The Customer verbally negotiates all offers and **DOES NOT** sign any paperwork related to the sale including -Cartus signs all contract related documents*

BMA

The BMA is the analysis of the home through the agent's eyes and experience. The goal is to tell a complete "story" of the subject property and how it relates to the current housing market.

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Broker Market Analysis Tips

A Team Agents should never send a Broker Market Analysis directly to Cartus!

Follow Cartus Requirements!

- 01 The BMA must be completed and submitted to your Relocation Department within 2 days of viewing the property. This gives your Relocation Department 1 day to review the report for thoroughness and accuracy, and then submit it to Cartus in order to meet the 3 day goal.
- 02 It's extremely important that BMAs are done in a professional manner.
- 03 The BMA must be typed, spell checked and completed in its entirety.
- 04 Prior to submitting your report, please be sure all photos of the interior and exterior of the property have been included in the photomount document and all questions have been answered.
- 05 All BMAs need to be submitted by your Relocation Department to a specific mailbox at Cartus. This mailbox has no size restrictions and your BMA will be time stamped upon receipt.
- 06 Please DO NOT email the BMA to Cartus yourself. The photomount document creates too large a file size and your email will be blocked by Cartus servers. Cartus will not be aware you attempted to send the BMA and received date will be effected.
- 07 Make sure you follow your internal process for BMA review and submission.

A screenshot of the Cartus Broker Market Analysis form. The form is titled "Broker Market Analysis" and "CARTUS". It contains various sections for data entry, including "Basic Information", "Property Information", "Market Data", and "Comments". The form is designed with a blue and white color scheme and includes numerous input fields, checkboxes, and dropdown menus for detailed data collection.

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Broker Market Analysis		CARTUS 	
This form is being completed for: (check one)		Trusted guidance – for every move you make.	
<input type="checkbox"/> Home Marketing	<input type="checkbox"/> Inventory	Client Marketing Time	<input type="checkbox"/> 60 Days <input type="checkbox"/> 90 Days <input type="checkbox"/> 120 Days <input type="checkbox"/> Normal Marketing Time
File #:			
Cartus Contact:		Cartus Office:	Phone #:
E-mail Address:		Fax #:	
Cartus Address:			
Homeowner			
Address			
City/State/Zip			
Prepared by (company name)			
Agent Name:		Relocation Director Name:	
Agent Office Address:			
City/State/Zip			
Agent Phone #		Fax #	E-mail
If Listed,			
Current Listing Company/Agent & Address			
Typical Commission for the area		%	List to Sale Price Ratio for area:
Homeowner Purchase Date			Homeowner's Purchase Price \$
property and neighborhood data			
Subject Property		<input type="checkbox"/> Single Family <input type="checkbox"/> Mobile/Manufactured <input type="checkbox"/> Urban <input type="checkbox"/> Sprinklers <input type="checkbox"/> Townhouse <input type="checkbox"/> Multi-family <input type="checkbox"/> Rural <input type="checkbox"/> Security System <input type="checkbox"/> Condo <input type="checkbox"/> Other <input type="checkbox"/> Suburban <input type="checkbox"/> Owned <input type="checkbox"/> Leased	
Does the subject property conform to the neighborhood? Y <input type="checkbox"/> N <input type="checkbox"/> If no, explain:			
Are taxes typical for the area? Y <input type="checkbox"/> N <input type="checkbox"/> If no, explain:			
Property Values		Type of Cooling	Typical? Y <input type="checkbox"/> N <input type="checkbox"/>
<input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining		Type of Heat	Typical? Y <input type="checkbox"/> N <input type="checkbox"/>
Supply/Demand		Association	
<input type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply		Gated: <input type="checkbox"/> Yes <input type="checkbox"/> No	Club House: <input type="checkbox"/> Yes <input type="checkbox"/> No
Normal Market Time for Subj Property Area:		Pool: <input type="checkbox"/> Yes <input type="checkbox"/> No	Tennis: <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> 60 Days <input type="checkbox"/> 90 Days <input type="checkbox"/> Up to 120 Days		Dues: \$ <input type="text"/> <input type="checkbox"/> Month <input type="checkbox"/> Year	
<input type="checkbox"/> Over 120 Days <input type="checkbox"/> Other		Special Assessments: \$ <input type="text"/>	
Competition in Subject's Price Range:			

Photo Mount Tutorial

Need help? Click or Press
CTRL and click here.



CARTUS

**Subject Property
Photo Mounts**

Property Address:

Cartus File #: **Date:**

ROOM:

- ☐ Remove paper & paint
- ☐ Paint All
- ☐ Clean Carpet
- ☐ Replace Carpet
- ☐ Other

Comments:

[Click to Play Video](#)

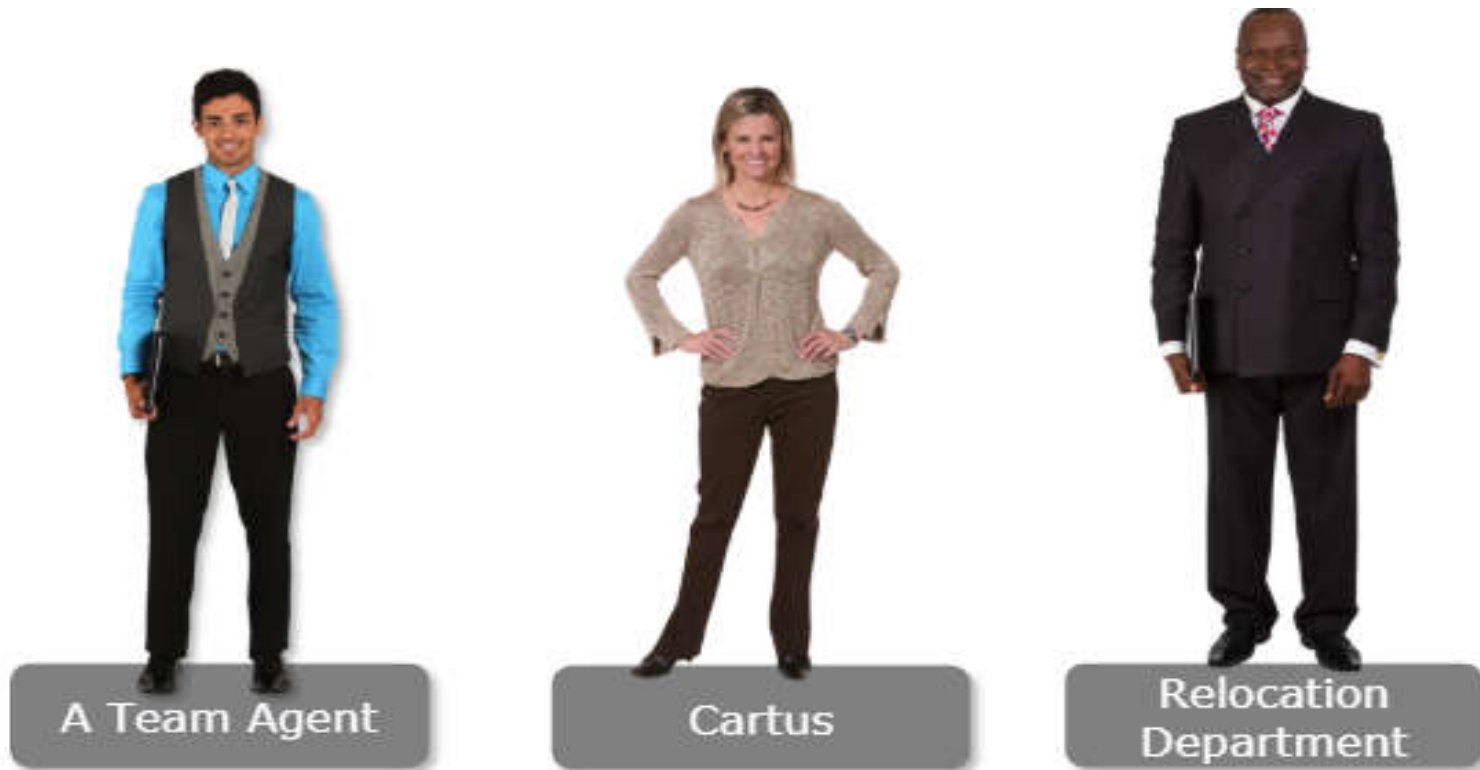
Place Photo Here

Home Marketing Updates

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A Team Agent – Responsibilities



A Team Agent

- ❖ Contacts Customer within 24 hours from receipt of referral
- ❖ Thoroughly completes the BMA within 2 days of the listing appointment and submits to your Relocation Department
- ❖ Submits Marketing Update Reports to Relocation Department timely (Due to Cartus every 19 days from list date)
- ❖ Promptly communicates all status updates to Customer, Relocation Department and Cartus

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Cartus – Responsibilities



- ❖ Single point of coordination for the Customer during their relocation
- ❖ Educates the Customer on their relocation benefits and Employer's home sale process
- ❖ Partners with the Listing Agent to ensure the Customer is educated on their local market
- ❖ Is an advocate for the Agent and Relocation Department. Partners with you to get the strategies and recommendations implemented by the Customer with the goal of helping you get the property sold

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Listing the Property

- Execute the Listing Agreement
- Begin Marketing the Property
- Complete your Marketing Update Report
- Submit your Marketing Update Report



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Listing the Property – Required Paperwork



The Agent Contract Tool

Blank State Disclosure

Completed State Disclosure

Cartus Standard Addendum

Cartus State Contract

Customized Marketing Material

Broker's Exclusion Clause

Most Recent Cartus SRED

Signed Listing Agreement

MLS Listing with Split

Signed Lead Paint Disclosure

Protecting the Customer, Agent & Property

- Ask permission to include photos of children's rooms in listing material
- During showings recommend the Homeowner secure:
 - ✓ RX drugs, jewelry, house & car keys, garage door openers, firearms, hunting gear, ammunition, financial documents/cards, electronic devices, high value items
- Pets should not be left unattended during showings

Protecting the Customer, Agent & Property

- Request temporary password from security company for alarm
- “Hide a Keys” should be removed during marketing period
- Shred all financial & personal documents before disposing, do not leave unopened mail visible during showings
- Remind agents to secure home after showings

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Marketing Update Report Tips

A Team Agents should never send a Marketing Update directly to Cartus!

Follow Cartus Requirements!

- 01 The Marketing Update Report is due to Cartus:
 - ❖ Every 19 days for Marketing Properties
 - ❖ Every 14 days for Inventory Properties
- 02 It's extremely important that Marketing Update Reports are done in a professional manner.
- 03 It must be typed, spell checked and completed in it's entirety.
- 04 You will submit your Marketing Update Report to your Relocation Department via email.
- 05 Your Relocation Department will review the report and place a summary note in Broker Center and then forward the report to Cartus.
- 06 All Marketing Updates must be sent to Cartus in their electronic format. Not scanned, pdf, or hand written versions.
- 07 Cartus realizes not all markets change within a 14-19 day period. It's important you use your expertise and think outside of the box and explore all marketing options.
- 08 Remember communication is key!

A screenshot of the Cartus Marketing Update Report form. The form is titled "Broker Market Analysis" and "CARTUS". It contains various sections for data entry, including "Market Information", "Property Information", "Marketing Information", and "Comments". The form is designed for agents to provide detailed market analysis and marketing strategies for properties.

Offer, Contract & Closing

Offer Negotiations

- Your Customer verbally negotiates with the Buyer(s)
- Cartus will sign the contract with the Buyer(s)
- Cartus will buy the property from your Customer
- Cartus will take the property to closing with the Buyer(s)



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Contract Specialist – Responsibilities



Contract Specialist

- ❖ Contact for the Listing Agent from receipt of an offer until offer signing
- ❖ Notifies Agent of outstanding items required before Cartus can sign the offer
- ❖ Reviews the contract and provide terms to the Consultant who reviews it with the Customer
- ❖ Signs the contract on behalf of Cartus
- ❖ Notifies Agents of outstanding documents not submitted with the contract and the assigned Cartus Closing Specialist
- ❖ Notifies Agents of outstanding documents not submitted with the contract and the assigned Cartus Closing Specialist

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Local Closing Team – Responsibilities



Local Closing Team

- ❖ Reports all information received from Buyer's Agent, Attorney or Escrow Agent to the Regional Closing Office (RCO) for approval/response from Cartus
- ❖ Communication channel: LCT ↔ RCO ↔ Cartus
- ❖ Works with Agent to identify final figures and approved expenses for the Closing Disclosure
- ❖ Facilitates the local closings on behalf of Cartus

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Regional Closing Office – Responsibilities



- ❖ Legal representative for Cartus from title search to close of transaction
- ❖ Completes title search, prepares & forwards deed package to Customer
- ❖ Calculates the Customer's equity
- ❖ Coordinates the closing with Listing Agent, Cartus, and the (LCT) Local Closing Team (aka "escrow/attorney representative")
- ❖ Follows up on mortgage contingency
- ❖ Approves final Closing Disclosure, processes sale proceeds and records deed

Receipt of Offer

- Notify the CSC-Client Service Consultant that you are negotiating an offer
- Customer to verbally negotiate sale terms
- Agent to carefully READ and REVIEW the contract with the customer prior to submission to Cartus
- Only submit one contract (State or Cartus Contract)
- Submit fully negotiated contract to rescontractspecialist@cartus.com

Do not send Cartus the contract until fully negotiated

Offer Negotiation Tips

Follow Cartus Requirements!

- 01 When you know an offer is coming, make sure the Buyer's Agent has the most recent SRED package and instructions.
- 02 All offers should be presented on a Cartus State Contract.
- 03 When a Cartus State Contract is not available in the area, the Cartus Standard Addendum must be included.
- 04 Once the written offer is received, carefully review the terms with your Customer for their verbal approval prior to submitting it to Cartus.
- 05 Please remember DO NOT let your Customer sign the offer, any counter offers or repair requests.
- 06 Only fully verbally negotiated, complete contract packages should be forwarded to your Relocation Director. Your Relocation Director will review for completeness and forward to Cartus.
- 07 A Contract Specialist will be assigned to work with you to get the offer signed.

Offer Negotiation Tips

Educate the Buyer's Agent!

- 01 All offers are contingent upon the review and approval of Cartus.
- 02 Cartus will sign the offer on behalf of our Corporate Client.
- 03 Cartus is only available Monday through Friday to sign offers.
- 04 All offers should be written to close with the Cartus Regional Closing Office.
- 05 Cartus will not accept an offer contingent on the sale of the Buyer's property.
- 06 Cartus will accept an offer contingent on the closing of the Buyer's property, subject to the Cartus review of the Buyer's sale documentation.
- 07 Cartus does not allow early occupancy.

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Electronic Signature

Accepted on all listing and offer documents via:

DocuSign
Dotloop
Authentisign
Skyslope
Zipogix DigitalInk (aka Signix)
eSignOnline
CTMeContracts

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The image displays a stack of real estate contract documents. The top document is the 'Seller's Real Estate Disclosure (S.R.E.D.)' with an effective date of Friday, October 31, 2014. It includes sections for 'Affiliated Business Arrangement' and 'Disclosure Documents'. The 'Affiliated Business Arrangement' section contains a table with the following data:

BUYER'S NAME	NAME OF BUSINESS	DATE OF REPORT	PREPARED BY
Buyer's Name	Affiliated Business Arrangement Disclosure Statement	10	June 2014

The 'Disclosure Documents' section includes a table with the following data:

BUYER'S NAME	Home Owner's Real Estate Disclosure	Correct Reference source not found	Correct Reference source not found	Home Owner's
Buyer's Name	Seller's Property Disclosure (see footnote)	Correct Reference source not found	Correct Reference source not found	Home Owner's
Buyer's Name	Lead Paint Disclosure (see footnote)	Correct Reference source not found	Correct Reference source not found	Home Owner's

Other documents visible in the stack include 'Agent Contract Tool', 'Mortgage Company Name', 'Standard Addendum', 'Earnest Money', 'Proof of Funds', 'Mortgage Pre-Approval', and 'Agent Contract Tool'.

Submit a complete contract package from the start!

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Agent Contract Tool and Contract Checklist - Required

LISTING AGENT: PLEASE COMPLETE AND RETURN THIS COVER PAGE (2 pages) WITH THE VERBALLY NEGOTIATED OFFER

To Cartus Contact Name: _____ Cartus Email: _____ /Fax: _____
Cartus file #: _____ Customer Name: _____
Completed by - Agent Name: _____ Date: _____
The following is an outline of the terms and conditions of the contract submitted in this contract attached:

Sale Price:	\$
Closing Date:	
Inclusions: (ex: washer/dryer)	
Exclusions:	
Inspections to be completed by buyer:	
Type of Financing (ex: Conventional, FHA, VA)	
Loan Amount and % of Sale Price	\$ / %
Earnest Money Deposit Amount/held by?	\$ / applicable 2 nd deposit: \$ / by:
Repair Caps:	Termite \$ Overall \$ Other \$
Other Conditions and/or Contingencies: (ex: Appraisal, Buyer Home Closing)	

The following items are the sellers responsibility:

Description	Costs												
Buyer's Closing Cost Credit	\$												
Home Owner's Warranties	\$												
Inspections to be Completed by Seller(seller pays)	<table border="1"><thead><tr><th>Type</th><th>Amount</th><th>Are these Normal and Customary Seller Costs?</th></tr></thead><tbody><tr><td>1.</td><td>\$</td><td>Yes/No</td></tr><tr><td>2.</td><td>\$</td><td>Yes/No</td></tr><tr><td>3.</td><td>\$</td><td>Yes/No</td></tr></tbody></table>	Type	Amount	Are these Normal and Customary Seller Costs?	1.	\$	Yes/No	2.	\$	Yes/No	3.	\$	Yes/No
Type	Amount	Are these Normal and Customary Seller Costs?											
1.	\$	Yes/No											
2.	\$	Yes/No											
3.	\$	Yes/No											
Buyer's Incentives	\$												
Agent's Incentives (ex: agent bonus)	\$												
Other Considerations Agreed to by seller (seller pays)	<table border="1"><thead><tr><th>Type</th><th>Amount</th><th>Are these Normal and Customary Seller Costs?</th></tr></thead><tbody><tr><td>1.</td><td>\$</td><td>Yes/No</td></tr><tr><td>2.</td><td>\$</td><td>Yes/No</td></tr><tr><td>3.</td><td>\$</td><td>Yes/No</td></tr></tbody></table>	Type	Amount	Are these Normal and Customary Seller Costs?	1.	\$	Yes/No	2.	\$	Yes/No	3.	\$	Yes/No
Type	Amount	Are these Normal and Customary Seller Costs?											
1.	\$	Yes/No											
2.	\$	Yes/No											
3.	\$	Yes/No											

Please confirm the total commission: _____% and the commission split: List _____ / Buyer _____%
*It is the responsibility of the Real Estate Agent to notify Cartus in writing if seller's closing costs in the contract of sale are in excess of what is normal and customary and/or are considered negotiable costs for the area.
Please note normal and customary closing costs cannot be a result of current market conditions.*


- Outlines terms of the deal
- Facilitates Cartus review
- Facilitates Cartus review and approval with the Customer

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Agent Contract Tool and Contract Checklist-Required

Cartus Contract Checklist	
CARTUS CANNOT SIGN A CONTRACT WITHOUT A COMPLETE COMPREHENSIVE PACKAGE	
1. All applicable pages of the Third Party Contract are complete and e-signed and initialed by buyer(s)-seller. Please be sure the property address is complete and accurate. Ask your Cartus contact which Cartus Company name should be written as Seller on the contract. * This includes all Addendums, exhibits, etc. <input type="checkbox"/> Included <input type="checkbox"/> Pending Receipt	6. The Pre-Qualification letter is on letterhead including buyer's address, contact information, and must reference either the sale price or the property address being sold. If it's fully financing, the letter must also articulate the loan amount or LTV. <u>More Than Sufficient</u> - the letter needs to have evidence the title is re-evaluated and reviewed the buyer's creditworthiness. <input type="checkbox"/> Included <input type="checkbox"/> Pending Receipt <input type="checkbox"/> N/A
2. Was the Cartus Rule Contract used? Y or N? If NO, all pages of the Cartus Standard Addendum are signed and initialed by buyer(s)-seller. * Only needed when Cartus Contract is not used. (Independent Sale, FL, LA, CA, and No Repair Addendum replace the Standard Addendum) <input type="checkbox"/> Included <input type="checkbox"/> Pending Receipt <input type="checkbox"/> Cartus Contract or No Repair Addendum was used	9. Proof of Funds (POF) - If this is a CASH deal, we need POF that must be on financial institution letter head and support full Sale Price. POF is also needed if the buyer is paying more than 20% in cash. <input type="checkbox"/> Included <input type="checkbox"/> Pending Receipt <input type="checkbox"/> N/A
3. The Cartus No Repair Addendum is initialed, signed, dated, if applicable. If this contract is a "No" sale, please call your Cartus Representative to send you this document. <input type="checkbox"/> Included <input type="checkbox"/> Pending Receipt <input type="checkbox"/> N/A	10. Attached is a copy of Earnest Money check based on purchase price. \$2000 or less = minimum of \$1,000 \$2001 - \$5000 = minimum of \$2000 \$5001 - \$7500 = minimum of \$5,000 \$7501+ = minimum of 5% of sales price <input type="checkbox"/> Included & meets guidelines <input type="checkbox"/> Pending Receipt <input type="checkbox"/> Included, but does NOT meet guidelines, if checked... Is this Seller's Standard Contractary for this Sales Price? Y or N
4. Seller's Real Estate Disclosure (SRD) - This document is to protect the disclosure, margins and if applicable, any inspections completed or pending. This must be initialed on the lines to the left of each listed item (by all buyer(s) and signed and dated by buyer(s) on page 2). <input type="checkbox"/> Included <input type="checkbox"/> Pending Receipt	11. If the buyer is paying with CASH that is a "split" split seller is required. Please contact your Cartus Rep for the Cartus Split letter requirements. <input type="checkbox"/> Included <input type="checkbox"/> Pending Receipt <input type="checkbox"/> N/A
6. The Cartus Non-Occupancy Disclosure is signed and initialed by buyer(s)-seller. Only applicable when after disclosure is required. Cartus changed this and Non-Occupant Owner. Exception to the rule is California CA Property ID serves this purpose. The Non-Occupant Disclosure is Cartus disclosure as seller of the property. <input type="checkbox"/> Included <input type="checkbox"/> Pending Receipt <input type="checkbox"/> N/A	12. Attached is a copy of the Buyer's/owner's contract and Pre-Qualification/Pre-Approval if the sale is contingent on the buyer's home closing. <input type="checkbox"/> Included <input type="checkbox"/> Pending Receipt <input type="checkbox"/> N/A
7. The Cartus Lead Paint Addendum is initialed and signed by the buyer(s) and the Listing Agent. The buyer(s) must initialed on both arrows under the lead check box 1 or 2. The buyer(s) must then signed and date the bottom. The Listing Agent must initialed and signed and date the bottom as well. *NO if needed when house is built prior to 1978. <input type="checkbox"/> Included <input type="checkbox"/> Pending Receipt <input type="checkbox"/> N/A	
Agent Comments:	Important Endnotes: * Please ensure that all pages have the same three stamps as that Cartus provides a complete, fully executed document with the same three stamps. -Cartus does not accept Digital Signatures -There can be no changes or strikeouts to our Cartus Rules -There can be no personal property listed in the contract -Consult with your Cartus Representative

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Standard Addendum	PAGE 4
<p>To the Buyer(s): This document contains important information concerning the referenced Agreement. You are urged to review its contents carefully.</p> <p>File # _____</p> <p>Property Address: _____</p> <p></p> <p>This Addendum supersedes and overrides any conflicting clauses or statements in the attached Agreement (the "Agreement").</p> <p>Ownership:</p> <p>The terms and conditions of the Agreement and this Addendum which apply to Seller are the terms and conditions of the Seller becoming owner.</p> <p>Earnest Money; Default; Brokers:</p> <p>In the event of a default by the Buyer(s), it is agreed that any earnest money or deposit shall be held by Seller as liquidated damages. Any provisions of the Agreement (i) with respect to any payment to brokers; and/or (ii) agreeing to indemnify or hold Broker harmless with respect to any loss, shall be void. Broker compensation and relationship is governed exclusively by the Listing Agreement and Listing Broker.</p> <p>Insurance Premiums:</p> <p>Insurance premiums shall not be prorated. All existing insurance policies will be canceled at the time of closing.</p> <p>Taxes / Assessments / Bonds / Homestead Exemptions:</p> <p>Tax, assessment, and bond prorations shall be based on the last known bill or upon the valuation and the current tax or assessment rate, and shall be prorated at the time of closing practice and/or local custom to have no prorations at the closing there shall be no proration or readjustment of taxes or assessments based on actual statements after closing. The seller represents that it has no knowledge, actual or constructive, as to whether or not an exemption applies to the property.</p> <p>Mortgage:</p> <p>Should the lender's commitment be conditioned on any repairs, the Seller reserves the right to complete the repairs, and return all earnest money deposits to the Buyer(s) with no further obligation.</p>	<p>Special Provisions:</p> <p>Notwithstanding anything to the contrary in the attached Agreement:</p> <p>(a) The Effective Date of the Agreement and this Addendum shall be the date that the Seller signs this Addendum;</p> <p>(b) Seller's correct, legal name for all purposes related to the Agreement is as shown on the signature line of this Addendum;</p> <p>(c) All personal property that conveys with the Property is sold "as is", "where is", and has no value;</p> <p>(d) Any assignment of the Agreement by Buyer (via either an assignment or naming a nominee included but not limited to a Qualified Intermediary) requires Seller's consent, which Seller may withhold in its sole discretion. Even if Seller's consent is given, the Buyer named herein shall remain fully obligated under the Agreement unless and until the Agreement has been fully performed by or on behalf of Buyer;</p> <p>(e) Seller shall not make any payment related to any closing date delays; and</p> <p>(f) MLS information/items (for example, but not limited to, square footage, school districts, buyer incentives, inclusions, agent incentives) are not representations or warranties by the Seller and are not part of the Agreement unless expressly stated in the Agreement or this Addendum.</p> <p>_____ _____ _____</p> <p>Seller: _____</p> <p>_____ _____ _____</p> <p>Buyer Date: By Date:</p> <p>_____ _____ _____</p> <p>Co-Buyer Date: _____</p> <p>PAGES 5-7 REQUIRED ONLY FOR HOMES LOCATED IN: HI, KS, NC, OK, TN.</p>

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Offer Package - Sellers Real Estate Disclosure Package

Seller's Real Estate Disclosure Package "SRED" Instructions

Cartus Contract & Disclosure Signatures MADE EASY

PLEASE SHARE THIS INFORMATION WITH THE SELLING AGENT

STOP! PLEASE READ ALL OF THE FOLLOWING INSTRUCTIONS WHICH ARE NECESSARY TO PROPERLY PROCESS THE PURCHASE AGREEMENT:

Cartus cannot process the agreement as "Seller" unless the following requirements have been satisfied and the terms have been confirmed with our homeowner.

- ✓ **Affiliated Business Arrangement Disclosure Statement:**
This document lists all companies that Cartus Corporation has a business relationship with. This disclosure must be delivered to the buyer's separately from the other disclosures. Buyer(s) must acknowledge receipt of the document on the SRED page.
- ✓ **The Offer/Contract MUST** show appropriate Cartus Company as the seller, i.e., Cartus Financial Corporation, Cartus Relocation Corporation, Cartus Corporation (**ask your contact at Cartus**)
- ✓ **The Standard Addendum OR Texas Association of Realtors Relocation Addendum (TAR):**
We recommend you use our Cartus State Contract, if available. Please contact the list agent to see which contract you must use and what state required addendums may also be needed. The buyer(s) must also input their phone numbers on the signature page. Addendums may NOT be altered in any way.
- ✓ **Seller's Real Estate Disclosure (SRED page):**
This document lists all of the disclosures, receipts and, if applicable, any inspections completed or pending. This document **MUST** be initialed on the lines to the left of EACH listed item (by all buyers) AND signed AND dated by buyer(s) at the bottom of document. The documents listed on this page need to be disclosed to the buyers, but not returned to Cartus.
- ✓ **The Lead Paint Addendum (Only if built prior to 1978):**
This document was filled out and signed by Cartus as the Seller. This needs to be initialed and signed by the buyer(s) AND the Listing Agent. The buyer(s) must initial next to both arrows under #4 AND check either A or B. The buyer(s) MUST then sign and date the bottom. The Listing Agent must initial #5 and sign and date the bottom as well.
- ✓ **The Blank Non-Occupant Seller's Property Disclosure(s) (if applicable):**
This is a Blank copy of your required State Property Disclosure stamped and signed by Cartus as a Non-Occupant Owner. This is not a mistake, the Blank copy needs to be signed and dated by the buyer(s).

We also need:

- Copy of the Earnest Money Check. **Please contact your Cartus contact for the Earnest Money requirements**
- Pre-qualifying or Pre-approval letter from a lender or mortgage broker: Pre-Qual letters must be on lender letterhead with lender's address, phone number and lender contact name.
- **PROOF OF FUNDS IS NEEDED IF THIS IS A CASH DEAL OR** if the cash portion the buyer is paying is higher than 20%
- Buyer's buyers contract and buyer's buyers pre-qualification or pre-approval letter with loan information if sale is contingent on buyers' home closing. **NOTE:** To help ensure a timely closing, Cartus encourages a minimum of 3 days between the buyer's home closing and the Cartus closing.
- **No changes or strikeouts to any Cartus forms. Documents MUST be legible.**

NOTE: Cartus will accept electronic signatures from DocuSign, Dotloop, Authentisign, and SkySlope. All numbers associated with the electronic signature/initials and the certification (Dotloop & Authentisign) are legible.

If all of the above is properly executed by the buyer(s): we will have a complete Offer/Contract package which will lead to a successful turnaround time.

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SELLER'S PROPERTY DISCLOSURE STATEMENT
EXHIBIT " _____ "

Georgia REALTORS®
2014 Printing

This Seller's Property Disclosure Statement ("Statement") is an exhibit to the Purchase and Sale Agreement with an Offer Date of _____ for Property known as or located at:
2108 Featherston Pl SW Marietta
Georgia 30064. This Statement contains Seller's disclosures to Buyer regarding the present condition of the Property, certain past repairs and the history of the Property.

A. INSTRUCTIONS TO SELLER IN COMPLETING THIS DISCLOSURE STATEMENT. In completing this Disclosure Statement, Seller agrees to:

- (1) answer all questions in reference to the Property (which, unless otherwise noted, shall include the improvements thereon);
- (2) leave no question unanswered;
- (3) answer all questions fully and accurately based upon the best knowledge and belief of Seller at the time of the Sale Agreement;
- (4) fully explain in the Additional Explanations paragraph any questions to which the Seller does not know the answer, the number of the question for which the additional explanation is being given; and
- (5) promptly revise the Statement and provide a copy of the same to the Buyer and agent prior to closing there are any material changes in the answers to any of the questions.

SELLER'S REPRESENTATION REGARDING SELLER'S PROPERTY DISCLOSURE STATEMENT:
Seller represents that Seller has followed the Instructions to Seller in Completing This Disclosure Statement set forth in Paragraph A above and will follow the same in updating this Disclosure Statement as needed from time to time.

Seller: Rebecca D. Hoyt Date: 06/11/14
Seller: Rebecca D. Hoyt - as agent for Cartus Date: _____

B. HOW THIS STATEMENT SHOULD BE USED BY BUYER. The answers of Seller below are for Buyer's information only. Buyer is expected to use reasonable care to identify defects in the Property and satisfy herself or himself as to the condition of the Property for Buyer's needs and purposes. If an independent evaluation of the Property reveals problems that would cause a reasonable buyer to investigate further, Buyer may not have legal recourse.

RECEIPT AND ACKNOWLEDGMENT BY BUYER:
Buyer acknowledges the receipt of this Seller's Property Disclosure Statement.
Buyer: _____ Date: _____
Buyer: _____ Date: _____

C. DISCLOSURES:

1. OCCUPANCY:

(a) Is the Property vacant? _____
If yes, how long has it been since Seller occupied the Property? _____

(b) Is the Property or any portion thereof leased? _____

2. COVENANTS, FEES AND ASSESSMENTS:

Seller is non-occupant owner and has no knowledge of this property

Seller is non-occupant owner and has no knowledge of this property.

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Cartus Financial Corporation
Lead Paint Addendum

File #: 1234567 **Disclosure of Information on Lead-Based Paint and Lead-Based Paint Hazards**

Lead Warning Statement

This addendum is made a part of the purchase and sale agreement dated _____ between Cartus Financial Corporation (Seller) and _____ (Purchaser) for the property located at 123 Main Street, Anytown, CT, 09578.

In the event any provision of this addendum conflicts in whole or in part with any term or condition of the purchase and sale agreement or any other addendum, the provision of this addendum shall control.

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure (Initials)

Purchaser hereby acknowledges that Seller is a non-occupant seller. As a non-occupant, Seller has no knowledge regarding the presence or lack thereof of any lead-based paint and/or lead-based paint hazards on the property. Seller has provided Purchaser with a lead-based paint disclosure form executed by the party from whom Seller obtained its ownership interest. Seller does not make any guarantee, warranties or representations regarding the accuracy of the contents of such disclosure statement. Seller has not performed any lead-based paint or lead-based paint hazard inspection or risk assessments of the property. Even lead-based paint that is in good condition is not necessarily a hazard. Seller has provided Purchaser with a copy of the EPA pamphlet *Protect Your Family From Lead in Your Home* which contains more information.

(1) The residential dwelling located on the property was built (choose one below and put initials by choice):

_____ A. In 1978 or thereafter (if you initial this line, please disregard (2) and (3)).

_____ B. Prior to 1978. (Complete (2) and (3) below.)

(2) Presence of lead-based paint and/or lead-based paint hazards: (Choose one below and put initials by choice.)

_____ A. Known lead-based paint and/or lead-based paint hazards are present in the housing.

_____ B. Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(3) Records and reports available to the seller: (Choose one below and put initials by choice.)

_____ A. Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (see attached documents).

_____ B. Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Cartus Financial Corporation
Lead Paint Addendum

Purchasers' Acknowledgment (ALL Purchasers must initial, check appropriate box and sign below)

(4) _____ Each Purchaser has received copies of all information listed and on any attached sheets above
Purchaser Co-Purchaser AND each Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

_____ Purchaser has (check one below):
Purchaser Co-Purchaser

A. ☐ Received an opportunity to obtain a risk assessment or inspection of the property for the presence of lead-based paint and/or lead-based paint hazards at Purchaser's expense prior to midnight of the tenth calendar day after Purchaser executes this addendum. This opportunity will automatically terminate at that time unless, prior to that time, Purchaser (or Purchaser's agent) delivers to Seller (or Seller's agent) a written consent addendum listing the specific existing lead paint-based deficiencies and corrections needed, together with a copy of the inspection and/or risk assessment report. Seller may, at Seller's option, within 7 days after receipt of Purchaser's proposed addendum, elect in writing to provide Purchaser with a credit for the cost of correcting the condition(s) at the time of settlement. If Seller does not elect to provide Purchaser with a credit, or if Seller makes a counteroffer, Purchaser shall have 7 days to respond to the counter-offer or waive the right under this paragraph and take the property in "as is" condition or the purchase and sale agreement shall become void. Purchaser may waive rights under this paragraph at any time by written notice to Seller.

OR

B. ☐ Waived the opportunity to conduct a risk assessment or inspection of the property for the presence of lead-based paint and/or lead-based paint hazards.

Listing Agent's Acknowledgment (Initials)

(5) _____ Agent has informed the Seller of the Seller's obligations under 42 U.S.C. 4852(f) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and on any attached sheets and certify, to the best of their knowledge, that the information provided by the signatory is true and accurate. The undersigned approve and accept this addendum and acknowledge this addendum to be part of the purchase and sale agreement.

_____ as Seller _____ as Seller _____ as Seller _____ as Seller
Cartus Financial Corporation Date Cartus Financial Corporation Date

_____ Agent for Seller _____
Agent for Seller Date Date

_____ Purchaser _____ Purchaser _____
Purchaser Date Purchaser Date

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Offer Package - Mortgage Pre-approval

<u>Mortgage Company Name</u>
Date here
To Whom It May Concern:
Please be advised that Mark and Lynn Kemmer have been pre-qualified for a conventional mortgage in an amount not to exceed \$389,000.00, to purchase the property located at 6 Rodeo Drive in the city of Beverly Hills, CA.
Please do not hesitate to contact me at (408) 555-8956 if you have any questions.
Sincerely,
Mortgage Broker Name
Title

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Offer Package - Proof of Funds

Bank Name

Date here

To Whom It May Concern:

Please be advised that Mark and Lynn Kemmer have several bank accounts with XYZ bank. They enough funds to purchase the house located at 6 Rodeo Drive in Beverly Hills, CA for \$389,000.00.

Please do not hesitate to contact me at (408) 555-8956 if you have any questions.

Sincerely,

Bank Associates Name
Title

Offer Package - Earnest Money Check

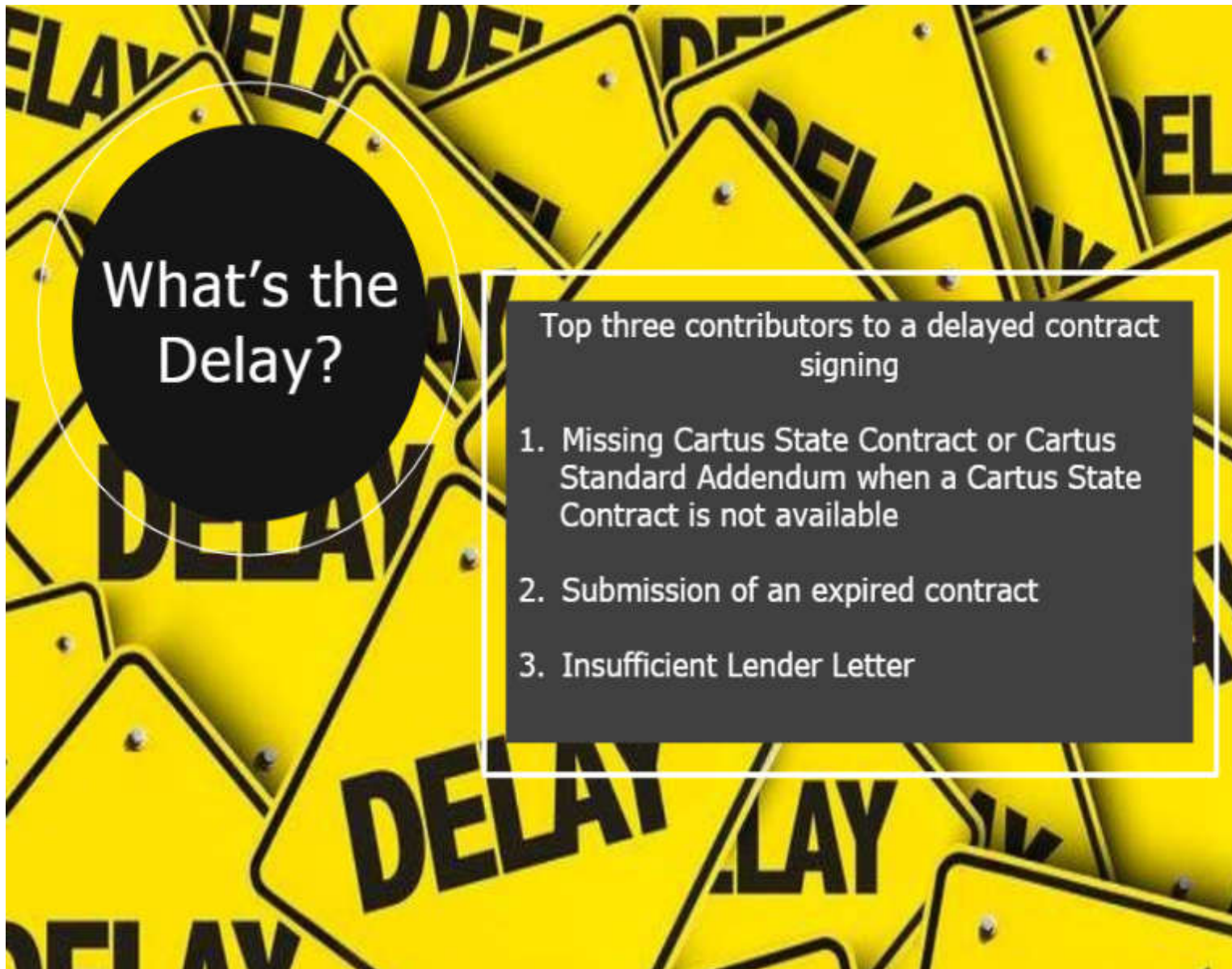


Copy of the Earnest Money Check - Earnest money requirements are as follows:

- Purchase price of \$0 up to \$300,000 = minimum of \$1,000
- Purchase price of \$300,001 up to \$500,000 = minimum of \$5,000
- Purchase price of \$500,001 up to \$750,000 = minimum of \$10,000
- Purchase price of \$750,001 and above = minimum of 5%

*If this is not reasonable and customary in your area, notify Cartus of standard practices when submitting the offer

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What's the Delay?

Top three contributors to a delayed contract signing

1. Missing Cartus State Contract or Cartus Standard Addendum when a Cartus State Contract is not available
2. Submission of an expired contract
3. Insufficient Lender Letter

The Inspection Contingency



Contingency Removal

- Manage to Contingency Due Dates!!!
- Pro-Active Contingency Follow-Up
 - Cartus emails the Relocation Department and agent a contingency report every Tuesday and Friday
- Do not wait to be contacted by the Contract Specialist to prompt your follow up
- Timely contingency management is critical as it impacts:
 - Customer Financial Risk
 - Destination Closings
 - The 11 Step Program

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Automated Agent/Relocation Email

Congratulations! You have a signed contract.

In order to assure a smooth sales transaction for our customer and the buyer, your assistance is needed with the timely completion of open contract contingencies. Some of these contingencies are due, past due, not due at this time or have unknown due dates. Please review each contingency and provide an update to your Cartus representative or Regional Closing Office within 48 hours of receipt of this notification. **Timely contingency removal is critical to the Amending process and often directly impacts the Customer's benefits. Your role in driving contingencies to completion as quickly as possible is essential to the success of our program.**

You will receive this report twice a week to assist you with monitoring the timely submission of outstanding items. As a result of the frequency of this report, you may experience some system updating delays (i.e. you notified us of a contingency due date but it is still showing no date on your next report). In these cases it is NOT necessary for you to recommunicate your response.

As always, if you have a question or concern, please reach out to your Cartus contact. Thank you for partnership.

File #	Customer Name	Cartus Contact	Cartus Contact Email Address	Agent Name	Close Date
		Mortensen, Melanie	Melanie.Mortensen@cartus.com		8/16/2016

		Other Contingency Description	Due Date
Customer Name File Number: 1234567 Contract Signed: 7/28/2016 Closing Date: 8/16/2016		Mold Inspection Results	7/28/2016
		Radon Inspection Results	7/28/2016
		Septic - Full Inspection Results	7/28/2016
		Buyer Termite Inspection Results	7/28/2016
		General Home Inspection completed by Buyer	7/28/2016
		All Inspections Completed?	8/7/2016
		Buyer inspection report(s)	8/7/2016
		All termite repairs and treatments at cost of seller.	8/8/2016
		Earnest money check cleared	8/8/2016
		Negotiated Repair Addendum	8/9/2016
		Mortgage Commitment	8/10/2016
		Buyer approval of all repairs	8/12/2016
		Confirm ALL repairs completed	8/12/2016

Please direct all responses, questions and required submissions to Melanie.Mortensen@cartus.com.

Please direct all responses, questions and required submissions to MardanContracts@MardanSvc.com.

Thank you for your attention to these items!

.....
Contract Specialist Team | Cartus
40 Apple Ridge Road, Danbury, CT 06810
Trusted **guidance** – for every move you make.

Property Maintenance

- Transfer utilities to your company's name upon notification
- Order lawn, pool and/or other maintenance items necessary
- Alert Cartus to any unique property utility/maintenance needs (solar panels, smart homes).
- If the property has been winterized, de-winterize prior to buyer's final walk through
- Listing agent is to be present at the walk through which is to be completed 3 days prior to closing

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Questions and Answers

Trusted **guidance** – for every move you make.



Thank You!