

CARTUS AFFINITY SERVICES HOMEFINDING REFERRAL GUIDE

Move Event	Key Points to Discuss with Customer	Report Results to?	When to Report?	Required Tool For Reporting?
Initial Call to Customer - Live Contact (Immediately upon receiving referral)	<ul style="list-style-type: none"> • Make sure to attempt to reach the customer using all contact methods provided to you. • Goal is to attempt initial contact with customer immediately but no later than 2 hours from assignment. • Send a welcome email or text to customer as soon as possible (except on USAA AST referrals) • Immediately submit initial contact report to your relocation department regardless of your success in reaching the customer. • Introduce self as the Affinity program's assigned agent; discuss connection of firm and self to Affinity program and your role in the process. • Discuss role of your assistant, associate or partner (if applicable). • Perform needs analysis. • Provide guidance on next steps and solicit customer feedback. • Discuss house hunting trip schedule (frequency/times). • Obtain timelines for customer's move and/or special needs. • If customer is requesting local market information, agent and/or relocation department should assist in the request. • Remember to refrain to discuss referral fees with the customer. • Establish mutually agreed upon communication plan to include type (phone or email) and frequency. • Identify who agent will be primarily working with customer, spouse, or other party. • Set the customer up on your firm's listing search system. Advise customer that MLS listings based upon criteria will be sent within the next 24 hours by agreed upon method of delivery. • Address the benefit of member obtaining a pre-qualification letter before the listings are pulled. Refer customer to program lender as a resource to compare mortgage offerings. • Ask if customer is considering VA financing with USAA, if so, refer to the USAA VA financing documentation. • IF USAA, If the member indicates that they have been prequalified by a lender other than USAA, remind the member to consider using USAA and provide the phone number 800-531-8464 or website. usaa.com. You are here to look out for their best interest, available when the member needs him/her, responsive, provides guidance, commitment and partnership • Remember to use the Program's name as often as possible. Close conversations with: Thank you for trusting (Program Name). 	Relo Dept.	Immediately after contact with customer- Official guideline is initial contact attempt must be within 2 hours. Relocation must submit report to Cartus 1 business day after placement	Initial Contact Activity Report –Provide the Date/time/method of contact and status of next steps.
Initial Call to Customer-No Contact	<ul style="list-style-type: none"> • Make sure to attempt to reach the customer using all contact methods provided to you. • Goal is to attempt initial contact with customer no later than 2 hours from assignment. • Introduce self as the Affinity program's assigned agent, discuss connection of firm and agent to Affinity program's and your role in the process. • Request acknowledgment by return contact from customer. • Remember to use the Program's name as often as possible. Close conversations with: Thank you for trusting (Program Name). • If attempt was done during regular business hours, make an additional attempt that evening. • An initial contact report is due to your Relocation department regardless of "live contact" • If multiple attempts have been tried over the course of 3 business days, submit Initial Contact report (daily) with the date/time of attempts and clearly state – all contact attempts have failed. • Relocation will contact Cartus for further assistance. • Once "Live Contact" has been reached – submit the final Initial Contact Report to Relocation Department. 	Relo Dept.	Immediately after attempting to reach customer. Official guideline is initial contact attempt must be within 2 hours. Relocation must submit report to Cartus 1 business day after placement	Initial Contact Activity Report Submit to Relo Department every time customer contact was attempted. This includes Date/time/method of customer contact
1st 2-week Follow-up	<ul style="list-style-type: none"> • Provide a 1st 2-week update which should include status of househunting as well as a status as to where customer is in their mortgage process • Remember to use the Program name as often as possible. 	Relo. Dept.	2 weeks after receipt of referral	1 st 2-weeks Activity Report (to be used only once)
Follow Up Based on MLS Listings	<ul style="list-style-type: none"> • Verify customer is receiving MLS listings via email. • Determine if you understand the needs of the customer and make requested changes to criteria. 	Relo Dept.	Monthly update	Customer Contact Section of the Monthly

Sent	<ul style="list-style-type: none"> • Verify that the information sent is of the quality and quantity desired by customer. • Confirm how and when you will contact the customer again. • Remind customer to obtain their pre-qualification letter from customer's preferred mortgage provider and to bring a copy with them when house hunting or to send to you prior to house hunting. • If there is a change in the customer's status, contact the relocation department immediately. 			Activity Report
House Hunting	<ul style="list-style-type: none"> • Clarify the customer's expectations on when they plan to be "in-home". Set customer expectations on mortgage closing time periods. • Provide an understanding of house hunting area/tour. • Provide full disclosure and explanation of all types of representation offered in state. • Request copy of pre-qual letter from client's preferred mortgage provider. If customer does not have a copy with them, have customer contact provider for a copy. If customer is unwilling to produce pre-qualification letter, agent to continue with house hunting trip. Please let Relo know so they can ask assistance from the REC on getting a pre-qual done. • Remind member to contact their lender to provide authorization for the release of loan-related information to Agent. • Ensure personal needs are met while house hunting (i.e., smoke break, food). • Please make sure your car is clean, gas filled, and do not text and drive. • Show homes selected, discuss current criteria and/or changes to criteria. • If USAA, utilize the Real Estate Rewards Network white program folder. • If Navy, utilize the Navy Federal Credit Union folder. Inside the folder, the agent should have the Navy Federal Title Services (NFTS) flyer. Agent should mention to the member that Navy does offer Title and settlement services and reference the flyer. • Advise customer of the service evaluation process and the importance of their satisfaction to the USAA or HES program, you and your firm (see approved scripting). • If home is found, discuss next steps. • Should customer change to an area that you do not cover, contact the relocation department. • If there is a change in the customer's status, contact the relocation department. 	Relo Dept.	Complete and notify Relocation to update Broker Center in regards to house hunting	Complete House Hunting Trip Activity Report
No Home Found	<ul style="list-style-type: none"> • Discuss how and what the plan is for continuing to look at homes. • Establish criteria for new home search- probe for new needs to prevent customer from going elsewhere. • Stay in touch and try and determine when next house hunting trip will take place or if customer is no longer interested in the services of the agent/firm. • Should customer change to an area that you do not cover, contact the relocation department. • If there is a change in the customer's status, contact the relocation department immediately. 	Relo Dept.	Monthly or follow your company timelines	House Hunting Trip Section or Referral Cancellation Section of Monthly Activity Report

If Home Found- Writing Offer and Offer Acceptance	<ul style="list-style-type: none"> • Explain the process of making an offer. • Explain all timeframes; what to expect and when things might happen. • Explain what happens if seller counteroffers and options that are then available. • Explain what a fully executed contract is. • Always run comparables on the homes under consideration so that the customer will feel comfortable with the amount of the offer. • Go over purchase agreement and all addendums paragraph by paragraph explaining all details of the offer. • When the customer is eligible to receive a cash bonus, utilize the Referral Incentive Disclosure Form. • Listen to the customer's feedback to ensure the customer has a clear understanding of what is being presented. • Explain your role going forward; tell customer when you will be calling to give update on the progress of offer. • If the customer is shopping lenders, please follow the specific program parameters as to how to notify the preferred lender to make an outreach to "save the deal". Save the Deal for Navy is calling 877-573-2324 option #2. • Remind customer to contact the provider to start their loan. • Member should immediately contact USAA to complete their mortgage loan application. USAA will then deliver the initial loan estimate disclosures to the member. Upon receiving the member's Intent to Proceed with the loan, USAA will then request a fully executed copy of the purchase contract. • Make sure that the member has an electronic copy of the fully executed purchase and sales contract. • A copy of the fully executed contract should also be emailed to Title Company. • If NFCU – have member contact NFCU to being mortgage process. Send contract and Mortgage Contract Cover sheet to NFCU via the secure document upload process. • USAA will ask member to send the fully executed contract. If that does not occur, USAA will contact agent and ask to assist in sending over the contract. • USAA is available as a resource to compare offerings. IF USAA, If the member indicates that they have been prequalified by a lender other than USAA, remind the member to consider using USAA. You are here to look out for their best interest, available when the member needs him/her, responsive, provides guidance, commitment and partnership. Provide USAA phone number and website on how to reach USAA Mortgage. • On HES members, if a member is shopping lenders/rates – please have agent escalate to Relo Department who will then send an email to hesqualityassurance@cartus.com with the details. 	Relo Dept. by email	Immediately after obtaining a fully executed agreement	Pending Sale Activity Report (New sale section)
Offer Not Accepted	<ul style="list-style-type: none"> • Determine what the customer's wishes are to proceed: Make another counter offer, make offer on another home, and return to house hunting. • Ensure customer is comfortable with frequency of contact going forward. 	Relo Dept.	Immediately after customer's decision on how to proceed	Monthly Activity Report
Sale Pending	<ul style="list-style-type: none"> • Reinforce the need for the customer to obtain property inspection(s). • Define your role in the inspection process and give the customer a list of inspectors to choose from. Never provide customer with only one name. • Remind customer the importance of attending the inspections. • Determine what items (if any) the customer wants to ask for to be repaired, a credit at closings or a combination thereof. • If necessary, provide guidance based upon experience of what is reasonable and customary (i.e., pest) to be addressed. • Provide guidance and explain addendum/paperwork. • Explain how the repair addendum/contact amendment process works. • Advise as to next steps. • Follow up on contract contingencies (i.e., inspection repairs, appraisal results, home insurance, etc.) • To ensure loan closes on time, pro-actively and periodically remind customer to fulfill open loan conditions/contingencies. • If a service issue occurs, contact Real Estate Coordinator to request assistance. • If a processing problem occurs with mortgage provider, follow guidelines (i.e. use of Agent Help Desk, the processor, or direct to lender) for contacting the mortgage provider to resolve. If additional assistance or 	Relo Dept.	Bi-Weekly (every other week)	Pending to Close Activity Report

	intervention is needed, contact Real Estate Coordinator and Relocation Department and request assistance.			
Sale Fall Thru	<ul style="list-style-type: none"> • Provide assistance in obtaining a mortgage elsewhere if it was a mortgage related issue. • Discuss paperwork and timeframes for performance and customer's contractual obligations. • Immediately notify the relocation department of the Sale Fall Thru. 	Relo Dept.	Immediately following customer's decision on how to proceed	Sale Fall Thru Section of Pending to Close Activity Report and reason why
Logistics Prior to Closing	<ul style="list-style-type: none"> • Explain the closing process. Provide closing details: how much will be needed, who is check payable to, date of closing, who needs to be closing, agent role, etc. • Provide customer with a list of numbers for transfer of utilities. • Verify amount of certified funds needed for closings. If member banks with USAA a wire transfer may be arranged to expedite the delivery of funds. • Discuss closing documents/closing statement (if available). • If customer requests suggestions for inspectors or repair companies, always offer more than 1 company. • Provide receipts for repairs that were completed. • Discuss home warranty (if applicable) and ensure that customer has information and phone # for the warranty company. • Confirm customer has date, time, location and transportation to closing. • Verify move date and discuss how possession occurs under the contract • If the lender changes, contact relocation department • If the closing date has changed, contact relocation department 	Relo Dept.	Bi-Weekly every other week)	Pending to Close Activity Report – report anything new that has happened
Closing	<ul style="list-style-type: none"> • Attend closing (or document signing depending upon state) with customer and ensure that customer understands documents. • Upon completion of closing, thank customer for using your services, and the Affinity program. • Encourage customer to complete the USAA or HES program service evaluation (see approved scripting). Reminder – agent must use the word “may receive” when discussing the survey. • Remember to use the Program's name as often as possible. Close conversations with: Thank you for trusting (Program Name). 	Relo Dept.	Immediately after closing	Provide a copy of the Closing Disclosure based on Relocation Department policy.
Contact after Closing	<ul style="list-style-type: none"> • Make 'live' contact with customer via phone or in person within 7 calendar days after closing. • Always use this contact to inquire about the following: How did the moving in process go? Are there any problems or concerns that surfaced after closing? Is there anything that you can do to assist the customer? • If questions arise regarding cash bonus/incentive, direct customer to contact Real Estate Coordinator. • Send a Thank you follow up letter. • Remember to use the Program's name as often as possible. Close conversations with: Thank you for trusting (Program Name). 	NA	NA	NA

*For reporting purposes only, **immediately** is 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 AFFINITY SERVICES LISTING REFERRAL GUIDE

Move Event	Key Points to Discuss with Customer	Report Results to?	When to Report?	Required Tool For Reporting?
Initial Call to Customer - Live Contact (Immediately upon receiving referral)	<ul style="list-style-type: none"> • Make sure to attempt to reach the customer using all contact methods provided to you. • Goal is to attempt initial contact customer no later than 2 hours from assignment. • Introduce self as the Affinity program's assigned agent; discuss connection of firm and self to Affinity program and your role in the process. • Discuss role of your assistant, associate or partner (if applicable). • Provide experience including neighborhood and price range. • Verify customer's desired timeframe to sell home and home details. • Provide information on listing presentation, set a convenient appt. time for customer and agent. • Recommend customer obtain for listing appointment: additional key(s), homeowner documents including mortgage information, HOA information and survey (if applicable). • Add commitment to service line (looking out for their best interest, available when the member needs him/her, responsive, provides guidance, partnership) • Remember to use the Program's name as often as possible. Close conversations with: Thank you for trusting (Program Name). 	Relo Dept.	Immediately after contact with customer. - Official guideline is initial contact attempt must be within 2 hours. Relocation must submit report to Cartus 1 business day after placement	Initial Contact Activity Report Provide the Date/time/method of contact and status of next steps.
Initial Call to Customer-No Contact	<ul style="list-style-type: none"> • Make sure to attempt to reach the customer using all contact methods provided to you. • Goal is to attempt initial contact customer no later than 2 hours from assignment. • Introduce self as the Affinity program's assigned agent, discuss connection of firm and agent to Affinity program's and your role in the process. • Request acknowledgment by return contact from customer. • Remember to use the Program's name as often as possible. Close conversations with: Thank you for trusting (Program Name). • If attempt was done during regular business hours, make an additional attempt that evening. • If multiple attempts have been tried over the course of 2 business days, submit Initial Contact report with the date/time of attempts and clearly state – all contact attempts have failed. • Once "Live Contact" has been reached – submit the Initial Contact Report to Relocation Department. 	Relo Dept.	Immediately after attempting to reach/ or reaching customer- Relocation must submit report to Cartus 1 business day after placement	Initial Contact Activity Report Submit to Relo Department every time customer contact was attempted. This includes Date/time/method of customer contact
1st 2-Weeks Follow Up	<ul style="list-style-type: none"> • Provide a 1st 2-week update which should include status of the Listing. • Remember to use the Program name as often as possible. 	Relo Dept.	2 weeks after receipt of referral	1 st 2-weeks Activity Report (to be used only once)
Listing Appointment/Presentation	<ul style="list-style-type: none"> • Meet with customer conduct listing presentation to include, delivery of current market analysis including recommended list price, marketing strategies, commission rate and what firm/agent will do to earn commission. • Discuss broker open house/caravan (if applicable), media/print deadlines. • Review Seller's Net Proceeds Sheet. • For informational purposes, ask if other listing presentations are scheduled, especially if customer advises meeting with non Affinity program's broker. • Ask permission to follow up the next day. • Provide customer with a written CMA within 3 days of listing presentation. • If possible, have sign ready to place in yard, in case the customer signs listing agreement. • Remember to use the Program's name as often as possible. Close conversations with: Thank you for trusting (Program Name). • If there is a change in the customer's status, contact the relocation department immediately. 	Relo Dept.	Immediately after contact with customer	Listing Presentation and Follow Up Section of Monthly Activity Report
Follow Up Contact Based on Listing Presentation	<ul style="list-style-type: none"> • Ask if customer has questions or requires clarification on items presented in the listing appointment. • If customer advises that they have selected another agent/company, tactfully ask for feedback as to their reasons for selecting another firm/agent. • If there is a change in the customer's status, contact the relocation department immediately. 	Relo Dept.	Immediately after contact with customer	Monthly Activity Report
If Selected; Meets with	<ul style="list-style-type: none"> • Acknowledge selection and thank customer for the opportunity on behalf of self and firm. 	Relo Dept.	Immediately after signing listing agreement	Listing Presentation and Follow-Up Section

Customer to Sign Listing Agreement and Prepare Home for Market	<ul style="list-style-type: none"> • Agree to the listing terms, dates and price. • Take photos and room measurements of home (if applicable). • Provide guidance on home preparation (i.e., repair and improvements, cleaning, removing of excess clutter). • Discuss specifics related to listing commencement including when to expect in MLS, signage, and the process for showing the home. • Establish mutually agreed upon communication [i.e., type (phone/email) and frequency]. • Provide full disclosure and explanation of all types of representation offered in state. • Advise customer of the service evaluation process and the importance of their satisfaction to the USAA or HES program, the agent and their firm. (see approved scripting). 			of Monthly Activity Report. Important data: List Date List Price Expiration Date
Follow Up Contact/ Marketing Info and Showings	<ul style="list-style-type: none"> • Provide customer with copies of marketing (i.e., MLS listing, websites, magazines, etc.). Where necessary explain how and where the properties are featured. • Contact customer with feedback after prospective buyer visits home. • Discuss next steps in process (i.e., price reduction, no change to plan, etc.). • Finalize discussions around home not selling during listing period and next steps if property is removed from the market (i.e., arrange to remove lock box, return keys, etc.) 	Relo Dept.	Monthly	Active Listing Section of Monthly Activity Report or Referral Cancellation Section of Activity Report
Sitting Down and Reviewing Offer	<ul style="list-style-type: none"> • Complete a detailed review of offer from prospective buyer. • Review terms and contingencies and how they may affect customer. Provide Seller's Net Proceeds Sheet. • Advise customer that you will negotiate until customer is satisfied with terms. • Discuss options/plan to either accept offer or counter prospective buyers offer. • When the customer is eligible to receive a cash bonus, utilize the Referral Incentive Disclosure Form. • Review next steps. 	N/A	N/A	N/A

Offer – Accepted	<ul style="list-style-type: none"> • Meet with customer to sign and date the contract and required disclosures/paperwork. • Discuss in detail next steps, what to expect and timeframes for completion. • Verify communication plan to include type and frequency. • If there is a change in the customer's status, contact the relocation department immediately. 	Relo Dept. by email	Immediately after obtaining a fully executed agreement	Pending Sale Activity Report)
Offer – Not Accepted	<ul style="list-style-type: none"> • Discuss with customer why contract did not come together from buyer's perspective. • Confirm customer is not happy with terms and is placing home back on market. • Discuss next steps in process. 	Relo Dept.	Immediately after decision to place home back on market	Monthly Activity Report
Sale Pending:	<ul style="list-style-type: none"> • Contact customer and advise when inspections and appraisal will be completed. • Ensure customer has an understanding of the timeframes involved and their responsibility under the contract. • Decide which items (if any) customer will be repairing, or a credit at closing given or a combination thereof. • Explain how the repair addendum/contract amendment process works. • If necessary, provide guidance based upon experience of what is reasonable and customary (i.e., pest) to be addressed. • Sign necessary paperwork. • If requested, provide a list of contractors, etc. to assist customer in completing repairs. Never provide only one name to the customer. • Follow up on contract contingencies (i.e., inspection repairs, appraisal results, etc.). • If a service issue occurs, contact Real Estate Coordinator to request assistance. 	Relo Dept.	Bi-Weekly (every other week)	Pending Sale Activity Report
Home Appraised or Did Not Appraise for Contract Value or No Agreement on Repair Items or Conditions of Contract	<ul style="list-style-type: none"> • Contact customer to confirm appraisal results. • If home didn't appraise, provide customer buyer feedback and options available. (i.e., renegotiate with buyer, buyer will need extra funds to close, place home back on market). • If buyer and seller could not agree to terms to continue with sale (i.e., repairs, (purchase contract extensions, etc.) 	Relo Dept.	Immediately following customer's decision	Pending Sale Activity Report or Sale Fall Thru Section

Logistics- Prior to Closing	<ul style="list-style-type: none"> • Confirm customer has date, time, location and transportation to closing. • Verify move date and discuss how possession occurs under the contract. • Confirm home condition requirements (i.e., broom clean). • Confirm utility transfer/turn off. 	Relo Dept.	Bi-Weekly (every other week)	Pending Sale Activity Report
Feedback on Walk Thru Items	<ul style="list-style-type: none"> • Provide list of items requested by buyer on final walk thru. • Assist customer in negotiation of items requested. • Request copies of repair receipts or re-inspections to provide to buyer at closing 	Relo Dept.	Bi-Weekly (every other week)	Pending Sale Activity Report
Closing	<ul style="list-style-type: none"> • Attend closing (or document signing depending upon state) with customer and ensure that customer understands documents. • Upon completion of closing, thank customer for allowing customer to use your services, your company's services and the Affinity program's program. • Encourage customer to complete the USAA or HES program service evaluation (see approved scripting). Reminder – agent must use the word "may receive" when discussing the survey. 	Relo Dept. by email	Immediately after closing	HUD Statement OR based on Relocation Department policy
Contact after Closing	<ul style="list-style-type: none"> • Make 'live' contact with customer via phone or in person within 7 calendar days after closing • Always use this contact to inquire about the following: How did the moving process go? Are there any problems or concerns that surfaced after closing? Is there anything that you can do to assist the customer? • If questions arise regarding cash bonus/incentive, direct customer to contact Real Estate Coordinator. • Remember to use the Program's name as often as possible. Close conversations with: Thank you for trusting (Program Name). 	NA	NA	NA
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