

SIRVA Relocation Preferred Broker Network

SIRVA-Team Agent Training



Modules



Module 1 – The SIRVA Partnership & SIRVA-Team Agent Role

Module 2 – Departure Services (APEX 2.0)

Module 3 – Destination Services




Module 4 – SIRVA-Sister Company Support

Module 5 – Performance and Quality Expectations

SIRVA Team-Agent Test

SIRVA Sister-Company Support

A globe showing the Americas, partially obscured by a horizontal bar and a pie chart. The horizontal bar is composed of several colored segments: red, yellow, orange, green, purple, black, and blue. The pie chart is also composed of several colored segments: blue, dark blue, black, green, purple, magenta, and yellow-green.

-  SIRVA Mortgage
-  SIRVA Settlement
-  SIRVA Affinity

SIRVA Mortgage



Get to Know SIRVA Mortgage



96% Customer Satisfaction Rating¹

\$1,000 on-time closing guarantee²

Ranked #1 in overall client satisfaction³

Mortgage Lender – Shop rates from top national lenders

Loan Counselor tenure 20 years in the industry



Visit our website
www.sirvamortgage.com



Like us on Facebook
www.facebook.com/SIRVA.Mortgage

¹Average percentage of clients who said they were satisfied in SIRVA Mortgage in Customer Service Surveys since 2008.

²If we don't close on the date stated in the purchase contract, due solely to SIRVA Mortgage's delay, we will pay you \$1,000

Same day approvals are based on ability to timely receive and review information to make a decision. Mortgage approvals rendered on individual credit qualifications.

³SIRVA Mortgage was ranked #1 in overall client satisfaction and the highest performing service provider in the competitiveness category among national mortgage competitors with a large statistical sampling in the 2015 Annual Trippel & Research Survey, LLC.

Key Differentiators: SIRVA Mortgage



Focus and experience in relocation mortgage lending

- 90% of our customers are relocating associates
- Loan counselors guide associates through today's market & prepare them to house hunt with confidence
- Seasoned Relocation Loan Counselor team averaging 20 years experience & all designated CRPS

Seamless integration between SIRVA Mortgage and SIRVA Relocation

- Cooperative, consultative approach ensures associates receive best possible experience
- Loan counselors have relocation policy knowledge to provide thorough counseling
- Verified pre-approval service will maximize relocation benefits and provide leverage with sellers & agents
- Communication with SIRVA Relocation RCs & GACs to provide seamless experience

Multi-lender approach

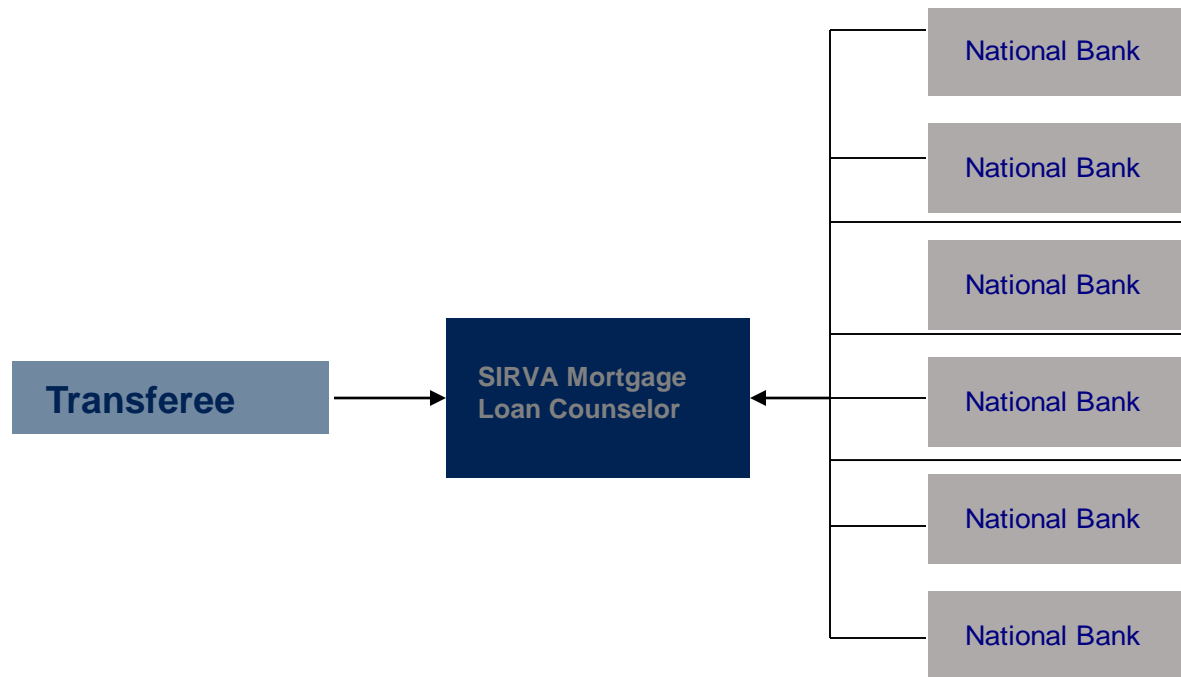
- Offers loan options & rates from several of the nation's top mortgage lenders
- Associates receive the most competitive loan terms available that meet their specific situation

Direct Bill

- The transferee does not have to bring any of their own funds for fees that are covered under policy
- All policy approved Closing Costs are billed directly to client after the loan closes
- Less money that needs to be brought to the closing
- Allows more funds to be used toward down payment or things for the new home
- Less funds that would need to be verified

Our Multi-Lender Advantage

SIRVA Mortgage's unique service delivery model offers more convenience and flexibility.



One simple application is all that's required to access more than 200 lending programs.

Direct Bill Service

SIRVA Mortgage's Direct Bill service, simplifies company administration and increases Transferees' cash flow.

- SIRVA Mortgage advances all allowable Home-Purchase Closing Costs on behalf of the Transferee.
- Home-Purchase Closing Costs are invoiced directly to the company after Closing has concluded.

Direct Bill Service Employee Benefits	Direct Bill Service Company Benefits
Eliminates out-of-pocket Closing Costs	Reduces administrative burden and streamlines paperwork
Improves cash flow for other expenses	Improves employee satisfaction
Simplifies the benefit process	More accurate and simplified billing

Home Marketing Assistance Program



- Program helps identify qualified Buyers and motivate them to select your listings over others on the market.
- Complimentary service as part of SIRVA Mortgage's standard services to corporate clients
- Mortgage incentives that expedite transferee home sales
 - Special closing cost credits to help offset the costs of buying a home
 - Work with SIRVA Mortgage Counselor to determine best marketing strategy
 - Advertise incentives in house with **color** flyers
 - Opportunity to offer incentives on all of your listings
 - Faster sales
 - Identify if buyers are qualified, reduce chances of fall-through

Marketing Assistance Flyer

*Provided to you
in SIRVA Listing
Package.
Please print &
include at open
houses.*



We've got you covered!

20+
years experience as
a mortgage lender

96%
customer
satisfaction ratings³

30 minutes
for mortgage
preapproval letter

licensed in all
50 states

\$1,000 credit off
of your
mortgage
closing costs¹

SIRVA Mortgage is offering you a \$1,000 credit off of your mortgage closing costs¹ when you finance the purchase of this property. Plus, if we don't close on time due to our delay we will offer you an additional \$1,000²! It's our way of making sure you save on your home financing. It is our way of making sure you are totally covered!

Call **1.866.898.1213** or visit **sirvamortgage.com** for a **FREE**,
no-obligation consultation and quick loan pre-approval today.

¹SIRVA Mortgage closing cost credit is applied to your final closing cost amount when you use SIRVA Mortgage for the purchase of your home. This offer cannot be combined with any other offer or used in conjunction with a corporate sponsored relocation.
²If we don't close on the date stated in the purchase contract, due solely to SIRVA Mortgage's delay, we will pay you \$1,000.
³Average percentage of client who said SIRVA Mortgage "exceeded or met my expectations" in SIRVA Mortgage, Inc. Customer Satisfaction Surveys since 2008.

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This not an offer of credit. This is not an offer to enter into an interest rate lock-in agreement.
Mortgage approvals are conditioned based on individual credit qualifications.

SIRVA Mortgage is engaged in the business of originating residential mortgage loans. We are licensed or authorized to conduct mortgage loan origination in all 50 states plus the District of Columbia. SIRVA Mortgage is not a depository institution and does not act as or represent itself a full service bank. Reference to the term "mortgage banker" is a common, accepted industry term referring to companies engaged only in the business of making mortgage loans. Various state laws and regulations and our individual licenses in various states refer to us as a mortgage lender, mortgage banker or mortgage broker. For our Privacy Policy and Affiliated business relationships please visit <http://sirvamortgage.com/about>. Call for more information 800.435.5837. *Please see the complete license disclosures below.

SIRVA Mortgage, Inc. is licensed by (licensee address): Arizona Licensed Mortgage Banker; License #EE-003630; "Licensed by the Department of Corporations under the California Residential Mortgage Lending Act, Lender License #43-5944; regulated by the Colorado Division of Real Estate, check the license status of your mortgage loan originator at <http://www.dora.state.co.us/web-site/index.htm>; licensed by the Delaware State Bank Commissioner to accept in business in Delaware, Lender License #173; Georgia Residential Mortgage Lender License #1211; Hawaii Residential Mortgage Lender License issued by State of Hawaii Department of Financial and Professional Regulation, Division of Banking, 215 S. Merchant Avenue, Suite 1500, Chicago, IL 60601 (212) 755-5510; www.sirva.com; License #RBL0004037; Kansas Licensed Mortgage Company, License #SL0003618; Massachusetts Mortgage Lender License #ME2340; Licensed by the Maryland Department of Banking and Consumer Finance, Mortgage Lender License #1245; Nevada Residential Mortgage Lender License #2240; Nevada Mortgage Banker License #1043; 225 Soledad Parkway, Suite 204, Reno, NV 89509 775-826-1171; Licensed by the New Hampshire Banking Department; Licensed by the New Jersey Department of Banking and Insurance; "Licensed Mortgage Banker - NJ Banking Department"; Ohio Mortgage Banker License #RBL003817/000; Oregon Mortgage Lender License #RL-184; Licensed by the Pennsylvania Department of Banking; Rhode Island Licensed Lender; Texas Mortgage Lender; License #2540; This is not an offer of credit or an offer to enter into an interest rate lock-in agreement nor is the notice of loan approval. NMLS Chicago identified 2540, www.nmlsconsumeraccess.org) Main Office of SIRVA Mortgage, Inc.: 6110 Oak Tree Blvd., Ste 300, Indianapolis, IN 46131; Telephone: 1-800-435-5837; Licensed Mortgage Loan Originator employed by SIRVA Mortgage, Inc. and their NMLS Unique Identifier: Mary E. Powers #252043; Mark Weitz #273922; Shelley Liza Chapman #0461; Cecile Beth Turner #3563; Robin Jean Schuler #3563; Eric Peter Innes #4416; Ernest Edward Phillips #4418; Jennifer Mae Miller #4418; Jeremiah James Turner #5821; Kathleen Dillie Gentry #567101; Kathleen Marie Pope #3919; Linda Michele Laney #4024; Mark Dennis Latham #42628; Matthew Todd Baff #4668; Patrick Alan Finkel #500523; Paul Eric Klemm #4071; Robin Patricia Kase #4668; Steven Sills Harte #4137; Sue Anne Simonson D. # 4063; Thomas Francis Higgins #337418; Rebecca Michelle Knapp #3612 # 773316.



Relocate Your Thinking

APEX Home Finding Task - SIRVA Mortgage Acknowledgement

When available, Agent should support use of, but not require, SIRVA Mortgage for this transaction.

POWERED BY **SIRVA®**

Notification & Acknowledgement of SIRVA Mortgage for Jane Anderson / Relocation ID 37100

Transferee name: Jane Anderson Spouse/partner name: N/A Origin property address: 145 2nd Street, Plymouth, Minnesota 55447	APEX Relocation ID: 37100 APEX instance ID: 175605	Should you encounter a technical problem please call the SIRVA CSC at 1-800-999-5917 and select option 1 or send an email to: sirvacsc@sirva.com
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Notification

SIRVA Mortgage

- Special financing incentives
- Multi-lender products and pricing
- Relocation lending experts

For a no cost, no obligation mortgage pre-approval call 866-898-1213

Please note and acknowledge that SIRVA expects you to support the use of SIRVA Mortgage for this transaction. SIRVA Mortgage is familiar with relocation transactions and we appreciate your support of a seamless transaction for all parties. Although recommended and supported, RESPA prohibits the requirements of a particular lender as a condition of the transaction.

Acknowledgement

By typing in my name below, I acknowledge that I received and reviewed the above notification regarding SIRVA Mortgage.

Name:

If you have any questions or concerns, please contact Tester at ReloSysEmailTrackerDev@sirva.com

Acknowledge your understanding that SIRVA Mortgage should be supported by typing name and submitting.

SIRVA Mortgage Contact Information

Phone: 866-898-1213

Email: mortgagefacilitators@sirva.com



SIRVA Settlement



SIRVA Settlement Overview



SIRVA Settlement provides the following services to SIRVA Relocation:

- Relocation Home Sale
- Destination Home Purchase
- Mortgage Refinance Order Placement
- Deed Package and Title Administration
- Equity Calculation
- Inventory Recurring Mortgage/Tax Payment Management
- Resale Closing coordination
- Home sale and Home Finding Referral Fee collection
- Destination Title and Closing coordination
- Settlement-related reporting tools

Transaction Advantages with SIRVA Settlement



SIRVA Settlement, through its partnership with Stewart Relocation Services, offers a nationwide settlement solution for SIRVA Relocation on Home Sale and Home Finding transactions.

- The local Closing office is familiar with relocation transactions and SIRVA Relocation's specific transaction and process requirements.
- Leverage of Stewart Title and SIRVA's buying volume to provide competitive, predetermined pricing.
- SIRVA's network of local Closing offices will make travel arrangements necessary for closing if requested.
- The network of local offices is selected because of their continuously high quality service scores and ability to provide a seamless transaction to all parties involved.

SIRVA Settlement's focus and experience is in relocating Employees. We understand the importance of an efficient Closing and the role it plays in the Relocation process.

Positioning SIRVA Settlement

How we position our Recommended Closing Office is critical under various types of relocation programs:

- Home Marketing Assistance Only – (SELLER) with Transferee selling their property, we encourage use of our recommended Closing Office with Transferee being the ultimate decision maker. (Buyer or Seller select States may alter this decision)
- Home Finding Assistance – (BUYER) with the Transferee purchasing new property, we encourage use of our recommended Closing Office with Transferee being the ultimate decision maker. (Buyer or Seller select States may alter this decision)
- Home Sale Assistance - (SELLER/SIRVA) with the Transferee selling their property, we encourage use of our recommended Closing Office with being the ultimate decision maker. (Buyer or Seller select States may alter this decision)
- **NOTE:** While we always recommend our Relocation experienced Closing Offices, such Settlement, Title, Closing, and affiliated services must never be a requirement of contract as explained in the following two (2) slides, No's. 16 and 17.

Critical Points to Remember under RESPA!

Offering Services *Skilled* with a Relocation Sale is *PLUS* !

“ONE-STOP” Competitive Incentives and Seller Affiliated Services must be offered to every Buyer to Provide a Seamless experience,

HOWEVER, IT IS CRITICAL TO REMEMBER

RESPA¹ **PROHIBITS REQUIRING** THE BUYER TO USE ANY SELLER OFFERED SERVICES, such as:

SIRVA MORTGAGE

SIRVA CLOSING OFFICES

SIRVA TITLE OFFICES

SIRVA SETTLEMENT

¹ RESPA- Real Estate Settlement Procedures Act

Critical Points to Remember under RESPA (continued)

Understanding Your Relocation Addenda and Process

IN ADDITION under *RESPA*. . .

Agents shall Not Require

That Buyers use Seller **Settlement** Services

OR Seller **Affiliated** Services

OR the **Closing Agent Selection Agreement** as a

REQUIREMENT FOR CONTRACT ACCEPTANCE

[Please discuss with your Relocation Company should you have questions]

Advantages of Using SIRVA Settlement

- The local Closing Office has already cleared or is in the process of clearing Title.
- The local Closing Office is familiar with an IRS-Directed Relocation Transaction.
- Leverage of volume of Stewart Title and SIRVA.
- Will make travel arrangements necessary for Closing if requested.
- Local offices selected due to high quality, Relocation-savvy knowledge and ability to provide a seamless transaction services.
- Using a Relocation Closing Office drastically reduces the incidences of delayed closings due to Non-Relocation Closing offices who are not familiar with the Relocation Company process.

APEX Home Finding Task - Pre-Assigned Closing Office Acknowledgement

Agent should support, but not require, the use of the Pre-Assigned Closing Office for this transaction

POWERED BY **SIRVA**
Notification & Acknowledgement of Pre-Assigned Closing Office for Jane Anderson / Relocation ID# 37100

Company name, address
and contact information
provided.

Acknowledge your
understanding that
Pre-Assigned Closing Office
should be supported by typing
name and submitting.

Transferee name: Jane Anderson Spouse/partner name: N/A Origin property address: 145 2nd Street, Plymouth, Minnesota 55447	APEX Relocation ID: 37100 APEX instance ID: 175605	Should you encounter a technical problem please call the SIRVA CSC at 1-800-999-5917 and select option 1 or send an email to: sirvacsc@sirva.com
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Notification	
Company Name:	ALPHA LAND TITLE AGENCY
Address:	4791 MUNSON ST. NW
City, State, Zip:	CANTON, OH 44735
Phone:	330-490-2910
Fax:	330-490-2914
Contact Person:	FRED J. HAUPT
Email:	LAURA@ALPHALANDTITLE.COM

Please note and acknowledge that SIRVA Settlement has identified a pre-assigned closing company for this transaction. It is our expectation that you will support the use of this closing company for this transaction. At the time of the purchase, if the pre-assigned closing office is not utilized you will be required to provide a reason why the pre-assigned closing office was not utilized. The pre-assigned closing company is familiar with relocation transactions and we appreciate your support of a seamless transaction for all parties. Although recommended and supported, RESPA prohibits the requirement of a particular closing company as a condition of the transaction.

Acknowledgement	
By typing in my name below, I acknowledge that I received and reviewed the above notification regarding the pre-assigned closing office.	
Name:	<input type="text" value="Carol Abbott"/>
If you have any questions or concerns, please contact Tester at ReloSysEmailTrackerDev@sirva.com .	
<div>Cancel Submit</div>	

SIRVA Affinity



What is the SIRVA Home Benefits Program?

- SIRVA Client base consists of corporations, membership groups and benefit aggregators. We market direct through these channels to generate more real estate, mortgage & moving activity.
- Program is an easy cost-free way to save money on moving, mortgage and real estate services.
- Provides easy web access and cash back rewards when in the market to buy or sell a home.

Program Benefits

FOR
SALE

Home Buying & Selling

- Employees work with top realtors from the SIRVA preferred Broker network
- Employees get cash rewards after closing¹
- Employees get \$50 cash back for every \$10,000 in home value after closing²

¹ Based on home sale or home purchase value.

² When a real estate agent in the SIRVA network is used.*

Mortgage

- One-stop shopping for mortgage rates among the nation's leading lenders
- Personalized counseling from professional mortgage loan counselors
- Special closing cost credits/discounts to help employees save on their mortgage costs**



Resource Center

- Smartbox - Portable container storage & moving for do-it-yourself and a full service move options
- Dwellworks - Variety of rental solution packages to help you find a home to rent and get settled in your new location quickly
- Star Boxes - Save on your moving supplies
- Penske - Save 10% or more on self-move truck rentals

Moving

- Preferred access to the nation's premier moving companies, Allied & North American Van Lines
- Free in-home estimates
- Competitive market based pricing on interstate (state-to-state) moving services



How does the program impact you?



- Your brokerage will receive an email referral sent to your Relo Director with appropriate paperwork for Affinity referral.
- Please note that the referrals are **not Corporate Sponsored Relocations.** (Customer will sign their own paperwork.)
- Please have agent reach out to customer timely.
- Please make sure agent contact information is updated in Apex. (Apex only used to attach agent to customer's file)
- Please return signed paperwork to your Affinity Real Estate Consultant listed on paperwork.
- Documents that need to be returned via email:
 - Listing Agreement (MLS#, Listing Date, Listing Price)
 - Contract (Home Finding/HMA)
 - Final Closing Disclosure

Please continue with Module 5 – Performance & Quality Expectations

