



SMARTMOVE®
RELOCATION ASSISTANCE PROGRAM

Our SMARTMOVE® Program offers a complete relocation package to our candidates and new employees. SMARTMOVE® provides relocation guidance and information on the Hampton Roads area. Our goal is to help candidates make an informed decision and to insure a pleasant moving experience for relocating employees. Below is an outline of relocation services available to you. Attached you will find a list of program benefits, a home purchase/home sale rebate schedule and a home financing closing cost credit schedule.

- **Personal Move Counselor will provide local information and offer advice and guidance on lifestyle issues**
- **Personalized Welcome Kit containing local and state maps, information on housing and rental options, schools scores, day care facilities, entertainment choices, local attractions and special interests**
- **Neighborhood tours to familiarize you with the area**
- **Assistance securing temporary housing if necessary**
- **Cost of living comparison tools**
- **Free market analysis to help determine value of current home**
- **Marketing assistance on current residence and home search assistance provided by accredited real estate agents**
- **Receive cash rebates up to \$30,000 on real estate bought or sold due to relocation & closing costs assistance up to \$2,500**
If you will be buying and/or selling a home, please do not contact a real estate agent prior to calling SMARTMOVE®. In order to insure your eligibility for the cash rebate(s) and closing costs assistance, program guidelines require that you allow SMARTMOVE® to make the initial contact with an agent.
- **Deep discounts and free household goods moving estimates arranged through national moving companies**
- **Guidance on short and long term rental options, furnished or unfurnished**

**For program guidelines contact
Mimi Holt, Client Relations Manager
877.645.6560**

mimi.holt@smartmove.com



- **Generous cash rebates ranging from \$100 to over \$30,000**
- **Available to employees and their extended family**
- **Financing programs with closing cost credits up to \$2,500**
- **Personal Move Counselor to advocate for the employee**
- **Neighborhood tours provided for candidates**
- **Accredited real estate agents available nationwide**
- **Rebates on both transactions if employee buys & sells**
- **Household goods move management discounts**
- **Discounts from vendors on home services and products**
- **Home warranty programs available**
- **Utility, phone and cable connection service available**
- **Employees may use SMARTMOVE as often as they like**
- **Home Buying/Home Selling Seminars**
- **Toll free number 877.645.6560**
- **On-line registration through www.smartmove.com**
- **Since 1992, SMARTMOVE has returned over \$6 million in rebates**
- **SMARTMOVE IS FREE**

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SMARTMOVE®

HOME PURCHASE/HOME SALE REBATE SCHEDULE

<input type="checkbox"/> \$25,000 - 49,999	<input type="checkbox"/> \$ 100
<input type="checkbox"/> \$50,000 - 74,999	<input type="checkbox"/> \$ 200
<input type="checkbox"/> \$75,000 - 99,999	<input type="checkbox"/> \$ 300
<input type="checkbox"/> \$100,000 - 124,999	<input type="checkbox"/> \$ 400
<input type="checkbox"/> \$125,000 - 149,999	<input type="checkbox"/> \$ 600
<input type="checkbox"/> \$150,000 - 199,999	<input type="checkbox"/> \$ 800
<input type="checkbox"/> \$200,000 - 249,999	<input type="checkbox"/> \$1000
<input type="checkbox"/> \$250,000 - 299,999	<input type="checkbox"/> \$1200
<input type="checkbox"/> \$300,000 - 349,999	<input type="checkbox"/> \$1500
<input type="checkbox"/> \$350,000 - 399,999	<input type="checkbox"/> \$1800
<input type="checkbox"/> \$400,000 - 499,999	<input type="checkbox"/> \$2100
<input type="checkbox"/> \$500,000 - 599,999	<input type="checkbox"/> \$2500
<input type="checkbox"/> \$600,000 - 699,999	<input type="checkbox"/> \$3000
<input type="checkbox"/> \$700,000 - 799,999	<input type="checkbox"/> \$3500
<input type="checkbox"/> \$800,000 - 899,999	<input type="checkbox"/> \$4000
<input type="checkbox"/> \$900,000 - 999,999	<input type="checkbox"/> \$4500
<input type="checkbox"/> \$Million +	\$5000 to \$30,000+

Rebate will be mailed directly to purchaser within 30 days of closing. Rebate is based upon a minimum 3% real estate commission being paid to the SMARTMOVE Broker. If less than 3%, rebate will be pro-rata and less than shown. In some cases, rebates on new construction purchases are based on base price, not upgraded price. Rebate void where prohibited by law. Some restrictions apply.

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SMARTMOVE

HOME FINANCING CLOSING CREDIT SCHEDULE

Employees are eligible to receive a closing cost credit, in addition to their rebate, if they finance their SMARTMOVE purchase through Prosperity Mortgage Company. Closing credit is based on the loan amount as indicated below:

Mortgage Loan Amount	Closing Cost Credit
\$ 25,000 - \$ 49,999	\$ 75
\$ 50,000 - \$ 74,999	\$ 125
\$ 75,000 - \$ 99,999	\$ 175
\$100,000 - \$124,999	\$ 225
\$125,000 - \$149,999	\$ 275
\$150,000 - \$199,999	\$ 350
\$200,000 - \$249,999	\$ 450
\$250,000 - \$299,999	\$ 550
\$300,000 - \$349,999	\$ 650
\$350,000 - \$399,999	\$ 750
\$400,000 - \$499,999	\$ 900
\$500,000 - \$599,999	\$1,000
\$600,000 - \$699,999	\$1,300
\$700,000 - \$799,999	\$1,500
\$800,000 - \$899,999	\$1,700
\$900,000 - \$999,999	\$1,900
\$1,000,000+	\$2,500

Credit will be issued as a lender paid credit and will appear on closing documents. Offer is valid on SMARTMOVE transactions secured by a first mortgage or deed of trust with Prosperity Mortgage Company, subject to qualification, approval and closing. It is not a commitment to waive any term or condition of the new loan or to make any new loan. Void where prohibited; certain restrictions/conditions apply. This offer is not available on all products and is subject to change without notice. Prosperity Mortgage Company is a division of Wells Fargo Bank, N.A.



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