



# TABLE OF CONTENTS



## About Move

- The Program
- How It Works
- Founder



## Employer Benefits

- FREE Program
- Employee Retention
- Productivity



## Employee Benefits

- Savings
- FREE Support



## Benefits to Home Buyers

- Buyers Program
- Savings Scenario



## Benefits to Home Sellers

- Sellers Program
- Savings Scenario



## Move Program Benefits

- How it Works
- Affiliates
- Discount Partners



# A HOME CHANGES ONES LIFE.







# WANT TO KEEP YOUR BEST ASSOCIATES? HELP THEM FEEL AT HOME!

Home ownership is the American Dream. But did you know it's also the best way to retain your top associates? Studies show that employees who own homes are professionally more productive, remain employed for longer periods of time and overall are happier.





# ABOUT MOVE

Created by Real Estate Broker Randall Gill and Powered by Coldwell Banker, Move is a FREE employee home buyer/seller benefits program born from the concept that home ownership provides benefits that impact the individual, the family, the community, the economy and the employer. This program aids associates in finding and purchasing the home of their dreams.

The Move program will allow organizations to offer their employees assistance in all real estate related areas at negotiated rates. Move counselors will offer assistance in the areas of but not limited to:

- Homeownership (Buying / Selling)
- Home Negotiation
- Traditional Sales
- Personal Financial Literacy
- Debt Reduction
- Credit Repair
- Home Loan Modifications
- Foreclosure Prevention
- Short Sales



# SAVINGS

In addition to the support provided by Move we have also developed with our program partner affiliates a series of negotiated discounts like none other. These discounts can make purchasing a home tangible to your employees and take some of the stress out of purchasing their home.

**Services Discounted Include:**

- Real estate commissions
- Appraisals
- Surveys
- Home and termite inspections
- Credit reviews
- Closing costs
- Homeowners insurance
- Moving companies
- And more.....

These discounts add up to thousands of dollars in savings that would otherwise not be available to individuals. We put your employees in touch with MOVE counselors that will walk them through the entire process.





# WHY MOVE?

Home ownership equals stability, happiness and is the number one wealth builder for most Americans. This dynamic free program can be your organizations way of showing your associates you care about them, their families and their futures while strengthening employee retention.



## EMPLOYER BENEFITS

Every employer is aware of the high cost of constantly hiring and training new employees.

Creating stability in the workplace is a common goal of all employers. Having employees who are home owners reduces turnover.

MOVE is simple and stress free for everyone, and the end benefit to your business is an employee who is stable, content, and grateful to the company that helped them achieve their goals and dreams.

Do you want to reap the benefits of a program that costs your organization nothing but pays huge dividends in the form of productive and loyal associates? You've worked hard to hire the best people and you want to retain them while seeing them grow and develop within your company.

MOVE will help you give them the best benefit of all: A HOME.

*Make a MOVE in the right direction!*





# ADDITIONAL CORPORATE BENEFIT

MOVE is offered as an additional company benefit, similar to a 401 (k), life insurance plan or other employee benefits. MOVE can be used by all employees. From purchasing a starter home, moving up to a larger home, downsizing or purchasing investment property – MOVE provides savings and benefits to all.





# RANDALL W. GILL

MOVE, created by Randall W. Gill, Broker Associate with Coldwell Banker, makes it easier and faster for anyone on your team, from line staff to CEO, to navigate the process of buying or selling a home. This provides a tremendous benefit for associates of Central Florida businesses while potentially saving them thousands of dollars.

As a management veteran in the Central Florida hospitality and real estate industries, Randall believes in the benefits that home ownership provides individuals, their companies and their communities. He has taken this belief and created MOVE, a benefits program with these specific attributes in mind.





# YOUR ORGANIZATION CAN CREATE SOME OF THE HAPPIEST MOMENTS OF YOUR ASSOCIATES LIVES.

- Employees becoming first time home buyers
- Families moving into a larger home or a new school district
- Newlyweds purchasing their first home
- Managers and executives purchasing move up properties
- Incoming new associates seeking homes
- Associates seeking investments in real estate





# DID YOU KNOW THE BENEFITS OF HOMEOWNERSHIP TO EMPLOYEES?

- We are helping families grow. Did you know children of homeowners do better in school and are more successful later in life?
- Homeownership is a powerful economic stimulus, benefiting the individual homeowner and the national economy.
- Homeownership benefits neighborhoods, providing economic and social growth to the neighborhoods and their local communities.
- Homeowners state that they are more satisfied with their living situation than renters.
- Homeowners are eligible for savings on their taxes, insurances, and interest rates.





# FAMILIES / CHILDREN BENEFIT

**The children of homeowners do better in school and are more successful.**

Homeownership confers a substantial benefit to children. Children of homeowners score better on academic tests, graduate at a higher rate, have fewer behavioral problems, and enjoy a better social environment. Living in an owned home is also a predictor of future success, as homeowners' children earn more than renters' children, are less likely to be on welfare, and are more likely to become homeowners themselves.

The children of homeowners do better in school and are more successful. *Habitat for Humanity, New York City*







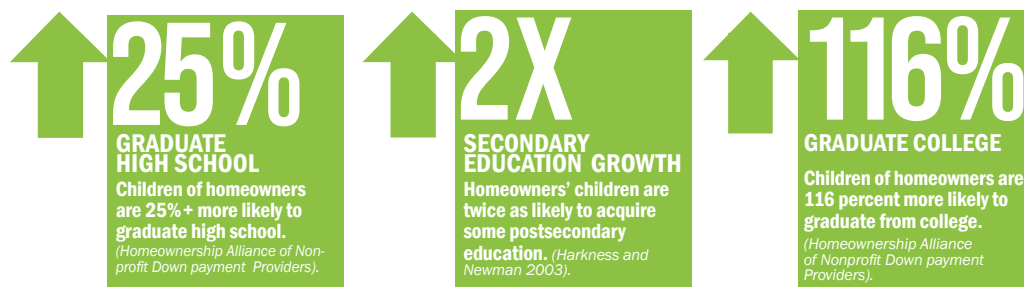
### ACADEMIC ACHIEVEMENT

Children living in owned homes rather than in rented homes score better on academic achievement tests.



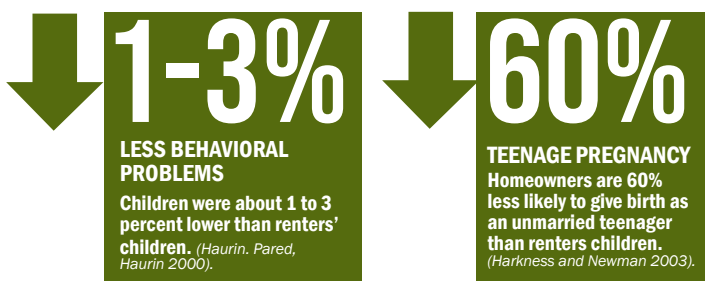
### EDUCATIONAL SUCCESS

Children of homeowners enjoy higher rates of educational success, including graduation rates and post-secondary education.



### BEHAVIORAL PROBLEMS & SOCIAL DEVELOPMENT

Children living in owned homes experience fewer behavioral problems than children in rented homes.



### ACADEMIC ACHIEVEMENT

Children living in owned homes rather than in rented homes score better on academic achievement tests.

- Math scores of owners' children were about 9% higher than renters' children (Haurin, Parcel, Haurin 2000).
- Reading scores were about 7% higher (Haurin, Pared, Haurin 2000).



### EDUCATIONAL SUCCESS

Children of homeowners have higher rates of educational success, including graduation and post-secondary education.

- Children of homeowners have a 25% higher high school graduation rate (Homeownership Alliance of Nonprofit Down payment providers).
- Homeowners' children are twice as likely to acquire some post secondary education (Harkness and Newman 2003).
- Children of homeowners are 116% more likely to graduate from college (Homeownership Alliance of Nonprofit Down payment providers).




### BEHAVIORAL PROBLEMS AND SOCIAL DEVELOPMENT

Children living in owned homes experience fewer behavioral problems than children in rented homes.

- Behavioral issues of owners children were about 1- 3% lower than renters' children. Issues include difficulties interacting with other children, concentration, tempers, being withdrawn, dependency, worthlessness, inferiority, and more. (Haurin, Pared, Haurin 2000).
- Homeowners children are 60% less likely to give birth as an unmarried teenager than renters children. (Harkness and Newman 2003).



Children of homeowners enjoy higher rates of education success, including graduation rates & post-secondary education. 

## FUTURE SUCCESS

Once they begin working, children of homeowners earn more and are less likely to rely on welfare.

- Homeowners' children earn on average a dollar more per hour than renters' children. *(Harkness and Newman 2003).*
- Renters' children are almost twice as likely to be idle at age 20 and to rely on welfare as an adult. *(Harkness and Newman 2003).*

Children of homeowners are more likely to be homeowners themselves.

- Homeowners' children are 59% more likely to own their own home in 10 years. *(Homeownership Alliance of Nonprofit Downpayment Providers).*



↓ 6%

Homeowners' children are on a average 6% less likely to experience neighborhood poverty. *(Homeownership Alliance of Nonprofit Nonpayment Providers).*

↑ 59%

Homeowners' children are 59% more likely to own their own home in 10 years. *(Harkness and Newman 2003).*



# STABILITY & NEIGHBORHOOD TENURE



**Homeowners tend to move less often and stay longer in their neighborhood, promoting stability.**

- Homeowners are far less likely to move. Homeowners remain in their home for an average of 8.2 years, while renters move every 2.1 years (Rohe, Van Zandt, and McCarthy 2001).
- More than 70% of **owners** have lived in their current residence for **more** than four years (Rohe, Van Zandt, and McCarthy 2001).
- More than 70% of **renters** have lived in their current residence for **less** than four years (Rohe, Van Zandt, and McCarthy 2001).



# WE MAKE IT EASY

From home buying workshops to closing costs, rebates to negotiated discounts with program partners the MOVE program will take the stress out of the home buying process while saving your associates thousands of dollars.





## BENEFITS FOR BUYERS:

- Up to a 1% rebate towards buyers closing costs & prepaid expenses
- Negotiated lender fees\*
- Seller paid closing costs and prepaid expenses\*\*
- Free appraisal (up to \$450 value)
- Free home warranty (up to \$400 value)
- Home ownership counseling
- Initial credit review
- Down payment assistance programs
- Complimentary attendance to Coldwell Banker home buyer seminars
- Discounts on home and termite inspections
- Lowes home improvement discounts
- Home security discounts
- Preferred pricing with moving companies

\*Lease purchase program through Home Partners of America \*\* Negotiated fees, discounts and terms of program are subject to change without notice.



# BUYERS PROGRAM SAVINGS SCENARIO

Based on a purchase price of \$250,000.00  
Move can provide the following savings:

\$2,500.00 MOVE Rebate (1% of Purchase Price)\*

\$7,500.00 Negotiated Closing Costs\*\*

\$450.00 Free Appraisal

\$400.00 Free Home Warranty

\$200.00 On Moving Expenses

\$50.00 Home Inspection Credit

\$10.00 Termite Inspection Discount

\$100.00 Free Initial Pest Control Treatment

**\$11,210.00 Total Credit**

Additional discounts are available with our discount partners. pg.23

The above scenario serves as an example only and is not representative of every buyers/ sellers situation. Benefits could be subject to change.\* The MOVE Rebate of 1% of purchase price is based on a non-discounted seller commission of 3%. In the event total commission is less than 3% rebate may be reduced to half a percent (.005%). Any Bonus compensation offered by Seller is not subject to rebate. \*\* Additional closing cost credits are negotiable, subject to change and may range from 0% - 3% of purchase price.







# HOME SELLER BENEFITS:

- 1% commission discount
- Real estate representation from the largest and most recognized real estate brokerage worldwide
- Complimentary home warranty from American Home Shield (includes buyer/seller coverage)
- Marketing your listing utilizing up to 900 + affiliated websites
- Complimentary market analysis of your property
- Complimentary staging consultation
- Complimentary home cleaning at move out
- Professional photography
- Preferred pricing with movers
- Lowes home improvement discount
- Other benefits



# SELLERS PROGRAM SAVINGS SCENARIO



Based on a Listing Price of \$300,000.00 Move customers can anticipate the following savings:

\$3,000.00	MOVE Commission Discount*
\$475.00	Home Warranty (includes Buyer/Seller coverage)
\$300.00	Complimentary Home Cleaning (up to
\$300.00	20% Discount on title/closing fee
\$200.00	On Moving Expenses
FREE	Comparable Market Analysis
FREE	Staging & Property Presentation Review

**\$4,275.00 Total Savings**

**Additional discounts are available with our discount partners. pg.23**

The above scenario serves as an example only and is not representative of every buyers/ sellers situation. Benefits could be subject to change. \*The MOVE Rebate of 1% of purchase price is based on a non-discounted seller commission of 3%. In the event total commission is less than 3% rebate may be reduced to half a percent (.005%). Any Bonus compensation offered by Seller is not subject to rebate. \*\* Additional closing cost credits are negotiable, subject to change and may range from 0% - 3% of purchase price.





# 3 EASY STEPS

FOR ASSOCIATES INTERESTED IN LEARNING MORE ABOUT MOVE.



**Contact a MOVE representative at 407-664-5000 or go online to [www.MOVEBenefit.com](http://www.MOVEBenefit.com)**

The representative or website will walk associates through the MOVE program making them aware of the many benefits available and how each of them can save thousands of dollars while buying or selling real estate.



**Complete an online registration.**

A MOVE representative will review your information and contact the associate via phone or email, to discuss the program the associate desires and will set up a time to meet in person.



**Move Forward.** Through the initial contact, the MOVE representative will determine the next steps regarding the associates plan. Steps could include:

- Client/associate is ready to be pre-approved by a program lender
- Client/associate is referred to a credit repair specialist
- Client/associate sets an appointment to discuss a potential Purchase or Sale

DESIGNED TO MEET THE NEEDS OF ALL ASSOCIATES MOVE IS READY TO SERVE THE NEEDS OF EVERY ASSOCIATE.



# PROGRAM AFFILIATES



## Lenders;

Waterstone Mortgage  
Guaranteed Rate Affinity  
Certified Mortgage Planners  
Security National Mortgage Co.

## Title Agency:

Sunbelt Title Agency  
Celebration Title Group

## Attorney's:

Mestdagh & Wall, P.A.

## Home Inspectors:

Fidelity Building Inspectors  
Pillar To Post

## Pest Control & Termite Inspectors:

Forex Pest Control

## Home Owners Insurance Providers:

LRA Insurance  
Sihle Insurance Group

## Home Warranty Providers:

American Home Shield

## Moving Company:

Door 2 Door Movers

## Home Security:

ADT

*Additional Partners shown on next page.*

# DISCOUNT PARTNERS



Save up to 20% off truck rentals. Whether moving across the street or across the country, Budget Truck Rental can help with boxes, moving supplies, pack and load services and truck rentals.



Receive two 10% off coupons for your purchases at participating Lowe's stores.



Receive a 10% discount on Mohawk flooring (Carpet, Hardwood, Laminate, Tile, Area Rugs) through participating full-service retailers with coupon.



PODS makes it less stressful, less work and more convenient. Receive up to 10% off your moving and storage!



Receive up to 20% off your next stay at Choice Hotel properties.



Discounts provided are based on individual plans.

**CONTACT YOUR MOVE REPRESENTATIVE TO RECEIVE THESE AND OTHER CURRENT DISCOUNTS.**



**SO WHAT IS YOUR ORGANIZATION  
WAITING FOR?  
GET **MOVING** TODAY.**

**mmove**

