

REAL ESTATE & MORTGAGE REBATE PROGRAM

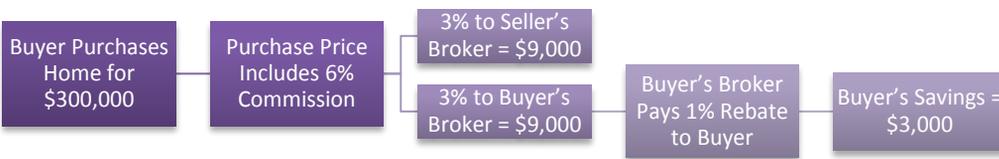


How do rebates work?

Some real estate brokers offer consumers cash refunds or non-cash incentives to encourage them to use that broker's services. Rebates are typically cash payments from the real estate broker to his or her client after closing. Incentives may include gift certificates, closing-cost payments, or free ancillary services such as home inspections or moving services.

How do rebates benefit consumers?

Rebates can save consumers several thousand dollars in a single transaction.



Estimate your rebate

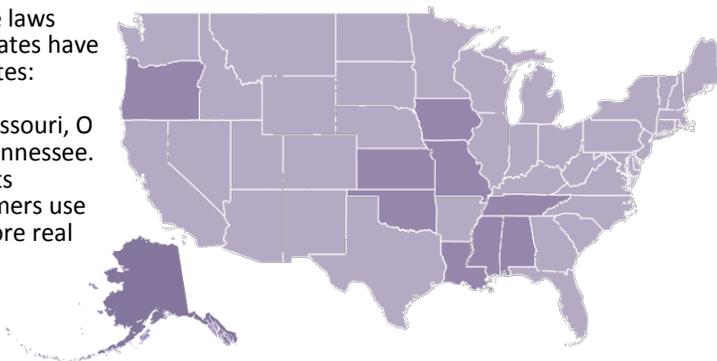
Whether you're buying or selling a home, you can earn a rebate when you work with a Realtor in our Rebate program! The rebate is equal to approximately 20% of your agent's commission.

Rebates are awarded to buyers and sellers registered in the Customer Service Relocation Rebate program before they begin their home search or sale and who use a Realtor from the Approved Agent network. Examples in the chart to the right are based on a 3% commission rate; broker/agent's commissions may vary. Note: The rebate is based on the total home price, not the amount mortgaged.

HOME SALE PRICE	REBATE
\$100,000	\$600
\$200,000	\$1,200
\$300,000	\$1,800
\$400,000	\$2,400

Which states currently ban rebates and/or inducements?

Ten states currently have laws that ban rebates. Nine states have a full ban on broker rebates: Alabama, Alaska, Kansas, Louisiana, Mississippi, Missouri, Oklahoma, Oregon, and Tennessee. In addition, Iowa prohibits rebates when the consumers use the services of two or more real estate brokers during a transaction.



Is a Real Estate Rebate Taxable?

No, the real estate rebate is just a reduction in the cost of a home you buy, no different than a manufacturer rebate on a home appliance. It is not considered income, therefore it is not taxable. Since the rebate is not taxable, a 1099 will not be issued to you.

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Why CSR?

With over 27 years of relocation and real estate experience, you can be guaranteed excellent insight with this all important decision. From agent selection and listing, and from offer to contract through closing - we will be there every step of the way. Our involvement can be as much or as little as you want

How to Get a Real Estate Commission Rebate

Getting a real estate commission rebate through CSR is easy, here is how it works:

- 1) Contact CSR and indicating whether you are buying, selling or buying or selling a home.
- 2) Within 24 business hours, you will be put you in touch with your assigned agent from our network.
- 3) You will work with your full service agent through the normal process of buying and/or selling a home.
- 4) Within 2 weeks after closing, you will receive a check equal to approximately 20% of the commission earned by your agent.

It's really that simple. No negotiating with agents for rebates or limited or reduced services. You work with a full service agent from start to finish.