

*Helping union members and their families save on real estate transactions.*

## **YOUR UNION**

***IT'S NOT JUST FOR WORK ANYMORE***

**NOW IT'S FOR HOME**

## ***What is Union Home Services?***

**[WWW.UNIONHOMESERVICES.COM](http://WWW.UNIONHOMESERVICES.COM)**

***Union Home Services is a real estate AFFINITY program designed by union members for union members.***

***A. The benefit provides a rebate equal to 20% of your Realtors® side of the commission when buying or selling real-estate.***

- 1. If your Realtor® is getting paid a standard 3% commission you get back \$600 for every hundred thousand spent. Go to the Union Home Services website and use the rebate calculator.*
- 2. Extends benefit to the parents and children of union members nationwide for purchase or sale.*

***B. Union Home Services supports the members of our Armed Forces both past and present for the sacrifices they and their families make.***  
***For that reason they and their family members are invited to participate in the Union Home Services Program. Giving a little to those who risk giving their all, it's just the right thing to do.***

### ***c. Union Home Services Inc. is your advocate.***

- 1. If at any time in the home buying and or selling process you have questions or problems call us. With many years of experience we can help with all sorts of problems.*
- 2. On rare occasions a UHS client may have a personality conflict with the agent assigned to help them with their home sale or purchase. If this occurs do not hesitate to call, we will get you a new agent and you will still be able to get your rebate. **(We can't help you if we don't know there is a problem)**.*
- 3. If you have problems with your lender let us know, we can contact them and see what can be done to keep the process moving and have your home close on time.*

### ***d. Provides quality agents with the highest ethical standards and training.***

*These agents have extensive knowledge of your area of interest whether you are buying or selling a home.*

**DO NOT CONTACT A REALTOR®. UNION HOME SERVICES INC. HAS REALTORS® THAT HAVE AGREED TO WORK WITH UNION MEMBERS AND THEIR FAMILIES. WE CANNOT PAY YOU A REBATE IF YOU DO NOT USE ONE OF OUR APPROVED REALTORS®. ENROLLMENT PERIOD IS VALID FOR 18 MONTHS. IF YOU DO NOT BUY OR SELL WITHIN 18 MONTHS OF YOUR ENROLLMENT YOU WILL NEED ENROLL AGAIN IN ORDER TO RECEIVE YOUR REBATE. ENROLL AT**

**[WWW.UNIONHOMESERVICES.COM](http://WWW.UNIONHOMESERVICES.COM)**

**OR**

**[CALL 877-779-0197](tel:877-779-0197)**

# ***Buying or Selling a Home?***

## ***Here are the Basics.***

*If you know what to expect – and you have a trusted team of real estate and mortgage-lending professionals to guide you, finding and financing your new home can be an exciting and rewarding experience. Here's what you need to know when purchasing or selling a home.*

***YOUR FIRST STEP IS TO: Enroll online with UNION HOME SERVICES INC. at [www.unionhomeservices.com](http://www.unionhomeservices.com) or by phone [877-779-0197](tel:877-779-0197)***

### ***If You're Selling a Home***

***A. After enrolling, a Union Home Services Inc. advocate will contact you within 48 hours to determine when you would like one of our approved Realtors® to contact you.***

- 1. Meet with your Union Home Services Inc. Realtor® to discuss your needs and expectations.***
- 2. The Realtor® will then put together a marketing plan including recommended price based on your timeline and get your home listed.***
- 3. When you get an offer your Realtor® will review all offers with you and help guide you through the process.***
- 4. Your agent will help coordinate the closing process and assist you during this final stage of the transaction.***

# **If You're Buying a home**

**A. After enrolling, a Union Home Services Inc. advocate will contact you within 48 hours to determine when you would like one of our approved Realtors® to contact you.**

**B. Obtain mortgage pre-approval before you begin house hunting.**

**1. Learn how much home you can afford**

**2. Strengthen your bargaining position with sellers**

**C. Call your Union Home Services Inc. Realtor® and let them know you are ready to start looking.**

**1. Finding the Right Home**

*Determine the needs of you and your family.*

**2. Make an Offer**

- a. *Your real estate agent presents your offer to the seller, who will accept, counter or reject it.*
- b. *When the price is settled, you and the seller sign a purchase agreement defining the terms of the sale.*

**3. Have the Home inspected**

*Hire a professional home inspector after the offer has been accepted to provide an in-depth look at the basic systems of the house, to reveal any safety hazards and give you a chance to reconsider the deal. Your Union Home Services Inc. Realtor® should be able to provide you the name of an inspection professional.*

## 4. The Home Will Be Appraised

*An appraisal, required by your mortgage lender, is a formal, written estimate of the home's current market value.*

## 5. Obtain Title Insurance (where applicable)

- a. *This guarantees that the property you are purchasing is free of liens or confusion in rights of ownership.*
- b. *The policy insures against any losses to the property that result from defects in the title or deed.*
- c. *Fidelity National Title has agreed to provide a special money saving rate for Union Home Services Inc. clients. Contact your Realtor® or Union Home Services Inc.*

## 6. Closing on your Mortgage; helpful hints on what you can expect

***Closing costs tend to vary from lender to lender, but are generally considered to be any costs associated with the purchase of a home. Today, these costs range between 2 and 7 percent of the home's purchase price and include three basic categories:***

- a. ***Out of pocket expenses – fees for:*** Appraisals, Attorneys (if needed), credit report, deed recording, tax services and other miscellaneous expenses, usually performed by a third party and directly charged to the borrower.
- b. ***Prepaid Expenses – Includes:*** Homeowner's insurance, mortgage insurance and cost to set up an escrow account. Escrow accounts are services provided by the lender through which they will pay annual insurance and various taxes on the borrower's behalf. The amount that goes into these accounts is based on the first year's premiums, plus an additional amount to help build the account for future premiums.
- c. ***Mortgage points:*** A mortgage point is equal to 1% of the mortgage loan amount. When you pay a point(s) it actually helps reduce the loan's interest rate. For example, paying two points on a \$100,000 mortgage would require an additional \$2,000 up front at closing, but would cut the monthly mortgage payment. If you obtain the same loan amount at zero points, the interest rate and monthly payment would be higher, but there would not be any additional cost at closing.

## 7. Close on the Property

*Ownership of the property is transferred. A closing agent coordinates and distributes all the paperwork and funds.*

# YOU ARE THE PROUD OWNER OF YOUR NEW HOME!

***Whatever your real estate and mortgage needs, Union Home Services Inc. is ready to help with a broad range of programs, money-saving options and personalized service.***

**[WWW.UNIONHOMESERVICES.COM](http://WWW.UNIONHOMESERVICES.COM)**