



www.TheMDRealEstateTeam.com

Housing Partnership to Recruit and Retain Member Educators

THE MOST
COMPREHENSIVE HOUSING
PROGRAM FOR EDUCATORS IN
THE STATE OF MARYLAND

866.720.4418





Inside

| | |
|-------------------------------------|-----|
| Table of Contents..... | 2 |
| Program Criteria | 3 |
| Program Overview..... | 4 |
| TIP Program | 5 |
| Loan Program | 6-7 |
| ProForce..... | 8 |
| Ameri-Star Homes..... | 9 |
| CreditSmart | 10 |
| Building Specs..... | 10 |
| Accutech Pest Management..... | 11 |
| Advantage Title Company | 11 |
| First American Home Buyers..... | 12 |
| JK Moving..... | 12 |
| Horace Mann | 12 |
| Harper’s Mill—Rental Division | 13 |
| Other Services | 14 |
| Questions..... | 15 |
| Our Team & Contact Information..... | 16 |

**For more information contact:
TheMDRealEstateTeam.com at:**

(866) 720-4418

email info@themdrealestateteam.com

or visit us on the web at www.themdrealestateteam.com



Important Information

Participants in the Housing Partnership Program between QACEA and TheMDRealEstateTeam.com must meet the following criteria in order to receive or use any program benefit:

Participant must be a QACEA or family member.

Participant must use TheMDRealEstateTeam.com for real estate services including but not limited to; buying, selling or renting real estate. If a QACEA member has an agency agreement with another realtor or agent, or intends on using a different realtor or agent other than a member of TheMDRealEstateTeam.com, then that member cannot use any facet of the Housing Partnership Program.

Other than using TheMDRealEstateTeam.com for the real estate transaction, participants are not required to use any of our partners. A participant can use any lender, title company, insurance company, inspection company, or rental community etc. that the participant wants to use. The benefits of the Housing Partnership Program provided by TheMDRealEstateTeam.com are only offered through our partners. TheMDRealEstateTeam.com and Keller Williams Flagship of Maryland are not liable for any transaction involving a participant of the Housing Partnership Program and one of TheMDRealEstateTeam.com's Partners. Keller Williams Flagship of Maryland and TheMDRealEstateTeam.com are not affiliated with nor do they endorse any of the partners of the QACEA Housing Program.

Client Signature: _____

Date: _____



Educators are the keystone to our society, and as a society everyone must take part in ensuring that our children receive the highest quality education possible. This program is designed to help recruit and keep the best teachers in Maryland. We want to do our part to reward those educators who are dedicated to teaching our children.



program just for working with us as well as discounts on other services such as title work and home inspections. Our lending programs can help teachers afford up to 30% more home than the typical lender.

We have partnered with local rental communities, of which the primary are The Berkshire's at Harper's Mill in Millersville. This partnership makes it much more feasible for teachers to rent in a fantastic, community oriented facility. We offer our own financial consultation to help guide a teacher in best preparing for purchasing a home. We can also put teachers in touch with the Arundel Community Development Services, Inc. (a non-profit organization that offers home buying counseling as well as special financial assistance for qualified candidates). We will work with a teacher until that teacher is ready and able to buy, and then we will help them buy a home.

TheMDRealEstateTeam.com created this program to help stabilize the retention rate of teachers in Queen Anne's County. Teachers who live in Queen Anne's County cannot afford to live (either own or rent) in the communities that they help mold.



Our Sales Division combines all of the savings and cash discounts with one of the most comprehensive listing programs available. If you buy and sell with us, you will receive closing credit at both ends that could total \$2,000, just for using our services.

Our program is a comprehensive approach to helping teachers achieve home ownership. We have three divisions, our Rental Division, Sales Division and our Home Ownership Division. First we determine when a teacher would be in a position to buy a home. If it is determined that a teacher would be better off purchasing a home in the future, we will place that teacher in our rental division.

Our Relocation Division will assist you with your move once we find you a place to live. Clients can save up to 64% on state to state moves through our moving company.

One of the unique functions of our rental division is that we don't just place a teacher in a rental unit and wait for that teacher to come back to us when it's time to buy a home.

But the most beneficial service we provide is the dedication, experience and service of our team members. Each person involved in this program believes philosophically in our goal, servicing the housing needs of QACEA members.

When a teacher is ready to buy, they will work with our Home Ownership Division which offers cash rebates through our TIP

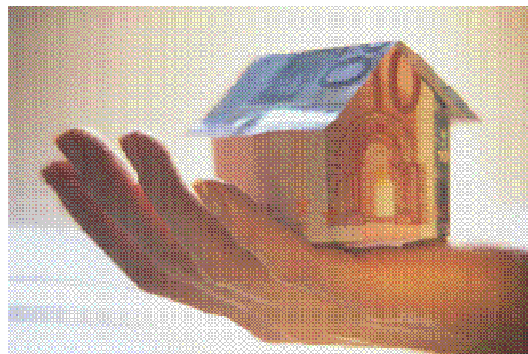


Credit is available only to Buyer/Seller who close escrow/proceed to final settlement with TheMDRealEstateTeam.com, LLC with Keller Williams Flagship of Maryland acting as their sole and exclusive agent in the purchase/sale of real estate in Maryland. The credit is to be credited to buyer/seller on the HUD 1 and used towards buyer or seller's closing cost only. Buyer/Seller do not receive any monies directly from TheMDRealEstateTeam.com, LLC or Keller Williams Flagship of Maryland. Credit may be subject to lender approval. If Buyer/Seller has a loan that prohibits credit, credit will not apply. Buyer/Seller must be eligible to participate in TheMDRealEstateTeam.com Housing Partnership to Recruit and Retain Member Educators. The rebate is valid only if the broker commission actually received at the close of escrow/settlement is at least 2.5%. For homes with a final sales price of \$99,999.99 or less, the rebate is not applicable. All buyers must sign a Buyer's Representative Agreement and all sellers must sign an Exclusive Right to Sell Contract with TheMDRealEstateTeam.com, LLC with Keller Williams Flagship of Maryland before any credit will be issued. Participants that are both buying and selling through TheMDRealEstateTeam.com, LLC will receive a separate credit upon proceeding to final settlement for buying and a separate credit upon proceeding to final settlement for selling. There may be tax consequences to the credit. If you need tax or legal advice, you should consult with the appropriate professional. Offer subject to conditions, limitations, exclusions, modifications, and/or discontinuation without notice.

Credit is as follows:

- Purchase price \$100,000-\$149,999.....\$500
- Purchase price..\$150,000-\$199,999.....\$750
- Purchase price..\$200,000-and above....\$1,000

Educators who buy or sell through TheMDRealEstateTeam.com get up to a \$1,000 credit towards closing cost. If an educator buys and sells they will receive up to a \$1,000 on each transaction!





First Home Mortgage

First Home Mortgage in partnership with TheMDRealEstateTeam.com, is pleased to offer the following discounts to homebuyers using their services.

1. We will discount the rate on all FHA, Va and Conventional fixed rate programs by .25% (1/4%). This is not available to State Programs such as CDA or Rural Housing. A typical savings would look like this:

| | | |
|-------------------------------|-----------------------------|----------|
| Loan amount \$300,000 at 5.5% | Principal and Interest Pmt: | \$1,656 |
| With discount to 5.00% | | \$1,610 |
| | Savings per month | \$ 45 |
| | Over the life of loan | \$16,392 |

2. Also, we can provide a free 2/1 buydown with no additional points:

| | | |
|---|------|---------|
| Loan amount \$300,000 at a start rate of 3.5% | PMT: | \$1,347 |
| 2 nd year of 4.5% | | \$1,515 |
| 3-30 year of 5.5% | | \$1,695 |

Allows a buyer to have a lower payment and slowly move into a fixed.

I look forward to speaking with you,
Rob Schurr 410.571.2020



For more information on our loan programs go to:

http://www.themdrealestateteam.com/taaac_loans_financing.php

**WELLS
FARGO**



**Work with TheMDRealEstateTeam.com preferred lender –
Wells Fargo Home Mortgage**

Choose from two options available at no cost to you when you finance your home purchase with Wells Fargo Home Mortgage.

Option 1

- Lender-paid permanent interest rate reduction at .125% below market rate¹
- Available on fixed-rate FHA/VA and Conventional mortgage products

Option 2

- Lender-paid 2-1 temporary interest rate reduction²
- Available on fixed-rate FHA/VA and conventional mortgage products

Call Robert Dailey to schedule your free consultation.

Robert M. Dailey
Home Mortgage Consultant
Wells Fargo Home Mortgage
410.931.5294 Office
866.411.1898 ext 5294 Toll Free
Robert.M.Dailey@WellsFargo.com

1. Interest rate reduction promotion is valid on first mortgage loan applications for purchase transactions on eligible products taken with Wells Fargo Home Mortgage. Contact Robert Daily for further details. The note interest rate is .125% below standard market rates for the loan term. Other restrictions may apply. Buydown will be paid for by Wells Fargo Home Mortgage.
2. Buydown is based on a 2% / 1% interest rate reduction respectively during the first two years of the loan. After the second year, borrowers will pay the note interest rate for the remainder of the loan term. Buydown will be paid for by Wells Fargo Home Mortgage.

Wells Fargo Home Mortgage is not affiliated with TheMDRealEstateTeam.com.

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ProForce Group

Security Referral Program Benefits

The "CUSTOMER CARE PACKAGE"

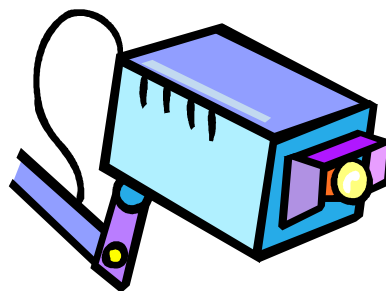
Complimentary Wireless Security System

Homeowners Insurance Discount Guarantee up to 20%

Professional Installation by Corporate office with a Lifetime Warranty

***Free Upgrade to Wireless Remote Keychain Remote a \$125 value**

***Free Upgrade to Wireless Smoke Detector a \$225 value**



For More Information Go To:
www.TheMDRealEstateTeam.com

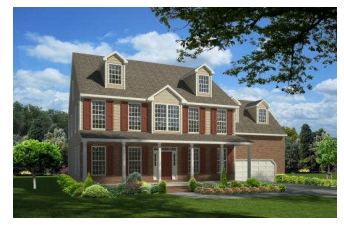
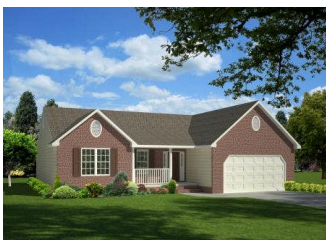


\$5000 FREE upgrades
To all TEACHERS
working with
The MD Real Estate Team!

Luxury is affordable with Ameri-Star Homes! One of life's most rewarding moments is on the horizon. A goal you have been looking forward to for a long time will now be achieved. The memories will be lasting. You have decided to purchase a home. Now, you must find someone to build your dream. A builder known by their homeowners for integrity, excellence, and reliability. A builder who has established a reputation as being responsible to its homeowners. That builder is Ameri Star Homes. Ameri Star Homes is a company based on the idea that a home is not complete until the homeowner is 100 percent satisfied.

That's right, completely satisfied homeowners. This goal is achieved in several ways, such as providing a one year walkthrough to insure your home is still in pristine condition, as well as our 10 year homeowners warranty for added security. If it is affordability that satisfies you, Ameri Star Homes is there. We have homes to fit even the modest budget. As a company with hands on ownership, the principles are on a first name basis with not only the homeowners, but also the subcontractors and suppliers.

This results in the superior craftsmanship you will notice in each home. Whether you want a home built on one of our home sites or even your own site, count on the same high quality from Ameri Star. Few builders achieve such high regard in the industry, and even fewer are financially sound. You have a terrific goal in mind, well so does Ameri Star Homes. We have set out to exceed all your expectations of integrity, affordability, and customer satisfaction. One of life's most wonderful moments is on the horizon. Ameri Star Homes is there!



Brand New Single Family Homes
In Anne Arundel County Priced from \$279,990!

www.AmeriStarHomes.com

Home Inspections



We are pleased to announce a partnership with Todd Stevens of Building Specs Inc.. Todd and his team are a five star, national Home Inspection Company. In fact, other companies use Todd to train their Home Inspectors.

Building Specs Inc. is giving a deep discount on all inspections, including mold, radon, septic and all other inspections that they offer. In addition, Todd will be providing free home care and home improvement seminars.

Beyond the discounts and the seminars, the most attractive attribute of our partnership is Todd's team. They are the most committed inspectors and they pride themselves on not just performing a quality inspection, but also educating the buyer along the way.

Inspections Offered

Building Specs offices offer a wide variety of inspection and expert services:

- Environmental, Asbestos, Carbon Monoxide, Lead Paint, Mold, Radon in Water, Septic, Well
- New Home Inspections
- Pier and Bulkhead
- Pre-Purchase Inspections
- Pre-Listing Inspections, Pre-Dry-Wall Inspection, Final Walk Through Inspection
- Pool and Spa

Credit



Free Freddie Mac CreditSmart training with the intent to help teachers understand, build and maintain better credit.

Establishing and maintaining good credit is essential to building a sound financial future.

Freddie Mac brings you

CreditSmart®

A curriculum to help consumers understand, build and maintain better credit.

Contact

TheMDRealEstateTeam.com

at 866.720.4418

or visit our website at

www.themdrealestateteam.com to

find out more

Also, our lender partners will run your credit for free and help assist in repairing credit issues you may have.

Pest Control



Special Offer to QACEA Members from Accutech Pest Management.

Accutech Pest Management is pleased to make these Special Offerings to the Customers of TheMDRealEstateTeam.com:

Discounted property inspections: Whether for pre-listing purposes or assessment for your current home, we will inspect for all insects and related conditions for \$45.

WDI/O (termite) inspections for the purposes of refinance or purchase at a rate of \$45.

Termite Warranty policies. Accutech Pest Management offers a variety of termite programs and all include annual, renewable warranties.

Discounts on Accutech Pest Management's Professional Pest Management Program. Year round, guaranteed pest management services with a 15% discount to anyone referred through TheMDRealEstateTeam.com.

Discounts on additional services. As a full service pest management company, Accutech Pest Management offers additional services to help keep you pest free. Gutter Cleaning, Moisture Control,

Power Washing, Exclusion, and minor maintenance are all available at TheMDRealEstateTeam.com cost.

410.439.0500

Title



\$200 discount on title fees*

“Are your home properties too high? Advantage Title Company will appeal your property taxes for FREE and waive the \$295 Fee, when you employ us to handle your title insurance and settlement of your new home purchase. This can save you as much as \$1,000's in county property taxes per year! Visit us at www.advantitle.com and www.advantaxappeal.com for more information.”*

**For clients who settle through TheMDRealEstateTeam.com and use Advantage Title Company*





JK Moving & Storage Inc.

JK Moving and Storage is proud to be a partner with TheMDRealEstateTeam.com from Keller Williams, to provide Maryland Educators an exclusive opportunity to have discounted moving services when relocating locally or long distance.

- Up to 64% off state to state moves

301.870.1476
800.673.8487 ext. 13053
Email jpence@jkmoving.com
On the web @
www.jkmoving.com/pence

Family Owned and Operated



Insurance/Retirement Investing

Plan Your Financial Future

Horace Mann's goal is to provide lifelong financial well-being for educators and their families through personalized service, advice and a full range of tailored insurance and financial products. Educators can turn to us for straight-forward advice on all insurance and financial planning issues.

Jeffrey D Hudson
Office: 410-760-0420



Horace Mann
Educated Financial Solutions

Home Warranty



Home Warranty Discounts

Janet Santiago
800.698.0422 ext.7819



Rental Partners

Our program is a process. In many cases, teachers are unable or are not ready to buy a home. We have partnered with local rental communities to establish a relationship that works to the benefit of our clients. Not only are these communities some of the finest around, they offer our clients tremendous discounts and benefits.

While you reside in one of our rental communities, we will provide financial consultations to help prepare you for home ownership. All the while, our agents will stay in touch and are always at your disposal. We will help put the pieces together to help each teacher become a home owner.

TheMDRealEstateTeam.com in cooperation with The Berkshire's at Harper's Mill presents exclusively to **QACEA** members a new program designed to help make housing more affordable for teachers.

In conjunction with the Housing Partnership Program between **QACEA** and the Maryland Real Estate Team, **QACEA** members will receive a 7% monthly discount on rent. Our members will also have all of their application fees waived. As members of our program, we can negotiate the release of a lease, with 30 days notice

All members must go through TheMDRealEstateTeam.com in order to receive any of these benefits.



Keller Williams does not endorse and is not affiliated with The Berkshire's at Harper's Mill or Home Properties. Discounts subject to change at the discretion





Other Services

Our Home Buyer Division starts with education. Our Pre-Purchase Consultation starts the process of buying a home. Once the process is in motion, we do everything we can to reduce the stress associated with buying a home. We pride ourselves on communicating with our clients. We offer many different methods of keeping everyone on the same page, including access to individual, password protected web sites that our clients can access 24 hours a day to stay on top of the process. Below are some of the other highlights associated with our program:

- We can tell you the average cost of utilities over the last twelve months.
- We can tell you how much the current owners paid for a home as well as other facts contained in public tax records.
- We do extensive market analysis of the neighborhoods of the home you are interested in.
- We have an outstanding track record for finding the right home for our clients.

Technology Helps Us Serve You

Once we register you into our program, you will receive an email alert as soon as any new home that meets your criteria hits the market. That means you know 1st. In such a hot market, this vital resource gives you a heads up over other buyers vying for the same type of property.

Our greatest commodity is our team. Our agents are the finest, most dedicated agents in the business. The service oriented philosophy we operate under drives our success. As an example, we have incorporated other facets to make life easier for you.

Our web site where you can: search for teacher specific educational debt relief; search for federal housing programs or housing assistance; search for homes for sale through the most updated database available; receive email alerts as soon as homes meeting your criteria hit the market, giving you a leg up on other home buyers; apply for housing with our rental partners directly online or contact us, QACEA or the Queen Anne's County Public Schools system.

Monthly Newsletter updating you on the real estate market and our program.

Our Monthly Home Ownership series.

Complete real estate services regardless of what level of pay you are, if you are renting, buying or selling. We offer the entire program to any QACEA member.



Q) Are the programs and discounts offered if we are selling a home?

A) Yes! All of the discounts can be applied to any QACEA member whether buying or selling.

Q) Can the program discounts be applied to renting?

A) Renters have their own discounts. The cash back from the TIP program will not be applied to renters.

Q) Can a QACEA member use only parts of the program?

A) Only if they go through TheMDRealEstateTeam.com. As an example, members can not use our loan program with First Home Mortgage unless they are using TheMDRealEstateTeam.com for real estate services. Members can go through us to use First Home for refinancing, and get the same benefits, but only if they go through TheMDRealEstateTeam.com.

Q) What if we want to buy a house that is not being sold by Keller Williams?

A) Our agents can sell you any home listed by any broker in the Multiple List Service. The only homes there may be an issue with are some new construction homes or some holds sold “For Sale By Owner”

Q) What happens if I no longer am a teacher after I buy or sell a home through TheMDRealEstateTeam.com?

A) Nothing, as long as you are a member of your association on the day of settlement. If you are no longer a member of the association any time after settlement, we do not retract any of our benefits, including the loan program.

Q) Can I use your services if I want to buy or sell a home outside the county I work in?

A) Yes, our agents can buy or sell real estate anywhere in the state of Maryland.



www.HomesforMDTeachers.com

www.HousingforEducators.com

www.TheMDRealEstateTeam.com

www.MDRET.com



**For more information contact:
TheMDRealEstateTeam.com at:**

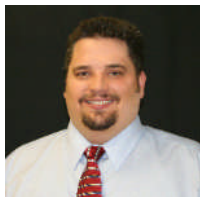
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**Edward H.
Robinson**



**Leila
Wagner**



Joyce Renoff



Crystal Sampson



Coleen Schmitt



George Hall