



What is the Homes for Heroes program?

Heroes' Frequently Ask Questions

What is this program about?

Homes for Heroes provides real savings for the people who work every day to make our communities safer, cleaner and better places to live. Homes for Heroes is a network of real estate professionals, mortgage brokers and title companies prepared to give real savings to their communities' Heroes when they buy or sell a home. This program is our way to say *thank you*.

Who qualifies as a hero?

Anyone can be a Hero! Our initial heroes have been firefighters, and public safety officers. However, there are many Heroes in our communities: health care professionals, military personnel, educators and educational support staff, youth workers, pastors and more. Tell us what you do for your community. When you are buying or selling a home, *let us say thank you* for all you do!

How much will I actually save?

The total amount you save will depend on the final selling or buying price of your home. Homes for Heroes Affiliates have agreed to the following rebates and discounts:

- 25% rebate on the gross brokerage commission
- 50% discount on the loan origination fee

Do I have to use all of your affiliates (agents and lenders) to receive the savings?

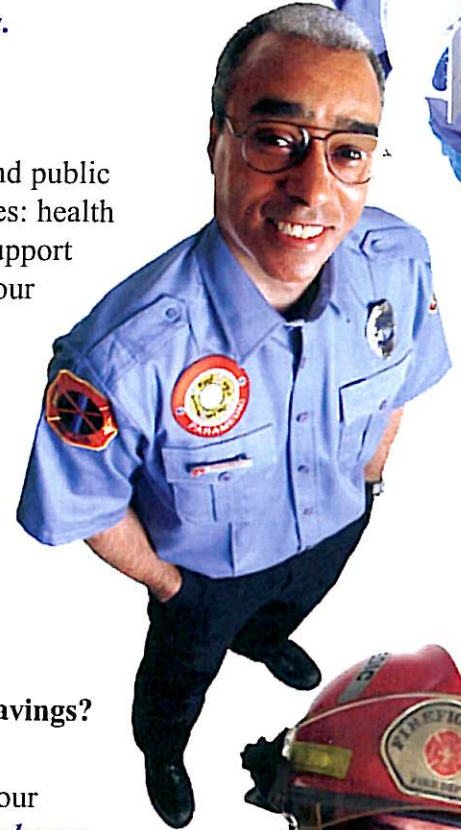
No, you don't: most Homes for Heroes' clients don't want to miss out on any of the generous rebates and discounts provided by our affiliates though, so they usually choose to let our affiliates say *thank you* every step of the way.

Are there a lot of extra applications, forms and paperwork?

None. Your name, a way to contact you, and what you do in your community -- that's all we need to know.

The Homes for Heroes Promise:

- No extra forms.
- No red tape.
- No fine print.
- No hidden fees.
- No catch.



How did this program get started?

Formed in 2002, following the tragedy of September 11, 2001, and bolstered by a shared admiration for the "heroes" employed as firefighter, emergency medical technicians and law enforcement officers, a group of Minnesota business owners created an innovative network called Homes for Heroes. This network was established to offer considerable savings to Heroes when they buy or sell a home. Since then, the program has expanded to serve even more workforce heroes: military personnel, educators and educational support staff, clerical professionals, health care professionals, and other every day heroes who provide quality services to their communities.

What if I am already working with a Realtor?

If you have signed any legal agreements with a Realtor, you cannot lawfully work with a Homes for Heroes Realtor. However, assuming you have not committed to mortgage lender, you can still take advantage of the rebates provided by our Homes for Heroes Mortgage Affiliates. Register at HomesforHeroes.com and provide us the name of your Realtor or Lender and we will invite them to join the program.

Are Home for Heroes Realtors full service?

Yes! We offer full service at a discounted rate. A full service Realtor provides professional support in every aspect of buying or selling a home. We are able to offer more savings than anyone else because of our strong business relationships -with our Home for Heroes Affiliates.

Are Home for Heroes Realtors qualified?

Absolutely! Homes of Heroes has strict Affiliate membership requirements to ensure you will be represented by the best of the best. Our Affiliates receiving ongoing training to ensure they are current in how to provide you with the best possible service.

How do I sign up?

Signing up is easy! Simply go to My Homes for Heroes Account page. Answer a few simple questions and a professional Homes for Heroes Affiliate will contact you within 48 hours.

This just sounds too good to be true. Why should I trust you?

Homes for Heroes is a service made for you. We want you to rely on us for savings now and in the future, so we'll treat you in a way that will make you want to turn to us again. We want you to feel great about referring us to your friends and family. Still not convinced? We invite you to read about what our Heroes have to say about their experiences working with us at www.HomesForHeroes.com