

# HANNA GOLD ADVANTAGE PROGRAM



*Whether you are moving cross-town or cross-country...* Howard Hanna offers **Carnegie Mellon** employees and family members enhanced real estate services through the **Hanna Gold Advantage Program**. These services include discounts on real estate commission, mortgage and closing services and access to various retail services.

## DISCOUNTED REAL ESTATE SERVICES

- **HOME PURCHASE** - Cash Payment Equal to 10% of the Gross Commission\*  
Buyer must have a signed buyer representation contract with a Howard Hanna designated Broker.
- **HOME SALE** - Cash Payment Equal to 10% of the Gross Commission\*  
Seller must sign an exclusive listing contract with a Howard Hanna designated Broker.
- **Free Consultation With Howard Hanna Mortgage Professional.**
- **A \$400 Credit towards Closing Costs\*** When transacted through Howard Hanna Mortgage Services and Barristers Land Abstract Company.
- **Relocation Services**, community profiles and comparisons, customized school and cost of living reports, newcomer kits, etc.
- **Competitive Rates on Full Line of Insurance Products**, such as home, auto and life through Howard Hanna Insurance Services.
- **Retail Alliance Services Partners:** Providers include: Corporate priority moving services, security systems. And more!

## **ELIGIBLE TRANSACTIONS**

\*The cash payment and closing cost credit applies to residential or commercial properties, purchased, leased or sold and all payments and services must be coordinated through Howard Hanna Relocation & Business Development Department. You must register in ADVANCE with Howard Hanna Relocation & Business Development to take advantage of these exclusive programs. Registration is free. Cash payments may be prohibited in some states; however other real estate services are still available per the program

## **HOME PURCHASE OR HOME SALE EXAMPLE**

### **Purchasing a home or selling a home:**

The cash payment is equal to 10% of the gross commission from the transaction. For example, if the home sales price is \$150,000 at a 7% commission rate, the cash payment amounts to \$1,050.

### **Closing Cost Credit:**

If your closing is handled through Howard Hanna Mortgage Services and Barristers Land Abstract Co., you will receive an additional \$400 credit on closing costs.

## **ELIGIBILITY & REGISTRATION**

**To take advantage of the Hanna Gold Advantage Program, Carnegie Mellon employees or family members must register in ADVANCE with Howard Hanna's Relocation & Business Development Department.**

### To Register:

- Call 1-800-656-7356 ext. 307
- Fax 412-967-9411
- Visit <http://www.hannagoldadvantage.com>

Or

[http://www.cmu.edu/hr/benefits/benefit\\_programs/additional/financial.html](http://www.cmu.edu/hr/benefits/benefit_programs/additional/financial.html)