



REAL LIVING'S PEACE OF MIND PLAN

REASSURANCE DURING UNCERTAIN TIMES

If your heart is set on a new home, but you're stressed about the economic realities we all face, Real Living has your answer.

Real Living's Peace of Mind plan is designed to provide the comfort you deserve and the confidence you need to make your move a reality.



Here's how it works:

One-Year Coverage*

When you are represented by a Real Living agent during the purchase of your next home, and finance through Real Living Mortgage, Real Living will provide you with one year of insurance benefits that cover a monthly mortgage payment of up to \$1,500 for up to six months if you become involuntarily unemployed during the first year you are in your new home.

Many buyers who purchased a home in recent years have interest rates that exceed current rates that are available. So, additionally, if you refinance through Real Living Mortgage we'll also provide coverage for one year. Please refer to the terms and conditions section for more detailed stipulations.

Two-Year Coverage*

If you purchase a Real Living listing, and finance through Real Living Mortgage, we'll extend your Peace of Mind benefits for another year (two years altogether) so you can take advantage of the up to \$1,500 each month for up to six months of coverage. This means that you have coverage for up to six months of mortgage payments if you become involuntarily unemployed at any point during the two-year period.

Call your Real Living agent today for complete details or to begin your home search.

Real Living Mortgage Consultant: _____ Phone: _____

***TERMS AND CONDITIONS**

The Peace of Mind mortgage payment protection plan is available to Real Living Realty Services and Real Living HER buyers. All contracts must be dated between June 1, 2009 and September 30, 2009, and must close no later than October 31, 2009. All buyers must successfully finance their new home purchase through Real Living Mortgage, LLC in order to be eligible for the Peace of Mind plan.

The Peace of Mind mortgage payment protection plan is available to all Real Living Mortgage, LLC refinance clients who close on an FHA Streamline or VA IRRRL first mortgage through Real Living Mortgage, LLC. All refinance applications must be dated between June 1, 2009 and September 30, 2009, and must close no later than October 31, 2009.

All financing is offered through Real Living Mortgage, LLC Equal Housing Lender. All borrowers are subject to qualification, approval and closing no later than October 31, 2009. Offer is subject to change or cancellation without notice. Real Living Mortgage, LLC pricing (rates & fees) & programs are subject to change or withdrawal without notice. The offer cannot be combined with any other first mortgage incentives and is not available on Ohio Bond loans. Other restrictions may apply. Please see a Real Living Home Mortgage, LLC Consultant for details.

The Peace of Mind plan is underwritten by Virginia Surety Company, Inc. under group insurance policy IUI-POL (11-05). Exclusions and limitations apply. See the Certificate of Insurance and Schedule of Coverage for complete details.