



Real Estate Risk Management, Inc.

Providing Legal Peace of Mind for Real Estate Professionals

Individual Agent Plan

Our Real Estate Legal Protection Plan is designed exclusively for California Brokers, Agents, Buyers and Sellers

All Real Estate Transactions Included: REO's, Short Sales, Bankruptcies, Residential Resale, Commercial, Biz Ops and Industrial.

What if you could offer your Buyer/Seller Transactional Legal Advice Before, During and After the Close of Escrow?

In the world of real estate today you absolutely must have access to legal advice and counsel from a real estate attorney (you cannot give legal advice). Your buyers and sellers may need legal counsel or even representation to close a transaction. By giving your client legal advice you as an agent could get sued or have a D.R.E. complaint filed against you. With our services we help you win the buyer and seller, navigate the minefield of legal issues and close escrow so that you can get paid.

Here's an example of some of the questions our Real Estate attorneys have been asked:

- * How should I take title?
- * I am the trustee of a Living Trust. How should title to this property be held?
- * I'm going through a divorce. How could this fact impact this transaction?
- * Would a 1031 Exchange be beneficial to me?
- * Problems with a "**short sale**"? We offer legal advice, negotiation services and legal representation.

C.A.R. reports that according to a recent survey of 2,150 California Realtors who have assisted clients with a short sale, only three out of five transactions closed – even when there was an interested and qualified buyer.

- * Credit problems, which affect the property.
- * Property, **Foreclosure** and **Bankruptcy** issues.
- * Leasing or rental of the property.

After the close of escrow we provide legal, dispute resolution and mediation services to resolve the problems and give you all "Legal Peace of Mind". **You cannot afford to go on without us!** Join today, you are **approved immediately!**

Member Name: _____ DRE#: _____

Mailing Address: _____

City: _____ State: _____ Zip Code: _____

E-mail Address: _____ Telephone Number: (____) _____

This agreement shall commence on: _____ and continue for a period of twelve (12) months. Thereafter, benefits under "The Plan" shall continue uninterrupted until cancelled by either party. (In the case of a default prior to the twelve (12) month commitment, RERM will accelerate the agreement and all unpaid monies will be due immediately) If the "Individual" desires to cancel after twelve (12) months, a written notice must be received by "RERM" ninety-days (90) prior to cancellation. Benefits will cease at midnight on the ninetieth (90th) day. Your buyers/sellers will continue to have benefits for the duration of their plan. _____ **Initial**

Before the Close of Escrow: Member Fee: **\$30.00** per month or **\$360.00** per year (Take advantage of the 10% discount)

Signature: _____ **Date:** _____

RERM Representative: _____ **Date:** _____

Annual Payment \$324.00 (includes a 10% discount) / **Monthly Payment \$30.00**

Visa **Master Card** **Credit Card Number:** _____

CVC Number (3-digit card identification # found on back) _____ Expiration Date: _____

Billing Address: _____ City: _____ Zip: _____

I authorize "Real Estate Risk Management, Inc." (Herein "RERM") to charge the card listed above for "The Individual Agent Plan". RERM is the name that my credit card will be charged to and the company to whom the debt is owed. I further acknowledge that it is clearly understood that these charges are irrevocable and non-refundable, and that in the event that my credit card becomes invalid, I will provide RERM with a new valid credit card upon request to be charged for the payment of any outstanding balance owed to RERM. Finally, I certify that I am the person authorized to use this credit card.

Authorized Signature: _____ Date: _____

After The Close of Escrow: Broker/Agent and Buyer/Seller Protection Plan **\$124.00** per closed transaction

Services are extended to the broker/agent and buyer/seller for a period of one year from the date escrow closes. The Individual Plan is paid for at the close of escrow (if there is no COE, there is no fee).

This essential service protects the buyer/seller, broker/agent on the closed transaction for one year from the COE. Fees can be paid for out of escrow, by the buyer/seller or the real estate agent.

Qualifications to use the service are: Agent has entered into an agreement with a buyer or seller in which he/she has executed one of the following:

1. Listing Agreement
2. Buyer Broker Agreement
3. Purchase Agreement

Service will be activated by completion of the "Legal Service Request Form" with broker indication that they will be participating in the telephone conference. It would be submitted to RERM for processing. Once approved, it will be forwarded via e-mail to one of RERM's Service Attorneys, who will respond within 48 hours (or sooner if possible).

The basic rule of usage is that once a particular question has been asked and answered, the agent is not entitled to a second consult regarding the same question, unless the providing attorney approves additional benefits. **Service hours are, Monday thru Friday 8AM to 5PM.**

Broker/Agent Benefits

Telephone Consultation for Transactional Legal Questions	No charge telephone consultation with a Service Attorney for up to one-half hour per subject matter on a current real estate transaction in which you represent the buyer/seller
Reduced Hourly Fees	Up to a 25% rate reduction on attorney fees for all other matters
Dispute Resolution Services After the Close of Escrow	Personal Risk Manager (not an attorney) to assist in early dispute resolution
Mediation Services After the Close of Escrow	Certified Mediator to provide mediation services to resolve more complicated legal issues or disputes

Buyer/Seller Benefits (Prior) to the Close of Escrow

Buyer:

Telephone Consultation for Non-Dispute Transactional Questions	No charge telephone consultation with a Service Attorney for up to one-half hour per subject matter (with no preset limit on number of matters)
Reduced Hourly Fees	Up to a 25% rate reduction on attorney fees for all other matters

Seller:

Telephone Consultation for Non-Dispute Transactional Questions	No charge telephone consultation with a Service Attorney for up to one-half hour per subject matter (with no preset limit on number of matters)
Short Sale Negotiation	No charge telephone consultation, eight (8) page document review (If the law firm is retained by the seller to assist with the short sale negotiation, then the law firms fee is 1% of the negotiated price) There are NO fees charged until the successful COE.
Chapter 13 Cases	\$1,000.00 discount on down payment
Chapter 7 Cases	20% discount
Reduced Hourly Fees	Up to a 25% rate reduction on attorney fees for all other matters

Buyer/Seller Benefits (After) the Close of Escrow

Telephone Consultation for Non-Dispute Transactional Questions	No charge telephone consultation with a Service Attorney for up to one-half hour per non-dispute transactional matter
Reduced Hourly Fees	Up to a 25% rate reduction on attorney fees for all other matters
Dispute Resolution Services	Personal Risk Manager (not an attorney) to assist in early dispute resolution
Mediation Services	Certified Mediator to provide mediation services to resolve more complicated legal issues or disputes