



Education. Resources. Expert Solutions.



Prepared for:



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Provide your employees with a suite of on-line tools, educational resources and a dedicated team of local experts who can assist when they need to buy, sell, or finance one of their most valuable assets...real estate.

FACT: According to a recent Gallup Poll for California: "Engagement Among Workers, State by State-California": *Engaged employees 30.2%, Disengaged 52.7% and Actively Disengaged 17.1%.*

FACT: According to a recent Zillow.com survey, *"44% of adults admitted they are NOT confident in their knowledge of home loans or the process."*

The HomeBenefit/Q Program: The Ultimate Benefit for Your Employees... At NO COST TO YOUR COMPANY!

Residential real estate can represent one of your employees' most valuable assets. The HomeBenefit/Q Program provides a suite of online tools, educational resources, as well as a dedicated team of local lending experts ready to assist your employees when they are ready to buy, sell or finance real estate. Recent studies prove that when employers provide a wide array of valuable benefits, they excel at recruiting, retaining and engaging top talent. And few benefits matter more than personalized, trustworthy mortgage lending and real estate services!

About The HomeBenefit/Q Program

The HomeBenefit/Q Program (HBIQ) delivers mortgage and real estate benefits to nearly 4 million people. We created HBIQ to provide a valuable service to employers, unions and associations, helping them strengthen relationships with their employees/members.

As experts in the mortgage and real estate industries, we educate clients before they begin any transaction. That way, consumers receive sound, market-appropriate knowledge, which is vital to making the best lending and real estate choices. What's happening in New York, Texas or other parts of the country is likely **not** what's happening in your particular marketplace.

As local experts, we help employees/members wade through the national media hype to make informed decisions based on what's happening locally. No matter what state the economy is in, people need assistance and education with their housing and financing choices using specific insight into their own marketplaces.

A Proven Track Record

Since 2004, more than 3,400 employers, associations, unions and clubs have made The HomeBenefit/Q Program a benefit for their employees/members. Thanks to HBIQ's dedicated advisors, the online suite of tools and 24/7 educational resources, people have taken control of their finances and brought peace of mind to their families.

View our White Paper

Mortgage and Real Estate Assistance Programs: The New Employee Benefit

Visit: www.tinyurl.com/hbiqwhitepaper



In a crazy world, one thing remains constant...

THE DESIRE TO BECOME A HOME OWNER

The American Dream never gets old. Generation after generation, people desire to be homeowners. Homeownership provides stability not only for the individual or the family, but surprisingly, their place of employment as well. * Did you know that homeowners are less likely to job hop, call in sick or miss work for unexplained reasons? **

By providing your people with access to the nation's most widely accepted voluntary real estate benefit program The HomeBenefit/Q Program - your company may realize:

- An increase in productivity
- An increase in financial stability among employees
- A decrease in absenteeism and turn-over
- And an environment where employees are focused on excelling at their job

The HomeBenefit/Q Program provides a suite of on-line tools, educational resources and a dedicated team of local experts who can assist when your employee needs to buy, sell, or finance one of their most valuable

See our SHRM ad online at:
www.HomeBenefitIQ.com/info



FACT: A study by ComPsych reported that **“a staggering 92% of Americans are losing sleep over their finances.”**

What the HomeBenefitIQ Program Provides

The HomeBenefitIQ Program provides access to a designated team of local lending and real estate experts along with a personalized, password-protected website for mortgage and real estate information. Our team offers onsite educational seminars designed for small or large groups as well as one-on-one consultations at the employee's convenience. HBIQ provides ongoing communication materials to inform your employees about the valuable benefits available to them:

- Monthly educational e-newsletter with relevant market and community information
- HomeBenefitIQ full color poster(s) for the bulletin board(s) to help promote user-ship
- Customized employee member ID cards
- Member handouts regarding upcoming HomeBenefitIQ hosted educational events
- Discounts from Professional Service Providers and National and Local Retailers



Your HBIQ team of financial service professionals has completed a stringent training process. They are ready to provide your employees with the most up-to-date information, the best guidance, and the finest service.

How to Get Started

Once approved, this free, voluntary benefit can be launched immediately to your employees. We developed a customized launch plan that will include promotional materials clearly outlining the benefits of the program and how employees can utilize them. You choose the communication methods best suited to your organization. We handle the rest!

Ways to Announce HBIQ:

- Virtual benefit launch letter
- Banners and direct links on your intranet site
- Branded benefit ID card distribution (shown right)
- Educational presentations at your employee events
- Monthly educational newsletter
- HBIQ benefit posters with access information
- Email broadcast/intranet postings
- New hire orientation materials

Keys to a Successful Implementation:

- Formal announcement of the program
- Measure response
- Endorsement of the new member benefit
- Perform educational activities (classes on-site, off-site or online)
- Reiterate — once is not always enough
- Repeat process at regular intervals



Branded benefit ID card

FACT: Harris Interactive Literacy Survey cited *"80% of adults agree they would benefit from advice and answers to everyday financial questions from a professional."*

Accessing the Exclusive Napa Sanitation District HomeBenefitIQ Site

We've created a co-branded HomeBenefitIQ site that is username/password protected for your review. Once you approve the program, each of your members will access the dedicated site utilizing the same username/password combination or they can navigate directly into the site with special coded banners that will provide a direct link from your site to the HomeBenefitIQ customized site.

To review the site, please visit www.HomeBenefitIQ.com

Username – **XXXX (removed for security reasons)**

Password – **XXXX (removed for security reasons)**



They will then be directed to your custom branded site:



FACT: According to SHRM, 83% of 450 HR Professionals surveyed said they are *“considering providing employees with educational literature and/or workshops by (local) specialists.”*

The HomeBenefitIQ Service Assurance

- Unparalleled customer service
- Close-On-Time Guarantee (Close escrow in 30 days or less)
- Commitment to Communication - reply back to emails/calls within the same day
- Onsite appointments at the employee's convenience
- Competitive mortgage rates and reduced lender fees
- Access to online mortgage planning tools and cost-savings benefits
- Connection to a local direct lender
- Direct access to specialists in conventional, jumbo, FHA, and VA loans

About Skyline Home Loans



Founded in 1985, Skyline was acquired by Bill Dallas and Upfront Ventures in 2010, and substantial capital was provided by Ellington Financial in 2014. Skyline is a mortgage shopping and technology company that originates and services residential home loans through three distribution channels: online direct-to-consumer, wholesale and traditional retail. The company has built a cutting-edge Intelligent Mortgage Platform® (iMP) architected to manage a simple, transparent loan process that puts the customer in control.

We are confident that the clients and professional affiliates who faithfully place their trust in our company receive proven integrity and reliability in return.

To keep current with the ever-changing real estate industry and varying market conditions, we invest in the most technologically advanced corporate communications and customer relationship management systems, deployed both in the field and in the office. We continually custom-design and develop innovative internet-enabled tools to access, retrieve, manage and refine client application data and relevant business intelligence conveniently, 24 hours a day, 7 days a week.

About Karen Mansfield

Karen Mansfield, is the Plan Director of The HomeBenefitIQ Program (HBIQ) for Skyline Home Loans. In addition to serving as the North Bay Plan Director, Karen also serves as a Senior Mortgage Consultant. Karen has been a bilingual mortgage consultant in Napa and the North Bay Area since 2001, helping over 500 local residents to make their dreams of homeownership a reality. Karen has also raised three daughters in Napa, having made her home here for the past twenty years.



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Thank you!