

SIX WAYS AN HMS HOME WARRANTY CAN HELP YOU ACCOMPLISH A FASTER SALE AT A HIGHER PRICE

1.



Makes your home more attractive to buyers

Eight out of ten buyers would prefer to buy a warranted home.

(Gallup Poll)

2.



Homes with a warranty sell faster

Up to 50% faster than unwarranted homes.

(National Home Warranty Association)

3.

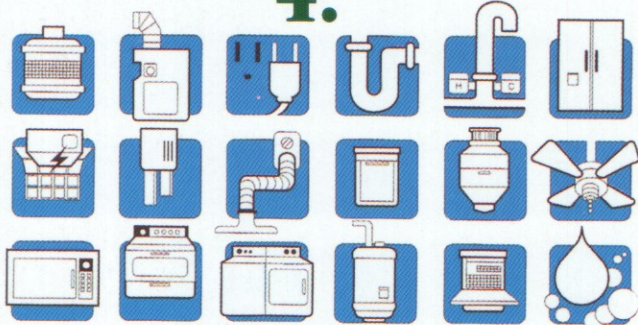


Increases the chances of a higher selling price

Up to 3% more, on average, by making it a safer investment for the buyer.

(Business Week)

4.



Protects you against costly repairs

on warranted items while your home is for sale. All you pay is a deductible.** See the warranty contract for exact coverage.

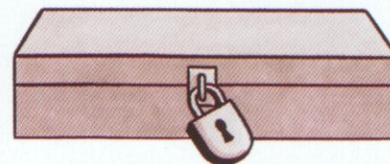
5.



Reduces the chance of a delayed closing

due to a conflict over a malfunctioning warranted item.

6.



Helps protect your sale proceeds

by reducing the chance that you'll be asked to reimburse the buyer for a breakdown of a covered component.

What is a home warranty plan? It is a residential service contract that helps protect the home owner in the event of a mechanical breakdown of a covered component in the home during the period the home is listed and protects the home buyer for a year after closing. Covered components include major systems like heating and air conditioning, plumbing and electrical. It covers built-in appliances such as the refrigerator, stove, dishwasher, washer, dryer, water heater, etc.*

The HMS Home Warranty is offered by one of the nation's largest home warranty providers • Toll-free claims number • Emergency claims service • Network of certified, local repair contractors • Member of the National Home Warranty Association and subscribes to its code of ethics. For more information call 1-800-432-1033.



THINK LIKE A BUYER

Pretend for a moment you're looking for a home. You've narrowed your search to two homes that are nearly identical except that one home has warranty protection and the other doesn't. Which one would you choose? Which one would you be willing to pay more for?

THE HMS HOME WARRANTY PLAN IS ISSUED BY HOMEOWNERS MARKETING SERVICES, INC. EXCEPT IN THE FOLLOWING STATES, WHERE IT IS ISSUED BY THE IDENTIFIED ENTITY: IN FLORIDA, IOWA, MASSACHUSETTS, MAINE, MISSISSIPPI, NEVADA, OHIO, TEXAS AND WISCONSIN BY HOMEOWNERS ASSOCIATION OF AMERICA, INC.; IN CALIFORNIA BY HAA HOME PROTECTION OF CALIFORNIA, INC.; IN ARIZONA BY HAA OF ARIZONA, INC.; IN GEORGIA BY HAA OF GEORGIA, INC.; IN UTAH AND OREGON BY HAA OF UTAH, INC. AND IN VIRGINIA AND NEW HAMPSHIRE BY HAA OF VIRGINIA, INC. *SOME COVERAGES AVAILABLE TO SELLERS AT ADDITIONAL COST. **WARRANTY IS SUBJECT TO TERMS, CONDITIONS AND PROVISION OF THE HOME WARRANTY CONTRACT AND A DEDUCTIBLE PER TRADE CALL.