

## CU Realty of VA, MD, DC and WV, LLC

was established in January 2005 as a partnership between 12 credit unions and CU Realty Services. Its goal is to forge alliances between credit unions and local real estate professionals to help credit unions grow their mortgage business and create home ownership opportunities for members.

With CU Realty's turnkey approach, our credit union partners offer members a comprehensive, one-stop real estate service. Members save hundreds, if not thousands of dollars on all of their real estate transactions through a network of real estate professionals approved by CU Realty and your credit union—Approved Agents. The success of the program hinges on the mutually beneficial relationship between the Approved Agents, the member and the credit union. Approved Agents guide buyers and sellers through the entire process and advocate credit unions as their first option for obtaining financing.

If you answer "no" to even one of these questions, you're missing the key to unlock your real estate services solution: CU Realty.

**Do your members know that your mortgage programs fit their needs and offer them additional savings on their largest investment?**

**Do your mortgage representatives have the tools they need to capture leads?**

**Do your local real estate agents promote your credit union's lending services?**



## Here's what CU Realty can do for your credit union:

- Lets you establish solid working relationships with real estate professionals, giving you a better opportunity to secure the member's mortgage business.
- Manages the network of real estate agents and administers the home rebate program<sup>1</sup>, ensuring members receive their rebates promptly.
- Provides access to the co-branded CU Realty website featuring a robust online reporting tool for tracking purposes.
- Hosts training webinars to educate staff on techniques to promote the CU Realty program and its member benefits.
- Increases mortgage loan volume by positioning your credit union as a one-stop real estate resource for first-time and repeat home buyers and sellers.

## Here's what CU Realty can do for your members:

- Provides the same web-based tools used by real estate professionals, including free MLS database access, neighborhood demographics, school and crime reports, and more.<sup>2</sup>
- Provides a support team during the real estate transaction.
- Maintains a network of Approved Agents comprised of knowledgeable, local real estate professionals.
- Offers a cash rebate on both the sale and purchase of a home when using an Approved CU Realty Agent. By registering for CU Realty and selecting one of the Approved Agents, members receive a substantial rebate<sup>1</sup> that can be applied towards closing costs or received as cash after closing.

<sup>1</sup> Rebates vary per state. Contact CU Realty LLC for more information.

<sup>2</sup> Not available in all areas. Contact CU Realty LLC for the most up to date availability and details.

## Seize realty opportunities with your members

According to industry resources, 7,700 out of over 10,000 credit union members will buy or sell a home each year. Historically, among CU Realty registered members:

- 78% do not have a real estate agent**
- 76% are not pre-qualified for a mortgage loan**
- 60% are buying a home**
- 12% are selling a home**
- 27% are buying and selling a home**

CU Realty offers the key to capitalize on these tremendous mortgage opportunities and help you establish a trusted relationship with your members.

## The key to your credit union's growing real estate services

Buying a home can be one of the most complex experiences in a member's lifetime. By creating a resourceful and beneficial real estate program, you take the guesswork out of this process, while building greater member loyalty. All of this translates into **increased mortgage loan** volume for credit unions, increased business for Approved Agents, and **satisfied members** who generate repeat business and membership referrals.

If you're interested in driving increased mortgage lending to your door, contact us for more information today. CUSO membership is open to any credit union operating within Maryland, Virginia, Washington, D.C. or West Virginia.

## Open Doors

CU Realty provides the tools necessary to effectively enhance your credit union's real estate services and drive mortgage business. Our tools include:

- **Agent Alliances.** With the assistance of your credit union, CU Realty develops and maintains a network of knowledgeable, experienced real estate professionals to help members buy and sell a home. Participating credit unions build their own alliances with Approved Agents; these Agents then drive mortgage loan business back to the credit union.
- **Fingertip Reporting Access.** Our online reporting tool provides member credit unions easy access to mortgage leads and member follow-up. On a daily basis, you can track new CU Realty registrations; see if your members are buyers, sellers or pre-approved for a mortgage; and find out if they have selected an Approved Agent.
- **Employee Incentives.** CU Realty's employee referral program provides incentives for credit union employees to promote the program as they interact with members about buying and/or selling a home. The incentive program allows employees to earn points and redeem them for prizes as they register and refer members to CU Realty.

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