



November 2006

Mr./Ms./Mrs.

RE: Serving employees who are covered or not fully covered by XXX relocation policy. In the event you wish additional information, please access the Request Services form and submit. Use the comments section for additional comments.

Dear XXX:

Thank you for your interest in exploring our relocation services offered by BHIF Relocation Group and Home Referral Network, its Subsidiary.

Our program services include Company designed relocation plans and individually tailored programs for:

1. Employees who receive a lump sum payment to relocate.
2. Employees who receive reimbursements to cover portions of their relocation expenses.
3. Employees who are asked to relocate at their own expense.
4. Employees who are covered by a relocation policy

BHIF Relocation Group, (BHIF) is a national comprehensive relocation service provider, with upper management having more than 35 years of experience in relocation. We have successfully provided relocation services to corporate America that offer employees fully covered plans for full service executive relocation. In addition, BHIF is now serving employees who may not be covered by your company relocation policy. This service provides a comparable level of service as a fully covered employee and includes cost and time savings to both the employer and employee.

As you may know, when an employee moves, there are over 100 decisions that need to be made to relocate from one city to another. BHIF offers a well-coordinated relocation service for your employees. BHIF coordination allows employees to track all the components of the relocation process that is specific to their needs with a personal counselor as well as seeing their file on the Internet.

Our package of transferee related services, the **Relocation TRIP® Kit** (Tailored Relocation Individualized Program), includes the following:

- | | |
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| <input type="checkbox"/> Personal coordination and support | <input type="checkbox"/> Home finding assistance |
| <input type="checkbox"/> The Fatform™ System (File Activity Tracking Format) | <input type="checkbox"/> Household Goods |
| <input type="checkbox"/> Home Selling Assistance | <input type="checkbox"/> Temporary living coordination |
| <input type="checkbox"/> Mortgage assistance | <input type="checkbox"/> Access to job/career assistance |
| <input type="checkbox"/> Destination orientation tour | <input type="checkbox"/> Assimilation Services |
| <input type="checkbox"/> Community information | <input type="checkbox"/> Relocation tax preparation coordination |

The Relocation TRIP® Kit costs \$995.00. If the employee pays for the kit, the employee will receive credit certificates up to \$750.00 and additional rebates from \$200.00 to \$1,700.00. If XXX pays for the kit as an employee benefit as an employee benefit, it can, where applicable, assign the cash rebates as benefits to the employee.

In the event the employer wants BHIF to manage and track expenses of our package, it can be customized for the company as a mutually agreed upon one price upgrade to the Relocation TRIP® Kit. Services included in the update are: a) tax gross up calculations, b) a review of all expense reports and invoices to assure conformance with the XXX relocation policy, and c) a necessary review of policy acceptance criteria including estimates of cost and required payments. Of course, a telephone discussion will allow for a complete needs analysis and further definition of the above items.

We have a number of specialized national networks of qualified professionals, including real estate agents, moving van lines, mortgage companies, temporary living companies, spouse career counselors, tax preparation firms, inspectors, and appraisers. These networks save your employees money through bulk pricing and the use of the credit certificates.

The process is simple for XXX. We will provide each transferee an on line moving package for their review. XXX provides the relocating employees' names and telephone numbers. We take care of the rest. We will consult with your employee to see if our services meet their requirements. **No exclusive contract** is needed between XXX and BHIF. If XXX prefers, we will provide a Service Agreement defining our services and commitment to your employees. You will find that our services will be comparable to the services provided for your fully-covered company paid employee relocations.

This product, in use for more than 5 years, is well thought out, uses advanced communication technology, and reflects the specific and variable needs of each transferee's relocation. The Relocation TRIP™ Kit and its customized upgrades truly reduce stress and expense, and is thus worth consideration by XXX.

Thank you for your request for information. When can we schedule the time for Debbie Starr to demonstrate the Fatform™ System and how the Relocation TRIP® Kit can be tailored to XXX employees? The Fatform™ System is password protected for each individual user unless you are going in through Harry Truman as provided for on the website.

Sincerely,

Sam Alexander, CEO
BHIF Relocation Group, Inc.

P.S. In the event you wish additional information, please access the Request Services form and submit.

Credit Certificate Program

\$250 Credit Certificate. This credit is applied to the bottom line of the household goods moving invoice, which is already deeply discounted. Services of the Move Center operate nationally and coordinate household goods movements using Stevens Van Lines Corporate Relocation Move Center.

\$500 Mortgage Costs Credit Certificate. This credit is applied to the closing costs of a mortgage found on the HUD – 1, Settlement Statement. Participating lenders are either ArcLoan (National Home Mortgage) or Wells Fargo Home Mortgage. In both cases, lower than publicly published “corporate relocation” rates are applied.

Rebate Program

BEFORE YOU CONTACT AN AGENT CALL US FIRST! 888-475-4367

<p>With the Rebate Program the individual/family may receive as much as \$1,700 combined (home sale plus home purchase), depending on the sale and/or purchase price of their home.</p>	<p>If your home is sold through our network real estate agent. The rebate funds come from a portion of the agent's fees</p>	<p>If your home is bought through our network real estate agent. The rebate funds come from a portion of the agent's fees</p>	
<p>Sale or Purchase Price \$ 75,000-\$124,999 \$125,000-\$199,999 \$200,000-\$299,999 \$300,000- +</p>	<p style="text-align: center;">Rebate</p> <p style="text-align: center;">\$200 \$400 \$700 \$850</p>	<p style="text-align: center;">Rebate</p> <p style="text-align: center;">\$200 \$400 \$700 \$850</p>	<p style="text-align: center;">Total</p> <p style="text-align: center;">\$400 \$800 \$1400 \$1700</p>

In some instances your rebate will be less than the Relocation TRIP® Kit fee, in many cases the rebate will be more than the Relocation TRIP® Kit fee. The rebate program is available in most states. In some states, payment of a cash rebate may be prohibited or modified by state law. Offer is valid only for properties in the United States.