**The Smart Moves Homebuying Program from Client First Real Estate Is Now Available to You**

**Your Credit Union Mortgage Loan Can Lead to a Huge Rebate on Your Home Purchase**

Your membership with **<credit union name>** now gives you access to the **Smart Moves Homebuying Program**—a unique benefit that can put thousands of dollars back in your pocket when you buy or sell a home.

* **Big Purchase Rebates**: Receive a rebate equal to 25% of your Client First Realty (CFR) agent’s compensation when you buy a home.
* **Low-Cost Selling Options**: Pay only a 1.5% listing fee when selling. If you’re buying and selling, your home can be listed for as low as $1—and you may qualify for up to $2,000 in closing cost credits.
* **Free for Members**: These savings are included with your membership—no hidden fees.

**First-Time Buyers Welcome**  
If you’re currently renting, our *Time to Stop Renting* feature is designed to help you take the next step toward homeownership. Visit [creditunionrebates.com/ttsr](http://creditunionrebates.com/ttsr) for details.

**Experienced Agents & Personal Support**  
Every CFR agent has at least 10 years of experience, with an average of more than 23 years. You’ll also be matched with a Personal Transaction Assistant and Transaction Coordinator who guide you through the process, ensuring smooth, accurate, and stress-free closings.

**Getting Started Is Easy**  
When you’re ready to buy or sell, just call **844.483.4778** or email **harold@clientfirstrealty.com** to begin.