



# HOUSE BENEFIT NETWORK

SIMPLY SMARTER HOUSE BENEFITS!

PRESENTED BY: **FREDDY F. DUARTE**

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Learn more at [YourMortgageGuyFreddy.com](http://YourMortgageGuyFreddy.com)





## THE ORIGIN OF HOUSE BENEFIT NETWORK

Today most employers offer their employees traditional benefits at a substantial cost burden to the employer. Traditionally these include:

- Medical/Dental/Vision
- Retirement/401K/Tuition Reimbursement
- Health & Wellness Programs

In today's competitive environment, employers are seeking value added benefits that cost the employer little or nothing.



## BENEFITS TO THE EMPLOYER

- Increases employee loyalty
- Demonstrates to employees that you care about them and their family
- Increases financial well being
  - Financially sound employees are more productive
- Reduces stress and increases productivity
  - Financing a home (moving or refinancing) is one of the top three most stressful endeavors.
- Zero cost to the company/organization
- Exclusive, co branded website accessed for your employees access.
- Little or no administration required on your part we do all the work





## BENEFITS TO THE EMPLOYEE

- Free credit reports & complimentary credit consultation with ways to improve your credit.
- Customized mortgage solutions for each employee
- Bundled service discounts by all partners
- All employees are eligible and it's completely voluntary
- Benefits can be extended to family and friends
- Personal HBN card for their wallet/purse with member plan details
- Quarterly Lunch & Learn seminars





# WHAT ARE YOUR EMPLOYEES' SAVINGS?

- House Benefit Network can save you up to \$2,480 on your home purchase! Savings apply for refinances only without the realtor credit.

COST	TYPICAL	HBN	SAVINGS
Underwriting fee	\$1,055	\$0	\$1,055
Appraisal	\$625	\$0	\$625 rebate at closing
Homeowners Insurance rebate	\$0 rebate	\$25	\$25 rebate
Home Warranty Rebate	\$0 rebate	\$25	\$25 rebate
Use a Realtor in the HBN plan	\$0	\$750 goes towards your closing costs.	\$750 credit at closing
Total Savings	N/A	HBN saves you.....	Your Employees save: <b>\$2,480 !!</b>



## ADDITIONAL SERVICES

- Monthly, we can provide your employees, an email newsletter that offers relevant information about real estate, personal finance, and updates on Member Privileges.
- Our Quarterly Lunch & Learn seminars include but are not limited to the below topics. If you have a special request for your team please let us know.
  - Buy VS Rent
  - Credit repair
  - Buying investment properties and 2 nd homes
  - First time home buying
  - Refinance strategies home improvement
  - Protecting your family with life insurance
  - College savings and why
  - Home Maintenance tips

## House Benefit Network Launch Letter for Employees

*Place on employer letterhead or it can be sent via email by the HR Manager to introduce House Benefit Network.*

Dear Employees,

In an effort to continually bring additional value to your benefit package, we would like to introduce the House Benefit Network (HBN) program.

The House Benefit Network program is a new, 100% voluntary benefit program. The HBN program provides bundled services from hand-selected professionals who are experts in their field of mortgage, real estate, insurance and investments. These professionals will work with you one-on-one to achieve your goals. Additionally, HBN is a complete benefit package with discounts offered from each of the providers above, as well as other area professionals, thereby saving employees both money and time.

You can access information about the program by logging into [www.housebenefitnetwork.com](http://www.housebenefitnetwork.com) and using our company Username: < > and Password: < >.

You will have 24/7/365 access to:

- Educational information on the mortgage and real estate process
- Confidential and secure online mortgage application for your convenience
- A confidential comparative market analysis (CMA) of your home
- Company directory of business owners within our community.
- Member Privileges – an online shopping network bringing you discounts on merchandise, products, and services
- Exclusive discounts with local small businesses.
- Unlike most benefits, friends and family are welcome to utilize the program as well.

Your HBN provider and founder is Freddy Duarte with Prodigy Mortgage Brokers and can be reached at (512) 576-6115 or [Freddy@LoansbyProdigy.com](mailto:Freddy@LoansbyProdigy.com). He can answer all your questions about the program or schedule an appointment to meet with you in person at your convenience.

Prodigy Mortgage Brokers is bringing you their House Benefit Network program and these exclusive services because of your affiliation with our organization. Your employer is not affiliated with, nor does it receive any commission or other payment from the House Benefit Network program or Prodigy Mortgage. They simply want to bring value added discounts, education and savings to invest in you and your future!

We hope you utilize your new House Benefit Network program!

Sincerely,]


John Hancock

HR Director/CEO

HERE IS THE FIRST  
STEP IN  
INTRODUCING  
HBN TO YOUR  
EMPLOYEES



# HOUSE BENEFIT NETWORK MEMBER CARDS



**BRINGING HOUSE BENEFITS TO  
YOUR WORKPLACE AND HOME**

Member: Round Rock Christian Academy

Log into your [www.HouseBenefitNetwork.com](http://www.HouseBenefitNetwork.com) portal to see your exclusive bundled employee discounts, small business network and other benefits.

Any questions call HBN Plan Director;  
Freddy Duarte at 512-576-6115



To review your Employee benefits go to:  
[www.HouseBenefitNetwork.com](http://www.HouseBenefitNetwork.com)

**User ID: Crusaders**  
**Password: Crusaders**

Group Number: 189421  
Group Name: Last name  
Member Effective: 08/01/2018

If found please return to  
P.O. Box 8286, Round Rock, Texas 78683



**House Benefit  
Network**

## BRINGING HOUSE BENEFITS TO YOUR WORKPLACE AND HOME!

Join us for an informative discussion regarding your wealth building. Our network of professionals will offer classes ranging from Homebuying 101, Investments 101, Insurance 101, Real Estate 101, Credit 101 and more.

Date and time below for each class.

Please RSVP to:  
[Freddy@LoansbyProdigy.com](mailto:Freddy@LoansbyProdigy.com)

Date: \_\_\_\_\_

Time: \_\_\_\_\_

Topic: \_\_\_\_\_

**LUNCHROOM  
POSTER**



**House Benefit  
Network**

House Benefit Network! As a member of HBN you will have access to a network of dedicated home benefit providers that will help you achieve your financial goals. Your employer has agreed to bring in this additional benefit to help you save every penny possible. Whether you are buying or selling a home, refinancing your mortgage, financing/refinancing a new car, paying your children's tuition or buying investment home we have access to these services through this network through bundled service discounts.

Our network of providers have agreed to collectively offer you discounts and savings through your Employer's HBN. For example, if you and dental; you are now eligible for benefits the next time you purchase, sell or refinance your home. One of the perks of being a member is you can pass along these benefits to your family and friends or friends and family. The HBN is a benefit that keeps on giving as you can pass this down to your children and grandchildren.

To access your benefits, your employer provided username and password to access your benefits. If you are unsure of your username or password or your HBN Plan Director here:

For more information on bringing benefits to your employer please contact Freddy for a private consultation.

Sign in

Username

.....

[Forgot password?](#)

Submit

By signing in you agree to our terms of service and privacy policy.

Don't have an account yet? [Sign up](#)

**LOG ON & TAKE  
ADVANTAGE!**

Visit [www.HouseBenefitNetwork.com](http://www.HouseBenefitNetwork.com)

User ID: admin

Password: admin

Remember, the program is also  
available to family and friends!