

WELCOME to the inaugural edition of HMS Insider, a monthly newsletter dedicated to providing you with the latest news on HMS products as well as important real estate industry trends. You can count on us for updates on what's hot in the real estate industry and valuable educational information, including polls and surveys.

Each issue will feature articles by industry professionals for industry professionals. We'll also keep you informed on the latest and greatest technology available for your industry.

Look for:

- Announcements
- Trade show and event schedules
- HMS Home Warranty updates
- Details on current HMS product launch promotions
- Sales and marketing tips

To help keep you ahead of the competition and ensure you optimize Marketopia — a resource of free customizable marketing tools — we'll keep you updated about everything that's new. We'll offer advice on how to get the most out of our marketing suite, including video testimonials, customizable emails, postcards and fliers.

Thank for you joining us in our debut issue. We hope you enjoy it and we welcome your feedback. Best wishes for a prosperous 2012!



HMS ANNOUNCES LAUNCH OF NEW WEB SITE

HMS is excited to announce that we have launched our new and improved web site, hmsnational.com. The new site is easier to navigate and features a refreshing new look and expanded content for real estate professionals, consumers and contract holders.

We wanted to make it easier for real estate professionals to access the information and tools needed to offer their clients an HMS Home Warranty.

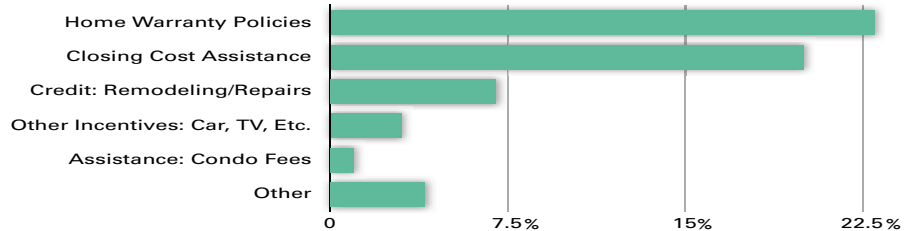
Your clients are also sure to benefit from our new web site. They can file claims and request service online at any time. Check out hmsnational.com today. We will continue to add interactive features for both you and your clients, so stay tuned!

DID YOU KNOW?

Funds are not required for most HMS Seller Home Warranties until closing.*

*As governed by state law.

INCENTIVES OFFERED TO ATTRACT BUYERS



Source: NATIONAL ASSOCIATION OF REALTORS®

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www.hmsnational.com/insider

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