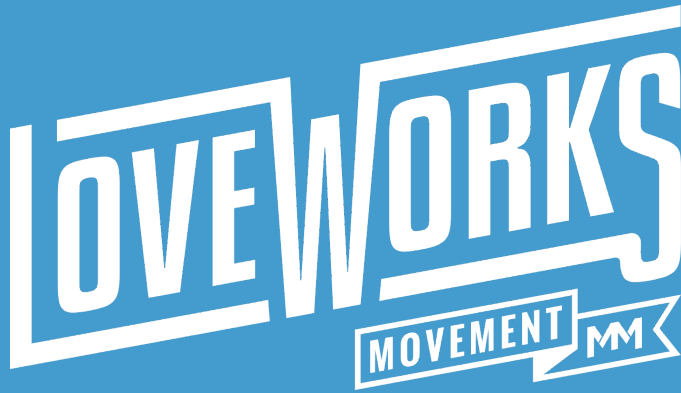


LOVE WORKS FAQ



Movement Foundation's Love Works program seeks to be a source of support to the employees of Movement and its affiliated companies. The application process is meant to allow Love Works to be better equipped to evaluate your current situation and determine how best to support you.

WHO IS ELIGIBLE TO APPLY?

- The Love Works Fund exists to support employees of Movement Mortgage, Movement Foundation, Movement Insurance, or Integrated Title Services who are suffering from a financial crisis or hardship. This includes situations where unusual critical situations have occurred beyond the employee's control that have financial ramifications beyond his or her means. This also can include hardships that, despite the employee's best efforts to help themselves, they are unable to pay necessity bills, and if those bills are not paid, it would render the employee homeless, without basic necessities, or otherwise drastically alter their safety or well-being. Job performance, length of service, titles, or other employment matters are not factors in determining eligibility for Love Works. Applicants are able to submit an application for an immediate family member within the same household or someone who is a "dependent" of the employee.

WHAT TYPES OF ASSISTANCE DOES LOVE WORKS PROVIDE?

- Love Works exists to support the employees and immediate family members (generally spouse and dependents) in their time of great need or crisis. The requests can include but are not limited to rent/mortgage, utilities, counseling, basic necessities and emergency needs. We do not assist with any tuition-based payments, credit card debt or legal matters. Love Works can also assist with search and financial concerns employee's have as they relate to seeking counseling. Please email loveworks@movement.com for more information.

WHAT DOES THE APPLICATION PROCESS INVOLVE?

- Each employee is to submit a completed application which includes a budget, references, bank statement and a brief write-up of their situation, and include copies of the bills/invoices/etc., for which they are seeking assistance. Applicants may be asked to come in for an interview or be asked for a phone interview. Upon receipt of application, the information will be reviewed by the Love Works team and committee to ensure the request meets with all guidelines and vision for the program; then it will determine the best way to support the request.

HOW LONG DOES IT TAKE TO PROCESS AN APPLICATION?

- The Love Works team recognizes that most applicants are in a time sensitive situation when applying. The team will do its best to expedite each request. Please allow 3-5 business days for review of the application once all documentation has been provided. You may be contacted via email or phone of your approval. If you are unable to wait the 3-5 days for help, you can reach out to the Love Works team at loveworks@movement.com about your options.

HOW OFTEN ARE WE ABLE TO APPLY?

- Applications will be reviewed and approved by the Love Works committee according to its discretion. After the first request for assistance, participation in some form of financial counseling will be requested before any further assistance can be considered. Should an applicant encounter a difficult financial situation for a second time in the year, and they have participated in some form of financial counseling, they are permitted to apply again.

HOW WILL THE FUND BE DISTRIBUTED?

- Checks will be made payable to third party vendors only, such as utility companies, or landlords. Love Works will mail the check to the employee to be delivered to the vendor or mail the check directly to the vendor.