

New Programs for Personal Mortgage and Real Estate Services

Planning a personal move on your own outside the company's relocation program? You can now take advantage of special programs offered by ChevronTexaco's preferred relocation suppliers. These programs can provide you and your immediate family members with special savings and services when you secure a mortgage, refinance, buy a home or sell a home in the United States.

For example, you can take advantage of:

- preferred interest rates and a wide selection of mortgage products from the lenders – CitiMortgage, GMAC Mortgage and Wells Fargo Home Mortgage;
- real estate assistance and cash awards when you buy and/or sell a home with SIRVA Relocation.

ChevronTexaco recently contracted with these companies to provide corporate relocation services for employees who move at company request. As a result of these contracts, the companies will also provide special services to employees, retirees and immediate family members who are making personal moves.

This brochure describes each supplier's program. If you're interested or want more information, contact the suppliers directly.

If you're moving at the company's request, the programs in this brochure do not apply. Instead, you're covered under the programs described in the company's relocation policies.

Real Estate Services by SIRVA

An exclusive real estate services offer for ChevronTexaco employees, retirees and immediate family.

Whether you're selling your house or buying a new dream home, getting the most from your real estate investment has never been easier. That's because you now have HomeBenefits @Work, a unique home buying and home selling program offered only through SIRVA Relocation, ChevronTexaco's corporate relocation provider.

- **Individual Attention**—Get expert counseling, market research, personalized sale and purchase guidance, experienced home marketing support and much more.
- **Quality Service**—More than 10,000 handpicked Realtors® who know the neighborhoods and schools and are ready to help you to make the best decision, whether you are buying or selling.
- **Real Estate Awards**—Earn \$50 for every \$10,000 in home value* on your real estate sale and/or purchase. SIRVA does the work... you get the reward.

For example, if you sell a \$300,000 house and buy a comparably priced new home—you receive \$3,000.

Whether you're buying or selling, HomeBenefits @Work is a way to get expert guidance and cash awards, too.

Call 1-866-682-7364

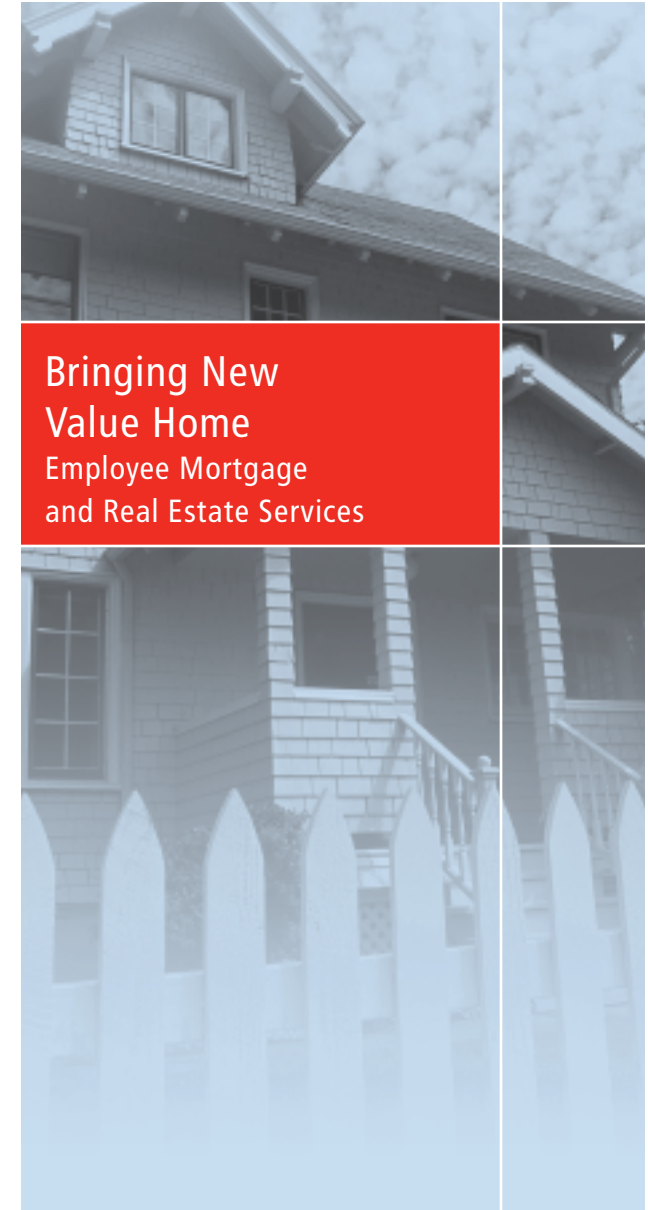
<http://sirvact.myhomebenefits.com>



*Program is not valid for corporate sponsored relocations, co-ops, condominium associations where the association has the right of refusal or mobile homes. To receive the program benefits, customers must close their real estate transactions with SIRVA referred real estate agent. State regulations require the program benefits be paid as a credit at closing in the following states: AL, MS, NH, OR, SD and TN. While the real estate counseling and referrals are available in the following states: AK, NJ, OK, WV, KS, MO, RI, KY, and IA; local state regulations restrict the payment of cash awards on real estate transactions. If you choose to sell your home in these states through a SIRVA referred broker, the benefit will be provided in the form of a reduced real estate commission. The minimum value must be above \$75,000. Other restrictions may apply, please call for details.

Human Resources

ChevronTexaco



North America Shared Services, Global Relocation

CitiMortgage

Welcome to the **Employee Mortgage Program**, designed exclusively for you by CitiMortgage and Citigroup, the world's largest financial services institution. Here, you'll find more ways to make your next home more affordable. In fact, the right mortgage (and mortgage lender) can help you afford more home than you might have thought possible:

- **Save hundreds of dollars up front**—Take your choice of a \$500 credit at closing or a 1/4% point reduction in origination fees.
- **Save even more down the road**—With CitiMortgage's preferred interest rates, you could save thousands of dollars through the years, depending on the mortgage you choose.
- **What's the best mortgage for you?** Making the right decisions now will make your mortgage more affordable in the long run.
- **Get a mortgage rebate every year**—Just use the Citibank Home Rebate Platinum MasterCard® and get an annual rebate (totaling 1 percent of your card purchases) that is applied to your mortgage principal.
- **Close on time, guaranteed**—or you'll get a \$400 credit.

Call 1-800-353-7989*

<http://ebp.citimortgage.com/02307>



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*Calls are randomly monitored and recorded to ensure service quality.



GMAC Mortgage

Real Life. Real Advantage. GMAC's mortgage commitment to ChevronTexaco employees, retirees and immediate family members.

You deserve best in class service and values on home financing through the Great Moves™ by GMAC program. Our mortgage commitment to you:

- **Ultimate Service Pledge***
 - Guaranteed closing costs
 - Guaranteed closing date
 - 100% satisfaction or we pay you \$250
 - 24-hour response
- **A promise that your loan servicing will never be sold**
- **1/8 percent off the current rate or up to \$750 off closing costs depending on the type of loan**

At GMAC Mortgage you will find all kinds of solutions, wherever you are in life—whether you're just starting out, or looking forward to retirement.

Call 1-877-844-GMAC (4622)

www.greatmovesbygmac.com

GMAC Mortgage

*Terms and conditions apply. Not all loan programs qualify. All offers subject to credit approval and program guidelines. GMAC Mortgage Corporation, GMAC Residential Holding Corp. and affiliated companies reserve the right to change or terminate these offers at any time without notice. Call for current rate information and information on fees, charges and details about the "Ultimate Service Pledge." Arizona Mortgage License Number BK7670; licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Georgia Mortgage Lender License #5845; Illinois Residential Mortgage Licensee; Massachusetts Mortgage Lender License Number ML1556; Minnesota: This is not an offer to enter into an agreement. Any such offer may only be made pursuant to Minn. Stat. § 47.206 (3) & (4); licensed by the New Hampshire Banking Department; licensed by the NJ Department of Banking and Insurance, 45 Eisenhower Dr., Paramus, (201) 226-1199; licensed Mortgage Banker: NYS Banking Department. NY locations at: 325 Rt. 304, Bardonia; 6255 Sheridan Dr., Williamsville; 578 Veterans Memorial Hwy, Hauppauge; 100 Jericho Quadrangle, Jericho; 950 New Loudon Rd., Latham; 8134 Oswego Rd., Liverpool; 1299 Route 9, Wappingers Falls; licensed by the Pennsylvania Department of Banking; licensed RI Lender and Broker. ©2004 GMAC Mortgage Corporation. GMAC Mortgage is an equal housing lender.



Wells Fargo Home Mortgage

The Employee Mortgage Program® from Wells Fargo Home Mortgage can make realizing homeownership goals more convenient and less costly for ChevronTexaco employees, retirees and immediate family members.

- **Lightning-fast approvals**—apply by phone and receive a fast approval decision—often while you're still on the phone.¹
- **Preferred pricing**—receive guaranteed preferred pricing on most programs.
- **Lock in your rate and receive a pre-approval**—before you start house hunting.
- **\$1,000 First Close GuaranteeSM commitment**—if you don't close on the date stated in your purchase contract due solely to Wells Fargo Home Mortgage's delay, we'll pay you \$1,000. (Available on specific loan transactions. Minimum number of days required. See below for details.)²
- **A Gift "On the House"**—receive a gift of your choice as a thank you for closing your loan with us.³

Call 1-800-644-8083

www.employeemortgage.com/chevrontexaco4188



1. You will need a minimum 5% for down payment and an overall good credit profile to be eligible for a loan decision during your application call. Single-family dwellings, townhouses and planned unit developments only. Condos, co-ops and investment properties are excluded. Also, because with this program your loan decision may not be subject to an appraisal, you may want to consult your legal advisor to include an appraisal contingency in your purchase contract. Other underwriting conditions may apply, such as a maximum loan amount.

2. Not available on refinance loans, FHA, VA or other government loans. The purchase contract must be received by the loan processor within 72 hours of the customer obtaining a signed agreement, and the purchase contract must provide for, at minimum, a 14-business-day period within which to close from the date of loan approval.

3. The Gift Choice offer and other benefits through The Employee Mortgage Program® cannot be combined with the benefits of The Relocation Mortgage ProgramSM or any other program or offer. Offer does not apply to assumption or modification loans, loans originated through brokers, joint ventures or other third parties, home equity loans or home equity lines of credit. Offer valid for new purchase or refinance mortgage loan applications taken through The Employee Mortgage Program and closed through December 31, 2004. Contact your mortgage consultant for additional details, terms and conditions. The Gift Choice offer is administered by BI, which is not affiliated with Wells Fargo Home Mortgage and is subject to change without notice. A gift list can be obtained by calling 877-533-4521.

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