
THE
**ELEVATED Home
Buying Experience**



- **IT'S ALL ABOUT YOU**

- You have certain expectations and goals that need to be met in the purchase of your home. One of the most important things we can do together is to establish what those are, and then address any questions you may have.

- **My Professional Purpose – To Help You Accomplish YOUR GOALS!**

- Discuss Your Needs
- Review Properties & Current Market Trends
- Show you properties you want to see
- Determine Pricing & Offer Details
- Prepare Your Offers
- Negotiate your deal
- Manage your transaction
- Guide you through and after closing of escrow



My Real Estate Career

Licensed Real Estate Broker

- ◆ 12 years of Real Estate Experience
- ◆ Home Selling and Marketing Expert
- ◆ Full time Real Estate Professional
- ◆ Short Sale Specialist
- ◆ Background in mortgage industry



My Real Estate Career

Top 10 in Nation in Real Estate Sales

- ◆ Top 10 for Units Sold and Sales Volume 2015
- ◆ Top 25 for Units Sold and Sales Volume 2014
- ◆ Top 25 for Units Sold and Sales Volume 2013
- ◆ Top 25 for Units Sold and Sales Volume 2012



UNITS

1. David Brown
King of Prussia, PA
2. Maristela Deoliveira
Mt. Laurel, NJ
3. Melody Kramer
Vacaville, CA
4. Andrew Sawyer
Las Vegas, NV
5. Joseph Limo
Riverside, CA

SALES VOLUME

1. Ricardo Russian
Sunny Isles, FL
2. Mantas Kidrinas
Sunny Isles, FL
3. Joseph Limo
Riverside, CA
4. Melody Kramer
Vacaville, CA
5. Sandi Hadley
Carlsbad, CA

AGENT GENERATED SALES VOLUME

1. Ricardo Russian
Sunny Isles, FL
2. Mantas Kidrinas
Sunny Isles, FL
3. Joseph Limo
Riverside, CA
4. Melody Kramer
Vacaville, CA
5. Sandi Hadley



My Real Estate Career

Certified CAR FORMS Trainer

- ◆ Certified with New CAR Contracts
- ◆ Expert with Real Estate Contracts
- ◆ 1 of only 110 Designees in the State
- ◆ 1 of only 73 Designees in Southern California
- ◆ 1 of only 14 Designees in Area



My Real Estate Career

Real Estate Coach and Trainer

- ◆ Actively Train Agents in Sales and Marketing Skills
- ◆ Actively Train Agents in Real Estate Practice
- ◆ Coach Real Estate Agents in Small Group and One-on-One Settings
- ◆ Team Leader – Team of 12 Agents
- ◆ Train Agents on Contracts, Forms, and Real Estate Disclosures
- ◆ Former National Trainer for Carrington



Who I Am



FRONT & CENTER | DIFFERENT & BETTER

eXplore the Path to Homeownership



EZFUNDINGS
HOME LOANS



Your Mortgage Pre-Qualification



1. What are your TWO Numbers?
2. Preparation:
 - Pre-Qualification
 - POF
 - Letter



Your Mortgage Partners

🏠 Buying vs Renting 🏢

Estimated Cashflow

	Buying	Rent Yr1	Rent Yr9
Monthly P & I	\$1,669	\$2,373	\$3,670
Prop. Tax / Ins.	\$450	\$36	\$36
Maint. & Repairs	\$166	\$0	\$0
Monthly Exp.	\$2,285	\$2,409	\$3,706
Total Cashflow	\$246,809		\$325,748



Cashflow Difference \$78,939

Buying Renting: 5.6%/yr

Gain Through Appreciation

\$193,682



Using the Forecasted appreciation rate of 4.49%, your \$400,000 home would be worth \$593,682 after 9 years.

Equity Through Amortization

\$54,123



By taking the original loan amount (\$320,000) and subtracting your remaining principal balance (\$265,877) you will build \$54,123 in equity over 9 years.

Tax Benefit Above Standard Deduction

\$0



The Tax Benefit is based on your tax bracket of 22.00%*. This shows the additional tax benefit above the standard deduction after 9 years.

Appreciated Home Value



Buying Overview

📅 Monthly Payment	est. \$2,285
📅 Years Before Selling	9 yrs
📍 Location	San Bernardino County, CA
% Interest Rate	4.750%
🕒 APR	4.78%
🏠 Cost To Sell	\$35,621

Net Gain by Buying a Home **\$283,122**

Starting with your Appreciated Home Value(\$593,682), subtract your Initial Cash Outlay(\$88,000), Cost to Sell(\$35,621), and the Remaining Principal(\$265,877). Then, add your Tax Benefit(\$0), and your Cashflow Difference(\$78,938), resulting in a Net Gain of \$283,122.

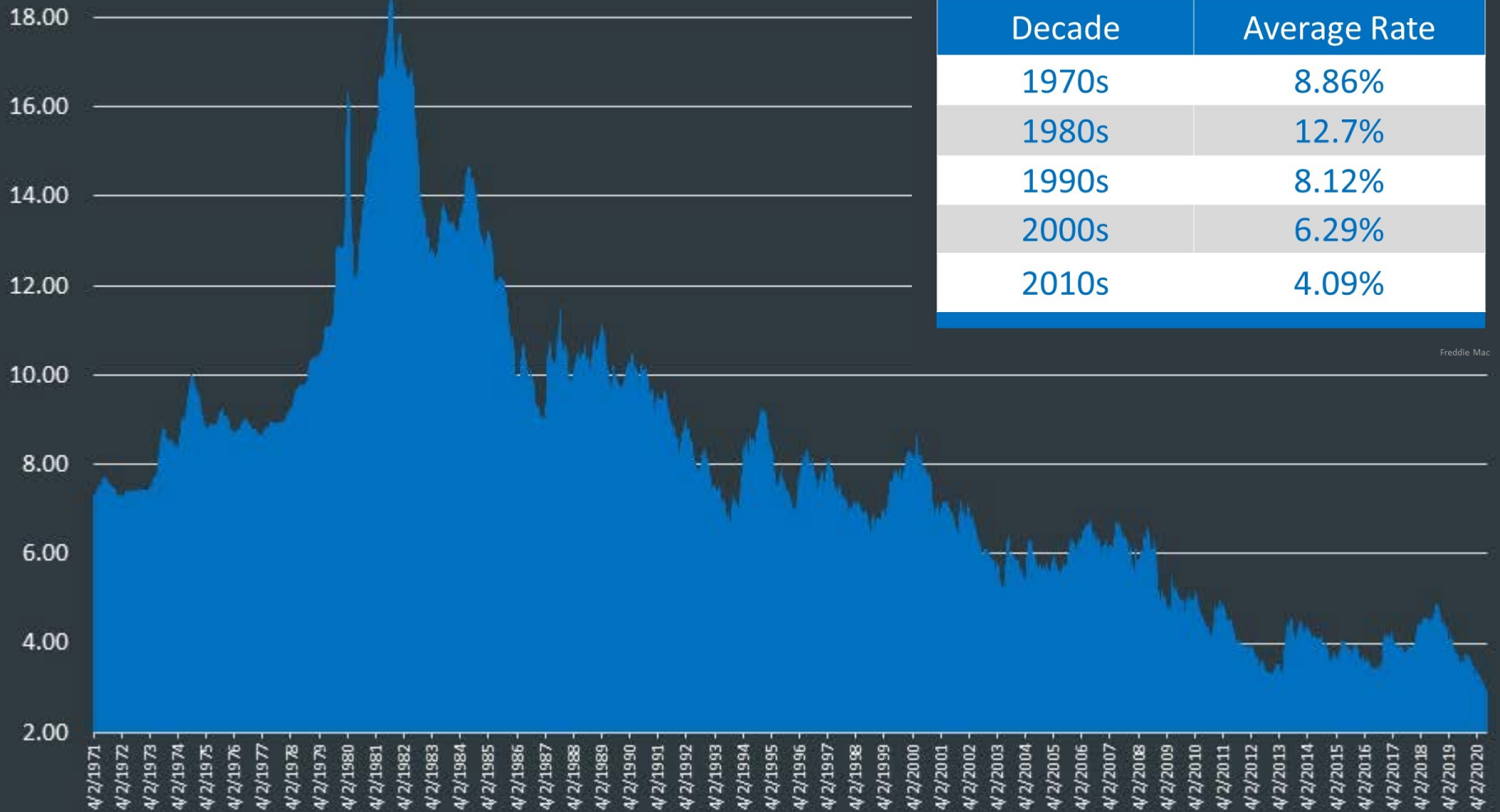


Mortgage Rates Since 1971

Freddie Mac 30-Year Fixed Rate

Historic Mortgage Rates by Decade

Decade	Average Rate
1970s	8.86%
1980s	12.7%
1990s	8.12%
2000s	6.29%
2010s	4.09%



Freddie Mac

Freddie Mac

3 Out of Pocket Expenses:

1. _____

2. _____

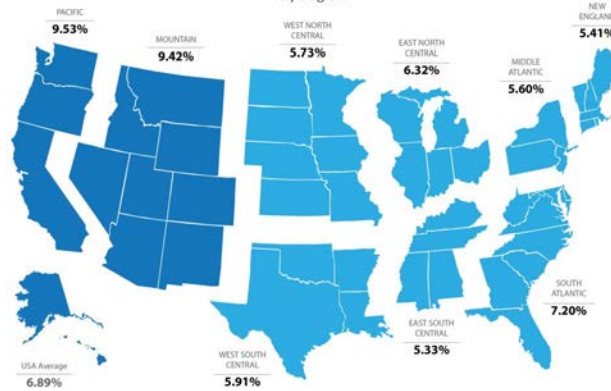
3. _____

Market Update

HOUSING
Affordability



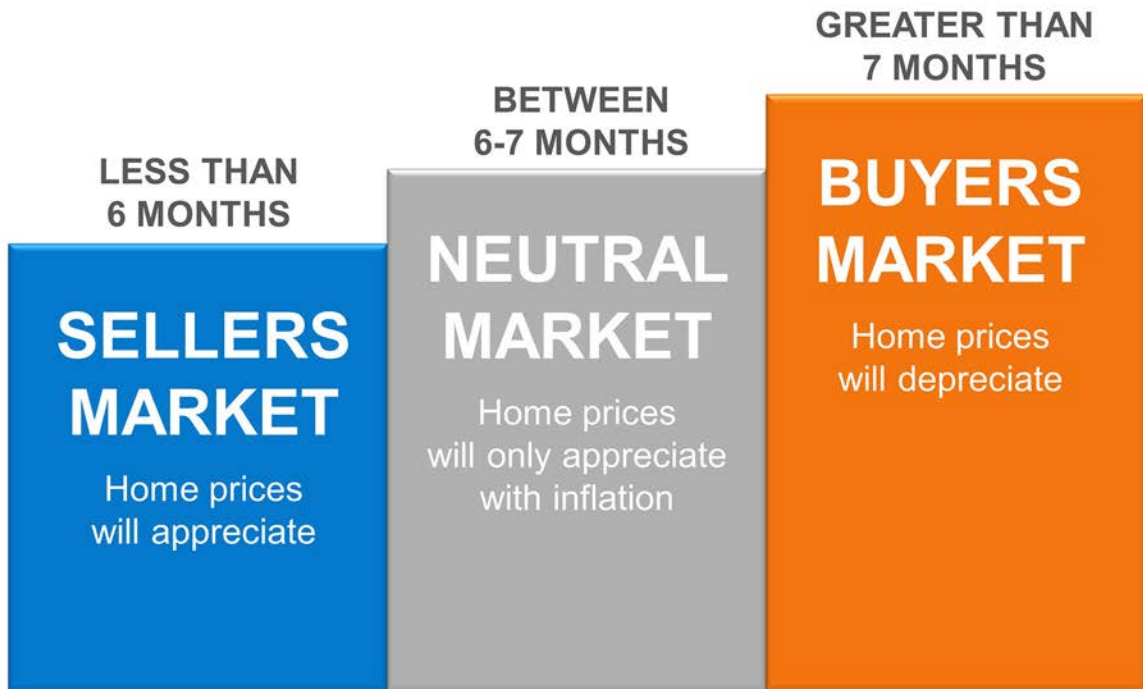
Year-Over-Year Change in Price
By Region



HOUSING
INVENTORY

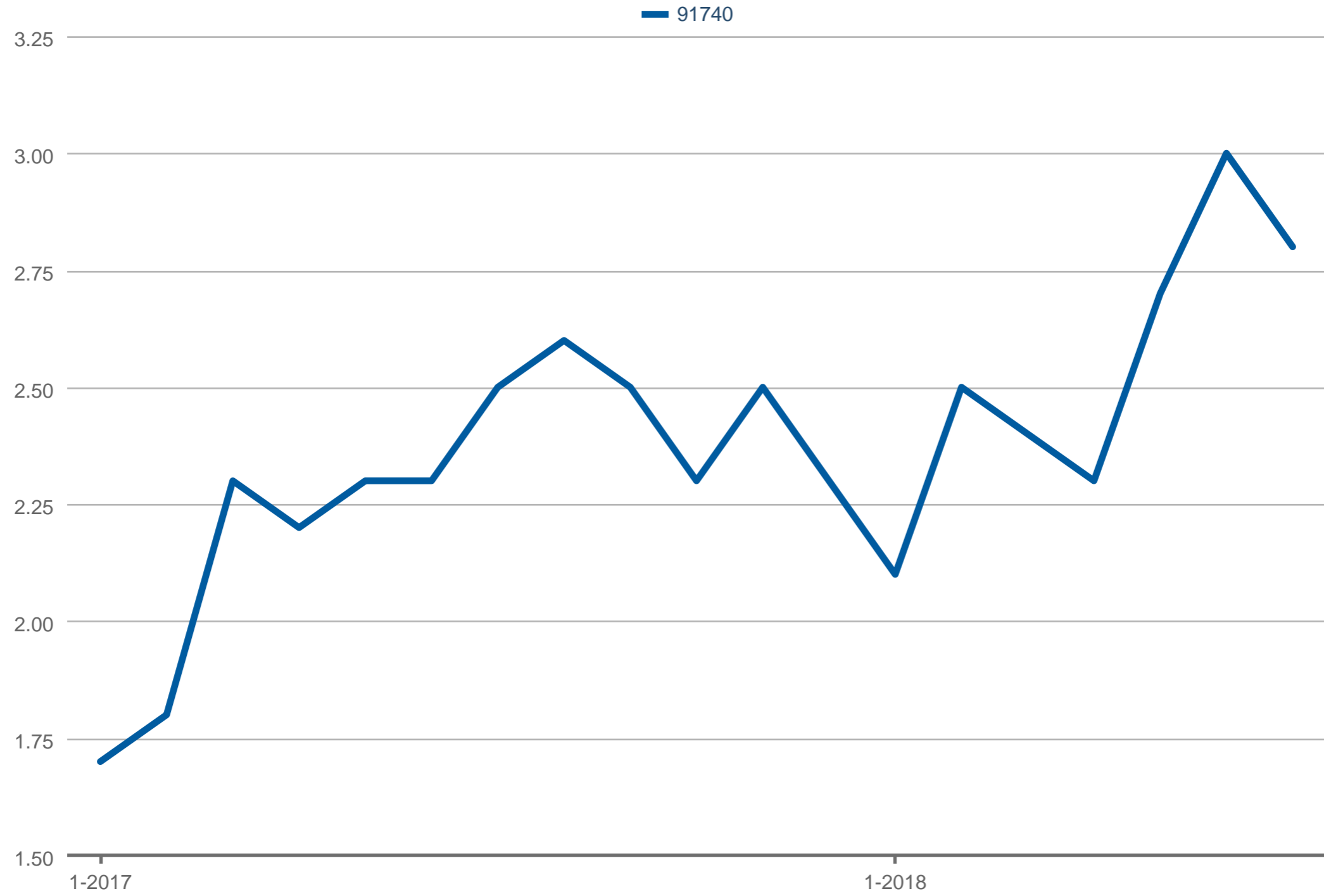


The Impact of Monthly Housing Inventory on Home Prices





Inventory Months Supply

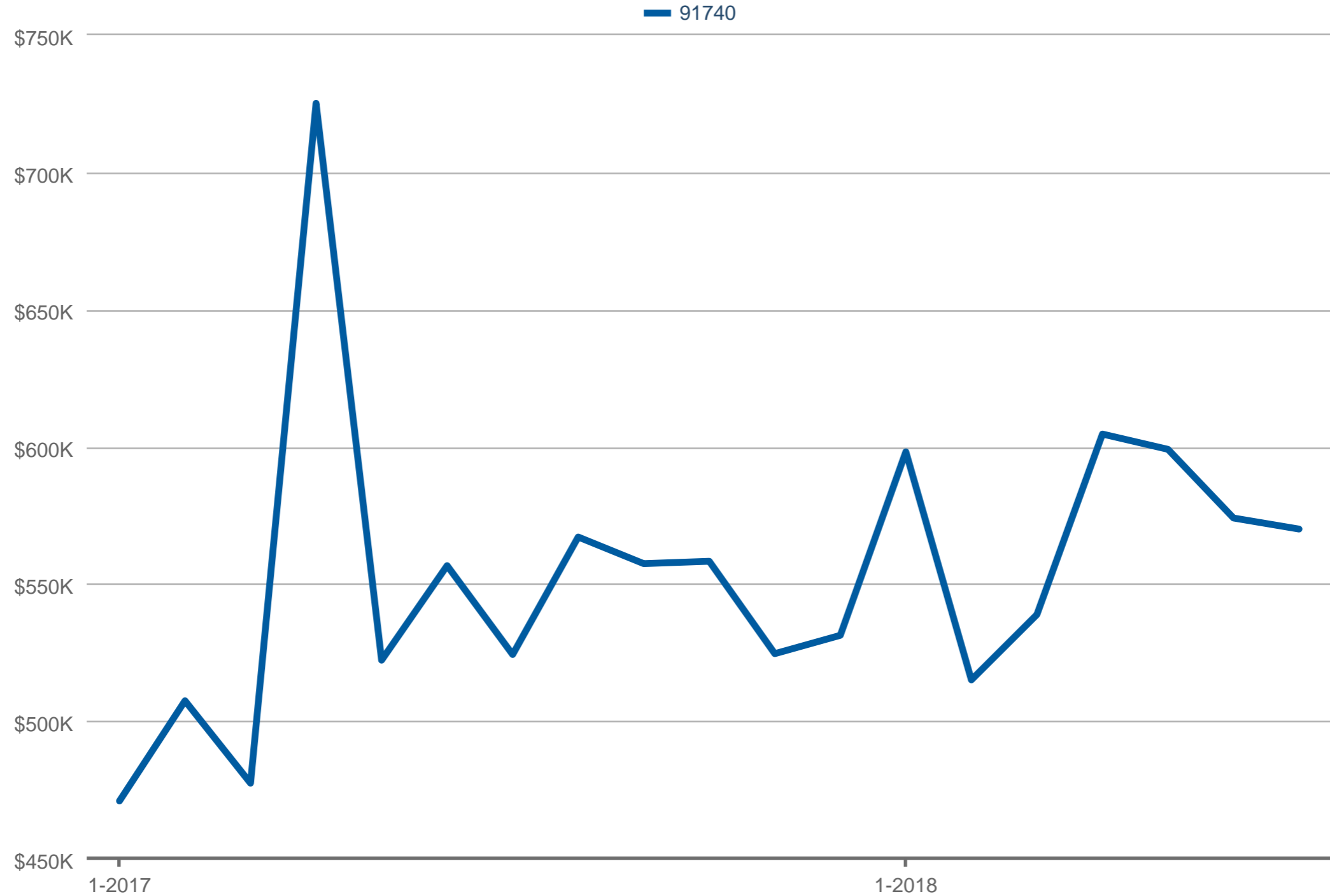


91740

Each data point is one month of activity. Data is from August 30, 2018.



Average Sales Price



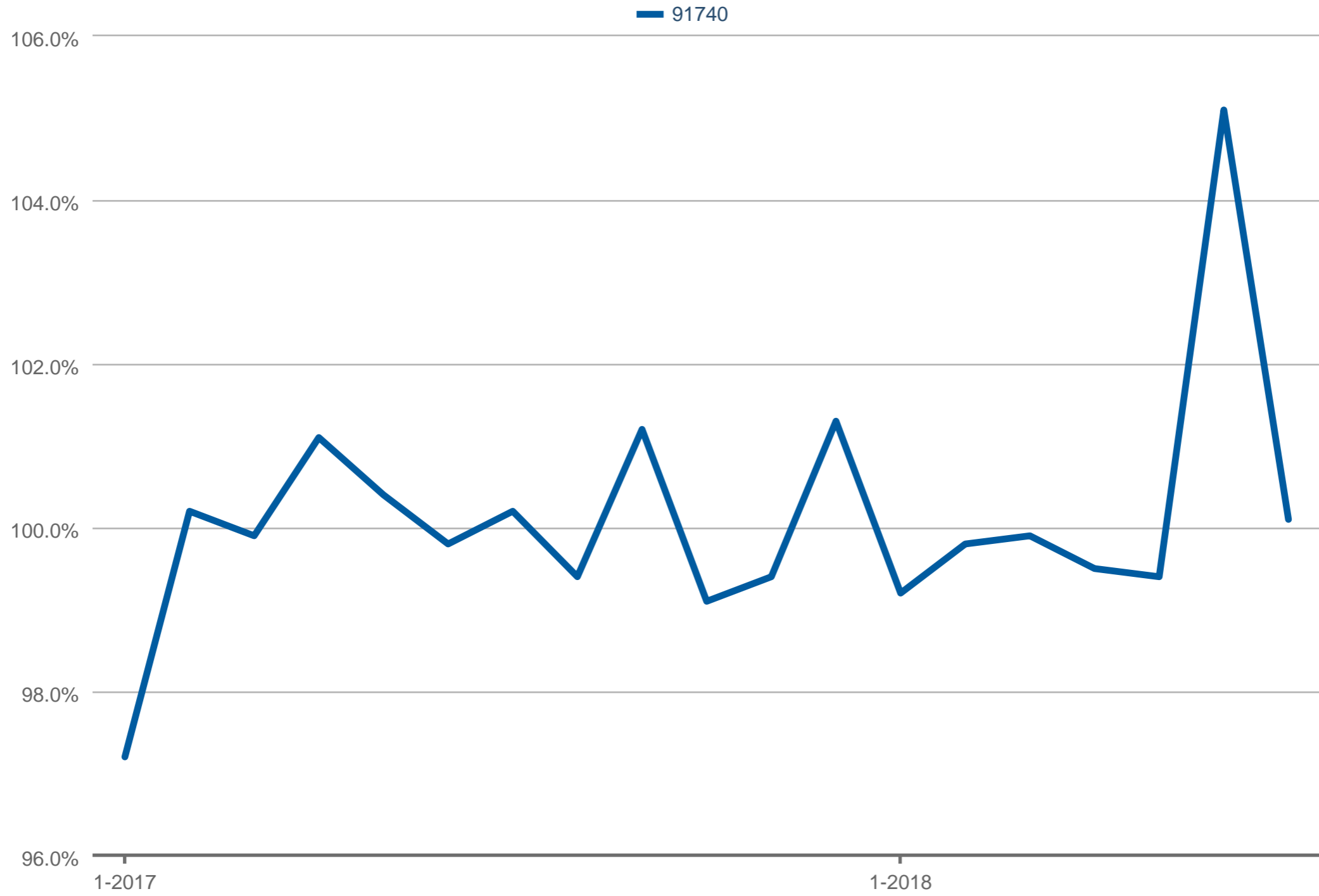
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Each data point is one month of activity. Data is from August 30, 2018.

All data is from the California Regional Multiple Listing Service, INC. InfoSparks © 2018 ShowingTime.



Average Percent of Last List Price Received



91740

Each data point is one month of activity. Data is from August 30, 2018.

How to WIN in this Market!

Navigation is **KEY**:

1. Speed
2. Winning Pricing Strategy for EACH home
3. Writing Powerful Offers
 - Your Letter
 - Leveraging Terms
 - Follow Up Strategy





Why I'm the best Realtor for you

My Unique Process

What really sets me apart from other agents is my [local market knowledge, my ability to communicate, my buyer rebate, my technology, etc.].

Let the Search Begin!

- Home Sources

*Make sure I accompany you!

- Selecting Areas

- Homes to see ASAP!



Next Steps in our **GAME PLAN**

1. Schedule time to see homes together

2. Review home purchasing tools

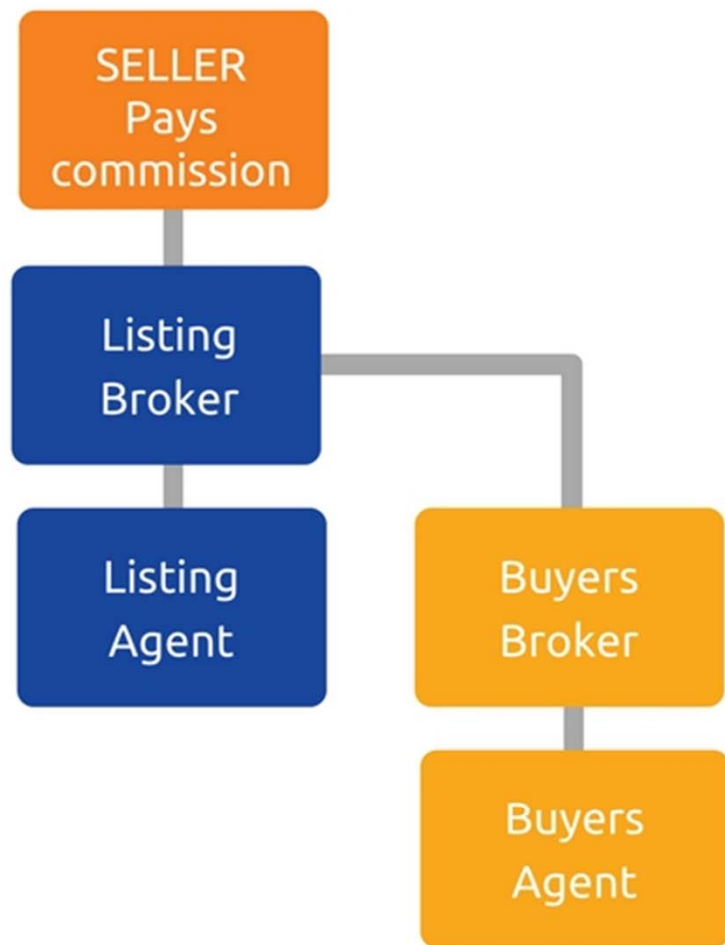
3. Communication Plan



the eXpert Approach to
HOME BUYING



Commissions eXplained



Homebuyers are sometimes reluctant to commit to a realtor due to confusion as to how a buyer's agent is paid. In fact, many erroneously believe that they will be paying the commission and therefore think they will save money by going it alone.

Real estate agents are prohibited from being paid a commission directly from the buyer. All real estate commissions are paid by the seller (although in some states the commission "may be" required to be paid by the buyer instead) to the agent's broker. The amount of commission is determined in the listing agreement and the commission is split between the buying and listing brokers. The listing broker pays the buying agent's brokerage who then pays your agent.

Because of this arrangement, your agent may ask you to sign an exclusive buyer agreement. This agreement is a guarantee of compensation to your agent. A great agent will work hard on your behalf, searching and showing properties, offering unbiased market analysis, handling offers and negotiations, and assisting you through the closing process. This process can take weeks or sometimes months and a buyer agreement shows that you value their commitment and agree that they will be paid for their efforts on your behalf.

Guide To Closing Costs

Closing costs vary by state and municipality due to different legal and fee requirements. Your Realtor can provide you with an estimate of these costs and your lender is required by federal law to provide you with a detailed disclosure prior to closing. Although most costs involved in a real estate transaction can be negotiated between buyer and seller, there are typical fees that are traditionally paid by one party or the other. Below is a summary of the most common charges:

Seller Costs

- Title & Escrow Fees
- Mortgage/Lien Payoff
- Real Estate Commissions
- Property taxes (pro-rated)
- HOA Fees (pro-rated)
- Home Warranty (optional)
- Recording Fees



Buyer Costs

- Title & Escrow Fees
- Loan Fees
- Homeowners Insurance
- Property taxes (pro-rated)
- HOA Fees (pro-rated)
- Appraisal/Inspections
- Recording Fees

Mandatory Costs:

FHA AND VA regulations require the seller to pay the following fees in an FHA or VA transaction, if applicable: assignment fee, flood certification fee, bring down endorsements, document preparation fees, photo/inspection fees, tax service contract, warehousing fees, or any other loan cost or charge except the following: prepaid interest, impounds on new loan, loan origination, loan discount fees or appraisal. In addition, on a VA transaction the seller is required to pay the entire escrow fee.

The Client Appreciation Program

Service before, during & after

- 1 Even after your closing, I'll be there to assist you with all your real estate needs
- 2 You'll receive valuable information from me in the mail or via email on a monthly basis to keep you educated and informed
- 3 Consider me your source of referrals for all types of businesses, whether related to your mortgage process or not. I've partnered with competent professionals who would be happy to serve you



Thank you ...

re-invent your space

The recent volatility in the housing market has reminded us that modifying our current homes to accommodate changing needs and wants can be a practical solution. It is also clear that with more inventory to choose from, it has become increasingly important for sellers to ensure their homes stand out to potential buyers. Now is a great time to remodel, as many contractors are seeking new projects and can offer discounted rates. In addition, tax breaks increase the allure of making energy-efficient improvements sooner rather than later.

Midrange Projects		Upscale Projects	
Greatest ROI			
Entry Door Replacement-steel	128.9%	Siding Replacement-fiber cement -foam backed vinyl	83.6%
Attic Bedroom	83.1%	Window Replacement-vinyl -wood	79.0%
Deck Addition-wood	80.6%	Grand Entrance-fiberglass	71.5%
Lowest ROI			
Backup Power Generator	58.9%	Bathroom Addition	57.9%
Sunroom Addition	50.7%	Garage Addition	50.7%
Home Office Remodel	48.1%	Master Suite Addition	55.7%

Source: © 2009 Hanley Wood, LLC. Reproduced from Remodeling 2009 Cost vs. Value Report.

Oh, by the way® ...
I'm never too busy for any of your referrals!