

Should you sell your home now?

A HOMEOWNERS' GUIDE

to the things to consider when considering to sell



WHITE BRICK
REAL ESTATE

2019-2020
WINTER EDITION



www.WhiteBrickRe.com

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The Best Real Estate Relationship

When you start to think about the possibility of selling, are you feeling that your home will be more than your greatest financial investment? You will invest time, money, and most likely, a bit of emotion into this piece of earth. You will have a relationship with it; a "real estate relationship".

Like any relationship, when you commit, you want to do the right things so you have zero regrets. The challenge, throughout the selling process, is to *avoid all of the very many things that can go wrong.*

This Homeowner's Guide is courtesy of our Homeowners Division. It will help you determine if now is the best time to accomplish your goals and walk away a winner.



Is Now the Time to Sell



#1 PRICES

CoreLogic's latest Home Price Index reports home prices have appreciated Nationally by 3.7% over the last 12 months. The same report predicts prices will continue to increase at a rate of 4.8% over 2020. Central Florida stats also indicate that Home Prices will continue to rise.

#2 MORTGAGE INTEREST RATES

Freddie Mac's [↑]Primary Mortgage Survey shows that interest rates for a 30- year fixed rate mortgage have started to level off around 4/3%. Most experts predict that rates will rise over the next 12 months. The Mortgage Bankers Association, Fannie Mae, Freddie Mac, and the National Association of Realtors are in unison, projecting that rates will increase by this time next year. A increase in rates will impact your monthly mortgage payment.

#3 YOU ARE PAYING A MORTGAGE WHETHER YOU BUY OR RENT [↑]

Renters, is the reason you haven't bought a house yet because you are uncomfortable taking on the obligation of a mortgage? Either you are paying your landlord's mortgage, and growing their net worth, or you pay *your* mortgage and grow *your* net worth.

#4 NOW IS THE BEST TIME TO UPGRADE & DOWNSIZE

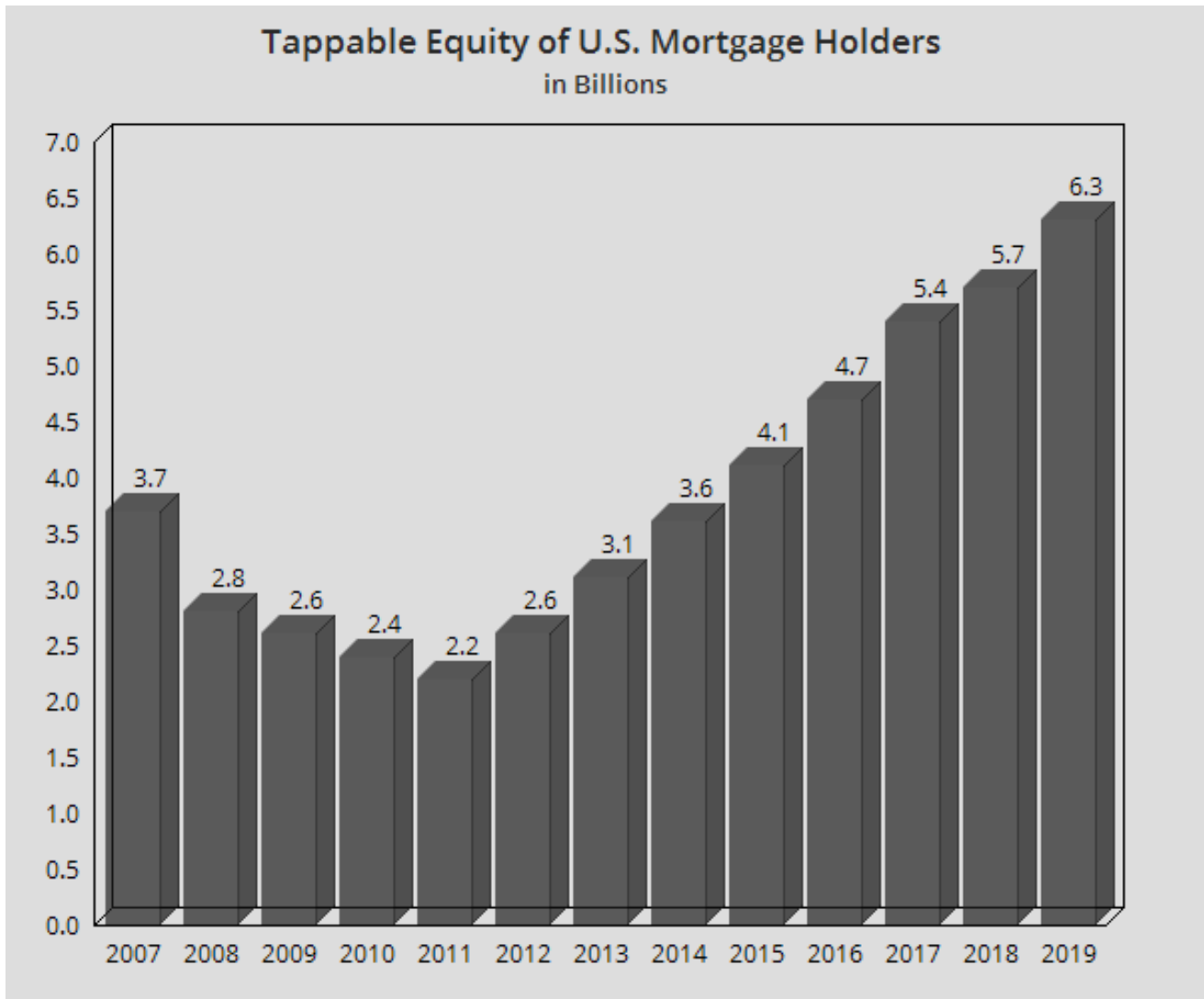
Looking to upgrade to a Premium or Luxury Home? Now is the time to move up! If your house is considered a "Starter Home", it will sell quickly and you'll be able to find a Premium Home to call your own. According to CoreLogic, prices are projected to appreciate 4.8% during 2020. If you are moving to a higher-priced home, you will pay more in raw dollars if you wait. The Same is true if you are looking to downsize, smaller homes are in demand as a generation is downsizing and the Millennial's are buying "Starter Homes" too; greater demand means the prices will be more if you wait to buy.

#5 YOUR "Why"

What's your "why"? In other words, what's the real reason you are selling?
Look at the reason you are considering to sell, and determine whether it is worth waiting.

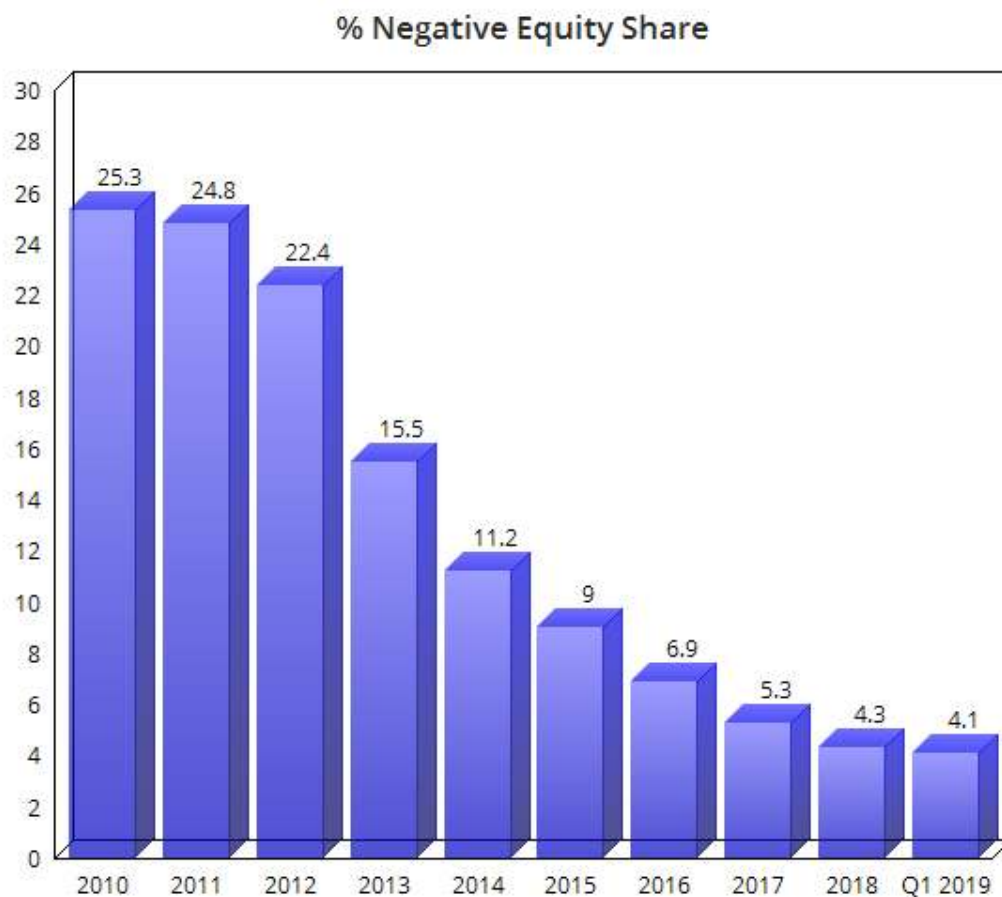


How's the Market and Is a Recession Coming ?



The Yield Curve has inverted. Yield Curve inversion is a classic signal of a looming recession because it has inverted before each recession for the past 50 years. That, coupled with the Stock Market dropping 800 points in August 2019 and bouncing up and down since, has caused a lot of talk about a recession being closer than we thought.

So what does that mean for the U.S. Housing Market? Interestingly enough, Homeowners in the U.S. have over 6.3 Billion dollars in equity in their homes. Only 4.1% of Homeowners have negative equity.



Back in 2010 Homeowners had 25.3% negative equity.

So as we think about a recession and how it relates to the Housing Market we need to look at factors like this. With 6.3 billion dollars of equity in homes, Homeowners aren't going to bail out.

According to the Urban Institute, over 37% (that's more than 1/3) of homes don't even have a mortgage on them. During the last crash, people were taking equity out of their homes and buying boats and cars. They were using their homes as an ATM machine. But now, they are keeping their money in their homes. That's why 37% of homes are mortgage free and we have \$6.3 billion in equity.

CoreLogic breaks down the anticipated increase in appreciation. All states with the exception of Texas are seeing an increase in appreciation. According to the Home Price Expectations Survey, all the analysts are saying that we are going to see *appreciation between the next two and four years*. (The difference in time is variable, depending on how far each organization makes their predictions.)

The reason it's important to talk about this is because with all the hype of a Recession, we need to *truly* know what that means about the Housing Market and not let the fear of what happened in the last recession control our thoughts and emotions about what we should or shouldn't do. As Ali Wolf the Director of Economic Research says,

"As people having PTSD from the last time, they're still afraid of buying at the wrong time."

But we need to know the differences between 2008 and now. As Jeff Tucker, Zillow Economist states,

"The housing crash during the Great Recession left a lasting impression...But as we look ahead to the next recession, it's important to recognize how unusual the conditions were that caused the last one, and what's different about the housing market today. Rather than an abundant homes, we have a shortage of new home supply. Rather than risky borrowers taking on adjustable rate mortgages, we have buyers with sterling credit scores taking out predictable 30-year fixed-rate mortgages. The housing market is simply much less risky than it was 15 years ago."

The Main Point

We are in a totally different time, and many of the economic indicators- the amount of equity that Homeowners have now, as well as how easy it was to get a loan and the types of loans that were available back then- are totally different. So let's not make this something that it isn't.

Many times there are more negative headlines, simply because negative headlines sell more! It's important we know, and are armed with, the facts when considering to sell

Our Homeowners Division was established to share our vast knowledge base with you. Please reach out to us at WHITE BRICK Real Estate with any questions you may have after reading this booklet.



HOW MUCH EQUITY IS IN YOUR HOME?

The Greater Orlando area has experienced a 160% increase in appreciation of the median home value since 2010. If you are one of the remaining 5.3% of Homeowners who have negative equity (your mortgage balance is more than your home will sell for) then we should absolutely have a face to face conversation so you can weigh all possible solutions to get you where you want to go. We have solutions to make your current real estate relationship work for you. As a short sale property expert, I am the authority on solving " upside down" Homeowner's needs- which may or may not involve selling in 2020, depending on your goals and desires.



Nationally, 3.5 million, or one in 15, mortgaged homes in the third quarter of 2019 were considered seriously underwater, with a combined estimated balance of loans secured by the property at least 25% more than the property's estimated market value. That figure represented 6.5 % of all U.S. properties with a mortgage.

But now, Frank Nothaft, Chief Economist for CoreLogic states:

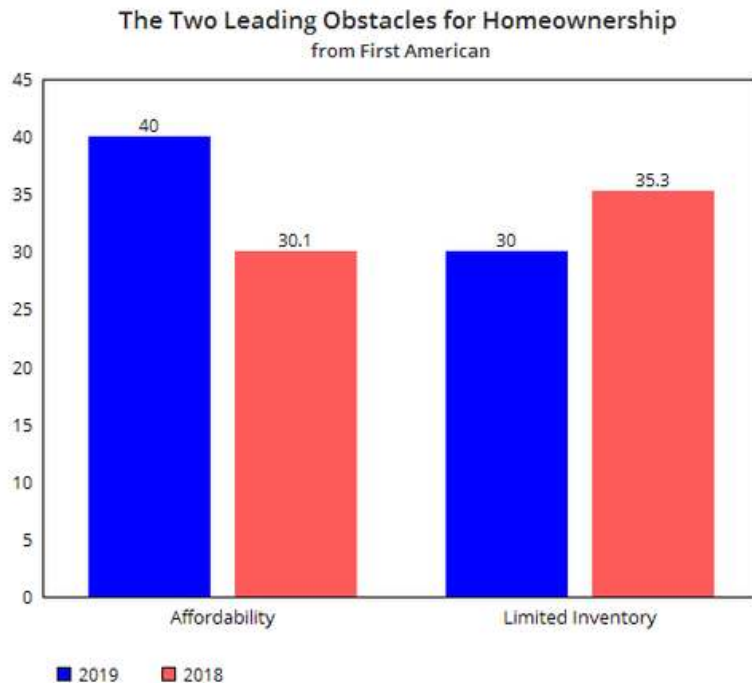
"After more than eight years of rising home prices and employment growth, underwater owners have been slashed to just 2 million, or less than 4% of mortgaged homes."

Are you completely debt-free and have an emergency fund? Congratulations !

This is the best position to be in as a Homeowner. When you sell, we will have a conversation about taxes and your capital gains to ensure your desires are met.

If you want to be debt free, but are not in this position yet, then make sure we discuss this important goal when we get together to talk about selling your home and buying another. There are quite a few opportunities that you may not have considered to impact your future net worth !

Nationally, What Happened in 2019 for Sellers



The two leading obstacles for buyers are affordability and limited inventory, according to First American.

Over the last few years, Homeowners have been hesitant to put their houses on the market for fear of not being able to find another home to buy. This has created an "inventory shortage". What does "inventory shortage" mean? The number of available homes is less than the number of Buyers who could afford to, and would, buy.

The rising or falling of home prices (which affects Affordability) is balanced when there is a six (6) month's supply of homes ; as this creates an equilibrium , so that it is neither a " seller's market " nor a " buyer's market " .

Inventory shortages have been a constant concern for potential Buyers throughout recent years. New research shows that the same concern remains, but is starting to decrease.

Over the past 12 months, we've seen over 4-months inventory coming to market for purchase. At the end of October, inventory Nationwide fell to a 3.9-month supply, according to the National Association of Realtors (NAR). The supply is worst under \$250,000 for the " first time Home Buyers "; but Millennials who have waited to buy are now experiencing the effects of a stronger economy at the same time that they are aging into their more advantageous buying years. In the move-up market, supply is rising at around 1% annually.

This recent National increase in inventory means it's time for would be Buyers and Sellers to make their move now.

To further support the idea of an improving real estate market, Sam Khater, the Chief Economist at Freddie Mac says,

"...In the near-term, we expect the housing market to continue to improve from both a sales and price perspective."

The Main Point - from a National Housing Market Perspective

The course of this year has made a huge difference for Homeowners. If you're thinking of selling, now is the time to make your move.



Locally, What Happened in 2019 for Sellers



From 2010-2019 the Orlando Market saw a decrease in the number of homes for sale, and an increase of 160% in median home price. So, rightfully, the average Homeowner, especially one that had lost equity, had been hesitant to put their house on the market- fearing not being able to find another home to buy.

As we go into 2020 we see most Homeowners have a good basis of equity. And, while Zillow is reporting in the middle of Q4 that Orlando's inventory is down 10%, I have been tracking nine (9) Central Florida zip codes from Clermont to Waterford, Metro West to Winter Park, and have seen the number of homes overall, coming to the market, going under contract and selling, have been constant and stable for the past year. Check out our reports at www.WhiteBrickRE.com for *your* specific Hyper-Local Market.

A stable Central Florida Market, with the price range of sold homes inching up slowly, makes now a great time to sell your home and buy another.



A Homeowner's Best Resource

Homeowners Division of WHITE BRICK Real Estate

As I speak with Homeowners , I see their knowledge base of the real estate market comes from either from a National Perspective, or a State Perspective. It is extremely important to take advise from a Real Estate Broker who understands the National, State, Local *and* the Hyper-local real estate markets (" The Markets") and how they affect your lifestyle and financial goals in the ownership, and transferring of ownership, of your one- of- a- kind piece of the Earth.

My expertise, formal education in wealth accumulation & financial markets , and understanding of The Markets makes me an invaluable consultant while you are considering selling, when you are ready to discuss your goals, and throughout the sales process, and the also buying process on your next home.

My negotiation expertise, and professional marketing, and sales experience makes me an unsurpassed asset that you *want* on *your team* when selling, and when purchasing your next home.

WHITE BRICK's Homeowners Division is specifically for consultant purposes. I know of no other real estate firm in Central Florida that has Homeowner's Division. My support staff is not looking to sell you on the idea of selling.

You deserve a real estate authority that has a proven track record of benefiting Homeowners while they own. We are your very best resource before, during and after making the move from a "Buyer" to a "Seller" .

Wisdom is selling in tandem with a fearless and conscientious real estate broker who has the negotiation and marketing expertise, and capital, to invest in obtain your desires.

Remember- Selling your home is like successfully Sky Diving, as there is no " do over" when selling your home.



www.WhiteBrickRE.com ph: 352) 559-4393



The Single Best Investment 6 Years in a Row



Real Estate Ranked as the Best Investment 6 Years in a Row



The Main Point

If you're serious about growing your assets, making the most powerful investment in your family's future, and increasing your net worth call us today knowing that Home Ownership is ranked as the single best investment by Americans for 6 years in a row.



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Home Buyer Demand is Strong Now & Will Be in the Future



Getting married, having kids, and buying a home...It's the American dream. Millennials may have waited longer to achieve this dream, but that doesn't mean they won't get there. In fact, this generation will continue to drive housing demand for years to come.

History shows that people tend to buy their first home around age 30. According to an article from realtor.com, nearly 5 million Millennials will turn 30 in the next two years. This will continue to fuel demand for housing. This is also one of the many reasons why the Millennial Homeownership rate has continued to grow over the past few years. 48.4% (almost half) of Americans between the ages of 30-34 now own a home.

Freddie Mac says this:

"The demand is clearly not being met for entry-level Millennials and trade-up Generation X home buyers. If there was more inventory of unsold homes for buyers to choose from, home sales would be rising at a faster rate."

The Main Point

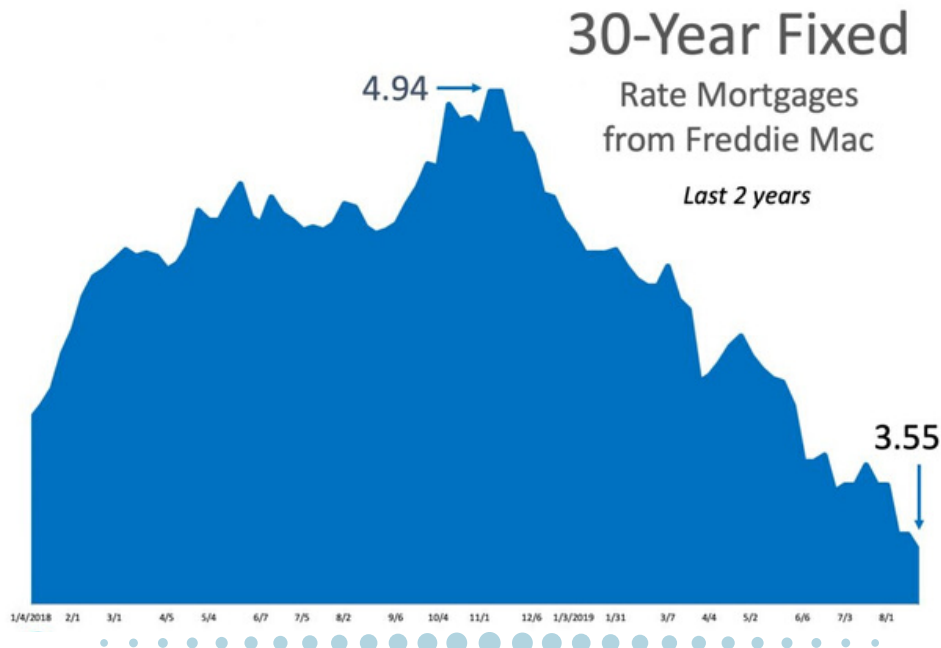
"Inventory" or "supply" can be met, and drive up sales, when Homeowners take the leap to sell their home. Price points are best for a Seller, when demand is greater than supply. NOW is a great time to sell, especially if you also need to purchase another home. Waiting could be less advantageous as more Homeowners enter the market as Sellers.

What's Going on with Interest Rates

Mortgage rates are settling at near-historic lows. This is big news for buyers looking to get more for their money in the current housing market. It is an exciting time for Homeowners who are considering Selling their home, especially if they need to buy another home.

According to Freddie Mac's Primary Mortgage Market Survey,

"the 30-year fixed-rate mortgage (FRM) rate averaged 3.60 percent, the lowest it has been since November 2016."



All leading experts agree that rates will remain about the same for 2020. Lower interest rates makes your home more affordable, and the fact that fewer of your neighbors are likely to make the move to sell, makes YOUR HOME a *premium*. 2020 is probably the very best time to sell to get TOP Dollar for *your* home.

The Main Point

As a potential Seller, the best thing you can do is work with a trusted advisor who can help you keep a close eye on The Markets. Relying on current, expert, advice is more important than ever when it comes to making a confident and informed decision for you and your family to sell your home and buy another.



WHY HIRE A REALTOR ?

Can you buy or sell a home in Central Florida without losing thousands of dollars to your bottom line? That's a great question ! There's a lot of talk about working with companies that will buy your home so you don't use an experienced Realtor, and there are the Discount Brokers who will sell your home for a low fee because they are not providing the marketing and negotiations expertise you deserve.



Please understand an inexperienced agent, or Discount Broker, or even iBuyers like Zillow's offers, may seem to be the "hero" to answer your concerns about selling, however, they only make their services sound advantageous, because they are trying to sell you on their services.

The company makes a profit by targeting customers from the "7% of Sellers" that I'll discuss later, that sell in a disadvantaged position due to mis-understanding: 1) The Markets, Buyer Motivation and Buying Behavior, 2) how a Seller's stress level, efforts to sell, and complications are minimized with the *right* Broker, and 3) how timing of the sale, and greatest net profit can be realized according to a *Seller's* desires if negotiations are done by a Broker who is a Certified Negotiations Expert.

These companies allocate significant resources to marketing departments to hone just the right message to *get* your business by playing on your concerns and fears. They know that 7% of potential Sellers will not do their due diligence to understand the potential net proceeds, and selling process, well enough to make a, better, informed decision.

These 7% of Sellers, are satisfied with "good enough" to avoid the unknown "pain" of how they perceive the selling process will be.

SELLING your Home is a ONE TIME EVENT. Do not risk your net worth by hiring a Discount Broker or selling to an iBuyer unless you have compared the numbers with the gain you will have by hiring a Full-Service Broker who is a Marketing Specialist and Certified Negotiations Expert.

Real Estate Sales is an art and a science. It is a life long profession for some, a hobby for others. But the corporations that are spreading the message for you to sell your home and "save money" are (please allow me to be frank) counting on your lack of real estate sales experience and pandering to your emotions, concerns and fears for their profit.



Second only to your health, Selling a home is most likely one of your greatest, most meaningful assets . If your goals are to get the very most for your house, and have the largest net (bottom line) at closing, then do not sell your home as you would a piece of used furniture with a sign in the yard, or someone who isn't a real estate marketing and negotiations expert.



Hiring a true SALES Authority for advice and having them act on your behalf honestly can make the difference between you losing out on a lot of money or realizing a great gain.

It is your right to sell your home for less than the maximum of each and every term ; but make certain it is *your educated choice to do so.*

Time and again, sellers tell me (of their prior sale) that they *only discovered what they could have gotten- AFTER the sale was complete.* **Seller remorse only happens AFTER THE SALE-when there is NO Do-Over.**

If you hire a Real Estate Professional who does not special in Marketing Strategies to capitalize on your investment it can cost you a lot of money and heartache. It's like hiring the wrong photographer, or caterer, for your one time event- so hire someone who embraces (and is experienced) in significantly more than the real estate marketing tactics that's been used since the 1990's.

Lastly, what about negotiations? If you were being sued, wouldn't you want to hire the very best attorney to represent you, defend your position, and negotiate to obtain your goals?

Of course you would! You know by hiring an attorney who specializes and negotiates on your behalf can mean the difference between walking away a winner, or possibly coming out on the loosing end with less than what you desired.

Well, your home is no different. Remember, for an investment value as great as your home, be careful not to hire an agent whose only playing card is to reduce their commission because they don't have certified negotiations experience.



Hiring a specialist, a Certified Negotiations Expert who has been tested, found qualified, and *certified* as having the knowledge and experience to negotiate is the *right* choice when selling (or purchasing) your greatest single investment.

MAIN POINT: HIRE A REAL ESTATE BROKER WHO'S AN EXPERIENCED, CERTIFIED NEGOTIATION EXPERT

MAKE SURE TO HIRE A REAL ESTATE BROKER WHO IS LOYAL TO FULFILLING YOUR DESIRES, ASSERTIVE, AND HONEST WITH BOTH YOU AND THE BUYER. YOU MUST BE ABLE TO TRUST THEIR SKILLS AS A MARKETING AND COMMUNICATION EXPERT, COACH AND FACILITATOR, AND NEGOTIATOR AND CLOSER.

The Top 5 Reasons 92% of Sellers did NOT choose to "For Sale by Owner (FSBO)" in 2019

#1 Prospective Purchasers are Online and have a Buyer's Agent



2019 studies have shown that 95% of Buyers search online for a home. Only 6% of ALL Buyers bought a FSBO home, and *only* 1% of those buyers contacted a home seller directly. (See page 24 for why having *too few* Buyers will produce *too low* a selling price.)

Contacted a home seller directly	1
Looked in newspapers, magazines, or home buying guides	1
Other	2

*Less than 1 percent

2019 NAR Home Buyer and Seller Generational Trends

Having a strong Digital Marketing Strategy *directly* targeting qualified buyers as they are online (especially on their mobile device)- like the fortune 500 Companies do when they follow you online- is crucial if you want the absolute *most money possible* from the sale of your home. Don't hire an agent who's best tactic is to advertise on websites & their facebook page and wait for Buyers to come across photos of your home, or one who sends out postcards to neighbors who already own a home in your neighborhood and most likely will throw the postcard away.

While most brokers still rely on 1990's strategies of MLS, Zillow, a website, open houses and postcards to sell your home, almost none (a mere 3%) of the Real Estate Brokers do 2020 Digital Marketing- and 1 in 4 of those that do, still *do not* " do it right".

We have digitally targeted *our* marketing over 1M times to qualified Buyers. We are expert marketers who know what we are doing. You won't find another Broker investing their money to market your home this way.

Take my advice: hiring a specialist, a Marketing and Sale Expert is the right choice when selling (or purchasing) your largest investment.

#2 Results from Real Estate Brokers

Studies show that Buyers found their home that they actually purchased: #1 online, and #2 from a Real Estate Agent.

Furthermore, studies show that 92% of Sellers in 2019 sold with a Real Estate Broker- 90% only used the Broker, and 2% tried FSBO but failed and then sold using a Broker. Only 7% sold For Sale By Owner (FSBO)- and only 1% of these sold FSBO after using an agent that " failed" to sell their home.

Exhibit 6-18

METHODS SELLERS USED TO SELL HOME

	All Sellers
Sold home using an agent or broker	92%
Seller used agent/broker only	90
Seller first tried to sell it themselves, but then used an agent	2
For-sale-by-owner (FSBO)	7
Seller sold home without using a real estate agent or broker	6
First listed with an agent, but then sold home themselves	1
Sold home to a homebuying company	1
Other	1

A mere 6% of all Home Sellers Decided to FSBO as their first and best choice. Why?

#3 You **Net** More Money When Using an Agent

A study by Collateral Analytics revealed that FSBOs don't actually save anything. In some cases, they may actually cost themselves more by not listing with an agent. One of the main reasons for the price difference at the time of sale is:

"Properties listed with a broker that is a member of the local MLS will be listed online with all other participating broker websites, marketing the home to a much larger buyer population. And those MLS properties generally offer compensation to agents who represent buyers, incentivizing them to show and sell the property and again potentially enlarging the buyer pool."

The more buyers that view a home, the greater the chance of a bidding war for the property. The study showed that the difference in selling price between comparable homes of size and location that sold *with an agent* and *without an agent* has been and is currently at an average of 6% less - without regard to area of the Nation in which the sales comparison was studied.

Homeowners believe that they will save the real estate commission by selling on their own, but fail to realize that the main reason Buyers seek out FSBOs is because *they also* believe they can "save" the real estate agent's commission. The Seller and Buyer can't both save the commission. A decision to sell FSBO is a decision to sell for *at least* 6% less than your neighbor got for their home.

Why would any reasonable Homeowner choose to sell on their own and manage the entire transaction and give an average of 6% of the sales price to a Buyer, when they can hire an agent and not have to pay anything more- and actually increase the sales price by hiring *the right Broker*?

Sadly, that's what the facts prove *actually* happens to the 7% of Homeowners who sell FSBO, despite the Homeowner's optimism that they can perform at a skill level equal to a professional marketing, sales and negotiations expert.

What's so special about real estate sales that makes this so?

#4 Negotiations

As a FSBO, you must be prepared to negotiate all of the contractual terms with many people and companies, who have at least some level of expertise in their field and are accustomed to performing their profession as a daily routine :

- The Buyer who wants the best deal possible
- The Buyer's agent who solely represents the best interest of the Buyer
- The Buyer's attorney (if the Buyer chooses one to " read over" the contract
- The home inspection companies, which work for the Buyer and will almost always find some problems with the house
- The appraiser is there is a question of value

Do you have an experience with Real Estate sales equal to the people with whom you will be negotiating? Are you an experienced, professional negotiator?

If you are, can you place your emotions aside to effectively negotiate on your own behalf? Most professionals understand that representing themselves isn't always the wisest choice. Many real estate professionals that I know typically will hire an agent they trust, for this very reason.



#4 FSBO is Not an Easy Task

The paperwork involved in selling and buying a home has increased dramatically. This is one of the reasons that the percentage of people choosing to FSBO has dropped from 19% to 7% over the last 20+ years.



Take my advice: hiring a Marketing and Sales Specialist, a Certified Negotiations Expert who has been tested, found qualified, and is certified as having the experience to negotiate on your behalf is the right choice when selling (or purchasing) your single greatest investment.

What hiring the *right person* will gain you is priceless.



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4 Tips to Sell Your Home Faster

#1 Curb Appeal

When you walk up to the home does it have curb appeal? Fresh landscaping, maybe a bit of black bark, fresh flowers, plants or trees, new trim and door paint, or possibly even a new paint job?

#2 Make the Buyers Feel at Home

Remember the 3 D's: Declutter, Depersonalize, and Deep Clean.

#3 Keep It Organized & Clean

After decluttering, depersonalizing, and deep cleaning, make sure you keep it that way. And don't forget the smell test!

#4 Staging

Is your home fully staged with modern furniture to ensure it shows to the best of its ability?



Two more BONUS TIPS : Pricing & Accessibility.

Make sure the price is *right* and make sure the house is available at times that are *convenient for Buyers*.

The Main Point

Let's connect today to discuss , if selling is right for you in 2020, how we can sell your home, and accomplish your goals, at the best price and in your timeline.

The NAR's Annual Profile of Home Staging



The National Association of Realtors (NAR) surveyed their members and released the findings of their Annual Profile of Home Staging. Here are their results:

Top Findings From Seller's Agents

- 28%** said they staged all sellers' homes prior to listing them for sale
- 22%** reported an increase of 1-5% of the dollar value offered by buyers, compared to similar homes
- 25%** reported that staging a home greatly decreased the amount of time the home was on the market

Top Findings From Buyer's Agents

- 83%** said staging a home made it easier for a buyer to visualize the property as a future home
- 38%** of buyers were more willing to walk through a home they saw online if it was staged
- 25%** said staging a home increased the dollar value offered between 1-5%, compared to other similar homes on the market that were not staged

STAGING ¹⁰



AT WHITE BRICK REAL ESTATE, WE HAVE A PROPRIETARY STRATEGY CALLED **HOME ENVY**™ THAT WE OFFER TO ALL OF OUR CLIENTS, AND COST-SHARE ITS IMPLEMENTATION FOR OUR CERTIFIED TURN KEY™ HOMES. IT INCLUDES, AND GOES BEYOND, STAGING TO MAXIMIZE OUR HOME SELLER'S PROPERTY'S VALUE.



Pricing Your Home Appropriately

In today's real estate market, with limited inventory, eager Buyers searching for their dream home, and houses coming to market every day to compete for the Buyer's winning offer, pricing your home appropriately is one of the *most* important things you can do when selling.

According to *CoreLogic's* latest Home Price Index, home values have risen at over 6% a year over the past two years, but have started to slow to 3.7% over the last 12 months. By this time next year, CoreLogic predicts that home values will be 4.8% higher.

Instead of the Seller trying to 'win' the negotiation with one Buyer, they should price their house so that demand for the home is maximized. By doing so, the Seller will not be negotiating with a Buyer over the price, but will instead have multiple Buyers competing with each other over the house.

The key to selling your house in 2020 is making sure your house is Priced To Sell Immediately (PTSI) and presented on the market by an Real Estate Marketing Specialist , not just any agent with a photo, video and drone package. That way, your home will be seen by the greatest number of qualified " ready to buy" Buyers and will sell at a great price before more competition comes to market.

HOW TO TELL THE DIFFERENCE BETWEEN A REAL ESTATE AGENT AND A REAL ESTATE MARKETING SPECIALIST

A TRUE MARKETING SPECIALIST IS IMPERATIVE IF YOUR GOAL IS TO SELL YOUR PROPERTY AND WALK AWAY FROM THE CLOSING TABLE KNOWING WITH CERTAINTY THAT YOU SOLD IT FOR THE ABSOLUTE MOST MONEY POSSIBLE. IT'S NOT SUFFICIENT TO ADVERTISE YOUR HOUSE ON THE MLS AND ON THE INTERNET. YOUR PROPERTY MUST BE HEAVILY MARKETING WITH THE EVER UPGRADED 2020'S LATEST DIGITAL MARKETING STRATEGIES THAT TARGET QUALIFIED "READY TO BUY" BUYERS IN THE SAME WAY FORTUNE 500 COMPANIES DO.

CURRENTLY, ONLY 3-5% OF BROKERS ACROSS THE NATION ARE MARKETING SPECIALISTS INVESTING IN THESE BEST MARKETING STRATEGIES FOR THEIR CLIENTS. OTHER AGENTS MAY SAY THEY ARE USING DIGITAL MARKETING, BUT THE TRUTH IS TOO FEW KNOW THE SECRET STRATEGIES TO CAPITALIZING ON DIGITAL MARKETING IN A WAY THAT PRODUCES RESULTS.

IT'S NOT THAT THE 95% -97% OF AGENTS ARE BEING DISHONEST IF THEY SAY THEY USE DIGITAL MARKETING, THEY SIMPLY DON'T KNOW WHAT THEY DON'T KNOW. THEY HAVEN'T INVESTED THEIR TIME IN SPECIALIZING IN MARKETING AT A PROFESSIONAL LEVEL.

YOUR HOME CAN SELL WITH OLD SCHOOL MARKETING EFFORTS OF THE AVERAGE BROKER; BUT YOU CANNOT BE CERTAIN YOU ARE GETTING THE GREATEST PRICE AND TERMS. DO YOURSELF A FAVOR, AND HIRE A BROKER WITH 2020 MARKETING SKILLS AND CERTIFIED NEGOTIATION EXPERIENCE.

The Main Point

If you do not have time to research and to learn how to obtain the results of a Professional Marketing Specialist using proven Digital Marketing Strategies then **ASK FOR OUR " HOW TO INTERVIEW A REALTOR "** for valuable insight into the hidden smoke and mirror tactics that 95% of the real estate agents use to win your business. This tool will help you understand why it seems all agents are the same, why many people fall victim to discount companies or iBuyers trying to win Homeowner's business by telling you it's a waste of money to hire an agent, and why some real estate Brokers are worth *more* to you than their commission.

The 4 Elements to a Quality Market Debut

As a Homeowner, when you start planning for your real estate offering to make its debut onto the market, there will be 4 important decisions to make:

1 Access

What level of access are you prepared to offer the general public to your home? Even if you aren't living on the property, this is an important decision to make. If you are living in the home, you want to make certain the real estate agent you hire has vetted the potential Buyers that want access to your house.

If you are living in the home, your agent should advise you to remove all valuables prior to the property being marketed.

The 5 Levels of Access

Level 1 Lockbox on the Door/Home will effectively give the Buyer the ability to see the home as soon as they are aware of the listing, or at their convenience. Make certain your Real Estate Broker explains the process and safety measures they will initiate with each showing.

Level 2 Providing a Key to the Home without a lockbox, may cause a delay in being able to show the home because the Buyer's agent will need to pick up the key from your agent.

Level 3 Open Access with a Phone Call allows the home to be shown with just a phone call's notice to the sellers.

Level 4 By Appointment Only (example: 24 hour notice) works well for relocation or out-of-town/state Buyers who may only have the weekend to view homes.

Level 5 Limited Access (example: the home is only available on Thursdays and Fridays after 3 pm) is the most difficult way to show a house to potential Buyers.

In a competitive market, access can make or break your ability to get the price you are looking for, or even sell your house at all.

2 Condition

What condition are you prepared to debut your home in a competitive market ? Competition. Each piece of real estate is unique, and there is a limited supply of homes for sale, but unless you have an extremely unique property, that 85% of the Buyers will greatly desire, you WILL have competition when selling your home.

I find that many Homeowners live in a property that needs at least *some minor* maintenance issue resolved when we start planning to introduce their home to the masses.

Your agent should listen carefully to your goals, and advise you- prior to the property being marketed- how the condition of your property will affect your bottom line, and what type of contract you will want to consider based on your goals and desires.

3 Financing

What forms of financing are you open to the Buyer using to purchasing your house ? Unless you are offering "owner financing" as an option, at Closing the Closing Agent will calculate your bottom line and you will either receive proceeds in the form of a wire transfer , or check, or you will owe money in the form of cash via a wire transfer.

Different types of financing, that the Buyer has access to , may affect terms of the contract, and/or your bottom line.

Your agent should listen carefully to your goals, and advise you- prior to the property being marketed- how the condition of your property will affect your bottom line, and what type of financing term(s) you want to omit accepting from a Buyer.



4 Price

What Price will you offer and accept for your house? When you purchased your property, the Seller did not price the property in a manner that one would a new lawn mower, a used car, or another existing commodity that one might "negotiate" the sale.

The reason is four-fold: 1) the price is very likely the greatest quantity of money that one may spend on a single purchase; 2) the "purchase price" is only one of the many important terms that affect the *actual* amount the Seller realizes from the sale; 3) the property is a unique one of a kind commodity, that, if the Buyer purchases with a loan, their Lender will require an appraised valuation based on "like properties" (that other Buyers have recently purchased) just in case the Lender ends up having to sell the property if the Buyer defaults; and 4) Pricing is a Marketing Strategy that (in the hands of an expert) will maximize your proceeds.

So, the strategy of pricing is an art and science- whether one is pricing an Initial Public Offering of a new company, the single remaining can of coke in the middle of a desert, or your one of a kind property. It takes an understanding of analytics, an understanding of and experience with The Psychology of Buying Behavior, and an intuition that can only come from reading "the market"- being privy to Buyer expectations.





During my first conversation with Homeowners, I find about 19% have a price in mind to initially ask for their home, based on a belief in pricing so as to "leave room to haggle".

The truth though, is in actuality Pricing Real Estate is Marketing Strategy, not a Negotiations Strategy. And, Real Estate Negotiations are far more sophisticated than "haggling" and must involve *all* the terms of sale.

In fact, studies show most homes are sold and purchased with the help of a Real Estate Broker. Priced accordingly to professional recommendations, nationwide the average "Broker sold home" sold at 99% of their asking price. Not much "haggling" is done with respect to price as much as the other terms.

But that doesn't mean Buyer's are push overs where price is concerned. In fact, studies show what Buyers want in a Buyer's Broker, second only to helping to locating the right property, is helping them negotiate terms, then negotiate price.

WHAT BUYERS WANT MOST FROM REAL ESTATE AGENTS

All Buyers	
Help find the right home to purchase	52%
Help buyer negotiate the terms of sale	14
Help with the price negotiations	11

National Association of Realtors 2019

Keep in mind, 87% of ALL buyers used a Buyer's Agent to negotiate the purchase their home.

All Buyers	
Through a real estate agent or broker	87%

If you are concerned about what price to ask for your home, or the final purchase price, doesn't it make sense to have the greater Marketing and Negotiation experience on *your* side?



Interestingly, the average Seller (one that sells a home on average of every 8 years) typically has a friend or relative represent them in the sale. And studies show *only* 6% of these Sellers place a priority on their agent's ability to negotiate and deal with Buyers.

Help seller market home to potential buyers	20%
Help sell the home within specific timeframe	20
Help price home competitively	19
Help find a buyer for home	14
Help seller find ways to fix up home to sell it for more	14
Help with negotiation and dealing with buyers	6

WOULD SELLER USE AGENT AGAIN, OR RECOMMEND TO OTHERS

Choosing family or a friend to be your real estate agent , instead of placing a priority on hiring a Broker for their negotiation abilities is naive and the most likely leading reason why ONLY 69% (less than 3/4) of all the Sellers in 2019 were satisfied with their agent after the sale.

If you want to be 100% satisfied with your home sales results , without seller's remorse, Do not be naive.

Hire a Real Estate Broker who is a Marketing and Sales Expert and Certified Negotiation Expert.



The Main Point

Realize you need, and only hire, a Real Estate Broker who is an Expert Marketing Specialist and Certified Negotiations Expert. Price is an Art and Science; a Marketing Strategy ,based on Buyer's Buying Behavior, for your one of a kind home. Real Estate Negotiations is far more sophisticated than you know and only 5% of Brokers across the Nation are Certified Negotiation experts that are capable of getting the results you desire. If you hire a Real Estate Broker because they are a "friend" or " relative" , studies reveal you should expect to only be 69% satisfied with your home sale results.



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(352) 559-4393

HAVE QUESTIONS OR
NEED MORE
INFORMATION TO
DETERMINE THE RIGHT
PATH TO SELLING YOUR
CURRENT HOME OR
BUYING THE HOME OF
YOUR DREAMS?

WE WOULD LOVE TO
ANSWER YOUR
QUESTIONS AND TALK
MORE ABOUT WHAT YOU
READ IN THIS BOOKLET.


LOOK FORWARD TO
HEARING FROM YOU

CNE
Certified Negotiations Expert

**CONTACT
US
TO TALK
MORE**

- MY GOLD AND PLATINUM KEY CERTIFICATIONS ENSURE YOU OF MY SUPERIOR REPUTATION, MY HONESTY & TRUSTWORTHINESS, AND THAT I AM A SUPERIOR LISTENER.
- MY FORMAL FINANCE EDUCATION ENSURES YOU OF MY UNDERSTAND OF FINANCES AND HOW TO MAXIMIZE YOUR NET WORTH THROUGH REAL ESTATE
- MY FORMAL MARKETING EDUCATION, AND SALES EXPERIENCE ENSURES YOU OF MY UNSURPASSED ABILITIES TO CREATE A HIGHER DEMAND FOR YOUR HOME- WHICH ENSURES YOU RECEIVE EVERY TERM POSSIBLE THAT YOU DESIRE.
- MY CERTIFIED NEGOTIATION EXPERT DESIGNATION ENSURES YOU THAT I AM MORE QUALIFIED THAN 95% OF THE OTHER AGENTS YOU MIGHT INTERVIEW. AND, IN FACT, I AM IN THE TOP 5% OF ALL THE AGENTS IN THE NATION WHO ARE CAPABLE OF NEGOTIATING AND DELIVERING EVERY POSSIBLE TERM YOU DESIRE.

L. ALEXIA CLEMENS

Real Estate Broker 

(352) 559-4393

SALES@WHITEBRICKRE.COM



EQUAL HOUSING OPPORTUNITY

