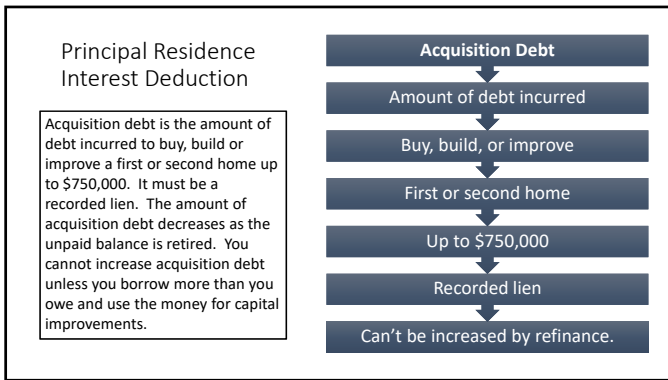




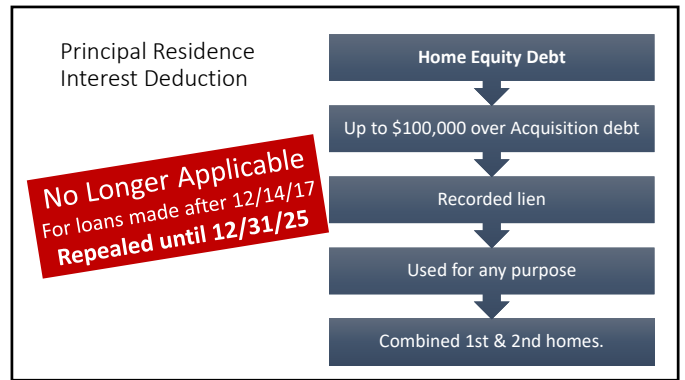
1



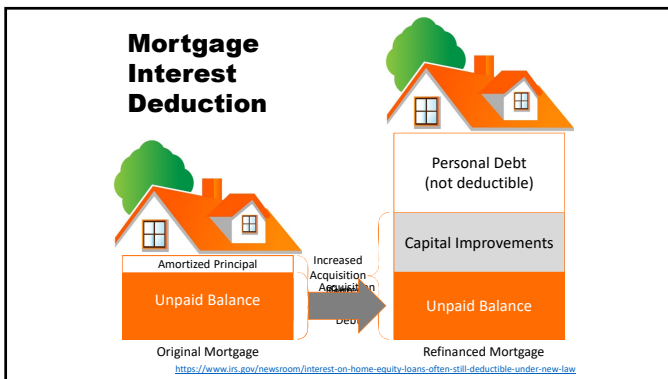
2



3



4



5



6

What question should you ask cash buyers?

“Do you ever intend to refinance or place a new loan on this property?”

Why do you ask?




7

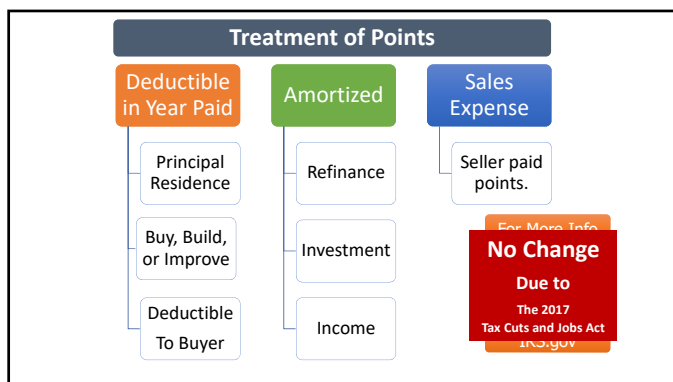
RULE

90 DAYS

Debt obtained in first 90 days from date of purchase will be considered Acquisition Debt.




8



9

Points are considered paid by the borrower, if the amount paid in Earnest Money, Down Payment, or Impounds are equal to or greater than the amount of points paid



10

SALT – State and Local Taxes

- Property Taxes
- On 1st and 2nd Homes
- Limited to \$10,000



11

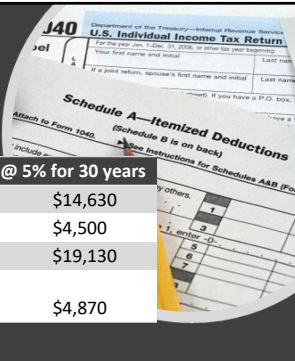
Standard or Itemized

Beginning in 2018, the standard deduction available to all taxpayers is \$24,000 for married filing jointly and \$12,000 for single taxpayers.

Example: \$300,000 home with 3.5% DP @ 5% for 30 years

First year's interest	\$14,630
Property taxes	\$4,500
Total	\$19,130

Add'l deductible items needed to exceed standard deduction of \$24K for MFJ: **\$4,870**



12

Standard or Itemized

Beginning in 2018, the standard deduction available to all taxpayers is \$24,000 for married filing jointly and \$12,000 for single taxpayers.

Example: \$300,000 home with 3.5% DP @ 8% for 30 years

First year's interest	\$23,072
Property taxes	\$4,500
Total	\$27,572

Add'l deductible items needed to exceed standard deduction of \$24K for MFJ

13

Bunching – timing the payment in a tax year so they can be combined to make a larger deduction

Recognition of Amounts During Tax Year		
2018	Description	2019
\$14,000	Interest	\$14,000
\$2,000 of \$6,000	Taxes	\$4,000 + \$6,000
\$16,000	Actual Paid in Tax Year	\$32,000
\$24,000	Standard Deduction	\$24,000
\$8,000	Dollar Benefit	\$8,000

14

Exclusion of Gain on Sale of Principal Residence

- Ownership and Use must have been Principal residence 2 out of 5 preceding years (formula for partial exclusion)
 - Exceptions for Health, Job Change, Military, & Unforeseen Circumstances (121 IRC/regulations)
- Either spouse may meet ownership test
- Both spouses must meet use test
- Couples filing jointly - \$500,000
Single filers - \$250,000

15

Exclusion of Gain on Sale of Principal Residence cont.

- Gain in excess, taxed at LTCG rate unless reside <12 months
- Exceptions pro-rated if qualified – military
- Does not apply to 2nd/vacation homes.

Federal Tax Bracket	10%	12%	22%	24%	32%	35%	37%
Long-term cap gains rate	0%	0%	15%	15%	15%	15%	20%

16

COST BASIS OF A HOME

Purchase Price	\$150,000
Plus allowable closing costs	\$1,700
Plus capital improvements	\$25,000
Adjusted Basis	\$176,700


17

Capital Improvements

- **Materially adds value (features)**
- **Appreciably prolongs useful life of the property**
- **Adapts a portion of the property to a new use**
- **Investor vs. Homeowner strategies.**

18


Record Keeping



CAPITAL IMPROVEMENT REGISTER			
DATE	VENDOR	DESCRIPTION	AMOUNT
2/2013	Sanyo	dishwasher	915
3/2014	Lights +	Light fixture - DR	1,479
8/2015	ABC plmg	Hot water heater	1,140
10/2016	Blue Nail	Roof	18,350
3/2016	XYZ Floors	Hardwood floors	16,400
6/2017	TurnKey	Countertops - Kit	8,000
Total			46,284

19

Home Received as a Gift




Donor's basis in home	\$100,000
FMV of home at time of gift	\$250,000
Donee's basis in home	\$100,000
Potential gain	\$150,000

The person receiving the gift assumes the basis of the giver plus any gift taxes that were paid.

20

Home Received as Inheritance



Decedent's basis in home	\$100,000
FMV of home at time of death	\$250,000
Stepped up basis inherited home	\$250,000
Potential gain avoided	\$150,000

Fair market value that the executor places on the property becomes the basis for the person inheriting it.

21


Sale of Home by Surviving Spouse



- Requirements met for a jointly owned principal residence; home must have been used as principal residence 2 of 5 years before death
- Sale takes place no more than two years after the date of death of the spouse
- Surviving spouse must not have remarried as of the sale date
- Neither spouse excluded gain from the sale of another principal residence during the last two years prior to death

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Sale of Home by Surviving Spouse



Basis of jointly owned home	\$100,000
FMV of home at spouses death	\$250,000
Potential gain	\$150,000
Surviving spouses' new adj basis	\$175,000

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Ken & Barbie

have been married 20 yrs, have owned several homes and decide to divorce and divide the home's equity and Ken's retirement

Home's Market Value	\$475,000
Unpaid Balance	\$390,000
Equity	\$85,000
Ken's Retirement	\$85,000

24

Ken & Barbie *continued*

	Sales Price \$475,000
Less Sales Costs	\$38,000
Less Basis	\$100,000
Capital Gain	\$337,000
Less Exclusion	\$250,000
Taxable Gain	\$87,000
Tax Due - LTCG	\$13,050

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Ken & Barbie *continued*

	Sales Price \$475,000
Less Sales Costs	\$38,000
Less Mortgage	\$390,000
Less Tax Due	\$13,050
Net Proceeds	\$33,950

26

Tax Difference in Second Homes

- A second home is used mainly for personal enjoyment while limiting possible rental activity to a maximum of 14 days per year.
- Interest is deductible up to limit of \$750,000 acquisition debt on 1st and 2nd homes
- Property taxes are deductible subject to limit of \$10,000 aggregate of SALT
- Gain on sale of 2nd home is taxable; if owned for more than 12 months, is eligible for long term capital gains
- 2nd homes are not eligible for tax-deferred exchanges.



27

Mortgage Loans from Relatives

In order to deduct the interest, the borrower must:

- Signed debt instrument specifying the loan terms
- Securing and recording the debt properly
- Home must be sufficient collateral for the loan.



28

Rent your personal residence for less than 15 days a year without recognizing income.




Homeowners rent their home for up to two weeks and take the money and go on vacation.


30

Moving Expenses


Not Deductible

The 2017 Tax Cuts and Jobs Act

Except for members of the Armed Forces



31



Year End Tax News

TAX GUIDE

One of the first steps in a good income is knowing a little more about what you're doing under the tax. By being aware of some of the areas that affect your tax return, you'll be able to make the right choices and get the most out of your income. Look through this list of items on the same tax professionals that there could be something for you. If you bought a home for a down payment, you could deduct it on your tax return.

Hyperlink to Tax Guide

CAPITAL IMPROVEMENT REGISTER

Use this register to record the date, vendor, description and amount of every capital improvement made to the residence. Record any item that would not be considered a capital improvement, such as a car or the purchase of personal appliances. Keep records and completed entries for the residence.

DATE	VENDOR	DESCRIPTION	AMOUNT

Courtesy of Susan Anthony's Taxes & Dream Realty
www.betterhomeowners.com

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Acquisition Debt

Taxpayers can deduct interest paid during the tax year for mortgages that qualify as home acquisition debt. The acquisition debt is the amount of debt incurred, up to \$750,000, used to buy, build or improve a first or second home. Acquisition debt is a dynamic number that decreases as the loan amortizes and can be increased by financing capital improvements.

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Points on Refinancing

Points are considered pre-paid interest and deductible when purchasing a principal residence. However, points paid on refinancing their home are not and must be spread over the life of the loan.

Tip - Consider a loan without points even though the rate may be a little higher.

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Treatment Of Points

DEDUCTIBLE

Principal Residence
Buy, Build, or Improve
Deductible To Buyer

AMORTIZED

Refinance
Invest
Income

SELLER EXPENSE

Seller Paid Points

For More Information Publication 936 at www.irs.gov

Home Equity Options

- A second mortgage can be a choice for people who want money for a one-time event and prefer a fixed-rate loan and specified term. The existing first mortgage stays in place.
- A HELOC (home equity line of credit) is an option for people who need a reserve of cash over a period of time. Interest is usually a floating rate and not due until withdrawals are made.
- A cash-out refinance is an option to replace the existing first mortgage for a larger amount that provides for the additional funds needed.

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Principal Residence Exclusion
Maximum \$250,000/\$500,000

During the 5 year period ending on the date of sale, taxpayer must have:

- Owned the home for at least two years
- Lived in the home as their main home for at least two years

Ownership and use do not have to be continuous nor occur at the same time

For examples and exceptions, see IRS Publication 527



The mortgage interest deduction has been part of U.S. tax policy since the federal tax code was enacted in 1913.

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Convincing Advantages with Standard Deduction

Taxpayers can decide each year whether to take the standard deduction or the deductions when filing their personal income tax returns. Roughly, 75% of households with more than \$75,000 income and most homeowners itemize their deductions.

Beginning in 2018, the standard deduction, available to all taxpayers, regardless of whether they own a home, is \$24,000 for married filing jointly and \$12,000 for single taxpayers.

Let's look at an example of a couple purchasing a \$200,000 home with 3.0% down at 5% interest. The first year's interest would be \$14,030 and property taxes are estimated at 1.5% of sales price would be \$4,500.

The interest and property taxes would provide a combined total of \$19,130 which would be less than the \$24,000 standard deduction. Unless the hypothetical couple has other deductions like charitable contributions that would make the total exceed \$24,000, they would benefit more from taking the standard deduction.

If the mortgage rate were at 8%, the combined total of taxes and interest would be \$23,000 which would make itemizing the deductions more beneficial.

Tax professionals will compare available alternatives to find the one that will be the taxpayer's most. For more information, see www.irs.gov and consult a tax advisor.

Better Homeowners

Standard or Itemized Deductions



The Tax Cuts and Jobs Act of 2017 increased the standard deduction to \$24,000 for married couples. There will be some instances that homeowners may be better off itemizing their deductions than itemizing their deductions. In the past, homeowners most likely be better off itemizing but the \$10,000 limit of state and local taxes adds one more issue to consider.

Let's look at a hypothetical homeowner to see how a strategy that has been around for years could benefit them now even though they haven't used it in the past. This is called bunching by timing the payments in a tax year so that they can be deducted on the same return.

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Better Homeowners

Overlooked Recordkeeping

Homeowners are familiar that they can deduct the interest and property taxes for income tax returns. They also understand that there is a substantial capital gains exclusion for qualified sales of up to \$250,000 if single and \$500,000 for married, jointly. However, ongoing recordkeeping tends to be overlooked.

New homeowners should get in the habit of keeping all receipts and paperwork for any improvements or repairs to the home. Existing homeowners need to be reminded as well, in case they have become lax in doing so.

These expenditures won't necessarily benefit in the annual tax filing but may become valuable when it is time to sell the home because it raises the basis or cost of the home.

For instance, let's say a single person buys a \$300,000 home that appreciates at 8% a year. Twelve years from now, the home worth \$700,000, \$250,000 of the gain will be exempt with no taxes due but the \$150,000 will be taxed at long-term capital gains rate. At 15%, that would be \$22,500.

Assume during the time the home was owned that a variety of improvements and \$100,000 had been made. The adjusted basis in the home would be \$450,000. The gain would only be \$250,000. No capital gains tax would be due.

Some repairs may not qualify as improvements but if the homeowner has more money spent on the home, the taxpayer can decide at the time of sale if the repairs can qualify as improvements or not. Repairs over major repairs can be deducted as repairs.



The Tax Difference in Second Homes

A principal residence and a second home have some similar benefits, but they are far different. A principal residence is the primary home where a second home is used mainly for personal enjoyment while limiting primary activity to a maximum of 14 days per year.

Under the 2017 Tax Cuts and Jobs Act, the Mortgage Interest Deduction allows a taxpayer to deduct the qualified interest on a principal residence and a second home. The interest is reduced from a maximum of \$1,000,000 combined acquisition debt to a maximum of \$750,000 combined acquisition debt for both the first and second homes.

Property taxes on first and second homes are deductible but limited to a maximum of \$10,000 together with other state and local taxes paid.

The gain on a principal residence within the exclusion of \$250,000 for single taxpayers meeting the requirements, regardless of how the gains on second homes must be recognized when sold or disposed.

The different mortgages are not subject to property taxes on government owned property.


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Better Homeowners

Newsletters



**Easy-to-Read | Short sentences
Short Paragraphs | Good graphics**

Rising Rates Affect the Cost Too



Mortgage rates have risen 0.5% in 2018 on 30-year and 15-year fixed rate mortgages and experts expect them to continue to increase. Buyers paying attention to the market understand the relationship that inventory has on pricing, when the supply is low, the price usually goes up. Rising interest rates can affect the cost of homes also.



When interest rates go up, fewer people can afford homes. Lower numbers of buyers can affect the demand, which could cause prices of homes to come down. The question is how much do the interest rates have to go up to affect demand?

As the rates gradually go up, the affect may not be noticeable at all except for the fact and precautions should be taken such as using a sturdy ladder and possibly, having

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Holiday Greetings

Richard & Mary...
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Maecenas porttitor congue massa.

Susan Anthony, CRS
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5023 Sea Pines, Dallas, TX 75287
972-743-9887
SusanAnthony@gmail.com
SusanAnthony.com

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Change Clocks




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Fly Your Flag






**Fly Your Flag
Veterans' Day**

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Birthdays/Anniversaries





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Listing Promotion



Investment Opportunity

9928 Sand Castle Plano, TX 75024
\$279,000



Promote your listings, link to the home's web page and blast the message to all your contacts or specific mailing lists.

Click here for more information

Susan Anthony
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Dallas, TX 75287
972-743-1337 Susan@SusanAnthony.com

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Listing Promotion

Promote your listings, link to the home's web page and blast the message to all your contacts or specific mailing lists.

Sold ...but there are still buyers available

9928 Sand Castle Dallas, TX 75287
\$279,000 | Call for Sales Price

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Dallas, TX 75287
972-407-1337 Susan@SusanAnthony.com

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Appreciation Events

Blast the message to all your contacts or specific mailing lists.

Reserve Your Pie Today
Free Paper Shredding Event
Sponsored by Susan Anthony/Stars & Stripes Realty

Saturday, November 15 2018
9am - Noon

Stars & Stripes Realty
5023 Sea Pines
Dallas, TX 75287

Call (972) 407-1337 for more details or RSVP at Susan@SusanAnthony.com

Limit 3 bunker boxes per household

IDENTITY THEFT PROTECTION

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Dallas, TX 75287
972-407-1337 Susan@SusanAnthony.com

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Special Occasions

One-at-a-time messages that show how much you care.

THANK YOU!

Richard & Mary...

Susan Anthony
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Dallas, TX 75287
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Custom Mailings

Blast the message to all your contacts or specific mailing lists.

- Use our templates
- Create your own
- No need for Mail Chimp or Constant Contact

"Show Me the numbers!"

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Social Media

Susan Anthony

OPEN HOUSE

- 6.3% Listings that hold open houses
- Most open houses held
- 77% are single-family homes
- Median list price is \$339,990
- 7 Average days before held

BetterHomeowners.com

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Market Multiplier

A personalized landing page to help consumers when they buy, sell and all the years they own their home.

- All Newsletters
- All Social Media Posts
- Any Custom Mailings
- Consumer Reports
- Financial Calculators

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Helping you when you buy, sell and all the years in between!

What to Avoid Before Closing Your New Home - 8/15/2018

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HOME BUYER'S GUIDE SELLER'S GUIDE MOVING GUIDE HOMEOWNER'S TAX GUIDE HOME INVENTORY FINANCIAL APPS

FACTS OR MYTHS

Market Multiplier Consumer Reports

BUYERS GUIDE

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THE RIGHT QUESTION

Market Multiplier Consumer Reports

SELLER'S GUIDE

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Selecting a Mover Continued...

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MOVING GUIDE

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CAPITAL IMPROVEMENT REGISTER

DATE	VENUE	DESCRIPTION	AMOUNT

Market Multiplier Consumer Reports

TAX GUIDE

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HOME INVENTORY

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Market Multiplier Financial Apps

Financial Applications

- Mortgage Payment
- Rent vs. Own
- Homeowner's Analysis
- Equity Accrual
- Adjustable Rate Comparison
- 30 Year vs. 15 Year Comparison
- Cost of Waiting to Buy
- Your Best Investment

Financial Apps


Buyer: \$1,298.50 Net Cost of Housing

Best vs. Own

Item	Value
Mortgage @ 5.00% for 30 years	\$270,019
Initial Quarter	\$1,485.52
Monthly Payment of P&I	\$1,515.63
Monthly Tax & Insurance Extra	\$1,311.08
Total Monthly Payment (P&I + MPT)	\$2,826.71
Less Monthly Principal Reduction	\$687.50
Plus Estimated Monthly Maintenance Plus HOA fee	\$25.00
Net Cost of Housing	\$1,229.93
Monthly Rent for Comparison	\$2,220
Monthly Cost of Renting vs. Owning	\$1,011.07
Annual Cost of Renting vs. Owning	\$12,168.84
Effect of Leverage	\$100,747
Down Payment	9.55%
Appreciation	55.14%
Amortization	32.31%
Equity	32.51%

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Act Decisively



Whether it is hesitation or procrastination due to uncertainty, it can cost buyers by having to pay more for both the house and the financing. This is one of those markets where most of the experts expect interest rates and prices will continue to rise through 2019.

You'll want a housing and a mortgage professional you can trust to give you the information you need to make good decisions for yourself and your family. We'd like to be your real estate professional. **Call today to schedule a free consultation with a trusted mortgage professional.**

To get a better idea of how much you may cost you for a home in your price range, see the [Cost of Waiting to Buy calculator](#). If you have any questions, call me at (972) 743-9887.

Some articles link to your branded financial calculators

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...when you buy, sell and all the years in between!

HOME BUYERS GUIDE | SELLERS GUIDE | MOVING GUIDE | HOMEOWNERS TAX GUIDE | HOME INSURANCE | FINANCIAL APPS

Cost of Waiting to Buy	
\$104.72 Increased Payment	\$104.72
Sales Price	\$200,000 - \$217,500
Mortgage	\$241,230 - \$248,488
Current Rate vs. Possible	5.00% - 6.00%
Monthly Payment	\$1,200.08 - \$1,488.01
Payment Difference	\$184.13
Additional Costs by 7 Years	\$16,356.81
Additional Cost for 30 Years	\$70,101.34

Susan Anthony
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Contact Me

[View Website](#)
[Subscribe to Newsletter](#)

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Helping homeowners when they buy, sell and all the years in between.

When someone shares your post...

Disappearing Tax Deductions - 1/3/2019

Disappearing Tax Deductions

- Personal exemptions
- Home equity loan interest
- Moving expenses
- Casualty and theft losses except disaster areas
- Job expenses
- Tax preparation fees
- Other expenses like investment fees and expense subject to 2% AGI limitation

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Moving Tips Series

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Buyer Referral Campaign #1

Moving Guide
(Contact Substitution)

It won't be long before you close on your new home. This **Moving Guide** might give you some ideas you haven't thought about and the instructions might be handy. If you need anything else, please let me know and I'll be right there to help.

Thank you again for letting me help you with this important purchase.

Home Search | Locking Offer | Home Values | Service Requests | Substitution

MOVING CHECKLIST

MOVING GUIDE

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Richard,

To make it easy for let your friends know your new address, you can use this email by deleting the top portion of this message and forwarding it to whomever you want.

You can also change your address online with the [Critical USPS® Change of Address](#).

If you need any other help, please let me know. Thanks again for letting me help you with this move.

We've Moved!

Our new address is:
2417 Temple Trail Plano, TX 75025

Our REALTOR® is
Susan Anthony
Stark & Stripes Realty
Susan@SusanAnthony.com
SusanAnthony.com

This is not intended to solicit property currently listed with another broker.

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Buyer Referral Campaign #2

Critical USPS® Change of Address

- Exclusive Move Package: 100 percent success rate 100% satisfaction guarantee
- Call and receive: 100 percent success rate with 100 percent satisfaction guarantee
- Speed and Satisfaction: Done in 1-2 days
- Small Communities: There is no need to wait
- Affordable Cost: Affordable, fast and easy
- 100% Satisfaction Guarantee: 100% satisfaction guarantee

[Continue](#)

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Reminder - Social Media Post

You have a reminder scheduled from the Buyer Referral System campaign.

[Contact.FullName]
[Contact.Address]
[Contact.EmailAddress]
[Contact.PhoneNumberMobile]

This is a reminder for you to post a picture on [Contact.FullName] Facebook or other social media page.

Congratulations on your new home. I know you're going to enjoy it and I appreciate the opportunity to help you and your friends.

Susan Anthony
Congratulations on your new home. I know you're going to enjoy it and I appreciate the opportunity to help you and your friends.

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Buyer Referral Campaign #3

Like Comment Stop Notifications Favorite Share

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Moving Tips Series

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Susan@SusanAnthony.com
SusanAnthony.com

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Buyer Referral Campaign #4

Postowner Tax Worksheet
(Contact Substitution)

Keeping track of the basis of your home helps determine the profit you have in a home. This **Postowner Tax Worksheet** contains instructions and a step-by-step calculator.

The most important thing is to have a record of capital improvements you make to the home. Basically, when you spend money on the home that isn't the house payment, insurance, taxes or maintenance, it might be a capital improvement. Record it on the worksheet form and keep the receipt and cancelled checks for proof. Years from now, when you sell the home, you'll be so glad you did instead of being disappointed if you didn't.

If you have any questions, call me. If any of your friends are planning a move, I would really appreciate the referral. Thank you.

Home Search | Locking Offer | Home Values | Service Requests | Substitution

TAX GUIDE

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Home Inventory
 (Contact Solution)
 When you move into a new home, it's a great time to update your home inventory to make you more ready for unexpected claims.
 Download a [Home Inventory](#) you can easily complete and document with photographs. When you have completed just a few, you'll be ready to go, in case you do need it. It's a great time to take a few minutes to get it done.
 I hope this information helps you and thank you for keeping me in mind if you or your friends need me to help with your move.

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Buyer Referral Campaign #5

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Equity Accelerator
 (Contact Solution)
 Albert Einstein said that compound interest was the greatest discovery. You want it working for you and not against you.
 If you can make additional principal contributions along with your regular monthly payments, you can have those things save interest, build equity and shorten the term of your fixed rate mortgage.
 An extra \$100, \$200 or \$300 in your checking account will earn interest and most of it in your savings. It's practically saving nothing. By expiring to spread your principal, you'll be effectively saving whenever you pay your mortgage.
 If you'd like to see what kind of effect it could have on your own mortgage, use the [Equity Accelerator](#) with your own numbers.
 I hope this information helps and thank you for keeping me in mind if you or your friends need any help with real estate.

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Buyer Referral Campaign #6

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Phone Call - How are things going?
 You have a phone call scheduled from the Buyer Referral System campaign.
 (Contact.FullName)
 (Contact.Address)
 Business: (Contact.PhoneNumberBusiness) / or / Home: (Contact.PhoneNumberHome) / or / Mobile: (Contact.PhoneNumberMobile)
 This is a reminder for you to call (Contact.FullName) at (Contact.PhoneNumberHome) or (Contact.PhoneNumberHome). This is the last step in your Buyer Referral System.
 Hello... this is (Profile.FullName) from (Profile.CompanyName). Do you have a moment to talk? (pause)
 How's everything going? Have you unpacked your boxes? Do you need any help with anything? Have any of your friends been over to see your new home?
 You know that if any of them feel inspired to look at homes, I'd love the chance to work with them.

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"Have any of your friends who have seen your new home mentioned that they're thinking of moving too?"

Buyer Referral Campaign #7

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Every \$1 you invest in marketing should generate \$6-8 in revenue **ROI**

Type of Promotion	Total Cost	ROI	Sales Required
4 postcards @ 300 each @ \$1.25	\$1,500	\$12,000	3
Pay Per Click	\$6,000	\$48,000	12
Boom Town, Zillow Premier Agent	\$12,000	\$96,000	24
InTouch Content Marketing	\$399	\$3,200	<1

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- Automated email** for newsletters, holiday greetings, special occasions & custom mailings.
- Automated social media posts** for Facebook, Twitter, LinkedIn and others.
- The Market Multiplier** is a personalized landing page of social media posts, consumer reports and financial apps.
- Drip campaigns** are scheduled activities designed to achieve specific purposes like Buyer Referral follow-up & 8X initial touch.

Content designed to maximize top of mind awareness by helping people be better homeowners when they buy, sell and all the years in between.

Act, Today 30-day FREE trial
 Waive \$100 startup fee
 Promo - intouch30

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