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## FACTS OR MYTHS

"It's impossible to get low down payment loans."

"Getting pre-approved is expensive."

"If I've had a bankruptcy or foreclosure, I can't qualify."

"I should wait to qualify until I find a home."

"Adjustable Rate Mortgages are more expensive than fixed rate mortgages."

"It takes perfect credit to get a loan."

"All lenders are the same."

**InTouch Systems**  
Automated Digital Marketing

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## Five Factors in the Marketing of a Home




**PRICE**   **LOCATION**   **CONDITION**   **TERMS**   **AGENT**



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## Why Agents Need to Understand Financing

- 92% of all buyers financed their home purchase
- Lack of financing severely hampers the sale of a home
- Available financing programs increase marketability
- Provides a point of difference from other agents
- Buyers want assistance identifying the best financing
- Financing sells homes; lack of financing restricts sales
- Unless your buyer client qualifies for financing, it's a waste of time for everyone
- How can you represent a buyer if you don't understand .







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The image compares two mortgage processes. On the left, a grey box titled "Pre-Qualify" lists: "Ask buyer's income", "Ask about credit", and "Estimate what buyer qualifies for". A yellow checkmark icon with the word "Opinion" is overlaid. On the right, a yellow box titled "Pre-Approve" lists: "Pulls credit report", "Verifies income", and "Provides written". A grey checkmark icon with the word "Verification" is overlaid. A black circle with a white "≠" symbol is between the two boxes. The InTouch Systems logo is in the bottom left.

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Pre-approval can mean a commitment from the Lender or that the Lender has received the:

---

	Last 30 days of pay stub		Last 2 years signed tax returns
	Last 2-month's bank statements showing sufficient funds to close		A photo ID

The InTouch Systems logo is in the bottom left.

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## Pre-Approval Benefits



- Reduces not knowing if buyer qualifies
- Minimizes risk of losing buyer or seller
- More contracts close
- Bargaining power
- Establish the best loan



- Feels better about qualified buyer
- Minimizes time house is "off market"
- Reduces not knowing if buyer qualifies
- Close quicker



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PRE-APPROVAL IS GOOD  
FOR EVERYONE

- Looking at "Right" homes - price, size, amenities, location
- Find the best loan - rate, term, type
- Uncover credit issues early - time to cure possible problems
- Negotiating power - price, terms, & timing
- Close quicker - verifications have been made .

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## Questions for your Lender

- What percentage of your business are FHA, VA & conventional mortgages and how long have you been doing them?
- What percentage of your loans close on time according to the sales contracts?
- Will my credit score affect my interest rate?
- Will you help me select the best loan product for me regardless of what types you have to offer?
- Are there prepayment penalties on any of the loans we're considering?
- Are there any restrictions on refinancing of any of the loans we're considering?
- When is my loan rate locked-in? Is there a charge for that? Is there a float-down option?



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## Rate Lock

- A mortgage lender's commitment to hold a specific interest rate for a stated period for a loan
- Usually, the longer the rate lock period, the higher your rate
- Expiration of the lock relieves obligation to provide the rate quoted
- A written agreement should be obtained stating the provisions of the lock

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## Non-Bank Mortgage Companies

- Non-banks originated ½ of all mortgages in 2016 up from 20% in 2007
- Banks withdrew from extending credit to borrowers with lower credit scores
- Dependent on short-term credit to finance operations
  - More expensive
  - Can dry up quickly when market conditions tighten
- Nonbanks service mortgages with a higher probability of default
- 50% of mortgage companies went out of business between 2006-2012 (nearly 1,000 companies).

**Quicken  
Loans**



**loanDepot**



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## Pros & Cons

### Mortgage Broker

- Access to multiple lenders to find the best rates and lowest fees.
- Have more options for people with bad credit
- Are usually more knowledgeable
- Have access to more loan programs
- If the mortgage broker is near you, you can have face to face meetings
- **May charge higher fees**
- **May not get the best deal**
- **Possible closing delays**

### Direct Lender

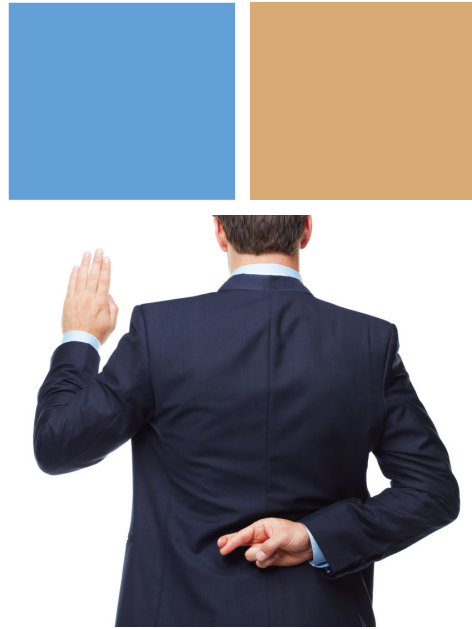
- Save on fees that a broker may charge
- Commission pay does not create conflict of interest
- If using a local bank, you may already know the banker processing your loan
- Ability to speak directly to the lender without a go-between
- Loans may have less overlays because the process is all internal
- **Less flexible requirements**
- **May not get the lowest rates**
- **Loan officers are sometimes inexperienced**
- **Less mortgage options**



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## Don't Get Tricked by Mortgage Brokers

- Low-ball offers - don't respond to any ad that quotes a price 1/2 point more than lowest price offered by anyone else
- Bait and remember - get written list in advance of all fees paid by you
- Charge the lock price but don't lock - loan commitment letter; good referral
- No-cost loans that aren't - if APR is higher, it is not a "no-cost" loan
- Market rate vs Floating - agreement in advance that when you lock near closing, it will be the same rate as a new customer.



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## Use a Preferred Lender

- Reputation
- More than a single transaction
- Long-term relationship
- Confidence


The gold standard for good service from a lender is to close the loan on time at the rate and terms quoted initially




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## Qualifying Guidelines

Borrower's Ability to Repay the Loan	Property's Ability to Secure the Loan	Salability of the Loan Package
<ul style="list-style-type: none"><li>• employment &amp; income stability</li><li>• ability to save</li><li>• good credit score</li><li>• amount of payment increase</li><li>• self-employed borrowers</li></ul>	<ul style="list-style-type: none"><li>• Appraisal</li><li>• Condition</li><li>• CLUE Report</li></ul>	<ul style="list-style-type: none"><li>• Conforming</li><li>• Non-conforming</li></ul>



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## Ability-To-Repay Rule

effective January 10, 2014

Financial information must be supplied and verified


➔

A borrower must have sufficient assets or income to pay back the loan

➔

Teaser rates can no longer hide a mortgage's true cost.

[www.ConsumerFinance.gov](http://www.ConsumerFinance.gov)



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## Qualifying Guidelines





Consumer Financial Protection Bureau

- Capital - money and savings to close
- Capacity - ability to pay back the loan
- Credit - your credit history
- Collateral - the house securing the loan

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## Qualifying Ratio Terms


**Front End Ratio**

- Payment to Income
- Total payment - PITI


**Back End Ratio**

- Debt to Income
- PITI+ Regular Recurring Debt

Standard Debt-to-Income Ratio	
Conventional	FHA
28%	29%
36%	41%

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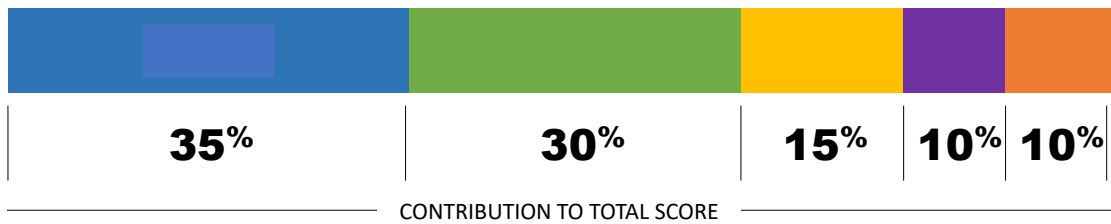


Physicians

- Concession made to physicians
- Reduction or elimination of a down payment requirement, without a mortgage insurance requirement.
- Possibly, on loans up to \$650,000 to \$750,000 or thereabouts.


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## 5 THINGS THAT AFFECT YOUR FICO SCORE



Factor	Contribution to Total Score
Factor 1 (Blue)	35%
Factor 2 (Green)	30%
Factor 3 (Yellow)	15%
Factor 4 (Purple)	10%
Factor 5 (Orange)	10%

CONTRIBUTION TO TOTAL SCORE



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Improving Your FICO Score

AnnualCreditReport.com

TransUnion

**EQUIFAX**

Experian™

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*Tiered Pricing - A higher FICO score saves you money*

<b>\$300,000 30-year Fixed Rate Mortgage</b>			
FICO Score	Interest Rate	Monthly Payment	Total Interest Paid
760-850	3.456%	\$1,340	\$182,320
700-759	3.678%	\$1,377	\$195,763
680-699	3.855%	\$1,407	\$206,621
660-679	4.069%	\$1,444	\$219,914
640-659	4.499%	\$1,520	\$247,156
620-639	5.045%	\$1,619	\$282,741

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## How to Improve Your FICO Score

- Pay bills on time (pay attention to due date not overdue date)
- Paying off a collection account is good, but it stays on credit report for seven years
- Credit inquiries do affect the score
- Keep balance on credit cards low; available credit improves score
- Paying off debt; possibly consolidating debt to fewer accounts
- Do not open new accounts regularly or frequently; open new accounts only when needed
- Closed accounts will probably still appear on your credit report
- Credit managed responsibly is lower risk than having no credit.

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## How Long Do We Have to Wait?

	FHA	VA	USDA	FNMA/Freddie Mac			Jumbo
Foreclosure	3 years	2 years	3 years	7 years			7 years
Deed-in-Lieu of	3 years	2 years	3 years	<80% 2 years	81-90% 4 years	>90% 7 years	7 years
Short Sale	3 years	2 years	3 years	<80% 2 years	81-90% 4 years	>90% 7 years	7 years
Ch 7 Bankruptcy	2 years	2 years	3 years	4 years			7 years
Ch 13 Bankruptcy	1 year	1 year	1 year	2 years			7 years

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## Low Down Payment Options



- 3.5% down payment
- Low interest rates
- Lowest credit score



- Zero down payment
- Low interest rates
- Cheapest MI
- For lower-income buyers



- 3% down payment
- MI is cancellable
- Gift funds >100% of DP (HP)
- Min 620 credit score



- Zero down payment
- No mortgage insurance
- Lower closing costs
- Lower credit score



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## GSE – Government Sponsored Enterprises



FannieMae®

Freddie Mac



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FannieMae



FreddieMac

**Maximum Original Principal Balance for Loans Closed in 2020**

Units	48/DC/PR		AK, Guam, HI, VI	
	General	High-Cost	General	High-Cost
1	\$510,400	\$765,600	\$765,600	N/A
2	\$653,550	\$980,325	\$980,325	N/A
3	\$789,950	\$1,184,925	\$1,184,925	N/A
4	\$981,700	\$1,472,550	\$1,472,550	N/A

<https://www.fanniemae.com/singlefamily/loan-limits>



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## VA Loan Advantages




- 100% Loan To Value
- No Monthly Mortgage Insurance
- Funding Fee – financed, cash, seller
- Up to 4% Financing Concessions
- Assumable with buyer qualification




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No VA home  
loan limits  
beginning  
1/1/20

- Buyer must still qualify with enough income
- Allows Vets to be competitive with conventional buyers
- Lenders can have their own “in-house” maximum loan amounts






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Example of Possible Down Payment	
Purchase Price	\$600,000
100% VA Loan	\$453,100
Amount not covered by VA guaranty	\$146,900
25% down payment required on amount over maximum (\$453,100)	\$36,775
<b>New VA loan amount</b>	<b>\$563,225</b>

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Effective January 1, 2020



## VA Funding Fee

	<b>First Time Use - purchase of eligible property</b>	<b>Second Time Use - purchase of eligible property</b>
<b>Down Payment</b>	<b>Active Duty, Reservists, National Guard</b>	<b>Active Duty, Reservists, National Guard</b>
0% - 4.99%	2.30%	3.6%
5% - 9.99%	1.65%	1.65%
≥ 10%	1.40%	1.40%

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## No VA Funding Fee for the Following

- Veteran receiving VA compensation for a service-connected disability
- Veteran entitled to receive VA compensation for a service-connected disability, but receives retirement pay or active service pay
- Surviving spouse of a Veteran who died in active service or from a service-connected disability
- Service member on Active Duty who provides, on or before date of loan closing, evidence of having been awarded the Purple Heart.





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## Benefits of FHA Financing

- Lower Down Payments
- Broader qualifying ratios
- Liberal use of gift monies
- More tolerant for credit challenges
- Assumable with buyer qualification



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## FHA Loan Limits



2020	Loan Limits*	High-cost Area Max	Special Exceptions AK, HI, Guam, VI
One-unit	\$331,760	\$765,600	\$1,148,400
Two-unit	\$434,800	\$980,325	\$1,470,475
Three-unit	\$513,450	\$1,184,925	\$1,777,375
Four-unit	\$638,100	\$1,472,550	\$2,208,825

\*2020  
65% of national conforming limits


<https://www.hud.gov/sites/dfiles/OCHCO/documents/19-19hsgml.pdf>




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## FHA Loan Programs




**FHA**  
203(b)  
Fixed Rate




**FHA**  
203(k)  
Rehab




**FHA**  
251  
Adjustable




**FHA**  
245  
GPM



**FHA**  
234(c)  
Condo



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Up-Front FHA Mortgage Insurance Premium			
Purchase Money Mortgages & Full Qualifying Refinances		1.75%	

Annual FHA Mortgage Insurance Premium			
Purchase Money Mortgages, Full Qualifying Refinances & Streamline Refinances			
LTV	>15 yrs	LTV	≤ 15 yrs
> 95	.85%	> 90	0.70%
≤ 95	.80%	≤ 90	0.45%

Reduced on 1/26/15  
Mortgage Letter 2015-01  
<http://portal.hud.gov/hudportal/documents/huddoc?id=15-01ml.pdf>



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## MIP Required

For loans with **FHA case numbers assigned on or after June 3 2013**, LTV% greater than 90% will be paid for the entire term of the loan. For loans with LTV% less than 90%, the MIP is collected for 11 years until the balance is 78% of the original amount.

Term	LTV%	Previous	New
≥ 30 years	> 90%	Cancelled at 78% LTV and 5 years	Loan Term

<http://portalapps.hud.gov/FHAFAQ/controllerServlet?method=showPopup&faqId=1-6KT-1670>

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## USDA – United States Department of Agriculture

	FHA	USDA
Down payment	3.5%	0%
Upfront MI	1.75%	1.00%
Monthly MI	0.85%	.35%
Limitations	Loan limits*	Income limits**

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## Owner Financing

### Advantages

- Possibly provides a higher yield than alternative investments
- Increases marketability of home
- Possible tax incentives – installment sale

### Requirements

- Credit standards
- Verifications
- Down payment
- Secured by property



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## Sources of Down Payments

- 401(k)
- Cash value of life insurance
- IRA
  - Penalty-free withdrawal for 1<sup>st</sup>-time home purchase before 59 ½
  - Up to \$10,000 if haven't owned a home in previous two years
  - Each spouse with IRA eligible – lifetime max
  - Use for down payment – avoid PMI
  - Qualified relative includes children, grandchildren, parents, grandparents.

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## Gift the Down Payment

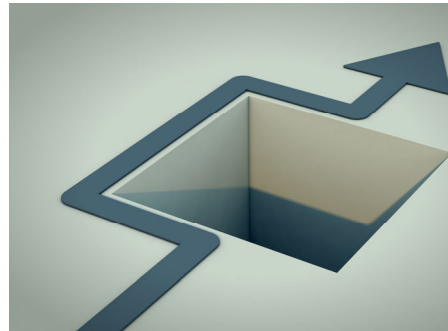
Pat Zaby | Pat@PatZaby.com | www.PatZaby.com

- Donor needs to be related to the recipients  
Grandparent – Parent – Child
- Donor can gift up to \$15,000 per year per person
- Gift letter required.


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## What to Avoid Before Closing Your New Home

- Make any new major purchases that could affect your debt-to-income ratio
- Buy things for your new home until after you close
- Apply, co-sign or add any new credit
- Close or consolidate credit card accounts without advice from your lender
- Quit your job or change jobs
- Change banks
- Talk to the seller without your agent.



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## BUYERS GUIDE

IMPORTANT THINGS TO CONSIDER WHEN BUYING A HOME

COURTESY OF  
Susan Anthony | Stars & Stripes Realty  
SusanAnthony.com | Susan@SusanAnthony.com

# FACTS OR MYTHS

**"It's impossible to get low down payment loans." - FACT!** FHA down payments are 3.5% and VA is 0%. In some areas, there may be some 0% down payment USDA loans available. Fannie and Freddie Mac have 3% down payment programs.

**"If I've had a bankruptcy or foreclosure, I can't qualify." - FACT!** Credit history following a bankruptcy or foreclosure is very important and there can be extenuating circumstances. It only takes a few moments with a reliable lending professional to find out if your individual situation will allow you to qualify for a new mortgage.

**"All lenders are the same." - FACT!** Reliable lending professionals will explain the entire process before collecting fees, quote fees upfront, have competitive products, do what is necessary to get the loan approved, and close at the locked rate and terms. Ask for recommendations from recent borrowers.

**"Getting pre-approved is expensive." - FACT!** Usually, the only expense to getting pre-approved is the cost of the credit report which could be around \$35. The advantage is that you will know that you qualify for a particular mortgage amount.

**"Adjustable Rate Mortgages are more expensive than fixed rate mortgages." - FACT!** Adjustable Rate Mortgages can be less expensive than fixed rate mortgages if the buyer's circumstances warrant it. If a buyer is only going to be in a home for a few years before selling, it can be determined if an ARM loan will result in the lowest way to finance the property. There are many variables and you need to be aware of them before deciding which type of loan to finance your home purchase.

**"I should wait to qualify until I find a home." - FACT!** It can take time to qualify for a mortgage especially if there are issues that need to be corrected. The best interest rates are only available for the highest credit scores. It is to your advantage to start the qualifying process early in your home search.

Buyers and Sellers need solid information to make good decisions. Call us with your questions or to get a recommendation of a reliable lender who can give you the real facts.

Courtesy of Susan Anthony | Stars & Stripes Realty  
SusanAnthony.com



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### Mortgage Rate History

\$250,000 Mortgage | 30-year Fixed Rate

	70's	80's	90's	00's	10's
Average Rate	8.86%	12.7%	8.12%	6.29%	4.09%
P & I Payment	\$1,986	\$2,707	\$1,855	\$1,546	\$1,207
					2010-2019

Source Freddie Mac PMMS Survey

www.BetterHomeowners.com

### Primary Mortgage Market Survey

U.S. weekly averages as of 3/5/20

Fixed Rate Mortgage

3.29%

0.7 Fees/Points

↓ 1.12% 1-year

30 year

5/1 year

3.18%

0.2 Fees/Points

↓ 0.69% 1-year

Adjustable Rate Mortgage

Fixed Rate Mortgage


2.79%

0.7 Fees/Points

↓ 1.04% 1-year


15 year

BetterHomeowners.com



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for Top of Mind Awareness

## Digital Marketing Components & Frequency

- Automated Email**
  - Newsletters – 26
  - Holidays – 12
  - Change Clocks – 2
  - Birthday/Anniversary – 2
- Automated Social Media**
  - Facebook: 240
  - Twitter: 240
  - LinkedIn: 240
  - Instagram: 240\*
  - RSS: 52

\* Not automated but very easy
- Automated Landing Page**
  - Avoid Linking Away
  - Aggregates Content
  - Additional Resources


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## What Makes It Different?


- Transcends buying and selling to owning
- The consistent theme is “Helping people be better homeowners”
- Content is always fresh and up-to-date
- Pat Zaby develops all the content.



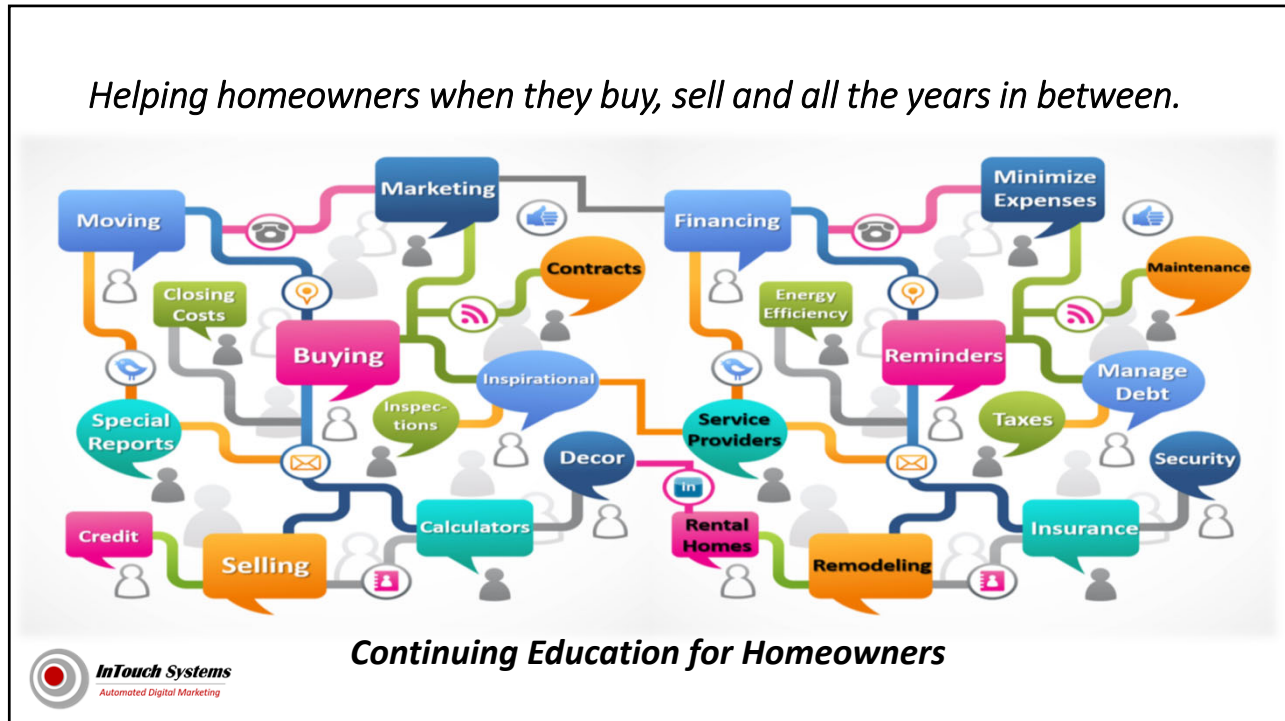
BBA in Real Estate – University of North Texas  
CCIM, CRB, CRS  
Past President – REALTORS® National Marketing Institute  
Past President – Residential Real Estate Council  
National Speaker/Instructor – 40+ years



RESIDENTIAL REAL ESTATE COUNCIL  
RRC Approved Vendor



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## eMail

Upload your contacts – we'll send your newsletter

- At a frequency you choose
- Single topic
- Short sentences
- Short paragraphs
- Easy to read/Easy to understand
- Modify title or content
- Choose from multiple templates
- Match to your company colors.



### Better Homeowners

What to Avoid Before Closing Your New Home

It's understandable, you're excited, you've found the right home, we have helped you negotiate a contract, you made a loan application and the house passed inspections. Closing is not that far away, and you are making plans to move and put personal touches on your new home. It is so easy to get caught up in the dreaming and planning for after the closing!

Even if you have an initial approval on your mortgage, little things can derail the process which isn't over until the papers are signed at settlement and funds distributed to the seller. The lender will usually do verifications on your credit score and your employment status just prior to the closing to determine if there have been any material changes to

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## Newsletter Features

- Hyperlinks for more information
- Goes directly to you landing page
- Buttons link directly to your website
- Custom newsletters for any topic you want.

**Make other services available**

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## Holidays

- You decide whether a specific card goes out or not
- You'll be reminded just before they go out to your contacts

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 eMail

## Reminders, Birthdays, Anniversaries

- Change Clock - Spring Forward
- Change Clock - Fall Back
- Happy Anniversary
- Happy Birthday
- Thank you



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 eMail

## Listing promotion

Pre-designed, ready to use  
templates

Personalize with listing  
information, picture &  
description

Push them out to your contacts  
already in the system.



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



Lorem ipsum dolor sit amet, consectetur adipiscing elit. Maecenas porttitor congue massa. Fusce posuere, magna sed pulvinar ultricies, purus lectus malesuada libero, sit amet commodo magna eros quis urna. Nunc viverra imperdiet enim. Fusce est. Vivamus a tellus. Pellentesque habitant morbi tristique senectus et netus et malesuada fames ac turpis egestas. Proin pharetra nonummy pede. Mauris et orci.

[Click here for more information](#)



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## What's Up in Our Area

A quick look at what is going on related to homeowners

### Dallas/Fort Worth

**Local Housing**  
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Maecenas porttitor congue massa. Fusce posuere, magna sed pulvinar ultricies, purus lectus malesuada libero, sit amet commodo magna eros quis urna.

**Food**  
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Maecenas porttitor congue massa. Fusce posuere, magna sed pulvinar ultricies, purus lectus malesuada libero, sit amet commodo magna eros quis urna.

**Outdoors**  
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Maecenas porttitor congue massa. Fusce posuere, magna sed pulvinar ultricies, purus lectus malesuada libero, sit amet commodo magna eros quis urna.

**Sports**  
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Maecenas porttitor congue massa. Fusce posuere, magna sed pulvinar ultricies, purus lectus malesuada libero, sit amet commodo magna eros quis urna.

**What's New**  
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Maecenas porttitor congue massa. Fusce posuere, magna sed pulvinar ultricies, purus lectus malesuada libero, sit amet commodo magna eros quis urna.

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www.SusanInTouch.com  
BetterHomeowners.com/SusanAnthony

f t in

## Market Watch

Plano, TX		
<b>New Listings</b> <b>3,509 12/19</b> <small>3,422 - 12/18</small> <small>+3% change</small>	<b>Active Listings</b> <b>13,509 12/19</b> <small>3,422 - 12/18</small> <small>+3% change</small>	<b>Months' Supply</b> <b>2.00 12/19</b> <small>3,422 - 12/18</small> <small>+3% change</small>
<b>Pending Sales</b> <b>3,509 12/19</b> <small>3,422 - 12/18</small> <small>+3% change</small>	<b>Median Sales Price</b> <b>\$252K 12/19</b> <small>3,422 - 12/18</small> <small>+3% change</small>	<b>Days on Market</b> <b>54 12/19</b> <small>3,422 - 12/18</small> <small>+3% change</small>

## eMail Templates

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## Social Media infographics

Susan Anthony

### Who Are the First-Time Home Buyers?

Source: 2019 Profile of Home Buyers & Sellers Exhibit 1-19  
BetterHomeowners.com

Like Comment Share

Susan Anthony

### Fixed-rate payments can go up because of:

- Property tax assessment
- Homeowner's insurance
- Escrow account shortage
- Lender error

Usually you can pay the higher payment or challenge the cause to save money and minimize your cost of housing.

Like Comment Share

Susan Anthony

### Home Buying Process

www.BetterHomeowners.com

Like Comment Share

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## Social Media

### short stories

**Susan Anthony, Realtor**  
Published by InTouch (?) · November 12 at 4:00 PM · 🌐

With surefire ways to see a return on your investment, relatively low initial costs, and the potential for a lifetime of memories, buying a home now is a strategic and exciting thing to do.

**BETTERHOMEOWNERS.COM**  
**Millennials Do Understand It**  
A recent survey reported that 36 percent of millennials prefer investing in...

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**Millennials Do Understand It - 11/12/2019**

A recent survey from [Bankrate](#) reported that 36 percent of millennials prefer investing in real estate over all other options, including the stock market, cash investments, and cryptocurrency. According to [Business Insider](#), the generation is also responsible for the largest share of new mortgage loans. Here's why millennials are betting on real estate, and you should too.

Unlike stocks, which can completely lose value, or cars which depreciate in value over time, real estate stays valuable no matter what. Because it's a tangible asset and completely in your hands, you have the power to improve its value over time through repairs and renovations. That's a huge benefit compared to the stock market, which is entirely out of your control and incredibly volatile.

In buying a home, you will never lose the full value of your investment and you'll enjoy a rare kind of investment flexibility. Buy earlier on in your life, and not only will the value of your home increase over time, but the risk of loss will decrease the longer you hold onto it. That means the window for building equity is wide open.

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## Social Media

### Daily Post Reminder

- Each day, you'll receive an email reminder, click on icons
- In 30 seconds, you'll have it on your Facebook personal page
- A new browser page opens
- Click on the social media icon you wish to post to (Facebook personal).

**Share on Facebook**

Share to News Feed or Story

**Pat Zaby**  
Say something about this

**InTouch@Bette**  
InTouch Daily Social Post - Your daily reminder

**BETTERHOMEOWNERS.COM**  
**Regular Principal Contributions**  
Making regular, additional principal contributions with each mortgage payment...

Tag Friends Check in Feeling/Activity

News Feed  
Your Story

Click to post

Post to Facebook

**InTouch Systems**  
Automated Digital Marketing

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# Posting to Instagram



Instagram requires you post from your phone

In less than a minute, you can have the powerful InTouch content on Instagram for everyone to see.



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# Social Media Blog

- Can be posted automatically
- 52 articles a year



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# Original Content w/landing page vs Curating



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## Market Multiplier

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

HOME BUYER'S GUIDE SELLER'S GUIDE INFO GUIDES FINANCIAL APPS

- Personalized landing page
- Loaded with consumer content
- Protecting your contacts
- Can be embedded into your website.



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## Market Multiplier Information Guides

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

HOME BUYER'S GUIDE SELLER'S GUIDE INFO GUIDES FINANCIAL APPS

### FACTS OR MYTHS

**"It's impossible to get low down payment loans."** - **FACT!** First down payments are 3.5% and VA is 0%. In some areas, there may be some 0% down payment USDA loans available. FHA and Freddie Mac have 3% down payment programs.

**"If I've had a bankruptcy or foreclosure, I can't qualify."** - **FACT!** Credit history following a bankruptcy or foreclosure is very important and there can be extenuating circumstances. It only takes a few moments with a reliable lending professional to find out if your individual situation will allow you to qualify for a new mortgage.

**"All lenders are the same."** - **FACT!** Reliable lending professionals will explain the entire process before collecting fees, guide their clients through, have competitive products, do what is necessary to get the loan approved, and close at the locked rate and terms. Ask for recommendations from recent borrowers.

**"Getting pre-approved is expensive."** - **FACT!** Usually, the only expense to getting pre-approved is the cost of the credit report which could be around \$35. The advantage is that you will know that you qualify for a particular mortgage amount.

**"Adjustable Rate Mortgages are more expensive than fixed rate mortgages."** - **FACT!** Adjustable Rate Mortgages can be less expensive than fixed rate mortgages if the buyer's circumstances warrant it. If a buyer is only going to be in a home for a few years before selling, it can be determined if an ARM loan will result in the lowest way to finance the property. There are many variables and you need to be aware of them before deciding which type of loan to finance your home purchase.

**"It takes perfect credit to get a loan."** - **FACT!** There is a relationship of better rates to better credit but many issues on a credit report can be explained or corrected. The way to know for sure is to speak to a reliable lender.

**"I should wait to qualify until I find a home."** - **FACT!** It can take time to qualify for a mortgage especially if there are issues that need to be corrected. The best interest rates are only available for the highest credit scores. It is to your advantage to start the qualifying process early in your home search.

Buyers and Sellers need solid information to make good decisions. Call us with your questions or to get a recommendation of a reliable lender who can give you the real facts.

Courtesy of Susan Anthony | Stars & Stripes Realty  
Susan@SusanAnthony.com

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## Market Multiplier Financial Apps

- 18 different apps frequently used in articles
- Consumers can input their own numbers
- Get their answers
- Prints with your contact info
- Can be embed into your website.

**Rent vs. Own**

Purchase Price	\$300,000
Down Payment @ 3.50%	\$ 10,500
Mortgage @ 5.00% for 30 years	\$294,566
Monthly Payment (P & I)	\$1,581.30
Monthly Tax & Insurance Escrow	\$ 437.50
Total Monthly Payment (PTI)	\$2,222.45
Less Monthly Principal Reduction	\$ 362.16
Less Monthly Appreciation	\$ 750.00
Plus Estimated Monthly Maintenance	\$ 200.00
Plus Estimated Monthly Homeowners Association	\$ 25.00
Net Cost of Housing	\$1,340.29
Monthly Rent for Comparison	\$ 2,250
Monthly Cost of Renting vs. Owning	\$ 909.71
Annual Cost of Renting vs. Owning	\$10,916.57

**Effect of Leverage**

Estimated Equity after 7 Years	9.55%	\$109,906
Down Payment	58.14%	\$ 10,500
Appreciation	32.31%	\$ 63,896
Amortization		\$ 35,510

**Annual Rent**

1	\$27,000.00
2	\$27,000.00
3	\$27,000.00
4	\$27,000.00
5	\$27,000.00
6	\$27,000.00
7	\$27,000.00

**Cumulative Lost Rent**

1	\$27,000.00
2	\$54,000.00
3	\$81,000.00
4	\$108,000.00
5	\$135,000.00
6	\$162,000.00
7	\$189,000.00

**Susan Anthony**  
Stars & Stripes Realty

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want to do it...

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or **\$399** a year



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- 1-on-1 Setup Appointment who can take control of your computer
- Easy import & Auto-update from Google/Outlook
- Custom color sets for major companies and franchises.



**Auto-Update**



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BY HELPING PEOPLE BE BETTER HOMEOWNERS  
WHEN THEY BUY, SELL AND ALL THE YEARS IN BETWEEN.**

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