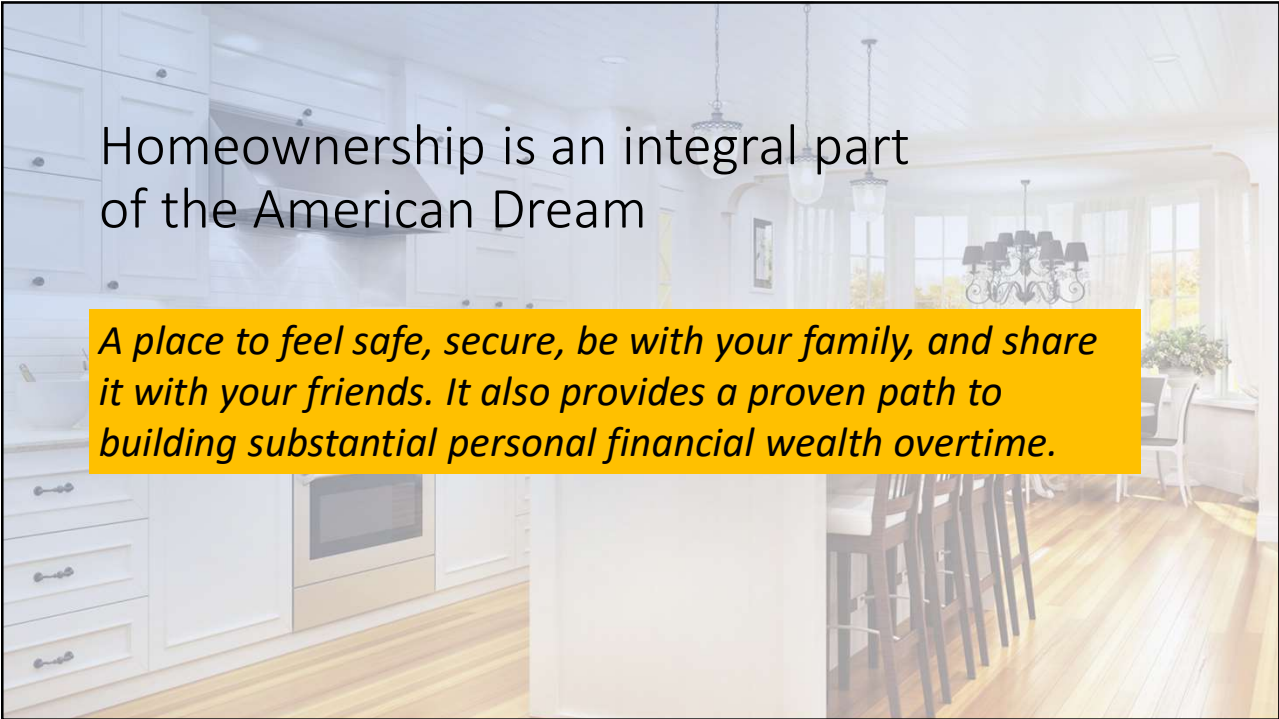




1



2



3

EMOTIONAL BENEFITS OF HOMEOWNERSHIP

- Pride and Achievement
- Sense of Belonging
- Personalization
- Security and Stability
- Comfort and Familiarity
- Family and Memories
- Independence
- Community Engagement.

4



SOCIAL BENEFITS OF HOMEOWNERSHIP


- Higher Voter Participation
- Better Physical Health
- Higher Student Test Scores
- Lower Teen Delinquency
- Neighborhood Stability.

https://www.nar.realtor/sites/default/files/migration_files/social-benefits-of-stable-housing-2012-04.pdf

5

“For the majority of households that transition into homeownership, the most recent data reinforces that housing is one of the biggest positive drivers of wealth creation in this country.” Odeta Kushi, deputy chief economist, First American

Median Homeowners have **38** times the household wealth of a renter.



Federal Reserve Board Survey of Consumer Finance

6

FINANCIAL BENEFITS OF HOMEOWNERSHIP

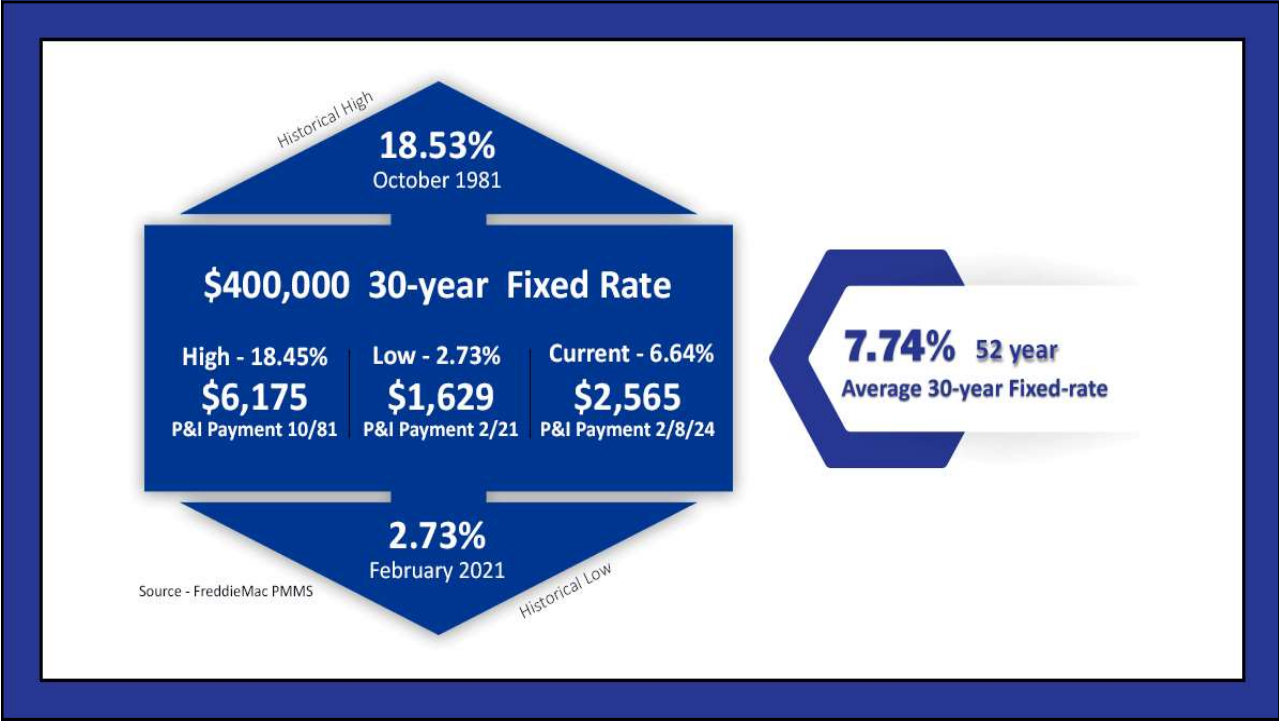
- The median homeowner has a net worth of \$396,000 compared to approximately \$10,400 for renters
- With each payment made on a mortgage, a portion goes toward retiring the principal and building equity.
- Over the past sixty years, homes have appreciated in value at an annual appreciation rate of 5.56%
- Inflation for the same period averaged 3.7% (Bureau of Labor Statistics) making homes an effective hedge against inflation.
- The equity in a home is an asset that can be borrowed against without being a taxable event.
- In the event of a sale, homeowners can exclude up to \$250,000 of the capital gain on their principal residence if single and up to \$500,000 if married filing jointly.
- A step-up basis for a homeowner's heir means that when they inherit a property, the value of the property is "stepped up" to its current market value.

7

FINANCIAL BENEFITS OF HOMEOWNERSHIP

What is Your Best Investment?	CD	Stocks	Home
Yield/Appreciation Rate	4%	7%	3%
Cash to Invest	\$20,000	\$20,000	\$20,000
Wealth Position after 2 years	\$21,632	\$22,898	\$52,978
Profit is Taxes as	Ordinary Income	LTCG	Exclusion

8



9

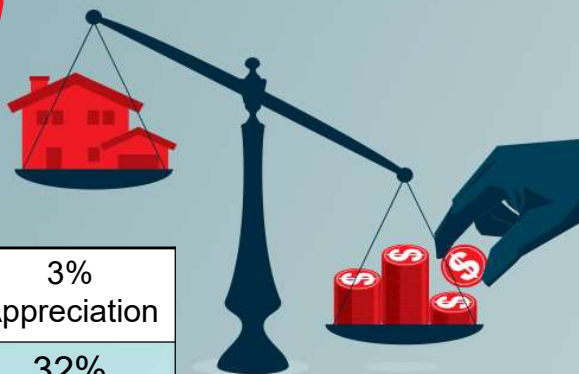
HOMEOWNERS CAN ACCESS EQUITY

- Home Equity Loans or Home Equity Line of Credit
- Cash-Out Refinance
- Reverse Mortgage
- Sale of the Property.

10

A Home Is A Leveraged Investment *and a hedge against inflation*

Small Appreciation = Large Rate of Return
 Rate of return on initial funds
 \$400,000 + 3% closing fees @ 6.25% for 5 years



Down Payment	1% Appreciation	2% Appreciation	3% Appreciation
3.5%	18%	26%	32%
10%	10%	15%	20%
20%	6%	9%	12%

11




Input		RENT vs Own Analysis	
Purchase Price	\$400,000	Total PITI	\$3,205
Annual Appreciation	3%	- Mo. Principal Reduction	\$329
Holding Period	7 years	- Mo. Appreciation	\$1,000
Annual Maintenance	\$2,000	+ Mo. Maintenance	\$167
90% Loan-to-Value 30 yr FRM 6.6%		Net Cost of Housing	\$2,043
Rent Comparison	\$3,500	Monthly Rent	\$3,500
		- Net Cost of Housing	\$2,043
		Mo. Cost Rent vs Own	\$1,457
		Annual Cost R vs O	\$17,486
		Down Payment	\$40,000
		Est Equity EOY7	\$165,912
		ROI	22.53%

12



13

2024 Conventional Conforming Limits One to Four Units


 Fannie Mae
  Freddie Mac

Maximum Original Principal Balance for Loans Closed in 2024

Units	48/DC/PR General	AK/GU/HI/VI General
1	\$766,550	\$1,149,825
2	\$981,500	\$1,472,250
3	\$1,186,350	\$1,779,525
4	\$1,474,400	\$2,211,600

There are high-cost areas within the following states:
CA, CO, CT, DC, FL, ID, MD, MA, NH, NJ, NY, NC, PA, TN, UT, VA, WA, WV, WY

BetterHomeowners.com

2024 FHA

Loan Limits


Units	Low-Cost Area Max	High Cost Area Max	AK/GU/HI/VI Exceptions
1	\$498,257	\$1,149,825	\$1,724,725
2	\$637,950	\$1,472,250	\$2,208,375
3	\$771,125	\$1,779,525	\$2,669,275
4	\$958,350	\$2,211,600	\$3,317,400

For case numbers assigned on or after Jan. 1, 2024 through Dec. 31, 2024

BetterHomeowners.com

14

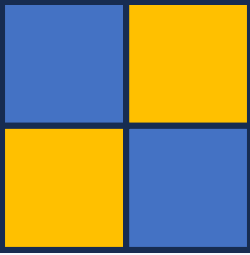
Down Payment Comparison Two-unit Property \$500,000 Example



	Investor	Owner-Occupant
Down Payment	20-25%	3.5% - 10%
Dollar Amount	\$125,000	\$17,500

15

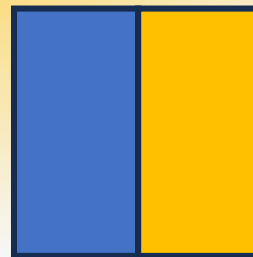
Rent subsidizes the owner's unit 4-unit example



Sales Price	\$1,000,000
Down payment	\$50,000
Mortgage @ 6.64% 30 years	\$950,000
Monthly Payment – PITI	\$8,585
Rent @ \$2,500 per unit x 3	\$7,500
Owner's remainder	\$1,085

16

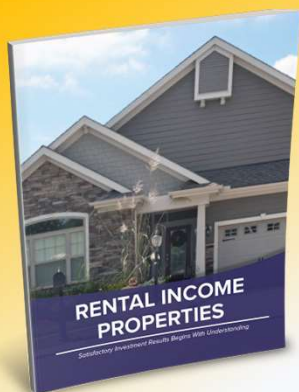
Rent subsidizes the owner's unit 2-unit example



Sales Price	\$500,000
Down payment	\$17,500
Mortgage @ 6.64% 30 years	\$482,500
Monthly Payment – PITI	\$4,4345
Rent @ \$2,500 per unit x 1	\$2,500
Owner's remainder	\$1,934

17

Rentals are the IDEAL Investment



Income
Depreciation
Equity Buildup
Appreciation
Leverage

18



Inflation **3.7%**
60-year Average

Appreciation **5.6%**
60-year Average

Homeownership's Stand Against Inflation

19

Market Value of Home
Less Unpaid Balance
Home Equity

***The dynamics of home equity** – as the value goes up through appreciation and the unpaid balance goes down through amortization, the equity in the home increases.*

20



*The case for homeownership today extends far beyond the emotional and social dimensions...
...it's a solid financial decision!*

21


“The median homeowner has a net worth of \$396,000 compared to approximately \$10,400 for renters..”

Federal Reserve Board Survey of Consumer Finance

38 *times the household wealth of a renter*

22

BUILDING A CASE FOR HOMEOWNERSHIP TODAY



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In conclusion, the case for homeownership today extends far beyond the emotional and social dimensions—it's a solid financial decision. While high interest rates, affordability concerns, and soaring home prices may seem daunting,

it's essential to recognize that the current environment still favors homebuyers. Interest rates, though higher than recent lows, remain historically low, with a 60-year average well above today's rates at 7.74%. Moreover, homes have demonstrated an impressive annual appreciation average of 5.56% over the same period, serving as a reliable hedge against inflation, which has historically averaged 3.7% annually.

As tenants consider the rising cost of renting, with a 60-year average annual increase of 3.88%, the advantages of homeownership become even more pronounced. Building equity in a home not only provides financial stability but also grants you control over your living space and future.

So, while the challenges of today's real estate market are real, the long-term benefits of homeownership remain a compelling reason to embark on this exciting journey. As you navigate your path to homeownership, remember that you're not just buying a house; you're investing in your future and securing a place to call home.

As you embark on this journey towards homeownership, remember that the right real estate professional can make all the difference. In fact, statistics show that 89% of home buyers choose to work with a real estate agent, highlighting their crucial role in the process. Your dream home, your financial future, and your peace of mind are all at stake. So, when it comes to securing your ideal property, don't settle for less.

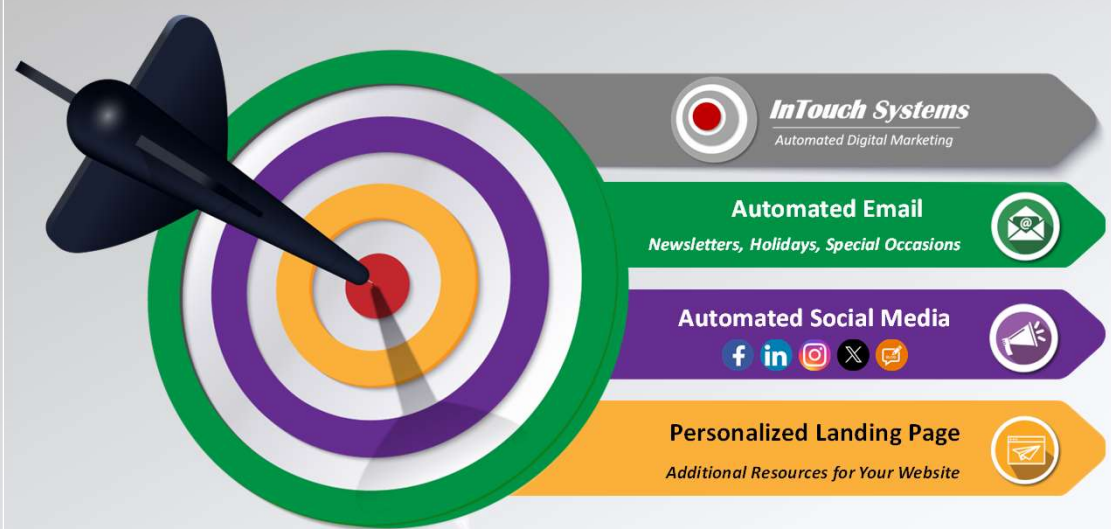
Choose a real estate partner who not only understands the market intricacies but also genuinely cares about your unique needs and aspirations. Someone who will guide you every step of the way, from finding the perfect home to navigating the complexities of the purchase process.


Your path to homeownership starts with the right agent. Take that important step today, and let's turn your dreams into reality. Contact us now to experience the unparalleled support and expertise that only the right real estate professional can provide. Your future home awaits, and we're here to make it happen.

17


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23












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Automated Email


Newsletters, Holidays, Special Occasions

Automated Social Media


Personalized Landing Page


Additional Resources for Your Website

24



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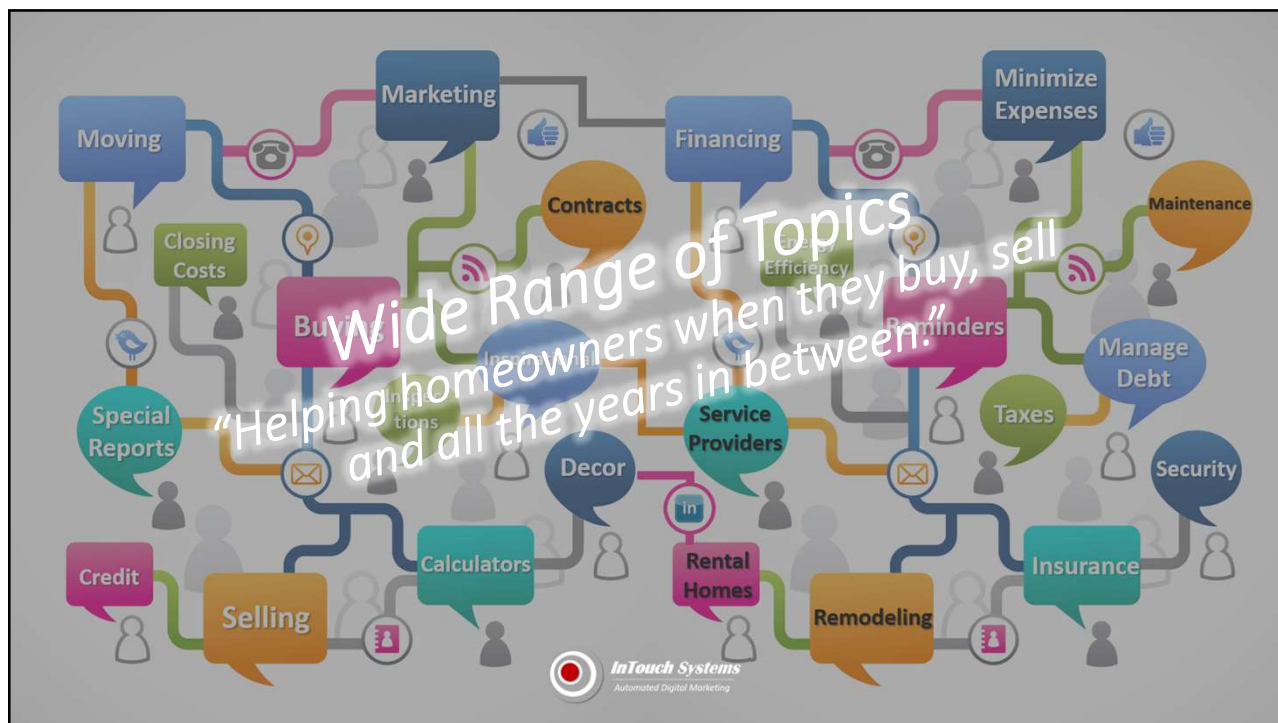
Why Is It Different?

- 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

RRC RESIDENTIAL REAL ESTATE COUNCIL
RRC Approved Vendor

25




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Rental Home Investments




Rental homes whether they be single-family detached properties, condos, two, three or four-unit properties share many of the same benefits. Most people instinctively understand many of the working parts because they are the same as their home. They have a basic understanding of value and how to maintain the property. The service providers for a home would be the same for a rental home.

These properties allow an investor to obtain a large loan-to-value mortgage at fixed interest rates for up to thirty years. They appreciate in value, currently exceeding many other assets; have defined tax advantages and allow an investor more control than many alternative investments.

Most lenders require 20-25% down payment and will finance the balance at rates close to owner-occupied homes. Buyer closing costs will add another three to four percent to the amount of cash needed to close. It is

Good Decision for a Second Opinion



You've done your homework, contacted a mortgage company and believe you are pre-approved. That part of the process is finished and you can concentrate of finding a home and moving... or can you?

Pre-qualified and pre-approved are two different things but some people, including some in the business, use the terms interchangeably. Pre-qualified is an opinion of likelihood that a borrower will be approved based on preliminary information about their income and credit. Whereas, in a pre-approval, the borrower's credit report is updated and pulled, income and assets verified and involves pre-underwriting.

Even when you have a highly qualified loan officer, the real decision maker is the underwriter who can commit the lender. Generally speaking, a person who has been pre-approved receives a written letter

27

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Article

Article Title: _____

Publish Date: _____

Tags: _____

Summary (1/2 sentence): _____

Social Post Comment: _____

Article Title: _____

Blog: _____

Select the Featured Image
Original: 600x400px 630px

Create your own custom article

Better Homeowners

Helping homeowners when they buy, sell and manage their property

HOME BUYER'S GUIDE, SELLER'S GUIDE

Equity

Original Mortgage	\$0.00
Interest Rate	5.000 %
Term (Years)	30
Additional Points	\$0.00
Unpaid Balance	\$0.00
First Payment Month	07/01/20

Alternatively



Payoff in Years: 15


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Local Info Unique Programs Public Service


28

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Automated Email
Holidays & Occasions





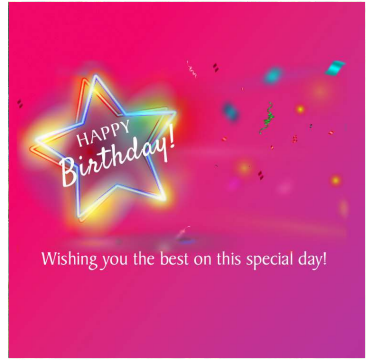
Happy Home Anniversary

"Home is where love resides, memories are created, friends always belong, and laughter never ends."




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SusanA@stpr.com
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HAPPY Birthday!



Wishing you the best on this special day!




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SusanA@gmail.com
www.SusanAnthony.com



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Infographics




Equity increases by appreciation and amortization

Understanding these dynamics is crucial for homeowners looking to accumulate wealth through their home or rental properties.


Less to Own than to Rent



Projections based on 3% appreciation, \$350,000 sales price with 10% down payment and a 3.5%, 30-year mortgage

Rent	Rent/Payment	Own
\$2,500	Rent/Payment	\$2,232
-0-	Principal Reduction	\$504
-0-	Appreciation	\$875
-0-	Est. Monthly Maintenance	\$300
-0-	Estimated HOA	\$25
\$2,500	Net Cost of Housing	\$1,178

BetterHomeowners.com



30

InTouch Systems Automated Social Media Short Stories

Susan Anthony, Realtor

If you think you may have been a victim of a mortgage relief scam, you should contact your state attorney general's office or the Federal Trade Commission (FTC).



BETTERHOMEOWNERS.COM

How homeowners can avoid mortgage relief scams
Homeowners who are facing financial difficulty are often targeted by mortgage relief scams an...

Opens in Landing Page

How homeowners can avoid mortgage relief scams -

Homeowners who are facing financial difficulty are often targeted by mortgage relief scams. These scams can be very convincing, and homeowners may be desperate for help, making them vulnerable to these schemes.

Scammers often pose as government officials or mortgage experts, and they may promise homeowners that they can help them avoid foreclosure or modify their mortgage loan. However, these promises are often false, and homeowners who fall victim to these scams may lose their homes and their money.

If you are facing financial difficulty and you are considering a mortgage relief program, it is important to do your research and be very careful. Here are some tips to help you avoid becoming a victim of a mortgage relief scam:

- Only work with a HUD-approved housing counselor. You can find a housing counselor by calling 1-888-995-HOPE (4673).
- Be wary of anyone who promises to help you avoid foreclosure or modify your mortgage loan for a fee. It is illegal for anyone other than a licensed attorney to charge a homeowner a pre-paid fee to negotiate a mortgage modification on the homeowner's behalf.
- Read all paperwork carefully before signing anything. Do not sign anything that you do not understand.
- Do not be pressured into making a decision quickly. Take your time and do your research before making any decisions about your mortgage.

The warning signs for fraudulent mortgage rescue schemes:

f in ig x

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InTouch Systems Automated Social Media Videos

When the Market Shifts ...so do negotiation practices



Why 20% Down Payment?




Keep More of Your Equity



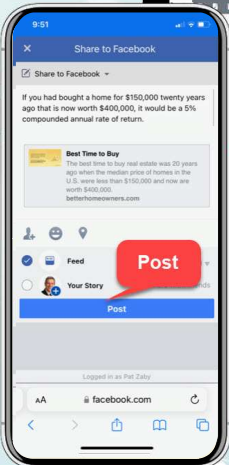
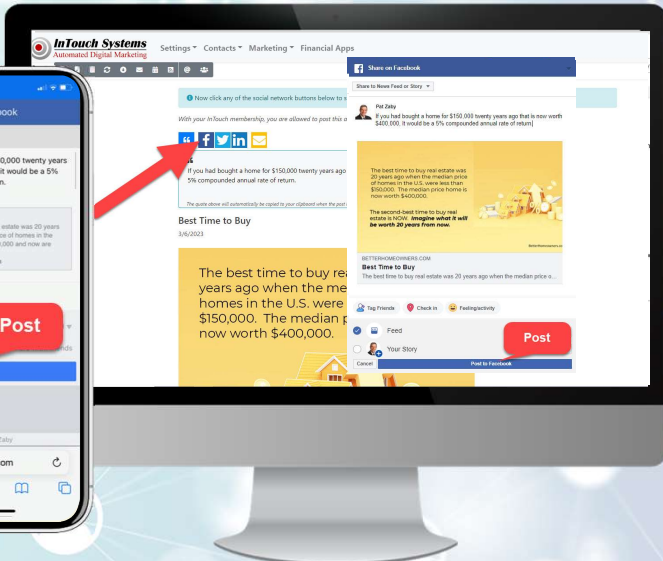
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32

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Automated Social Media
Daily Post Reminder

For Facebook Personal Page

- Each day, you'll receive an email reminder... click on icons
- A new browser page will open. Click on the icon to post to Facebook personal page
- Paste the social media comment
- Click post
- In 30 seconds, it will be on your Facebook personal page naturally

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Automated Social Media
Blog

- Weekly articles
- Can be posted automatically



WORDPRESS



Blogger



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Personalized Landing Page
Archive of All Posts

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

Loaded with consumer content

Protecting your contacts

Can be embedded in your website.

Benefits of Professional Property Photography

1. Technically superior equipment

Negotiating Your Position
Negotiating the sale of a purchase of a home is a competition of give and take. If a person doesn't feel comfortable with this, it is important to work with an agent who can bring their skills to the table on your behalf.

The 2023 limit for TAX-FREE gifts is \$17,000

2023 RESOLUTIONS FOR HOMEOWNERS

1. Update your home inventory for insurance purposes.
2. Make a list of repairs that need to be made.
3. Set up a recurring appointment on your calendar to:
 - Change your filter every other month.
 - Test your smoke alarms and carbon monoxide detectors regularly.
 - If you live with in your chimney, have it cleaned.

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Information Guides

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SELLER'S GUIDE

BUYING GUIDE

MOVING GUIDE

HOME INVENTORY

ANNUAL HOME ADVISORY

TAX GUIDE

RENTAL INCOME PROPERTIES

Steps in Listing Process

- Step 1 - Preparation and Research**
- Step 2 - Determine Motivation and Objectives**
- Step 3 - Examine the Market**
- Step 4 - Select a Real Estate Professional**
- Step 5 - Establish an Asking Price**

Step 1 - Preparation includes examining the home through critical buyers' eyes to determine what things must be done to the house to maximize the purchase appeal. These can include decluttering the home, removing furniture and belongings that make rooms or closets appear small, determining what needs painting or what fixtures need replacing. Does the landscaping need attention? Is the drive-up appeal what it should be?

Research includes knowing your numbers and your neighborhood. What homes are on the market that the subject property will be competing with in price and how it compares to them in condition, location, and terms. It is important to know average market time, days on the market, days under contract, sales price to list price ratio and whether appraisals are meeting the sales prices.

Step 2 - Motivation describes the reasoning for selling the home currently. Wanting to move to a larger home in another area is very different than testing the market to see if there is a buyer willing to pay an unusually high price. It takes a tremendous amount of time, effort, and expense to put a home on the market. Some of the expense is borne by the seller but the agent also incurs hard expenses, as well as a considerable amount of time.

A seller's objectives could include achieving the best price, within a predetermined time, and with the fewest inconveniences. Another common objective could be the coordination of the sale and occupancy of the existing home with the purchase and occupancy of the replacement home.

Step 3 - Agents should tailor a marketing plan to fit your home, your situation, and the current market. Even in a seller's market, the plan can make the difference in a quick sale at the right price or a property that lingers on the market for weeks, if not months. Ask questions about things you don't understand, and which terms are critical, and which might be optional.


Step 4 - The agent you select is an integral part of the overall success of the sale of your home. This professional needs to be experienced, knowledgeable, and committed to advocate your best interests. They should be detail oriented, organized, and focused on your needs.

Step 5 - Your agent will provide you with accurate information on the homes in your immediate area that have sold recently, are currently for sale and even, properties that failed to sell. Adjustments can be made for differences in size and condition to arrive at an indicated market value. Your agent's job is to provide you the data and your job is to establish the price. While it may be ideal to maximize the price and proceed, remember what your motivation and objectives are which could be more related to timing or convenience than money.

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Personalized Landing Page

Financial Calculators



- 18 different apps frequently used in articles
- Consumers can input their own numbers
- Get their answers
- Prints with your contact info

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Home

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	\$ 487.50

Financial Applications

Mortgage Payment

Refinance Analysis

Rent vs. Own

Amortization Schedule

Homeowner's Analysis

2/1 Buydown

Equity Accelerator

Financing Concessions

Adjustable Rate Comparison

Will Points Make a Difference

30 Year vs. 15 Year Comparison


Retirement Projection

Cost of Waiting to Buy

If the Rate Goes Up


Your Best Investment

Interest Affects the Price



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There may be tax savings that accrue to the homeowner if the combination of qualified mortgage interest, state and local taxes (including property, income and sales taxes) is \$2,000. Certain state contributions and other conditions must accrue toward the borrower. Information provided is based on existing business practices and is not intended to substitute for advice from tax, legal or financial professionals. This is not an offer of credit and does not satisfy regulatory requirements. Loans.



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Service Providers




- If you haven't added any service providers, this request form is provided.
- Add unlimited service providers

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Home

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


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- Clt
- Ele
- Heati
- Len
- Plun
- Titk
- Uti



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Personalized Landing Page Service Providers

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

Your referral is important to us.
Much of our business comes from our friends, customers and their referrals. We appreciate your confidence in our ability to help your friends with their real estate needs.

Your Information: First name, Last name, Your email address, Your phone number

Referral Information: Referral's first name, Referral's last name, Referral's email address, Referral's phone number

Message: [Text area]

Submit

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CRS
Stars & Stripes, Inc.
Dallas, TX
(214) 555-1212

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Facebook, LinkedIn, Instagram, X icons

Occasionally, share these posts to your social media

Much of our business comes from friends, past customers, and their referrals. Please keep us in mind if you hear of someone wanting to buy or sell a home.

Thank you for your referral

It is simple, exceed our clients' expectations so they only use us again for their needs but refer us to their friends.

Keep us in mind if you hear one wanting to buy or sell a home.

Thank You for your referral

Referrals from loyal customers makes our business a success. Your confidence in us is greatly appreciated.

Link or Embed to your website

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InTouch Systems will consistently brand you as their real estate pro

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40



If you don't have the time,
resources or just don't
want to do it...

Let



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do it for you!

\$39 a month
or **\$399** a year

No Contract

41



Setup is EASY!!!
using the step-by-step wizard



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42



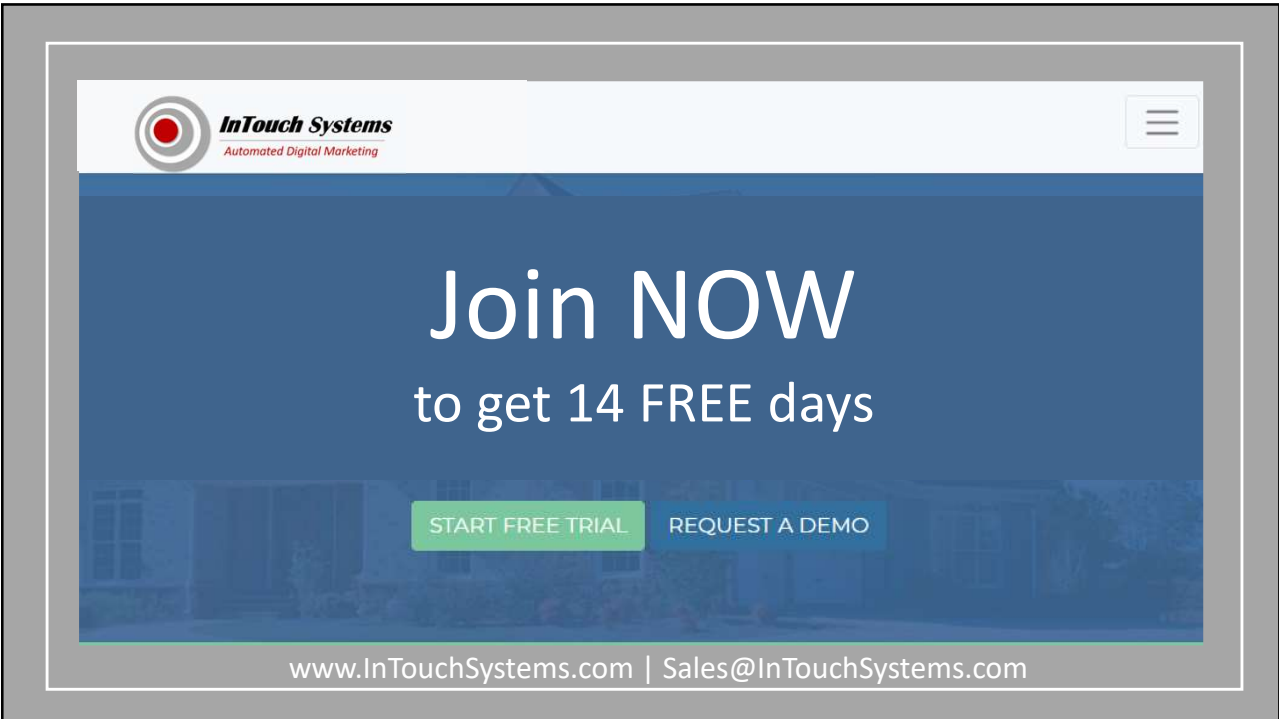
1-on-1 Setup
We'll take control of your computer and do it for you


In about
20
 minutes



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