

Real Estate Review

The Info Homeowners Need!

We will begin at 11:00 am CST

Pat Zaby, CRS

1

High

Leads

Low

Prospecting without feeling like **Prospecting**


2

Homeownership is a privilege and a responsibility.

Even after decades of owning a home, people may still need help to handle some of its challenges ...

The three "M"s of homeownership:

- Maintenance*
- Minimizing expenses*
- Managing debt and risk.*



3



89% of Sellers & 91% of Buyers
say they would use their agent again or recommend them to others.



Source – 2020 Profile of Home Buyers and Sellers - Exhibit 7-12

4

The typical REALTOR[®] earned **15% of their business from repeat clients and customers, and 20% through referrals from past clients and customers.**

Source – NAR 2020 Member Profile

2/3

FALLOUT

Why does his happen?

Real Estate Review




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2/3 of sellers & buyers have recommended their agent once since selling and buying their home in the past year.

1/3 of sellers & buyers have recommended their agent three or more times.

Source – 2020 Profile of Home Buyers and Sellers
Exhibit 7-13 & 4-23

6

> 80%
of agent's
business comes
from repeat and
referral customers

Source: NAR Member Profile



41% of consumers say they rarely receive relevant content



57% say agents fail to provide comprehensive list of service offerings

Source: Yes Marketing

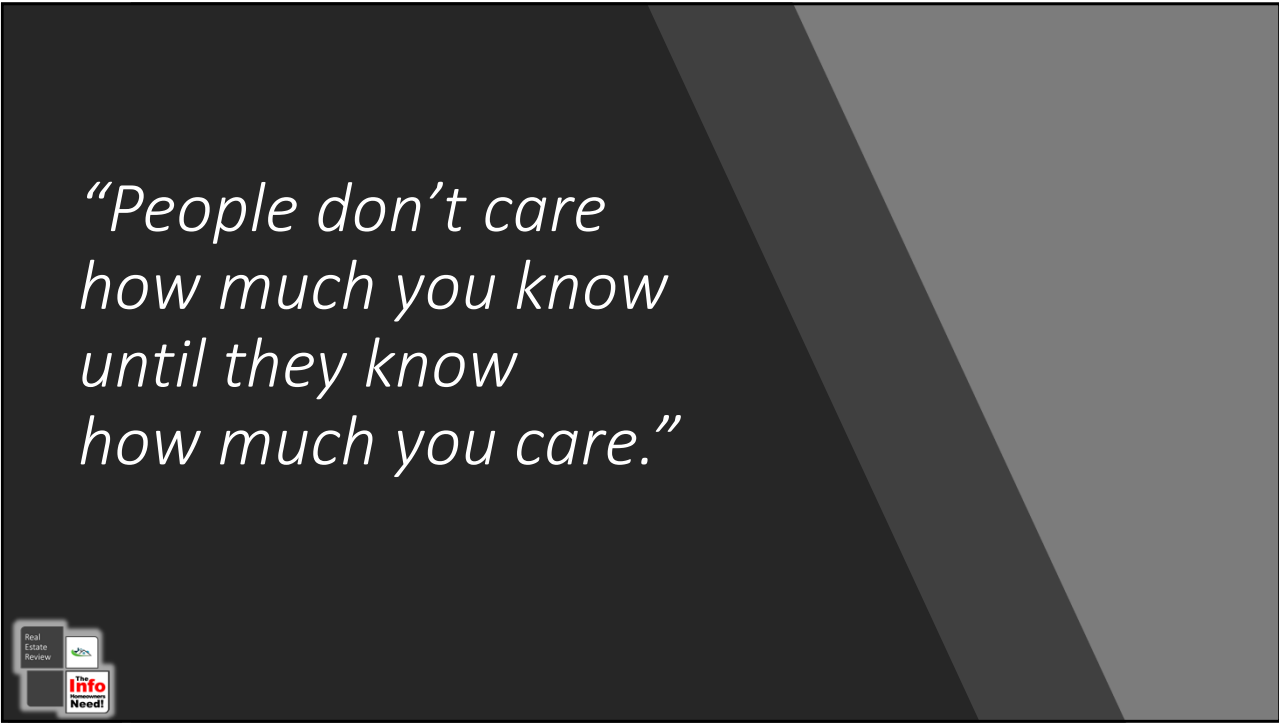



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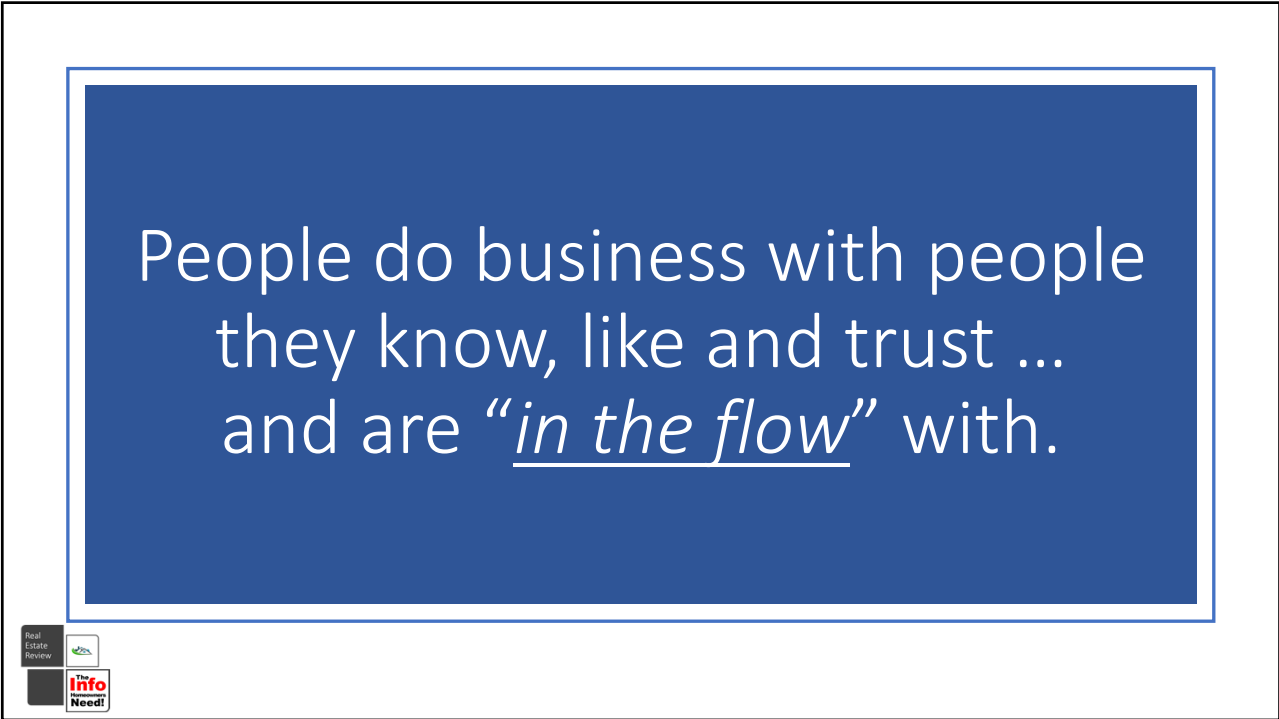
Raving fans will
buy, sell and refer
business to you.



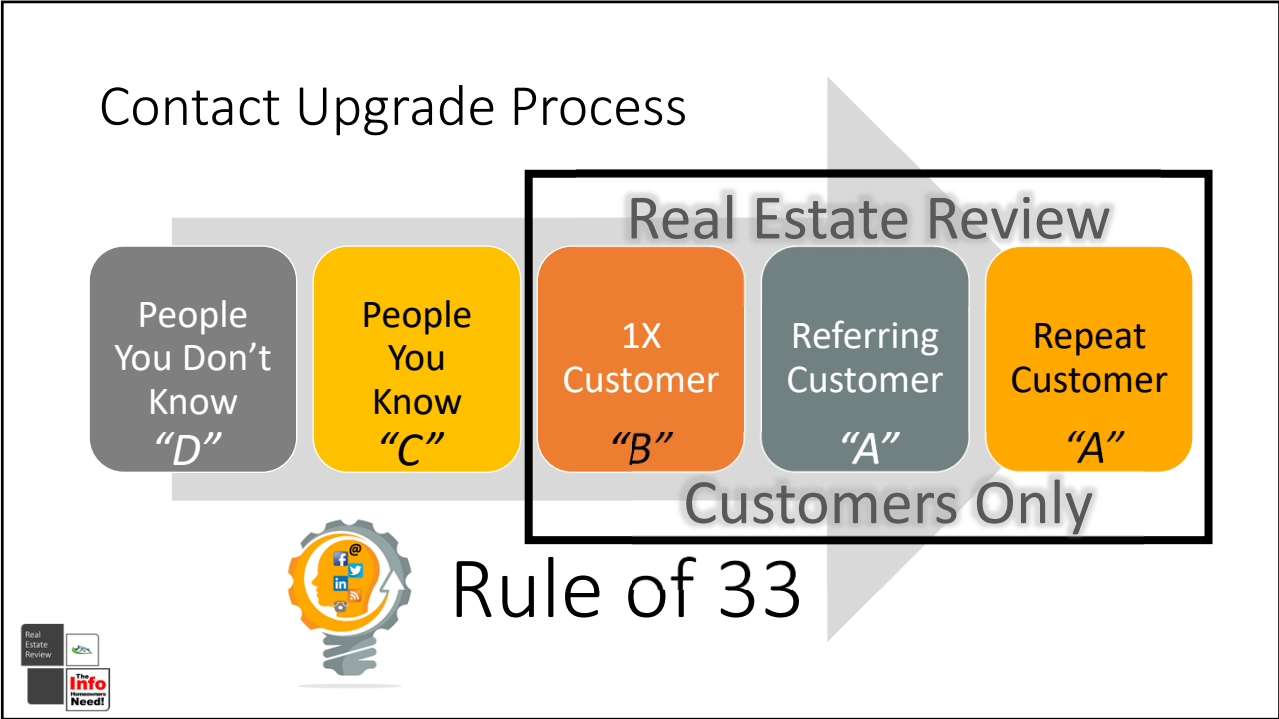

8



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11

Best Prospecting Technique Ever

For Customers Only

Real Estate Review

The Info Homeowners Need!

12

Contact Plan for Your Database









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Real Estate Reviews

- Success Habit 7 – schedule two live real estate reviews weekly
- Annual sit-down to review their real estate holdings
- Review values, current market conditions, refinancing and any questions they may have
- Not a disguised listing pitch - resist the temptation to act like a salesperson.

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Real Estate Review

 <p>Area Sales Activity Current and Sold Homes</p>	 <p>Retire Mortgage Early Save interest, build equity, shorten term</p>
 <p>Assessment Challenge How to lower your tax assessment</p>	 <p>Home Inventory Record personal belongings</p>
 <p>Refinancing Analysis Does it make sense to refinance?</p>	 <p>Rental Opportunities Benefits of investing in homes</p>
 <p>Improvement Register Keep track of capital improvements</p>	 <p>Service Providers Recommendations</p>

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Real Estate Review Conversions

- **Face-to-Face Reviews** – 43% of the time, they result in a listing, sale or referral
- **Mail the Review** – 15% of the time, they result in a listing, sale or referral
- The #1 most productive activity above even the 50 live interviews weekly.

Source: Ninja Selling by Larry Kendall






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Step One

“Hi Mary...this is Susan Anthony at Stars & Stripes Realty. How are you? (pause for response) Do you have time to talk?”



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Step Two

“Before we get to why I’m calling. I’ve been thinking about you lately. How is Robert and the family? (employ the FORD technique)

Family
Occupation/Organization
Recreation
Dreams



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Step Three

Purpose of the Call

“Mary, part of my service is to offer the opportunity to sit down and review your real estate annually. We’ll look at your current value, market activity, the assessed value and several things that can protect your investment or any questions you might have.”



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Step Three

Purpose of the Call continued

“I’ve prepared an information package and would like to invite you to lunch, breakfast or a zoom meeting, to go over it. When is a good time in the next week or so for us to get together?””



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Step Three

Purpose of the Call continued

If they are too busy to meet,
tell them you'll drop it in the mail
but under no circumstances, email it.



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Step Four

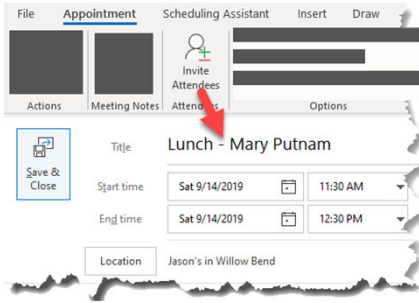
“By the way, what are your plans for the summer (or holidays)? Are you doing anything fun? Any trips?” (FORD technique)



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Step Five

“Thanks Mary. I look forward to seeing you for lunch at Jason’s on the fourteenth. I’ll send you an email confirmation.”



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Projections for two reviews per week

Coffee			\$10
Breakfast/Lunch			\$25
2 lunches per week times 50 weeks per year			\$2,500
Number of Real estate reviews			100
Expected number of transactions at 43% response rate			43
Average commission	10%	20%	\$6,000
Estimated Revenue	\$60,000	\$120,000	\$258,000
Return on Investment	10,220%	24:1	48:1
			103:1



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Area Sales Activity

- Sold – Current - Expired
- Absorption rate
- Possible zoning changes
- RPR – REALTORS® Property Resource.



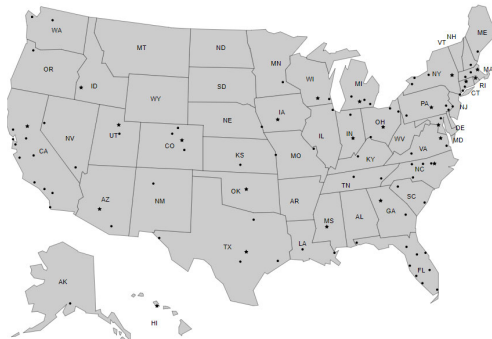
Updates or Projects

2020 Cost vs. Value Report – Remodeling Magazine

- Manufactured Stone Veneer (95.6%)
- Garage Door Replacement (94.5%)
- Mid-range Minor Kitchen Remodel (77.6%)
- Siding Replacement (74.7%)
- Wood Deck Addition (72.1%)
- Wood Window Replacement (68.9%)
- Entry Door Replacement (68.8%)
- Deck Addition (66.8%)
- Roofing Replacement – asphalt (65.9%)
- Bath remodel (64%)





Updates or Projects



<https://www.remodeling.hw.net/cost-vs-value/2020/>

2020 NATIONAL AVERAGES


PROJECT	JOB COST	RESALE VALUE	COST RECOUPED	CHANGE VS 2019
Manufactured Stone Veneer	\$9,357	\$8,943	95.6%	↑
Garage Door Replacement	\$3,695	\$3,491	94.5%	↓
Minor Kitchen Remodel Midrange	\$23,452	\$18,206	77.6%	↓
Siding Replacement Fiber-Cement	\$17,008	\$13,195	77.6%	-
Siding Replacement Vinyl	\$14,359	\$10,731	74.7%	-
Window Replacement Vinyl	\$17,641	\$12,761	72.3%	↓
Deck Addition Wood	\$14,360	\$10,355	72.1%	↓
Window Replacement Wood	\$21,495	\$14,804	68.9%	↓
Entry Door Replacement Steel	\$1,881	\$1,294	68.8%	↓
Deck Addition Composite	\$19,856	\$13,257	66.8%	↓
Roofing Replacement Asphalt Shingles	\$24,700	\$16,287	65.9%	↓
Bath Remodel Midrange	\$21,377	\$13,688	64.0%	↓
Bath Remodel Universal Design	\$34,643	\$21,463	62.0%	↓






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Home Warranty

- Generally, covers what homeowner insurance does not
- Typically, covers mechanical systems, built-in appliances and other things (possible increase in premium)
- Limit out-of-pocket expenses
- Peace of mind
- Convenience.



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Assessment Challenge

- Assessed value
- Mistakes - size, exemptions, ownership, change of use
- Comparable sales
- Pictures of current condition
- Process – summarize & link to
- Date deadlines for filing
- Contact info.



Considering Refinancing

- Lower Interest Rate
- Shorten Term
- Cash Out Equity
- Combine Loans
- Remove Mortgage Insurance
- Remove a Person from a Loan

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Will you recapture the cost of refinancing before you sell the property?

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Improvement Register

HOMEOWNER'S TAX WORKSHEET

Part 1 - Basis of Residence

Single person buys a home	\$350,000
Appreciates at 6% for 12 years	\$700,000
Less basis	\$350,000
Gain	\$350,000
Less exclusion	\$250,000
Taxable gain	\$100,000
Tax due at 15%	\$15,000

If \$100,000 improvements were made during that time, no tax would be due.

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

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- Exclusion of Gain – exclude up to \$250,000 of gain for single taxpayers; \$500,000 of gain for married/filing jointly.
- Capital improvements are added to the basis thereby reducing gain
- Basis is an accounting term referring to the gain in a property.



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Retire Mortgage Early

- Reasons – save interest, build equity, shorten term
- Projections
- Tip – Auto Bill Pay.



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Home Inventory

- Record personal belongings
- List
- Pictures
- Video
- Suggestions
- Save it online in the cloud



Rental Opportunities

- Compare Yield Alternatives
- Rentals are IDEAL
- Six things about rentals
- Investment Analysis example
- Retirement Projection example

Retirement Projection

Retirement Projection

Annual Contribution	\$28,524
First Year's Retirement Income	\$78,060
Future Value of Current Assets	\$435,204
Net Worth Objective	\$1,065,743
Shortage	\$630,539
Annual Investment Contribution	\$28,524
Required Investible Assets	\$975,755
Number of Free & Clear Units Required	7

Calculate



Service Providers

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

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

- Cleaning
- Electrician
- Heating & Air
- Lender
- Plumbing
- Title
- Other
- Contactor
- Handyman
- Insurance

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ANNUAL HOME ADVISORY
► The Information Homeowners Need

Provided by
Susan Anthony, CRS
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SERVICE PROVIDERS

One of the most frequent calls REALTORS® receive from past customers is to ask for a recommendation of a service provider.

Internet search engines have replaced the yellow pages or newspaper ads as a quick source to find a workman. While convenient, the problem with search engines is that the global nature of the web makes some companies look established when, in fact, they may not be at all.

A recommendation from a trusted friend or professional is by far your best resource. Reviews from strangers can be helpful,

but an endorsement from someone you know and trust will make you feel more confident that you'll find the right person to help with your project.

Almost every home-sale transaction requires something be done to either prepare a home to increase marketability or make a repair discovered by inspections prior to closing. The frequency of transactions leads agents to build an extensive list of service providers that provide reliable work at reasonable prices and have reputations to back up their



Prepared by Susan Anthony, Stars & Stripes Realty

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ANNUAL HOME ADVISORY
 ▶ The Information Homeowners Need

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 Stars & Stripes Realty
 972-743-9887 | Susan@SusanAnthony.com

Real Estate Review **The info Need!**

RECENT COMPARABLE SALES

MLS#	_____
Type	_____
Area	_____
Price	_____
Address	_____
City	_____
sq ft	_____
sq ft below	_____
sq ft above	_____
Year Built	_____
Pool	_____
View	_____
Alarms	_____
Remarks	_____

TAX CHALLENGE PROCEDURES

Dates _____

Procedure _____

Contact Info _____

TAX GUIDE

HOME INVENTORY

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Video Conference

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Outlook User Templates

Real Estate Review

- Area Sales Activity**
Current and Sold Homes
- Assessment Challenge**
How to lower your tax assessment
- Refinancing Analysis**
Does it make sense to refinance?
- Improvement Register**
Keep track of capital improvements
- Equity Accelerator**
Save interest, build equity, shorten term
- Home Inventory**
Record personal belongings
- Rental Opportunities**
Benefits of investing in homes
- Service Providers**
Recommendations

Something we do throughout the year for our customers is a real estate review where we can provide owners with information about the current market value of their home, recent sales activity, assessment challenges and a number of other real estate related services for homeowners.

There is no charge or obligation. It is just a way for us to be of continued service to you until you're ready to move again. We can schedule a live meeting or find a time for an online meeting. If you'd like to have this information, click the schedule an appointment button and find a time on my calendar that works for you.

We want you to consider me your REALTOR® so, please let me know if you need anything. Thank you.

Schedule a Real Estate Review

Susan Anthony, Certified Residential Specialist
Stars & Stripes Realty | 5023 Sea Pines, Dallas, TX 75287
972-407-1337 | Cell 214-850-7308
Susan@SusanAnthony.com | www.SusanAnthony.com
[Better Homeowners' Resource](#)

SCHEDULE A VIDEO CHAT

30 minutes

- ✓ Home Valuation
- ✓ Selling During Covid-19
- ✓ Buying During Covid-19
- ✓ Rental Investments
- ✓ First-time Buyer Strategies

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Information Homeowners Need

Real Estate Review

Peter...

Part of the service we offer to our best customers is the opportunity to review your real estate and answer any questions you have. We believe having current information is beneficial to be a prudent homeowner.

We can focus on what you're most interested in and prepare the information for our online meeting. You'll receive copies of everything at the end. It is our way of saying thank you and providing ongoing service.

- Area Sales Activity**
Current and Sold Homes
- Property Tax Challenge**
How to lower your tax assessment
- Refinancing Analysis**
Does it make sense to refinance at this time?
- Home Inventory**
Record personal belongings
- Equity Accelerator**
Save interest, build equity, shorten term
- Rental Property Opportunities**
Benefits of investing in homes
- Improvement Register**
Keep track of capital improvements
- Service Providers**
Recommendations

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

Mailer to your database

40

Let contacts schedule their own appointments



Susan Anthony
Real Estate Review

We'll look at your current value, market activity, the assessed value and several things that can protect your investment or any questions you might have.

We can provide things like Tax Guide, Home Inventory, Rental Home Guide, and service provider recommendations.

Select a Date & Time


December 2020

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Central Time - US & Canada (7:02am)

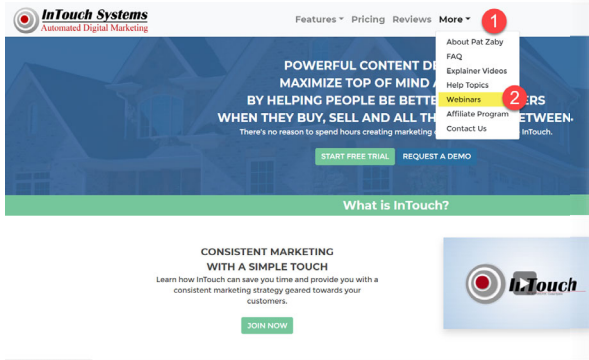
30 min

Web conferencing details provided upon confirmation.



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FREE WEBINAR

Real Estate Review

If you've been looking for a strategy to meet with your best customers once a year to reinforce your position as their REALTOR, you'll want to see and listen to this concept. While helping your best customers protect the investment in their home, you'll win their loyalty and it could easily become your best lead generation activity.

Recorded earlier on 2/24/2021



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Where to find Annual Advisory in InTouch



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InTouch Systems
Automated Digital Marketing
for Top-of-Mind Awareness

Digital Marketing Components & Frequency

- Automated eMail**
Newsletters, Holidays, Special Occasions
- Automated Social Media**
*Easily posted
- Automated Landing Page**
Aggregates Content, Additional Resources

The infographic features the InTouch Systems logo at the top left. It lists three digital marketing components in colored rounded rectangles: Automated eMail (green), Automated Social Media (purple), and Automated Landing Page (yellow). Each component includes a brief description of its function. Social media icons for Facebook, LinkedIn, Twitter, and Instagram are shown at the bottom of the Social Media box.



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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


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 **Automated eMail**


Newsletters



Homeowners still have considerable advantages from the amortization of the mortgage and the appreciation enjoyed by most homes even with taking the standard deduction instead of itemizing to take the interest and property tax deduction.

There is an adage, "Rent or buy, you pay for the house you occupy." You either pay for it yourself or for your landlord. The people who have job security, sufficient income, good credit and the funds for the down payment and closing costs can enjoy the many financial and emotional benefits of homeownership.

Looking at a \$350,000 home purchased with an FHA mortgage with 3.5% down payment at 3.25% interest for 30-years, the total payment would be \$7,470 a month. During the first year, the average monthly principal




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

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 **Automated eMail**

Newsletters



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Local Info
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Holidays & Special Occasions




Happy Home Anniversary


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


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HAPPY BIRTHDAY!

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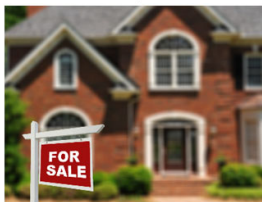
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What's Up in Our Area


A quick look at what is going on related to homeowners

Dallas/Fort Worth

-  **Local Housing**
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-  **Food**
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-  **Outdoors**
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-  **Sports**
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-  **What's New**
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[BlogsHomeowners.com/SusanAnthony](#)





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Social Media

Infographics

Who Pays the Commission?

The seller because it is deducted from the seller's proceeds? **OR** The buyer because it is part of the price paid for the home?

The fact is, it is negotiable but regardless, a commission is paid in nine out of ten sales. If a buyer deals directly with the seller, it doesn't mean they'll get the home for less than if there was not an agent involved.

BetterHomeowners.com

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.

Home Buying Process

Preparation

- Down Payment
- Credit Report
- Real Estate Agent
- Pre-Approval
- Home Search

Execution

- Occupancy
- Settlement
- Appraisal
- Inspections
- Negotiate Contract

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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...

Opens in
Landing Page

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

Videos









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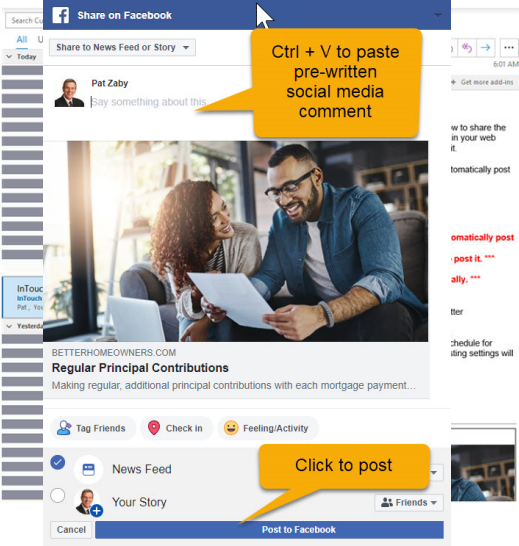
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Social Media

Daily Post Reminder

In 30 seconds, it will be on your Facebook personal page.





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 **Social Media**

Posting to Instagram

Instagram will post to your Facebook personal page at the same time



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 **Social Media**

Blog

- Weekly articles
- Can be posted automatically

BLOG






Do You Know The Way?

Monday, March 04, 2019
By The Mike Porter Team



Fear of the unknown is common among all ages. Kids, at night, imagine monsters in their closets or under their beds and adults are unsure of what the future might bring. It may be natural for first-time buyers to be unsure of the process because they haven't been through it before but even repeat buyers need to know changes that have taken place since the financial housing crisis.

The steps in the home buying process are very predictable and generally follow the same pattern every time. It certainly makes the move stay on schedule when you know all the different things that must be done to get to the closing.

- In the initial interview with your real estate professional, you share the things you want and need in a home, discuss available financing and learn how your agent can represent you in the transaction.
- The pre-approval step is essential for anyone using a mortgage to purchase a home to assure that they're looking at the right price of homes and so they'll know what they can qualify for and what the interest will be.
- Even with lower than normal inventory, it is difficult to stay up-to-date with the homes currently for sale and the new one just coming on the market. Technology has simplified this process, but the buyer needs to implement them.
- Showing can be accommodated online through virtual tours, drive-by and finally, a personal tour through the home. Your real estate professional can work with you to see all the homes in the market through REALTORs, builders or for sale by owners.
- When a home has been identified, an offer is written and negotiation over price, condition and terms takes place.
- A contract for a fully-executed written agreement.

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Automated Digital Marketing

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Market Multiplier

Original Content w/landing page vs Curating




Don't lose your readers when they click on one of your posts





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Market Multiplier

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

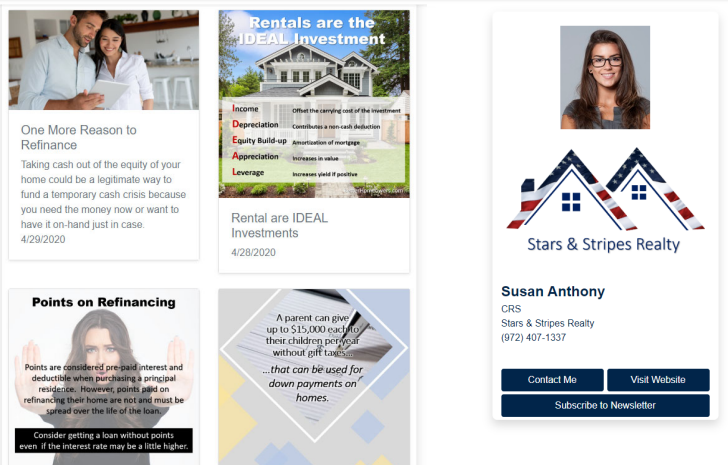
HOME BUYER'S GUIDE SELLER'S GUIDE INFO GUIDES * FINANCIAL APPS


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.

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. FNMA 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 estimating circumstances. It only takes a few months 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 up front, 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.


"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.

"Getting pre-approved is 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 live 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
Susan@SusanAnthony.com



InTouch Systems
Automated Digital Marketing

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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 embedded 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 (PITI)	\$2,252.45
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	\$109,906
Down Payment	\$ 10,500
Appreciation	\$ 63,896
Amortization	\$ 32,311

Cumulative Lost Rent

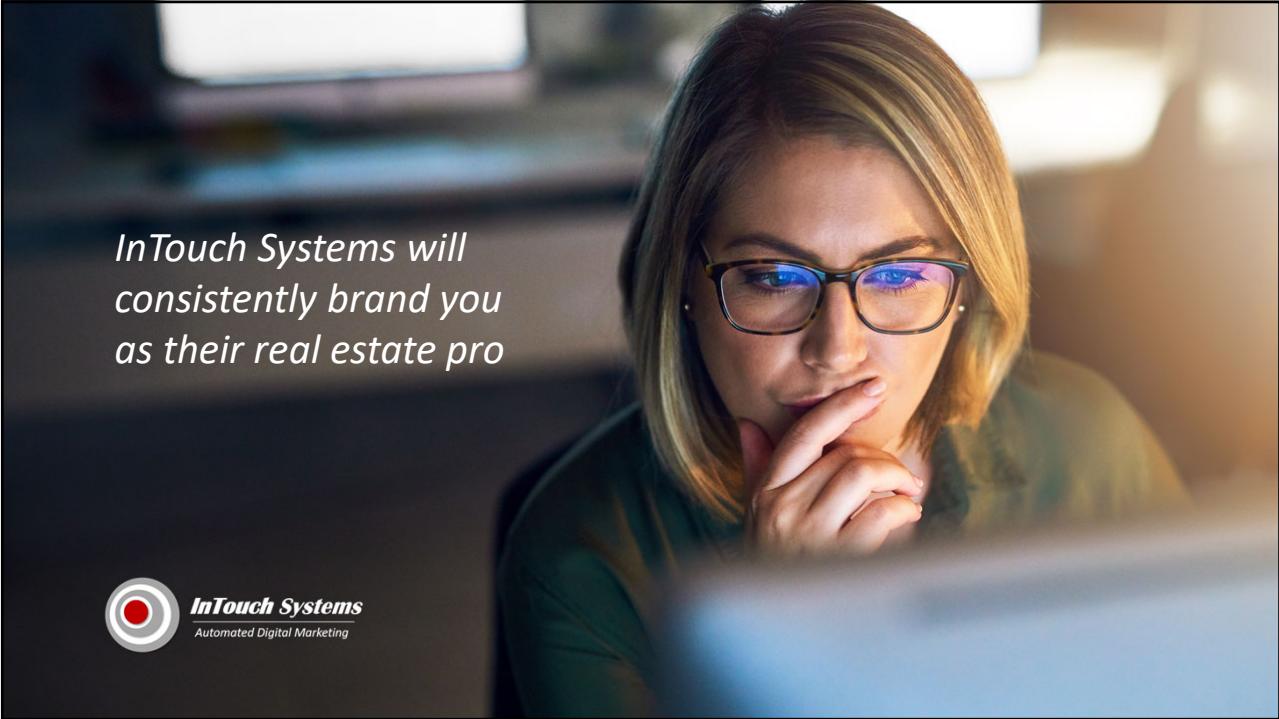
7	\$206,886.48
6	\$174,647.07
5	\$143,316.67
4	\$112,007.88
3	\$81,454.30
2	\$54,810.00
1	\$27,000.00

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

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

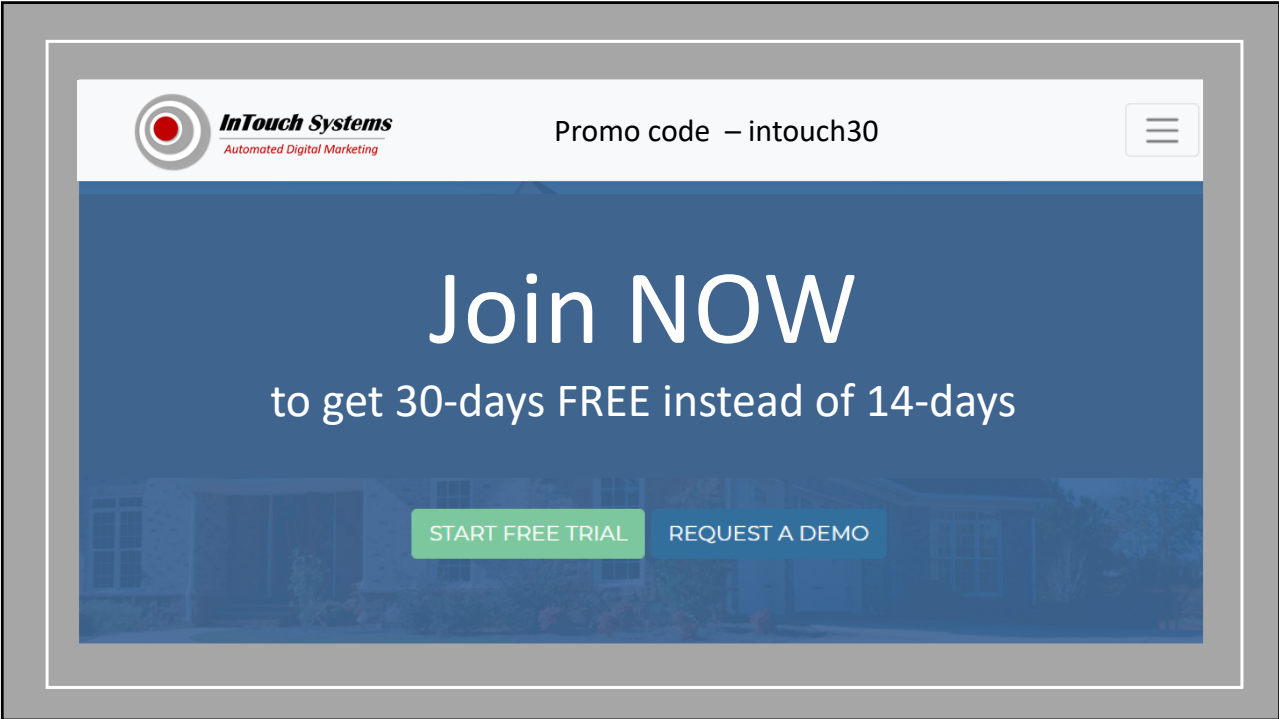
In about
20
 minutes



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