

ELITE MARKETING LIBRARY

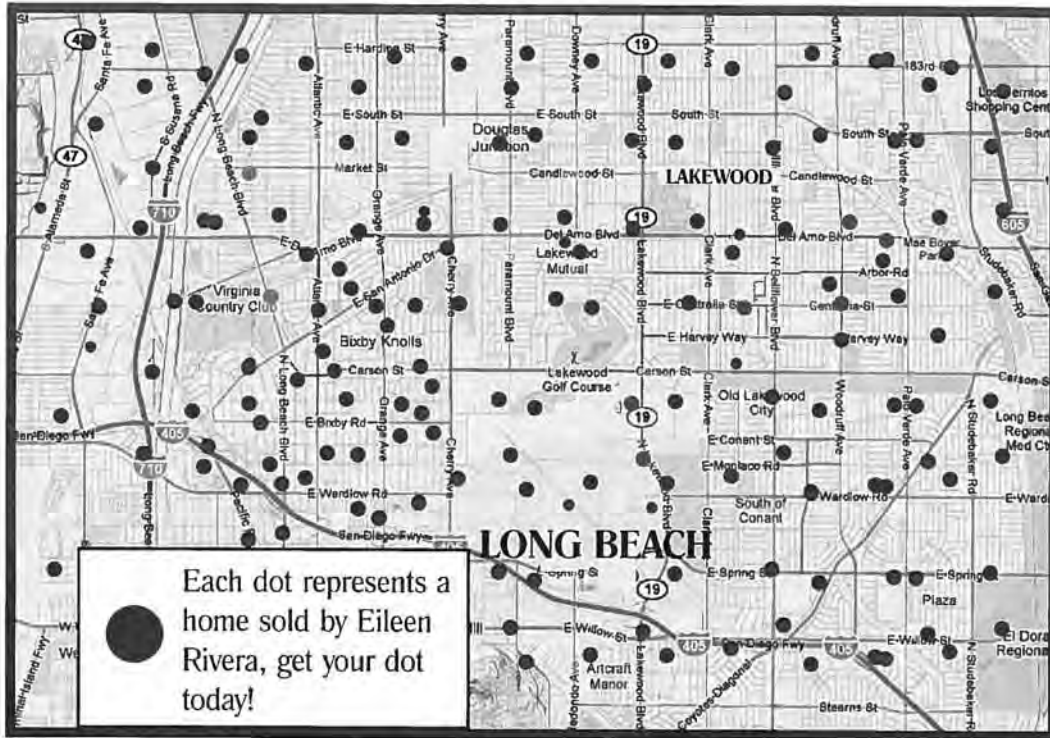
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FLYERS

ELITE
MARKETING
LIBRARY



Thinking Of Selling Your Home?



I have a proven track record and strategy for getting my clients top dollar. I have helped hundreds of your neighbors sell their homes and I can help you too!

**CALL ME TODAY FOR A FREE
NO OBLIGATION CONSULTATION**

Eileen Rivera
562-989-1997

Eileen@riveraandcompany.com • www.riveraandcompany.com
DRE License #01208517

ANTHONY RIGGINS SELLS CROCKER HIGHLANDS



Call me for all your real estate needs:

ANTHONY RIGGINS
 510.693.7931
 ANTHONY.RIGGINS@SOTHEBYSREALTY.COM
 ANTHONYRIGGINS.COM
 D.I.R.E. LIC #01372885

East Bay | **Sotheby's**
 INTERNATIONAL REALTY



THE WALKER TEAM, LLC

PROVEN,
CONSISTENT
RESULTS.

Housing Market Trends

1,985 Properties Available for Sale & 3,430 Pending Buyers are burning through our inventory faster than REALTORS® can put them on the market.

2009
There are many more buyers than sellers.

2011

Homes are selling with **MULTIPLE** offers, Many selling over the original asking price.

2012

The Spring Buying Season Started early and is HEATING UP!
Buyers are actively looking in your neighborhood. Call Today for a FREE Comprehensive Market Analysis of your home!

WWW.THEWALKERTEAM.COM

We **GUARANTEE**
the Successful Sale of Your Home
Ask Us How



THE WALKER TEAM
Keith & Mary - DRE#01244287
408.357.5783
Sold@TheWalkerTeam.com



TWO NAMES YOU CAN TRUST

Ed's pledge is to serve his client's interests first, in an uncompromising fashion, by delivering the finest quality service and experience.

- Informed Guidance
- Insightful Marketing
- Product Knowledge
- Skilled Negotiator
- Tech Savvy
- Timely Communication
- Honesty & Integrity
- Client-Centric Service
- Advanced Training



Your Success Begins With Your Choice

When choosing a Realtor to represent you in the purchase or sale of your largest asset, your home, you have a choice.

Make an informed choice and choose a REALTOR® that is dedicated to the trade, works full time in the industry, has taken the time to get additional training and certifications, dedicates every energy to the client's best interest and diligently works to the client's ultimate goal.

Ed is a full time REALTOR®, has earned the Certified Residential Specialist & Accredited Buyer's Representative Designations, is a Graduate of the REALTOR® Institute and is 100% dedicated to his client's success, goals and best interest.

Ed Cashwell, CRS, ABR, GRI

RE/MAX Heritage
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Melrose, MA 02176
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www.EdCashwell.com

Ed Cashwell



**Certified
Residential
Specialist**

**Accredited
Buyer's
Representative**



781-517-0239



Your Real Estate 'EdVantage'

All About Ed

On a 2001 business trip to Connecticut, Ed fell in love with New England. That visit, his first to New England, sent his life in unanticipated directions opening the door for new life experiences.

Originally from North Carolina, Ed has lived in Texas, California and Connecticut. Along that journey, he owned seven houses and was employed by diverse and respected companies including General Electric, Nissan/Infiniti Motor Acceptance and Safeco Insurance. He is skilled in negotiations, financial analysis, team leadership, project development, and technology.

Ed's life-long goal was to become a REALTOR®. After settling in Melrose, Ed turned his focus to Real Estate representing Sellers and Buyers on the North Shore.

The 'EdVantage'

Diligently working in the client's best interest, making the complex easy, leveraging emerging technology, providing unique solutions, and working for a successful outcome.

During this continuous process, Ed will always be honest and trustworthy, equitable and fair, and deliver more than is expected or promised. Ed strives for future long-term relationships based on honesty, trust, and mutual respect that will result in success for all involved.

Seller's Representation

Selling a home in shifting markets requires genuine skill and talent. Placing a sign in the yard and putting the home in the Multiple Listing Service is simply not enough. Seller's Need Strategies for Success!

Your REALTOR® must possess & display these skill-sets:

- Tech Savvy
- People-centric
- Skilled negotiator
- Product and pricing expert
- Marketing insight
- Process Mapping



Bullet Proof The Deal All The Way To Closing

Getting an offer on the property is great but an offer does not equal cash on the table. The transaction must survive inspections, the purchase & sale negotiation, repairs, legal & mortgage contingencies, and anticipated surprises.

That is where Ed's experience and talent matter most. Ed understands the process, the players, the market and the product. The result: A strategy to ensure your sales success, protect your equity and provide informed guidance at every step of the process.

Ed represents Sellers in the following communities: Melrose, Wakefield, Stoneham, Reading, North Reading, Lynnfield, Malden, Medford, Burlington, Somerville, Cambridge, Woburn, Saugus, Peabody, Lynn, & other nearby towns on the North Shore of Boston.

Buyer's Representation

Ed is an Accredited Buyer's Representative (ABR). Ed has extensive experience representing Buyers in the entire Boston Metro Area.

Utilize Ed's experience and knowledge to gain real insight into the entire process:

- Find the right house
- Pay the right price
- Secure the right mortgage
- Expect fair terms & conditions
- Enjoy a smooth process
- Have fun along the way

Save time, energy, money!

Ed's "Look & Learn Tour" will help you focus your search for the right home, with less time and effort. You get Ed's personal service plus full buyer representation and informed guidance at every step.

To view all homes on the market, please visit Ed's website at www.EdCashwell.com

Register as a member and perform personal property searches, see sales prices, get addresses, maps, photos and more.

Never miss another home!
Sign up today!

Selling a home in today's market can be challenging. Becky Barrick & Associates understands that. While the market can be difficult, hundreds of homes are sold each week in Pierce, King and Thurston County. What's the difference between selling your home and failing to do so? The Details. Whether it's our proven sales approach, effective marketing campaigns, or utilizing our existing network at Becky Barrick & Associates no detail is overlooked.

With a proven track record, the right skill set and years of experience, Becky Barrick & Associates has all the tools to sell your home. If your serious about selling, we are serious about getting the job done.

Becky Barrick Guarantee

Excellence in
Marketing, Negotiating, Representation

The Becky Barrick Guarantee: Our marketing team develops a specific marketing strategy for each and every property! These marketing strategies are tailored specifically for each home owner. These strategies are designed to maximize marketability, exposure, and most importantly – Results!

Our drive and innovation in marketing is second to none.

We consistently offer this Guarantee with constant communication and top notch professionalism. Put us to the test, we welcome the challenge.



Becky Barrick & Associates
Keller Williams Realty
1029 East Main Suite 201
Puyallup, WA 98372
Cell: 253-209-9641
Office: 253-881-4155
Fax: 253-848-5304
Email: Becky@BeckyBarrick.com

www.BeckyBarrick.com



This is not a solicitation if your home is currently listed with another agent.

Becky Barrick

Realtor

When Others Have Failed...



821 N Fife St, Tacoma
 # of Agents Before BB&A: 2
 # of Days on the Market: 155
 Listed and Sold By BB&A: 24

Thanks so much for all your help in getting our property on Fife St sold. We had it listed for several months with no offers. Within a week of hiring you to list the property you were able to bring in a buyer. We were very impressed with your professionalism and regular, constant updates. We enjoyed working with you throughout the process and extensive market knowledge. We would definitely recommend you to anyone looking for an agent in the area. Thanks again!

Robin Hartley
 Mortain Enterprises, Inc. - Seller

...we've succeeded



35817 State Route 161 E, Eatonville
 # of Agents Before BB&A: 2
 # of Days on the Market: 364
 Listed and Sold By BB&A: 30 (listed to closed)

"We listed our Clear Lake property with Becky Barrick the first week in May 2011. She realized the sales potential of the property and recommended a contractor to complete the construction and a staging firm to expedite for a quick sale. She had a buyer by May 25th 2011!

Peggy Riviere & Bruce Johnson
 Seller

For more Raving Reviews please
 check out our Website

www.BeckyBarrick.com

..and succeeded!



13116 226th St E, Graham
 # of Agents Before BB&A: 2
 # of Days on the Market: 138
 Listed and Sold By BB&A: 10

"Our experiences have led us to have very low expectations, very little trust, and no patience with realtors. However, we appreciate your honesty, your determination and patience, and most importantly, the fact that you get the results you promise. These qualities differentiate you from other agents.

So, bottom line: Becky Barrick is a dynamo! She has just the right combination of fortitude and kindness. She has helped us with several of our home sales and we couldn't be happier with the service. Her office is always open for questions and/or concerns."

Kristen & Dave Lampson
 Seller



RealtyUSA .COM

Chad Perkins
518.584.7100 *Real Estate*

TOP 100 Agents in America!
Ranked in the Wall Street Journal in 2009

www.IMCHAD.com



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Ranked in the Wall Street Journal in 2009

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94% of For Sale By Owners end up selling with a real estate agent!

"We had a town home that was FSBO for 1 1/2 months and my husband and I interviewed several agents because we were unsuccessful in selling it ourselves. Chad listed our town house for \$10,000 more, and sold it in 2 weeks."
- The Rafferty's - Saratoga Springs

Real People...Real Reviews...Real Results



"Chad's integrity, realtor savvy, and hard work made our real estate transaction very successful."
- Melissa Bailey - Ballston Lake

"I called Chad Perkins the only agent who was 100% satisfied."
- Frank Kime - Tallman

"I've sold my house twice with Chad Perkins and I considered another company for 3 months and considered FSBO. Chad did it all for me and sold it quickly for a very reasonable commission rate. We were able to walk away with what we needed."
- Janet and Walter Hammond - Westport

"We were considering for sale by owner. We knew of Chad Perkins and called him for a price on our house. We were in a unique situation and had to sell our home right away. Chad helped us get the most money in our pocket and met a pleasure to work with."
- Charles Brennan - Germantown

"Chad got us \$20K more than had other agents had on our property with 3 days. Selling our home through Chad was a great experience. Thank you Chad!"
- Kelly Richman - Bismarck

"I've sold for Sale by Owner to Chad Perkins because we were so impressed by his results and your history. I have referred 3 listings to Chad since. He is now my ONLY realtor."
- Mrs. Ramsey - Clifton Park

"We thought we priced our house high when we attempted for sale by owner. We were referred by a friend to Chad Perkins. He called him and he came right over. He got us \$20 more than what we wanted. After reasonable commission out we were extremely happy!"
- Rosemary P. - Queensbury

"I had my house listed with another company for 3 months and considered FSBO. Chad did it all for me and sold it quickly for a very reasonable commission rate. We were able to walk away with what we needed."
- Janet and Walter Hammond - Westport

RealtyUSA .COM

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Ranked in the Wall Street Journal in 2009

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WHAT'S YOUR HOME WORTH?
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Over \$200 Million in Sales • Awarded Top 100 Agents in America

See what's new at www.IMCHAD.com

We are JUST that good!

- Over 1000 Homes Sold
- In 2009, the Wall Street Journal Ranked us #87 in America
- Last Year We Netted Sellers An Average of 98% of Asking Price!
- Ranked #1 Agent in New York State, Four Years Consecutively
- Over \$200 Million in Sales
- Full Time - We are available 24/7 to Service All of Your Real Estate Needs
- Online Presence
- Advertising - Newspapers, Home Magazines, Online and More!



"Chad helped sell our home for TOP DOLLAR after we waited with another agent for 2 years. We will always call Chad."
- Crystal Sherman - West Coxsack

"Working with Chad and his office is so fun and he was the best choice we made!"
- The Jones' - Rotterdam

"Chad is one of the hardest working agents I know."
- Tom Ferry - Real Estate Coach

"We worked our first home with Chad Perkins. We estimated Chad to be average. His expertise and enthusiasm is the key to his success."
- Lu Sauer - Milan

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Selling Your Home In The Current Market

MLS – Internet and Virtual Tours
The Multiple Listing Service is how other real estate agents know that your home is for sale. Our Area has 2 MLS services and we are a member of both.

Marketing Department – First Impressions
We are fortunate to have our very own personal marketing department and this has made us stand out from any other agent! We have brooded ourselves and our marketing materials to enhance your home and exposure.

Real Estate Magazines – Out of Town Buyers
Advertising in the Real Estate Magazines gives your home greater exposure. We advertise your home on full color pages & instruct buyers to call us directly. Professional color photos ensure that your property is showcased to buyers.

Newspaper Advertising – Get in Front of More People
We advertise all our properties in local newspapers such as The Gazette, The Times Union, The Saratogian, The Post Star and many more.

Front Yard Sign – Direct Contact
We use large Front Signs in front of your home, with our DIRECT phone number so buyers driving by can call our office directly. Additionally we put our website information on the sign.

Office Caravan – Get the Community Involved
Put your home in front of all the Top Realtors in the area. We caravan our listings so that your home can be seen by other agents who have a current buyer or who may come into contact with a future buyer for your home!



"Chad contacted me while my home was for sale by Dave and I had him do it. I had already asked an agent. He was persistent with me while remaining very professional. He called for 2 weeks and we closed \$1,000,000 for Sale by Dave, and an extra \$100,000 in profit. I had had 3 agent's worth more than \$100,000. I allowed Chad to come see and he listed and sold my home. IMCHAD is 2 out of 5 for \$141,000. I made \$32,000 more!"
-Jan Harsh - Greatfield Corner

"This thought, marketing and strategy site made our entire experience to be an excellent one. We chose our Chad Perkins."
-Cari and Jeff Johnson

"Chad called me for \$21,000 more than we would have received for our home. He made the difference between a headache and a pleasant surprise! We all welcome to YOU CHAD!" -Mike & Erica Klapke



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See what's new at www.IMCHAD.com

✓ Any Time
✓ No Cost
✓ No Obligation

Chad is trained in showing...
My House is Worth...
WHAT?



Chad Perkins
518.584.7100
TOP 100 Agents in America!
RealtyUSA.com
www.IMCHAD.com

Virtual Tour – Professional Photographer
First impressions are the key to selling your home. We hire a professional photographer to take the photos of your home and also create a personal Virtual Tour to enhance your listing on the MLS. In all advertising and on the internet.

Brochures/Post Cards/Social Media – Follow the Trends!
Being up to date with today's technology is the key to a successful business. We use the latest in technology to help us reach more people. Making traditional real estate with modern technology and today's online marketing, allows us to put your home in front of more people.

One on One Service – 7 Days a Week!
We're here for you and all your real estate needs. It's important for our clients to know that we really care. We are available 7 days a week and can always be reached by phone, email, text or one-one service!

Showings – Feedback is Important
It's important to be able to show your home and get feedback after the showing. We automatically send you feedback after every showing, the minute we receive it!

Website Exposure – Placement and Searching
With technology growing daily, your home needs to be all over the internet. We link to thousands of websites, here are just a few:
www.IMCHAD.com
www.RealtyUSA.com
www.HOMES.com
www.MOVE.com
www.AOL.com
www.HOTLINK.com
www.HOUSING.com
www.HOUSING.com

Downstate & Relocation Buyers – Sell to Out of State Buyers
Be reassured knowing that we work with and specialize in relocation buyers and sellers. Having helped more than 1000 people buy and sell their estate, relocation companies choose us regularly to help locate the more their employees. We market and expose our listings to everyone in all ways possible.



"We're for Sale by Dave, we got a lot of call from buyers. We chose Chad because of his professional and his persistence. He got us where we wanted in the time we wanted. It was great!"
Richard & Thoma Baker - Saratoga Springs

"Tom professional and Dave made a challenging situation easy. We'd wanted to sell in the real estate market. We can't thank you enough."
Mike & Tracy Costello


"We had our home for Sale by Dave for \$175,000. Chad advised us to list for \$209,900. We had his advice and did so. 3 days later we SOLD a contract and \$30,000 HOME for \$215,900. Chad helps get in \$24,000 MORE! We would recommend him to anyone!" - Mr. & Mrs. Schme



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See what's new at www.IMCHAD.com

✓ Any Time
✓ No Cost
✓ No Obligation

Chad is trained in showing...
My House is Worth...
WHAT?



15 Minutes to Success

ARE YOU TIRED OF THE HOUSING MARKET?
ARE YOU UNSURE WHY YOUR HOME DIDN'T SELL, BUT OTHERS DID?
WAS YOUR HOME PRICED RIGHT?
DID YOUR LAST AGENT DO EVERYTHING RIGHT TO GET YOUR HOME SOLD?

We provide a **COMPLIMENTARY 15 MINUTE** service to show you exactly why other homes in your neighborhood sold, whereas yours did not. We also show you what the market shows your home will most likely sell for. It's not our opinion, but real market conditions only. What's the point of re-listing your home if you don't have a chance to sell? We will help you identify a good strategy to move forward, regardless of who you list your home through.

DURING THIS 15 MINUTE APPOINTMENT:

- We will **NOT** ask you to list your home with us
- We will **NOT** discuss our Marketing Plan

Certified in Fine Homes & Estates
 ABR, AHS, CDPE, CRS, DGR,
 GREEN, GRI, RFL, SER, TRC

Phone: [REDACTED]
 Fax: [REDACTED]
 E-mail: [REDACTED]

Our goal is to give you the information you need to make the right decision. Maybe now's the time to sell your home, or maybe it's not. You'll never really know for sure until you give us a call to set up your FREE 15 Minute consultation with a knowledgeable expert. Many other homeowners have found our no obligation service incredibly valuable.

**Are You Aware The Market Has Changed?
... AND IT'S IN YOUR FAVOR IF YOU
WANT TO SELL YOUR HOME TODAY!**



ORIANA
SHEA AND COMPANY

Direct: (562) 477-3388

www.YourLongBeachHomeValue.com

WHY DIDN'T YOUR HOME SELL?

1. Was it lack of **exposure**?
 - Did you have many showings & at least one broker preview within the first two weeks of your listing?
2. Did your last agent discuss **buyer demographics** with you for your neighborhood?
 - Who was your home marketed to?
3. How did your home compare to other homes you were competing against?
4. Did your previous agent offer to show you the competition?
5. How did the **price** of your home compare to others in your marketplace?
6. Did your agent discuss **staging** techniques with you to maximize your price?
7. What type of **exposure** and **internet presence** did your home have?
8. Did your last agent call you every week with a progress report and feedback from the agents and the buyers?
9. Did you have an extensive marketing plan in place to sell your home?
10. Do you know why other homes that were on the market the same time as yours did sell?



(562) 477-3388 • www.YourLongBeachHomeValue.com

ORIANA
SHEA AND COMPANY

MISSION STATEMENT

My singular vision as a Real Estate Consultant is to exceed my client's expectations by providing the most customized service possible. I believe my team and I are setting a new standard, one that guides our clients through each stage of their real estate sale or purchase. We are dedicated to ensuring that you receive personalized and pertinent accurate information during every step of the process.

I am committed to keeping current with market trends and financial / real estate industry updates in order to provide my Clients with the means to confidently make important decisions. We offer a wide range of services and pride ourselves on providing you with options that are unique to your specific needs. I will always strive to deserve the faith and trust that has been placed with me. With integrity and exceptional service, my goal is to become Your Realtor for life, wherever life takes you. . .



*The Question is. . .
Do You Still Want to
Move?*

*Don't You Owe it to Yourself to Find
Out if Now Is The Right Time To Sell
Your Home?*

**Call Now for A FREE Market Evaluation
of Your Home.**



ORIANA
SHEA AND COMPANY

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E-mail: Oriana4u@gmail.com

www.YourLongBeachHomeValue.com

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KELLER WILLIAMS
REALTY



ORIANA
SHEA AND COMPANY



PLAZA REAL ESTATE *News*

July 2012

ORIANA'S PLAZA MARKET UPDATE
Homes Sold in the last 30 Days!

ADDRESS	BED	BATH	SQ FT	LIST PRICE	SOLD PRICE	DAYS ON MARKET
6228 E Conant St	2	1	852	\$329,900	\$330,000	7
3608 Faust Ave	3	2	1,354	\$349,000	\$351,300	6
3179 Senasac Ave	2	1	1,249	\$359,900	\$356,200	67
3208 Palo Verde Ave	3	2	1,620	\$360,000	\$320,000	179
2844 Palo Verde Ave	3	2	1,471	\$369,000	\$353,000	45
3108 Ladoga Ave	3	2	1,152	\$399,900	\$399,900	91
6836 E. El Carmen St	2	1	939	\$399,000	\$400,000	35
3051 Monogram	3	2	1,550	\$405,000	\$405,000	185
2813 Studebaker Rd	3	2	1,216	\$429,000	\$429,000	136
2431 N. Studebaker Rd	3	2	1,615	\$449,000	\$449,000	64
6737 E. El Progreso St	3	2	1,207	\$489,000	\$475,000	35
3208 Stevely Ave	3	2	1,380	\$509,900	\$480,000	153
7203 E. Lanai St	3	2	1,130	\$539,000	\$531,250	2
3102 Karen Ave	3	2	1,245	\$549,000	\$555,000	6
6745 E Monlaco Rd	4	3	2,095	\$569,000	\$580,000	5
3068 Kalin Ave	4	2	1,274	\$629,500	\$617,500	11
2541 Monogram Ave	3	2	1,911	\$595,000	\$595,000	51

Each office is independently owned and operated. Not intended to solicit property currently listed for sale by other Brokers. Information deemed reliable, but not guaranteed. The above properties have not all been listed or sold by Oriana Shea or Keller Williams Realty.



JUST LISTED!
3457 Monogram Ave.
3 Bedrooms / 2 Baths
Listed at \$519,000



JUST LISTED!
6826 E Los Arcos St.
3 Bedrooms / 2 Baths
Listed \$539,000



JUST LISTED!
3725 San Anseline Ave.
4 Bedrooms / 2 Baths
Listed at \$489,000



IN ESCROW!
3861 Karen Ave.
3 Bedrooms / 1 Bath
Listed \$449,000

Do You Want to Know the Value of Your Home? Thinking of Selling?? For The Best Move of Your Life, Call Me TODAY to Schedule a FREE Market Analysis with No Hassles and No Obligation.

See For Yourself How Our Marketing is Second to None!

Direct: (562) 477-3388 | E-mail: Oriana4u@gmail.com

www.YourLongBeachHomeValue.com

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This tastefully updated Farmhouse Style Cottage is privately enclosed by a custom stone wall on 1.45 quiet, useable acres. The newly remodeled kitchen has blue pearl granite counters and stainless steel appliances. Crema Mar Fil marble counters and Botticino marble floors can be found in the four newly refinished baths. Several quality improvements throughout the home including all fixtures and hardware, interior doors and much more. The floor plan is bright and open with high wood beamed vaulted ceilings in almost every room and refinished red oak hardwood flooring throughout. The spacious upstairs family/entertainment room has a full bath and kitchenette with an adjacent bedroom and exterior entrance. Situated in a peaceful setting with lush lawns, gardens, grove of native oak trees, pond and a seasonal creek this home is accompanied by a charming detached art studio/guest area with bright sitting room and full bath.

MLS #12-1321

5 beds/4 baths Lot Size: 1.45 Acres

4,358 sqft main; 681 sqft art studio/guest qtrs

www.655ParraGrandeLane.com



Sotheby's

INTERNATIONAL REALTY

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Dan Johnson

dan.johnson@sothebyshomes.com

805.895.5150 Dre # 00609860



The newly remodeled kitchen boasts blue pearl granite counters and island stainless steel appliances including Sub Zero refrigerator, Wolf range and dual ovens with travertine backsplash and hood cover, red oak hardwood flooring, Santa Barbara Sandstone fireplace, built in desk area, breakfast area, plantation shutters, skylights, recessed lighting. In the living room you'll find red oak hardwood flooring, vaulted, wood-beamed ceilings, a custom built Santa Barbara Sandstone fireplace, surround sound entertainment system and French doors that open to side yard lawn and flagstone patio area.



Travel up the private stairwell to the spacious master suite with red oak hardwood flooring, Carrera marble faced fireplace, and vaulted wood beamed ceilings. The bright and open master bathroom was just remodeled with Botticino marble floors, Crème Mar Fil marble counters, dual sinks and vanity areas, all new hard ware and finishings, completed with River Rock and Mosaic Tile in the dual head shower. Enjoy the garden from the large soaking tub overlooking the side yard. Walk in closet with custom built in drawers and shelving, and window seat plus two additional closets provide plenty of storage space.



The 1.45 acres is not only private, but quiet as well. Large lawn area, large flagstone patios, oak grove with trails down to the turtle pond, chicken coop area and rose and wild flower meadow. At the rear of the parcel, the sunny open meadow across the foot bridge once had approvals for a pool and pool cabana designed by a local Santa Barbara landscape architect. With this location being on a quiet street and not open to any neighbors across the street it helps create the serene, peaceful feeling of home.



Bonus family room with red oak hardwood flooring, kitchenette, Sautillo tile circular fireplace, skylights, full bath newly remodeled with Carrera marble counter tops, subway tile, and mosaics in shower.



Detached bright and sunny 3 room art studio/guest area with full bath.

LISTING & BUYER PACKAGES

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MARKETING
LIBRARY

The Carl Rizzuto Sales Team

Keller Williams Realty

4455 Military Trail Suite 100, Jupiter FL 33458

Direct 561-296-8420

Email: Carl@CarlRizzuto.com

www.CarlRizzuto.com



Add your name here
Add your phone number here

Dear Homeowner,

As an experienced agent with over 30 years of full time, successful, real estate experience I understand what the selling process is like. As your Realtor my goal would be to provide you with exceptional service while working to secure a sale and obtain top dollar for your home.

Once you meet me you will quickly see that I am totally different from most agents you will meet. In addition to having a clear understanding of the market, I am extremely honest and up front with you. Our appointment will be about you ...not me. Rather than simply tell you what you may want to hear (this is the approach most agents utilize) I tell you the truth as it pertains to value, marketing time and anything that can slow down or speed up the selling process. I would rather have a client know the truth and make decisions based on accurate information rather than make a decision on what some agent believe you want to hear. The marketing systems I utilize are second to none and the actions I take for every client are result orientated.

From the day I list your home... to the day we close... you will see that I am totally committed to your success in helping navigate you through the entire sales process. From day one I stay in close communication with you, I am fully accountable to you and frankly I do believe you will quickly see that I am one of the hardest working and skilled Realtors within our market.

This package contains helpful information for you including an overview of the home selling process and answers to frequently asked questions.

Once we meet I will carefully review market values and offer suggestions in order to secure top dollar for your home and to obtain the results you are looking for. I have sold hundreds and hundreds of homes and condominiums...in various types of market conditions. I understand our market and promise you that I will utilize my skill and passion to secure the results you deserve.

I invite you to visit my website...www.CarlRizzuto.com or call me direct at 561-296-8420 if you should have any questions.

I appreciate the opportunity to earn your business.

Sincerely,

Carl Rizzuto
Keller Williams Realty
Lifetime Multi Million Dollar Club Member

Strategy Matters...Passion Rules!

Keller Williams Realty
4455 Military Trail Suite 100, Jupiter FL 33458
Direct 561-296-8420 Fax 561-427-6101 Email Carl@carlrizzuto.com



{COMPANY SLOGAN}

Compliments of:

Carl Rizzuto
Keller Williams Realty
 4455 Military Tr. Suite 100
 Jupiter, FL 33458

Direct Line 561-296-8420
www.carlrizzuto.com
Carl@CarlRizzuto.com



www.carlrizzuto.com



It's all about you

My real estate business has been built around one guiding principle: *It's all about you.*

Your needs

Your dreams

Your concerns

Your questions

Your finances

Your time

Your life

My entire focus is on your complete satisfaction. In fact, I work to get the job done so well, you will want to tell your friends and associates about it. Maybe that's why over 50% of my business comes from repeat customers and referrals.

Good service speaks for itself.

I look forward to the opportunity to earn your business too.



Carl Rizzuto 561-296-8420

Carl@CarlRizzuto.com • www.carlrizzuto.com



Frequently asked questions

What if another agent tells us they can get us more for the house?

Some agents will quote a higher listing price just to get your business, but an overpriced house will not sell. If you choose to work with me, I will conduct a comparative market analysis prior to recommending an asking price for your home. I will explain how I arrived at the price, but ultimately the decision is up to you. I will offer my professional opinion on how the market will value your home. **I will always be honest and upfront. Again, some agents may tell you a higher price...simply to get the listing...they are afraid to tell you the truth... they just want the listing. Their appointment is about them...not you. Although I will always carefully review value with you...and make suggestions...you always make the final decision on price.**

How often do you call us?

I pride myself of consistent communication. I call you every 7 to 8 days with updates however if you ever have questions or want to speak with me...I am only a telephone call away. I always return calls rapidly and address any questions you have. My goal is to ... sell your home... and give you exceptional service.

Do we have any responsibilities during the marketing of our home?

Your primary job during the sale of your home is to keep it neat and clean for showings and previews. A large part of a home's appeal involves staging, which is everything from furniture placement to home fragrance. I will advise you on how to stage your home well, giving you easy tips and quick fixes to maximize your home's appeal.

What happens once we get an offer?

I will personally contact you so we can discuss the terms of the offer. I first speak with the other agent (if another agent is involved) to learn as much as possible about the buyer; this will help me to help us negotiate from a position of strength to secure top dollar. I then handle the negotiations personally... again working on your behalf to put together the transaction.

What happens once the contract is signed by the buyer and seller?

I then carefully review the contract with my team in order to assure that nothing is missed as we work toward a trouble free transaction; we also give you updates as we move toward closings. Each file is reviewed and updated consistently. We give you superior service from start to finish; we even follow up after the closing! We can also make recommendations as to moving companies and other services if you desire. We are here to help.



Carl Rizzuto 561-296-8420

Carl@CarlRizzuto.com • www.carlrizzuto.com



My marketing plan

Since marketing is normally a question many property owners have I also wanted to give you an overview of some of the advanced state of the art marketing I utilize to bring your home that additional exposure.

Cyberhomes.com. A web-site powered by Fidelity National Financial, Inc. great site.

Keller Williams.com Our Company site...exposed nationally and internationally.

Homescape.com A supplier of 3 million property listings nationwide this affiliations with 125 online newspaper partners and 23,000 advertisers.

Yahoo realestate.com Consistently ranked as the second largest real estate Web-site with more then 4.6 million visitors per month.

Trulia.com A real estate search engine with over 6 million visitors monthly.

Zillow.com Well known for real estate data information is consistently ranked as leading site for real estate purchasers.

Frontdoor.com the HGTV real estate web site that is the number one source for home-related media content.

Aol.com A web service company that runs the largest Internet access business in the US with 3 million visitors to this real estate site monthly.

Vuvie.com A Multi-functional site for research and help for buyers looking for property to own.

Yahoo realestate.com Consistently ranked as the second largest real estate Web-site with more the 4.6 million visitors per month.

Googlebase.com: Worlds largest web based web site; ideal real estate search site.

Realtor.com Well known to buyers looking for real estate within our market and other markets. Actually operated and started through the National Association of Realtors. As your Realtor, unlike most agents, I subscribe to an enhanced version of Realtor.com services. This allows me to expose your home with more photos, more positive information about our market and market area, school details and any and all information that any home purchaser would want. The enhanced version helps me to secure additional buyers and lead "hits" on your property compared to the basic Realtor.com system, which most agents utilize. This investment is extremely worthwhile in getting you a strong level of additional exposure.

Worldproperties.com: I am a member for usage of this site as it was developed exclusively for international buyer exposure. Your home will be placed on this web-site.

Palmbeachcountyhomesearch.com and Martincountyhomesearch.com: I launched a new site for those buyers looking for property in Palm Beach, Martin and St. Lucie counties. This site was designed in a way in which I will consistently feed real estate information to any buyer that visits this site in order to keep them within my reach so I can assist them in finding a home with a focus on the sale of your property. This site is exceptional, as it is inter-active with homebuyers and will be in consistent communication with the home purchaser from when they first visit the site until they purchase. As a seller you will benefit greatly from this investment.

I recently teamed up with Chet Holmes and Tony Robbins in order to bring more exposure to my website. I have entered into an agreement with their firm in order to maximize the exposure to my website via search engine optimization. Bottom line... more traffic equates to more activity for your home.

This above list is just the tip of the iceberg. My goal ...is to make your home famous via incredible marketing systems. The exposure I offer is second to none. Rather than waste time on in-effective marketing systems...I developed a system to provide the results most homeowners want. I believe in RESULTS!



Carl Rizzuto 561-296-8420

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Keller Williams Realty Named Highest Ranked in Home Buyer Satisfaction by J.D. Power and Associates for Third Straight Year

AUSTIN, TEXAS (July 30, 2010)—According to the J.D. Power and Associates 2010 Home Buyer/Seller StudySM, Keller Williams Realty, Inc., the third largest real estate company in the United States, has received the highest overall satisfaction ratings from home buyers among the largest full-service real estate firms for the third year in a row. The company also ranked second among home sellers in the study for the second year in a row.

"We are incredibly proud of our associates for earning this distinction and want to thank them for their commitment to their clients and communities," said Mark Willis, CEO of Keller Williams Realty. "We see this honor as demonstration of our company philosophy that it is the agent's brand that matters most and no amount of money spent on advertising can replace the influence and reputations our agents have in their local communities. Our associates have earned this on their own, by building relationships in their communities."

The study was produced by J.D. Power and Associates to measure home buyers and sellers customer satisfaction. The results of the home-buying experience were determined by three factors including the buyer's experience with their agent, the real estate office and a variety of additional services. Keller Williams Realty performed particularly well in the agent and office factors. And, overall satisfaction of buyers for the industry was up over last year.


Additionally, the study noted that the importance of real estate agents has increased substantially in the past year, with buyers and sellers relying on the negotiating skills of their chosen agent and help in navigating the market.

"It is thrilling to see our firm, once again, get public recognition for its incredible focus on customer satisfaction from such a prestigious group. Our associates continually demonstrate that it is possible to deliver the highest level of customer service in one of the toughest real estate markets on record," said Mary Tennant, president and COO of Keller Williams Realty. "We feel incredibly fortunate to be in business with them, and want to congratulate them on their hard work and dedication."

In the past year, Keller Williams Realty has continued to grow despite the well-publicized turmoil in the real estate industry. In addition to becoming the 3rd largest real estate company in the U.S., surpassing RE/MAX®, Keller Williams Realty was ranked as the No. 1 real estate franchise on the 31st Annual Franchise 500 list by *Entrepreneur* magazine and was voted the Most Recognizable Brand of Real Estate Franchises and the Trendsetter of the year for 2009 in an industry-wide survey for the *Swanepoel TRENDS Report*.

About Keller Williams Realty, Inc.:

Founded in 1983, Keller Williams Realty Inc. is the third-largest real estate franchise operation in the United States, with 681 offices and more than 79,000 associates in the United States and Canada. The company, which began franchising in 1990, has an agent-centric culture that emphasizes access to leading-edge education and promotes an economic model that rewards associates as stakeholders and partners. The company also provides specialized agents in luxury homes and commercial real estate properties. For more information, or to search for homes for sale visit Keller Williams Realty online at (www.kw.com).



Carl Rizzuto
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www.CarlRizzuto.com

When you list your home with me the top real estate consumer websites will automatically market your listing on their site. We have formed these business relationships to help feature your home and get it sold quickly.



Trulia –

- Real Estate Search Engine
- Over 6 Million visits each month
- Named by ComScore.com as "The fastest-growing real estate Web site in the US"



GoogleBase –

- World's largest search engine
- 56.5% of searches on "real estate" and related terms were conducted on Google and our search partners



Yahoo Real Estate –

- Averages approximately 4.6 million unique visitors per month and reached a record high level of 5.3 million unique visitors in February 2008
- Is consistently the second largest real estate Web site



HomeFinder –

- Provides local, comprehensive property listings and rich content to home buyers and sellers nationwide through affiliation with 125 online newspaper partners and 23,000 advertisers
- Supplies 3 million property listings nationwide



Zillow –

- Zillow.com is an online real estate service dedicated to helping you get an edge in real estate by providing you with a Zestimate® home valuation
- Zillow has over 5MM monthly users – buyers, sellers and homeowners



see what's here for you

AOL Real Estate –

- Homepage of AOL.com which is Web services company that runs one of the country's largest Internet access businesses.
- 3 million visitors monthly



Frontdoor –

- Online real estate listing service powered by HGTV, the No.1 source for home-related media content



Cyberhomes –

- Website powered by Fidelity National Financial, Inc that provides home valuation and neighborhood information.
- Consumers spend an average of 30 minutes on Cyberhomes



Vast.com –

- The leading vertical search platform for autos, travel, and real estate, with millions of users a month making purchasing decisions through Vast.com's network of partner websites

Why Choose Carl Rizzuto and Keller Williams Realty?

Experience

Carl is an experienced Realtor with over 30 years of full time successful experience. ~~He has had the~~ (SELLERSNAME) benefit of working through the challenged markets of the late 1970's, the 1980's and 90's as well as our current market. Carl is a firm believer that you must change with the market. He has and continues to work to improve his skills and is ranked as one of the leading Realtors within the market.

Technology

Like it or not... advanced technology is here to stay. Carl is on top of this area of the business and actually has become involved in all of the advanced methods to expose property. Social Media is utilized, the web is utilized and advanced forms of exposure is also used each day to professionally expose our listing to the buying public.

Expertise

Carl knows the area. When working with buyers and sellers..he understands the community and understands the benefits of each and every area he works. Carl knows your area and is clear on what must be accomplished in order to bring about a sale on your property.

Communication

As a client...if you call Carl...he will always return your call and return it promptly. Carl also calls you...and gives you updates...as to the status of your property...every 7 to 8 days; you are never in the dark. In addition, Carl's team has the same commitment...the delivery of results as well as the delivery of the finest service anywhere.

Clients for Life

A large number of our transactions also come from past clients. WE work so hard for our clients...many go out of their way to refer other clients to us. We are committed to you...100% of the time. Your results are our success!

Keller Williams Realty is one of the largest and most successful real estate firms within your market area. Our company has grown tremendously regardless of market conditions. We are the leading Realtor within the area.

Keller Williams Realty is ranked number two in the nation for production when compared to all national real estate companies...we are soon to be number one. In addition, we are a debt free company and are the only large real estate company showing a profit.

Keller Williams Realty is the highest ranked firm, not only for production and agent productivity but for Leading-edge technology solutions to accelerate our efficiency, productivity and exposure for our inventory; we focus on results.

Carl Rizzuto and Keller Williams Realty are committed to helping the community we are in....and helping others. We contribute to others and do so on a regular basis. We have been involved with many charities and continue to do so.

My goal is to provide you with nothing less than a phenomenal real estate experience.



Carl Rizzuto 561-296-8420

Carl@CarlRizzuto.com • www.carlrizzuto.com



what my clients say

Dear Carl,

This letter is long overdue...we have just running around pre-holiday. I was much impressed by your professionalism and know-how regarding both sale of Egret Landing house and purchase of Whispering Trails. We were very satisfied with the results you made. You kept communication open and were helpful with questions we had. My daughter Sue and I and her girls love our new home and are very happy here.

I would recommend you and your team to anyone buying and/or selling their property. You all did a great job and thank you.

Sincerely,
Betty Warren

Dear Carl,

"We have purchased and sold many properties during the past 30 years. After interviewing 8 realtors, we chose Carl. We had a contract in 3 weeks, and closing 1 month later. Carl and his team did a remarkable job, considering the current real estate market had turned sharply. Few buyers, tons of homes for sale. Carl and his team are true professionals. They did exactly what they said they would do. A lot of realtors promise to do everything they can to sell your home, Carl and team delivered. Thank you all."

Sincerely,
Pam, Walt, and Mike Metzler

Dear Carl,

I am writing this letter to you to express my sincere appreciation for the magnificent job you did for me on the sale of my Jupiter home in Abacoa. Consider the fact that this letter is coming from another broker, you are an asset to our industry. Thanking you again.

Joseph Visconti
Principal Broker



Carl Rizzuto 561-296-8420

Carl@CarlRizzuto.com • www.carlrizzuto.com



what my clients say

Dear Carl:

This is a huge letter of THANKS, from Hank & I. You just referred us to a realtor that I know will be helping us. He is like you, right on the ball! He called early this morning to ask what we are seeking.

I tell people of how I had spoken to you about selling our home a year ago. We had decided not to, as Hank wanted to work for one more year, and then, at that time retire. I had kept your card, writing "very aggressive", on the back of it, knowing that when we decide to sell I told Hank, "I've got the realtor"! Well Carl, we had it on the market for a full ten days, and on the eleventh day in came the offer at full price!! Really don't know what took you so long to sell it!! We are pleased, to say the least! Now, it is time to find exactly what we want and this realtor, I know will be right there. I knew that when I listed with you our home would sell, I just didn't think it would sell so fast. We are excited, have many questions, etc., and I want to thank you for taking your time with us, answering all that need be, being there.

Finding the right realtor is not always an easy task. Many do nothing more than waste one's time. You have to have a realtor who is aggressive enough to get the job done in as little time as possible. Carl, if we can pick out our new home as well as picking out the right realtor as I had done, we'll be winning!

One more time Carl, thank you for all you have done, your time and "lack of time" in selling our home! You're the best!!!

Sincerely,

Mr. & Mrs. H. Bergamini

What a sale's effort! Within five days we had an accepted offer. Carl Rizzuto is the ideal salesman. He certainly knows the real estate business. He knows how to negotiate, close and is extremely easy to deal with. I wouldn't hesitate to recommend him to any interested in selling their home.

Thank you Carl,

Mr. and Mrs. James Plugge
Jupiter, Florida

Carl Rizzuto was great and I would recommend him and his services to anyone needing a Realtor. Carl is a very pleasant person to work with and extremely efficient. He sold our home within the time frame that he anticipated. His whole team was terrific.

I would be happy to talk to anyone considering Carl Rizzuto and let them know how good he was.

Mr. and Mrs. Ira J.
Jupiter, Florida

Visit my website for additional testimonials

Carl Rizzuto 561-296-8420



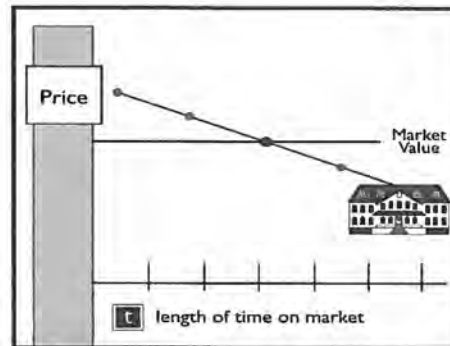
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attracting buyers

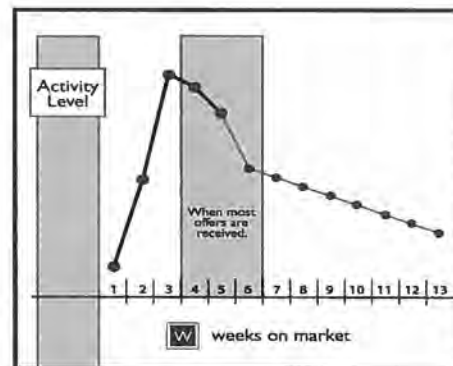
If you want to compete, be competitive.

- The buying market has a short attention span.
- Pricing your home right the first time is key.
- Proper pricing attracts buyers.
- An overpriced house will not sell.
- We want to generate offers before the market moves on to newer listings.



The right price is important.

- A property generates the most interest when it first hits the market.
- The number of showings is greatest during this time if it is priced at a realistic market value.
- Starting too high and dropping the price later misses the excitement and fails to generate strong activity.
- Many homes that start high end up selling below market value.



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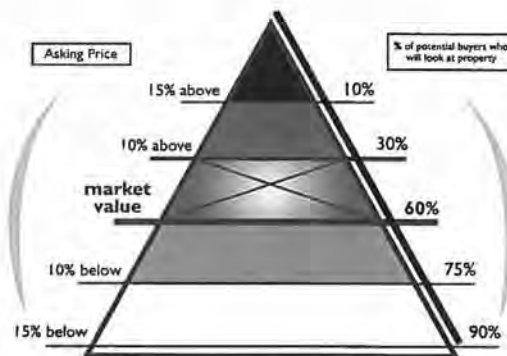
the power of pricing

To get your home sold for the most money in the least time, we have to price it "in the market."



Pricing your property competitively will generate the most activity from agents and buyers.

Pricing your property too high may make it necessary to drop the price below market value to compete with new, well-priced listings.



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Senior Relocation Program

We have become increasingly aware of the need to aid our seniors in their later years, to find a home according to their financial, physical, and medical needs. For this reason, we have developed a program focused on senior relocation. We have a former medical professional on the Rizzuto Sales Team that has worked with the senior population in various capacities for the past 35 years. We are able to interview, evaluate, and provide the guidance necessary for this transition. We will meet with family members, if necessary, to help them make sound and logical decisions for their loved ones. Our senior relocation professional has visited most of the facilities in the area and has a list of accommodations, pricing and availability.

You may ask, "What is in it for the The Rizzuto Sales Team?" All we ask is that we are given the privilege to list and sell our clients present home. We will provide more exposure of the property than any other agency at a fair commission. Keller Williams Realty and the Rizzuto Team can also provide all the legal and financial entities necessary to facilitate a smooth transition if needed.

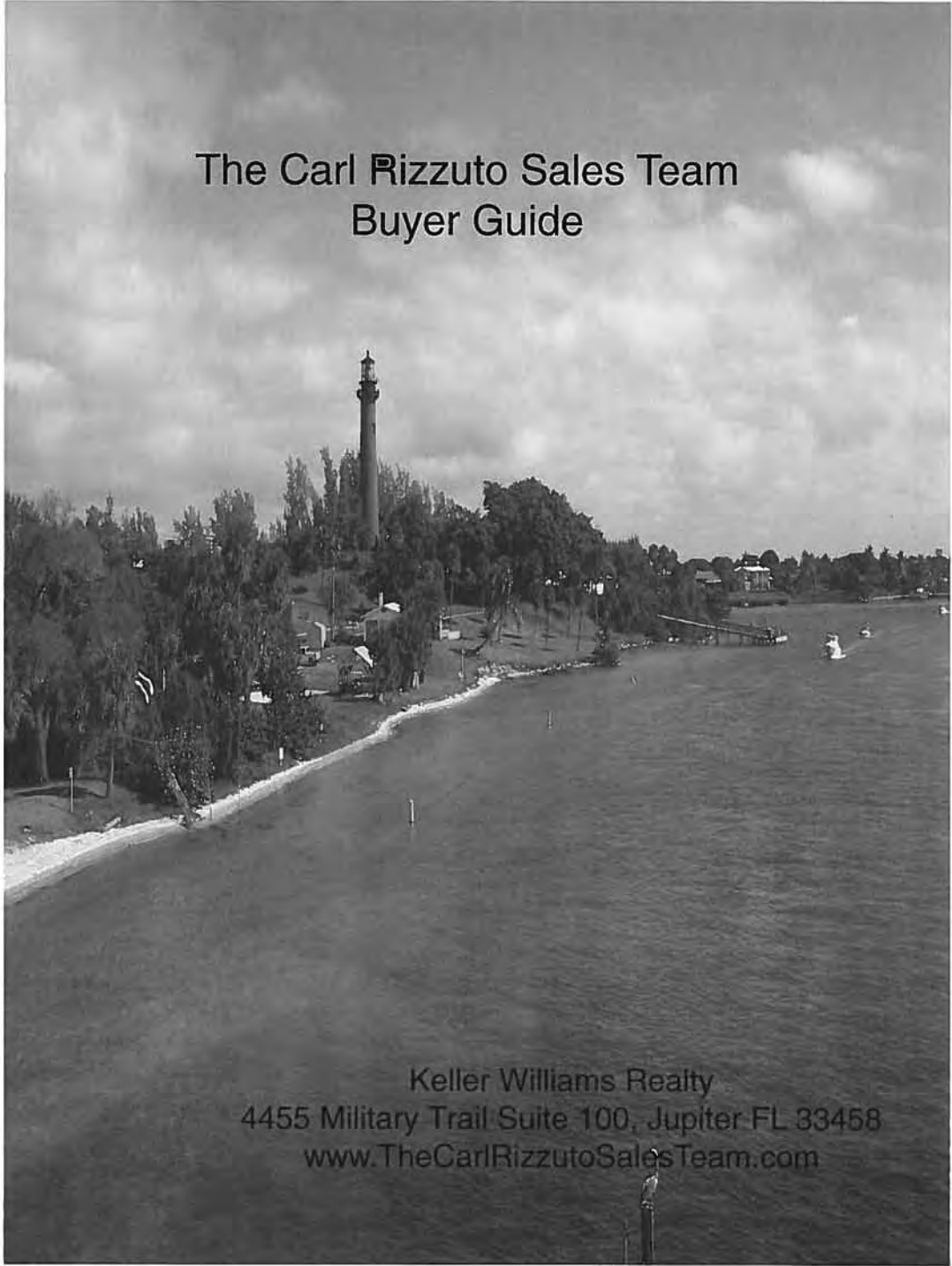
The burden of moving and the anxiety of relocation will be reduced to a minimum. This is the least we can do as professionals to help our seniors. They have been productive members of our society and deserve a helping hand during this transition. The Rizzuto Sales Team is dedicated to this concept. Feel free to contact Walt Haniak or myself anytime regarding this service.

Carl Rizzuto 561-296-8420

Walt Haniak 561-512-4751



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The Carl Rizzuto Sales Team
Buyer Guide

Keller Williams Realty
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www.TheCarlRizzutoSalesTeam.com



Add your name here

Add your phone number here

In my experience, a home isn't a dream home because of its room dimensions. It's about how you feel when you walk through the front door, and the way you can instantly envision your life unfolding there.

This is about more than real estate - it's about your life and your dreams.

I understand you are looking for a new home, and I want to be the real estate professional to help you. I work with each of my clients individually, taking the time to understand their unique needs and lifestyle, and I want to do the same for you.

It's incredibly fulfilling to know I am helping my clients open a new chapter of their lives. That's why I work so hard to not only find that perfect home, but also to handle every last detail of the purchase process, from negotiating the terms of sale to recommending moving companies.

This package contains helpful information for home buyers, including an overview of the entire purchase process, answers to frequently asked questions, and fact sheets to help us discover the home and neighborhood characteristics most important to you.

After you've had the chance to review this information, we'll meet to go over the entire process and get started on finding your new home. I'll prepare an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

The Carl Rizzuto Sales Team consists of a family of true Real Estate professionals. We will work hard, we are highly focused on your needs and we strive to always be available for you. We sell more...because we do more! Proudly serving Palm Beach, Martin and St. Lucie Counties.

Thank you for working with us.

Carl Rizzuto
Keller Williams Realty
The Carl Rizzuto Sales Team

Keller Williams Realty
4455 Military Trail Suite 100, Jupiter, FL 33458
www.thecarlripputosalesteam.com



Your Home Search

I love helping buyers find their dream home. That's why I work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. This is about your life. And it's important to me.

When you work with me, you get:

- **A knowledgeable and professional REALTOR® who knows and understands our local market**
- **A committed ally to negotiate on your behalf—strong negotiating skills benefit you.**
- **The backing of a trusted company, Keller Williams Realty....the largest area Realtor**

I have the systems in place to streamline the home-buying process for you. As part of my service, I will commit to helping you with your home search by:

- **Previewing homes in advance on your behalf**
- **Personally touring homes and neighborhoods with you**
- **Keeping you informed of new homes on the market**
- **Helping you preview homes on the web**
- **Advising you of other homes that have sold and for how much**
- **Working with you until we find the home of your dreams**
- **We own and operate an award winning buyer search website**

The Carl Rizzuto Sales Team



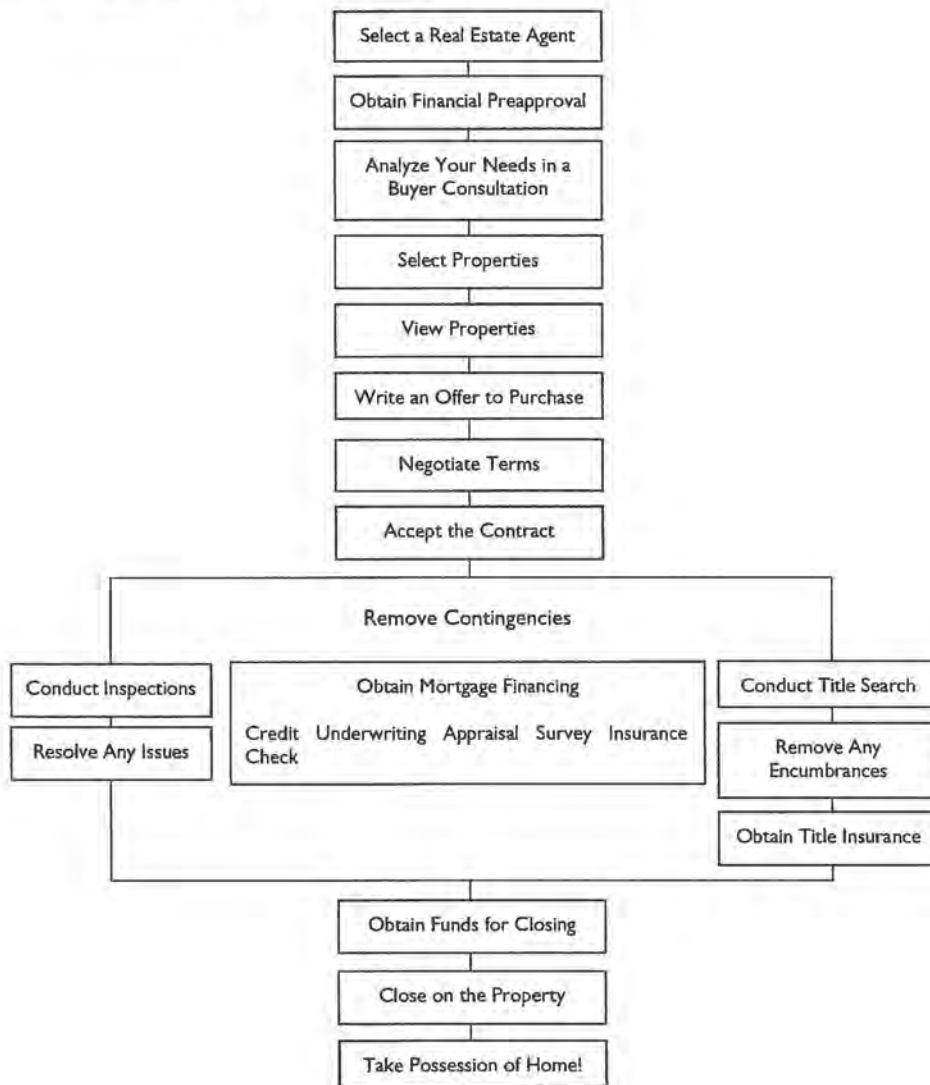
www.thecarlrizzutosalesteam.com

www.palmbeachcountyhomesearch.com

www.martincountyhomesearch.com



The Home-Buying Process





The Mortgage and Loan Process

Funding Your Home Purchase

1. Financial pre-qualification or pre-approval

Application and interview

Buyer provides pertinent documentation, including verification of employment

Credit report is requested

Appraisal scheduled for current home owned, if any

2. Underwriting

Loan package is submitted to underwriter for approval

3. Loan approval

Parties are notified of approval

Loan documents are completed and sent to title

4. Title company

Title exam, insurance and title survey conducted

Borrowers come in for final signatures

5. Funding

Lender reviews the loan package

Funds are transferred by wire

Why pre-qualify?

We recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

The Carl Rizzuto Sales Team



www.thecarlritzutosalesteam.com

www.palmbeachcountyhomesearch.com

www.martincountyhomesearch.com



Making an Offer

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

The Price

What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

The Move-in Date

If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.

Additional Property

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation.

Typically, you will not be present at the offer presentation - we will present it to the listing agent and/or seller. The seller will then do one of the following:

- ***Accept the offer***
- ***Reject the offer***
- ***Counter the offer with changes***

By far the most common is the counteroffer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, you and I will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.



The Carl Rizzuto Sales Team

www.thecarlritzutosalesteam.com

www.palmbeachcountyhomesearch.com

www.martincountyhomesearch.com



Closing 101

Prepare for It

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment. Make the check payable to yourself; you will then endorse it to the title company at closing
- An insurance binder and paid receipt
- Photo IDs
- Social security numbers
- Addresses for the past 10 years

Own It

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

Delivery of the buyers funds

This is the check or wire funds provided by your lender in the amount of the loan.

Delivery of the deed

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.

The Carl Rizzuto Sales Team



www.thecarlritzutosalesteam.com

www.palmbeachcountyhomesearch.com

www.martincountyhomesearch.com



Frequently Asked Questions

How will you tell me about the newest homes available?

The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the *New on Market* list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you; by phone and/or email.

Will you inform me of homes from all real estate companies or only Keller Williams Realty?

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available on the market.

Can you help me find new construction homes?

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

Can we go back through our property again once an offer is made, but before possession?

Usually, we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

Once my offer is accepted, what should I do?

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.



The Carl Rizzuto Sales Team

www.thecarlrizzutosalesteam.com

www.palmbeachcountyhomesearch.com

www.martincountyhomesearch.com



Why Keller Williams Realty and The Carl Rizzuto Sales Team

Technology

Leading-edge tech tools and training give me the edge in effectively finding the perfect home for you!

Teamwork

Keller Williams Realty was designed to reward agents for working together. Based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests, I'm confident that every Keller Williams professional shares the common goal of serving you, my client, in the best way possible.

Knowledge

Keller Williams Realty helps me stay ahead of trends in the real estate industry through its comprehensive, industry-leading training curriculum and research resources. It's what prepares me to provide you with unparalleled service.

Reliability

Founded on the principles of trust and honesty, Keller Williams Realty emphasizes the importance of having the integrity to do the right thing, always putting your needs first. It reinforces my belief that my success is ultimately determined by the legacy I leave with each client I serve.

Track Record

I'm proud to work for the fastest-growing real estate company in North America and the third-largest real estate company in the United States. It's proof that when you offer a superior level of service, the word spreads fast.

The Carl Rizzuto Sales Team



www.thecarlrizzutosalesteam.com

www.palmbeachcountyhomesearch.com

www.martincountyhomesearch.com

Common Questions:

(Q) Our home did not sell with our previous agent...how do we know you can sell our home this time? (A) Although an excellent question, I believe, again, that when you meet me you will see I am totally different than most other agents. Not all agents are the same. Many are UN-focused, they do not understand the market, they may fear telling you the truth regarding the market & your property or frankly they do not work as hard as I work. Also, being a full time Realtor in excess of 30 years gives me the benefit of working successfully throughout the difficult markets of the past. Those experiences are invaluable and WILL BENEFIT YOU. I know how to sell and I always work hard for my clients. No one will work harder for you than I.



(Q) How do we know you are different from our last agent or most agents?

(A) Just spend 20 minutes meeting me and you will see that I am totally different from almost every agent you probably worked with. You will see I am focused, I am honest, and I am result oriented.



CR Code

www.carlizzuto.com

Did you know that in a challenged and a normal real estate market that there are only two types of agents? There are "active agents" and "passive agents". I am an "active Agent" taking action every day to find you a buyer and bring your home to a successful closing. Many past clients have said...

1. "It will be difficult to find an agent that will work as hard as Carl Rizzuto."
2. "Carl will use his skills and advanced marketing to make your home "famous", if he cannot sell it no one can."
3. "Carl works with a team of skilled professionals each with no less than 15 years of real estate experience; experience matters!"
4. "Carl is totally accountable and is extremely focused and motivated; his goal is to satisfy your real estate needs, and he accomplishes his goals."

Real Estate is a **PERSONAL SERVICE** business. Don't hire a company, hire a Person. **Expect knowledge and skill from the Realtor you hire in areas of financing, contracts, NEGOTIATING and marketing.** Select a Realtor that you know will provide results. Buying or selling a home should not be left to chance and is not something that you let a "friend try". Trust the buying or selling of your home only to a professional. Accept nothing less than Excellence.



Carl Rizzuto, GRI

KELLER WILLIAMS
REALTY

561-296-8420 Carl Rizzuto/Direct
772-463-9462 Carl Rizzuto Home Office
888-282-2128 ext. 322 Toll Free/Carl Rizzuto

Carl@carlizzuto.com
www.Carlizzuto.com

Accept nothing less than Excellence....



RESULTS...NOT PROMISES!

The Carl Rizzuto Sales Team
Keller Williams Realty
(561) 296-8420
www.CarlRizzuto.com

Unlike most agents, Carl uses his skills to accomplish your goals and secure top dollar for your property! Find out how...



As your agent...I know my job. My responsibilities include my loyalty, trust and the benefit of our confidential business relationship in order to achieve your real estate sales goals within your time frame. My goal is to utilize my 30+ years of Real Estate experience to...

- **SELL your home as rapidly as possible** or within your time frame!
- **Secure Top Dollar for your property** and protect your equity!
- **Keep you totally up to date** as it pertains to the marketing and sale of your home with consistent communication.
- **Negotiate** in a manner that will protect your interests...not someone else's.
- **Negotiate with your lender, to protect you, if and when necessary.**
- **Utilize advanced marketing systems to properly and aggressively expose your home in today's market.** In addition to selling your home...I plan on making your home famous.



As a Professional Realtor servicing Palm Beach, Martin and St. Lucie Counties, I pride myself on delivering sincere and professional real estate services to each of my clients. My goal is to make the home selling process enjoyable and successful by using my experience and **PROVEN MARKETING SYSTEMS** to bring the **RESULTS** you want and we both expect!



PRODUCING FASTER RESULTS AND COSTING LESS!

It is true what they say...if you want something done ask a busy person to do it! As an

experienced agent I am ranked in the **TOP 1% NATIONALLY** for my Sales Production. While the average agent sells approximately 8 homes a **YEAR I have typically sell between 65 to 100 homes annually** Why...I focus on getting my listings sold; I also work harder than most real estate agents. In addition I have the experience to get the job done and make you a satisfied client. My high satisfaction rating also allows me to boast that I secure over **35% of my NEW**

BUSINESS from my past clients! Most of my previous customers **GO OUT OF THEIR WAY** to recommend me to their friends and relatives...

Why? Because Carl Rizzuto does not act like the typical agent. You **GET THE TRUTH...** You **GET THE FACTS** and you **GET RESULTS!**

(Q) Can't we save money if we sell the home ourselves? (A) It is true that you may save money selling the home without an agent however today there are thousands of homes for sale in our area, and far less than that sell monthly... **WHAT'S WORSE** is that **LESS THEN 2% of all For Sale by Owner listings actually sell** and Realtors sell **98% of ALL HOMES SOLD.** Can you have less than a 2% chance of selling your home? Also its important that you understand that the only reason a **BUYER** will look at a home without a broker is to also **SAVE** the commission. If the buyer saves the commission how will you?

(Q) Why do you cost less than most agents? (A) The reason I cost less is because I will net you more. According to recent Multiple Listing records, I sell my listings at approximately 2 to 3% higher than the Multiple Listing Average and significantly more than an owner selling privately. **I am a skilled negotiator and will use my 30+ years of experience to benefit you!**

(Q) We have a friend who is a Realtor. (A) My question to you is do you want to make your friend happy or do you really want to **SELL YOUR HOME** and **GET TOP DOLLAR?** If you need a Doctor or lawyer...don't you want one of the best in the field? Don't you want one of the best teachers for your kids or simply someone that is average? Your first responsibility is to yourself and your family...right?



MARKETING LETTER

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May 11, 2012

Robert & Eileen Koch
1230 Beaulieu Ct
San Jose, CA 95125

Subject: Recent Sale of 1334 De Loach Court

Dear Robert & Eileen:

I am Shannon Rose, the Realtor® who recently sold the home at 1334 De Loach Court in Hamilton Place.

The real estate market in the first quarter of 2012 has been vastly different than that which we saw in 2011. There are currently more qualified buyers in the market than there are homes for those buyers to purchase. Many homes are getting multiple offers and are selling for thousands above their listing price.

In the case of 1334 De Loach Court, we entertained 12 offers and the property ultimately sold for more than its asking price. It's worth noting that those 12 offers represent 11 buyers still looking for a home just like yours.

If you or someone you know is thinking about selling their Hamilton Place home, call me today at 408-348-4209, so I can explain in detail how the market has shifted in favor of sellers. I look forward to speaking with you soon.

Best Regards,

Shannon

Shannon D. Rose

SHANNON ROSE, REAL ESTATE CONSULTANT
KELLER WILLIAMS® REALTY
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Sotheby's
INTERNATIONAL REALTY

April 16, 2012

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Tel: (415) 397-1770
Fax: (415) 397-1000
www.sanfrancisco.com

Ms. Lillian Aragon
1438 Green #2B
San Francisco, CA 94109

Dear Lillian:

Hi, I wanted to take a moment to introduce myself. My name is Dean Badessa and I'm with Sotheby's International Realty in San Francisco.

I would like to invite you to the Exclusive Preview Reception for my new penthouse level listing at 2090 Pacific Avenue #701 this Thursday April 19th from 5:30-7:30PM.

While I was gathering statistics for my new listing I noticed that you had your home at 1438 Green Street #2B was for sale up until just a few weeks ago. I'm curious, what has changed regarding your plans to get your home sold?

I would like to learn more about your goals for the sale of 1438 Green Street #2B. Let's arrange a time to meet and discuss how I will help you accomplish the swift sale of your home at the absolute best market price to effectively meet your needs.

I've enclosed a 1st quarter Market Action Report demonstrating the favorable conditions for sellers in District 7 at present. Current inventory in Cow Hollow & Pacific Heights is lower than it's been in years creating pent up demand for buyers.

Please call me at your earliest convenience and we can set a meeting time. Alternatively, join me Thursday evening, enjoy a glass of wine and hors d'oeuvres, and introduce yourself. When you clearly see how I get homes sold we can arrange a time to meet at your convenience and develop an effective strategy to fulfill your ultimate home sale goal.

Look forward to meeting you soon!

Best Regards,

Dean F. Badessa

Sotheby's International Realty
DRE#: 01876759
415.474.5140
Dean.Badessa@SothebysHomes.com
Homesearchsanfrancisco.com

Hello _____

The recent positive press regarding real estate has created a buyer frenzy and the low interest rates are adding fuel to the fire.

The current housing inventory is lower than it has been in years. As a result it is not uncommon for there to be multiple offer situations that generate over the asking price on many homes. This is creating a pent up demand from buyers looking for a home (please see the attached article from the OC Register dated 2/12/2012).

With that said, if you are thinking of listing your home located in Aliso Viejo for sale, I would love to have the opportunity to speak with you regarding the current market and how I can get your home sold.

I would like to share with you how listing your home today (rather than waiting for the spring or summer selling season) could be advantageous to you and your home selling goals.

Please contact me at 949-697- 7481 for a ten to fifteen minutes consultation to take advantage of the window of opportunity you have in today's market.


Sincerely,



GETTING YOUR OFFER ACCEPTED IN A HOT MARKET!



By Christina Banaga

1. BUILD rapport with the listing agent PRIOR to showing! This can be done via email, phone or text. Ideally an email/text such as this:
 - a. Hi Jeff, this is Christina with Prudential Ca Realty. I will be showing your home on Blackthorn tomorrow per the instructions in the MLS. I would like to confirm status on any offers you may have. Of course in the event my clients chooses your home I will be writing you an aggressive offer in the hopes of getting it quickly accepted and providing you with smooth and easy deal! Thank you in advance for your response!

2. Ensure you have prepared your clients for writing aggressive offers PRIOR to showing property. During the negotiations of writing offers is NOT the time to educate your clients on how to write an aggressive offer. When properties are HOT they require IMMEDIATE action and an aggressive offer.
 

3. Before writing the offer, call/email or text listing agent to ensure you know any special accommodations the seller might need.
 - a. Hi Jeff, Christina here again. I am writing the offer with my client and I wonder if there are any special circumstances of you or the seller we should consider. Of course I want to write the cleanest offer possible for you!

4. Review RPA with management if you are in an aggressive counter offer situation. Some key items for a "STRONG" offer:
 - a. Shortest escrow time frame as possible. Double check with your lender as VA and FHA loans can be done in 30 days if buyer is in great loan position
 - b. Ensure ALL items are correct, i.e. agency, financing terms etc. as to not need a "clean up" counter offer.
 - c. Always put the HIGHEST deposit possible by your clients and NEVER below 1%.
 - d. Escrow and Title: Put "Seller Choice or _____ Escrow/Title". This will allow you to put your services in if it does not matter to the listing agent on who to use or have them choose but again will not need a counter offer to correct.
 - e. Pull Tax roll and plug in names of sellers on RPA, makes it easier for listing agent.
 - f. Make sure ALL your information as agent is complete and accurate on the RPA!
 - g. Ensure all correct attachments are included but not the unnecessary ones at this point.

- h. Consider to asking for a home warranty and having you buyer buy it instead. It nets the seller a bit more if you are in multiples.
 - i. Consider asking for termite report only if your client is comfortable doing the work vs. asking the seller to pay for it. Of course know what the lending requirements will be on your deal prior to doing this!
- 5. Put a copy of the deposit check even if you are wiring funds into escrow upon opening. Also include the Pre Qual letter with the offer that matches the address and the offer amount or higher. Shows you are ahead of the curve on your lending! Also lender can call the listing agent as well to confirm how qualified. If cash ALWAYS include full proof of funds!
- 6. Ideally scan and email the offer to the listing agent as a PDF attachment. This allows them to forward and review with their clients. Faxing is out dated. Also on the cover tell the story of your client and just how much they want this home, attempt to make it personal!
 
- 7. Follow up via text to confirm receipt of offer and you can put a read receipt on the email as well. Again don't harass the agent but do let them know you are ON YOUR GAME when it comes to follow up. Be direct with language and questions as to not waste their time.
- 8. Ensure you "sell" the agent on how easy the deal will be with you and that your lender is already in motion. Listing agents like to work with agents who control their clients and their lenders. It avoids delays!
- 9. If after all this your offer is not accepted, ask to be put in back up position if at all possible. Remember sometimes buyers get cold feet after the offer (by agents who don't have good control 😊) and if you are in 1st back up the agent will not have to go through being on the market again and that will make their life easy, so tell them that!
- 10. If you are giving a highest and best, ask "suggested" prices to see where you need to come in at. For example, "Hi Jeff, just getting ready to submit back our highest and best and wondered if \$595,000 would indeed put us in the running in your opinion?". When you have built the type of rapport we have done above, most will give you a good gage for where you need to be too at least have a running chance!
- 11. FINAL: Accepted OR Not Accepted. Send a thank you note to the agent for their professionalism and you look forward to working with them either in this transaction or in another one in the future. Leaving this type of impact will get your name build as an amazing agent 😊.
 

“I AM MONEY”

Most people think they know me.

They don't.

I am not what most people think I am. I am not the paper in your wallet, or the coins that jingle in your purse. I am not quietly sitting in your bank account, hoping to be used one day.

You cannot see me, feel me or touch me.

I am an idea. I am energy. I'm neither good nor evil. I am only what you decide that I am, and I only fulfill the role that you create for me.

I don't care how smart you are, where you live, what you do, or where you come from.

All I care about is your energy.

Your energy decides what thoughts you have, and therefore your thoughts will determine the relationship you have with me.

I have very simple needs, and simple rules.

I am infinite.

I have no limits, except for those you place on me with your mind.

There is no limit to the energy in the world, and because I am simply energy, I cannot be restricted or controlled.

I crave abundance.

I am attracted to those who think without restrictions, who like to think big. When you believe there is enough of me to go around, I am naturally magnetized by that thinking.

I despise scarcity.

Because there is no limit to me, I avoid those who think from a win/lose or scarcity perspective. Those who believe I am in short supply, or difficult to receive, will find that very reality, because I choose to avoid those who think small.

I love value.

What magnetizes me most is the creation of value in the universe. I move to places where value is created, because creation is energy. If you wish to attract me into your life, focus on creating value for others, and I will appear.

I avoid entitlement and complacency.

No one 'deserves' to have me, and I am always moving to the place I am most respected and where value is created. It has nothing to do with 'fair'. Those who take me for granted or become complacent with my energy will find me gone.

I only have one job, and that is to serve you.

It is a matter of energy and value creation. My purpose is simply to move to where I am attracted most, and where I can grow.

My one goal is to replicate myself.

Because there is no limit to energy, my purpose is to reproduce and grow, in order to bring more energy to the universe. I am created and replicated through value creation. I am an energy of evolution.

The message for you should be clear. Those who create value for others in the world will find me in their lives.

I am whatever you believe me to be.

So what you believe about me can make you miserable, or what you believe can enable you to perform miracles.

I'm neither positive, nor negative.

I am what you decide I am.

If you fear me in any way, I can crush your ability to survive. If you get to know me, I can make your life flourish and your dreams come alive.

I can be your master, or I can be your servant.

I am only what you make me.

So, the relationship we have together will be determined by you.

I am money and isn't it time we got to know each other better?

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The Rose Report

News To Help You Save Time And Money

June 2012

Stranded Car Dilemma

Imagine you are driving alone in two-seater car on a deserted road in blizzard conditions, when you see another car which has recently run off the road and into a tree. There are three people in the stranded car, none of whom is injured:

- An old friend, who once saved your life
- Your greatest lost love and childhood sweetheart
- An elderly lady

No-one has a phone. The likelihood of any more passing traffic is effectively zero. The conditions are too dangerous for people to walk anywhere. It is not possible to tow the crashed car. The nearest town is an hour's drive away. It is very cold and you can see that the three people are shivering uncontrollably.

The question is: Given that your car is just a two-seater, in what order should the stranded people be taken to the nearest town? Answer:

There is no right or wrong answer, but the most creatively balanced solution is:

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- Cell Phone-Only Households
- Crystals—More Old Than New Age
- Walking Wise

WORLD-CLASS SERVICE?
SEE FLYER INSIDE!

Ask your old friend to drive the old lady to the town and get help, while you and your lost love keep each other warm and wait for help to arrive.

Most people get stuck on this dilemma because they refuse to give up the driver's seat.

The moral is that when you're stuck on a problem in life, try moving all the pieces around to come up with new combinations. Get someone outside of you to help you see the possibilities from a different perspective.

June Quiz Question

Q: *It is greater than God and more evil than the devil. The poor have it, the rich need it and if you eat it you'll die. What is it?*

May Quiz Q&A

Q: *I went to the woods and got it. I brought it home because I couldn't get it. What is it?*

A: *A splinter.*

Dad's Most Important Work

The effort put into fatherhood is a man's most important work. Our need to do something important and enduring is built into us by nature.

Taking a long view of the eons of human existence, it becomes apparent that raising our children is as essential to human survival as is eating or breathing.

The quality of our work will directly affect the quality of that existence, just as our forefathers' love and work gave us the qualities we needed to get us this far.

~ from Fathermag.com

I like to travel; I hate having my life disrupted by routine. ~Caskie Stinnett

June Brings Joy to the World

June 17 is Father's Day! It's a celebration honoring fathers and celebrating fatherhood, paternal bonds, and the influence of fathers in society. In some societies, Father's Day is a celebration for men to get together and hike or have a physical adventure to celebrate their manhood.

June 5, 2012 is World Environment Day, an annual event sponsored by the U.N. aimed at being the biggest and most widely celebrated global day for positive environmental action. World Environment Day activities take place all year round but climax on 5 June every year. This year's host country is Brazil and this year's topic is "Does it include you?"



See An Interesting Home?

No need to wonder about the price or call a high-pressure sales agent who will make you feel obligated. I can send you the information quickly and easily for any house, listed or sold, anywhere in town.

Just ask me! It's all part of my free, no-obligation HomeFinder Service.

Leave the address on my voicemail, anytime, 24 hours a day, and I'll fax, mail or email all the information on that listing within 24 hours.

June 21 is the first day of summer—are you ready to celebrate? Summer begins on the solstice, the day when the Earth's axis tilts our northern hemisphere most prominently toward the sun. (In the southern hemisphere, the summer solstice occurred on Dec. 22, 2011.) On this day, the sun will reach its highest point in the sky, and afterward the daylight hours will grow shorter.

Concentrate all your thoughts upon the work at hand. The sun's rays do not burn until brought to a focus. ~ Alexander Graham Bell

June 'Staycation' Ideas

Many people are cutting back on big vacations this summer. Here are several ideas for inexpensive stay-at-home vacations.

1. Make a list of all the local destinations that out-of-towners would visit if they came to the area. Pick one and pretend you're an out-of-towner.
2. Rent a hotel room for a night and live it up— play in the hotel pool, order room service, etc.
3. Consider a 3-day fishing, hiking, camping, horseback, surfing excursion.
4. Likewise, consider creating a 3-day themed vacation where you study a particular person, topic, or art form that's represented locally.
5. Have a camp-out in your own backyard.
6. Volunteer to do community work by improving a park or helping at the food bank.
7. Plan to go to a local event, like a rock concert, film festival, or car show, instead of fighting traffic, plan on getting a hotel room in the vicinity.



Free Reports!

- Making The Move Easy On The Kids.

Free Information!

- How To Stop Wasting Money On Rent

Free Newsletter Subscription!**See page 7.**

The Green Economy— Explained

Here's a quick story to observe World Environment Day and illustrate the difficult balance in managing natural resources.

In 1968 Garrett Hardin wrote this article to describe a common grass land in which several farmers allow their cattle to graze. In order to increase individual wealth, it is in the interest of each farmer to enlarge their herd and continue to graze on the same piece of land. But after the

threshold of a certain number of cattle is exceeded, the quality of the land begins to decrease with every added cow.

Since no one is individually responsible for the land, and no fee is charged for grazing, each farmer maximizes profits by increasing the size of his herd. The quality of the land continues to degrade and soon there is not enough grass to feed the cows. The farmers who increase their cattle benefit at first but, in the end, everybody loses.

A green economy puts in place checks and balances so that no one person gains at the expense of others due to hogging of a natural resource, including the quality of the air we breathe.

June Quiz Answer: Nothing

There is a sufficiency in the world for man's need, but not for man's greed.
~Mohandas K. Gandhi

It's All In How You Look At Things

Many years ago two salesmen were sent by a British shoe manufacturer to Africa to investigate and report back on market potential.

The first salesman reported, *"There is no potential here - nobody wears shoes."*

The second man reported, *"There is massive potential here - nobody wears shoes."*

Final Exam Survival Guide

June is final exam time for many students. Here are some tips for being mentally prepared:

1. **Avoid distracting people.** During exam week, avoid complainers, people who are stressed, negative people, and people who like to study differently than you.
2. **Eat healthy and exercise.** It's been proven that eating less food will make you mentally sharper. When you do eat, choose raw foods and avoid sugar. If you're feeling dull, do some jumping jacks.
3. **Force yourself to take breaks.** For every hour that you work, take a 10 or 15 minute break. Let yourself do whatever you want (check Facebook, check out the people sitting nearby, stare off into space, call a friend, etc.).
4. **Visualize it all going right.** Imagine yourself feeling confident that you know all the information. Picture getting all of the answers right, and focus on how relaxed you feel. When you imagine a happy ending, that's often what happens.
5. **Before the test, take a break.** If you've studied hard, treat yourself to a nice (healthy) breakfast or lunch before the test. Don't think about the test for a while. Simply bask in the certainty that you have done the best preparation you can and there's nothing more to do but ace the test. Relax.

When reviewing your notes before an exam, the most important will be illegible. ~ Murphy's Law

Cell Phone-Only Households

Who needs a land line when you've got a cell phone? Fewer and fewer of us, as it turns out. According to the National Center for Health Statistics, 26.6 percent of households are now cell phone only—almost double the rate in 2007 (13.6 percent).



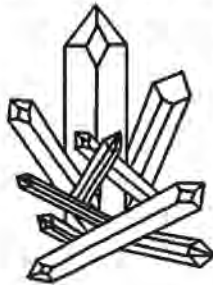
DO YOU WANT TO WORK WITH OTHER BUSINESSES THAT GIVE OUTSTANDING CUSTOMER SERVICE?

Request a free copy of my **service directory**. All of the businesses listed in it have a proven track record for providing the kind of outstanding customer service you deserve.

Crystals—More Old Than New Age

Ancient sailors used the sun and the stars to navigate vast distances, but what did they do on cloudy days when the position of the sun was obscured?

Viking legends speak of sunstones: mysterious crystals that helped navigators determine the position of the sun regardless of sky cover. Scientists have already determined that ants and honeybees can detect polarized sunlight through the clouds to guide their movements. They now theorize that certain kinds of crystals may block out sunlight except for specific rays that are polarized in certain directions.



Preliminary findings indicate that sunlight near the horizon is polarized and can be detected on cloudy days. The sunstone theory is being tested by students using crystals to see whether they can find the sun's location on overcast days. If they succeed, an ancient mystery may be solved.

Take rest; for a field that has rested gives a more bountiful crop. ~Ovid

Walking Wise

In a study funded by the National Institute on Aging, 120 people ages 55 to 80 were divided into two groups, with half instructed to walk for 40 minutes a day three times a week. The other half did exercises to stretch and tone their muscles.

After six months, and then one year, the scientists measured the size of participants' hippocampus, a section of the brain that tends to shrink with age.

In the walking group, the volume of the hippocampus had increased by 2 percent at the end of the year, while in the other group the hippocampus had decreased by 1.5 percent.

So whatever your age, remember that taking a brisk walk can keep you healthy throughout your life in many different ways.



The Rose Report Free Information Request Form

Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to 650-267-5366 or mail it to

Shannon Rose Real Estate Team, Keller Williams Realty, 20230 Stevens Creek Blvd Suite E, Cupertino, CA 95014, or just call me at 408-915-8648

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Please send me the requested free information selected below via <input type="checkbox"/> Mail <input type="checkbox"/> Fax <input type="checkbox"/> Email.	

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- Five Deadly Mistakes Home Sellers Make
- Making the Move Easy On the Kids
- How Sellers Price Their Homes
- How to Stop Wasting Money on Rent
- How to Sell Your House For the Most Money In the Shortest Possible Time
- The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

Free Information

- Send me information about your free, no-obligation HomeFinder service.
- Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:
_____, City: _____ or in
the _____ area.
- Please let me know the listing price and features of the home at the following address:

- Please let me know the selling price of the home at the following address:

- Please call me to arrange a free, no-obligation market valuation on my house.

Do you have a family member or friend who would enjoy a free subscription to The Rose Report? Just provide me with their contact information, and I'll add them to my mailing list.

Name: _____
Address: _____
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The Rose Report

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MARKET ACTION REPORT

MLS Area: Sf District 7



Dean F. Badessa

415 474-5140
dean@deanbadessa.com
DRE# 01876759

March 2012

Sotheby's
INTERNATIONAL REALTY

Price Range: All | Properties: Single Family | Condo | TownHm

Market Profile & Trends Overview

Median List Price of all Current Listings	\$1,875,000	39%	75%		
Average List Price of all Current Listings	\$4,415,168	30%	86%		
March Median Sales Price	\$1,199,500	-4%	7%	-26%	-2%
March Average Sales Price	\$1,723,740	-36%	-6%	-15%	-5%
Total Properties Currently for Sale (Inventory)	75	-20%	-16%		
March Number of Properties Sold	30	11%	-19%		
March Average Days on Market (Solds)	46	-46%	-47%	-35%	-39%
Asking Price per Square Foot (based on New Listings)	\$844	-0%	4%	10%	5%
March Sold Price per Square Foot	\$792	-10%	-1%	4%	4%
March Month's Supply of Inventory	2.5	-28%	-30%	-36%	-52%
March Sale Price vs List Price Ratio	102.6%	4.9%	5.7%	5.9%	6.2%

Trending versus*:

Month	LM	L3M	PYM	LY
LM	39%	75%		
L3M	30%	86%		
PYM	-4%	7%	-26%	-2%
LY	-36%	-6%	-15%	-5%

Trending versus*:

YTD	Prior YTD	Prior Year
\$1,122,100	-8%	-8%
\$1,934,094	4%	7%
77	4%	
84	2%	11%
\$823	8%	2%
\$800	9%	5%
3.6	-37%	-31%
97.2%	1.9%	.6%

*LM=Last Month / L3M=Last 3 Months / PYM=Same Month Prior Year / LY=Last Year (2011) / YTD = Year-to-date | Arrows indicate if Month / YTD values are higher (up), lower (down) or unchanged (flat)

Property Sales

March Property sales were 30, down 18.9% from 37 in March of 2011 and 11.1% higher than the 27 sales last month. March 2012 sales were at their lowest level compared to March of 2011 and 2010. March YTD sales of 77 are running 4.1% ahead of last year's year-to-date sales of 74.



Prices

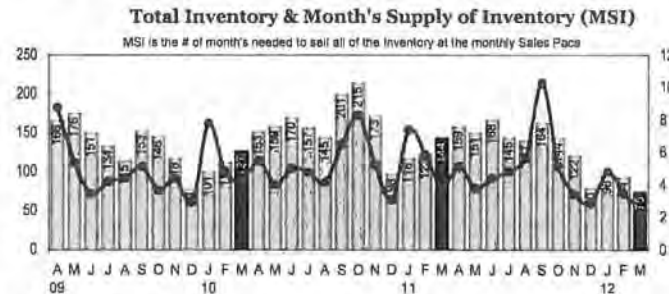
The Median Sales Price in March was \$1,199,500, down 25.6% from \$1,612,500 in March of 2011 and down 4.0% from \$1,250,000 last month. The Average Sales Price in March was \$1,723,740, down 15.1% from \$2,031,346 in March of 2011 and down 36.0% from \$2,693,298 last month. March 2012 ASP was at the lowest level compared to March of 2011 and 2010.



Inventory & MSI

The Total Inventory of Properties available for sale as of March was 75, down 20.2% from 94 last month and down 47.9% from 144 in March of last year. March 2012 Inventory was at its lowest level compared with March of 2011 and 2010.

A comparatively lower MSI is more beneficial for sellers while a higher MSI is better for buyers. The March 2012 MSI of 2.5 months was at its lowest level compared with March of 2011 and 2010.



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does not warrant or guarantee the accuracy of this information. It is the responsibility of any buyer or seller to verify any and all information relevant to such consumer's real estate transaction.

MARKET ACTION REPORT

MLS Area: Sfb District 7

Price Range: All | Property Types: Single Family - Condo - TwinHm



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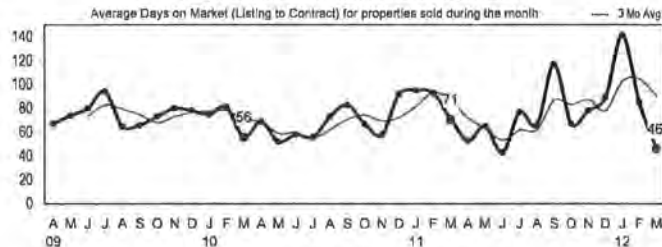
March 2012

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Market Time

The average Days On Market (DOM) shows how many days the average Property is on the market before it sells. An upward trend in DOM tends to indicate a move towards more of a Buyer's market, a downward trend a move towards more of a Seller's market. The DOM for March was 46, down 45.9% from 85 days last month and down 35.2% from 71 days in March of last year. The March 2012 DOM was at its lowest level compared with March of 2011 and 2010.

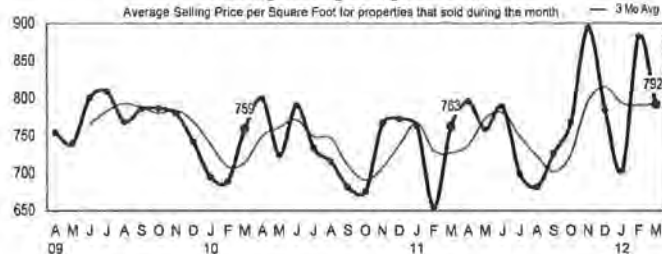
Days On Market for Sold Properties



Selling Price per Square Foot

The Selling Price per Square Foot is a great indicator for the direction of Property values. Since Median Sales Price and Average Sales price can be impacted by the 'mix' of high or low end Properties in the market, the selling price per square foot is a more normalized indicator on the direction of Property values. The March 2012 Selling Price per Square Foot of \$792 was down 10.3% from \$883 last month and up 3.8% from 763 in March of last year.

Selling Price per Square Foot



Selling Price vs Original Listing Price

The Selling Price vs Original Listing Price reveals the average amount that Sellers are agreeing to come down from their original list price. The lower the ratio is below 100% the more of a Buyer's market exists, a ratio at or above 100% indicates more of a Seller's market. The March 2012 Selling Price vs Original List Price of 102.6% was up from 97.8% last month and up from 96.9% in March of last year.

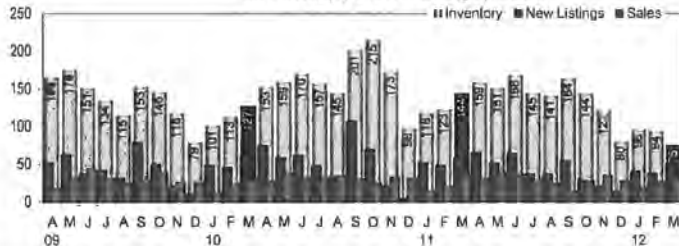
Selling Price versus Listing Price Ratio



Inventory / New Listings / Sales

This last view of the market combines monthly inventory of Properties for sale along with New Listings and Sales. The graph shows the basic annual seasonality of the market as well as the relationship between these items. The number of New Listings in March 2012 was 51, up 34.2% from 38 last month and down 12.1% from 58 in March of last year.

Inventory / New Listings / Sales



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Spring 2012
Santa Barbara Market Update

May 1, 2012

Our first quarter of 2012 has gone by quickly and now we are already in spring. Since late March we've had a number of stormy weekends in a row. Between each frontal system our weather has been fantastic with near perfect days in the mid 70's, sunny and clear. As May heats up let's hope the fog stays away for a while. We are still trying to catch up on our lack of rain, though. Another soaker or two would be great because if we're done with the rain we'll be having a dry summer for sure.

Our real estate market since the beginning of the year has been changing in some positive ways. It seemed to start as early as the end of February and has continued from there. The biggest changes have been in our buyer demand and low inventory of new listings in most of our price ranges. The buyers confidence levels in our market have improved and the idea that now is the right time to buy is catching on. This has brought out more real and serious buyers looking to buy now. The media has finally started, after 3 plus years of trashing the real estate market, to bring out the positive news of what's really going on today. They have promoted the facts that interest rates may never be at these historic lows again, that prices are down significantly, the economy is improving and that our market could turn around later this year. Also, that the lender qualifying requirements are loosening up in their loan to value ratios and in their income to borrowing requirements, making it easier to borrow more money at record low rates.

Our statistics also prove the positive signs of a market in recovery. The number of sales in our first quarter versus the first quarter of 2011 are up an impressive 26%. The number of new escrows/pending sales are also up from last year at this time, and the median sales price is starting to form a solid baseline of stability, a floor to build from. When a down trending market starts to improve it has to do it over a period of time to create a real support level to improve from. Markets have never fallen sharply and then rocked directly back up again. They have to ride "a bottom" for a while to build that foundation to

support the come back. We are now at 3 ¼ years of looking for that floor level, if this continues on through this year we could be on our way to a real market comeback. What is also a noteworthy sign our market is changing is the fact our inventory load of homes for sale has turned and decreased significantly. In what would be an even market where it neither favors buyers or sellers, there will be a six month supply of homes for sale. Back in 2009 the supply of inventory of listings was at an all time high of a 9 month supply, which was clearly a buyers market. Today we only have a 2.9 month supply. Remember, its supply and demand that will cause the market to turn-around. That is now starting to be a real part of what's going on today.

Other positive signs come from the type of increased buyer demand. There has been a real increase of our second home buyers buying in Santa Barbara again, four out of my eight sales this year have been from out of town buyers. We are also seeing an increase within our local market from Santa Barbara homeowners deciding to sell and trade down, or taking the opportunity to buy a larger home before the price goes back up again. I call it our "Lateral Market" where Santa Barbara are owners moving around in our area. Even though we have increased sale numbers our market is still price sensitive. The well priced homes that are priced truly to be "in" the market and not just "on" the market are the homes that are selling. Many times these best priced listings are attracting multiple offers or selling within the first 2 weeks of being listed.

So where's the risk that could shut down our come back? Well, it could still come from a European financial problem. Their issues haven't all gone away; they have just bought more time with leveraging more with borrowed money. Will they grow out of it is the question. Gas and oil prices could weigh down our economic comeback and inflation and the rise of interest rates could stall our growth, too. For now there are too many positive signs to ignore and buyers are finally taking action. It's a great time to buy!

I can see the areas and price ranges that are having the effects of increased demand and with lower than normal inventory levels. The Mesa inventory is low and so is the \$1,100,000 to \$1,600,000 price range all over town. Hope Ranch and Montecito have price ranges that are also in need of good homes for sale. My opinion of the positive direction our market is starting to move in is optimistic and still cautious. Our market will still need to continue with this momentum well into summer. For now it's the best news we've seen in a while so we're happy to see it. People getting in now may soon realize their timing was good.

My first quarter has started off well with 9 sales so far. In March Sotheby's International Realty came out with their list of the Top 25 Producers from all of their offices. I am proud to say I was one of the Top 25 Agents in our entire nationwide company in the number of closed transaction sides. This is a nice acknowledgement for how hard I work and all the trust my clients put into me.

Please let me know if you know or come across anyone who is considering buying or selling today. In market conditions like these, it takes more experience and more knowledge to pick out the smart investments, negotiate the best deals and to get the job done. Now more than ever it does make a difference who you work with. Please inform me if I can answer any questions or help in any way, even with home improvement ideas and projects. As always, your recommendations are greatly appreciated.

I hope you have a wonderful spring and you get to enjoy our beautiful outdoors here in Santa Barbara.



Yours truly,

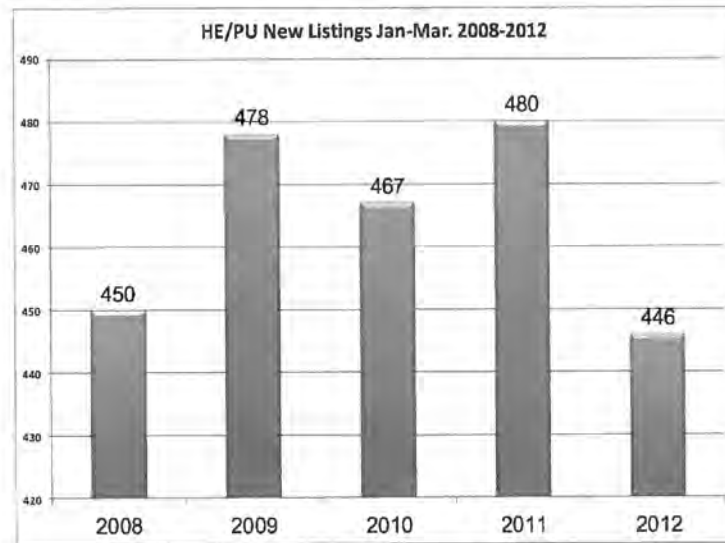
Dan Johnson

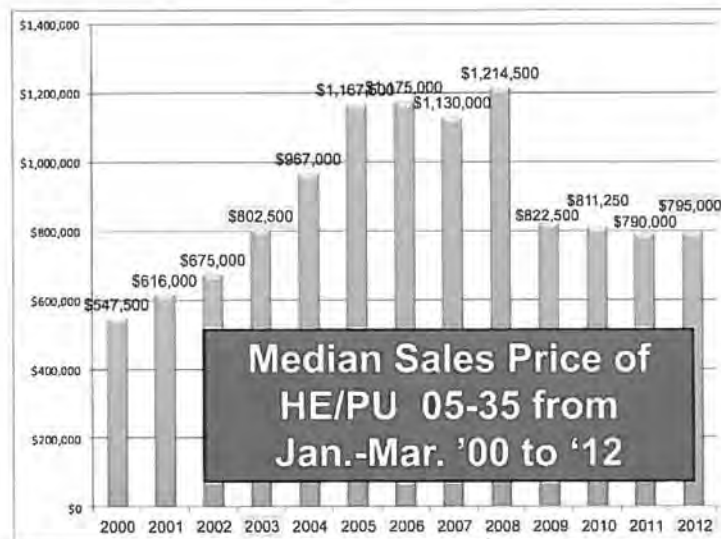
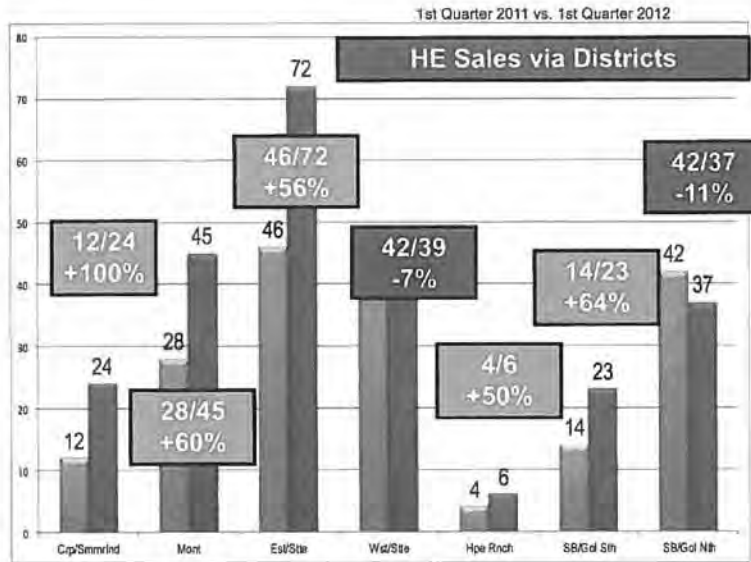
HE/PU March '12

	Total	Total List Volume	Median List Price	Average List Price	DOM	Total Sold Volume	Median Sold Price	Average Sold Price	SP/LP	SP/OLP
Sold	99	\$182,411,780	\$879,000	\$1,842,543	83	\$156,974,046	\$844,000	\$1,585,596	86.05	82.55
Pending	123	\$196,235,380	\$814,500	\$1,585,409	75					

HE/PU March '11

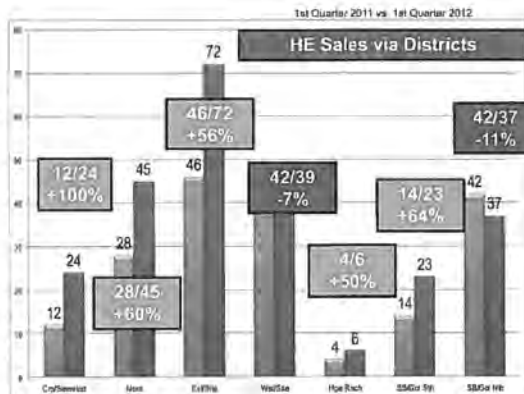
	Total	Total List Volume	Median List Price	Average List Price	DOM	Total Sold Volume	Median Sold Price	Average Sold Price	SP/LP	SP/OLP
Sold	86	\$123,661,382	\$749,499	\$1,437,923	75	\$114,471,273	\$727,000	\$1,331,061	92.57	88.03
Pending	83	\$116,426,046	\$899,000	\$1,402,723	68					





Did you know your neighborhood is in high demand because of the new changes in our real estate market?

If you're considering making a move, it's time for us to talk and have a confidential conversation about your current value and how this market is starting to move.



HE/PU March '12

	Total	Total List Volume	Median List Price	Average List Price	DOM	Total Sold Volume	Median Sold Price	Average Sold Price	SPLP	SP/DLP
Sold	89	\$182,411,780	\$879,000	\$1,842,543	83	\$156,974,046	\$844,000	\$1,585,596	86.05	82.55
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Pending	83	\$116,426,046	\$899,000	\$1,402,723	68					

My recent sales in your area:

350 Woodley Rd \$4,350,000 619 Alston Rd \$1,500,000

In 2011 I was the **#1** agent for Sotheby's International Realty and **#4** agent for the entire Santa Barbara MLS with over **\$42,000,000** in sales and over **30** transactions.



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 Dan.Johnson@SothebysHomes.com
 Dan Johnson, Sothebys International Realty, DRE 00609860



What's happening in your neighborhood update...

Dan Johnson, Sotheby's International Realty
1106 Coast Village Road
Santa Barbara, Ca 93108



Market Report for the Month of July 2012

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- Short Sale Help
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HOW'S THE MARKET?

The Market overall has Murrieta's average sold price as \$275,000. Copper Canyon and comparable West Side areas had 9 sales in the Month of June with an average sale price of just over \$278k beating the Murrieta total average. Demand is high for Turnkey properties as the emotions of the buyer heat up! Large pool homes are the most desired home for Westside Murrieta Buyers and the hot price point has ranged from 290k to 360k. We have seen a push upward on pricing due to large demand and I predict the area average will increase in July, August and September and then see a slowdown from October to January 2013. A big reason for low inventory levels also stems from the reason Justice Department settlement forcing big banks to modify loans. This accounts for much of the "Shadow Inventory" many predicted hitting the Market later this year. For more up to date information on Market Conditions give us a call.

July Featured Listing

41984 Trinity River Way, Murrieta, CA 92562

Nearly 2600 Square feet of stunning Grizzly Ridge Pool Home! Upgrades include salt water Pool, granite in the kitchen, lots of tile, Salt Water Pool, and the list keeps going; Has a fireplace in the large family room, a separate formal living room and dining room. Breakfast nook off of kitchen. One bedroom downstairs and 3 bedrooms upstairs along with a loft. You'll have to see it to appreciate it! Within walking distance to shopping and top schools. Don't miss this rare location!

June Solds

Address	City	YrBuilt	Type	Br	Bath	Lot Sqft	Sqft	S/Sqft	Price
23832 Silverleaf WY	MUR	2001	SFR/D	3	3	6,970	2,180	593.12	\$203,000
41889 Dehlias WY	MUR	2002	SFR/A	4	3	14,377	3,072	567.06	\$206,000
23462 Mount Lassen WY	MUR	2000	SFR/D	4	3	8,712	2,562	\$100.51	\$257,500
38024 Copperwood ST	MUR	2002	SFR/D	4	3	6,098	2,388	\$101.64	\$261,500
23642 Kathryn ST	MUR	2003	SFR/D	5	4	6,712	3,606	578.88	\$290,000
38356 Willow CT	MUR	2000	SFR/D	4	3	7,405	2,648	\$112.92	\$299,000
23844 Pepperleaf ST	MUR	2001	SFR/D	3	3	6,536	2,638	\$115.82	\$305,000
38307 Pine Creek PL	MUR	2001	SFR/D	5	4	6,970	3,590	\$89.51	\$321,328
23771 Hillcrest CT	MUR	2002	SFR/D	5	4	13,068	3,459	\$104.08	\$360,000

For RIGHT NOW market information call us for a consultation or visit us on line for an INSTANT market update!

Community News/Upcoming Events



Summer Concerts in the park Each Saturday in July at Town Square Park from 6pm-8pm. Admission is Free!

Movies in the Park
August 4th Star Wars the Clone Wars
August 11th Grease
7:30pm Cal Oaks Sports Park



Saturday August 18th from 6pm-8pm Mother/Son "Always Around Dance" (No Age Limit) at the Murrieta Community Center. Cost is \$20.

MLS® Market Snapshot
Get This Week's Local Market Conditions

First Name:

Last Name:

Email:

Phone: (optional)

Item: Select



Office: 800-552-3362 Fax: 866-325-2106
Email: PeartTeam@yahoo.com

www. PEARTTEAM.net



Cindy Tracey | Christina Bonaga | Dan Peart | Laura Kudo

dir# 01228103



Personal Representation • Powerful Resources • Proven Results

CONGRATULATIONS, we have moved further along in the process and your loan approval is complete! Next step is lender completing all loan conditions and sending the loan documents for closing. The only things for you to do is secure your home owners insurance (unless a condo) and wait for call from escrow to coordinate your signing appointment and deposit of final funds. Of course we will ensure this process keeps being smooth! We will also be scheduling your final walk though once the loan documents are at escrow.

In the event you have ANY questions, let us know! Also attached are a list of local utility companies for you to contact and get services set up.



With Passion and Purpose,
Christina Banaga, Realtor & Business Coach

www.PEARTTEAM.net
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SCENARIO REPORT 2012

May 11, 2012

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Rethink the Future of Real Estate

SCENARIOS ON THE FUTURE OF REAL ESTATE

Why Scenario Planning?

Planning in an uncertain time

Given the dynamic industry context we have chosen a scenario-based approach to strategic planning. Over the last 40 years, scenario planning has emerged as a leading strategic tool: a proven way to make flexible long-term plans and manage future uncertainties.

Scenario planning helps us both adapt to future changes and proactively shape the future we want. It is also a critical tool to improve our decisions in the present, because this process expands our perspective, identifies new opportunities, and can overcome our collective and individual blind spots—especially to key game-changers, which often challenge our assumptions and beliefs.

It is important to remember that scenarios are not predictions. Rather, they are alternative stories of the future; they depict how current events and trends could play out over time. Good scenarios include both the expected and unexpected, as well as conventional and unconventional thinking. In order for them to be useful, scenarios must be plausible, relevant and challenging; they also need to diverge enough to cover the range of possible futures that we may have to live in.

Just the beginning

This is just the beginning of a two-year process. The first step will be to use these scenarios to dialogue and engage with many people within and outside of the industry in an important strategic conversation about the future. We will also use these scenarios to gather your strategic insights as critical inputs into NAR's future strategy, which will be formulated in 2013. These may include specific strategic options and actions for the NAR to consider, but also deeper insights about who we want to be as a trade association. In the end, we hope to develop a shared vision and actionable strategy about the future we want to create for ourselves, for the industry, and for American society as whole.

How these scenarios were developed

These scenarios are the result of a cumulative and collaborative effort. Building off of the "first generation" scenario work in 2011, the NAR Strategic Planning Committee pushed this thinking further and developed a range of plausible futures of the real estate industry. This work was facilitated by scenario-planning experts and Adaptive Edge and supported by a NAR core team led by Elizabeth Mendendall, Strategic Planning Committee Chair and Shannon King, Vice chair. Additional inputs included more than 20 expert interviews with thought leaders from inside and outside the industry and research from NAR staff.

Guide to Reading the Scenarios

*"The test of good scenarios is not whether they accurately predict the future, but rather that they help organizations adapt and learn."
- Peter Schwartz, *The Art of the Long View* (1994)*

*"It's better to be imprecisely right about the future than precisely wrong."
- Kevin Kelly, founding editor of *Wired Magazine*.*

When reading scenarios, keep in mind the following:

Industry, not NAR focus. The scenarios represent alternative future business environments. By thinking more broadly, we can improve the level of our strategic thinking and engage people within and outside the industry. Having said that, given the large role that the NAR plays in shaping the industry, in some scenarios we have broken this rule by either directly or indirectly mentioning associations.

Possibilities not probabilities. The scenarios are not designed to predict the future but rather to open our thinking to new strategic possibilities at multiple levels—for the industry, for the NAR, and for individual leaders. Resist thinking about the most probable scenario, since most game-changers start out as improbable or hard to imagine (e.g. the Arab Spring, the Internet, etc.). Instead, ask: what strategic questions does this scenario raise? What can we learn from it?

Simplifying a complex landscape. While we could have explored a large number of futures, these particular scenarios were selected because they help rehearse the most important strategic opportunities, challenges, and "what ifs?" facing the NAR and the industry as whole. These include stories we are telling ourselves about possible futures, and they include more novel or uncomfortable stories about emerging realities that we may be missing or not talking about yet.

Skim or go deeper. To make this accessible, the reader can glance at the summary section or go deeper by reading the longer narratives online (rethinkfuture.com), which include many additional details and supporting resources.

Tool for strategic thinking. Lastly, we hope these scenarios are valuable to individual agents and leaders in their own strategic planning process.



Focal Question

To anchor our exploration of the future, we have created a focal question about the future of the industry, with three different audiences or levels— from the consumer, agents, and industry players, to the NAR and associations. Each of our scenarios illuminates this question in different ways so we can anticipate a range of future possibilities.

Focal Question:

In an ever-changing world, what is the future of the real estate industry in 5 to 10 years?

How will this impact:

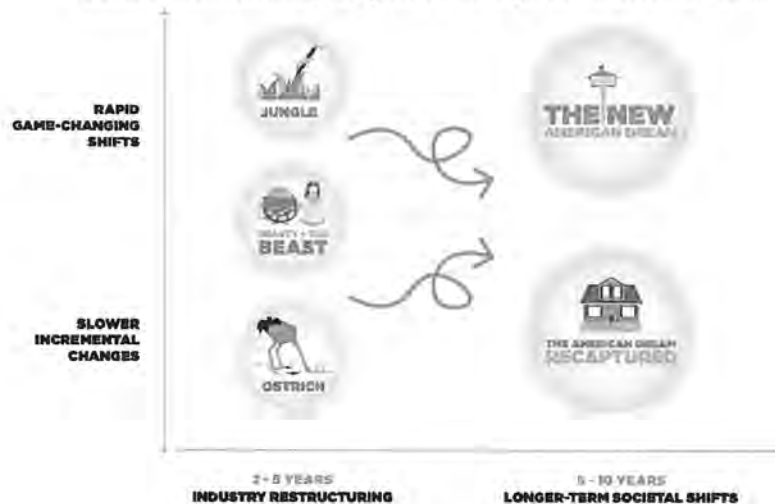
- **Consumers, including buyers and sellers?**
- **Agents, brokers, and companies?**
- **NAR, state and local associations?**



The Scenario Framework

Our five scenarios were organized using a framework, structured in two broad dimensions.

1. **Horizontal dimension.** This segments the scenarios into two time horizons each with different emphases, specifically:
 - 5-year scenarios focus on the real estate industry landscape (Left side). Each of these scenarios examines the interplay between technology, shifting consumer demands and behavior, innovation, capital markets, policy, and demographic patterns. We have focused on the real estate industry because it is already restructuring in ways that are both within and outside the NAR's control. Creating the best strategic response to these future realities—starting now—will be critical for the NAR's long-term success.
 - 10-year scenarios focus on deeper societal and economic changes (right-side). These play out long-term shifts as they pertain to home ownership, and therefore the potential role for agents and the NAR in the future.
2. **Vertical dimension.** This focuses on the nature and pace of change, in two ways:
 - Incremental & slower changes (bottom level). The scenarios rehearse the possibility that changes may happen slower than expected within the real estate industry, the NAR, and society as a whole. These are future worlds where changes still do occur because many of them are already underway, but they happen more incrementally, i.e. current trends continued with fewer surprises.
 - Rapid, game-changing shifts (upper level). These scenarios rehearse the possibilities of more rapid game-changers. While all of these are based on current trends, debates, and have compelling evidence to support them, these scenarios are intentionally designed to challenge our conventional wisdom.



Five-Year Scenario 1: "Ostrich"

- *Slower, incremental changes especially at the association level*
- *Driven by institutional inertia, political gridlock, industry fragmentation, and slower pace of housing market recovery*



*"Never mistake a clear view for a short distance."
– Cowboy saying*

With lots of hype around technology and empowered consumers, it looked like big changes were ahead for the industry in 2012. And while there were changes, these were much slower than expected over the next five years— especially at the association level—disappointing some and causing a quiet sigh of relief from others.

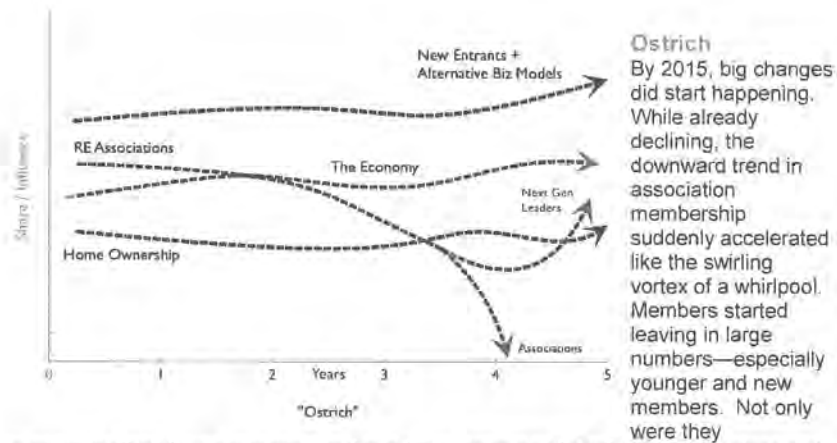
Political Gridlock, Preserving the Status Quo

Why did this happen? In part, a more tepid and uneven housing market recovery contributed to this business environment. Consumers were cautious, many still unable to enter the market, debt-laden and recovering from the Great Recession, and the lending environment remained anemic. Also, after the 2012 election, Washington, DC became even more polarized, which created institutional gridlock for another four years. By default, this preserved status quo interests, including those of the real estate industry, which on the surface was good news.

Associations, however, were just as much to blame for this climate of incrementalism. Many leaders were unable or unwilling to change because of organizational inertia, perceived entitlements, outdated ideas about the future of the business, and a mindset of complacency. Indeed, some willful wishful thinking was going on: that the worst was over; that soon things would go back to "business as usual," and that the job of the association was to defend the business model at all costs by keeping key technology players and others at bay.

Head in the sand

In fact, this approach proved to be counter-productive, and based on mistaken assumptions, at two levels. Firstly, the industry was already restructuring — whether people wanted to accept this or not. Players like Zillow were determined to cross over from being pure information providers to being part of the transaction. The fact that these technology companies were struggling to stabilize their business models was just a deceptive pause in a game already in flux. It was clearly only a matter of time. In addition, consumer expectations had already shifted for good. Many, especially younger consumers, wanted a different kind of relationship with their agent and were actively looking for cost-saving alternatives. Banks owning foreclosed homes were also putting greater pressure on commissions and threatening to go direct to consumers.



questioning their future prospects in the industry because of declining commissions and a "stuck" business model, but they were frustrated by a slow-moving organization, risk-adverse strategies, and priorities at odds with their values and aspirations. Advocacy spending, in particular, was a sore point of contention, especially when housing policy needed little defending given the frozen political context - a perceived waste of resources. At the same time, some high profile brokerage firms left the association as well. They, too, felt the associations were out of step with the times and felt their survival depended on exploring more innovative strategic directions. Yet another trigger for this was a lobbying scandal, a backlash against the Super-PAC era, which ignited public outrage for a full year and implicated large advocacy groups. Guilty by association, the sterling reputations of trade organizations like the NAR were tarnished overnight, catching many leaders by surprise because this kind of criticism didn't happen after the subprime crisis. Memories, however, were long, and many folks didn't forget that it was agents who encouraged them to buy houses they couldn't afford.

Crash and Rebirth?

Though an association-centric scenario, this was nonetheless an important future to rehearse given the important role and impact associations have within the real estate industry. In hindsight, many people argued that this outcome could have been avoided with bolder leadership and more future-facing strategies versus a business-as-usual approach. But maybe not. Like many things in life, sometimes things have to get a worse before they can get better. In the end, there was a silver lining. All those frustrated agents, young and old, leaving the association started to create innovative solutions on their own, triggering a great deal of entrepreneurial activity that would benefit the industry's renewal as a whole down the road. The lost opportunity, of course, was that much of this was happening outside, not inside, the boundaries of traditional organized real estate.



Overview of "Ostrich"

Industry Elements	Macro Elements
<p>Value proposition & Biz Model</p> <ul style="list-style-type: none"> Remains in a "mixed middle" state Focus on home ownership but constrained by market conditions and lag effect of crisis Industry innovation slowed due to economic & policy context 	<p>Geopolitics & Globalization</p> <ul style="list-style-type: none"> Instability continues: Sovereign debt crisis drags on, Euro in question
<p>Real Estate Market Structure</p> <ul style="list-style-type: none"> Existing players still dominate New entrants still a threat, but struggling to stabilize business models Industry fragmentation accelerates 	<p>US Economy & Social-Economic Trends</p> <ul style="list-style-type: none"> Slower US/Global economic recovery than expected Gap between "haves" and "have nots" remains the same.
<p>Agents Role & Compensation Model</p> <ul style="list-style-type: none"> Remains agent-centric, though model increasingly being challenged by consumers and new players Commissions squeezed further from many sides Agent-consumer incentives perceived to be misaligned Less trusted & valued by younger gen 	<p>Consumer Values, Outlook & Behaviors</p> <ul style="list-style-type: none"> Consumers cautious, many unable to play b/c of debt and poor access to capital Mostly passive but frustrated by status quo—especially the younger gen Consumption patterns on hold or dampened
<p>Approx. Number of Agents and REALTORS®</p> <ul style="list-style-type: none"> Agents – Increase significantly by end of scenario REALTORS® – Drops significantly by end of scenario Real Estate Professionals – relatively constant – even slight increase by end of scenario 	<p>Housing Market Size</p> <ul style="list-style-type: none"> Flat or incremental increases in home ownership Highly variable across geographies
<p>Data Trends/MLS</p> <ul style="list-style-type: none"> MLS(s) increasingly no longer a competitive advantage Data available but consumer barriers still exist Open/big data disappoints in the short term; more complicated, legislative setbacks (privacy issues) 	<p>US Regulatory & Political Context</p> <ul style="list-style-type: none"> Political polarization preserves the status quo Tax preferences for home ownership remain by default
<p>Brokers, Franchises and Businesses</p> <ul style="list-style-type: none"> Some brokers leave associations to follow different strategies Slow attrition/consolidation of many brokers Franchises hunker down; some try to innovate Service companies frustrated, looking outside of industry for opportunities 	<p>Capital & Mortgage Lending Markets</p> <ul style="list-style-type: none"> Capital markets anemic Mortgage bank bailouts don't work; too little, too late. Lag effect of Great Recession still playing itself out (10 year recovery forecast)
<p>Impact of Immigration & Diversity on Real Estate</p> <ul style="list-style-type: none"> Immigrant market slower to develop, greater domestic tensions and barriers to entry Industry leaders still not embracing diversity in practice Niche remains for culturally-relevant housing 	<p>Energy/Environment</p> <ul style="list-style-type: none"> Incremental changes, slower adoption of energy alternatives

Commercial Real Estate

- Sluggish, uneven recovery of sector
- Conservative investment climate with more than half of loans under water
- Industrial buildings, distribution centers, apartments and multi-family doing well
- Office space, hotels and lodging struggle
- Commercial Realtors® looking for foreign investors, refinancing of properties, mitigation strategies
- Lack of transportation options drives interest in existing housing stock

Trends in Home Size, Built Environment, & Land Values

- Average single family home size holding constant, except for multi-generational housing niche

Five-Year Scenario 2: “Beauty & the Beast”

- Big shifts in real estate value proposition, led by select industry players
- Collaborative effort driven by big data opportunity, external threats, and need for more future-facing consumer-centric models



*“Change is disturbing when done to us, exhilarating when done by us.”
—Rosabeth Moss Kanter, Harvard Business School*

Most people didn't think it was possible. Getting key players to collaboratively re-shape the real estate industry was just too difficult. Too many barriers were in the way, from divergent interests to legal, institutional, and political issues. And, as many argued, this had been tried before with unclear or unsuccessful results.

This time, however, was different. Defying conventional wisdom, this was a future where the real estate industry was successful in a path-breaking effort that redefined the industry's value proposition. So what happened and why?

The Big Data Opportunity

First off, a shared sense of urgency emerged amongst a small group of diverse leaders who started meeting regularly to proactively rethink a business model under serious attack from many directions. Like a wrecking ball, digital technology had already disrupted every other industry in its path—from newspapers, music, video stores, to travel agents—and was well underway towards doing the same to real estate. As the research showed¹, it was usually the new players who succeeded in the end, not the incumbents, despite their initial dominance and power - the recent demise of Kodak being the latest example. Taking these lessons to heart, this group concluded they had to do something fast and significant. “Not us, not on our watch” was the rallying cry. And no half measures would suffice.

So, as a result of these dialogues, a “win-win” opportunity was identified: the creation of a new big data entity, which would be the key to reinventing the business model. Signaling a bold shift in approach, this entity included non-industry players— even “frenemies” like Zillow. The benefits of this platform were many for participants, consumers, and regulators alike, namely:

- A universal clearinghouse addressed issues and inefficiencies around information syndication.
- The convergence of databases across industries created powerful analytics, providing a source of differentiation and revenue streams for participants, e.g. the ability to monetize high value information for partners, like Home Depot and Target.

¹ “Innovator's Dilemma” by Clayton Christensen

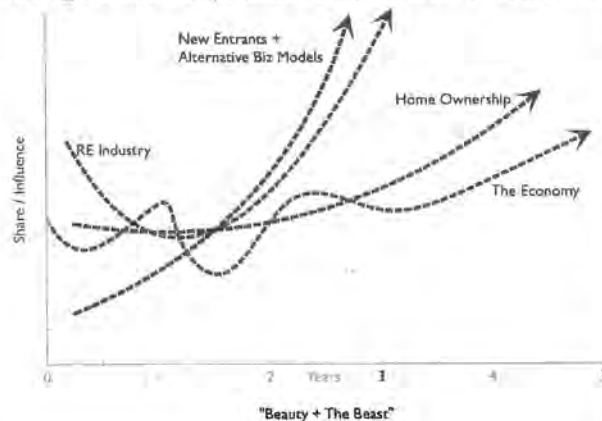
- Regulators, while skeptical at first, saw this new entity performing an effective industry stewardship role, providing greater certainty, stability, and accountability. The argument that a future subprime crisis could have been prevented by this kind of data sharing was persuasive.
- Much like how Apple's iTunes created a new market, this new model provided a consumer-friendly platform and triggered a wave of innovation, product and service offerings that were hard to imagine at the time.

Of course, this collaborative process wasn't easy—far from it. Not only was this a risky undertaking with no guarantees at first, industry participants had to give up some autonomy. Compromises and hard choices had to be made, and some egos had to take a back seat in service of the bigger prize at hand. Key to the success of this endeavor, however, was the diversity of this group from the start, including a multi-generational mix of players.

Lifestyle brands are king

In the end, these changes and other key drivers (see table below) significantly reshaped the industry. In particular, it created a highly segmented market with an explosion of niches around geographies, communities, ethnic groups, lifestyles and ages. At the high end, a small pool of highly competitive "super agents" emerged, delivering high value life style services. Many worked across geographies, and some represented leading brands from Versace and Disney to celebrities. In addition, franchises became packagers of brands like Martha Stewart Living, hip-hop pioneer Jay Z, foreign groups like the Shia Mian Network (家)², and Arab developers like Nakheel. The middle of the market, however, was collateral damage and virtually hollowed out with a value proposition that was neither fish nor fowl. The low end was a free-for-all after MLS services were taken over by Zillow, Trulia, and Facebook. While margins were low, by 2017 65% of all agents were servicing this market tier, though consumers saw a clear differentiation between these agents and the top performers.

How agents were compensated varied. However, there was a notable shift towards an



incentives-driven approach. A flat fee was becoming more common, with a bonus for meeting certain agreed-upon criteria. For consumers who preferred the à la carte approach, a menu of pricing was also a standard feature. At the higher end, agents were getting compensated for many different products, depending on the lifestyle

² The word "home" in Mandarin Chinese

bundles they were selling—with commissions on everything from appliances, to trade referrals, to financing. Agents soon represented multiple organizations, and were just as likely to be found at their Lowes annual sales event in Hawaii as they were in their brokerage.

Double-edged world

By the end of 2017, the world was looking bright for the industry. Thanks to some forward-thinking leadership and risk-taking, the industry as a whole had achieved a huge feat: successfully innovating and adapting to a changing market place, attracting new talent, and creating profitable new business models. With a robust economy, an accelerating housing market, and a favorable policy environment, all of the concerns about whether consumers would put home ownership on the backburner were long forgotten. With a cohort larger than the Boomers—about 80 million—the next-gen consumers were leading this boom, and immigrants were also a key market. Ironically, the American Dream was most alive with the new immigrant consumers - the promise of owning a home a key reason why they chose to come to America in the first place.

Despite this positive outlook, some dark clouds still loomed on the horizon, since many of the deeper problems within the American economy and society were still there. They had just been papered over as the economic times improved and political priorities shifted. For instance, economic inequalities were growing even further, and the job market was reinforcing these divides. Though the need for highly skilled "knowledge workers" was greater than ever, it was still hard to fill these jobs, given a scarcity of trained talent in the US. Manufacturing did recover, with successful "in-shoring," but wages were still flat. In fact, more and more people—from the unskilled to the college educated—found themselves in service sector jobs, with lower pay and lower security. The hard reality was that the American economy had changed, perhaps irreversibly, as a result of the competitive pressures of globalization. Lastly, all of the creative financial innovation in the early 2000s, from mortgage-backed securities to complex derivatives, seemed to have returned stronger than ever. With memories short and returns high, analysts were speculating that Subprime 2.0 was imminent, especially now that foreign banks were allowed into the game. So which way would the future turn? While many people had put the hard times in the back of their memories, and assumed the good times would keep on rolling, nothing of the sort was assured given this rapidly changing world.



Overview of Beauty & the Beast

Industry Elements	Macro Elements
<p>Value proposition</p> <ul style="list-style-type: none"> Industry drives new value proposition (lifestyle service bundling or à la carte) Focus on home ownership accelerates Partnerships become core competencies Neutral big data entity created with diverse industry players to 1) create source of differentiation; 2) improve biz model and reduce liabilities; 3) accelerate industry innovation 	<p>Geopolitics & Globalization</p> <ul style="list-style-type: none"> Stabilizing: EU crisis averted "Multi-polar" balance between US and BRICS
<p>Real Estate Market Structure</p> <ul style="list-style-type: none"> Similar players with some new faces (e.g. technology companies, retailers, etc.) Industry is consolidating Partnerships and joint-ventures are critical 	<p>US Economy & Social-Economic Trends</p> <ul style="list-style-type: none"> Global and national economic growth picks up Gap between "haves" and "have nots" increases
<p>Agents Role & Compensation Model</p> <ul style="list-style-type: none"> Still agent-centric, but market highly segmented, focused on niches (geographies, ethnic groups, lifestyles, ages) and brands (e.g. Versace, Disney, Lowes) Technology savvy realtors essential <i>High end</i>: Small top performer pool (10-20%) working from local to global levels <i>Middle</i>: disappears, squeezed on all sides <i>Lower end</i>: low margins, highly fragmented (no REALTOR® designations) Compensation incentives-based: Flat fee + bonus for performance 	<p>Consumer Values, Outlook & Behaviors</p> <ul style="list-style-type: none"> Consumers working <i>in partnership</i> with service providers Consumers demanding lifestyle services approach, driving industry partnerships Many niches, highly diverse, brand conscious Relationships central, but technology is essential enabler Consumers syndicate personal information, reducing liability and enabling predictive modeling/profiling Previous consumption patterns increase: about more stuff and experiences
<p>Approx. Number of Agents and REALTORS®</p> <ul style="list-style-type: none"> Agents - decline Realtors - significant decline Real Estate Professionals - significant decline 	<p>Housing Market Size</p> <ul style="list-style-type: none"> Increasing in size Highly segmented across income group and geography
<p>Data Trends/MLS</p> <ul style="list-style-type: none"> MLS taken over by dominant tech players: Zillow, Trulia and Facebook, plus completely new organizations. Big data key differentiator, driving new value proposition But human judgment from agent still important to manage complexity and information overload 	<p>US Regulatory & Political Context</p> <ul style="list-style-type: none"> Favorable to home ownership, pro-business RESPA challenged (finally) Personal data monetized with new privacy laws, triggering new models (e.g. consumer syndication) Trend towards nationalization of laws and contracts <i>driven by industry leaders</i> (10-yr. process) Tax preferences for home ownership maintained
<p>Brokers, Franchises and Businesses</p> <ul style="list-style-type: none"> Orgs that don't participate in new industry ecosystem are marginalized or don't survive Brokers who succeed: focus on niches, optimize cost structures, and collaborate Existing and new franchises thrive—esp. ones associated with lifestyle brands 	<p>Capital & Mortgage Lending Markets</p> <ul style="list-style-type: none"> Capital markets rebound Dodd Frank repealed Financial innovation/ mortgage securities back in high gear driven by high returns and short memories. "Subprime 2.0" looks possible by 2015
<p>Impact of Immigration & Diversity on RE</p>	<p>Energy/Environment</p>

<ul style="list-style-type: none">• Immigrant market grows, given large global middle class from BRIC countries and wealthy foreign buyers• American Dream promise continues to attract immigrants• But tensions given influx of wealthy, distorting prices in some markets	<ul style="list-style-type: none">• Energy prices moderated by domestic production (e.g. gas shale deposits)• Environment lower priority
<p>Commercial Real Estate</p> <ul style="list-style-type: none">• Healthier market drives return• Globalization increases investment in US AND creates competition for investment• Commercial investors returning to speculative bets again• Breakthroughs in big data collection enables predictive modeling and targeted investing	<p>Trends in Home Size, Built Environment, & Land Values</p> <ul style="list-style-type: none">• Average single family home size is increasing and/or multiple homes increasing• Strong gains in land values in more favorable markets

Five-Year Scenario 3: "Jungle"

- *Rapid, game-changing shifts to industry and business environment*
- *Driven by new entrants, new politics, shifting values, and external forces like rising energy prices*



"It's not the strongest of species that survives, nor the most intelligent, but the ones most responsive to change."

—Charles Darwin

This is a volatile yet innovative world full of game-changers and power-shifts, new risks and opportunities, new winners and losers. For real estate, a tectonic shift reshapes the industry landscape, suddenly and decisively, as new players entered the market with new models for housing and home ownership, value propositions better attuned to consumer needs during this time of uncertainty. A previously unthinkable world just a few years ago, how did this happen?

Innovative outsiders

To begin with, the seismic forces were already building pressure for a while. The Great Recession had opened up fissures in the ground for new players to enter, exploiting the weaknesses of sectors most damaged by the crisis. So it was only a matter of time before outsiders started eyeing the real estate industry, a \$9 billion industry in 2012 with significant growth potential³. A surprising mix of players entered this rapidly evolving new industry ecosystem that transcended the conventional boundaries of real estate to include a more integrated set of lifestyle services. Some of these companies included:

- Google, Amazon (after acquiring Zillow), Salesforce.com (for their CRM⁴ prowess), Core Logic, and other big data players.
- Intuit, like it did to the personal tax industry, created TurboRealtor[®] which accelerated the DIY consumer niche— in effect disintermediating the lower end of the business.

Definition | disruptive innovation

Innovations that create new markets by applying a different set of values and competencies, which ultimately (and unexpectedly) overtake an existing market.

Classic examples include: CDs, digital cameras, PCs, the Internet, model T Fords. Disruptive innovations start out as inferior, fringe offerings used by early adopters and "non-customers", and then rapidly migrate into the mainstream market. Common attributes include offerings that are: *faster, cheaper, easier, do-it-yourself* (vs. relying on specialized expertise), and increasingly more *environmentally friendly*. Source: Clayton Christensen, "The Innovator's Dilemma" (1997)

³ Source: <http://www.marketsize.com/blog/index.php/category/real-estate-industries/>

⁴ CRM=Customer Relationship Management software

- Retailers like Home depot, Costco, and Target were leveraging their products and knowledge in innovative ways
- Financial services, mortgage brokers, hotels and hospitals were also partners in this new ecosystem

A great example of the innovation was eHarmony's new offering. Given that consumers already trusted them with their most important life decision—finding a mate—they parlayed this emotional connection into finding new couples their shared dream home, something their data profiling and algorithms could easily achieve. Since many eHarmony couples were initially geographically separate, the company also had a tidy business in relocation and lifestyle services.

Not all were successful of course; the trial and error rate was high. But the ones that came out ahead were nimble and skillful in deploying their assets and competences—i.e. big data capabilities, consumer access and knowledge, infrastructure, speed to market, and most importantly, deep pockets.

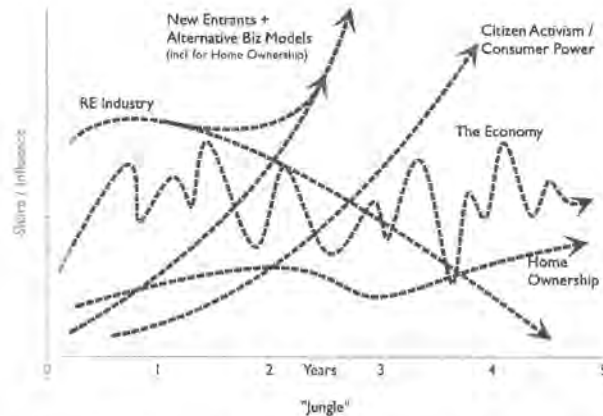
It's about access, more than ownership

A more surprising market innovation was a new hybrid "leasershhip" model, a cross between renting and owning. Not only was this less risky for many consumers, still reeling from the Great Recession, it also appealed to the values and life stages of Boomers and Millennials alike, especially when packaged as part of a turnkey "lifestyle solution," i.e. customized bundles of services from credit, consumer products, to access to particular communities of choice. This allowed a large range of "non-consumers" access to housing far sooner than they would have been able to afford, with the option of migrating up to home ownership if they wanted to.

With early examples like Zipcar, this "sharing economy" trend increased within these communities with a lot more collaborative consumption. While part of this is motivated by values like sustainability, or life stage needs like assisted living, sheer pragmatism prevailed more often— from saving money, managing risk, and preventing the kind of personal debt crises we saw in the early 2000s. Consumers were waking up to the advantages of pooling resources. Why not share housing or share living spaces, so that one can access their dream neighborhood or place without waiting for the right job or income level, and enjoy all the 'good life' amenities, from gyms to childcare? Far from the stereotypical 1960s commune image or the condo/gated community, we see a different kind of living model being invented.

In the end, the leasershhip model and lifestyle community trend did solve (in part) a problem in major urban centers by mopping up some of the excess housing inventory in many different markets—from Oakland CA to Detroit to Florida— which pleased banks and HUD, offered many opportunities for property developers to market new concepts, and provided retailers like Amazon and Costco a great consumer base to target. This, in turn, stabilized the overall market and jump-started a new growth spurt. Along with this, we also saw experiments in financing, like peer-to-peer lending, crowd-financing and collective ownership structures.

To be clear, people were still buying single-family homes. This aspiration wasn't going away, especially with certain customer segments, including wealthy foreigners and new immigrants. But with these alternatives emerging (including a large renters market), the overall size of the conventional home ownership market was decreasing. While this



looked like bad news to some industry stalwarts, as we just learned, this also presented many opportunities in disguise.

Deer in the headlights
Meanwhile, many existing industry organizations were blindsided by the scale and speed of these changes, or were simply out-

resourced by the new entrants. Of the industry leaders who did see these changes coming, they discounted these new fangled innovations as a passing fad. Indeed, by 2015, we see many brokerage houses imploding, and industry associations shuttering up their offices. Once mighty franchises were going under, and Realogy.com was acquired by an Emirati conglomerate. The few franchises that survived partnered early on with new entrants and technology firms, or became highly specialized.

For agents, their world was turned upside down as well, with a very different role. No longer agent-centric, the new business models require an organization-centric or team approach. While many chose to leave the industry, caustically calling this a "mass extinction event", in reality there were many opportunities for agents if they were willing to do things differently and sacrifice a little autonomy. Younger agents had no problem doing this, and in fact preferred this kind of structure to learn and grow their skills. A large number of agents joined these new firms, becoming employees or part time associates. In addition, unlike the old commission days, they were earning their living through multiple revenue streams—from salaries, incentive schemes, to subscriptions.

Swarm Advocacy

All of this was occurring within a dynamic national and global backdrop. BRICS were rising in prominence, the US trying to reframe its role in the world, and public debt crises continued to disrupt old world institutions from the EU to the UN. US politics, in particular, experienced a sea change around 2016. Tired of polarized politics, there was a social media "citizen advocacy" movement, consisting mostly of young-gen voters, less driven by ideology and more by pragmatic idealism. In the short term, this puts an end to the Super Pac era and significantly curtails lobbying. In the longer term, this movement launches the "Gov 2.0" agenda—a process that opens up government, simplifies laws, finds new efficiencies using technology, and rewrites the social contract with the "citizen consumer." With increasing energy prices and shifting consumer values, the policy priorities also shifted towards creating sustainable cities, transportation, and rethinking the suburbs/exurbs. By the end of this scenario, we start seeing early signs of new settlement patterns and a built environment favoring greater density and energy-efficient living—a paradigm shift from the current approach to housing.

IT



SCENARIO
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Much like Dickens' Victorian world, this was the best of times and the worst of times. Depending on one's perspective, it was a thrilling time full of opportunity and freedom to change the rules of the game. While for others this was a disorienting if not devastating world to adjust to. In particular, the old guard within the real estate industry were the main casualties. However, much like after a forest fire, many new seeds were germinating. Not all would survive. But enough would to create a very different world in the decade to come.

Overview of "Jungle"

Industry Elements	Macro Elements
<p>Value proposition</p> <ul style="list-style-type: none"> • New entrants lead innovation • Multiple value propositions emerge rapidly • Early alternatives for home ownership emerge (renting to new hybrid "leasership" market) • DIY market grows with tech apps/tools (e.g. TurboRealtor®) 	<p>Geopolitics & Globalization</p> <ul style="list-style-type: none"> • Accelerating geo-political changes, positive for some (BRICs, new leaders) but less clear for US power
<p>Real Estate Market Structure</p> <ul style="list-style-type: none"> • New entrants disrupt market (retail, technology, banks, etc.) • Existing players unable to respond/adapt fast enough • FISBOs 20% of market depending on geography 	<p>Economy & Social-Economic Trends</p> <ul style="list-style-type: none"> • Volatile markets with BRIC countries and commodity-rich areas prospering • Wealth distribution gaps less due to policy changes; but global super-rich category grows
<p>Agents Role & Compensation Model</p> <ul style="list-style-type: none"> • Shift to organizational and team-centric models • Many agents employees of new entrant firms, or leave the profession, or become lower-end players • Multiple revenue streams (salaries, cross-commissions, subscriptions) • Trend: \$ rewarded for "nudging" consumer behavior (e.g. good financial planning) by companies and gov 	<p>Consumer Values, Outlook & Behaviors</p> <ul style="list-style-type: none"> • "Citizen consumers" leading changes • High expectations for low cost/ high value solutions • DIY technology empowers consumers with "apps"/ tools (e.g. Turbo Realtor®) • Younger gen values shifting towards transparency, simplicity, sustainability, community, security, "collaborative consumption", post-materialism
<p>Approx. # of Agents vtz. REALTORS®</p> <ul style="list-style-type: none"> • Agents – More, many part-time • REALTORS® – Fewer, full-time, dedicated professional • Real Estate Professionals – decline, overall 	<p>Housing Market Size</p> <ul style="list-style-type: none"> • Decrease in single family home ownership • Increase in new hybrid markets ("leasership"), which absorbed non-consumers and excess inventory, stabilizing overall market
<p>Data/ Information Trends / MLS</p> <ul style="list-style-type: none"> • MLS replaced by other technology platforms (Zillow, Trulia, Facebook) • Data more open in practice and by law • Open data driving innovation, empowering "citizen consumers" • Local information automated, user-generated, peer-to-peer tech (e.g. YELP.com) • "Rent, lease, buy" amalgamated into one database; Craigslist a key player 	<p>US Regulatory & Political Context</p> <ul style="list-style-type: none"> • Citizen advocacy" movement driven by young gen, curtails lobbying and Super PACs • Start of Gov 2.0 revolution (10 yr process). Focus on transparency, simplification, tech for cost reduction • Trend towards nationalization of laws and contracts driven by new politics not industry (10 yr process) • Personal data laws diluted; not as important a social value • IC status challenged for more gov tax revenues • Tax preferences for home ownership eroded
<p>Brokers, Franchises and Businesses</p> <ul style="list-style-type: none"> • Rapid consolidation of many brokers; some join new entrants, others leave industry or retire • Franchises hunker down; some try to innovate • Service companies thrive 	<p>Capital & Mortgage Lending Markets</p> <ul style="list-style-type: none"> • Capital markets volatile; nimble and sophisticated players find opportunities • Foreign lenders fill vacuum in US • Lending rules simplified with strong consumer protections (though not proscriptive) • Alternative models emerge (e.g. collective ownership, micro lending)
<p>Impact of Immigration & Diversity on RE</p> <ul style="list-style-type: none"> • Industry embraces diversity; new leadership reflecting new demographics of nation 	<p>Energy/Environment</p> <ul style="list-style-type: none"> • High energy prices; \$200 per barrel by 2017 accelerating shift to alternative energy



<ul style="list-style-type: none"> • Immigrant-friendly offerings mainstream (e.g. multi-family) • Public policies diffuse immigration tensions 	<ul style="list-style-type: none"> • US domestic supplies (gas shale) not enough to mitigate price increases • Policy & political choices favoring post-carbon transition (e.g. carbon taxes)
Commercial Real Estate <ul style="list-style-type: none"> • Partnering to innovate/create access to diverse housing models • Investors see opportunities in housing, looking to diversify revenues • Select groups are exploring high-density and new leasingship models • Options for reclaiming suburbs, building new town centers • New mass transportation projects, starting in 2015, coming online 	Trends in Home Size, Built Environment, & Land Values <ul style="list-style-type: none"> • Average home size for single family homes is shrinking • And/Or the average per person square footage is shrinking, while space for collaborative housing increases • Land values in Suburbs and Exurbs fall to keep pace with increases in urban areas • Increasing urban density, rethinking of suburbs, and mass transportation projects back on agenda

Ten-Year Scenario 1: "American Dream Recaptured"

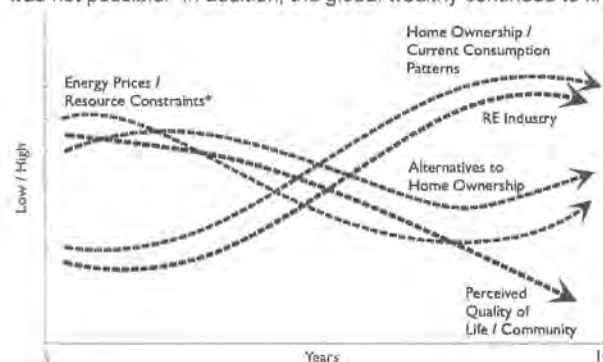
- Home ownership still central to American society
- Driven by current consumption and production patterns continued, younger gen and immigrants entering the market, a sustainable US economy, and manageable energy prices
- Real estate industry and role of agents redefined, but more evolutionary shifts—a combination of Jungle and Beauty & the Beast

After a period of uncertainty, this is a future where the American dream is recaptured and renewed with a 21st century twist—with home ownership still an essential tenant to this national narrative. While many national and geo-political challenges remain, America gets its groove back within this ten-year period. The country's ability to innovate, and its role as the R&D center of the world, continued to provide a sustainable comparative advantage over other nations. Even though China was trying to catch up, pouring billions into pure research, still missing was the cultural and institutional ability to consistently transfer these ideas into economic opportunities, an unparalleled capacity made famous by "creative clusters" like Silicon Valley which continued to churn out game-changing companies like Apple, Google and Facebook. And since these knowledge-intensive industries created high levels of wealth and productivity, this promise of prosperity continued to attract immigrants and talent from around the world to the US.

Meanwhile, consumer values turned out not to be changing as fundamentally as "Jungle" suggested. As the younger generation grew up, they too followed a similar consumption pattern as Boomers. Owning a home and being able to acquire the material things in life was equally important. Immigrants were also a key driver in recapturing this American Dream, since many had left countries and cultures where this was not possible. In addition, the global wealthy continued to find the US an attractive

market for investment and personal property, stimulating many niche segments around the country.

Though elements of "Jungle" make it into this future—especially some of the innovative business models—this scenario builds mostly off the "Beauty & the Beast" story. In fact, many real estate industry leaders taking credit for



"American Dream Recaptured"
Longer-term societal shifts (2017-2022)

making home ownership a central feature of American aspirations again. So this is a world where being in the real estate business is a good prospect, something to be proud of, and even pass down to the next generation as a viable way to make a living.

Having said that, the life of an agent is not the job of their parents. Like in "Beauty & the Beast", the agent was performing a much broader set of activities using technology tools and analytics, and they developed specific areas of expertise in a highly segmented market place. Agents were often working in partner teams to deliver customized lifestyle solutions to their clients, and some were very mobile depending on their niche with relationships from Dubai to Denver.

Yet underneath this positive vision of the future, there are some distinctive cracks. Far from a throw back to a more nostalgic time (if that time ever existed), economic inequalities increase and the quality of community life suffers. Despite all this focus on the consumption of "stuff", people are not much happier, and in fact report they are less so. In addition, with the discovery of domestic natural gas in huge shale deposits, the US effectively defers the need to address key long-term challenges regarding energy and the environment, while the rest of the world is forced to innovate more sustainable ways of living. Seen through a 20-year time horizon, then, it's very possible that the tables will be turned on the US, with the country being at a comparable disadvantage to other nations like China, which had rapidly transitioned itself to a post-carbon economy during this earlier period.

Ten-Year Scenario 2: "The NEW American Dream"

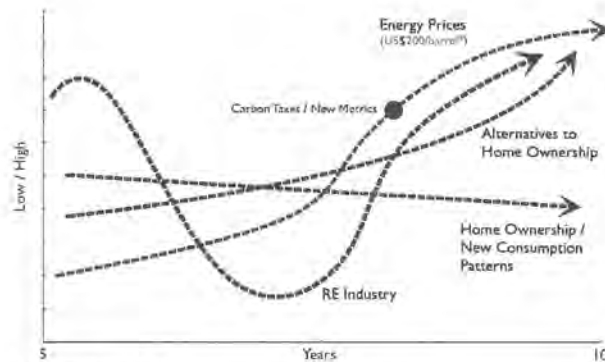
- *Alongside traditional home ownership, the preference of access to housing over ownership becoming mainstream; multiple models and concepts of "home" emerge*
- *Driven by major shifts in social values, consumers' financial constraints, policy choices (carbon tax), impact of high energy prices and resource scarcities on housing and the built environment*
- *Real estate industry and role of agents significantly redefined to include broader social functions as "community connectors" and experts in sustainable/ energy efficient lifestyle options*

Of all the scenarios, this future is the most challenging to our current imaginations and assumptions about the American Dream—and thus what it might mean to be a real estate agent in the 21st century. Indeed, looking back, it was very hard to see a world where home ownership wasn't one of the most important aspirations within the American experience. But what if the American Dream got redefined? What would that look like?

Building off the events in "Jungle", we see the contours of this emerging. What started out as a trend slowly became a mainstream reality. There was the shift in consumption patterns that valued access over ownership... whether it was a home, material goods, or an experience. A proliferation of new business models, social and political innovations—from new policies to economic incentives—made this possible as well.

In contrast to "American Dream Recaptured", in this scenario younger gen values and leadership do impact the social, political and economic landscape in a lasting way. The Gov 2.0 Agenda, though not perfect and quite destabilizing over the decade, dislocating tens of thousands of public sector workers, eventually did create a more adaptive and sustainable system of government more suitable for the 21st century and a more globally interconnected world.

Resource scarcities also hit the US market far faster and harder in this future, and a series of new policies — most notably a carbon tax— stimulated a transition to a more energy efficient "post carbon" economy. As a result, the built environment and human settlement patterns did fundamentally change within this time frame. This included new forms of community, greater levels of urban density, and suburbs transformed into self-contained villages linked by new transportation networks. Rural communities were also being preserved for the future, both for food production and tourism and leisure activities. The advent of the "energy Internet", a distributed model for power, also created a different of pattern of growth. Manufacturing was being reinvented thanks to 3D fabrication technology, becoming more localized and nearer points of consumption. Companies like IBM and Cisco were major leaders in creating these "regenerative" cities and communities of the future, the goal being for each place to provide a net return to their "ecological footprint."



*in 2012, prior record high for Brent crude \$145.66 / barrel, July 3, 2008

"The New American Dream"
Longer-term societal shifts (2017-2022)

At the same time, it was obvious by now that the planet had a finite amount of resources. In 2012, the US alone was consuming about three planets worth of resources, and if the rest of the world continued along that same path, the long-term future wasn't going to be a good one. Already we were seeing more "resource wars" over both food supplies

and precious minerals like "rare earths" needed for information technology. So core assumptions around economic growth were being challenged and rethought. Using the Nobel-prize winning work around ecological economics, countries and companies were implementing a new set of growth metrics called the Triple Bottom Line. By triple bottom line, these metrics included not just economic returns but also environmental and social returns. Pioneered in large companies, the goal was to find a suitable replacement for old measures like GDP and GNP. This would prove to be a game-changer, since these measures included key environmental inputs into prices (what economists call "internalizing the externalities") this in turn influenced consumer and market behavior, incenting the right kind of innovation and growth.

Of course, people were still buying homes. But there were fewer single-family homes and many more concepts of homes and housing to choose from—all of which were available for an agent to market and sell. As we saw in "Jungle", even though this isn't an agent-centric future, there are many opportunities for the real estate professional and the real estate industry. For one, agents become experts in sustainable lifestyles, from helping consumers decide on the best "home" option to advice on the latest energy efficient home technologies and systems. Some agents even broadened their role, championing and facilitating the creation of these sustainable new communities, working in concert with developers and municipalities. In fact, being a "community connector" fit naturally with the innate skills and attributes of an agent, since this is often the role they played in the past, especially in the early homesteading days except this time it was a different kind of pioneering endeavor. So instead of the worst-case scenario—which many assumed in the early years—this is just a different future, with different possibilities worth anticipating and perhaps even considering as part of a new vision for the real estate industry.

East Bay Sotheby's

INTERNATIONAL REALTY

CROCKER HIGHLANDS



Market Overview for the first six months of 2012

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Anthony Riggins has sold over \$170 million of residential real estate over the last seven years with \$130 million in Oakland and Berkeley and \$40 million in Piedmont. Anthony is not only a top-producing agent at East Bay Sotheby's International Realty, but is consistently a top agent in Alameda County and one of the top ten agents in his market in Piedmont, Oakland, and Berkeley. Anthony prides himself on his personal service and attention to detail. For an expert evaluation of your property or the latest information on comparable listings and sales in your neighborhood, please contact Anthony for a complimentary consultation.

Crocker Highlands Surges!

Crocker Highlands rebounds with a dramatic increase in home sales, sold price per square foot, and million dollar plus home sales. This surge in sales combined with multiple offers resulted in a huge drop in the number of days the homes stayed on the market. Demand exceeds supply with homes receiving three to ten offers per home! There is a strong demand for homes in our neighborhood. Comparing the first six months of 2011 to 2012, homes sales increased from 19 to 37, Average Sales Price (ASP) per square foot increased from \$380.00 to \$428.00 and days on market were 24 in 2012 compared to 42 days in 2011. A record number of million dollar plus homes sold in the first six months and Anthony is pleased to have sold five of the eight homes.

Home Sales Listed Below \$1,000,000

Single family home sales in Crocker Highlands

75% of all home sales were under \$1,000,000 during the first six months of 2012. These homes sold at 104% of their listed prices compared to the first six months of 2011 where homes below \$1,000,000 sold at 94% of their listed price. The marketing period of these homes followed a typical pre-Recession marketing period during the height of the housing market. After two Sunday opens, these homes heard multiple offers and then went sale pending. During the first six months of 2012, homes listed below \$1,000,000 had at least four consecutive Sunday Opens before going sale pending.

Crocker Highlands Market Matrix

First Six Months	2011	2012
Median Sales Price	\$810,000	\$805,000
Average Sales Price (ASP)	\$836,000	\$892,000
ASP per Square Foot	\$380.00	\$428.00
Number of Homes Sold	19	37
Days on Market	42	24
Homes w/Price Reductions	5	0

Home Sales Listed Above \$1,000,000

During the housing and economic recession of 2008 – 2011, we struggled in the sale of our \$1,000,000 plus homes. The lack of available jumbo loans and the affects of a declining value of our homes had a major impact on our most expensive homes in Crocker Highlands. These issues affected the city of Piedmont, our next door neighbor, and they experienced a 23% decline in their home values. Many buyers during the recession found that they could now purchase a good home on a good street in Piedmont for \$1,200,000 - \$1,350,000 and chose to buy in the city of Piedmont for their great K-12 public schools. However, in 2012, the Piedmont market also surged to record sales numbers and multiple offers of 5-7 per home. The result is that Piedmont homes selling for \$1,200,000 - \$1,350,000 between 2008 – 2011 are now selling between \$1,500,000 and \$1,800,000. We now have that missing piece of the puzzle for our large Crocker Highlands homes because these buyers for Piedmont are priced out of that market. Those buyers who cannot afford to pay \$1,500,000 - \$1,800,000 are now back searching for homes in Crocker Highlands.

Anthony sold 60% of home sales above \$1,000,000 during the first six months of 2012.

Anthony Riggins 2012 Sold Homes above \$1,000,000

Addresses	Sold Price
927 Sunnyhills Road	\$1,100,000
1164 Sunnyhills Road	\$1,150,000
843 Longridge Road	\$1,205,032
951 Longridge Road	\$1,300,000
654 Longridge Road (off Market)	\$1,470,000

We Need More Inventory!

Record low interest rates including jumbo loans and demand for our neighborhood has increased our real estate prices. On July 18th, I represented the seller in our extended neighborhood with 15 offers, leaving 14 buyers who desperately need a home. I listened to all fifteen agents present their clients offer for this home. Over half of these buyers are living in temporary housing and really want to buy a home today. You should consider listing your home today instead of waiting until 2013. Please call me today for a confidential evaluation of your home. With my team of painters, stagers, gardeners and other resources, we can have your home ready to present to the market in as little as 21 days after we meet. I look forward to working with you.

MARK ARNSTEIN

north
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LIVING
Voice

MAY 2012 | vol. 1 Issue 5



news WORTHY Market Remains Tight with Sales Up in April

Greater Toronto REALTORS reported 10,350 transactions through the TorontoMLS system in April 2012. The level of sales was 18 per cent higher than April 2011. The strongest sales growth was reported in the single-detached market segment, with transactions of this home type up by 22 per cent compared to a year ago.

"Interest in single-detached homes has been very high, both in the City of Toronto and surrounding regions. Growth in single-detached filings has not kept up with demand, which means competition between buyers in this market segment increased. With this in mind, it was no surprise that the average annual price increase was also experienced in the single-detached segment," said Toronto Real Estate Board President, Richard Silver.

"Monthly mortgage payments remain affordable for home buyers in the Greater Toronto Area. While interest rates are generally expected to increase over the next two years, the extent and timing of rate hikes has been thrown into question by slower than expected economic growth in the first quarter of this year. On net, borrowing costs are expected to remain a positive factor influencing home sales through 2012," said Jason Mercer, TREB's Senior Manager of Market Analysis. (source: TREB)

The world has changed. Yes, real estate is personal. It is often one of the most important decisions we make which can affect not just our financial status but also our own personal well-being. The choice to make a move is very much a deeply personal one as is the relationship you have with the REALTOR you choose to represent your needs. They need to be able to provide you comfort and confidence in your decision. They need to be able to do the same thing with every single prospective client who walks through your home on a showing. Mark has always paid himself on being a natural in this role and the accolades and recommendations he receives testify to this success.

Deliver in Person and Online Mark knows HOW TO...

Relationships often start online. The world today is a very different one from the one we experienced growing up. Consumers expect more from the services they engage. More information, more access, faster, easier, 24/7. While always having been at the forefront of technology we never rested on our laurels and for that reason we are proud to announce the newly redesigned MarkArnstein.com. With features like all of Mark's video blogs of North Toronto our featured listings with more information than on Realtor.ca, plus the ability to watch (and save) your searches and see listings before they hit Realtor.ca, gives you a powerful advantage in today's extremely competitive real estate market.

The new MarkArnstein.com: @Home, on your phone, 24/7. Easy, informative, fast, beautiful.

March Market ACTIVITY REPORT

	C04	C10
Total Listings	↑ 202	↑ 93
Total Sales	↑ 118	↑ 76
Average Price	↑ \$1,161,245	↑ \$700,476
Avg. Days on Market	↑ 16	↑ 12
Avg. % of List	→ 102%	↑ 104%

CONGRATULATIONS
for our Spring Colouring Contest Winners!

4-5: Maya, Maggie, and Amia
6-8: Joshua
9-12: Emily

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in Mark's KITCHEN

Toss up something Tangy

Often overlooked but a dish that at the same time can make or break your meal is the salad. The one we add some zip and get people talking!



Tangy Cucumber Salad

Ingredients

- 2 small cucumbers, thinly sliced
- 1 teaspoon salt, dusted
- 2 medium tomatoes, chopped
- 1 medium onion, chopped
- 1/2 cup olive vinegar
- 2 tablespoons vegetable oil
- 1 tablespoon honey
- 1/2 teaspoon celery salt
- 1/2 teaspoon dried basil
- 1/2 teaspoon ground mustard
- 1/4 teaspoon garlic powder
- 1/4 teaspoon dried oregano
- dash cayenne pepper

Directions

Place cucumbers in a strainer, sprinkle with 1/2 teaspoon of salt and toss. Let stand for 30 minutes. Rinse and drain well. Place in a large bowl, add tomatoes and onion. In a small bowl, whisk together the remaining ingredients pour over cucumber mixture and toss. Cover and refrigerate for several hours. Serve with a chilled spoon.

Market Place

on themarket

Among custom built homes, home with modern flat 4+2 beds and 5 baths. Several ft. designed kitchen with Dogwood Appliances.

10 MORILLAVRAY



Burning church conversion in 2001 has 2 bed + Den is one of only 30 units with 30 high ceiling ceilings, 1000 sq ft and also boasts an 850 sq ft private terrace level with sunroom.

3305 - 65 SHELDON



Victorian 3200 sq ft 2 bed Georgian row home at the foot of Casa Loma featuring intricate craftsmanship and fine finishes touches.

2508 PADINA



north toronto TRIVIA

How well do you know your neighbourhood?



what am I now?

Before there was Cineplex, or IMAX... before most homes had even TVs, the folks of Bedford Park would gather at The Park Theatre - catch the latest blockbusters. The theatre is long gone today but in its place stands another neighbourhood joy for the young and young at heart.

What sits there now?

answer at bottom of page

off themarket

125/127 WILKINSON





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Immobiliens GmbH & Co.KG

VERKAUF • VERMIETUNG • BEWERTUNG NEWS

AUSGABE 01/2012
AUFLAGE 20.000

Eine Publikation von Lebenstraum-Immobilien GmbH & Co. KG

www.remax-lebenstraum.de

TERMINE

- Samstag, 10. März 2012
Nymphenburger Schlosskonzert-Dinner. Die schönsten Opernchöre im Hubonussaal
- Sonntag, 25. März 2012
Frühling wird's Botanischer Garten, Nymphenburg Führung für Familien
- Freitag, 30. März 2012
Münchner Rundfunkorchester - Paradisi Gloria 2012, "Jesus Christus" - 2 Konzerte Herz-Jesu-Kirche in Neuhausen



Catrin & Markus Bühler
Büroinhaber

Liebe Leser,

laut einer Studie im Auftrag der des Deutschen Instituts für Altersvorsorge werden bis 2020 knapp 2,6 Billionen Euro Vermögen durch die deutsche Bevölkerung vererbt. Der Wert der zu vererbenden Häuser und Wohnungen liegt bei rund 851 Milliarden Euro, das wird Bewegung in den Immobilienmarkt bringen.

Grund genug für uns, Ihnen in unserer neuesten Ausgabe der *Lebenstraum-News* ein breites Spektrum rund um die Themen Wohnen, Lifestyle und natürlich Immobilien anzubieten. Als modernes und innovatives Immobilienunternehmen stehen wir Ihnen als kompetenter Ansprechpartner für eines der wichtigsten materiellen Güter – Ihre Immobilie – jederzeit zur Verfügung.

Wir freuen uns auf Sie!

Ihre Catrin & Markus Bühler



Erfolgsstrategien für Ihren Immobilienverkauf

Immobilien sind für die meisten Eigentümer das wertvollste Gut. Sie wurden hart erarbeitet und sollten mit Bedacht veräußert werden. Catrin und Markus Bühler geben Tipps auf was Sie achten sollten, wenn Sie Ihre Immobilie ohne professionelle Unterstützung verkaufen wollen.

Bei mangelnder Kenntnis des Marktwertes ist schnell Geld verhaschen!
Jeder Verkäufer will den besten Preis erzielen. Doch eine Immobilie verkauft man nicht jeden Tag. In der Regel können deshalb vom Privatmann die Marktlage, der realistische Marktwert, die Käufernachfrage u. v. a. nur unzureichend ermittelt werden. Ist der Preis Ihrer Immobilie zu hoch, wird sie sich ebenso wenig verkaufen, als wenn er zu niedrig ist. In beiden Fällen werden Käufer von unrealistischen Preisvorstellungen abgeschreckt. Der kapitalstarke Fehler jedoch sind Preiskorrekturen nach unten, wenn das Eigentum zu lange am Markt ist. Damit wird der Wohnbesitzer ganz augenscheinlich zum Ladenhüter, die Chancen für einen Verkauf verschlechtern sich immens.

Unsere selbständigen Immobilienexperten erstellen eine realitätsfähige Wertermittlung und eine Vergleichsanalyse, die Ihnen ein realistisches Bild vom Wert Ihres Besitzes gibt.

Das „Wie“ und „Wo“ – professionelle Platzierung zum richtigen Zeitpunkt
Der Käufer muss Feuer fangen! Um dieses zu erreichen, ist eine exakte Analyse der Zielgruppe von größter Bedeutung. Perfekte Fotos und ansprechende Exposés Ihrer Immobilie müssen an den richtigen Stellen – je nach Zielgruppe – präsent sein. Immobilienportale, Zeitungen und Magazine, Soziale Netzwerke, Verkaufsschilder, Postwurfsendungen, Aushänge u. v. m. sind hier wichtig. Entscheidend für den Verkaufserfolg ist auch die richtige Frequenz der Präsentationen in den unterschiedlichen Medien. Findet man die Immobilie zu oft in Inseraten und im Internet, zweifelt der Käufer an ihrem Wert. „Den Markt zu überschwemmen“, führt allenthalben zum Preissturz und dazu, dass seriöse Interessenten ganz schnell das Weite suchen.“

Ein weiterer Faktor für einen schnellen Verkauf zum Marktwert ist unsere Datenbank mit bereits qualifizierten Käuferinteressenten. Allein in München können rund 80 RE/MAX Makler unser Angebot einsehen. Ein Ansprechpartner und die Kaufinteressenten vieler Immobilienmakler führen schnell zum gewünschten Erfolg.

Die heiße Phase – Verkauf und korrekte Vertragsabwicklung
Nun ist es so weit: Interessenten sind da. Um das Geschäft zu einem Erfolg zu führen, muss hier zunächst die Sprühe vom Verbot getrennt werden. Was ist seriös? So seriös, dass es kein bitteres Ende gibt mit finanziellen Verlusten oder gar rechtlichen Konsequenzen. Denn immerhin geht es dabei um sechs- bis siebenstellige Summen. Schemata geben hier ein Finanzierungsschema und eine Bonitätsprüfung. Auch die Vertragsabwicklung muss juristisch auf sichere Füße gestellt werden. Durch Unwissenheit ist schon so mancher Immobilienbesitzer in kriminelle Machenschaften von Betrügern aus dem Ausland ver-

wickelt worden. Vor diesen „Rip-Deal“ wird von der Polizei ständig gewarnt. Bewahren Sie sich eine gesunde Skepsis, besonders dann, wenn auf die Besichtigung des Objektes verzichtet wird. Unsere Makler prüfen die wirtschaftlichen Voraussetzungen des Käufers, bevor wir die notarielle Beurkundung für Sie vereinbaren.

Sparen ja – aber nicht an der falschen Stelle
Den Verkauf hochpreisiger Güter an Fachleuten mit dem entsprechenden Know-how zu übergeben ist heutzutage gang und gäbe – aus gutem Grund! Für einen erfolgreichen Verkauf bedarf es umfangreicher Kenntnisse und Erfahrungen. Warum also sollte es sich bei Ihrem Eigentum anders verhalten?

„Unsere Experten wissen, Ihre Immobilie maßgebend zu verkaufen und wickeln alles für Sie ab“, versichern Catrin & Markus Bühler. Darum sollten Sie nicht an falscher Stelle sparen. Denn die Kosten für einen Fachmann im Immobilienverkauf haben sich schnell amortisiert.

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Wie viel ist Ihre Immobilie wert?



RE/MAX Immobilienfachmakler berechnen den aktuellen Marktpreis Ihrer Immobilie oder Ihres Grundstücks nach Ertrags-, Sach- oder Vergleichswertverfahren. Meist ist eine Kombination mehrerer Verfahren sinnvoll. Hier fließen auch Bodenschwerts und Kaufpreismittelungen des Gutachterauss-

schusses ein. Wir sehen persönlich Baubilder und Grundbücher ein. Bei Vor-Ort-Besichtigungen sondern wir Bausubstanz sowie technischer Ausstattung und Lage. Wir zeigen Ihnen, welche in Art und Lage vergleichbaren Immobilien, derzeit und in der Vergangenheit angeboten werden. Hierzu lassen wir tagessaktuell 100.000 Inserate aus Internet und Printmedien aufbereiten.

Mathematische Formeln reichen jedoch nicht aus, um Ihre Immobilie qualifiziert zu bewerten, weil Lage und Preise oft innerhalb einer Straße variieren. Hierbei ist unsere jahrelange Markt- und Regionalkennntnis von hoher Bedeutung.

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AUSGABE 01/2012



Was ist zu tun? Und wer bezahlt, Mieter oder Vermieter?

Wer ist betroffen?

Am 30. April dieses Jahres wird auch das analoge Satellitenfernsehen eingestellt, nachdem in vielen Gegenden bereits vor einigen Jahren das analoge terrestrische (über Antenne empfangbare) Fernsehen abgeschaltet wurde. Nicht betroffen sind Haushalte, die über Kabel, Internet oder über eine DVB-T-Antenne (digitales Antennenfernsehen) empfangen. Handlungsbedarf besteht dagegen für Nutzer, die noch analog über eine (in der Regel) ältere Satellitenschüssel das TV-Signal empfangen. Da Sie einer der nun 500.000 betroffenen bayerischen Haushalte sind, können Sie leicht selbst prüfen und feststellen, in dem Sie im Bayerischen Fernsehen die Videotextseite 198 aufrufen. Wenn dort ein Hinweis auf die bevorstehende Abschaltung erscheint, besteht Handlungsbedarf!

Was ist zu tun?

Um zu vermeiden, dass Ende April der Bildschirm schwarz bleibt, muss entweder eine neue Satellitenschüssel montiert oder, sofern möglich beziehungsweise

sinnvoll, die alte Schüssel mit einem digitalen Empfangsteil nachgerüstet werden. Ferner wird zum Empfang der ab 30. April nur noch digital ausgestrahlten Programme für jedes einzelne Fernsehgerät ein digitaltauglicher Empfänger (Receiver) benötigt. In neuen Fernsehgeräten ist ein solcher meistens bereits eingebaut.

Wer bezahlt was?

Bei vermieteten Wohnungen ist für die Nachrüstung oder Erneuerung der Antenne grundsätzlich der Vermieter beziehungsweise die Eigentümergemeinschaft zuständig, wenn dem Mieter die Antenne zur Verfügung gestellt wurde. Anfallende Kosten kann der Vermieter jedoch im Wege einer Modernisierungsumlage an die Mieter weitergeben (Erhöhung der Jahresmiete um 11 Prozent der aufgewendeten Kosten gemäß Paragraph 559 BGB). Hat der Mieter die Antenne selbst angebracht, muss er sich um die Nachrüstung auch selbst kümmern. Die Anschaffung eines digitaltauglichen Receivers oder Fernsehers ist dagegen regelmäßig Sache des Mieters.

Quelle: *Finanzen & Leben*, vom 28.01.2012, 72 München

Aus für analoges Fernsehen



Der Palazzo am Tegernsee – einzig in seiner Art und Lage!

Zimmer: 2 bis 4 Bäder: 1 bis 2
 Wohnfläche: ca. 44 bis 218 m² Kaufpreis: € 180.000 bis € 1.4 Mio.
 Highlights: Offener Kamin, Eschenschale, Föhnofen, Luxusausstattung

12 exklusive 2-4 Zimmer Wohnungen zwischen 44 - 218 m² inkl. großzügiger Terrassen (bis zu 30m²) und eigenem privaten Gartenanteil (bis zu 160 m²). Für den Fürsten Theodorovic 1878 von den berühmten Gestirndem Thierich erbaut, befindet sich dieser einmalige Palazzo in prominenter Spitzenlage direkt am See in Tegernsee. Hohe Steueranreize bei Erwerb (§ 57f und 10f EStG). Hochwertige Denkmalsanierung – luxuriöse Ausstattung. Provisionsfrei! Wohnungen ab €180.345,-

UNSER TEAM – Maklervorstellung



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Zur Verstärkung unseres Teams suchen wir ständig Spitzenmakler/-innen! Bitte senden Sie Ihre Bewerbung an: lebenstraum@remax.de



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AUSGABE 01/2012



Steuern sparen durch Denkmalschutz-AfA – Kapitalanlage und Selbstbezug

Zimmer: 127 St. | Baujahr: 1926 | 171

Wohnnutzfläche: ca. 1100 m² | Kaufpreis: ca. 4.800.000 € (inkl. MwSt.)

In einer Arbeiterwohnanlage von 1926 entsteht ein komplett saniertes Wohnquartier mit 127 Wohnungen. Durch den Denkmalschutz ergeben sich für Selbstbezieher und Kapitalleger interessante finanzielle Möglichkeiten. Zum einen wird sich diese Immobilie aufgrund ihrer Einzigartigkeit großer Wertstabilität erfreuen. Zum anderen lassen sich die Erstellungskosten in erheblichem Umfang abschreiben. Die Anlage befindet sich in zentraler Lage von Augsburg, und punktet durch ihre optimale Verkehrsanbindung. Zur Autobahn Stuttgart-München sind es ebenso wenige Autominuten wie in die Augsburger Innenstadt.



Traum-Grundstücke für Ihr neues Zuhause in Waldtrudering

Größe: ca. 958 m² | Bepflanzung: 2000 m² (inkl. 1000 m²)

Kaufpreis: ca. 1.100.000 €

Grundstück 1 ist ein Eckgrundstück mit einer Größe von 958 m² (Breite ca. 33m, Tiefe ca. 29m). Derzeit befindet sich hier noch ein befristet vermieteter Altbau, der jedoch aufgrund seines Zustandes kaum erhaltenwert ist.

Grundstück 2 wird eine neue Grundstücksgrenze erhalten, wodurch sich eine Größe von ca. 1.092 m² ergibt (Breite ca. 24m, Tiefe ca. 45m). Dieses Anwesen ist derzeit mit einem ebenfalls befristet vermieteten EFH von 1959 bebaut, welches alternativ saniert und erhalten werden kann.



Mehrfamilienhaus im Münchener Norden mit zusätzlichem Baugrund!

Zimmer: ca. 300 m² | Baujahr: 1952

Wohnnutzfläche: ca. 1100 m² | Kaufpreis: ca. 1.100.000 €

HIGHLIGHT: zusätzliches Baugrund!

Das 1952 erbaute Mehrfamilienhaus besteht aus drei gepflegten Wohnungen mit jeweils ca. 50-70 qm Wohnfläche. In den letzten zehn Jahren wurden die Heizungen/Gastherme, Kunststofffenster, Böden und teilweise Fußböden erneuert. Die solide Rendite (netto ca. 2,5%) aber besonders das vorhandene Grundstück (Baulücke) die eine ähnliche Bebauung erlaubt, machen dieses Immobilien Angebot attraktiv für Kapitalanleger!



Wohnung in ruhiger Lage zur lohnenswerten Kapitalanlage

Zimmer: 2

Baujahr: 1961

Wohnnutzfläche: ca. 120 m² | Kaufpreis: ca. 150.000 €

Das 8 stöckige Mehrfamilienhaus, Baujahr 1961, liegt in München Moosach, in ruhiger Lage nördlich des Georg-Brauchle Rings. Die 2-Zimmer Wohnung befindet sich im ersten Stock des Hauses. Sie betreten die Wohnung über einen ca. 5 m² großen Flur, von dem das innenliegende Bad sowie das Wohnzimmer abgehen. Von dem ca. 20 m² großen Wohnzimmer gehen Schlafzimmer, Küche sowie Loggia ab. Die 48 m² große Wohnung ist nach Westen ausgerichtet. In Wohnzimmer und Schlafzimmer liegt Laminatboden. Flur, Küche und Bad sind gefliest.



Helle Dachterrassenwohnung im schönen Nymphenburg

Zimmer: 3

Baujahr: 1971

Wohnnutzfläche: ca. 140 m² | Kaufpreis: ca. 440.000 €

HIGHLIGHT: Dachterrasse (ca. 52 m²) oberer Kern

Die großzügige 3-Zimmer-DT-Wohnung liegt in einem der schönsten Stadtteile Münchens. Sie erstreckt sich über zwei Ebenen. Im Eingangsbereich befinden sich zwei gleichgroße Zimmer, sowie das geräumige Bad mit Dusche & Wanne und ein Gäste-WC. Über eine geschwungene Treppe gelangt man in den oberen Bereich. Der Blickfang dieser Ebene ist ein offene Kamin angeschlossen der Zugang auf die Dachterrasse. Desweiteren befindet sich hier die geräumige Küche mit Abstellkammer.

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© August 2012, Seite 1/2 von 1/2

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AUSGABE 01/2012



Schöne, ruhige Altbauwohnung in Schwabing-West

Zimmer: 3, Bad: 1, Küche: 1, WC: 1
 Wohnfläche: ca. 72m², Miete: 850,- (inkl. Nebenkosten)

Der Altbau aus dem Jahre 1938 liegt zentral und dennoch sehr ruhig in Schwabing-West. Die gut geschnittene, charmante Wohnung zeichnet sich durch 3 gut geschnittene Zimmer mit Fischgräperei aus. Ein Schlafzimmer, Küche und WC blickt in den Innenhof. Das Wohnzimmer sowie das Zie Zimmer gehen auf die ruhige Mittelmayerstraße. Das innenliegende Bad ist mit einem kleinen Fenster an die Küche angeschlossen. Die Wohnung liegt in Laufweite des Hohenzollernplatzes.



Unterföhrung 2 Wohnungen, 1.OG mit Balkon und EG mit Gartenanteil

Zimmer: 2, Bad: 1, Küche: 1, WC: 1
 Wohnfläche: ca. 61,5m², Miete: 670,- (inkl. Nebenkosten)
 Möblierung: Neuwert. Einbauküche, Kugelmöbel

Erstbezug! Der von der renommierten Firma BAUHAUS fertiggestellte Neubau, ist mit dem KW 70 Energieeffizienz Standard errichtet worden. Optimaler Grundriss, hochwertige Ausstattung, jeweils 2 Tiefgaragenplätze. Die Wohnungen liegen im Neubaugebiet von Unterföhrung am nördlichen Münchener Stadtrand. In unmittelbarer Nähe befinden sich Nahversorgungszentren, Arztpraxen, ein Schulhof, ein Kindergarten, eine Kindertagesstätte/Krippe und ein Seniorenzentrum.

Ihr Juwelierfachgeschäft seit 1934 – Juwelier Nußstein

Seit ein und ja wird im Hause Nußstein Service groß geschrieben. Wir verstehen uns in der Tradition eines Fachgeschäfts, in dem der Kunde

nicht nur edlen Schmuck und hochwertige Uhren kaufen kann. Vielmehr finden Sie hier kompetente Partner für all Ihre Servicewünsche. Der Austausch von Batterien und Bändern gehört ebenso zum Serviceangebot wie die komplette Revision hochwertiger Armbanduhren. Selbstverständlich werden auch Schmuckstücke repariert, umgearbeitet oder nach eigenen Ideen neu angefertigt. Für all diese Bereiche steht die Werkstatt im Hause Nußstein zur Verfügung. Länge Waage und Präzisionsmaß fallen bei uns nicht an. Ein Höchstmaß an Flexibilität in Bezug auf individuelle Kundenwünsche wird so sichergestellt. Das schätzen unsere Kunden an uns.



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 Gewinnspielfrage: Aus wie vielen Personen besteht unser Makler-Team?



Teilnahmemöglichkeiten sowie die Lösung finden Sie auf www.remax-lebenstraum.de

Teilnahmeschluss ist der: 31.03.2012

*Vereinsberechtigung ist nicht möglich.

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Layout & Design: Andrea Westerbark, Kreativagentur Smart Creativity München, www.smart-creativity.com

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OPEN HOUSE

ELITE
MARKETING
LIBRARY

Hello:

I wanted to follow up on the letter I sent to you regarding your home and also invite you to my open house for my new listing at _____.

The open house will be held on _____ the _____ from _____ - _____.

My intention is to learn more about your real estate goals and discuss how the current real estate environment can work in your favor. I would like to meet with you so I can show you how I can help you accomplish the swift sale of your home at the absolute best market price to effectively meet your needs.

Please contact me at your earliest opportunity to arrange a time to meet.

Alternatively, please join me on _____ the _____ at my open house, take a look at this beautiful home and introduce yourself. When you clearly see the method of how I sell homes we can arrange a time to meet and develop a strategy to fulfill your ultimate home sale goal.

Looking forward to meeting you soon!



Door Knock Script

1. Hello! Are you _____ (name)? Hi _____ (name) my name is _____ with _____ (Hi)
2. I am *door knocking/calling* the neighborhood to let everyone know that I just listed a home over on _____ (Oh really, for how much, which model).
3. I was wondering who do you know that wants move into your neighborhood? (I don't know anyone or well actually...)
- 4a. That's fine. (Go to question 5).
- 4b. Wow! What's their name and number?
5. You know I sell a lot of homes in this area, and a lot of people call me and ask questions like... "How's the market"? "How much is my home worth"? , "What are the interest rates"? Etc. And so now I'm going *door to door/calling* and answering the same questions...
6. Do you have any questions regarding the real estate market?
7. (Name) if you ever have any real estate questions, please call or email me and I'll be happy to answer whatever questions you may have, ok?
8. (Name) before I go, who do you know that is looking to buy or sell?
- 9a. Great...what's their name and number? *Thank you!*
- 9b. Before I go, what's your email address and phone number so I can let people know about new listings and sales in their neighborhood.
9. It was very nice talking with you today. Have a great day... and remember to call me anytime with questions.

Thanks!



Door Knocking Script around Farm

1. Hello...I'm _____ from _____. Did I catch you at a good time?
Great!
2. I'd like to introduce myself and share with you that I'll be working in your beautiful neighborhood. You'll see me from time-to-time however if you have any questions regarding real estate please feel free to contact me.
3. Here is a neighborhood update for you and some interesting information about a current scam regarding property taxes. Have you received any of these scam letters?
4. Before I let you get back to your day...I'm curious...how long have you lived here?
That's wonderful!
5. How did you pick this neighborhood? *That's awesome.*
6. Where did you move from? *Interesting!*
7. If could live anywhere else...where would that be? *That's a great area!*
8. When would you like to be there? *Great!*
9. I would love to hear more about your next move, are you available to meet today at 5:00 or Monday at 6:30? *Perfect!*
10. I look forward to meeting with you and I'd like to send some information and an appointment confirmation to you via e-mail. What's your best e-mail address? *Thank you!*

Don't forget to get their name and phone number! ☺



OPEN HOUSE SYSTEM

1. Review the Open House System on pages 73-74 in the Lead Generation Systems Book.
2. Review the Open House Scripts on pages 25-26 in the Scripts Book.
3. 5 to 7 days before the Open House host a Private Viewing and invite 20 to 40 of the surrounding neighbors.
4. Place Open House ad on Craigslist 3 to 4 days prior to the Open House.
5. Place an ad in the most dominate real estate periodical that will draw the most people.
6. Canvas the neighborhood a day or two before the Open House and using the flyer, invite 100+ neighbors to the Open House.
7. Open House add on (if you have time):
 - Purchase bright yellow poster board and dry erase markers or bold, black, sticky letters
 - Cut the paper into sunbursts and laminate them
 - List benefit/upgrades of the listing on the sunbursts (Motivated Seller, Price to Sell, Upgraded Kitchen)
 - Tape the sunbursts on 4-6 Open House signs closet to the home
8. Place as many as 20+ Open House signs leading to your listing.
9. When you place a directional sign in front of a house, knock and ask permission from that homeowner. Send a thank you note to the homeowner after the Open House (remember you do things other agents won't do) and enclose your business.



10. Arrive at your Open House 1 to 2 hours before and door knock 30 of the surrounding homes (10 to the right, 10 to the left and 10 across the street) inviting the neighbors to come to your Open House. Leave an invitation flyer and a neighborhood update.
11. Share with your Open House invitation with your COI/PC by sending an e-mail and asking them to "Drop by if they're in the neighborhood".
12. If your Open House is in a neighborhood with children then knock the surrounding neighbors and have them advise their children to use caution on the day of the Open House.
13. Post the link/picture of the Open House on your Facebook and invite your friends to visit you and share their feedback.
14. The day after the Open House send thank you notes to the homeowners that stopped by (more "outside the box" thinking).
15. After the Open House list all the Open House leads on the attached excel spread sheet. Each week you host an Open House send these leads a BLIND Cc invitation. They'll do one of the following:
 - Reply stating that the home is not what they are looking for. GREAT – call and find out what they ARE looking for!
 - Reply stating they can't wait to see the home. Pinch yourself because you're not dreaming!
 - Show up without replying. Surprise...some people just don't get that RSVP thing!
 - No reply. I think you've mastered this one!
 - Reply stating they would like to be removed from the mailing list. No harm...no foul. You finally got a reply from them...NEXT!

POSTCARD

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MARKETING
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The Real Estate Market Has Changed!

The first quarter of 2012 has been vastly different from the market of 2011.

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Many homes are getting multiple offers and selling for thousands above their list price!

If you or someone you know is thinking about selling their home, call me TODAY at 408-348-4209

So I can explain in detail how the market has shifted in YOUR FAVOR!



Shannon Rose
408-348-3409

shannon@shannondrose.com
DRE#01422955

 **KELLER WILLIAMS.**
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Q1 2012 TRANSACTIONS

- 1550 Technology Drive
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- 1390 Saddlerack Drive
- 1066 Bee Court
- 670 Kilcare Road
- 2017 Minoso Drive
- 6141 Starling Drive
- 3840 Kirk Road
- 350 N 2nd Street
- 7571 Bonnewood Drive
- 1334 DeLoach Court
- 519 S Idaho Street
- 3617 Reinoso Court
- 2112 Calla Lilly Common



Shannon Rose
408-348-3409
 shannon@shannondrose.com
 DRE#01422955




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How's the Market?

If you'd like to hear how it's shifted in your favor, call me at **408-348-4209**.

#1

We've Succeeded Where Others Have Failed...
negotiations



100 West 12th Street Apartment 3M
 Asking price: \$735,000 | Closed Price: \$732,500 | Days on Market: 13

"Josh Rubin and his team were a class act throughout our sale process. Josh understands the nuances of New York City real estate. He paid close attention to every aspect of our process and was always available from the day we signed with him through the closing. His willingness to take on this responsibility was key to our successful outcome. We are very grateful for his professional manner and his relentless level of service to get our deal completed."
 -V. Kamath

Two names you can trust.



Strategy Matters and Passion Rules!

We've Succeeded Where
Others Have Failed...

persistence

#2

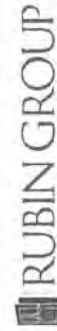


12 East 14th Street Apartment 5A

Asking Price: \$995,000 | Closed Price: \$965,000
Number of Agents Hired Before the Rubin Group: 1
Number of Days on the Market with that Agent: 176
Marketed and Sold by the Rubin Group: 60 Days

Our building had fiscal issues and the buyer's appraisal came in low, but Josh didn't give up and fought through hurdles that other brokers may have found insurmountable. Josh is a champion! Not only did he deliver on his promise, he went above and beyond my wildest expectations!

- Seller



Two names you can trust.



Strategy Matters and Passion Rules!

#3

We've Succeeded Where
Others Have Failed...
marketing

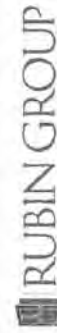


105 5th Avenue Apartment 6C

Asking Price: \$1,350,000 | Closed Price: \$1,300,000
 Number of Agents Hired Before the Rublin Group: 1
 Number of Days on the Market with that Agent: 366
 Marketed and Sold by the Rublin Group: 65 Days

Josh was able to negotiate with unparalleled expertise and made sure we got exactly what we wanted when we wanted it. His eye for detail, responsiveness and availability will be a huge benefit for anyone waiting to get effective results when selling.

- Seller



Prudential
Douglas Elliman

Two names you can trust.



Strategy Matters and Passion Rules!

#4

We've Succeeded Where
Others Have Failed...

responsiveness

220 Madison Avenue Apartment 10Q
Asking Price: \$795,000 | Closed Price: \$799,000 | Days on Market: 62

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- Seller

RUBIN GROUP | Prudential Douglas Elliman | Two names you can trust.



Strategy Matters and Passion Rules!

We've Succeeded Where
Others Have Failed...

knowledge

#5



58 West 15th Street Second Floor

Asking Price: \$2,500,000 | Closed Price: \$2,450,000

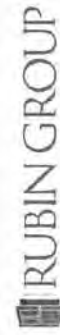
Number of Agents Hired Before the Rubin Group: 1

Number of Days on the Market with that Agent: 172

Marketed and Sold by the Rubin Group: 76 Days

Josh Rubin was our broker and partner in the successful sale of our apartment. His "always on" work style and energy was reassuring and effective. We have bought and sold a number of properties and Josh was the most knowledgeable, responsive and effective real estate partner we have ever worked with.

- Seller



Two names you can trust.



Strategy Matters and Passion Rules!

#6

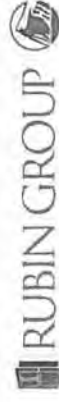
We've Succeeded Where Others Have Failed...

communication

440 West 23rd Street Apartment C
 Asking Price: \$1,200,000 | Closed Price: \$1,255,212 | Days on Market: 20

We were both surprised at how easy Josh made the process. He was sensitive to communicating to both me and my husband. He worked with us to determine an asking price we both felt comfortable with; and within one week of listing, we received numerous offers above our asking price. We were very happy with the price we received and with the coordination that worked out perfectly with the purchase of our house.

- Seller



Two names you can trust.



Strategy Matters and Passion Rules!

We've Succeeded Where
Others Have Failed...

beyond expectations

#7

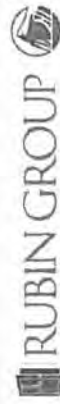


60 East 9th Street Apartment 410

Asking Price: \$675,000 | Closed Price: \$675,000 | Days on Market: 14

We were both surprised at how easy Josh made the process. He was sensitive to communicating to both me and my husband. He worked with us to determine an asking price we both felt comfortable with, and within one week of listing, we received numerous offers above our asking price. We were very happy with the price we received and with the coordination that worked out perfectly with the purchase of our house.

- Seller



Prudential
Douglas Elliman

TWO DANCES YOU CAN'T DUST.



Strategy Matters and Passion Rules!

We've Succeeded Where Others Have Failed...

team approach

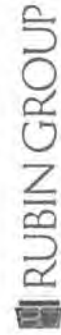
#8



73 Fifth Avenue Apartment 6B

Asking Price: \$3,500,000 | Closed Price: \$3,500,000 | Days on Market: 34
My wife and I worked with the Rubin Group in selling our loft. Originally, we tried to sell on our own. We were inundated by real estate agents and we had the opportunity to meet more than we care to remember! After listing with Josh, we received three full price offers within four weeks. Also, Josh helped us in choosing the right offer of the three, because the buyer would be perfect in his qualifications and character for the building.

- Seller



Two names you can trust.



Strategy Matters and Passion Rules!

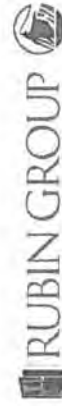
We've Succeeded Where
Others Have Failed...

global exposure

#9

430 West 23rd Street Apartment A

Asking Price: \$1,600,000 | Closed Price: \$1,600,000 | Days on Market: 46
My wife and I worked with the Rubin Group in selling our loft. Originally, we tried to sell on our own. We were inundated by real estate agents and we had the opportunity to meet more than we care to remember! After listing with Josh, we received three full price offers within four weeks. Also, Josh helped us in choosing the right offer of the three, because the buyer would be perfect in his qualifications and character for the building.
- Seller



RUBIN GROUP

Prudential
Douglas Elliman

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Strategy Matters and Passion Rules!

2011 Transactions

We've Succeeded Where Others Have Failed

161 West 15th Street 6FG • 252 Seventh Avenue 6Q
 158 Mercer Street 7M • 244 Eighth Avenue 3F
 60 E 9th Street 328 • 430 East 11th Street 19
 220 Madison Avenue 10Q • 48 East 13th Street 4A
 254 West 18th Street 5 • 116 Central Park South, 5B
 473 Broadway 5E • 15 Roebing Street 3C
 470 West 24th Street 16E • 100 West 18th Street 7C
 260 Fifth Avenue 8NS • 45 Fifth Avenue 15B
 151 East 85th Street 17H • 20 East 68th Street 1ZE
 2 King Street 3E • 224 East 11th Street 2I
 201 West 16th Street 6F • 154 Attorney Street 503
 60 Broadway PH1A • 234 West 16th Street 4C
 170 Second Avenue 14A • 151 East 85th Street 15G
 270 West 11th Street 3C • 100 W 12th Street 3M
 305 East 40th Street 7X • 354 Broadway 11th Floor
 122 Elizabeth Street 4A • 140 Fifth Avenue 8B
 151 East 85th Street 14D • 143 Avenue B 9F-G
 45 West 10th Street 3A • 170 Mercer Street 3E
 137 East 28th Street 3A • 216 East 32nd Street 4
 317 West 54th Street 3E • 250 West 89th Street 15K



Contact Josh Rubin
 for a no obligation
 market valuation.

Josh Rubin
 Senior Vice President
 917.727.6321
josh.rubin@elliman.com

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Let us know your preferences here
(December 12th or 14th)
and leave your donations out
First Thing in the AM on your front porch

MOST NEEDED FOODS

- ☑ Meals in a Can (Chili, Soup, Stew, etc.)
- ☑ Tuna/Canned Meat
- ☑ Peanut Butter
- ☑ Low-Sugar Cereal
- ☑ 100% Fruit Juices
- ☑ Canned Fruit (packed in juice)
- ☑ Canned Vegetables (low salt)
- ☑ Cans w/pop-top lids

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See Other Site



Courtesy of Keith & Mary Walker



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MOST NEEDED Toys are for infants and teenagers



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What DO We Offer?
We GUARANTEE Our Results

We Sell Our Listings for
 a **HIGHER Price**
 in a **SHORTER #** of days
 for an average of \$25,500
MORE than **ALL** other Realtors
YEAR after YEAR
 the **PROOF** is in the **NUMBERS** (see the other side)

WWW.THEWALKERTEAM.COM



Keith & Mary (The Walker Team)
2011 Area Sales Results

Address	Bd/Bth	SF	Sales Price
22897 Cricket Hill	3/2.5	1857	\$845,000
22958 Cricket Hill	3/2	1610	\$830,000
22934 Longdown	3/2	1610	\$826,000
22910 Cricket Hill	3/2	1610	\$825,000
10066 Spanish Oak	3/2.5	1710	\$824,000
22936 Longdown	3/2	1610	\$822,000
22853 Longdown	3/2.5	1727	\$820,000
10137 Lamplighter	3/2.5	1727	\$812,500
10047 Spanish Oak	4/2.5	1645	\$784,000
10053 Long Oak	3/2.5	1341	\$764,000
22883 Longdown	3/2.5	1498	\$760,000
10133 Amador Oak	3/2.5	1341	\$725,000
22661 Silver Oak	2/2	1308	\$680,000
10170 Firwood	2/2	1009	\$601,000
AVERAGES	\$505.44/SF	1543	\$779,893

Every Other Realtor Not The Walker Team
2011 Area Sales Results

Address	Bd/Bth	SF	Sales Price
23057 Cricket Hill	4/2.5	1936	\$852,000
22951 Longdown	3/2.5	2188	\$851,000
10180 Firwood	4/2.5	1758	\$850,000
22931 Longdown	3/2.5	1785	\$824,000
22826 Poplar Grove	3/2.5	1498	\$810,000
10058 Dove Oak	3/2.5	1710	\$793,590
10012 Mossy Oak	3/2.5	1710	\$742,000
10122 Amador Oak	3/2.5	1341	\$703,000
10115 Swan Oak	2/2	1017	\$578,000
10135 English Oak	2/2	1017	\$550,000
AVERAGES	\$184.63/SF	1596	\$755,359



THE WALKER TEAM

DRE#01244287

408.357.5783

Sold@TheWalkerTeam.com



TWO NAMES YOU CAN TRUST

PROVEN
CONSISTENT
RESULTS.

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BY THE #'S

HOW'S OUR LOCAL MARKET

How's the Market for Our Local Neighborhood?

As of Jan 17th, there are **NO ACTIVE** listings in our immediate neighborhood

3 PENDING listings (\$569K-\$679K)

1 of the above homes are **DISTRESSED** (short sale/ bank owned properties)

6 Listings have **CLOSED** since October 1st (\$450K-\$705K)

AVERAGE Days on Market - 89

SALES Price to LIST Price Ratio

98.3% (of LAST List Price)



www.Facebook.com/TheWalkerTeamPage

"Deal of the Month"

381 Blackwell Drive - Los Gatos

\$1,039,000

2173 sf

3 beds

2.5 baths

Top of the Line Touches
Great Master Retreat



We **GUARANTEE** Our Results

National News.....

Foreclosures Fall to Lowest Level Since 2007

Total filings, including default notices and bank repossessions were down 33% for the year to 2.7 million, according to RealtyTrac.

One in every 69 homes had at least one foreclosure filing during the year, while 804,000 homes were repossessed. That's a significant improvement from the peaks reached in 2010 -- when 1.05 million homes were repossessed -- and the lowest levels seen since 2007.

Survey suggests Bay Area CEOs are optimistic about local economy

The Bay Area Council said Thursday that the results of a new survey suggest CEOs and executives are increasingly optimistic about the Bay Area economy over the next six months, including a possible uptick in hiring. The outlook for hiring is the most promising in San Francisco, Santa Clara and Alameda counties. "The results overall show a number of bright spots and provide reason for optimism that our region's economic recovery is gaining traction and even picking up speed," said Jim Wunderman, president and CEO of the Bay Area Council.

"Most recently, we decided the short sale route was the right choice for us and we chose the Walker Team because of their well rounded experience. The short sale process is a headache and The Walker Team was our advil that got us through it. Their attention to detail and constant communication throughout the 5 months kept our minds at ease. If you need a Team that drives results, we highly recommend The Walker Team."

- The Sullivans, home sold as a successful short sale



THE WALKER TEAM

Keith & Mary - DRE#01244287

408.357.5783

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INTERO
REAL ESTATE SERVICES

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YIKES!!

Your neighbor's home at 5392 Bonanza Lane just went into escrow,
and our buyer **Susan Pinkstaff** missed it.

Susan has just sold her home of almost 30 years (just across Warner) and wants to
downsize to Fernhill, her favorite community!

If you have **ANY THOUGHTS** of selling please call us. Susan is ready to go and
IS A CASH BUYER, she can close in as little as 21 days, or allow
for up to 60 days for you to move or give tenants notice (we will help with that too!)

Please consider:

- Prices are moving up, but appraisals are an issue, not with a cash buyer!
- Save money and time: only one agent for both parties!
- Team Sackin is the most respected Realtor Team in your area, with over 1,000 sales since 1988.
- Need time to decide where you need to move? No problem. Susan is flexible, and we are the Orange County Real Estate Experts: we can find your new home!
- Are you a Senior? If so, our Senior Select Service could be right for you. Let's talk about it.



714.374.3535
www.TeamSackin.com

LIC#01003803/01084957/01746792



PROVEN MARKETING PLAN & SALES STRATEGY

REAL ESTATE IS OUR PASSION, OUR COMMITMENT,
& OUR BUSINESS



370 N. Foxhill Drive, Beverly Hills
\$5,525,000 - SOLD FOR OVER ASKING

1024 Ingridale Drive, Beverly Hills
\$7,750,000 - SOLD FOR OVER ASKING

Every property we list is handled with a clear, focused, and unique **Marketing Plan and Sales Strategy**.

We **consistently out perform** our competition by incorporating our **pro-active sales approach**, strategic print advertising, **cutting-edge** online marketing, and **powerful communication** and **negotiating skills**, that have **proven** time and time again to help **sell your property faster and for top dollar!**

Please don't hesitate to call us today for a complimentary evaluation of your property!

It has been our commitment for **25 years in this business** to provide the utmost **excellence, professionalism, and integrity**. As a result to this **dedication**, St. James + Canter has earned the **reputation** as agents known for setting the highest standards of **ethics and performance**. As consummate experts in the field of residential real estate, their **unparalleled work ethic and stellar reputation** incorporates the qualities that inspire **confidence and trust** from their buyers, sellers, developers, and investors.

We take pride in selling your property!

"My opinion of working with a realtor was forever altered in the best way!"

"Their efforts and results are unmatched by any other realtor we've ever worked with."

2012 SEMI-ANNUAL MARKET UPDATE

The market is **HOT** now....and may not last during an election year!

Area	# of Homes Active		# of Homes in Escrow		# of Homes Sold		Average \$/sq ft
	On Market		Escrow		1/1/12- 6/30/12		
First Neighborhood	4		5		6		\$302/sq ft
North Ranch Custom	26		2		14		\$353/sq ft
Sherwood Country Club	19		1		11		\$493/sq ft
Soutshore Hills/The Bluffs	2		4		10		\$332/sq ft
Three Springs	6		0		3		\$291/sq ft
Westlake Island	8		1		8		\$468/sq ft
Westlake Trails	6		2		5		\$302/sq ft
Whitehawk	3		0		5		\$354/sq ft

EVER THOUGHT OF SELLING: CALL ME TODAY TO FIND OUT YOUR BEST OPTIONS!



Prudential
California Realty

The information referenced has been provided by the Contra Valley Association of Realtors, M.S. as of 07-10-12. The listings and sales are not exclusive to Prudential California Real Estate and may have been represented by other Brokers. Display of M.S. data is deemed reliable but is not guaranteed accurate by the M.S. If your property is currently listed with a real estate broker, please disregard this notice. It is not our intention to solicit the offering of other real estate brokers. An independently owned and operated broker member of FREDY Analytics Inc. The Prudential logo and the Rock symbol are registered service marks of Prudential Financial, Inc. Used under license with no other affiliation of Prudential. Equal Housing Opportunity. ©



LYDIA GABLE

Dynamic Realtor for Today's Market

818.383.4335

Lydia@lydiagable.com

www.lydiagable.com

DRE #01704193



**Prudential
California Realty**
1155 Lindero Canyon Road
Westlake Village, CA 91362
818.879.2900

Lydia's Semi-Annual Production:

SALES CLOSED:

2812 Jean Lane, Westlake Village
2023 Goldenrod Court, Westlake Village
2612 Grandoaks Drive, Westlake Village
740 Via Colinas, Westlake Village
750 Hartgen Avenue, Westlake Village
1963 Elmsbury Road, Westlake Village
2352 Hillsbury Road, Westlake Village
1106 Evenstar Avenue, Westlake Village

SALES PENDING:

3309 Sawtooth Court, Westlake Village
428 Highview, Newbury Park

*Call Today to hear how my
Marketing can sell your home too!*



LYDIA GABLE

Dynamic Realtor for Today's Market

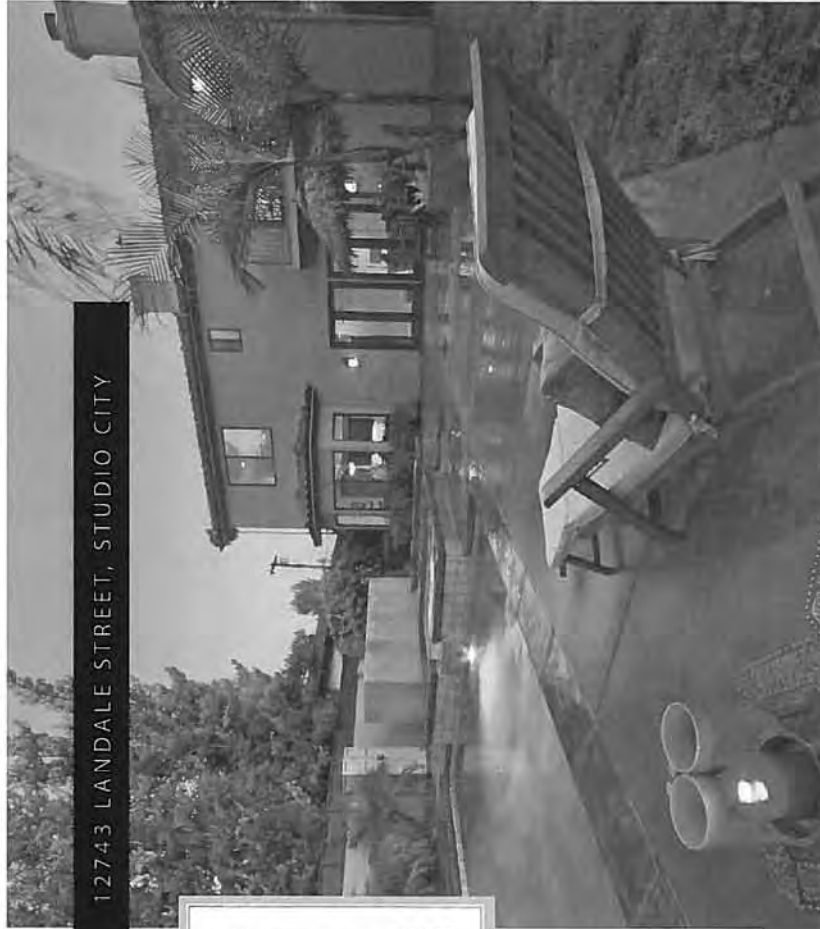
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Lydia@lydiagable.com

www.LydiaGable.com

JUST LISTED!

12743 LANDALE STREET, STUDIO CITY



Exciting Mediterranean Villa in park-like setting with 6 bedrooms, 5 baths, granite kitchen and sparkling pool.

Offered at \$1,649,500

LOOK WHO IS SELLING YOUR NEIGHBORHOOD - CALL ALAN TODAY!



12743 Landale Ave., Studio City | \$1,649,500
www.LandaleEstate.com



4616 Longridge Ave., Sherman Oaks | Offered at \$1,199,875
www.4616Longridge.com



13236 Weddington St., Sherman Oaks | \$784,500
www.13236Weddington.com



ALAN TAYLOR
818.324.9329
AlansRE@gmail.com
AlanTaylorRealEstate.com
dfr# 01369255



13207 Weddington St., Sherman Oaks | \$649,500
5 OFFERS!



13122 Weddington St., Sherman Oaks | \$799,000
SOLD OVER ASKING!



4508 Longridge Ave., Sherman Oaks | \$619,000
SOLD IN ONE WEEK!



**SOLD A HOME &
BOUGHT A HOME**

REASON #9

Why hire Greg & Lisa?

"They sold our home for more than we even expected and helped us find our dream home. You simply can't find more dedicated and trustworthy people to work with than Greg & Lisa."

Steve & Anita

**Call for a no-obligation consultation and learn
how we can sell your home for Top Dollar**



The Doyles & J. Rockcliff Realtors
Two Names You Can Trust

Greg & Lisa Doyle
925.855.4046

LDoyle@Rockcliff.com | www.TheDoyleTeam.com
Greg DRE # 01150023 Lisa DRE # 01149880



How We Market Homes

TWO MORE DIABLO HIGHLANDS HOMES SOLD



Multiple Offers!

SOLD in 6 Days
515 Glasgow Circle
Danville



Multiple Offers!

SOLD in 5 Days
48 Barrons Place
Danville

How is the Market?
Call us right away for a free update!
Greg & Lisa Doyle
J. Rockcliff Realtors
www.TheDoyleTeam.com
925-855-4046



How Is The Market?



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Two Names You Can Trust

**HOMES WE HAVE SOLD
THIS YEAR SO FAR!**

- 3340 Helen Lane • 1037 Oak Grove Rd. #99
- 28 Estrella Place • 1054 Oakleaf Court
- 150 Via Lucia • 755 Watson Canyon Court
- 4424 Terra Granada • 855 Corrie Place
- 6427 Ebensburg Circle • 2075 Fostoria Way
- 6432 Laurel Creek Place • 5215 Woodside Court
- 977 Shadow Hill Drive • 308 Newgate Court
- 1920 Morello Avenue • 632 Bourne Court
- 2141 21st Avenue • 1042 Via Media
- 7647 Arbor Creek Drive • 26233 Parkside Drive
- 1402 Sunset Loop • 2683 Durango Lane
- 1020 Hill Meadow Place • 3422 Stacey Way
- 281 Trenton Circle • 1831 Rioja Street



**Contact Lisa Doyle for a
no obligation market valuation.**

**Lisa Doyle
925.855.4046**

LDoyle@Rockcliff.com

**Maximum Exposure.
Maximum Results.**

*Celebrating 26 Years of Bringing
Buyers and Sellers Together!*

How is the Market?

**If you're listed with The Doyle Team,
the market is**

Sold! Sold! Sold!

The Mortgage Forgiveness Debt Relief Act of 2007 Expires on December 31, 2012

With no talk from Congress about extending the Debt Forgiveness Act, there is one thing that you should consider — **IF YOU SHORT SELL YOUR HOME AFTER THE LAW EXPIRES, YOU COULD VERY LIKELY FACE SIGNIFICANT TAX CONSEQUENCES.** For example:

Home Purchase Price:	\$900,000
(At the height of our market)	
Home Loan Amount:	\$850,000
Today's Sales Price:	\$700,000
Your Deficiency Debt/Forgiven:	\$150,000
Potential Tax Liability:	\$ 52,500

If December 31st sounds like a long way off, keep in mind that the average short sale can take anywhere from **3 to 6 months to close escrow**—sometimes longer.

If you are just thinking about short selling your home,
CALL US TODAY TO DISCUSS ALL OF YOUR OPTIONS.

*Greg & Lisa
Doyle*

925.855.4046

lidoyle@rockcliff.com

Agent License # 01150023

Agent License # 01149880



J. Rockcliff

By

REALTORS