



Sell&Buy
Smart®



2021
Guide

Smart Ways to Sell Your Home Fast & Net the Most Profit Possible

How to save up to \$20,000 or more when you Sell & Buy Smart

CONTENTS

- 03 Why You Shouldn't Wait to Sell Your House
- 05 The Expert 2021 Housing Market Forecast
- 06 Why Low Inventory Is a Win for "Smart" Sellers
- 08 Real Estate Ranked Best Investment for 7 Years Running
- 09 Home Price Appreciation Is on the Rise
- 10 Be Smart With Your Hard-Earned Home Equity
- 11 Why People Are Moving this Year
- 13 If You Sell Now, Where Will You Go?
- 15 6 Reasons Why Selling Your House on Your Own Is a Mistake
- 18 Should I Renovate My House Before I Sell It?
- 19 Sell & Buy Smart is Revolutionizing Real Estate
- 20 Your Home is Your Most Important Asset. Make It Your Smartest One!
- 21 Why "Intelligent Pricing" Is Important
- 22 How to Sell Your Home Fast & Net the Most Profit Possible
- 23 Intelligent Pricing Maximizes Sales Price & Net Profit
- 24 Save Up to \$20,000 or More When You Sell & Buy Smart!
- 25 0% Listing Fee "Smart Move-Up" Program
- 26 1% Listing Fee + 1% Buyer Credit "Smart Downsize" Program
- 27 We Invest In You Because You're Worth It
- 28 More than a real estate brokerage, ***a Partner that Invests in You!***
- 29 A New Model to Best Serve the Modern Real Estate Consumer



Why You Shouldn't Wait to Sell Your House

Many homeowners think selling in the spring when more buyers are in the market is the way to go. In reality, it's more about the ratio of buyers to sellers that creates opportunities. Selling when the fewest number of homes are available to buy is what puts sellers in the driver's seat. With today's high buyer traffic and low inventory, this power combination makes now the optimal time to sell – before your neighbors put their homes on the market in the spring. Here's how it breaks down.

High Buyer Demand

Buyer demand is strong right now, and not showing any signs of slowing down. *ShowingTime*, which tracks the average number of buyer showings on residential properties, recently announced that Buyer Showings are Up 64.1% compared to the same time last year. They went on to say:

“All but one of the top 20 markets with the heaviest buyer traffic recorded double-digit showings per listing in September, well above the current U.S. average of six showings per listing.”

Low Inventory of Houses for Sale

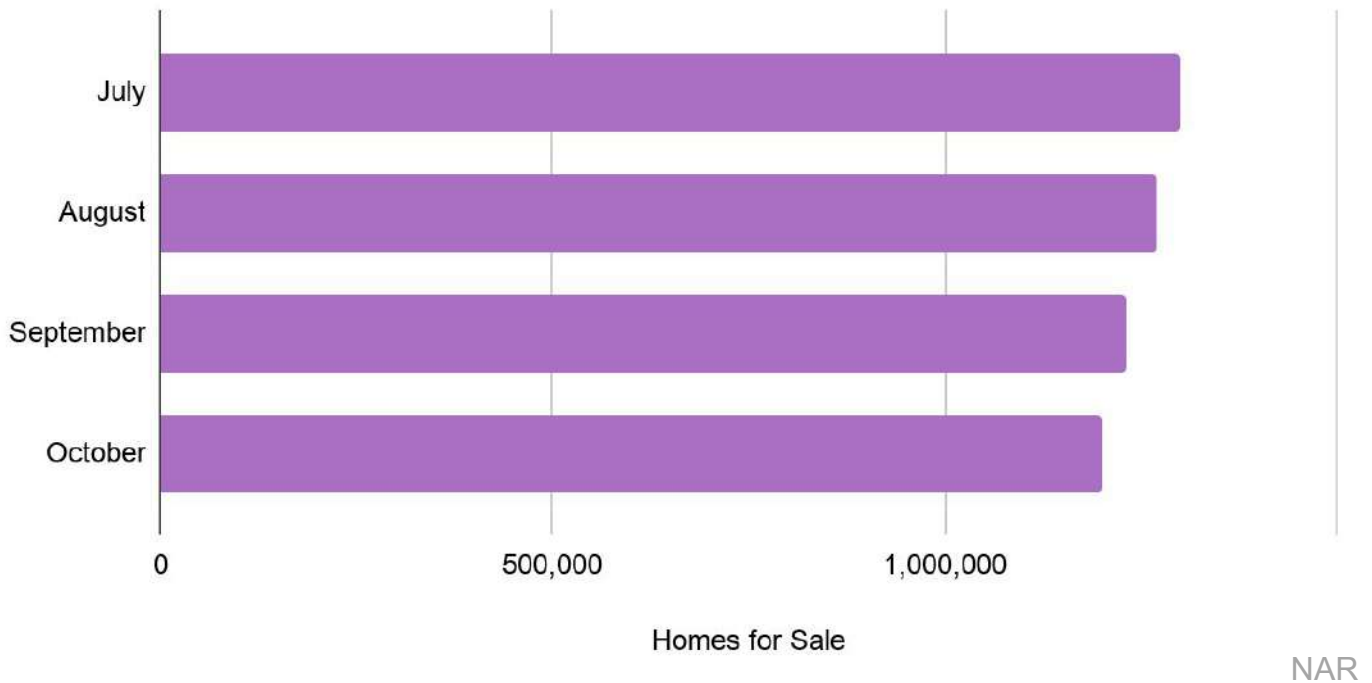
Purchaser demand is so high, the market is running out of available homes for sale. Recently, *realtor.com* reported:

“Nationally, the inventory of homes for sale decreased 38.3% over the past year in October, a slightly slower rate of decline compared to the 39.0% drop in September. This amounted to 506,000 fewer homes for sale compared to October of last year.”

The National Association of Realtors (NAR) also revealed that, while home sales are skyrocketing, the inventory of existing homes for sale is continuing to drop dramatically. Below is a graph of existing inventory for sale (latest numbers available before guide release):

Inventory Level

Existing Homes for Sale



Homebuilders are also increasing construction, but they cannot keep up with the growing demand. The U.S. Census Bureau, reporting on inventory of newly constructed homes, notes:

“The seasonally-adjusted estimate of new houses for sale at the end of October was 278,000. This represents a supply of 3.3 months at the current sales rate.”

What Does This Mean for You?

If you’re thinking of putting your house on the market, don’t wait. A seller will always negotiate the best deal when demand is high, and supply is low. That’s exactly what’s happening in the real estate market today.

As 2021 progresses, and the pandemic is hopefully behind us, there will be many more houses coming to the market. This includes existing homes and newly built homes. Don’t wait for that increase in competition in your neighborhood. Now is the time to sell.

The Smart Way to Maximize Your Bottom Line

Considering taking advantage of this great time to sell? Please feel free to call anytime to discuss your options and the best “Smart Program” that will maximize your net profit so you have more of your own money to buy your next dream home.



The Expert 2021 Housing Market Forecast

In the second-half of 2020, the housing market surged with activity. Today, real estate experts are forecasting that this trend will continue this year. As Lawrence Yun, *Chief Economist* for the *National Association of Realtors* (NAR), notes:

“It will be one of the best winter sales years ever.”

The typical winter slowdown in the housing market is simply not on the radar. Here’s why.

While today’s historically low mortgage rates are expected to remain low, they won’t be this low for much longer. This could be the last chance for homebuyers to secure such a low rate, and they’re ready to act. In a recent article, *Bankrate* explained:

“...expect mortgage rates to remain low into 2021. However, the possibility of rates falling to 2.5 percent or lower has faded as the U.S. economy has rebounded.”

As long as we continue to see low interest rates, we’ll see hopeful buyers on the hunt for their dream homes. Yun confirmed:

“The demand for home buying remains super strong...With persistent low mortgage rates and some degree of a continuing jobs recovery, more contract signings are expected in the near future.”

The challenge, however, is the lack of homes available for sale. With that in mind, all eyes are on homeowners to see if they’ll sell this winter or wait until spring. Danielle Hale, *Chief Economist* for *realtor.com*, says it’s best for sellers to capitalize on this moment sooner rather than later:

“We currently see buyers sticking around in the housing market much later than we usually do this fall. If that trend continues, we will see more buyers in the market this winter, too. So, this winter and rest of 2021 is a good time to sell.”

With buyers ready to stay active this winter, sellers who want to close a deal on the best possible terms shouldn’t wait until spring to put their homes on the market.

Bottom Line – It’s All About Your Net Profit

Experts agree, the winter housing market could potentially be bigger than ever. *Call today to discuss the perfect “Smart Program” that will Net You the Most Profit so You Have More of Your Own Money to Buy Your Dream Home This Year!*



Why Low Inventory is a Win for “Smart” Sellers

Real estate continues to be called the ‘*bright spot*’ in the current economy, but there’s one thing that may hold the housing market back from achieving its full potential this year: the lack of homes for sale.

Buyers are actively searching for and purchasing homes, looking to capitalize on today’s historically low interest rates, but there just aren’t enough houses for sale to meet that growing need. Nadia Evangelou, *Senior Economist & Director of Forecasting* for the *National Association of Realtors* (NAR), explains:

“These ultra-low mortgage rates make home buying more attractive, boosting activity to the highest level since 2006...Nevertheless, inventory continues to fall, widening the gap between housing demand and supply.”

According to NAR, right now unsold inventory sits at a 2.5-month supply at the current sales pace. To have a balanced market where there are enough homes for sale to meet buyer demand, the market needs 6 months of inventory. Today, we’re nowhere near that number. If this trend continues, it will get even harder to find homes to purchase, and that may slow down potential buyers. Danielle Hale, *Chief Economist* for *realtor.com*, notes:

“While some buyers are frustrated, there are still plenty trying to make a move. This means that homes are still selling fast, and inventory is dropping despite an improving new listings trend.”

The *Weekly Recovery Report* from *realtor.com* keeps an eye on the number of listings coming into the market (*houses available for sale*) and the total number of listings staying in the market compared to the previous year (*See graph below*):

Year-Over-Year Change in Listings



The number of total listings (the orange line) continues to decline even as new listings (the blue line) are coming to the market. Why? Buyers are scooping up homes faster than they're being put up for sale. Hale emphasized:

“New listings are a necessary ingredient for further home sales, so additional improvement here will be important for home buyers and sustaining home sales activity.”

Does This Mean It's a Good Time to Sell?

Yes. If you're thinking about selling your house, this winter is a great time to make it happen. There are plenty of buyers looking for homes to purchase because they want to take advantage of low interest rates. Realtors are also reporting an average of 3.4 offers per house and an increase in bidding wars, meaning the demand is there and now is the opportune time to sell for the most favorable terms.

Bottom Line – Numbers Don't Lie

If you're considering selling your house, this is the perfect time to discuss how you can maximize your net profit and benefit from these historic market trends.

Americans Rank Real Estate Best Investment for 7 Years Running!



35%

Real Estate



21%

Stock Market



17%

Savings Account

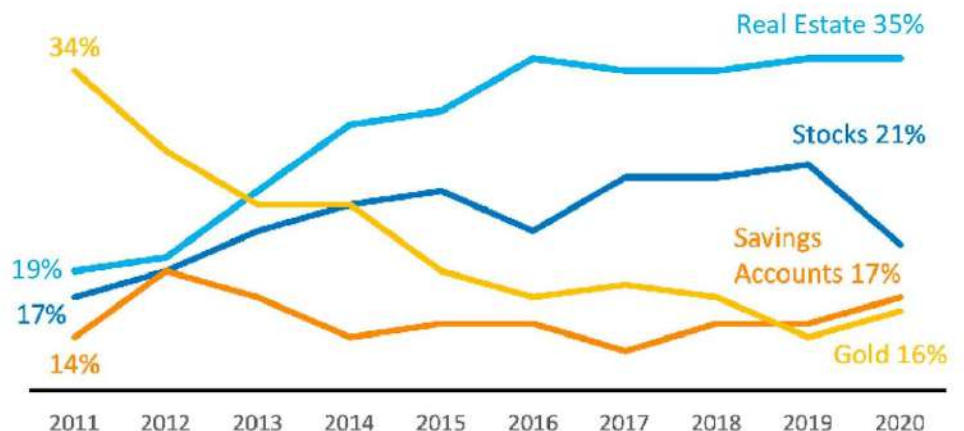


16%

Gold

Real estate has come a long way since 2011, when 34% of Americans favored gold as the best investment.

Of the four listed, real estate is the only investment you can also live in!



Source: Gallup

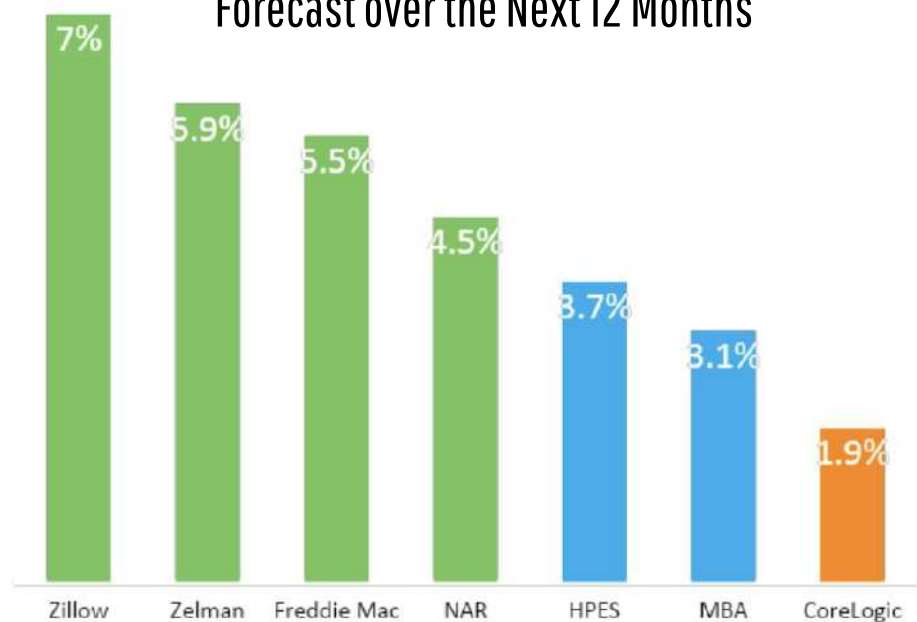
Home Price Appreciation Is on the Rise

Due to the undersupply of homes on the market today, there's significant upward pressure on home prices. When there's high demand for an item and a low supply of it, consumers are willing to pay more for that item. That's what's happening in today's real estate market. The housing supply shortage is also resulting in more bidding wars, which drive price points higher in the home sale process – a big win for sellers.

In addition, there's no evidence that buyer demand will wane. As a result, experts project home price appreciation will continue over the next twelve months. Here's a graph of the major forecasts going forward.

I hear many foreclosures might be coming to the market soon. Won't that drive prices down?

Home Price Appreciation Forecast over the Next 12 Months



Some are concerned that homeowners who entered a mortgage forbearance plan might face foreclosure once their plan ends. However, when you analyze the data on those in forbearance, it's clear the actual level of risk is quite low.

Ivy Zelman, *CEO of Zelman & Associates* and a highly-regarded expert in housing and housing-related industries, notes:

"The likelihood of us having a foreclosure crisis again is about zero percent."

With demand high, supply low, and little risk of a foreclosure crisis, home prices will continue to appreciate.

Bottom Line – Supply & Demand Economics that Benefit Your Personal Economy

Originally, many thought home prices would depreciate due to the economic slowdown from the coronavirus. Instead, prices appreciated substantially. Over the next year, home values will likely rise even higher given the continued lack of inventory of homes for sale.

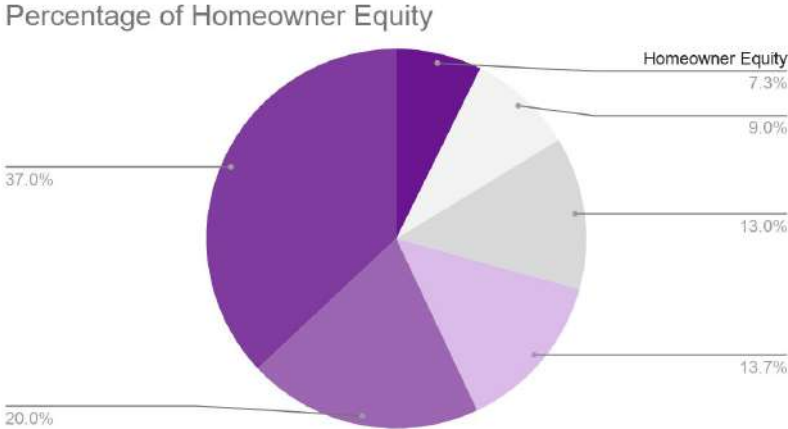


Be Smart With Your Hard-Earned Home Equity

According to John Burns Consulting, 58.7% of homes in the U.S. have at least 60% equity, and 42.1% of all homes in this country are mortgage-free, meaning they're owned free and clear. *CoreLogic* also notes the average equity mortgaged homes have right now is \$177,000. That's a tremendous amount of forced savings for homeowners in today's market. As a homeowner, you may have more equity in your house than you realize. Using it to make a move to a new home while interest rates are low may be the best decision you could make.

In a season like we're in now, when inventory is limited, equity is high, and interest rates are low, homeowners in a position to sell are in a great place to win big. Mark Fleming, *Chief Economist at First American*, notes:

*"As homeowners gain equity in their homes, they are more likely to consider using that **equity to purchase a larger or more attractive home** – the wealth effect of rising equity. In today's housing market, fast rising demand against the limited supply of homes for sale has resulted in continued house price appreciation."*



Protect Your Bottom-Line – More than a real estate brokerage, a Partner that Invests in You! Whether you're ready to move up into a larger home or downsize into a smaller one, Sell & Buy Smart is the only brokerage in America that is a true real estate partner that invests in you to protect your hard-earned home equity and family's financial future.



Why People are Moving this Year

Today, Americans are moving for a variety of different reasons. The current health crisis has truly re-shaped our lifestyles and our needs. Spending extra time where we currently live is enabling many people to re-evaluate what homeownership means and what they find most important in a home.

According to *Zillow*:

“In 2020, homes went from the place people returned to after work, school, hitting the gym or vacationing, to the place where families do all of the above. For those who now spend the majority of their hours at home, there’s a growing wish list of what they’d change about their homes, if possible.”

With a new perspective on homeownership, here are some of the top reasons people are reconsidering where they live and making moves this year.

1. Working from Home

Remote work is becoming the new norm, and it’s continuing on longer than most initially expected. Many in the workforce today are discovering they don’t need to live close to the office anymore, and they can get more for their money if they move a little further outside the city limits. Lawrence Yun, *Chief Economist for the National Association of Realtors (NAR)*, notes:

“With the sizable shift in remote work, current homeowners are looking for larger homes and this will lead to a secondary level of demand even into 2021.”

If you’ve tried to convert your guest room or your dining room into a home office with minimal success, it may be time to find a larger home. The reality is, your current house may not be optimally designed for this kind of space, making remote work and continued productivity very challenging.

2. Virtual and Hybrid Schooling

Many school districts are using a model of virtual or hybrid learning, turning their curriculums into digital formats for students. If you have school-age children, they may have a need for a dedicated learning space. If so, it might be time to find a larger home to provide your children with the same kind of quiet room to focus on their schoolwork, just like you likely need for your office work.

3. A Home Gym

Staying healthy and active is a top priority for many Americans. With various levels of concern around the safety of returning to fitness facilities across the country, dreams of space for a home gym are growing stronger. The *Home Builders Association of Greater New Orleans* explains:

“For many in quarantine, a significant decrease in activity is more than a vanity issue – it’s a mental health issue.”

Having room to maintain a healthy lifestyle at home – *mentally and physically* – may prompt you to consider a new place to live that includes space for at-home workouts.

4. Outdoor Space

Especially for those living in an apartment or a small townhouse, outdoor space is a new priority for many as well. *Zillow* also notes the benefits of being able to use your yard throughout the year:

“People want more space in their next home, and one way to get it is by turning part of the backyard into a functional room, ‘an outdoor space for play as well as entertaining or cooking.’”

You may, however, not have the extra square footage today to have these designated areas – indoor or out.

Moving May Be Your Best Option

If you’re clamoring for extra room to accommodate your changing needs, making a move may be your best bet, especially while you can take advantage of today’s low mortgage rates. It’s a great time to get more home for your money, just when you need it most.

Bottom Line

Americans are moving for a variety of different reasons today, and many peoples’ needs have changed. If you’ve been trying to decide if now is the right time to sell your home and buy a new one, work with a Sell & Buy Smart specialist that will make these seemingly complex “Sell & Buy” dual transactions” simple, profitable and enjoyable.



If You Sell Now, Where Will You Go?

Now is clearly a great time to sell, but when you do, how will you find a new home to move into while inventory is so low? With so few homes for sale and construction of newly built homes ramping up, you may be wondering if you should consider new construction in your search process. It's a great question to ask, and one to look at from the pros and cons of what it means to buy a new home versus an existing one. Here are a few things to consider when making your decision, while always remembering to work with your trusted real estate professional along the way.

Purchasing a Newly Built Home

When buying a new home, you can often choose more energy-efficient options. New appliances, new windows, a new roof, etc. These can all help lower your energy costs, which can add up to significant savings over time. With programs like ENERGY STAR, a new home also helps protect the environment and reduces your carbon footprint.

Lower maintenance that comes with a newer home is another great benefit. When you have a new home, you likely won't have as many little repairs to tackle, like leaky faucets, shutters to paint, and other odd jobs around the house. With new construction, you'll also have warranty options that may cover portions of your investment for the first few years.

Another solid benefit to new construction is customization. Do you want a mudroom, stainless steel appliances, granite countertops, hardwood floors, an office, or a multi-purpose room? These items can be customized to your specific needs during the design phase. With an existing home, you're buying something that's already completed, so if you want to make changes, you may need to hire a contractor to help get your home ready.

Buying an Existing Home

When buying an existing home (one that's already been built), you can negotiate with the current homeowner on price, which is something you generally don't get to do with a builder. Builders know their material and construction costs, and they have a price set for the model you're buying. So, if you want to negotiate, then maybe an existing home is your option.

For some buyers, moving into an established neighborhood may be important. If you'd like to know the neighbors, if it's family-friendly, and general traffic patterns before making a commitment, you might prefer an existing home. When you buy new construction, you won't always have a full view into some of these details until the lots around you are sold.

Finally, timing comes into play. With an existing home, you can move in based on the timeline you agree to with the sellers, rather than waiting for the house to be built. Depending on the time of the year you're buying and the region you're in, the weather can also be a factor in the timeframe. This is something to keep in mind, especially if you need to move sooner rather than later. With COVID-19 and social distancing regulations, some areas for new construction have been on a delay.

Bottom Line

Whether you want to buy a newly built home or one that's already established, both are great options. They each have their pros and cons, and every buyer will have different circumstances driving their decision. If you have questions and want to know more about the options in our area, let's work together so you can feel confident making a decision about your next home.





6 Reasons Why Selling Your House on Your Own is a Mistake

There are many benefits to working with a real estate professional when selling your house. During challenging times, like what we face today, it becomes even more important to have an expert you trust to help guide you through the process. If you're considering selling on your own, known in the industry as a For Sale By Owner (FSBO), it's critical to consider the following:

1. Your Safety Is a Priority

Your safety should always come first, and that's more crucial than ever given the current health situation in our country. When you FSBO, it is incredibly difficult to control entry into your home. A real estate professional will have the proper protocols in place to protect not only your belongings, but your health and well-being too. From regulating the number of people in your home at one time to ensuring proper sanitization during and after a showing, and even facilitating virtual tours, real estate professionals are equipped to follow the latest industry standards recommended by the *National Association of Realtors* (NAR) to help protect you and your potential buyers.

2. A Powerful Online Strategy Is a Must to Attract a Buyer

Recent studies from NAR have shown that, even before COVID-19, the first step 44% of all buyers took when looking for a home was to search online. Throughout the process, that number jumps to 93%. Today, those numbers have grown exponentially. Most real estate agents have developed a strong Internet and social media strategy to promote the sale of your house.

3. There Are Too Many Negotiations

Here are just a few of the people you'll need to negotiate with if you decide to FSBO:

- The buyer, who wants the best deal possible
- The buyer's agent, who solely represents the best interest of the buyer
- The inspection company, which works for the buyer and will almost always find challenges with the house
- The appraiser, if there is a question of value

4. DIY – Do It Yourself is Great for Some Things, Not Selling Your Own Home

Are considering selling your home but don't want to lose a large amount of your hard-earned home equity to exorbitant real estate commissions? Call Sell & Buy Smart to discuss how we can help you maximize your net profit and save you the time, hassle and liability of trying to sell your home yourself.

4. You Won't Know if Your Purchaser Is Qualified for a Mortgage

Having a buyer who wants to purchase your house is the first step. Making sure they can afford to buy it is just as important. As a FSBO, it's almost impossible to be involved in the mortgage process of your buyer. A real estate professional is trained to ask the appropriate questions and, in most cases, will be intimately aware of the progress being made toward a purchaser's mortgage commitment. You need someone who's working with lenders every day to guarantee your buyer makes it to the closing table.

5. FSBOing Is Becoming More Difficult from a Legal Standpoint

The documentation involved in the selling process is growing dramatically as more and more disclosures and regulations become mandatory. In an increasingly litigious society, the agent acts as a third-party to help the seller avoid legal jeopardy. This is one of the major reasons why the percentage of people FSBOing has dropped from 19% to 8% over the last 20+ years.

6. You Net More Money When Using an Agent

Many homeowners think they'll save the real estate commission by selling on their own. Realize that the main reason buyers look at FSBOs is because they also believe they can save the real estate agent's commission. The seller and buyer can't both save on the commission.

A study by *Collateral Analytics* revealed that FSBOs don't actually save anything by forgoing the help of an agent. In some cases, the seller may even net less money from the sale. The study found the difference in price between a FSBO and an agent-listed home was an average of 6%. One of the main reasons for the price difference is effective exposure:

"Properties listed with a broker that is a member of the local MLS will be listed online with all other participating broker websites, marketing the home to a much larger buyer population. And those MLS properties generally offer compensation to agents who represent buyers, incentivizing them to show and sell the property and again potentially enlarging the buyer pool."

The more buyers that view a home, the greater the chance a bidding war will take place, too.

Your Bottom Line is Important - Sell & Buy Smart Protects Your Hard-Earned Home Equity

Selling your own requires you to not only manage the entire transaction by yourself but exposes you to significant untold liability. Why take the unnecessary risk when you can hire a professional that can net you the same amount of money and likely more? Before you decide to take on the challenge and the vast liability, call Sell & Buy Smart to discuss alternatives that will accomplish your goal of maximizing the net profit from the sale of your home so you have more of your own money to buy your next.



Q: Should I renovate my house before I sell it?

A: Ask Your Agent.

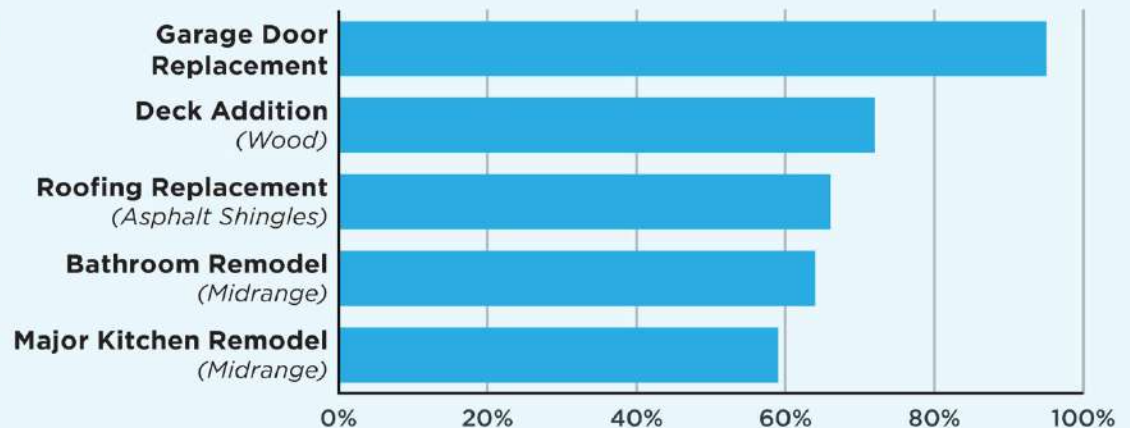
In today's hyper-competitive market, some buyers are willing to overlook cosmetic or minor repair needs if it means snagging a home in their price range.



Ultimately, you may not recoup the full cost of most large renovation projects when you sell your house.

RENOVATION PAYBACK

% of cost recouped for common renovation projects



If the market is flooded with houses for sale, renovations might be necessary to make your house stand out...but that's not always the case.

Let's connect today to determine if you should renovate before you sell, or if your house is ready to list with just some minor touch-ups.

Keep in mind...

The average home sale is receiving

over 3 offers

72%

of homes sold were on the market for less than a month

Source: Remodeling 2020 Cost Vs Value Report, NAR

Sell & Buy Smart is Revolutionizing Real Estate

Here's how we deliver unprecedented savings and unparalleled value. You now have a Trusted Partner that's invested in your success!

	Sell & Buy Smart	Traditional Brokerage	Discount Brokerage
Full Service	● ● ● ● ● ●	● ● ●	●
Market Knowledge	● ● ● ● ● ●	● ● ●	● ●
Industry Experience	● ● ● ● ● ●	● ● ●	● ●
Negotiation Skills	● ● ● ● ● ●	● ● ●	●
Risk Reduction	● ● ● ● ● ●	● ● ● ● ● ●	● ● ● ● ●
Technology	● ● ● ● ● ●	● ● ● ● ● ●	● ● ● ● ● ●
Marketing	● ● ● ● ● ●	● ● ●	● ●
Expensive Overhead	●	● ● ● ● ● ●	● ● ● ● ●
Cost Of Service	● ● ● ● ● ●	● ● ● ● ● ●	● ● ●
Investment In Client Success	● ● ● ● ● ●	●	●
Client Experience	● ● ● ● ● ●	● ● ●	● ●
Client Value	● ● ● ● ● ●	●	● ●

More than a real estate brokerage, ***a Partner that Invests in You!***

Your Home is Your Most Important Asset. *Make It Your Smartest One!*

Intelligent Pricing Matters!

Pricing a home for sale is as much art as science, but there are a few truisms that never change.

- Fair market value attracts buyers, overpricing never does.
- The first two weeks of marketing are crucial.
- The market never lies, but it can change its mind.

Fair market value is what a willing buyer and a willing seller agree by contract is a fair price for the home. Values can be impacted by a wide range of reasons, but the two biggest are location and condition. Generally, fair market value can be estimated by considering the "Comps" comparable sales of other similar homes that have sold or are currently for sale in the same area.

Sellers often view their homes as special, which tempts them to put a higher price on it, believing they can always come down later, but that's a serious mistake.

Overpricing prevents the very buyers who are eligible to buy the home from ever seeing it. Most, if not all buyers shop by price range and look for the best value in that range. By overpricing, you are missing out on a significant amount of potential buyers. The key is to make sure your house is **priced to sell immediately**. This way, it will be seen by the greatest number of buyers. More than one of them may be interested, and it will be more likely to sell at a competitive price.



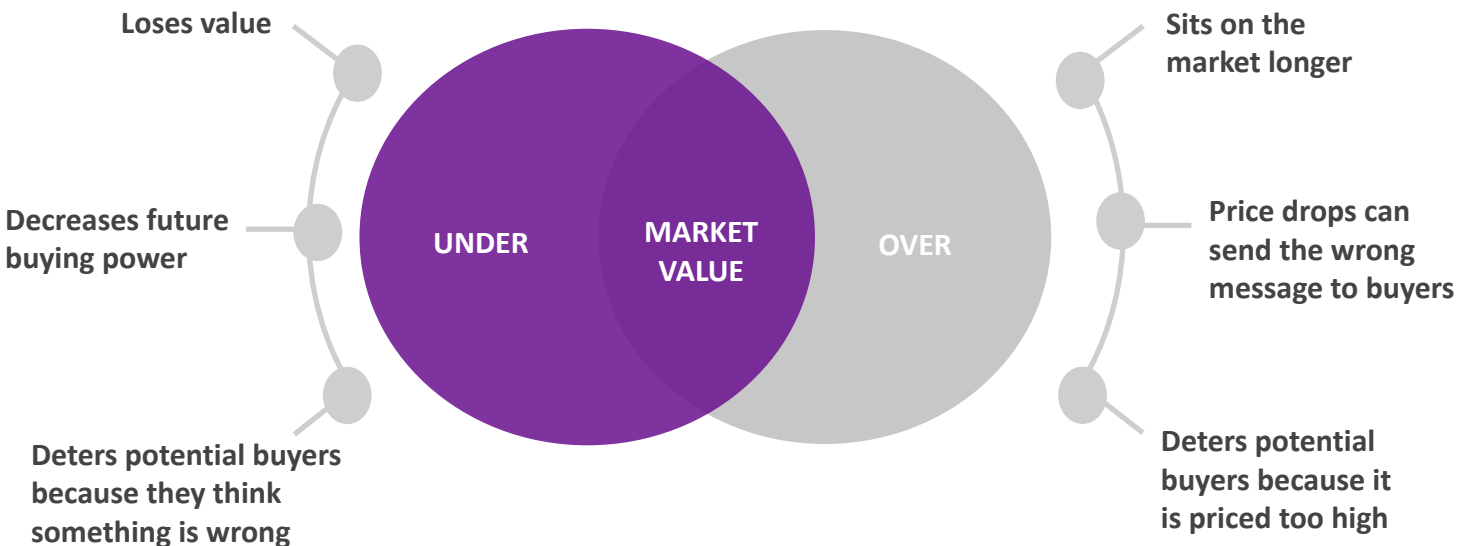
Why “Intelligent Pricing” is Important

In today’s real estate market, setting the right price for your house is the single most important thing you can do. According to the U.S. Economic Outlook by the *National Association of Realtors* (NAR), existing home prices nationwide are forecasted to increase **4.5% in 2021**. This means experts anticipate home values will continue climbing going forward. Today, low inventory is largely keeping prices from depreciating.

When it comes to pricing your home, the goal is to increase visibility and drive more buyers your way. Instead of trying to win the negotiation with one buyer, you need to price your home to maximize exposure so **Demand is Maximized!**

As a seller, you might be thinking about pricing your house on the high end while so many of today’s buyers are searching harder than ever just to find a home to purchase. But here’s the thing – a high price tag does not mean you’re going to cash in big on the sale. It’s actually more likely to **deter buyers**.

Even today, when there are so few houses for sale, your house is more likely to sit on the market longer or require a price drop that can send buyers running if it isn’t priced just right.



It’s imperative to make sure your house is priced correctly by working with a trusted real estate professional. When you price it competitively, you won’t be negotiating with one buyer. Instead, you’ll have multiple buyers competing for the house, increasing the final sale price.

Bottom Line – Correctly Pricing Your Home is the Single Most Important Thing

The importance of correctly pricing your home to sell quickly while maximize your sale price time cannot be overstated. The vital element is listing the property from the start at a price that generates the most amount of Buyer interest resulting in a competitive offer situation. Call Sell & Buy Smart to discuss our “Intelligent Pricing Model.” This essential tool helps clients price their homes correctly whereby maximizing market exposure and net profit.



How to Sell Your Home Fast & Net the Most Profit Possible!

Intelligent Pricing is Counter Intuitive, but Always Works!

Every homeowner wants to make sure they maximize their financial reward when selling their home. The first critical step in maximizing your net profit is to maximize the sales price of your home. But how do you guarantee that you receive maximum value for your house? The first key is to ensure that you get the highest price possible.

Price Your Home Slightly Under Perceived Market Value

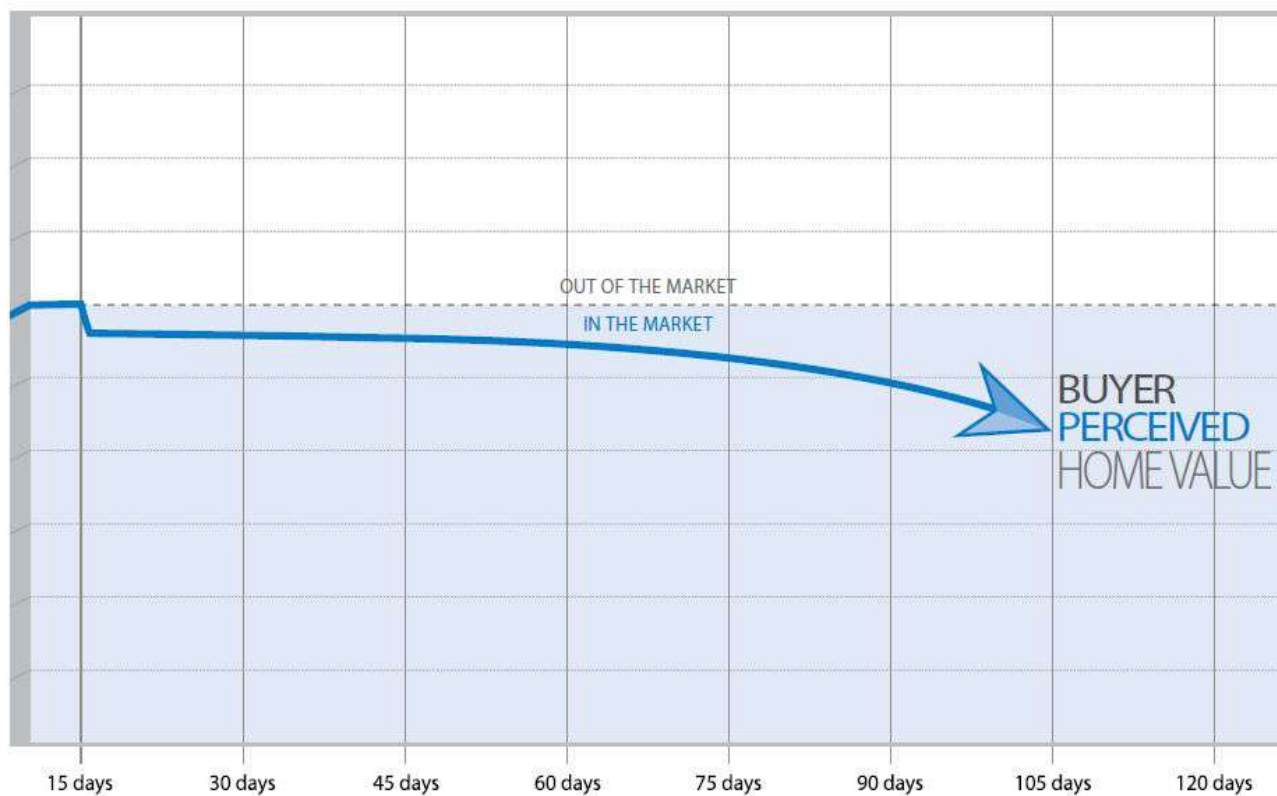
This may seem counterintuitive. However, let's look at this concept for a moment. Many homeowners think that pricing their home a little OVER market value will leave them room for negotiation. In actuality, this just dramatically lessens the demand for your house (see chart below). Less demand results in lower sales price.





“Intelligent Pricing” Maximizes Sales Price & Net Profit

PRICING CORRECTLY TO MAXIMIZE PROFITS



The statistical evidence is overwhelming. The fact is your very best chance of selling your home for the highest price is in the first two weeks. This first 14 days is critical as your home is fresh and exciting to both buyers and to their agents. The greatest flurry of exposure and interest in the first two weeks. In life “Timing is everything” especially when it comes to maximizing the value and net profit from your most important asset. Sell & Buy Smart will help you use market timing to your advantage. We are ready to be your guide through this important process.

Sell & Buy Smart is not just a real estate brokerage, but a *Partner that Invests in You!*



Save Up to \$20,000 or More When You Sell & Buy Smart

Two Great Ways to Save More, Net More Profit When You Sell So You Have More of Your Own Money When You Buy Your Next Home

Sell & Buy Smart is quite different from the typical real estate brokerage. Whether you are selling to Move-Up or selling to Downsize, your home is your most important asset. The life event to sell and buy a new home ranks as one of life's most important decisions. Sell & Buy Smart is here to provide you the best information to make sure you will make a well-informed decision that's in your best interest as possible.

People sell their homes for different reasons. Sell & Buy Smart appreciates how different the needs are of Sellers that have outgrown a home and need to Move-Up compared to Sellers that realize they have too much home and need to Downsize. We believe you deserve so much more than the antiquated "one shoe fits all" traditional approach to real estate. To meet the unique needs of these very different Sellers, we created the "Smart Move-Up" and "Smart Downsize" programs.

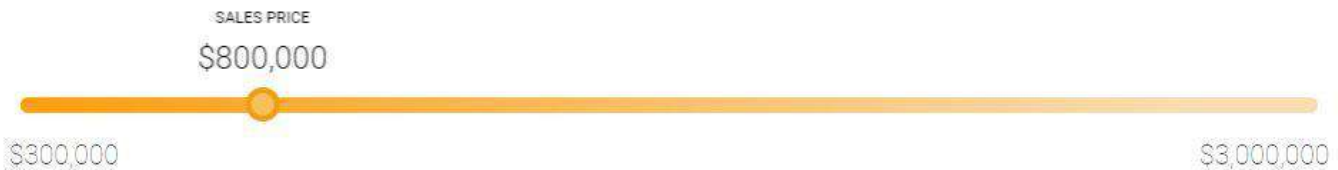
Whether you are a first time Buyer, first time Seller or experienced real estate investor, Sell & Buy Smart has a program to best meet your needs and accomplish your goals. Call us today and let us know what your plans are. Your Sell & Buy Smart agent will analyze your situation and find the best program to meet your needs.



0% Listing Fee “Smart Move-Up” Program

\$20,000

SMART MOVE-UP SAVINGS



SELECT YOUR COMMISSION RATE: 5% Commission 6% Commission

	Sellers Agent	=	Total Commissions
With Traditional Agents	\$20,000	=	\$20,000
With Sell & Buy Smart	\$0	=	\$0
			Smart Move-Up Savings
			\$20,000

"ZERO% Listing Fee Saves You \$20,000 When You Smart Move-Up"

Protect your Hard-Earned Home Equity with the only real estate brokerage in America that **Invests Their Commission so You Net the Most Profit Possible!** Here's how it works:

- List Your Home for Free, just pay the buyer agent commission.
- Then buy your next home through us!
- Net more money on your sale for your new home purchase.
- Increase your negotiating power on both your sale & purchase.

Find Out How Much You Can Save at SellBuySmart.com/Smart-Move-Up-Program



1% Listing Fee + Buyer Credit “Smart Downsize” Program



SELECT YOUR COMMISSION RATE: 5% Commission 6% Commission

	Sellers Agent		Buyers Agent		Total Commissions
With Traditional Agent	\$22,500	+	\$16,250	=	\$38,750
With Sell & Buy Smart	\$9,000	+	\$9,750	=	\$18,750
	Smart Downsize Savings				\$20,000

1% Listing Fee + 1% Buyer Credit Saves You **\$20,000** When You Smart Downsize

Protect your Hard-Earned Home Equity on both your sale purchase with the only real estate brokerage that ***Invests Their Commission so You Net the Most Profit Possible!***

Here’s how it works:

- One Percent Listing Fee + Receive a One Percent Buyer Credit when you list and buy a home through us. Just pay the buyer agent commission.
- Net more money on your sale for your new home purchase.
- Increase your negotiating power on both your sale and purchase.

Find Out How Much You Can Save at [SellBuySmart.com/Smart-Downsize-Program](https://sellbuysmart.com/smart-downsize-program)



We Invest in You, Because You're Worth It

Stop Wasting Money On Excessive Real Estate Fees

Every year, American homeowners lose \$43 billion dollars of net worth by overpaying on real estate commissions. You've worked too hard to build your home equity to lose such a large amount just to sell your home. Take control back and break free from the status quo of an antiquated real estate commission model that no longer serves your best interest. You deserve more. Experience “best in class” full service for a fraction of the cost so you net the most profit possible saving you thousands of dollars of net worth.

You've Invested in Your Home. It's Time Somebody Invested in You

Your home is not only your most important investment, it's the place where life's greatest memories are created. Shouldn't your real estate brokerage care about your home as much as you do? We care. Other real estate brokerages will say they do but ask them to work for free. Sell & Buy Smart is not just a real estate brokerage, but more of a Partner that Invests in you. By giving you back our commission (sometimes all of our commissions with the 'Smart Move-Up' program), you will make the most profit possible to have more of your own money to buy your next home. So when you sell or buy your next home with us, ***we put you first, and our commissions last.***



More than a real estate agent, *a Partner that Invests in You!*

In Your Lifetime more Money Will Flow Through Your Home Than Any Other Form of Investment

At retirement, 83% of America's wealth is in home equity. How you manage this valuable asset over your lifetime can have significant consequences for wealth creation and ultimately the financial security you enjoy at retirement. So why lose so much of your hard-earned home equity just to sell your home?

Advancing technologies with more accurate information are empowering Sellers and Buyers to be more active participants in the real estate transaction. Sellers now have access to the identical data as appraisers to correctly value their home while, according to the National Association of Realtors (NAR), 72% of Buyers are finding the home they purchase compared to only 28% of the time their real estate agent found the home the Buyer's purchased.

These facts provide more evidence that as agents enter the transaction process much later, real estate consumers are doing more while the agents are doing less. The result is the importance of the agent's role and the value the real estate consumer receives has dramatically diminished. Yet real estate commissions remain exorbitantly high and as homes appreciate agents are making more for doing less causing the consumer is receiving significantly less value.



A New Model to Best Serve the Modern Real Estate Consumer

Sell & Buy Smart believes the current system is broken and fundamentally wrong. With over 100 years and several billion dollars of collective residential, commercial and real estate finance experience, it was crystal clear to the Sell & Buy Smart founders that the American real estate consumer had radically evolved while the industry and its archaic commission model had not.

With the sole purpose of serving the consumer's best interest, we created a business model that simply focused on what is most important to the real estate consumer and eliminated what isn't. The result was brand new "people centered" real estate brokerage model that dramatically drove down costs without compromising on quality of customer service.

By providing "best-in-class" full service while reinvesting a significant amount of our commissions - sometimes all of our commissions as with our 0% Listing Free Smart Move-Up Program - you will net the most profit possible when you sell so you have more of your own money to buy your next home.

Whether you are a first-time home Buyer or seasoned real estate investor, you will not find another real estate brokerage that is a true real estate partner that works harder and actually invests in you to protect your hard-earned home equity and net worth. Experience the peace of mind knowing that you made the best decision possible to protect your most important investment and secure your family's financial future.

Real People, Real Stories, Real Results

\$12,500 Invested



“Sell & Buy Smart is one of the best things that’s happened to my family. They were there every step of the way and continue to be a year and a half later. I highly recommend Sell & Buy Smart”
- **Sharon, Julian & Cameron**

**\$24,500
Invested**



“When my financial planner told me about a real estate brokerage that invested their commissions into their clients, I absolutely didn’t believe it. Sell & Buy Smart is the smartest and hardest working real estate agency I’ve ever worked with. They are the real deal!” - **Scott, Stephanie & Family**

\$48,500 Invested



“Sell & Buy Smart invested all of their commissions so we could move-up to a home beyond our wildest dreams. Best real estate experience ever!”
- **Martin, Rashell & Family**



Ready to get started? Let's Talk!

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**Sell & Buy
Smart[®]**

*This is Not A Solicitation If your home is listed for sale with another agent. This is not a commitment to transact. All transactions, reduced commissions and/or credit amounts are subject to Sell & Buy Smart[®] management approval, lender guidelines and applicable local, State and Federal laws. Restrictions may apply and not all applicants may qualify. Terms, conditions, listing fees and Buyer credits subject to change without notice. The Sell & Buy Smart[®] listing fees and Buyer credits include but not be limited to the following: To qualify for the Smart Move-Up Program with a Zero Percent (0%) listing fee, Seller must be repurchasing home of equal value or greater. If the secondary property is of lesser value then consumer qualifies for the Smart Downsize Program with a One percent (1%) listing fee + One percent (1%) Buyer credit. Second property transaction must be in contract no later than 30 days and must close no later than 90 days after closing of first transaction. For all Sell & Buy Smart[®] listing fee programs, all Sellers acknowledge their responsibility to pay Buyer's agent commission as Seller(s) acknowledge this is not included in listing fee programs where Sell & Buy Smart[®] is representing Seller. To qualify for the Buy Smart Program 1% credit, location of purchased property must be serviced by Sell & Buy Smart[®] brokerage. Credits not available where prohibited by law or lender guidelines. All Buyer credits to be credited to Buyer at closing subject to lender approval and amount of credit cannot exceed specific transaction Buyer closing costs. In event that transaction has Seller credit, Seller credit shall supersede real estate agent credit to be credited toward Buyer closing costs first with Sell & Buy Smart[®] Buyer Credit secondary. In cases combined Seller and Sell & Buy Smart[®] credit amounts shall not exceed Buyer closing costs. All Buyer credits shall be credited to Buyer through escrow only and Sell & Buy Smart[®] shall never be responsible or obligated to credit Buyer any monies outside specific transaction escrow even if agreed credit amount or combined Seller and Sell & Buy Smart[®] credit amount exceed total Buyer closing costs. Credit amounts may vary based on final recorded purchase price and cooperating brokerage commission. All Seller and Buyer applicants are free to use and close with lender of their choice however without exception must be pre-approved with a Sell & Buy Smart[®] preferred lender. Sell and Buy Smart[®] Trademark is registered with the United States Patent and Trademark Office Reg. No. 5,408,739. Sell & Buy Smart[®] programs are exclusive to Sell & Buy Smart[®] Inc. of 2415 San Ramon Valley Blvd., Suite 4318 San Ramon, CA 94583. Sell & Buy Smart[®] Inc. is licensed under the California Bureau of Real Estate Corporation License #02039537

