



Sell&Buy
Smart®



Intelligent Pricing

How Smart Sellers Save Up to \$20,000 or More

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Sell&Buy
Smart®
GROUP

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exp
REALTY

2025/26
Guide

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

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Why You Shouldn't Wait to Sell Your House

Many homeowners think that waiting for interest rates to drop will increase demand for their property and result in higher values. In reality, it's only one half of the crucial Supply & Demand dynamic. Market value is a direct result of the ratio of buyers to sellers. Selling when the fewest number of homes are available to buy is what makes ***right now the optimal time to sell*** – before your neighbors put their homes on the market.

Lower Interest Rates Expected to Increase Buyer Demand

- Realtor.com projects an 11.7% rise in existing home inventory for 2025
- The average 30-year fixed-rate mortgage forecast to decline to 6.2% by the end of 2025.
- Despite the improving inventory, the market remains slightly ***favorable to sellers overall***.
- Buyer demand remains steady and will increase further if mortgage rates continue to ease.

Housing inventory in the United States is showing continued growth, contributing to a more balanced market, while **lower interest rates are expected to boost buyer demand in 2025**.

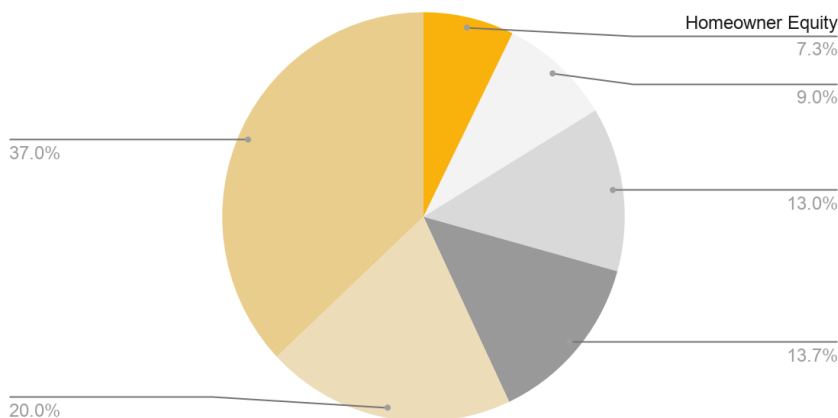
Be Smart With Your Hard-Earned Home Equity

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."*

Percentage of Homeowner Equity



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 your family's financial future.



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 not the same amount of money but likely much more? Before you decide to take on the challenge and the vast liability, call Sell & Buy Smart Group 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.

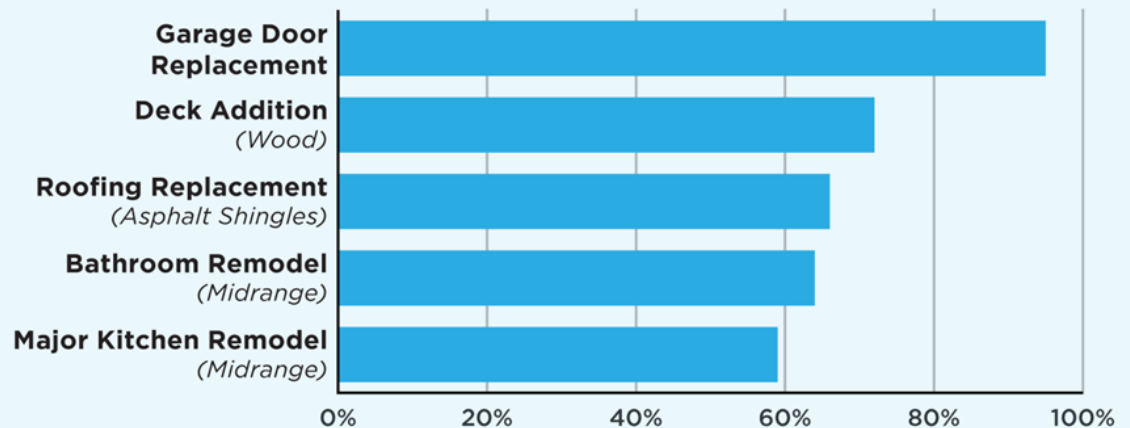
In today's hyper-competitive market, some buyers are willing to overlook cosmetic or minor repair needs if it means snagging a home in their price range.



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!*

Why 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 the price that a willing buyer and a willing seller agree upon by contract as a fair price for the home. Values can be influenced by a wide range of factors, but the two primary ones 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 grave 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.



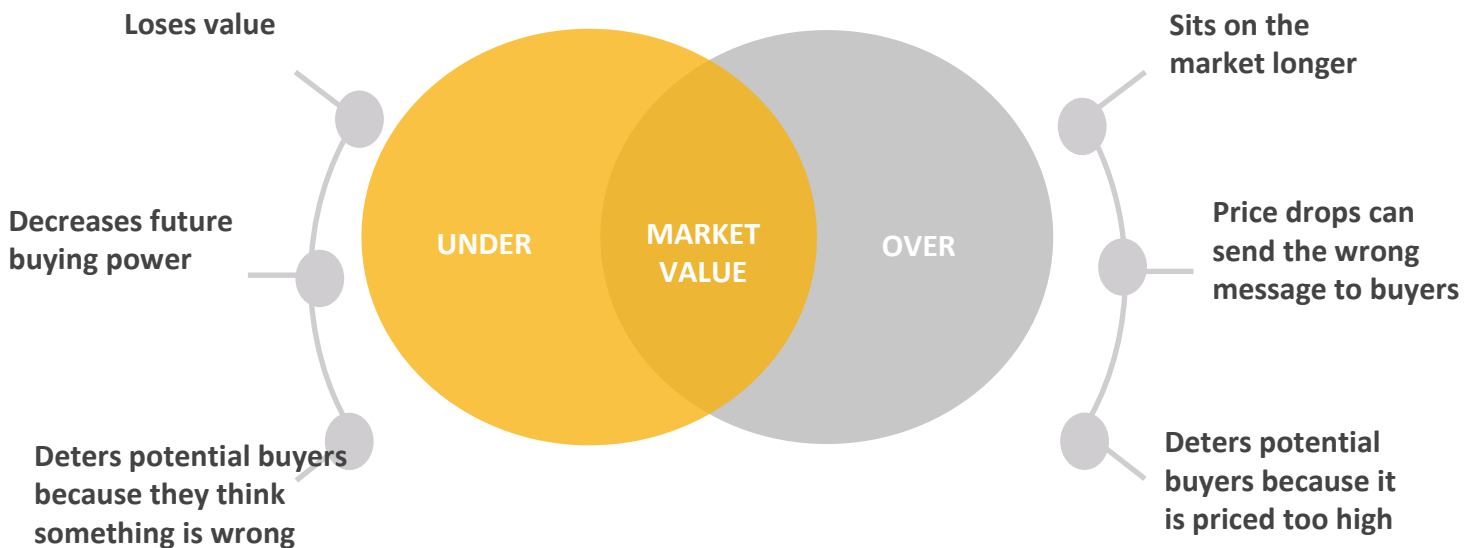
Why “Intelligent Pricing” is Important

In today’s real estate market, setting the right price for your house is the most critical thing Sellers can do. According to the U.S. Economic Outlook by the *National Association of Realtors* (NAR), existing home prices nationwide are forecasted to increase **2.9% in 2025**. This means that experts anticipate home values will continue to climb going forward. Today, low inventory is essentially 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. This strategy is actually counter to your objective as it **Significantly Reduces Demand** and **Deter Buyer**.

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 essential to ensure 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 likely have multiple buyers competing for the house, which can increase 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 maximizing your sale price in a timely manner cannot be overstated. The vital element is listing the property from the start at a price that generates the most interest from buyers. Call Sell & Buy Smart Group to discuss how our “Intelligent Pricing Model” will work for you. This essential tool helps clients price their homes correctly, thereby maximizing market exposure and your net profit.



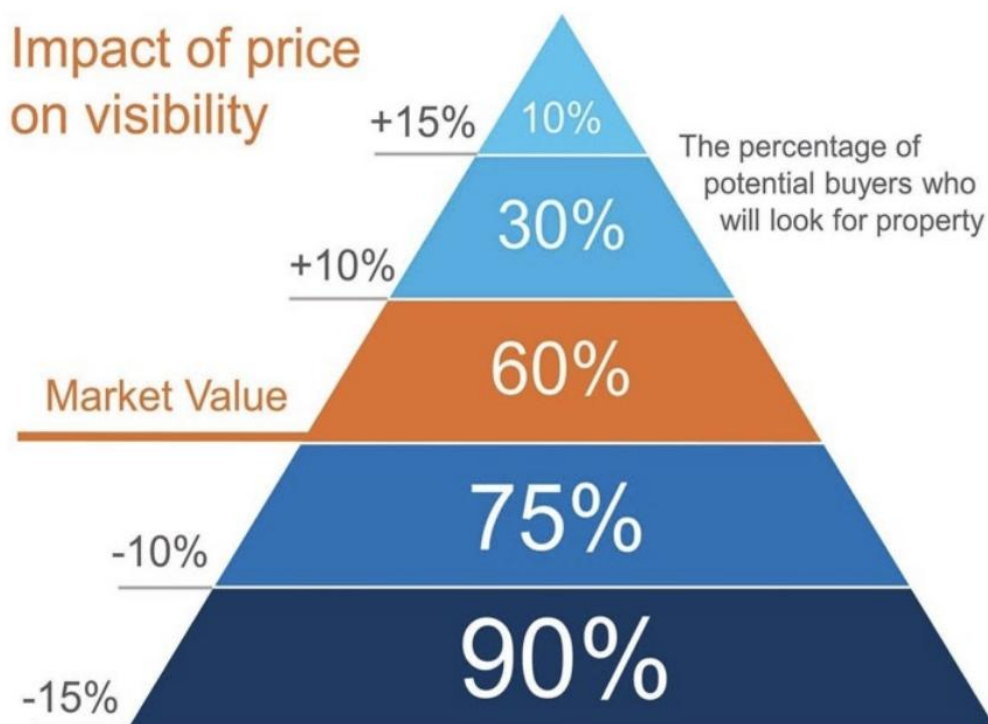
How to Sell Your Home Fast & Net the Most Profit Possible!

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 by maximizing market exposure.

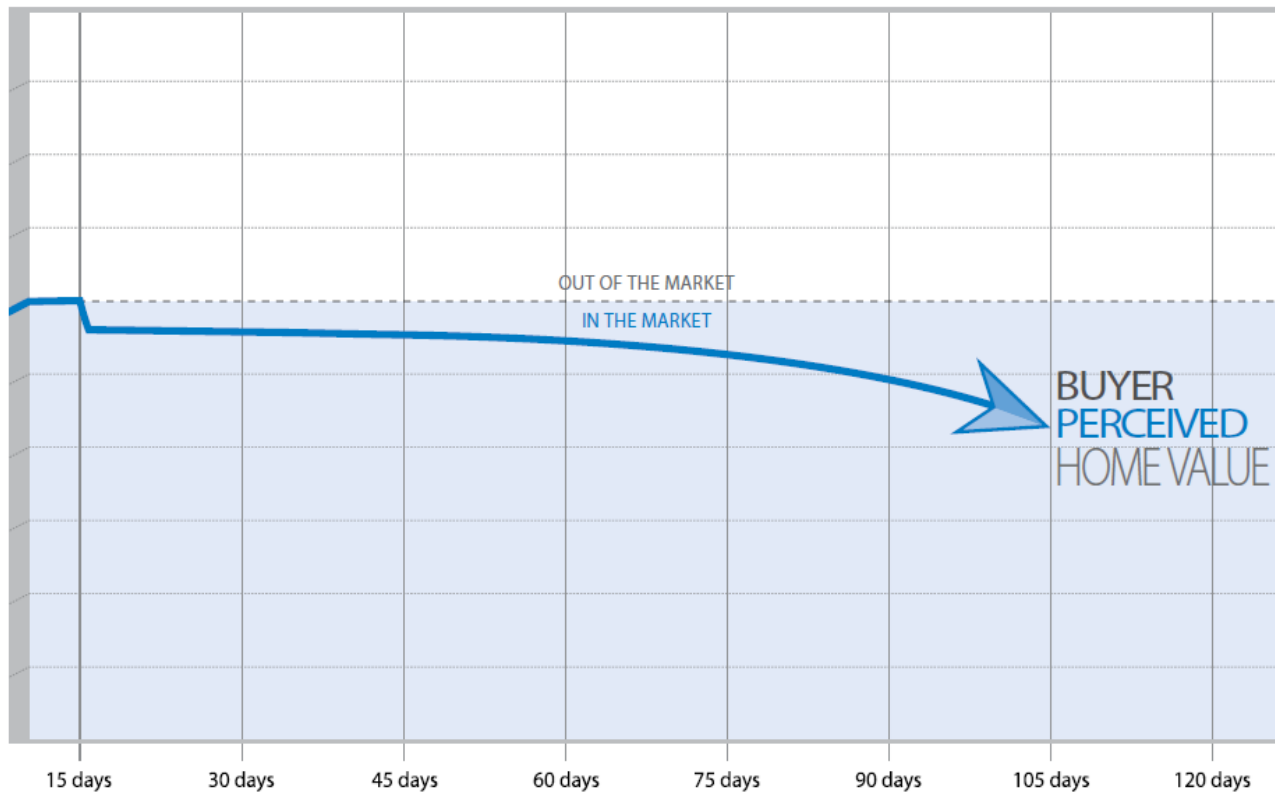
Price Your Home Slightly Under Perceived Market Value

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 pricing strategy dramatically lessens the demand for your house (see chart below). **Simple math:** Less demand equals 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 Group 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 group, 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 Group is quite different from the typical real estate group. 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, not to mention quite stressful. Sell & Buy Smart Group is here to help alleviate your worries by providing you with the best service, support, and information to ensure you make the most informed decision, one that's in your best financial interest.

People sell their homes for different reasons. Sell & Buy Smart Group 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.

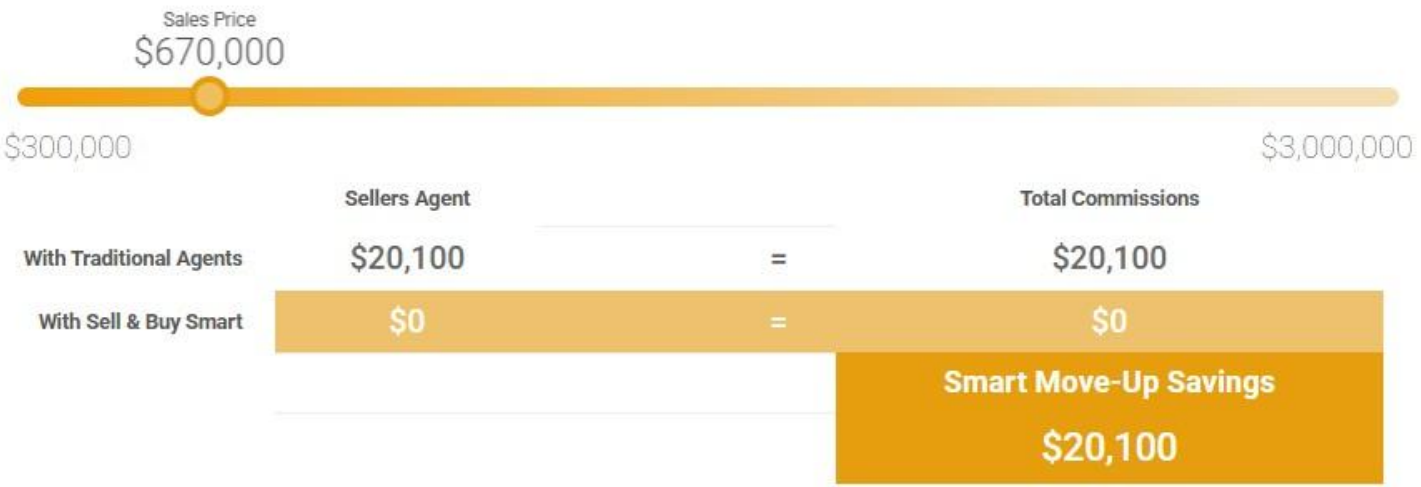
Whether you are a first-time Buyer, first-time Seller, or experienced real estate investor, Sell & Buy Smart Group has a program to meet your needs best and accomplish your goals. Contact us today and let us know about your plans. Your Sell & Buy Smart agent will analyze your situation and find the best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



0% Listing Fee "Smart Move-Up" Program

How Much Will Smart Move-Up Save You?

\$20,100
SMART MOVE-UP SAVINGS



***0% Listing Fee Smart Move-Up Savings of \$20,100 is Our Investment in You!**

Protect your Hard-Earned Home Equity with the only real estate group in America that **Reinvests 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 + 1% Buyer Credit “Smart Downsize” Program

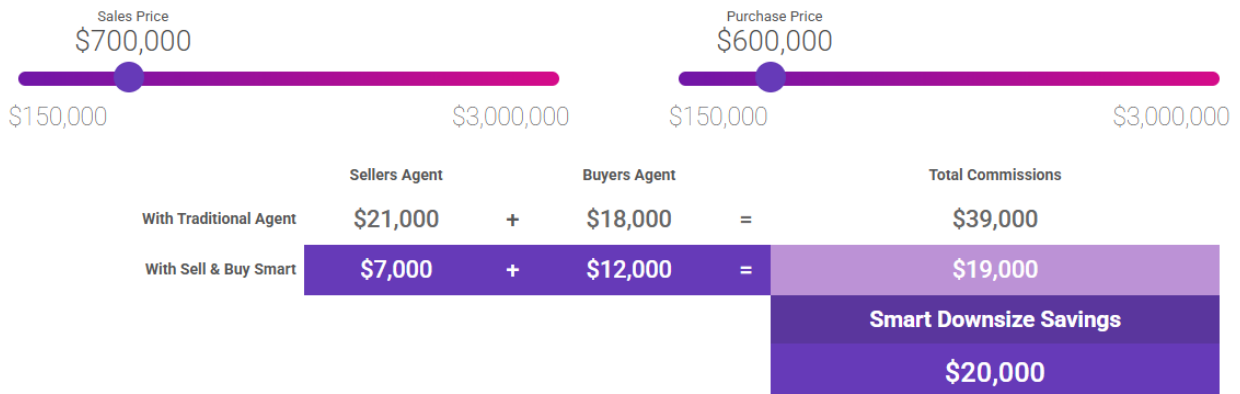
How Much Will Smart Downsize Save You?

\$14,000
Sell Smart Savings

\$20,000
Total Smart Downsize savings

\$6,000
Buy Smart Savings

Select Your Commission Rate: 5% Commission 6% Commission



1% Listing Fee + 1% Buyer Credit Smart Downsize of \$20,000 is Our Investment in You!

Protect your Hard-Earned Home Equity on both your sale purchase with the only real estate group that **Reinvests 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-DownsizeProgram



We Invest in You, Because You're Worth It

Stop Wasting Money On Excessive Real Estate Fees

Each year, American homeowners lose over \$50 billion dollars of net worth by overpaying excessive 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 of Sell & Buy Smart 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 is 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 do. Other real estate brokerages will say they do but ask them to work for less let alone free*. Sell & Buy Smart is not just a real estate group but actually a Partner that Invests in you. By reinvesting 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/net worth just to sell your home?

Advancing technologies, especially A.I. with more accurate information are empowering Sellers and Buyers to be more active participants in their 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 Group believes the current real estate system is broken and fundamentally wrong. With over 100 years and several billion dollars of collective residential, commercial real estate, and finance experience, it was crystal clear to the Sell & Buy Smart Group 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 focuses on what is most important to the real estate consumer and eliminates what is not. The result was a brand new "people-centric" real estate brokerage model that dramatically drove down costs without compromising on the 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 or for a more secure retirement.

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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