

Real Estate Agents!

Is your business aligned
with today's
Seller & Buyer?



Today's Buyer

Makes less money

Carries more debt

Smaller bank account



Today's Seller

Needs price stability

Must attract buyers

Quick sale



Real Estate Agents!

A seller buy-down
gets more traction
than price reduction

Seller Buydown gets more mileage than price reduction



With a full shift in power from a seller's market to a buyer's market, both sellers and buyers need to reevaluate the best approach to a transaction. The examples below illustrate how a simple seller credit towards the buyer's interest Rate can produce significant monthly savings for the buyer.

	If you get a full price offer	Sales Price Reduction Costs 62,000	Seller Paid Buydown costs only \$12,400
Sales Price	\$521,000	\$456,500	\$521,000
Down Payment %	20.0000%	20.0000%	20.0000%
Loan Amount	\$416,800	\$365,200	\$416,800
Program	5/1 ARM Conventional ARM	5/1 ARM Conventional ARM	5/1 ARM Conventional ARM
Rate / APR	2.875% / 2.977%	2.875% / 2.991%	1.875% / 1.971%
Term	Amortized	Amortized	Amortized
Payment	\$2,479.27	\$2,265.19	\$2,264.65
Income to Qualify	\$74,378.16	\$67,955.62	\$67,939.53
Monthly Savings		\$214.09	\$214.62

In this example we used 3 in points or \$12,400 to buy down the interest rate from 2.875% to 1.875% resulting in a net savings of \$214.62 per month.

Also, the points are a tax deduction in the year the property is purchased for the buyer. Please consult your CPA for specific information.

This example is to show you the power of reducing Rate versus Price. Let's meet and discuss how this strategy can help you finance or sell the home of your dreams!

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**I will teach you how
your clients can
buy this home and
eliminate their
\$344 car payment**

I'll teach you to buy this home and eliminate a \$344 car payment



With a full shift in power from a seller's market to a buyer's market, both sellers and buyers need to reevaluate the best approach to a transaction. The examples below illustrate how a simple seller credit towards the buyer's Interest Rate can produce significant monthly savings for the buyer.

	Here's how you purchase and still have that \$344 car payment	The 3% sales price reduction just saved you 1/2 of your phone bill	Seller paid point saves you that entire car payment
Sales Price	\$650,000	\$634,400	\$650,000
Down Payment %	20.0000%	20.0000%	20.0000%
Loan Amount	\$520,000	\$507,520	\$520,000
Program	5/1 JUMBO ARM	5/1 JUMBO ARM	5/1 JUMBO ARM
Rate / APR	3.375% / 3.476%	3.375% / 3.478%	2.125% / 2.219%
Term	Amortized	Amortized	Amortized
Payment	\$3,098.90	\$3,043.73	\$2,754.69
Income to Qualify	\$106,248.01	\$104,356.34	\$94,446.46
Monthly Savings		\$55.17	\$344.21

In this example we used 3 in points or \$15,600 to buy down the interest rate from 3.375% to 2.125% resulting in a net savings of \$344.21 per month.

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How to purchase this
home with 10.5%
less income

How to purchase this home with 10.5% less income



With a full shift in power from a seller's market to a buyer's market, both sellers and buyers need to reevaluate the best approach to a transaction. The examples below illustrate how a simple seller credit towards the buyer's Interest Rate can produce significant monthly savings for the buyer.

	How to purchase this home with	Reduce the amount you can afford?	Have the seller create affordability without giving up your purchasing power
Sales Price	\$550,000	\$467,730	\$550,000
Down Payment %	20.0000%	20.0000%	20.0000%
Loan Amount	\$440,000	\$374,160	\$440,000
Program	5/1 Jumbo ARM	5/1 Jumbo ARM	5/1 Jumbo ARM
Rate / APR	3.375% / 3.494%	3.375% / 3.516%	2.125% / 2.236%
Term	Amortized	Amortized	Amortized
Payment	\$2,745.22	\$2,454.15	\$2,453.97
Income to Qualify	\$94,121.94	\$84,142.19	\$84,135.01
Monthly Savings		\$291.08	\$291.26

In this example we used 3 ir. points or \$3,200 to buy down the interest rate from 3.375% to 2.125% resulting in a net savings of \$291.26 per month.

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**How to purchase a
\$650,000 home on a
\$552,000 budget**

How James and
Laura maintain their
budget with \$90k
less down

How James and Laura can maintain their budget with 90,000 less down



With a full shift in power from a seller's market to a buyer's market, both sellers and buyers need to reevaluate the best approach to a transaction. The examples below illustrate how a simple seller credit towards the buyer's Interest Rate can produce significant monthly savings for the buyer.

	James and Laura's payment with 90,000 less down payment. That's \$317 over budget!	For James and Laura to maintain their \$7,500 budget, they have to buy 90,000 less of a home	Solution for James and Laura: Seller Paid Buydown with 90,000 less down
Sales Price	\$600,000	\$510,000	\$600,000
Down Payment %	20.0000%	20.0000%	20.0000%
Loan Amount	\$480,000	\$408,000	\$480,000
Program	5/1 Jumbo ARM	5/1 Jumbo ARM	5/1 Jumbo ARM
Rate / APR	3.375% / 3.477%	3.375% / 3.490%	2.125% / 2.716%
Term	Amortized	Amortized	Amortized
Payment	\$2,847.06	\$2,528.75	\$2,525.33
Income to Qualify	\$97,613.55	\$86,700.09	\$86,713.81
Monthly Savings		\$318.31	\$317.73

In this example we used 3 in. points or \$3,400 to buy down the interest rate from 3.375% to 2.125% resulting in a net savings of \$317.73 per month.

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Let's Work Together



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20 Years Mortgage Experience!

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