



-SELL LISTINGS FAST-

## **PLAYBOOK**

BrianManningMarketing.com

NMLS324952



# Step #1

# Order Pre-appraisal

The Ultimate Listing Tool allows agents to order a pre-appraisal at a reduced cost to better understand market value and credits. See instructions on the following page to order pre-appraisal.

Appraisal will be a drive-by appraisal which has two benefits:

1) Reduced appraisal cost2) Agent has complete control regarding when to share with sellers if they so choose

Appraiser will contact the agent for all property details and photos to ensure accuracy of value.

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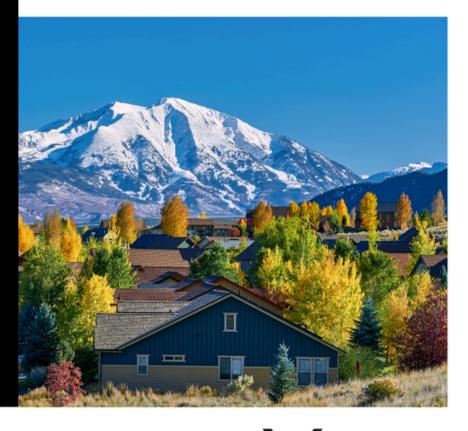
### ORDER PRE-APPRAISAL

TO DETERMINE VALUE AND SELLER CREDITS

# ULTIMATE LISTING TOOL PLAYBOOK







### Steps to Order Appraisal



- **To request your pre-appraisal**, please visit <a href="mailto:BrianManningMarketing.com">BrianManningMarketing.com</a> and click "Ultimate Listing Tool" at the top menu, or simply scan the QR code above. Reports are expected 4-5 business days after appraiser assignment is accepted.
- Reduced appraisal cost of \$250.00 must be paid prior to completion scheduling.
  - Split 50/50 between realtor and Brian Manning Team
- Available for Single Family Homes, Townhomes, Condominiums and Villas with a maximum home value of \$1,500,000 (higher values possible on case-by-case basis).



# **Appraisal Received**

Now that you have received the appraisal, it is important to establish how much the seller is willing to accept below appraised value, in order to establish how much of a credit you can advertise to potential homebuyers.

Note: Contact the Brian Manning Team with the amount of credit your seller has agreed to and learn how to market to homebuyers. 303.500.3839.



# Step #3

# Order Your Listing Flyer

Advertise your seller credit to attract more buyers and sell your listings faster. See instructions on the following page to order your Buydown Listing Flyer showing buyers how much they can save on monthly payments when using a seller credit to buy down their interest rate.

Note: The Brian Manning Team will determine which type of temporary buydown can be used based on the credit amount your seller is willing to give.

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### **Buydown Listing Flyer**







230 S Hudson St Denver, Colorado 80246

1,898 SQ FT 4 bed - 2 bath Purchase Price \$1,050,000

### REDUCED MORTGAGE **PAYMENTS TO THE BUYER** FOR FIRST 2 YEARS!

Sample rate provided for illustration purposes Information below. Rate(s), APR(s) and payment info is valid as of 08/23/2024.

This is not a commitment to lend or commitment for a specific interest rate. Sample rate provided for illustration purposes only and is not intended to provide mortgage or other financial advice specific to the circumstances of any individual and should not be relied upon in that regard. CrossCountry Mortgage, LLC cannot predict where rates will be in the future. Refinancing may result in higher total finance charges over the life of the loan. For more licensing, please visit crosscountrymortgage com/ licensing- and-disclosures.

Program assumes a first lien position, 740 FICO score, 30 day rate lock, based on a single family home. All terms are subject to underwriting guidelines and applicants credit profile, not all applicants will be approved. Contact Brian Manning at Cross-Country Mortgage for more

This property qualifies for a 2-1 Buydown reducing the buyer's interest rate and payments for the first two years. Buyer is not obligated to use Brian Manning Team of CrossCountry Mortgag to have offer accepted however must use Brian Manning Team qualify for the credit.

	Monthly Payment Savings	Annual Payment Savings
Savings Year 1	\$1,080	\$12,960
Savings Year 2	\$553	\$6,636
	Payment Savings to Buyer	\$19,596

	MARKET RATE	Year 1 (Reduced 2%)	Year 2 (Reduced 1%)
Purchase Price	\$1,050,000	\$1,050,000	\$1,050,000
Down Payment %	20%	20%	20%
Loan Amount	\$840,000	\$840,000	\$840,000
Interest Rate/(APR)	7 / 7.058	5	6
Mortgage Payment	\$5,589	\$4,509	\$5,036
Total Payment (inc. Insurance, Taxes, HOA est,)	\$6,422	\$5,342	\$5,869



### **Brian Manning**

#1 Mortgage Originator in Boulder County (Most Loans Closed) NMLS 324952 Office: 303.500.3839 brian@brianmanningteam.com brianmanningteam.com





### **Agent Name**

Team/Brokerage Mobile-Email:



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC MMLS3029 (www.nmisconsumeraccess.org). CrossCountry Mortgage, LLC is not affiliated with or a citing on behalf of or at the direction of MUDIFAH or the Federal government. CrossCountry Mortgage, LLC is not affiliated with or acting on behalf of or at the direction of MUDIFAH or the Federal government. CrossCountry Mortgage, LLC is not affiliated with or acting on behalf of or at the direction of MUDIFAH or the Federal government. CrossCountry Mortgage, LLC is not affiliated with

### Click here to request

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### **Overview**

In today's transitional market, there will be listings that have multiple offers and listings with little to no activity. Listings with minimal activity need a different approach in order to sell.

If a listing is properly priced and not receiving any offers, it's clear that the market is rejecting the price and wanting to pay below appraised value. Why is this?

Because in some cases, listings can appraise for a higher value than a buyer is willing to pay, due to appraisals using historic sales data from 6-12 months ago. In this case, it makes sense to have the listing preappraised, understand the value, and discuss with the seller how much they would be willing to sell below appraised value, which creates a seller credit that can be offered to incentivize a buyer.

The vast majority of buyers would rather have a seller credit to offset closing costs, lower their interest rate, or both, instead of a price reduction.

Welcome to the Ultimate Listing Tool which allows agents to order a pre-appraisal at a reduced cost to better understand market value and credits. Contact Brian Manning for details!

303.500.3839