



SELL LIKE THE BUILDERS

SELL LISTINGS FAST

PLAYBOOK



BrianManningMarketing.com

Personal NMLS324952 | Branch NMLS2435610 | Company NMLS3029

SELL LIKE THE BUILDERS

Sellers can now leverage the same marketing strategy that builders are using to sell homes faster!



THE PROBLEM

In today's transitional market there are listings with multiple offers but also listings that are sitting longer with little to no activity.

THE SOLUTION

The Brian Manning Team partners with sellers and agents to provide below market interest rates to prospective homebuyers and help listings sell faster. The Brian Manning Team shares the cost of a rate buydown with the seller in order to make it most attractive and cost effective.



HOW TO GET STARTED

Scan QR to enter your listing in the program. We will email you the approved MLS verbiage to use in your MLS Broker Remarks, followed by a co-branded Buydown Listing flyer for the property you submitted to start promoting.



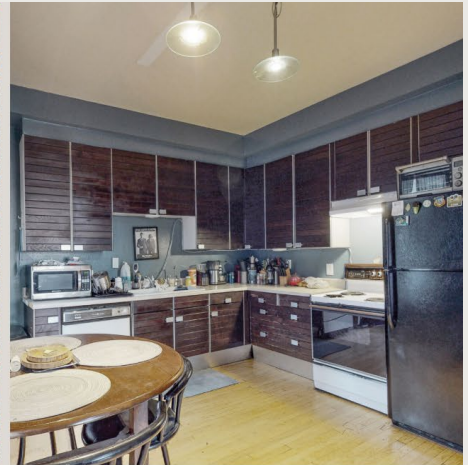
Brian Manning

#1 Mortgage Originator in Boulder County
CrossCountry Mortgage
NMLS324952
Office : 303-500-3839
Brian@BrianManningTeam.com
BrianManningTeam.com



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 NMLS3029 (www.nmlsconsumeraccess.org). Licensed by the Department of Financial Protection and Innovation (DFPI) under the California Residential Mortgage Lending Act.

Example Flyer



1459 Pennsylvania St Unit B
Denver, CO 80203

1178 SQ FT
2 bed - 2 bath

Purchase Price
\$445,000

REDUCED MORTGAGE PAYMENTS TO THE BUYER FOR FIRST 2 YEARS!

This is not a substitute for a Loan Estimate. Sample rate provided for illustration purposes only below. Rate(s), APR(s) and payment info is valid as of 06/25/2025.

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 CrossCountry Mortgage for more information.

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 Mortgage to have offer accepted however must use Brian Manning Team to qualify for the credit.

	Monthly Payment Savings	Annual Payment Savings
Savings Year 1	\$457	\$5,486
Savings Year 2	\$234	\$2,808
	Payment Savings to Buyer	\$8,294

	Market Rate	Year 1 (Reduced 2%)	Year 2 (Reduced 1%)
Purchase Price	\$445,000	\$445,000	\$445,000
Down Payment %	20%	20%	20%
Loan Amount	\$356,000	\$356,000	\$356,000
Interest Rate/(APR)	6.990 / 7.017	4.990	5.990
Mortgage Payment	\$2,366	\$1,909	\$2,132
Total Payment (inc. Insurance, Taxes, HOA est,)	\$3,094	\$2,637	\$2,860



Brian Manning

#1 Mortgage Originator in Boulder County
(Most Loans Closed)
NMLS 324952
Office: 303-500-3839
Email: Brian@BrianManningTeam.com
BrianManningTeam.com



Christie Whitehead

Realtor
Keller Williams Preferred
Mobile: 303-929-6664
Email: ChristieWhitehead@kw.com
www.ChristieWhitehead.kw.com



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 NMLS 324952 (www.nmlsconsumeraccess.org). CrossCountry Mortgage, LLC is an FHA Approved Lending Institution and is not acting on behalf of or at the direction of HUD/FHA or the Federal government. CrossCountry Mortgage, LLC is not affiliated with or acting on behalf of or at the direction of the Veteran Affairs Office or any government agency. Certificate of Eligibility required for VA loans.

Cost-Sharing Breakdown

1-1 BUYDOWN

Reduces buyer's interest rate by 1% for the first two years.

Example: Today's rate of 6.125%

Year One Rate: 5.125%

Year Two Rate: 5.125%

Years Three+: 6.125%

Cost: Approximately 1% of Sales Price

Brian Manning Team contributes 1% (Cost to seller 0%)

2-1 BUYDOWN

Reduces buyer's interest rate by 2% year one and 1% year two.

Example: Today's rate of 6.125%

Year One Rate: 4.125%

Year Two Rate: 5.125%

Years Three+: 6.125%

Cost: Approximately 2% of Sales Price

Brian Manning Team contributes 1% (Cost to seller 1%)

3-2-1 BUYDOWN

Reduces buyer's interest rate by 3% year one, 2% year two and 1% year three.

Example: Today's rate of 6.125%

Year One Rate: 3.125%

Year Two Rate: 4.125%

Year Three Rate: 5.125%

Years Four+: 6.125%

Cost: Approximately 3.5% of Sales Price

Brian Manning Team contributes 1% (Cost to seller 2.5%)

How To Get Started

1 Scan the QR Code to enter your listing into our Sell Like the Builders program.

2 We will email you the approved MLS verbiage to use in your MLS Broker Remarks for the buydown you selected.

2-1 BUYDOWN EXAMPLE

MLS Broker Remarks:

“Special financing offer available, reduced interest rate. Buyer is not obligated to use Brian Manning of CrossCountry Mortgage to have offer accepted however must use Brian Manning to receive the buydown. The Brian Manning Team can issue loan approvals in as little as 5 days and close in 10. Restrictions apply.”

3 You will receive a Buydown Listing flyer for the property you submitted to start promoting.



**GET STARTED
TODAY!**