TEAM EVANS
CROSSCOUNTRY MORTGAGE™

# The Ultimate Listing Tool Playbook

ScottEvansMarketing.com

NMLS256163

# 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 pre-appraised, 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 Scott Evans for details!

619-723-7289



# 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.

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**ORDER PRE-APPRAISAL**
TO DETERMINE VALUE
AND SELLER CREDITS

# THE ULTIMATE LISTING TOOL



## Steps to Order Appraisal

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- Click here to request your pre-appraisal or scan the QR code above.
  Please include property address, photos, description and any other important information to assist the appraiser in evaluating the property. Reports are expected 4-5 business days after appraiser assignment is accepted.

- Reduced appraisal cost of $400.00 must be paid prior to completion. Scott Evans Team will share 50% of cost with agent.

- Available for Single Family Homes, Townhomes, and Condominiums with a maximum home value of $1,500,000 (higher values possible on case-by-case basis).

## SAMPLE MLS LISTING VERBIAGE

"This property qualifies for a seller credit of $20,000 towards buyer's closing costs or interest rate buydowns. Buyer is not obligated to use Scott Evans of CrossCountry Mortgage to have offer accepted however must use Scott Evans to qualify for the credit."

**Call 7 Days A Week | 619-723-7289 | scott.evans@ccm.com**



# Step #2

# 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 Scott Evans Team with the amount of credit your seller has agreed to and learn how to market to homebuyers. 619-723-7289*



# Step #3

# Protect Your Sellers And Reputation

Selecting the right offer is critical to the success of the transaction, and your reputation. Leverage the Scott Evans Team's speed to secure the best terms from potential buyers and ensure that the offer being chosen will close and fund successfully. See verbiage on the following page that can be used in your MLS Broker remarks to ensure buyers are well qualified.




# MLS Listing Verbiage

"Seller requests that all financing offers reflect no more than 10 days for loan approval and appraisal completion. If desired the Scott Evans Team at CrossCountry Mortgage (NMLS 256163) can issue loan approvals including appraisal completion in 5 days and close in 10 days. Buyers are not required to use the Scott Evans Team at CrossCountry Mortgage for offer to be accepted. The Scott Evans Team operates 7 days a week 8am-9pm at 619-723-7289. Please call for details and parameters."



# Step #4

# Order Your Listing Flyer

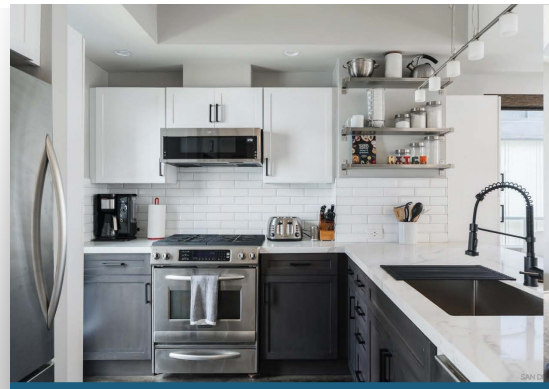
Advertise your seller credit to attract more buyers and sell your listings faster. See instructions on the following page to order your Buydown Listing Flyer showing buyers how much they can save on monthly paymentswhen using a seller credit to buy down their interest rate.

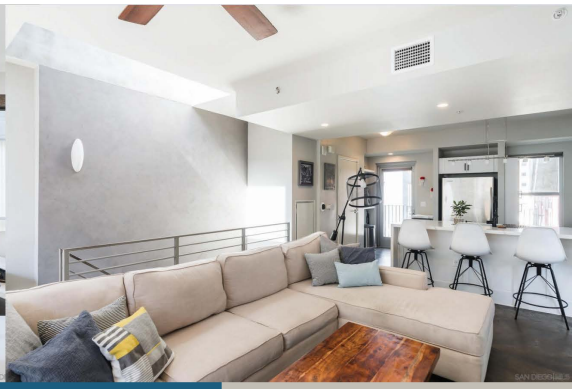
*Note: The Scott Evans Team will determine which type of temporary buydown can be used based on the credit amount your seller is willing to give.*

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# Buydown Listing Flyer





**1234 Anywhere Street**
San Diego, CA 00000

**1,265 SQ FT**
3 bed - 2 bath

Purchase Price
**$ 875,000**

## REDUCED MORTGAGE PAYMENTS TO THE BUYER FOR FIRST 3 YEARS!

| | Monthly Payment Savings | Annual Payment Savings |
|---|---|---|
| Savings Year 1 | $1,332 | $15,980 |
| Savings Year 2 | $912 | $10,918 |
| Savings Year 3 | $465 | $5,583 |
| | Payment Savings to Buyer | $ 32,481.00 |

| | MARKET RATE | Year 1 (Reduced 3%) | Year 2 (Reduced 2%) | Year 3 (Reduced 1%) |
|---|---|---|---|---|
| Purchase Price | $875,000 | | | |
| Down Payment % | 20.00% | | | |
| Loan Amount | $700,000 | | | |
| Interest Rate/(APR) | 7.25% / 6.29% | 4.25% | 5.25% | 6.25% |
| | | | | |
| Mortgage Payment | $4,775 | $3,444 | $3,865 | $4,310 |
| Total Payment (inc. Insurance, Taxes, HOA est.) | $6,526 | $5,194 | $5,615 | $6,060 |

This is not a substitute for a Loan Estimate. Sample rate provided for illustration purposes information below. Rate(s), APR(s) and payment info is valid as of 11/30/22

CrossCountry Mortgage, LLC is not affiliated with, maintained by, or in any way officially connected with ABC Company Name or any of its business units. You are not required to use the services of both CrossCountry Mortgage, LLC and ABC Company Name

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, 25 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. Please contact us at CrossCountry Mortgage for more information.




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**CrossCountry Mortgage**
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Branch NMLS1967701 Company NMLS3029


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**Agent Name**
REALTOR
Mobile:
Agent Email

**Agent Company Name**
Agent License
Agent Website
Extra Line


[ Agent Logo ]


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). 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.

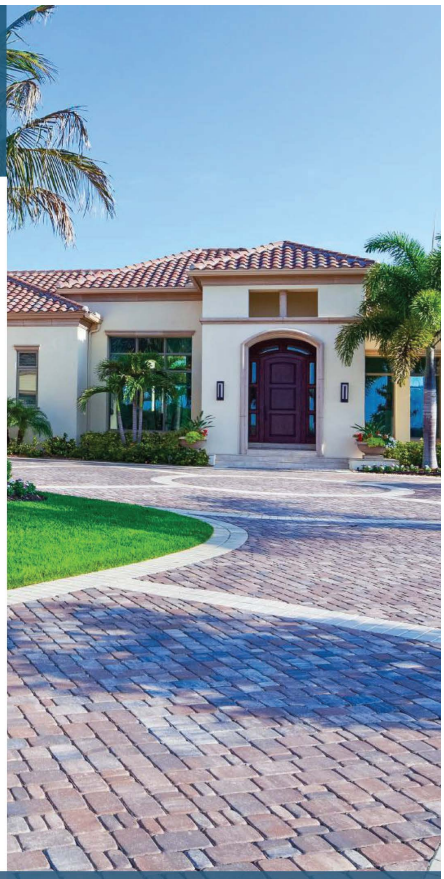

## Click here to request

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# 3-2-1 Buydown Flyer

## 3-2-1
## BUYDOWN PROGRAM



**Buy a house now.**
**Pay less the first 3 years!**

**With our Temporary Buydown Program, we'll reduce your interest rate by:**

- **3% first year**
- **2% second year**
- **1% third year**

**Lower initial mortgage payments in exchange for an up-front deposit paid by the seller or your builder.**

## CALL OR EMAIL TODAY TO LEARN MORE



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**Agent Name**
REALTOR
Mobile:
Agent Email

**Agent Company Name**
Agent License
Agent Website
Extra Line

[ Agent Logo ]

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**Click here to request**

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