

# Content marketing

for Trust, Confidence  
and Top-of-Mind  
Awareness

We will begin promptly at:

9 am  
Central

10 am  
Mountain

11 am  
Central

Noon  
Eastern



Pat Zaby, CRS  
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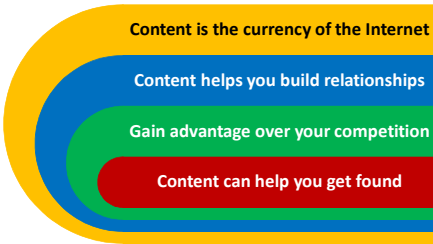
Content marketing involves the creation\sharing of media and publishing content in order to acquire and retain customers.

aka  
Information Marketing  
Education Marketing

Content is a vehicle to engage the prospect over time in a non-threatening manner.



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Content is the currency of the Internet

Content helps you build relationships

Gain advantage over your competition

Content can help you get found



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Content Marketing is a concept of providing information that consumers consider valuable.

# FORTUNE 500


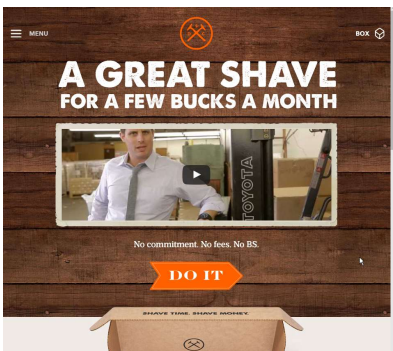
# SMALL BUSINESS





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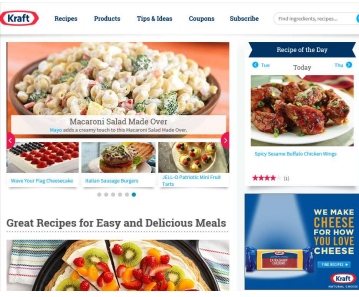
Dollar Shave Club spent \$4,500 on a video that got them 9.5 million views, 23,000 followers on Twitter and 76,000 Facebook fans & 12,000 new customers in 2 days.



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Kraft is a leader in content marketing.

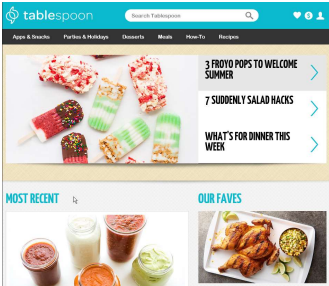
“The ROI on our Content Marketing work is among the highest of all of our marketing efforts.”



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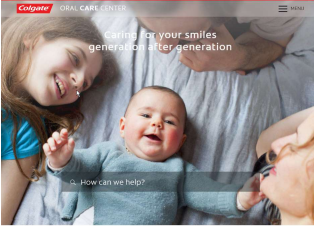
General Mills watches numbers on social sites like Pinterest and Facebook.

They considered it a success to move from 15 followers on Pinterest to close to 8,000 in about a year.

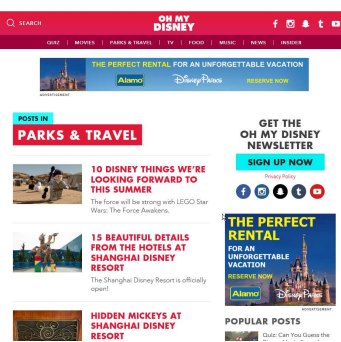
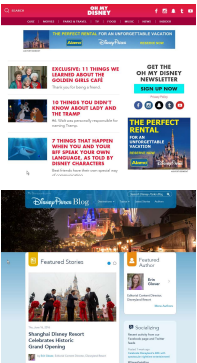


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Colgate provides an online [Oral and Dental Health Resource center](#) with videos, interactive guides, and over 400 articles.

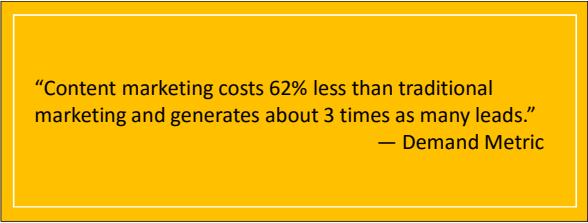


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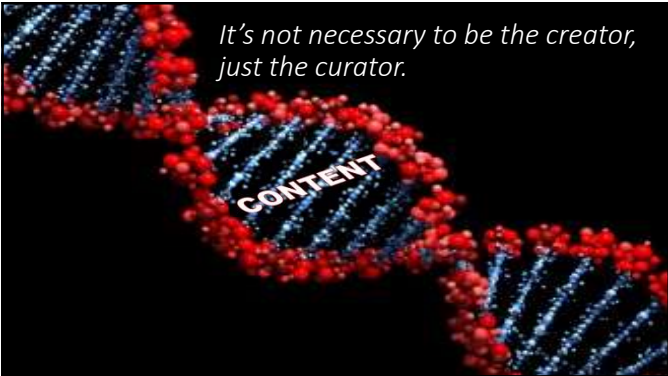


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“Content marketing costs 62% less than traditional marketing and generates about 3 times as many leads.”  
— Demand Metric



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*It's not necessary to be the creator, just the curator.*


The What, Why & How of Content Marketing

- Source and deliver content that is considered relevant and interesting
- Differentiate yourself by becoming their personal voice of real estate
- Brand yourself as an approachable professional



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Content Marketing actually helps the consumer and builds your brand awareness so that when the need arises for your service, they'll think of you.



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Content Marketing is a soft-sell approach that isn't offensive or aggressive.

Hard Sell

Extolls benefits

Soft Sell

Provokes subtle emotional responses



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Two kinds of prospects



**RTG**  
Ready to Go  
Has an agent?





**NRY**  
Not Ready Yet  
Incubate until ready



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“WHAT” to say during the quiet time that they’re not ready yet.





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STANFORD  
BUSINESS  
SCHOOL


Focus on consumer needs.  
People buy what they need, not what you sell.

**KENNETH “HAP” KLOPP (MBA ‘66)**  
*Former Head of The North Face*



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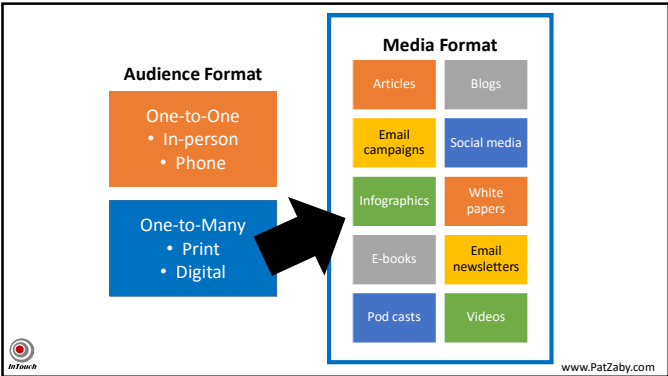
Houses for sale	Recipes	Inspirational quotes	Lifestyles
Wine	Gardening/Landscaping	Maintenance	Mortgage Financing
Tax Advice	Wealth Building	Service Providers	Remodeling
Energy Efficiency	Insurance Tips	Security Tips	Debt Management



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- [Stanford Graduate School of Business Blog](#)
  - [Uber – Uber Data](#), City-specific blogs, product updates
  - [GE Reports](#)
  - [Whole Foods](#) – How to Save Money on Your Weekly Shop
  - [Disney Shares Behind the Scenes Magic](#)
  - [Panera Bread – Blog](#)
  - Virgin Atlantic
  - Callaway Golf
  - Anthropologie – DIY drink menu
- www.slideshare.net/CurataTeam/content-marketing-advicefrom27experts-35796390?ref=http://www.curata.com/blog/64-hours-of-content-marketing-advice-in-27-quotes/

Powerful, Persuasive Words

You Free Because

Instantly New

More Powerful, Persuasive Words

Suddenly Now Announcing Introducing Improvement Amazing

Sensational Remarkable Revolutionary Startling Miracle Magic

Offer Quick Easy Wanted Challenge Compare

Bargain Hurry

The Six Universal Principles of Influence by Robert Cialdini\*

**Reciprocity** – “If you do something first, by giving them an item of value, a piece of information, or a positive attitude, it will all come back to you. The key is to go first.”

**Consistency** – “The rule for consistency will cause them to want to say yes to what they’ve already told you that they will do or what they do value.”

**Social proof** – “People will be likely to say yes to your request if you give them evidence that people just like them have been saying yes to it, too.”

\* Professor Emeritus of Psychology and Marketing at Arizona University

The Six Universal Principals of Influence by Robert Cialdini

**Liking** – “No surprise that people prefer to say yes to a request to the degree that they know and like the requester.”

**Authority** – “Authority refers to the tendency of people to be persuaded in your direction when they see you as having knowledge and credibility on the topic.”

**Scarcity** – “People will try to seize those opportunities that you offer them that are rare or scarce, dwindling in availability.” Differentiation

\* Professor Emeritus of Psychology and Marketing at Arizona University

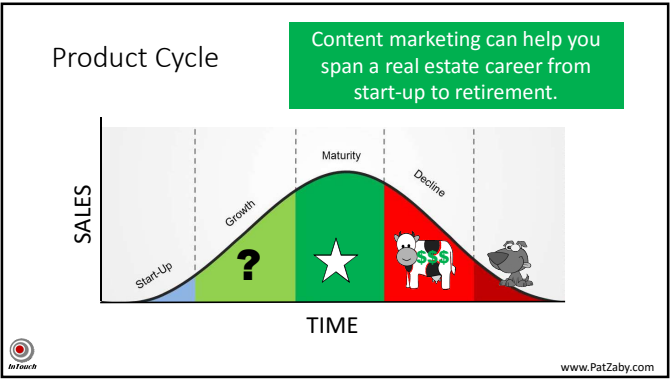




Homeowners know  
8 to 10 REALTORS®

Why will they call you  
instead of the others?

People do business with people  
they know, like, trust and  
are in the flow with.



2016 Home Sales	5,400,000
Total Transaction Sides	10,800,000
REALTORS®	1,100,000
Average Units per agent	11
Repeat & Referrals Sides	6,426,000
Remainder Sides	4,374,000
Average Units per agent	4

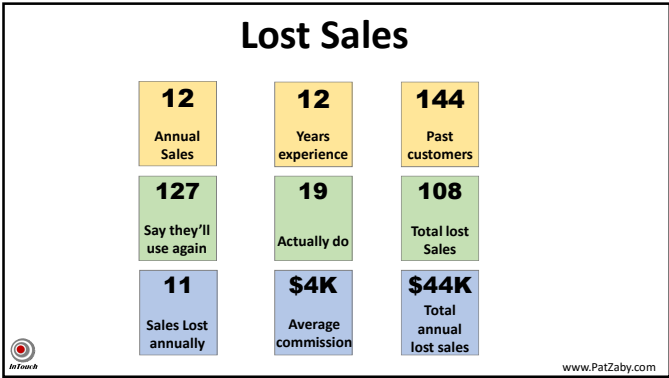
50%

Will  
Lose

11  
Repeat  
& Referral  
Sales

This  
Year

Primarily, because they don't have a consistent contact system.




People move on average every ten to twelve years and nothing a REALTOR® says to them will make them move before they're ready.

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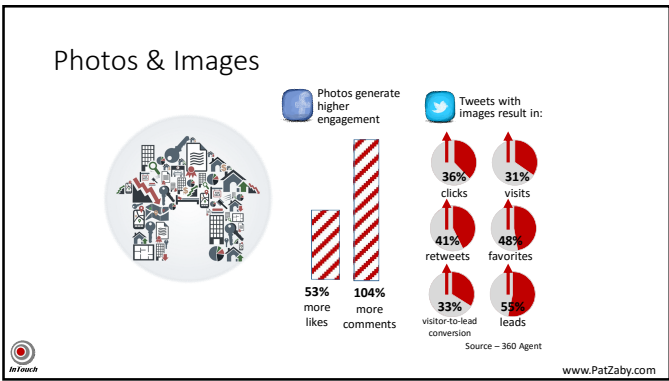


### Message Under a Minute





- @ 1<sup>st</sup> sentence summary
- @ Short sentences
- @ Short paragraphs
- @ Lists & bullet points


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### Which Looks Better?

**Susan Anthony**  
Visual solutions for making work areas more efficient.  
**12 Genius Design Moves for Small Kitchens**  
These space-enhancing tricks can make compact cooking zones look and feel larger.  
[WWW.HOUZZ.COM](#)



**Susan Anthony**  
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**12 Genius Design Moves for Small Kitchens**  
These space-enhancing tricks can make compact cooking zones look and feel larger.  
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C

V

Literary

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Content Marketing Formula

1. Develop a content theme

2. Determine frequency

3. Write an article

4. Send it by email

5. Post it on Social Media

6. Post it to your blog

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CONSISTENCY

To Maximize Strategy

Write an article every week

Email to contacts every other week

Post on SM & Blog weekly

Create/Curate/Post daily on SM

Post content on website

Like/Comment on SM feed

Send appropriate reminders

Send holiday greetings

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Better Homeowners

Your home may be worth a lot more than you think

Real estate lost a lot of value during the recession but most areas have rebounded considerably. In some cases, the homes are worth more than they were before the housing bubble burst.

The dynamics are classic for this type of market: inventories are low, mortgage rates are low and demand is high. All price ranges are on the rise with some at an even higher rate because the short supply is causing competition among buyers.

Another reason many homeowners may have more equity is simply not staying current with what's going on in the market. In a recent FNMA study, it indicates that 23% of owners believe they have negative equity in their home when actually, if 64% - 70% believe they have greater than 20% equity in their home when actually 69% of homeowners do.

Even if you're not planning to sell your home, knowing the value helps you understand your financial position better. The interest on home equity debt up to a \$100,000 limit is tax deductible and can be used for any purpose. Owner's commonly refrain to eliminate mortgage insurance, consolidate mortgages, pay off higher interest rate debt like credit cards or student loans or to buy out an ex-spouse's share.

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Better Homeowners

Your Tenants Will Send Your Kids to College

Parents, with children getting closer and closer to entering college, may also be feeling stress because they haven't saved enough for their tuition and other expenses. It's estimated that the average cost of tuition and fees for the 2015-16 school year is \$32,405 for private colleges, \$9,410 for state residents of public colleges and \$23,893 for out-of-state residents.

If you started saving the year your child was born, you'd have to save \$4,000 per year for 18 years at 5% to accumulate \$129,600. If you waited until they were 10 years old, you'd have to save \$13,574 per year to have the right amount. Saving enough can be difficult if you have a lot of time but if you only have a short time to meet your goals, it can seem impossible.

	Private Colleges	Public Colleges	Out of State Public
One year	\$14,400	\$9,410	\$23,893
Four years	\$57,600	\$37,640	\$95,572
Five years	\$72,000	\$47,050	\$119,465

Student debt is one way to handle the tuition but many parents are reluctant to saddle their children with the obligation. Currently, there is more than \$1.2 trillion in outstanding student debt to 40 million borrowers with an average balance of \$29,000. Some economists suggest that this debt is delaying would-be buyers from making their first home purchases.

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Better Homeowners

Choose a Lower Tax Rate

During campaign season, it is not unusual to hear a candidate criticized because they make a lot of money but pay little in income tax. While it might not seem fair, taxpayers are allowed to arrange their affairs so that they minimize the amount of tax paid.

Salary, wages and commissions, along with interest and dividends are taxed ordinary income rates which can range from 10% to 39.6%. However, capital gains rates, for property held more than 12 months, are much lower ranging from 0% to 20%. Taxpayers in the 25-35% brackets pay LTCG rates of 15%.

The profit on rental property enjoys the lower long-term capital gains rate as compared to the profit on "flipped" property which is taxed at ordinary income rates.

Investments in rental homes would generate income, provide depreciation for tax shelter, have equity build-up due to the amortizing loan, appreciation and leveraged growth due to the borrowed funds. The profits could be considerably higher than alternative investments and the profits taxed at lower rates.

The advantage is available to people who understand the tax laws and choose to arrange their activities so they pay a minimal amount of tax. The advantage is

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The Obvious Alternative Investment

Rental homes can be a natural alternative investment choice for homeowners because they are already familiar with houses. Maintenance on a rental is not that much different than on your personal home. The same plumbers, painters and other workmen can be used to make repairs.

Single family homes offer an investor high loan-to-value mortgages at fixed interest rates for long terms on appreciating assets with defined tax advantages and more control than other investments.

1. High loan-to-value mortgages – most investments require that you pay cash but rental properties can be purchased with 20% down payment.

2. Fixed interest rates – most commercial loans are based on a floating rate such as prime interest plus one or two percent compared to real estate loans as fixed rates for the term.

3. Long terms – commercial loans are generally short-term such as six months or a year with the possibility of being renewed for another six months or a year unlike real estate where a 30-year mortgage is commonplace.

4. Appreciating assets – real estate has a long-term history of going up in value.

5. Defined tax advantages – many investments are taxed as ordinary income

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Better Homeowners

Increase Your Marketability

The seller has three tools available to affect the marketability of their home: price, condition and terms. Price is the easiest to adjust to compensate for the competing properties, amount of inventory or market conditions. However, lowering the price is not necessarily the best decision when trying to maximize the proceeds of sale.

If a home is in poor or outdated condition, updating can be done to make it show favorably with other homes that are currently on the market. Sometimes, sellers rationalize not doing the work by saying they believe the buyers would rather make their own choice. The truth is that most buyers are using all their resources to get into the home and will have to live in its present condition until they can save enough to make the changes they want.

Another reason to go ahead and invest the money and effort into improving the condition is that it is difficult for buyers to imagine the home any other way than its current condition. When comparing one home to another, buyers will sometimes refer to a home as the "silly house" or the "old kitchen" which may put it at a disadvantage.

While price and condition are the main things that control the marketability, terms can be equally effective. Terms relate to financial considerations made by the seller to induce a buyer to make a decision to

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Better Homeowners

Temporary Buy Down

There is an infrequently used mortgage program available that could be the solution to a buyer's or seller's problem.

A temporary buydown is fixed rate mortgage that the seller has prepaid interest at closing to lower the payments for a number of years. The borrower must qualify at the note rate but gets the benefit of lower payments for the early years.

A 2/1 is a common buydown that the first year's payment is calculated at 2% lower than the note rate and the second year's payment is calculated at 1% lower than the note rate. The third through thirty years' payments are the note rate.

Let's set the scene. A buyer is using their available cash for down payment and closing costs to get into the home. They'd like to put their own touches on the home when they move in but may not be able to for a year or two since most of their cash was used.

In this example, a \$250,000 home is purchased with a 3.5% down payment and a 4% mortgage for 30 years. Normally, the principal and interest payment would be \$1,117.70 for the first 30-year term. If the seller will pay the lender \$4,750 at closing, it can be applied to pre-pay part of the interest for the first two years.

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### Better Homeowners

**Components of a Credit Score**

Credit scores are used by lenders to measure the credit worthiness of borrowers. While there are several different companies that offer scores, the FICO, Fair Isaac Corporation, is the model that is used most often.

There are five key components that determine the overall score or rating. The most emphasis, 35% of the overall score, is placed on payment history which reflects whether the borrower paid on time and as agreed by the terms of the credit. Being late, missing payments or going into default would have adverse effects on this part of the score.

The second largest component, 30%, is credit utilization or the amount owed in relation to amount available. A person might have a \$4,000 outstanding balance on available credit of \$20,000. This would be a 20% ratio and would be considered acceptable. Owing \$15,000 on \$20,000 of available credit would be a 75% ratio and would negatively affect this part of the credit score. FICO says people with the best scores average around 7% credit utilization.

The length of time each account has been open and the account's activity determines 15% of the total credit score. By having a longer credit history, the credit provider has a better indication of the borrower's long-term financial

**FICO Score**

- Payment History: 35%
- Credit Utilization: 30%
- Length of Credit History: 15%
- New Credit: 10%
- Types of Credit: 10%

**Better Homeowners**

**You may never stop paying for some improvements**

You've spent the money and are ready to pay cash to build a new pool for your home. However, that's just the beginning of your soon to be increased expenses which will include maintenance, higher utilities and higher taxes.

Homeowners obviously benefit by a larger equity when their home increases in value due to appreciation. A not-so-obvious effect that will also more than likely take place is that their property taxes will increase. In most cases, a property's assessed value is generally tied to market value to calculate the property taxes based on the tax rate for that year.

Similarly, a homeowner can affect the value of their home by making capital improvements. Some small items may never be recognized by the taxing authority but items that require a permit, certainly are brought to their attention. Items such as a fence, wall, remodeling, windows, new roofs or swimming pools can easily increase the assessed value of a property.

Most states have an established time frame in which to challenge the current tax assessment for that year. The process is relatively simple and doesn't require professional representation. It generally involves showing that there is an error which has overstated the value of that current comparable sales indicate a lower value.

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### Better Homeowners

**Increase Allowances**

A homeowner's tax savings benefit is generally realized when they file their federal income tax return after the money has been spent for the interest and property taxes. Some people look forward to the refund as a means of forced savings but some people need to realize the savings during the year.

It is possible to adjust the deductions being withheld from the homeowner's salary so they realize the benefit of the savings prior to filing their tax returns in the form of more money in their pay checks. Employees would talk to their employers about increasing their deductions stated on their W-4 form.

By increasing the exemptions or deductions, less is taken out of the check and the employee will receive more in each pay check. If a person over-estimates their exemptions and therefore, underpays their income tax, they might incur interest and would have additional tax to pay when they filed their tax return.

Buyers considering this strategy should seek tax advice and discuss it with their human relations department at work. Additional information is available on the Internal Revenue Service website about [Completing Form w-4 and Worksheets](#)

**Increase Allowances**

**Better Homeowners**

**Worth the Effort**

"Anyone may arrange his affairs so that his taxes shall be as low as possible..." While Judge Learned Hand was talking about federal income taxes, it can be applied to property taxes as well.

States have a process of assessing the value of a property based on a number of things that can include size, amenities, location and what the owner paid for the property. Most states make adjustments to that value annually. Once it has been published to the owner, there is a process available for those who disagree with the value.

1. Learn the assessment process and what the filing deadlines are to apply. Since different states have different requirements, it is important to know the process in your area.
2. Obtain your assessment records - they may be available online and you can find out how your value was determined. Check for mistakes in square footage, bedrooms, amount of land, etc. Then, verify if the comparable sales in the neighborhood support their position or not. Your real estate agent can be valuable in this area.
3. Proceed to make your case from the lowest to the highest level necessary. If it isn't necessary to hire someone to represent you. Sometimes, just

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### Better Homeowners

**Leverage - A Maximum Advantage**

Leverage gives the user a maximum advantage whether it is physically lifting a large object with a long lever or rapidly building equity in a home. In the case of the home, the high loan-to-value mortgage allows the profits made to be greater than simply the cash invested.

A \$250,000 home can be purchased on a FHA loan with a 3.5% down payment of \$8,750. If the home appreciates at 2% a year, in seven years the equity will grow to \$75,000 due to the appreciation and the amortization of the mortgage. That would be a remarkable 36.2% rate of return.

It is estimated that homeowners have a 45 times higher net worth than renters. Since the obvious difference is that renters don't own a home, owning a home has a distinct advantage. The leverage that allows a borrower to control a much larger asset with a small down payment gives them a return on the much bigger asset than on just the down payment.

Another interesting contributor to the forced savings that occurs with each payment made on the mortgage. A portion of the payment is applied to principal so that the loan will be paid in full by the end of the term, usually 30 years. The amortization on the 4% mortgage example from above has approximately \$4,300.00 paid to reduce the principal which increases the owner's equity in the property to a \$250,000 home.

**Leverage - A Maximum Advantage**

**Better Homeowners**

**Digital Showings**

Ask any real estate professional if they have sold a house without the buyer having physically seen it and they'll most likely tell you they have. While it might have been an unconventional sale, it is more prevalent today than it was twenty or even ten years ago.

The digital world of the Internet has changed the process of buying a home. It is evolving as people have become more comfortable with the reliability of the information available.

Getting in a car and driving around all day looking at homes that may or may not fit your needs or wants is not productive for buyers or the agents.

Maps and satellite pictures show you, precisely where a property is and provide a street level. When the Federal government determines the rules, aerial shots from drones will be commonplace. Properly used, schools, shopping, restaurants, entertainment and sports facilities are easily determined online.

The quality and the quantity of pictures has dramatically improved in the last twenty years. Buyers and agents alike can view a property online and get a fairly accurate idea of the condition and layout of home and whether it warrants a physical visit. Videos can "walk" you through the house to be able to assess if the location will work for you.

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### Better Homeowners

**Pay Yourself First**

The principle of saving that states you should pay yourself first has been referred to as the Golden Rule of Personal Finance.

The concept is that on one of the first checks you write each month is for your own savings. The rationale is that if there is no money left after a person pays their bills, the contribution to savings or investments doesn't get made that month.

By establishing a priority to save, a person realizes that the balance of their monthly income must cover living expenses and other discretionary spending. This is a much different strategy than saving what is left over from monthly expenses and other spending.

Many financial experts have likened an amortizing mortgage to a forced savings account because a portion of each payment is applied to the reduction of the principal amount owed. Some homeowners have taken that concept further with a shorter term mortgage to build equity faster.

In the example below, a \$250,000 mortgage at 4% interest is compared with two different terms. The 30 year mortgage would have payments of \$1,194.44 each

**Pay Yourself First**

**Better Homeowners**

**Homeowner Advisory**

Similar to an annual wellness physical, homeowners should consider an annual review of the financial elements of their home. It's particularly valuable based on the fact that their home and its equity is generally, one of their largest assets.

- List of similar properties locally sold and currently available
- Information on challenging property tax assessment
- Refinance Analysis to:
  - o lower your rate
  - o shorten the term
  - o make improvements
  - o eliminate mortgage insurance
  - o remove a person from the loan
  - o eliminate credit card debt
  - o continue loans
- Equity Accelerator to retire the mortgage within a specific period of time
- Repayment and contractors recommendations
- Information on rental property opportunities

We'd be happy to provide this information at no obligation as part of our on-going commitment to providing homeowners information. Both in general and specifically, to our contacts. It is part of a long-term strategy whereby we hope to earn your loyalty and referrals when you do need our services to buy or sell.

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### Better Homeowners

**It's a Big Difference**

Let's say that you just won \$8,750 on a lottery scratch-off ticket. You've decided to be fiscal and invest the money and have decided on three alternatives: buying a certificate of deposit, a mutual fund or use the money as a down payment for a \$250,000 home.

To compare the three alternatives, let's look at the equity in each one three years from now.

The certificate of deposit can be invested at 1.3% in today's market and you believe you can reasonably earn 2% on a mutual fund. You expect the home to appreciate at three percent a year.

The certificate of deposit would be worth \$9,060 at the end of three years and the mutual fund would be worth \$10,125. However, the equity in the home at the end of three years would be \$45,204. That is a four time's higher yield on the home.

One of the main reasons for the big difference is that the buyer benefits from leverage: the use of borrowed funds to increase the return. The \$8,750 down payment is controlling a \$250,000 investment. The appreciation is determined by the price and not merely by the

**Your Best Investment**

	CD	Mutual Fund	Home
Purchase Price	\$8,750	\$8,750	\$8,750
Down Payment	3.5%	3.5%	3.5%
Interest Rate	1.3%	2.0%	3.0%
Term	30	30	30
Total - CD	1.3%	2.0%	3.0%
Total - Mutual Fund	2.0%	2.0%	3.0%
Appreciation - Home	3.0%	3.0%	3.0%

**Better Homeowners**

**Early Burnout Could be Good**

Most of us understand the expression turning the candle at both ends to mean working so hard that you burn yourself out. Normally, that wouldn't be a good idea unless it is intentional.

If the candle is your mortgage and the strategy is to get it paid off early, being "burned out" would be a good thing. One end of the candle would be your regular mortgage payments and the other end would represent additional principal contributions.

Since the Great Recession, lenders have been reporting a higher than normal number of borrowers getting shorter term mortgages not only when they purchase the home originally but when they refinance them also. It seems like the mindset of America's homeowner has shifted a little from the belief that they might always have a house payment.

If you have an extra \$100, \$200 or \$500 in your checking account, it can't seem interest. Additional principal contributions with your regular payments on a fixed rate mortgage will save interest, build equity and shorten the term of the mortgage.

Wealth management is about making financially wise choices. If having your home paid for by retirement age is one of your goals, making extra contributions monthly could not be worse. True the [FICO Score](#) is a consideration.

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### Better Homeowners

**Emergency Ready Kit**

The Federal Emergency Management Agency (FEMA) recommends that all Americans have some basic supplies on hand in order to survive for at least three days if an emergency occurs. It is recommended that the Ready Kit should be assembled well in advance of an emergency.

The concept is to be able to survive for at least 72 hours until local officials and relief workers arrive on the scene. The disaster could be wide spread and involve a lot of people that makes it difficult for relief workers to reach everyone immediately.

- Water, one gallon per person per day for at least three days
- Food, at least a three-day supply of non-perishable food
- Battery powered or hand-crank radio and a NOAA weather radio with tone alert and extra batteries for both
- Flashlight and extra batteries
- First aid kit
- Medications (prescription and basic)
- Whistle to signal for help
- Dust mask to help filter contaminated air and plastic sheeting and duct tape to shelter in place
- Most towels, garbage bags and plastic for personal sanitation
- Wrench or pliers to turn off utilities
- Manual can opener for food
- Local maps

**Emergency Ready Kit**

**Better Homeowners**

**Two things everyone needs to know about plumbing**

The first thing every homeowner needs to know about plumbing is how to turn the water off in case of an emergency. It's like having a fire extinguisher, you hope you never need it but you want it just in case you do.

Generally, the cutoff is in the front of the home. There may be a separate cutoff box on the owner's side of the meter. If not, the owner needs to be able to open the water meter and turn it off there. This will require a water meter key which can be found at a local home improvement store and a wrench. Once you have the key, practice opening the meter door and check out how the shut-off valve works. Then, put the key in a quick and easy place to find when you need it.

The second thing a homeowner needs is a recommendation of two good plumbers. Having a backup name is always good in case your first choice can't make it when you need them.

Some homeowners prefer to go the do-it-yourself route. There are plenty of DIY videos on the Internet but having the name of a good plumber if the job gets out of hand can be a real lifesaver on the day.

Our business puts us in touch with some of the most reliable and reputable

[www.PatZaby.com](http://www.PatZaby.com)

### Better Homeowners



**One-button Pricing?**

An Automated Valuation Model, AVM, is a computer approach that looks at public records to make a determination based on square footage, comparable sales and other elements. It's as easy as putting your address in a blank but unfortunately, AVM results may only be accurate about 20% of the time.

A popular AVM, Zillow's Zestimate, states "It is considered a starting point at determining a home's value." While an AVM contains some of the same information as a comparable market analysis, it lacks a critical human factor.

Having a pair of experienced eyes consider aspects that are not easily quantified can make a big difference. A skilled professional can tell which properties are truly comparable. A knowledgeable expert can recognize features, floorplans and other things that can affect value but are difficult to quantify.

Even if a person isn't ready to sell their investment, they like to know its value. It is easy to find the price of stocks or mutual funds on any given day but the value of a home is more difficult.

Regardless of whether you're just curious as to how much your home is worth or

### Better Homeowners



**Resource Central**

Homeowners should recognize that the same trusted professional who helped them buy or sell their home can be a valuable resource while they own their home too.

Think of your REALTOR® as an indispensable homeowner's resource who can make recommendations about a variety of services that homeowners will use throughout their tenure in their home. This experience far exceeds personal experience because of the day-to-day activities working in the industry.

- To recommend service providers that are reputable and reasonable.
- To offer information about your community, nearby businesses and local agencies.
- To solicit general homeowner knowledge such as protecting your property for assessment, determining fair market value, determining the best improvements and other things.
- To assist with advice and suggestions about maintenance, protecting value and saving money.

Our goal is to have a long-term relationship with you. We want to help you be a better homeowner not only when you need to buy or sell but all of the year's in-between. We want to earn a recommendation to your friends. We want you to consider us your REALTOR® for life.

www.PatZaby.com



### Better Homeowners



**Remember to Get Your Annual Credit Report**

You are probably aware that Federal law entitles you to a free copy of your credit report annually by each of the three credit bureaus, TransUnion, Experian, and Equifax. By regularly looking at each of these reports, you can determine if there are any errors on them and be aware of your credit worthiness.

Instead of ordering all three at the same time, experts recommend that you stagger them throughout the year. This will let you look at your credit at three different times during the year instead of only once a year.

An easy way make this happens on a timely basis is to set a recurring appointment on your digital calendar whether it is on your phone, your email program or a contact manager. Make the appointment to order a free credit report from [www.AnnualCreditReport.com](#) a recurring event to take place every four months. You'll order one report from each of three companies once a year.

You can record that date and the bureau you ordered the last report in the appointment's note section so that you'll have a history and won't try to order the same report twice in one year.

This can't hurt for people who are trying to clean-up their credit. This procedure allows you to monitor your credit to be sure that your report is accurate. You might even discover that someone is illegally using your good credit.

### Better Homeowners



**6 Reasons for Rentals**

Rental homes have several distinct advantages compared to alternative investments. These advantages coupled with the opportunity for a higher yield make it a clear choice for some investors.

- Most investments must be paid for in cash. Stocks can be purchased with 50% cash but if the value goes down, more cash has to be used to keep the margin at 50%. Stocks can readily be financed with only 20-25% down payment.
- Most loans made for business or investment purposes are at a floating interest rate compared to the prevalent fixed-rate mortgage on non-owner occupied real estate.
- Terms for investment loans if possible are generally six months to a year with a possible renewal but real estate commonly has long-term loans up to 30 years.
- Rental estate has a long-term history of appreciation.
- Real estate enjoys tax advantages like long-term capital gains treatment, cost recovery and tax deferred exchanges that are not available to many other types of investments.
- Single family homes and similar properties give the investor a reasonable amount of control to make improvements and manage the property which are limited to simply determining when to buy and sell for other investments.

**Income Property**



With affordability being an issue housing costs for the future

It's natural to expect work to be done correctly and happens when it isn't and can anything done?

How

The patio and it may look easy on TV but along with the reward is the risk

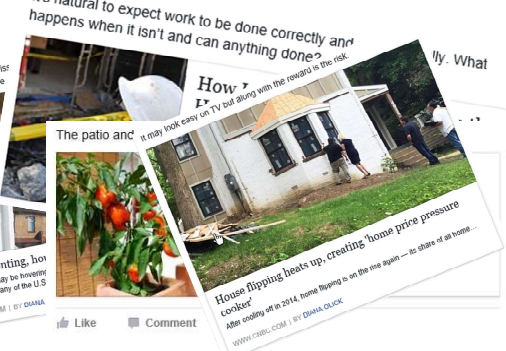
Sale


Buying or renting, both Mortgage rates may be hovering rising prices in many of the U.S

House flipping beats up, creating home price pressure

After cooling off in 2014, home buying is on the rise again - it's share of all home

www.CNBC.COM | BY DIANA DUCK







**Susan Anthony**

### Primary Mortgage Market Survey

one year comparison




	30-Yr FRM		15-Yr FRM		5/1 ARM	
	Rate	Points	Rate	Points	Rate	Points
Mar 24 2016	3.71%	0.5	2.96%	0.4	2.89%	0.5
Mar 26 2015	3.69%	0.6	2.97%	0.6	2.92%	0.4




**Do I Need To Keep These?**

Home Sales Records	How Long to Keep Records
Closing and settlement documents	3 years longer than you own the home
Deed	As long as you own the property
Builder's warranty	Until warranty expires
Receipts for capital improvements	3 years longer than you own the home
Section 529 (like-kind exchange)	3 years longer than you own the home
Mortgage release	Forever
Condo/Community association contracts, rules and regulations	As long as you own the property

All suggest the value and the supporting document should be kept for at least three years. IRS can ask for records up to six years if they suspect a failure to report 25% or more of gross income and there is no audit they suspect. State laws could be different.





**Susan Anthony**

General guidelines to qualify for a new mortgage.


### Waiting Period to Buy Following a Distressed Sale


	VA	FHA	FHLMC	FHLMC
Short Sale/Deed in Lieu	2 YEARS	3 YEARS	2 YEARS	3 YEARS
Foreclosure	4 YEARS	7 YEARS	4 YEARS	7 YEARS

Extenuating circumstances may shorten the wait.

### VA Loan Advantages


- 100% Loan To Value
- No Monthly Mortgage Insurance
- Funding Fee – financed, cash, seller
- Up to 4% Financing Concessions
- Jumbo Program
- Assumable with buyer qualification





## Summary of why CM works

- Focuses on consumer needs
- Engages consumer in a non-threatening way
- Continuing education for homeowners
- Builds top of mind awareness
- Less expensive and more effective than traditional marketing



“DO IT OR DELEGATE IT” Conundrum

**Spend Time**  
**Save Money**


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**Spend Money**  
**Save Time**

↑  
PRODUCTIVITY

What is more valuable?

TIME



MONEY

You can't maximize your income potential by spending the majority of your time on \$10-15 an hour tasks.

Median Gross Income	\$45,800
Average hourly work week	40
Net average hourly wage	\$22.90

**Pareto Principle**

80% 20%

EFFORTS

80% 20%

RESULTS

Hourly Wage

**Income**  
**÷ Annual Hours**  
**= Hourly Wage**

**\$150,000**  
**÷ 2000**  
**= \$75**

What's Your Time Worth?

	Annual	Hourly
Your Income	\$150,000	\$75.00
20% Efforts = 80% Results	\$120,000	\$300.00
80% Efforts = 20% Results	\$30,000	\$18.75

**You cannot earn a six-figure income doing \$10 an hour activities!**



# ROI

It's not an expense  
if it makes money,  
it's an investment


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# ROI


It's not an expense  
if it makes money,  
it's an investment


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For a little more than a




a day







52



260



260




52


$$= \frac{\$468}{\$4,000} = 755\%$$

# ROI


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A new article every week




automatically emailed




to your contacts




with daily postings




**InTouch**  
The AUTOMATIC Contact System




+ financial calculators




+ customizable presentations



+ drip campaigns



+ holiday, greetings and reminders



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