



CONFIDENTIAL
2013 PLAYBOOK



Prudential

Georgia Realty



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INTRODUCTION

The PGR PLAYBOOK 2013 is designed to be a resource for Prudential Georgia Realty agents to help them work smarter and create more profit for 2013. Our corporate teams will be coming to your branch with a series of Game Plan 2013 Tours to help you better understand this content and help get you started. Your branch will be hosting local coaching and training and may implement local contests or marketing campaigns. You also have the option of joining the next session of PGRPerformers for our highest level of coaching and accountability.

We know that the world of real estate is changing fast - and that presents opportunity for PGR agents! Real estate is moving from just a “relationship business” to a “value-based business.” Consumers are making their decisions more on “what” we know and our results, instead of just “who” we know. Real estate is becoming a professional service just like many other industries that are going through the same transition. Again, these changes present opportunities for PGR agents!

Many real estate agents derive their business from relationships with people they know and from their referrals. This “sphere of influence” approach has worked for many years. But today, many agents are finding that their sphere of influence is no longer buying as often and are not as helpful with referrals. Let’s be clear that we are not recommending that agents abandon their sphere. These are valuable relationships that you can and should maintain. However, we are proposing that there are new ways to communicate with them, teach them how to help you with referrals and also target new markets to expand your business.

Let’s take a quick look at how buyers and sellers find their agent. The **2012 NAR Profile of Home Buyers & Sellers** provides the following survey results.

NAR PROFILE OF HOME BUYERS & SELLERS – 2012

How Buyers Found Real Estate Agent

Referred by (or is) a friend, neighbor or relative	40%
Used agent previously to buy or sell a home	10%
Internet website	11%
Visited an open house and met the agent	6%
Saw contact info on For Sale/Open House sign	6%
Referred by another real estate agent or broker	5%
Referred through employer or relocation company	4%
Walked into or called office and agent was on duty	3%
Personal contact by agent (telephone, email)	4%
Newspaper, yellow pages or home book ad	1%
Other (direct mail, calendar or other marketing piece, etc.)	10%

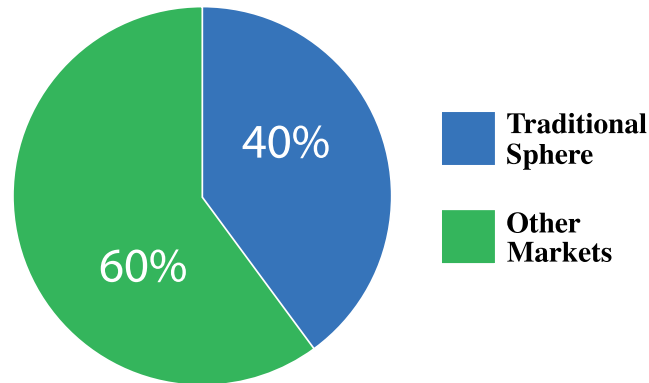
How Sellers Found Real Estate Agent

Referred by (or is) a friend, neighbor or relative	36%
Used agent previously to buy or sell a home	23%
Referred through employer or relocation company	4%
Personal contact by agent (telephone, email)	5%
Saw contact info on For Sale/Open House sign	4%
Visited an open house and met the agent	4%
Referred by another real estate agent or broker	4%
Internet website	3%
Direct mail (postcard, flyer, etc.)	2%
Walked into or called office and agent was on duty	2%
Newspaper, yellow pages or home book ad	1%
Other	11%

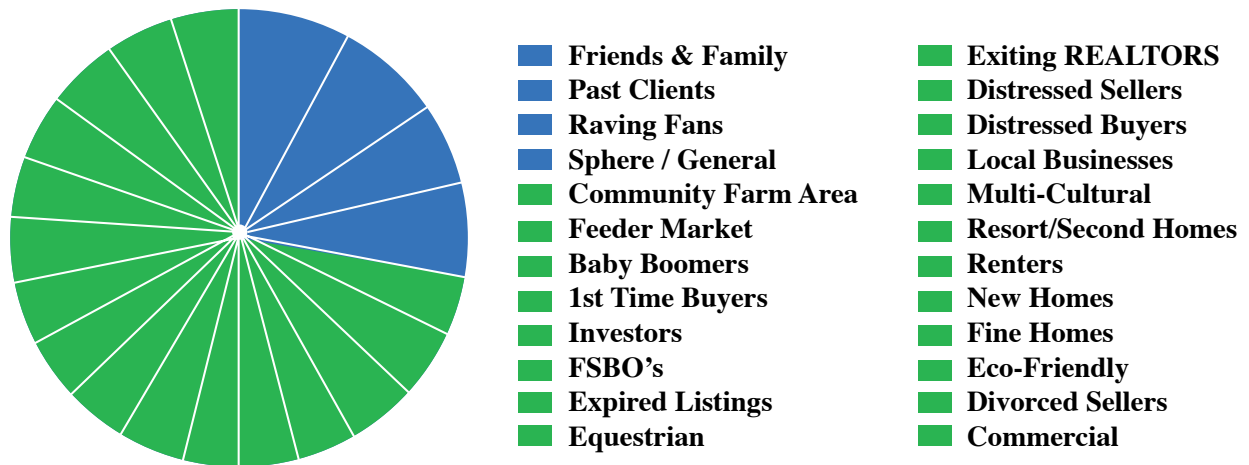
As you can see, approximately 40% of buyers and sellers found their agent from a referral. BUT, that means that 60% found their agents in another manner. Tom Ferry reports that the top agents he coaches are getting 60% of their business from lead generation methods outside of their referral sphere. Yes, these are people that they do not know.



Again, referrals are very important and valuable – but the most successful agents are moving beyond their sphere to also generate more business that impacts their bottom line. In the last few years, we have seen agents having the best years of their career. Yes, in the worst real estate market ever seen in Metro Atlanta, some agents are having the best years of their career! The secret sauce is a combination of strategy and lead generation. You can work smarter!



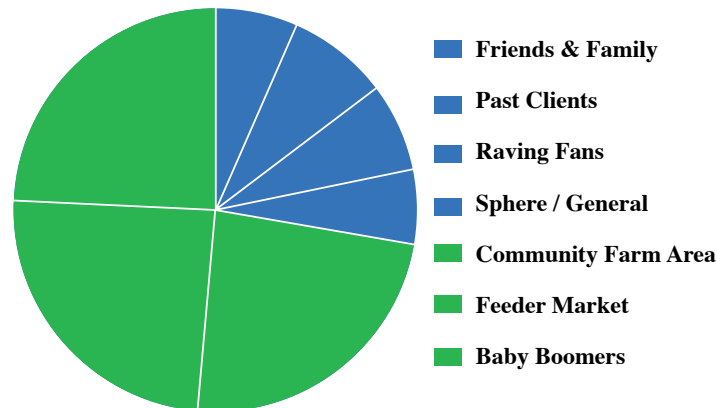
So how do you find new markets and begin the process? The PGR PLAYBOOK 2013 provides information on 20 new target markets that you can consider. Here are some examples:



First, let's clarify what we mean by a target market. Target markets are groups of potential clients. Some are in different geographic areas. Some can be categorized by common interests or situations. It is important to understand the difference between a target market and a lead generation system or approach. There are a variety of ways to identify and market to these prospects. We will address that as well. It is also important to understand the difference between developing a skill or specialization and a target market. For example, you may decide to become proficient in second homes and resorts. That will certainly make you more valuable to those prospects. But you still have to identify the prospects that might be interested in a second home or resort and actively market to them. Otherwise, your investment in developing that skill is interesting but not making you any money!



We recommend that every agent identify a few new target markets for 2013. The most common option is to identify a geographic farm to begin targeting. We do not recommend that you choose too many. Remember that more consumers are looking for specialists. If you specialize in local communities and other target markets like short sales, it does not mean that you cannot continue to do general business. In fact, specialization actually generates more general business. So, select a few new target markets for 2013 and let's get started.



You can use the PGR PLAYBOOK 2013 to help you get started. Your local broker/coach can also help you strategize and select the markets that might be best for your business. We recommend that you “size the market” by looking in FMLS/MLS and other resources to see the past volumes and identify the key players (agents) who have been pursuing those markets. The sizing will tell you if the market is worth chasing and help you gauge the level of investment – time and money. By understanding the strengths and weaknesses of the competition, you can develop a winning strategy that makes your marketing and lead generation more effective. Do not wait to get started. Do not over-analyze your approach. Just get started and continue to optimize your approach. Do not let the classic “excuses for inaction or call reluctance” stop you from making more money in 2013.

Now that you have selected your new target markets, let's consider the options for marketing and lead generation. PGR Labs has already researched and packaged many options for our agents. An overview of PGR Agent Solutions is provided in this document. Marketing and lead generation to your target markets should be a business priority. It is important to prioritize and schedule time on your calendar for these activities – or the distractions of the day will rob you of this precious time. The result is that you will not make as much money!

Here are some examples of lead generation systems and approaches that you can leverage for your business. Some of these are generic areas where there are many more options.

Personal Visits	Open Houses
Phone Calls	Personal Referrals
Farming Local Neighborhoods	Outgoing Referrals
Corporate Relocation	Company-Provided Leads
Print Campaigns	Floor Opportunity
Sign Calls	Text/QR Codes
Online Listings	Contact From Website
Social Networking (Facebook)	eCampaigns
Online Ads	Networking Groups
Agent Networking	SEO/SEM (Blogs, Videos)
Local Market Reports	Local Events



There are many forms of lead generation systems and approaches. All of them end up in a conversation with a prospect. There are marketing campaigns and referral techniques that can warm up those conversations – but a key to making money in real estate is learning to articulate your value and connecting personally with a potential client. That can happen over the phone, face-to-face and sometimes via new methods like social media. But even those end up in a live conversation. Again, you must block out time on your calendar to generate business consistently. The common trap is to allow the “stuff” in life to get in the way. The other common problem is that agents stop lead generating when they get busy with deals. This is a classic problem in all forms of sales – not just real estate. Top agents keep their sales pipeline full throughout the year. In markets where there is seasonality (like Metro Atlanta), getting ready for the spring & early summer market is critical. In our market, 60% of the transactions are usually done in a 4-5 month window. Managing your sales pipeline is a habit of success for top agents.

Finally, top agents implement multi-channel marketing campaigns to drive leads and support their branding for their target markets. Yes, prospects will actually contact you if you do this right. There are a variety of forms available from PGR Labs to support your multi-channel marketing. Multi-channel simply means that you are leveraging different forms of media, including things like print (postcards, flyers, reports, ads), online (websites, e-Campaigns, blogs, SEO/ SEM, other), mobile, social media, plus old-fashioned networking and personal conversations.

Remember that marketing campaigns are both for branding and lead generation. It is better to be known than not known at all. Many agents have sent recipes, calendars and other more general marketing pieces for years. Again it is better to be known - than not known at all. But it is even more effective to be known for something relevant and valuable to real estate. We generally recommend a mixture of marketing that connects personally and socially with marketing and branding that highlights your expertise and value for real estate. This covers different types of people.

When you design your campaigns, make sure you are including a specific “Call to Action” to do something or get something. For example, if you are branding your local market report, give them an easy way to get it. We already have many options to create local and relevant content that your prospects might find interesting.



13 ACTIONS FOR 2013

It is time to get started! 2013 can be the best year of your career. The PGR PLAYBOOK 2013 is designed to assist you. Please consider the following actions to get started:

- 1. Select a few new Target Markets for 2013.**
- 2. Perform some research to assess your competition in these markets. That will help you in developing your message and approach.**
- 3. Implement a few new options for marketing and lead generation.**
- 4. Create your database and commit to reaching out to your contacts to obtain any missing info.**
- 5. Categorize or group you contacts into meaningful prospect segments.**
- 6. Block out time on your calendar to consistently contact prospects for building your sales pipeline.**
- 7. Create your 12 month ADMS marketing calendar (download a copy on agent intranet)**
- 8. Participate in local coaching or sign up for PGRPerformers.**
- 9. Practice your scripts/dialogues so you are ready and confident in front of prospects.**
- 10. Measure your progress and optimize your strategy every month.**
- 11. Manage your positive attitude. Stay away from energy suckers.**
- 12. Become an expert in something new... and something old. (Seth Weissman - WNCW)**
- 13. Focus on listings for the early spring and summer markets.**

You Can Work Smarter In 2013!
2013 PLAYBOOK



EXAMPLES OF MARKETING MESSAGES

These marketing messages can be used in print or electronic marketing campaigns. Best practices for marketing campaigns are to use “catchy” statements with an associated Call to Action. The Call to Action is a statement to get something or to contact you. The most effective versions are very specific and valuable to the consumer. Contact PGR Agent Marketing Services if you would like to develop a custom campaign for your target markets.

“We have buyers looking for their dream home. Are you or someone you know interested in selling? Contact me to see if your property fits their needs.”

“Inventory is getting low... and that is good news for sellers. Contact us to list your property!”

“The results prove the case. Since introducing the Advanced Property Marketing System, our company has become the market leader in listing sales. Contact us to get your home sold!”

“Facing foreclosure? Our Short Sale ASAP program may be the solution. Contact us so you can move on to the next chapter in your life.”

“Are the ongoing costs of your home weighing you down? Welcome to smarter living! Contact us to learn about the new options available for Baby Boomers.”

“Interested in a fabulous opportunity on a home? I know where they are! Contact me about my hot properties list.”

“Did you know that most foreclosure searches only show a small portion of foreclosure properties? I have the most comprehensive search tools available. Contact me to learn how to find the right property.”

“Search all properties from the six local MLS services. Contact me to ensure you do not miss a great deal!”

“I have access to proprietary information that is not available to the public. Better information leads to better decisions! Contact me to find your dream home!”

“Waiting to move can cost you thousands of dollars. Contact me about my Baby Boomer report and worksheet!”

“Put your rent check in your pocket instead of your landlord’s pocket. There has never been a better time to own versus rent in Metro Atlanta. I specialize in helping first-time homebuyers make the right choices. Contact me to make the American Dream of Home Ownership a reality for you.”



TARGET MARKET SUMMARY

A Target Market is defined as a group of people with a common trait: for example, seller prospects or investors – that can be the target of a specific marketing message. This Playbook lists several Target Markets and Calls to Action for those Target Markets. There is some overlap – some of the messaging used with For Sale By Owner prospects will be the same as for expired listings, for example.



While your general sphere is listed here as a Target Market, and this Playbook contains scripts for staying in touch with and asking for referrals from your sphere, NAR statistics show that less than 40% of most agents' business comes from your warm sphere. 60% comes from leads generated from people you don't already know. This Playbook is heavily weighted with messages and marketing material to help you reach that 60%. There are some scripts for staying in touch with your general sphere but we recommend considering your sphere as a source of referrals for prospects for one of your other target markets (*for example, asking your friends & family for a referral to someone who is renting but could be a potential buyer*).

The Target Markets Covered In This Playbook Are As Follows:

- Sphere/Friends & Family /Past Clients
- Geographic Farm Area (*Subdivision*)
- Feeder Markets
- Baby Boomers
- First-time Buyers
- Investors
- For Sale By Owners
- Expired Listings
- Distressed Sellers
- Foreclosure/"Deals" Buyers
- Local Businesses & Vendors
- Multi-Cultural/International
- Resort/Second Homes
- Renters
- New Homes
- Fine Homes
- Eco-Friendly
- Equestrian
- Divorced Sellers
- Exiting REALTORS
- Commercial



PGR Coaching: Connect to Your Database - SCRIPTS REQUESTED

Script 1:

"Hi _____!"

(Business) I'm calling because the real estate market is turning the corner so for the first time in quite some time and I have positive information I want to share with you from time to time. May I check to make sure I have accurate contact information?"

Personal "Tell me how the family is doing"

"By the way, I could use your help. Please think of me if you hear of anyone who wants to buy or sell. I hope you don't mind if I check with you from time to time"... Great!"

"I'd love to share our most recent video market report on your area (on our Monthly eNewsletter).. sound good?"

Variation

"...I am updating my contact information for my top clients and wanted to get your and (significant other's) birthdates? Just day of month and month is fine. And how old is your son/daughter now? If you don't mind, I'd like to get his/her birthdate as well..."

Script 2:

"Hello! The reason I'm calling is because our next Monthly Video Market Reports are coming out this week. It has very relevant information about our local market in a quick concise video under 2 minutes. I realized I have never asked if you would enjoy receiving something like this... it's free, it's emailed and you can always opt out... what's your best email? There's actually over 50 market areas you can select from to get a snapshot. And of course you are welcome to share and I hope you will!"

Is there anything in particular you would like to see or know more about regarding the market? I want to be your real estate resource!"

Script 3:

"Hello! Our next Video Market Reports are coming out this week. I have been sharing it with you for several months and I just wanted to make sure it's something you find beneficial and informative!... Great... it will be on it's way by the 10th."

By the way, I can also now provide my top clients/friends with local, updated community and school info on over 110 cities in Georgia in a digital magazine electronically. Would you like to receive? And of course you are welcome to share with others and I hope you will!"

Is there anything in particular you would like to see or know more about regarding the market? I want to be your real estate resource."



PGR Coaching: Connect to Your Database - SCRIPTS REQUESTED

Script 4:

“Got a minute for a couple of quick questions?”

- 1. How long do you plan on staying in your home?*
- 2. If you could move, would you?*
- 3. Want me to come over and talk to you and (significant other) and see if it might make sense for you to consider selling...*

It's the lowest inventory we have seen in years... your market is down _____% (has only ____ months of inventory)... it's definitely a seller's market”

Script 5:

“BTW... it's not uncommon for when one house goes on the market... 1 to 2 more in the area may go on the market within 30-45 days

... are you possibly considering moving?”

Script 6: We want to wait until spring.

“_____, I understand you want to wait but the problem is so does your competition... So come this spring we anticipate having a flood of homes hitting the market.

*Don't you want to get the most money possible for the home??? (YES) Great!
I can stop by today at _____ or tomorrow at _____.”*

Script 7:

“You have the unique opportunity to sell in a sellers market in the under \$500,000 range with 4.7 months of inventory currently in your market. But then buy that fabulous, larger new home in a Buyer's market and at incredible rates like 3.25%... let's get you in touch with SunTrust to run the numbers for you... sound good?”



Target Market: Sphere/Friends & Family/Past Clients

As outlined earlier, less than 40% of your income typically comes from this group. There are three ways to market to your “warm” sphere:



- Messages that are designed to simply stay in touch and front of mind - for example, birthday messages, holiday greetings, pop-bys, or messages about our Family of Services.
 - Messages that are designed to motivate a contact to take action themselves - for example, letting your sphere know about the opportunities to invest in real estate for rental income.
- Asking for referrals to a specific target market - for example, asking your sphere if they know any baby boomers who would want to move into a lower maintenance home. **NOTE: the key to success in this area is asking for specific types of referrals, not just “who do you know who is considering buying or selling?”**

Scripts: Front Of Mind Messages

“Hello, this is (agent name). I was following up on the newsletter I sent this month. This one had (mention the topics from the most recent Agent Advisor eNewsletter). I thought you or someone you know might find these topics interesting. Did you get it? (Discuss topics). Who is the next person you know that might be ready to take advantage of these incredible opportunities or might need some help?”

“I was updating my contacts and realized I don’t have a current email address for you. I have several options to keep you informed including a monthly newsletter and some occasional emails about hot topics in the real estate world. What type of information would you like to see in 2013?... Great! What is the best email address for me to reach you? Let’s schedule some time to catch up live next week. What works for you?”

David Knox Video Scripts

1. “How long do you plan on staying in your home?”
2. “If you could move, would you?”
3. “Great, let’s get together and discuss options... It’s the lowest inventory we have seen in years. It’s a great time to sell. It’s a seller’s market in your area.”
4. “Of all your friends and neighbors, who will be the next to move?”



“Hello- I just wanted to take a moment to call and see what’s new in your world. (Work the following script into the conversation - you’re waiting for them to ask “what’s new with you?”) Things have been changing pretty dramatically in the real estate world. The internet, mobile devices and social media are impacting our world significantly. Real estate headlines and property information are everywhere these days. But this can be very confusing since lots of this information is wrong or misleading. Therefore, many unsuspecting consumers make poor decisions.

Our company has done an incredible job of helping us take advantage of all these changes. Our size and scale have allowed us to invest in advanced marketing, technology, information resources and training that give our clients the competitive edge. I know you like to stay up to date on the latest trends and I would be happy to show you some of this really cool stuff. This will also be helpful when you meet potential clients that you could refer to me. You know I greatly appreciate your help with referrals. When can we get together?”

“There’s no doubt the internet has revolutionized the real estate industry. Virtually all buyers and agents use the web to search for properties. Most consumers are looking for more detailed information like neighborhood demographics, tax & sales data and property valuations. But with all the new data, it’s become harder than ever to find the truth. Online property valuation tools are limited by the quality of their information sources. For example, home values based upon things like median prices or tax records are highly inaccurate. Never before has the local insight and knowledge of a REALTOR been more valuable.”

“It’s never been a more exciting time to be a REALTOR! Our company has the size and scale to innovate at a faster pace which gives our clients advantages. Smaller companies do not have the resources to compete. And there are still many agents who are stuck in the old methods of doing real estate. I am excited about what is happening and am building my business based upon delivering the highest value to my clients!”

“Another area that is evolving fast is rich media marketing. Every property has a story. I have a very methodical process to discover what is unique and interesting about each client’s property. Then I can bring that story to life with advanced photography, full screen HD viewers, narrated videos and digital magazines. Consumers make up their minds about a photo in less than three seconds. It is critical to make a great first impression or many consumers will skip over your listing. Once we have their attention, the full-screen viewers, narrated videos and digital magazine can help them really understand the story of the property. I am amazed at how many buyers have already made an emotional connection with a property before they ever visit in person. And buyers who fall in love with a property pay a premium price!”

“I was updating my contacts (past clients, friends) and realized I don’t have a current email address for you. I publish a monthly newsletter with local and relevant articles about the trends and issues in the real estate world. With so much happening, I don’t want you to miss it. What is the best email address for me to reach you? So what’s new with you? Can we schedule some time to catch up next week?”



Scripts: Take Action Messages

See section “General Marketing Scripts: Sellers and Buyers”.

Scripts: Refer Specific Prospects Messages

“I am touching base this week with my top clients (friends) to thank you for your support in the past. I wanted to see if you know or work with someone who needs any real estate related services at this time (great) ... do you know anyone personally who is considering moving up, down or out of the area? Or maybe someone who is looking for a great investment? (Mention Job Loss Protection or the analysis you can do on the cost of waiting) or someone who is facing foreclosure or is upside down on their equity? I appreciate your time. If there's anything you need, don't hesitate to call, email me or text me. Otherwise, I'll talk to you soon! Have a great day.”



Target Market: Geographic Farm Area



Every agent should have a few specific geographic areas included in their target markets. In order to qualify as a target market, the area must be narrow (*Metro Atlanta, the Southern Crescent or East Cobb are too broadly defined to farm as a group*). In this section, we're primarily concerned with subdivisions; in some less densely-populated areas you might be farming a zip code, city or school district. In any event, the properties in the area are sufficiently similar to allow you to target your messages to homeowners and buyers in the area.

When considering which subdivisions to farm and how to proceed, follow these steps:

1. Evaluate the Subdivision: How many properties (*use Realist*) are in the target area or subdivision? How many properties sell in a 12-month period in that subdivision (*use Trendgraphix or FMLS/GAMLS*)? What is the average sale price in the subdivision (*use FMLS/GAMLS*)? Use this information to determine if the subdivision fits with your business plan and may be a good target market for you to pursue.

2. Evaluate the Competition: Are there any agents who sell many homes in that subdivision or area (*use FMLS/GAMLS*)? Are there any agents who have a lot of signs or visibility in the area? If there is not a clear market leader in your targeted area, it will be easier to get a greater market share. If there is a clearly dominant agent, you'll need to analyze the competition - What are they doing right? What are their strengths - why might a seller choose to work with the dominant agent? And what message could you send that would win against the dominant agent? Some examples of competition strengths vs. winning messages:

- a. Competition Strength - They have all the listings. *Your Response- They're a "production agent" and your home won't get personalized attention. If they've listed lots of homes, have they actually sold them? What is the list-to-sale price ratio (or the closed price-to-prior purchase price ratio)? Does this agent "buy" the listing with unrealistic promises only to let the seller down later?*
- b. Competition Strength - They've been in business for a long time. *Your Response- The old techniques no longer work and you are more up to date with innovations in marketing, technology & information tools.*
- c. Competition Strength - They're part of a team. *Your Response - You won't get personalized service.*
- d. Competition Strength - They're not part of a team (and you are). *Your Response - Your team can be more responsive and has a larger set of skills. NOTE: All Prudential Georgia Realty agents are part of a team - you have marketing resources, coaches, technology experts, contract experts and more working with you to service each client.*



3. Get Your Marketing Organized: Be sure you have a consistent plan and message for all of the marketing you're planning for the new subdivision or area.

- a. Have a one-click search for active listings on your website and a market report (*What does your competition do in terms of a market report? You won't have to do a detailed in-depth market report if the bar is low, but a comprehensive market report is a great way to make a name for yourself in a new area*).
- b. Decide how often you want to do a print campaign and what your budget is - remember, you don't have to mail to each and every house in the subdivision. Enhancements in Realist2 allow you to quickly identify properties based on how recently it was sold, selling price, delinquency notices and more. We also have options for databases sorted by demographic information. Contact Agent Marketing Services to learn more.
- c. Define your message- you can use the PGR Playbook 2013 for plenty of good ideas (Advanced Property Marketing System, buyers are looking for their dream home in your area, etc.).
- d. How frequently will you mail? Once every other month at a minimum is recommended for a new area where you're not known at all; it's better to hit fewer houses more frequently than to hit a large number only once or twice.
- e. What other outreach techniques or channels will you use? Will you attend homeowners' association meetings? Sponsor a local team? Are there popular publications in the area that you can advertise in or write articles for? How can you improve your visibility in the area?

4. Follow Up: Once you've done a mailing, you should follow up live with your prospects to discuss your message. It's easier to make a "warm" contact when you're asking if they received your mailing and can start a conversation about your ideas for selling their home. You should try to do a voice-to-voice (*phone or visit*) if you can; it's more effective than email. However, if you have a database of email addresses, then you can follow up via email as well. Be careful of using homeowners' association email databases - be sure you follow their solicitation policy. Some are very restrictive; you don't want to be perceived as a source of spam.

5. Chart Your Progress: The biggest mistake agents make in farming a new geography is inconsistency - they may do one or two mailings then stop if they don't see instant results. This kind of marketing takes time to develop, but it becomes a very stable source of leads and business over the months if you stay consistent and remember to vary your outreach - mix in a combination of online, in print and in person messages.



Target Market: Feeder Markets

In many areas, there are “feeder markets” from which a large number of incoming buyers are moving. Sometimes it’s a lower-priced subdivision that feeds into a higher-priced gated community. Sometimes it’s a group of apartment complexes that feed into an area popular with first-time homebuyers. It might even be a local business that is a destination for people visiting the area, like a great restaurant or coffee shop.

For each of your new target geographical markets, see if you can discover if there are applicable feeder markets. Use the listing service and the tax records to get an overview of where buyers might be coming from. Drive the area looking for apartment complexes or popular places of business. Once you’ve found one or more feeder markets, target those areas with messages designed to generate activity for your new target geography- for example, remind renters about how inexpensively they could own a home of their own within a few miles of their current apartment (as opposed to a generic buy vs. rent message) or leave postcards about the convenience of living within walking distance to their favorite restaurant. You also may want to advertise in local publications in a feeder market in addition to any publications in your new geographical target market.

Target Market: Baby Boomers

There are several messages for baby boomers as seller or buyer prospects:



- **The baby boomers who would prefer to live in a home that is easier to maintain or wants a simpler lifestyle but who isn’t taking action because they’re waiting for the market to improve (Move-Down Math message)**
- **Evolving family dynamics that involve baby boomers living with their adult children and even grandchildren needs features in a property like an in-law suite or private access (Multi-Generational message)**

To find baby boomers, first look to your sphere for referrals or for prospects in that age group. Other ideas for finding baby boomer prospects:

- **Continuing education classes at local universities**
- **Search Realist2 for buyers who purchased homes in your target geography more than 10 years ago – more likely to be an older buyer**
- **Quantum Digital has demographic databases available for a fee - contact Agent Marketing Services for more information**
- **Host a local seminar to educate baby boomers on their options**



Scripts: Move Down Math

"We all know baby boomers who would like to move to a simpler and lower maintenance home, but are concerned about the current market prices today. There are some wonderful properties available that offer smarter living choices. They are energy-efficient, low maintenance and designed for the needs of baby boomers. Many people think they should wait until prices improve to sell their house, but the cost of waiting may surprise them. I'm calling today to help educate people on the math so they can make an informed choice about their property. The market has been very active and you or someone you know could take advantage of the fantastic buying opportunities with low prices and low mortgage rates. When is a good time this week for me to stop by and show you the facts?"

"There are thousands of homeowners in Metro Atlanta that would like to move to a simpler lifestyle that has lower costs, less maintenance and is more eco-friendly. And there are many of these kinds of properties currently available to purchase at low prices and low mortgage rates. There are wonderful new homes communities that are designed specifically for this purpose. They are energy efficient, low maintenance and often have designs for active adults as they enter their golden years. The bigger homes with lots of stairs start to get difficult for seniors as they age. The Providence Group is one of our builder partners and has a variety of new homes communities like this. See our New Homes website for details."

"So what is holding them back? In most cases, the answer is FEAR. More specifically - the fear of loss. Studies show that the fear of loss is 2.5 to 3 times more powerful than the "opportunity" for gain. This is true in the stock market and is also true for real estate. Most homeowners cannot get past losing money or simply not getting what they think their home is really worth. They do not realize that the cost of waiting may be significantly more expensive. Our job is to educate more people and help them make better real estate decisions. The factors to consider include the following:

- **Current market value of the home**
- **Equity left in the home (*some sellers are upside down and this makes their situation different*)**
- **Current carrying costs (*mortgage, insurance, utilities, HOA, maintenance services*)**
- **Expected repairs in next 5-7 years (*the average is 10% of the purchase price per year*)**
Consider the cost to replace an HVAC system, appliances or potentially a roof
- **Current price of the desired property**
- **Estimated costs of the carrying cost for the new property**
- **Estimated maintenance costs for the new property**
- **Future price of the desired property (*assume 5-7 years with 25% home value increase*)**
- **Future mortgage costs**



When you do the math, you can quickly see that the higher carrying costs, higher maintenance costs, future price of the desired home and the higher mortgage rates are big numbers. These numbers far offset the potential loss on the current property. The best option is to rent out their current home and purchase the new home. This works well for those who can qualify. PGR Property Management can help them take care of the tenants.

The next best option is to sell the current property at the market value and buy the desired property now. That allows the buyer to get a great deal and set their fixed mortgage rate for the future. They can live in the place they want now and enjoy their lives.

It starts to get complicated if they are upside down on their equity. A short sale may be appropriate. It may be better to go ahead and sell, then rent a more desirable property and wait to buy when their financial position improves.”

	Sell Now/ Buy Now	Wait 5-7 Years	Variance
Current Home (1)	\$375,000	\$500,000	+\$125,000
New Home (2)	\$300,000	\$375,000	-\$75,000
Incremental Carrying Costs (3)		\$36,000	-\$36,000
Incremental Maintenance Costs (4)		\$12,000	-\$12,000
Higher Mortgage Costs (5)		\$163,440	-\$163,440
Cost of Waiting			\$161,440

1. Home worth \$500,000 at peak (2007). Home has dropped 25% in value to \$375,000.
If you waited to sell for 5-7 years, you would recover value to \$500,000.
2. Desired new home costs \$300,000 today.
3. Incremental carrying costs of current property are estimated to be \$500 / month.
4. Incremental maintenance items cost \$2000 per year.
5. Mortgage rates are expected to rise to the 6-7% range in future. A \$300,000 home with a 15-year mortgage at 4.5% with \$60,000 down payment is \$1835 per month. If you wait 5-7 years and the property now costs \$375,000 and mortgage rates are now 6.5%, the payment would be \$2743. That amounts to \$908 more per month and \$163,440 over the next 15 years.



Scripts: Multi-Generational Message:

“With all the turmoil in today’s economy, many families are becoming multi-generational. Adults who can’t enter the job market after school as they had planned are returning home. Some families facing financial hardships are forming households where parents, grandparents, and kids are all under one roof. If you or someone you know is considering a situation like this, there are some excellent properties available that meet the needs of these new extended families - homes with in-law suites, full terrace levels, alternate exterior entryways and more. Please give me a call if you’d like to explore the possibilities.”



Target Market: First-Time Home Buyers



First time homebuyers are in an excellent position in today's market. There is still plenty of good inventory and mortgage rates remain low. These prospects see the benefits of homeownership but have not made the decision to move forward just yet. Often their hesitance is related to financial considerations - obtaining a mortgage or fear of losing their job or having to relocate. For these prospects, there are a few messages:

- **Custom Financing Programs Available**
- **Historically Low Mortgage Rates & Low Prices**
(Below Replacement Costs)
- **Home Warranty**
- **Job Loss Protection Program**

For some first-time homebuyers, they are unsure about buying at this time because they think the market may drop even further, leaving them in a negative equity situation at the time of purchase. You'll need to display your market expertise with these prospects. If you are convinced the area your buyers are considering has bottomed out, you should make that case with an in-depth market report and be ready to educate your buyers about the differences in local real estate markets versus the metro area in general.

To find more first-time homebuyer prospects, check with your general sphere for referrals of this type. Other ideas for finding these prospects:

- **You could host homeowner/ home buying seminars – maybe in conjunction with your local SunTrust representative – to target renters in your area**
- **Consider networking with professionals involved in the wedding business- wedding planners, photographers, caterers, florists, etc.**
- **Quantum Digital has demographic databases available for a fee - contact Agent Marketing Services for more information**



Rising Mortgage Rates

Let's look at some math so we can see the facts. Current 30-year mortgage rates are approximately 3.25%. For those who have been around a while, that is an unbelievable rate. If you decide to purchase a new home today, you can set these historically low rates going forward. If you wait and rates go up, it could cost you significantly. See the examples below. Let's say you have a loan for the new property of \$200,000. That is very close to the average in Metro Atlanta. If you wait 3-5 years for home values to improve, rates are going to be higher. The only question is – how high? If rates go up to 5%, your monthly payment for principle & interest will be \$1,072 instead of \$870. Over the course of a 30-year mortgage, that amounts to \$72,720! If rates go up to the historical average of 8%, it would cost you \$141,840 more! That also translates to a 68% loss in buying power. If you could afford a monthly mortgage payment of \$870 for a \$200,000 loan – now you would only be able to get a \$136,000 loan for the same monthly payment. Yikes! These numbers are even higher for the luxury market.

Home Price	Current Mortgage Rates – 3.25%	Future Monthly Mortgage Rates – 5%	Difference Over 30 Years	Future Monthly Mortgage Rates – 8%	Difference Over 30 Years
\$100,000	\$435	\$536	\$36,360	\$733	\$70,920
\$200,000	\$870	\$1,072	\$72,720	\$1,467	\$142,200
\$300,000	\$1,305	\$1,608	\$109,080	\$2,201	\$213,480
\$400,000	\$1,740	\$2,144	\$145,440	\$2,935	\$284,760
\$500,000	\$2,176	\$2,684	\$182,880	\$3,668	\$354,240
\$750,000	\$3,264	\$4,026	\$274,320	\$5,503	\$531,720

There are thousands of baby boomers across Metro Atlanta who have figured out this math and are on the move. That is why baby boomers have outpaced first time home buyers as the most active segment. Many want to simplify and are buying a newer home that offers less maintenance and more efficient usage of energy. They realized that they would spend a significant amount of money on gas, electric, water, plus repairs and maintenance on their current property. They also realize they can take advantage of lower prices and incredible financing – right now.

For others, they struggle to see past the loss of value on their current home. Psychologists have studied this pattern over the years for different kinds of investment choices like stocks and real estate. They found that the “fear of loss” is 2.5 times more powerful than the pleasure associated with the opportunity for gain. Most people miss the opportunity for gain because they cannot see past the fear of the initial loss.



Scripts: Financing

“Hello, this is (agent name) with Prudential Georgia Realty. I am launching a campaign to educate first-time home buyers on the incredible opportunities for buying their first home. Many first-time buyers are confused about the availability of mortgages and the many benefits of home ownership. Many banks have special loans that first-time homebuyers can take advantage of. We offer Job Loss Protection programs with a rainy-day fund worth over \$10,000 and Home Warranties so they can avoid big expenses due to repairs. The current low prices and low mortgage rates make this a unique time in history that we may never see again in our lifetimes. Plus the future value trends look very strong. Many first-time buyers will look back and regret missing this window of opportunity. Who do you know that might be a first-time buyer that I can help?”

Scripts: Job Loss Protection

“Hello, I am (agent name) with Prudential Georgia Realty. I am sure you are aware of some of the great buying opportunities. Many potential buyers are eager to take advantage of the excellent market but are worried about paying a mortgage should they lose their job. We offer a Job Loss Protection program that provides coverage of over \$10,000 to help pay your mortgage if you lost your job. I would be happy to speak with you about your situation and help you achieve your goals.”

Scripts: Will The Market Go Up Or Drop Further?

“I’m sure with all the news about the weak real estate market, you’re wondering if the price of your prospective house might go up or fall even further - so should you buy now or wait? In many of our local markets, the consistent trends of low inventory are driving prices up. That is especially the case in the \$200,000 and under price points. In some areas and price points, we are still in a buyer’s market. I have access to proprietary information resources and local insight that is not available to the public. I can show you the facts about what is happening and give you a good sense of the trends. Another factor to consider will be mortgage rates, which are likely to rise over time. The combination of home prices and mortgage rates are the most important factors to consider. If this neighborhood (or school district, area, etc.) is where you want to be, let’s find just the right house and take advantage of this market before prices or mortgage rates go up.”

Recommended Marketing Solutions:

Videos: www.GetJobLossProtection.com
www.GetYourHomeWarranty.com



Target Market: Investors

For agents who want to target the market of investors, we strongly recommend becoming certified through the **OwnAmerica** program. You'll be educated on how to advise your clients on making informed choices and gain access to the powerful library of tools that **OwnAmerica** has compiled, including property analysis tools, self-guided buyer tutorials, marketing materials and more.

Scripts: Investors

"This is the greatest real estate investment opportunity of our lifetime. Don't let it pass you by, but learn how to play it like a pro. Visit my website to learn more about investing through the Own America program. This investor education program and the accompanying technology tools were developed to show you how to build wealth in American real estate. Here's a hint: Buy, Improve, Hold."

Through this program, you'll learn how to read the housing market cycle, create an investment plan, identify markets with the greatest appreciation potential, find distressed properties, locate diamonds in the rough and analyze properties to fit your objectives. Together, we can help you build lasting wealth through real estate investment."

Target Market: For Sale By Owner

We recommend including FSBO properties in subdivisions that are part of your target geography. It's easier to demonstrate expertise to a seller in an area you're also marketing for other types of sellers. The FSBO may have received a postcard from you or read your market report and you're well on your way to positioning yourself as the neighborhood expert.

To find FSBO prospects, one idea is to drive home by a different route several times a week, looking for yard signs. Other ideas:

- Visit www.forsalebyowner.com and search your areas
- The AJC Homefinder section also lists For Sale By Owner properties

Remember, when prospecting to FSBOs, check the Do Not Call Registry. Unless you actually have a buyer interested in that specific property, if the owner has their number listed in the registry you can't make a sales call. It's better to respect the seller's intention and contact them another way if they're listed in the registry.



Scripts: FSBO

“Hello! I’m (agent name) with Prudential Georgia Realty. I was in your neighborhood visiting my client, The ____s down the street (or I live in the neighborhood or was following up with my clients in the neighborhood) and noticed your sign. I wanted to stop by and introduce myself and see if I could schedule a convenient time to come back and preview your property if you are co-operating with brokers. Are you? I do specialize in this area and strive to be familiar with all available properties for my potential buyers in this area.”

“I was in your neighborhood today visiting my clients the _____ at 123 Main Street and saw your house is being marketed for sale by owner. I don’t know how long it has been on the market or how you are marketing it, but if you are not utilizing the internet, you’re probably not being seen. My company, Prudential Georgia Realty, has an Advanced Property Marketing System that was created for today’s market. If you would like to know more about it give me a call or please view my website at _____.”

** See David Knox Video Library For More Scripts*

Target Market: Expired Listings (APMS)

Again, we recommend targeting expired listings in subdivisions where you already have or are beginning to establish a presence. You can “cherry-pick” listings that you think are ripe to sell if listed with the right agent - you! If you can tell a seller what you’ll do differently, and you can speak to the specifics of a property and neighborhood, expired listings can provide a strong source of leads for your sales pipeline.

There are also several fee-based services that will send you expired listings periodically. We don’t specifically recommend for or against using these services, but be sure you understand exactly what you’re paying for and make the right decision for your budget. As always, Agent Marketing Services is available to help you evaluate the pros and cons of any fee-based service you might be considering - just contact the team.

NOTE: Many of the script ideas below will work in multiple listing opportunities - FSBOs, distressed sellers, general seller prospects, etc.

Scripts: Expired Listings

“I see your home has recently been for sale. Is your home still available? Our company has sold more of our listings than any other brokerage. Our award-winning Advanced Property Marketing System was designed for the current market and is the most effective methodology for getting properties sold. I’d love to present to you how this system could help you achieve your goals (another option is to use the phrase... I’d love to interview for the opportunity to help you achieve your goals).”



“Prudential Georgia Realty is committed to a high value approach where the advanced capabilities and exceptional services provided by our REALTORS are an exceptional value – and worth paying for! Prudential Georgia Realty’s approach is clearly different from low-cost service providers and other limited-service real estate providers. We have made significant investments in building an advanced infrastructure of marketing, technology, information resources, training, coaching and support services. The results prove the case. In recent years, our company has grown our market share more than any other large brokerage. Today, we are #1 in transactions, #1 in listings and #1 in listings sold. Our clients are benefiting from the combination of our advanced capabilities and the exceptional services provided by our local experts.”

“The real estate market has changed dramatically and the old methods simply no longer work. In the last three years, our company has made significant investments to build an advanced infrastructure of marketing, technology, information resources, training, coaching and support services. While others have cut costs to survive the real estate downturn, we invested in our future. These investments are paying off in better results for our clients.”

Prudential Georgia Realty is recognized as one of the Top Real Estate Companies in the United States. Our company continues to receive awards for innovation and quality. Some of our recent awards and recognition include:

Prudential Georgia Realty
is Ranked #1 in Atlanta Real Estate!

#1

- Ranked #1 in Transactions
- Ranked #1 in Listings
- Ranked #1 in Listings Sold
- Ranked #1 Brokerage on Google

The Advanced Property Marketing System

A collage of four screenshots showing the user interface of the Advanced Property Marketing System, which includes various charts, maps, and data visualizations.

- Ranked #1 in Homes Sold - 2009, 2010, 2011, 2012 and YTD 2013!
- Trendgraphix, RealValuator and SmartNumbers report that Prudential Georgia Realty is #1 for transactions, #1 for listings sold, #1 for buyers and #1 for listing inventory. We are delivering results for our clients and earning repeat business based upon our superior results.
- #1 Brokerage in Google for “Atlanta Real Estate” search and related searches which deliver hundreds of thousands of listing views each month. This coupled with our vast listing syndication services will give you great visibility where buyers are going first to view properties...online.
- REALTrends ranked our company as one of the Top 17 brokerages in the nation based upon our performance over the past 10 years.
- Our Advanced Property Marketing System was designed for the current market conditions and is the most effective methodology available for property marketing.



Prudential Real Estate has the highest average sales price nationwide and our affiliates are major players in the luxury markets that feed buyers to Metro Atlanta. These include companies like Prudential Florida, Prudential California, Prudential Douglas Elliman (NY), Prudential Rubloff (Chicago) and more. Prudential enjoys 98% brand recognition which gives our agents “instant credibility” when speaking to potential clients.”

“Mr. & Mrs. Seller, Prudential Georgia Realty is proud to be a full-service real estate brokerage firm. The reason is simple. When you hire Prudential Georgia Realty and me to sell your property, you achieve a higher return on your property investment! There are a number of variables to consider when calculating your return on investment including sale price, time on market, carrying costs, repair costs, staging costs, the market conditions and more. The real estate process can be very complicated and time-consuming. Prudential Georgia Realty’s key areas of value to streamline the process for you include the following:

- **Extensive Contract Expertise** - Understanding the ever-changing Georgia Association of REALTORS® contracts requires a significant amount of training and experience. A single mistake by a homeowner trying to sell their home “by owner” can be a very significant financial liability. Every year there are changes to the contract forms, exhibits and special stipulations. I understand them all and know how to protect your best interests in these contracts. We also have partnered with Weissman, Nowack, Curry and Wilco, Atlanta’s leading real estate law firm as our alliance partner. Seth Weissman participates with the GAR Forms Committee to advise them on changes for the GAR contracts. No one knows them better! WNCW also helps train us on how to leverage the GAR contracts to best protect our clients’ interests.
- **Our Advanced Property Marketing System** allows us to market and sell listings better than our competition.
- **Online Marketing Expertise** – Did you know that over 96% of Georgia buyers (ages 18-64) use the internet for their home search? How will your home get maximum exposure and be distinctive on the right real estate websites? What is the winning value proposition and story of your home versus the competition? I have developed the skills and have the best tools and resources in the market to help you stand out on the worldwide web and be seen where the public is searching first for homes today. Prudential Georgia Realty showcases our clients’ homes in more locations online - more than any other brokerage - and the listings stand out with featured promotions and rich media to get the maximum attention online.”

Recommended Marketing Solutions:

Videos: www.AdvancedPropertyMarketing.com
www.PGRMobileSolutions.com

Training & Additional Resources:

Training Class: Advanced Property
 Marketing System 2013
 (see www.pgru.com for schedule)





Target Market: Distressed Sellers

We have many resources available to PGR agents to help you identify distressed sellers in your target neighborhoods- the easiest to use is Real Valuator. Once you have identified properties where the owner has received one or more notices of foreclosure, you can use the appropriate script below. You can also search targeted areas where you have interested buyers. You can find a deal on a great home for your buyer and help a seller move on to the next stage in life.

Another source for distressed sellers would be your general sphere; they may either know someone in this situation or be facing financial hardships themselves. These scripts will work to help you find those potential clients from within your sphere.

Scripts: Distressed Sellers (General Listing)

“For sellers who are struggling to make their payments or are upside down on their equity, we have a Short Sale ASAP program that can help them sell their home and move on to the next chapter in their lives. This can be quite complex, so we partner with Weissman, Nowack, Curry & Wilco – one of the most respected real estate law firms in our area. They have relationships with the banks and can help us work through the morass of paperwork and bureaucracy to get these transactions closed. Lots of people have different challenges, and we have solutions! I’m taking some time in the coming weeks to reach out to help people take advantage of these incredible opportunities or help provide a solution to their specific challenge. Who can you think of that may fit into one of the categories?”

“There are thousands of homeowners across metro Atlanta that need to sell their properties for less than the outstanding mortgage. This may also include other liens such as a home equity line, home equity loans, second mortgages and even HOA fees. The “short sale” is a preferred approach for most banks since it costs them less than a foreclosure. The short sale is also better for sellers than a foreclosure. I am a Certified Short Sale Specialist and can help guide you through this process. To help streamline these complex transactions, we have created the ASAP Program with our strategic partner, Weissman, Nowak, Curry & Wilco – one of the most respected legal firms in Metro Atlanta.

Short sales can be quite complex, so you need to work with a team who really understands this fast-changing environment. There are also a growing number of scams that prey upon sellers who are unaware of their rights and options. You can be assured that our discussions are confidential and that I will work for your best interests. I also understand that a short sale can be a very emotional experience. Our team will treat you with respect and compassion as you begin the transition to a new chapter in your life. If you need to consider a short sale, or know someone else who needs my expert assistance, contact me today to get started.”

*** Prudential Georgia Realty has a full service Property Management Division for all your rental needs. For more information, visit www.propertymanagement.prudentialgeorgia.com**



Scripts: Distressed Sellers (Buyer Clients)

"I represent buyers who are very interested in our area (school district, subdivision, etc.) and we haven't found the right home for them yet. I think your property may fit their needs- would you consider a competitive offer?"

Recommended Marketing Solutions:

Videos: www.GetShortSaleASAP.com

Target Market: Foreclosure Buyers



With all of the media coverage of the foreclosure crisis, everyone is looking for a "deal" in real estate. And, of course, there are plenty of deals- but it depends on how you define "deal." Counsel your buyers on the realities of making improvements to an abandoned or damaged home versus buying a home that's competitive with a foreclosure but requires less work. There are also programs that will allow buyers to finance improvement costs into their original note; educate yourself on all of the opportunities available.

One idea for generating foreclosure buyer leads is to create a "Foreclosure Report" for the area you're working in. This can be as simple as an MLS search, done every other week, of properties listed as foreclosure, bank-owned or corporate-owned sales. You can then print these properties, write a cover letter outlining the additional resources you have available to your buyers (RealtyTrac, Real Valuator, etc.) and drop it off around your neighborhood. Put copies in local businesses, restaurants, car washes, etc. You can also post it on your website, or better yet, include a "Call to Action" button to sign up to receive the report.

Scripts: Foreclosure Buyers

"Are you looking for a deal in real estate? Do you know how to find the right house - in the right neighborhood and in the right condition - for the right price? It can get pretty confusing out there and the information available isn't always accurate. I have access to proprietary sources of information and can put the pieces together to find the best opportunities. What day and time can we meet this week?"



*“If you are a buyer or an investor, there are fabulous properties available that are priced below their replacement costs and mortgage rates are still at historical lows. So how do you find the best opportunities? That could be a foreclosure. But did you know that most banks tell their agents NOT to list their bank-owned properties in the MLS as a foreclosure? That means that other real estate companies that provide foreclosure searches are only showing a small percentage of the actual foreclosures in the market. Don’t worry, I know where they are! Our foreclosure search powered by **RealtyTrac** displays all forms of foreclosures including pre-foreclosures, auction properties, bank-owned properties and even government-owned properties. This is one of the most comprehensive search tools available – but this is also not 100% accurate. If you see a property that interests you, I have other sources of data that are not available to the public where I can find the real scoop.*

You may find that a short sale is a great buying opportunity. A short sale is where the bank and other lien holders agree to sell the property for less than the outstanding mortgage. Our exclusive short sale search will allow you to see the properties that are currently listed for sale. I also have data sources to see the properties that may be coming on the market as a short sale so that you can get the first shot on the best buys!

Corporate relocation or corporate-owned properties can also be great deals. These are properties where the employee is being relocated or may already be owned by the company. These businesses do not want to hold the inventory and are typically motivated sellers. It can be confusing since some bank-owned properties and other homes may be listed in the MLS as a company-owned property. But don’t worry, I can tell the difference. And of course, there has never been a more plentiful market of excellent resale properties to fit any lifestyle. You truly can find your dream home in today’s market.

I specialize in working with buyers and investors who are looking for phenomenal deals. I provide some very powerful search tools to see pre-foreclosures, auction properties, bank-owned properties and short sale properties. Tell me more about what you’re looking for and we can get started now.”

Recommended Marketing Solutions:

Videos: www.HomeFinderGeorgia.com
www.PGRForeclosureDeals.com
www.GetJobLossProtection.com



Target Market: Business Owners & Vendors

Business-to-business relationships can be excellent sources of referrals for buyers or sellers - but they must be managed with an eye toward reciprocity. Be sure that you're not just including references or coupons for vendors in your marketing materials and asking for nothing in return. Choose your relationships wisely – find places where the prospects you want tend to gather or do business and be clear about how you expect the businesses you recommend to return the favor. The more explicit you are, the better.

When thinking about growing your leads from other businesses & vendors, why not consider creating your own networking group? Just make a list of everyone you'd need to assist a client from initial contact through post-closing (*movers, contractors, landscaping, house cleaning, etc.*) and find like-minded business professionals to actively generate leads for each other.

Scripts: Business Owners & Vendors

"As a business owner, I am always on the lookout for opportunities to refer business to companies I like and trust. I'd like to add you to my list of referral businesses. I know my clients would be in good hands because I have had a great experience with you. And I know I can count on you to refer me to your clients who may be in need of real estate services. What contact info do you want me to provide? Here are several of my business cards. I look forward to a great business relationship with you!"

Target Market: Multi-Cultural/International

In many areas around Georgia, the demographics of the population are changing. You may discover that in your target geography, there are many different cultures represented - and in order to increase your market share, you need to understand how to communicate with all types of folks.

We recommend performing an analysis of your target geography- where are your buyers & sellers coming from? Is there a culture or ethnicity that's on the rise? If necessary, you may need to pick up a new language or get trained on the nuances of communicating with a different culture. Consider designations to help you penetrate new markets.

In this case, as in all marketing, be sure you're well-informed about Fair Housing Laws.

Multi-Language Property Search:

PGR Offers a property search in 13 languages for websites and/or Facebook.

Contact John.Henager@PrudentialGA.com to order.



Target Market: Resort/Second Homes

Buyers with money to spend and an eye on a vacation or resort home have a variety of excellent properties to choose from - and many of these properties are in new home communities, where builder sellers are extremely motivated. Your clients can enjoy many upgrades and you may be eligible for builder incentives - a win-win for everyone.

To work this target market, you should first decide if you want to represent buyers directly or generate passive referral income and partner with agents in your targeted geographies. In our area, resort or second home buyers are often looking in the North Georgia mountains or the coastal areas of Georgia, Florida and the Carolinas.

Since all of these areas have their own MLS services and are some distance from the metro area, we recommend networking with well-respected agents in these areas and establishing a strong referral relationship.

Scripts: Resort/Second Homes

"There has never been a better time to buy the resort or second home of your dreams than right now. The market is teeming with wonderful inventory, and if you're considering new construction, there are many incentives out there. And now that my website has all six MLS databases in Georgia, you can search the whole state from one place - from the North Georgia mountains to Savannah. Let me know when you're ready to find the perfect second home!"

Target Market: Renters

The messages here are similar to those for first time home buyers. Again, you should target rental communities that also serve as "feeder neighborhoods" to your target geographies.

Some ideas for targeting renters:

- **You can search for "absentee owners" in Realist2: while it's not a searchable category, you can search for a subdivision, get a list of the owners' names and look for mailing addresses that are outside of the subdivision. Those properties may be rental homes.**
- **You can visit some targeted subdivisions and look for a number of "for rent" signs. Some have a higher percentage than others.**



- You could do a “benefits of buying vs. renting” seminar and invite residents of apartment complexes. This will be more effective if you have a specific target geography; for example, “If you live in ABC Towers, you could own in XYZ subdivision for nearly the same monthly payment - and you’ll “keep” your money! (explain how equity works)
- There are databases of renters available through Quantum Digital for a fee. Contact Agent Marketing Services to learn more.

Scripts: Renters

“Why rent? You’re building somebody else’s equity instead of your own. If you start right now, you’re building equity for yourself. If you’re concerned about having a mortgage payment, our Job Loss Protection program may be just what you need to make the leap from renter to homeowner. There are also some excellent loan programs available, and with mortgage rates at historic lows, your buying power may never be higher. Can I have my SunTrust representative give you a call to fill you in on the details?”

Recommended Marketing Solutions:

Videos www.GetJobLossProtection.com

Renters Insurance: Lloyd Pro Group



Target Market: New Homes



Surveys continue to show that where all other factors are equal, most buyers prefer to have a new home. In many areas, there are excellent new home properties that are priced at or below resale prices for comparable homes- and many of these builders are offering upgrades for your clients and incentives for you. Be sure to keep informed of the details of the new home communities in your area and know what the values are for your buyers.

Scripts: New Homes

“If you’re like most buyers, you’d prefer a newer home if the price is competitive to a resale. Well, I have great news for you - there are a growing number of new homes now being built in our area. Many of the builders were able to take advantage of reset lot prices and build new homes that are very competitive. Most of these are energy-efficient and designed with the latest building innovations. Our new Homes Services division represents some of the finest builders in Metro Atlanta. We would be happy to help you find the right new home community and represent your interests in purchasing a new home.”



Target Market: Fine Homes

The luxury market can be a great opportunity for some agents. The Prudential Real Estate network continues to have the highest average sales price of any national brand. PGR defines a Fine Home as a property that is listed for \$600,000 or higher. We have many communities and properties in our market that fall into this category. PGR agents can become a certified Fine Homes International specialist. The details are in the affluent marketing section of PREA Center. There are many custom materials and marketing options that can help our luxury agents brand themselves and perform exceptional high-end marketing for their clients. If you have questions about this robust program, contact your broker or corporate marketing.

Scripts: Fine Homes

“Prudential Georgia Realty is proud to be a part of one of the most recognized and respected luxury brand names in the world. Prudential enjoys 99% brand name recognition in the affluent community. Prudential Real Estate (PREA) has the highest average sales price of any national brand. Our Fine Homes International Network is one of the most exclusive and largest luxury networks in the world.”

“Prudential Georgia Realty is the leader in Corporate Relocation for Metro Atlanta. We are the exclusive member of the Brookfield Relocation Services Network, which is the second largest relocation provider in the world. In addition, we partner with over 35 other relocation firms to bring qualified buyers to Metro Atlanta. Many of these buyers are executives that buy luxury homes. This gives Prudential agents a significant advantage in the marketplace.”

“The Advanced Property Marketing System for Fine Homes is the most effective approach to selling a luxury property for the highest value. Our methodology is designed to discover the unique story of the property and bring that story vividly to life online, in print and in person. Buyers who fall in love with a property pay a premium price. Our agents also leverage global networks including The Prudential Fine Homes International Network, The Luxury Real Estate Network, The Realty Alliance Network and The Brookfield Residential Property Services Network. These global networks combined with our local agent networks have the best chance to find the right buyer for your property.”

*** Resource: Need help? Contact Ta'Tisha Gibbs - Fine Homes Art Director Tatisha.Gibbs@PrudentialGA.com**

Target Market: Eco-Friendly

Many buyers today are interested in eco-friendly living- especially Gen X and Gen Y buyers. They're more aware of environmental issues and may enjoy urban gardening, urban farming and farm-to-table lifestyles. Be aware of the local zoning laws regarding agriculture in your target areas and look for ways to reach out to the new generation of “green” buyers. You may also choose to invest in one of the “green” designations available.



If this is a target market you want to pursue, here are some ideas for reaching them:

- **Local farmers' markets**
- **Food co-ops**
- **Dog parks**
- **Lifestyle businesses - yoga studios, organic restaurants, nurseries, etc.**



Scripts: Eco-Friendly

"It's never been a better time to be green! More and more properties now feature energy efficient features that are kinder to the planet and to your budget. If your current property doesn't reflect your commitment to live a greener lifestyle, call me today and we can find the perfect home for you!"

Target Market: Equestrian

Georgia is a horse-lover's paradise - there are many areas where stables and riding rings are part of the landscape, from large country estates all the way to urban riding centers. If this is a part of your target markets, consider advertising with local large animal vets, tack suppliers, stables & riding academies.

Scripts: Equestrian

"The metro Atlanta area is such a wonderful place to enjoy the equestrian lifestyle. We have options from expansive country horse farms to intown properties located close to stables and riding rings - and all at today's historically low prices and interest rates! To find the perfect new home for you and your horse, or to market your property with an expert in the equestrian area, contact me today."

Target Market: Divorced Sellers

Working through the legal and emotional hurdles in a divorce requires a special skill set and you can provide a valuable service to clients experiencing this event. Prudential also offers an automated co-marketing program called Divorce Shield Advocate Network that allows you to reach out directly to this market. For more information, log into your PREA Center account and search for "divorce shield" or visit www.dsadvocates.com/prudential.

Scripts: Divorced Sellers

"The reality of the breakup of a family is that the parties find themselves needing the services of a REALTOR with special sensitivity to the unique challenges of selling a property as part of a divorce. I have experience in guiding sellers through this difficult time and I can provide sound, objective advice to complete the transaction as quickly and profitably as possible for all concerned. If you know anyone who could benefit from an expert's touch while going through a divorce, I'd be grateful to be of assistance."



Target Market: Exiting REALTOR® Referrals

Real estate has always been a high turnover industry. With shifting markets, retirement, career changes and agents relocating, you have an incredible opportunity to benefit from exiting agents' relationships and databases.

1. Identify agents you'd like to do business with who have recently exited the business or who may be retiring or moving out of the area.
2. Reach out to those agents - request a meeting and let them know you're looking for innovative ways to grow your business. Discuss a specific plan for referral fees, including a timeframe (how long will the prospect continue to be "their" client after you begin marketing to them?)
3. Be sure to arrange an "introduction" letter or other method of creating a warm relationship, rather than just a transfer of a database.
4. Remember to keep in touch and farm the new database regularly.

Scripts: Exiting REALTOR® Referrals

"I'm contacting you today because I'm looking for creative ways to expand my business. I've admired & respected the way you have conducted your business and I'm looking into opportunities to partner with the right agent who might be ready to step back and take a less active role in servicing their clients. Would you consider a partnership involving a referral fee and of course the assurance that I would continue to provide the same excellent service to your clients that they have come to expect from you?"

Target Market: Commercial

Commercial real estate transactions require a special set of skills and tools and although some agents specialize in commercial real estate exclusively, others keep a blend of residential and commercial business. Unless you have the training and experience to service commercial clients as a frequent part of your business, we recommend referring potential clients to a member of our Commercial Team.

Scripts: Commercial

"The complexities involved in commercial real estate transactions call for the expertise of a specialized REALTOR® - one with extensive experience in lease negotiation, build-outs, commercial contracts and other contingencies unique to the commercial realm. We have an exceptional team here at Prudential Georgia Realty, and I'd be happy to help you choose an agent who can do an excellent job for you."



Listing Scripts: General

"Hello, I'm (agent name) with Prudential Georgia Realty—your neighbor the _____s REALTOR®. I like to meet other homeowners in the area for a couple of reasons: 1) So you will have my contact info. Please feel free to contact me anytime if you have questions about what we are doing to market the _____'s house or the market in general. 2) I'd like to ask you to help us find your potential new neighbors—someone that would be the perfect buyer for the _____'s home. Anyone come to mind? Here are some flyers/postcards you can share. (We are also going to have a special preview party from 1-2 pm this Sunday for neighbors and their friends to come by and see the _____'s house before our general open house.) 3) And naturally if I can ever be of assistance to you, you will know I specialize in this area and a few of the details about how I would work hard for you, too. It was a pleasure to meet you."

"Many homeowners want to sell but are waiting for home prices to return to higher levels. But the cost of waiting may be a shocking surprise. If you do the math, it is better to purchase the home you desire now. The combination of higher mortgage rates, incremental carrying costs, ongoing maintenance costs and the higher prices of the desired home can be significant. The best scenario is to rent your current home and buy now. But even if you sell your current home for a lower price today, the cost of waiting is likely to be significantly higher."

"I know you've been thinking about selling but you're not happy with market prices today. It might seem like a good idea to wait until prices improve to list and sell your house, but the cost of waiting may surprise you. I'm calling today to make sure you understand the math and are making an informed choice about your property. The market has been very active and you could take advantage of the fantastic buying opportunities. When is a good time this week for me to stop by and run through the math with you?"

"Hello, this is (agent name). I was following up since you had mentioned you might be interested in listing your home next year. The National Association of REALTORS® just released a new report that showed that the internet was the #1 source where buyers found the home they purchased. The report also reinforced that great photography received the highest value ranking for online listings. As you may recall, we have a very advanced methodology for property marketing and especially for rich media marketing. One idea that works well is to use seasonal and lifestyle photos. We want the potential buyer to make an emotional connection to your property and community. I would be happy to come over and brainstorm what might work best for your home. What is a good time for you?"



Listing Scripts: General

"Hello, this (agent name). I am currently working with several buyers who have not found their dream home yet. The listed inventory is getting really low so I am calling to identify potential sellers who may be interested in selling for the right circumstances. Who do you know that might be interested?"

"I understand you may be selling your property at 123 Main Street. Our Advanced Property Marketing System was designed for the current market conditions and is simply the best way to get top dollar in the shortest timeframe. This is one of the reasons that Prudential Georgia Realty has become the #1 company for listings and listings sold. I would love to explain to you how this system works and understand your goals and objectives. When is a good time for us to meet?"



Buyer Scripts: General

“Buyers are in a great position. In our lifetime, we have not seen this unique combination of very low prices and incredibly low mortgage rates. Many people are going to be “kicking themselves” for missing this window of opportunity. Wealthy people make money by buying when prices are low and financing is cheap. And that is the case right now! We do not know how long this will last with pending legislation and potential inflation that may move mortgage rates higher. The Fed recently stated that they plan to keep interest rates low through 2014.

“I’m strongly advising all of my buyer clients to take a fresh look at the inventory and find their dream home now- I believe we’ve seen the bottom and the only place for prices to go is up. In fact, in some areas, we’re seeing a dramatic reduction in inventory- we may have a harder time finding the perfect property as the year goes on. When can we get together and preview a few houses?”

“Mobile technology is changing rapidly- and mobile web surfing is quickly overtaking traditional browsing from a PC or laptop. Prudential Georgia Realty offers the most robust suite of mobile solutions available. You can search all six MLS databases to view all the properties for sale from your mobile device. You can use our My Home Finder account to save searches, pick favorites, and make notes – from your mobile, PC or laptop. I am also using the latest text marketing codes and QR codes to get my listing information into the hands of buyers. My sellers are loving these new solutions. I even use mobile videos to communicate with new prospects – text PGRMobile to 85377 to see what I mean. Mobile technology is changing fast and we are just getting started. I will keep you posted as we release some cool new tools soon.”



General Marketing Scripts

“Prudential Real Estate and Brookfield Residential Property Services have combined to form a new global real estate powerhouse. The new entity is the third largest franchise in the world with over 80,000 agents in 2800 locations. Brookfield Relocation Services is now the second largest global relocation provider with over 85,000 clients moving in 125 countries. And we are just getting started! We are excited about leveraging innovations from other markets and bringing them to our clients first. We are also excited about the power of our global networks and bringing more qualified buyers for our listings.”

“We have the best of all worlds - the power of a large global real estate network plus the ability to make local decisions that best serve our clients. We have a proven record of speed and innovation that has benefited our clients. In the last three years, our company has grown our market share more than any large brokerage. Today, we are ranked #1 in listings sold and overall transactions by Trendgraphix and RealValuator. The Atlanta Business Chronicle ranked our company as the #1 residential real estate company in Metro Atlanta.”

“Our family of services is designed to make life easier for our clients. SunTrust is Atlanta’s hometown bank and provides excellent financing options. Our loan officers would be happy to help you get pre-qualified or discuss creative mortgage options. We have partnered with Weissman, Nowack, Curry & Wilco for title and closing services. Seth Weissman is the founder and is also counsel to the Georgia Association of REALTORS for real estate contracts. Our closings are smoother and more successful thanks to the skills of this great team. HSA offers home warranties that can help you avoid major expenses and simplify dealing with vendors. Sears Commercial offers a best price guarantee for all kinds of home products, including appliances. Lloyd Pro Group is our new insurance partner and offers a full suite of insurance products from homeowners’ insurance and rental insurance to life and auto. And Georgia Natural Gas is an excellent provider of natural gas for your energy needs. We would be happy to introduce you to our partners to make things simpler and save you money.”

(Phone response to text marketing inquiry) “Hello, this is (agent name). I am the listing agent for 123 Main Street. I saw that you had inquired about the property and would be happy to set up a showing or answer any questions you may have.”

(Text response to text marketing inquiry) Hi, this is (agent name), the agent for 123 main street. Happy to show you the property or answer any questions. Have a great day!

“Did you know that some agents are licensed but not a REALTOR? There is a big difference between agents that are held to higher standards. REALTORS have access to a variety of information tools and proven contract documents. We make a pledge to adhere to high ethical standards and are held to those standards by our boards. REALTORS fight for your property rights and are active in the charitable organizations in our local communities. REALTOR is the professional designation for our industry. The results prove the difference. Nearly 90% of the top agents and top brokerages are REALTORS. After all, if an agent cannot afford a few hundred dollars to be a REALTOR, can they really do the best job of representing their clients?”



General Marketing Scripts

“So who needs a home warranty? Everyone - no homeowner should be without a home warranty! Just do the math. The fact is that most homes experience two mechanical failures each year. A home warranty is designed to cover repairs to household appliances and mechanical systems that break down due to normal wear and tear. Coverage includes repairs to air conditioning, heating, water heater, electrical systems, plumbing systems, appliances and more. Mechanical systems and appliances aren’t designed to last forever and unexpected breakdowns can stretch your budget and your patience. For example, the replacement of central air conditioning components can range from \$1,500 to over \$5,000. A home warranty can significantly reduce these costs and provide you with one source to contact for most repair needs. Whether you are selling or buying, the HSA home warranty protection gives you the peace of mind of knowing that your home’s appliances and mechanical systems are covered should there be any unexpected breakdowns. Everyone should have a home warranty.”



OVERVIEW OF PGR AGENT SOLUTIONS

Prudential Georgia Realty provides the best marketing, technology, information resources, coaching, training and support services. Our strategy is to enable our agents to deliver the highest value to their clients. PGR Labs constantly evaluates new options. Our size and scale allow us to innovate faster and offer solutions at lower prices than our competition. We support these solutions with training, coaching and agent services that allow our agents to implement these powerful solutions with flexible business models. Here are some examples of PGR Solutions:



PGR Agent Websites – PGR provides very robust agent websites versus many other companies that only provide a web page or template that is part of their company website. These websites can be completely customized with custom searches, page content, page navigation, and agent branding. Consumers love the easy “one click” links to local neighborhoods, school districts, foreclosures, short sales and many other advanced search options. We also provide a unique search for all forms of foreclosures powered by RealtyTrac. Agent websites also have a variety of standard and custom options for Calls to Action that generate leads plus widgets, stealth pages, integrated video support and more. The sites offer a complete lead management system, contact management system, integrated campaign system, seller reports and intranet. Our mobile platform is highly integrated versus separate systems from other providers. SEO services are also available as an option for agents to be found in organic Google searches.

PGR eCampaign Solutions – PGR provides a suite of eCampaign solutions that allow agents and their clients to share information in email or social media. These solutions allow agents to use different platforms for specific campaign needs and also help avoid spam problems.



AnnounceMyMove– PGR has a unique platform from AnnounceMyMove that offers three different solutions. AnnounceMyNews allows the company to create high quality campaigns that agents can simply forward in email or link to their favorite social media platform. AnnounceMyListing automatically creates a listing announcement that agents or their clients can share. Every PGR agent also has a personal AMM account so they can create their own campaign content for use in their marketing.



Real Estate Advisor eNewsletter – Each month, PGR provides a custom local newsletter that agents can enable and automatically send to the contacts on their agent website. These eCampaigns are intended to stay in touch and include specific Calls to Action to generate leads from potential clients.

PGR AGENT SOLUTIONS



RISMedia Real Estate Information Network – PGR is a charter member of the RISMedia Real Estate Information Network. This exclusive network includes the largest and most respected real estate companies in America. PGR agents get a daily email with relevant news plus a monthly consumer newsletter and a monthly social media newsletter. The monthly consumer newsletter can be branded to our agents for use in their marketing. In addition, there are a suite of videos available. PGR agents can use all these resources in their marketing.

PREA eCards – PREA Center offers a robust suite of eCards. This platform allows the agent to load their database of clients for that campaign so they can see more details of open rates.

Prudential Media Center – The Media Center allows agents to create rich media campaigns that can be shared in email or social media.



PGR Market Reports & Property Research Solutions – PGR provides excellent information resources to help agents put together market reports and research information about properties. The accuracy and overlap of many tools can make it very confusing for agents. We help simplify this by educating agents on the tools, their source information, and how to perform the “real estate CSI” to determine the real story of the market or property.



RealValuator – PGR was involved with Data Intelligence Corporation in the development of RealValuator. This solution is one of the best sources for local foreclosure data. RealValuator allows agents to run market trends reports and reports on a specific property. RealValuator can also be used for research on specific properties or foreclosures. You can also evaluate communities by using the polygon search and draw your own custom areas.

Trendgraphix – Trendgraphix also provides market trend reports. These reports are very similar to RealValuator. The foreclosure data is less accurate since their source comes from the local MLS services.

RealtyTrac – Each branch has access to the proprietary information provided by RealtyTrac. You can research the foreclosure stats for a property or area.



PGR Market Trends & Webinars – PGR provides a regular series of Market Trends reports that agents can leverage. These include stats and slides from a variety of national and local sources including Case-Shiller, SmartNumbers, Equity Depot, Freddie Mac, Mortgage Bankers Association, NAR and more. We share these in PowerPoint slides, PDF documents, webinars and our company blog site at ATLScoop.com. Additional custom market reports are available from PGR Agent Marketing Services.

PGR AGENT SOLUTIONS



AppraiserSuite



FMLS (Fusion, CMA, Find, Realist2, Kurio, ListingBook) – PGR leverages the solutions available from FMLS. We provide extensive training for our agents on how to effectively use these solutions.

Georgia MLS (RE Insight and other tools) – PGR leverages the solutions available from Georgia MLS. We provide extensive training for our agents on how to effectively use these solutions.

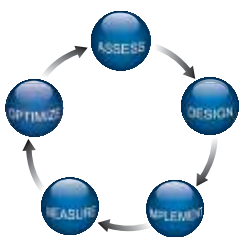
Collateral Analytics – Collateral Analytics (CA) is a new set of market analytics tools that will help you see trends, gain insight on properties and estimate values more accurately. Look for more information on CA coming this spring as we roll this solution out in phases.

Appraiser Suite –by CoreLogic is a property research and valuation tool designed specifically for an appraiser's workflow. AppraiserSuite returns MLS and public record data that you can interact with and allows you to input your own calculations – all in one valuation-focused workspace.

DocuSign – PGR has chosen DocuSign as our partner for eSignature. This is one part of our evolving paperless strategy. DocuSign is the world's leading eSignature service with over 10 million users signing more than a million pages of business documents online every day. DocuSign is also the official and exclusive eSignature solution supported by the National Association of REALTORS. It is clear that DocuSign is rapidly becoming the industry standard for real estate.



PGR Listing Syndication – PGR provides the industry's most sophisticated listing distribution which results in listings on more websites, better search priority and more distinction on the page. PGR listings bring the unique story of the property to life online. Our listings are displayed on thousands of real estate websites around the world. In addition, we also distribute to YouTube and other video sites, social media sites and a growing network of mobile sites. Our resources constantly manage and improve our listings distribution to give our clients a competitive advantage.



Advanced Property Marketing System – Our award-winning APMS has helped propel our company to #1 in listing inventory and #1 in listings sold. This innovative methodology was created for the current market conditions. This “system” is the most effective property marketing methodology available. The APMS comes in a standard version and a Fine Homes version. There are a variety of packaging options and supplemental documents to support different areas of the methodology. Agents can leverage our APMS to generate more listings and increase the chances of successfully selling and closing their listings.



Advanced Database Marketing System – The ADMS methodology helps you develop your database marketing strategy, get your database organized into logical groups or categories and design a marketing plan to get more relevant content in front of the right prospects. The results is a more effective lead generation system that makes you more net profit!

PGR AGENT SOLUTIONS



PGR Mobile Solutions – PGR offers a full suite of mobile solutions including 24/7 text marketing, QR codes for all listings and a mobile search for every agent website. Every agent mobile search delivers the leads directly to that agent. This is fully integrated into our agent websites for lead management and listing traffic statistics. In early 2013, PGR announced the first “micro-local” mobile search solution plus Intellicodes for mobile marketing campaigns. PGR offers the most comprehensive suite of mobile solutions so our agents can provide more value to their clients and generate more qualified leads.



VHT Image Management System – The VHT platform includes image management, virtual tours, narrated videos, full screen HD viewers, tour distribution, and SEO benefits from our YouTube channel distribution. Every agent is assigned a personal account and has full access to these services. The image management solution allows agents or staff to load high resolution photos to the platform where the image can be optimized and automatically resized for use in other platforms. The platform also automatically creates a full screen HD viewer that is displayed on the virtual tour players and our website listing detail pages. A virtual tour slideshow is also created and the branded or non-branded versions can be appropriately distributed to REALTOR.com, the MLS services and our PGR websites. A standard music video is created and distributed to our YouTube channels for the SEO benefits. Agents have the option to add narration for very favorable pricing to help “tell the unique story of the property in the most powerful format.”



PGR Marketing Center – The PGR Marketing Center is powered by Imprev. There are a range of templates available including flyers, brochures, postcards and much more.

PGR Custom Flyers & Brochures – The PGR Agent Marketing Services team can help you create custom materials. There are some beautiful designs available or we can help you create something brand new. In 2013, we will release new solutions that help agents target local communities and identify more specific attributes for potential prospects. You will also be able to draw custom polygon maps in certain areas to make up your own campaign.



PGR Videos & Digital Magazines – PGR provides a whole suite of videos and digital magazines to assist agents in prospecting and communicating their unique value. PGR Agent Marketing Services can also create custom videos or digital magazines for agents to use in their personalized marketing. Examples include:

AtlantaReaEstateChannel.com
AdvancedPropertyMarketing.com
PGRMobileSolutions.com
PGRForeclosureDeals.com

GetShortSaleASAP.com
GetJobLossProtection.com
HomeFinderGeorgia.com
GetYourHomeWarranty.com

AtlantaLuxuryHomesMagazine.com
APMSDigitalMagazine.com
APMSFineHomes.com

PGR AGENT SOLUTIONS



PGR Technology Services & Support – Each agent will receive a phone number, email address, fax-to-email number and have access to the wireless networks, computers systems, copiers and more in each office. Our IT staff can assist you in setting up your personal computers and mobile devices so these systems are fully integrated.



Advanced Agent Business System – The Advanced Agent Business System is our strategy and business planning methodology. This exceptional approach helps agents develop a winning strategy and business model. The system was created from best practices in real estate and classic business planning approaches from other industries.



Game Plan 2013 – Our Game Plan 2013 tour includes a series of road shows to educate our teams on the latest market trends and scripts that could be used for their prospecting and marketing. We created an extensive 2013 Playbook as well as supporting scripts and marketing solutions. Our local Coaches host team huddles to share success stories and provide additional training and support for the key messages for targeted prospects.



PGR Coaching Services – For more personalized coaching and accountability, we offer PGR Coaching Services. There are programs for current experienced agents plus new experienced agents who have joined our company. PGRPerformers has generated an incremental \$21,000 of GCI for the agents who participated in the program. PGR Coaching Services also provides more customized training, marketing support and a detailed action tracking system. Many agents continue to leverage PGRPerformers each quarter to help maintain their business performance at a higher level. Contact PGR Coaching to take your business to the next level.



PGR COACHING



PGR University – PGRU offers a wide variety of training courses delivered in your branch, via Webex and at regional locations. Agents are encouraged to create a training and development plan to ensure they take the right courses to support their business model. PGRU offers leading-edge content from our local and national experts. Visit PGRU.com to sign up today.



PGR Agent Marketing Services – PGR Agent Marketing Services can be your virtual team to provide technical and marketing support so you can stay focused on generating leads and servicing your clients. These services include prospect databases, website design, custom collaterals, marketing campaigns, social media, search engine optimization and more. Our expert resources have deep skills and understand all our systems. Contact PGR Agent Marketing Services to get started today.

2013 PLAYBOOK

CONNECT WITH PGR COACHING

PGR Coaching will CONNECT you with success in 2013!



Ready to take your business to the next level? Visit PGRCoaching.com



"We are totally committed to our agents' growth and success. Our team of coaches and trainers understand our company tools and solutions as well as what it takes for an

agent to be successful in today's real estate environment. We invite you to take advantage of our coaching programs and take your business to the next level."

~ Dan Forsman, President & CEO



Prudential

Georgia Realty

COACHING =
More Money + Quality of Life



225 Total Participants in Prior 18 Months

Prior Year Production - \$215 Million

After PP Production - \$408 Million

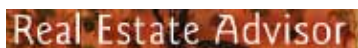
Increase of \$193 Million or 89%

Increase of \$857,000/Agent Volume

The Results Speak for Themselves



Agent Centric = Added Value: PGR is an agent-centric company. Our company invests significantly in marketing, technology, training, and agent services. One hallmark of our internal coaching programs is that these valuable resources are integrated into the design and execution of our coaching programs. This brings greater relevance and a higher return to your business success. Coaching will help you leverage our top solutions which include:



Text 12345 to 85377



Attributes and Skills of Top Agents



Winning Strategy and Business Plan

Time Management Skills

Prioritized Lead Generation Every Day

Effective Presentations for Buyers, Sellers and Investors

Valuable Knowledge, Skills and Expertise

Effective Scripts & Delivery
- Practice Makes Perfect

Systems and Resources to Execute

Advanced Marketing, Technology, Training & Support

Positive Attitude and Perseverance

Greater Life Balance

Want the above attributes and skills of top agents?

**Enroll in PGRPerformers Now!
Get Coached in 2013!**



For more details or to register for an upcoming coaching session visit:

**PGRCoaching.com or
Deann.Golden@PrudentialGA.com**



Prudential
Georgia Realty

AGENT MARKETING SERVICES

===== Your Team of Marketing Professionals =====

Business Strategy:

Consultation, Help Choosing your Target Market, Messages and Campaigns

Website Design:

Home Page Makeovers and Full Site Redesign

SEO/SEM Services



**Home Wanted
in Ashford Chase!**

I have buyers ready to move into Ashford Chase,
but we haven't found the right home for them.

Could it be YOURS?

Please contact me today if you'd consider a **competitive offer**.

Julie Smith
direct: 404.313.3151 • office: 770.393.3200
jhalpert@prudentialga.com

JodiHalpert.com: the Leading Website for Dunwoody Real Estate

Custom Fine Homes Marketing

Database Administration

Multi-Channel Campaigns

Postcards and Other Mailing Campaigns,
Email Campaigns

Mobile Marketing Campaigns

Custom Mobile Home Page Design, Gateway Mobile App,
Scan/Text/Browse Campaigns, One-Click Mobile Searches



Prudential

Georgia Realty

**Contact your local branch or Monique Accetta
at Monique.Accetta@PrudentialGA.com
to get started today!**



List of Webinars & Videos:

Consumer-Facing Videos/Digital Magazines/Blog

APMS Video (AdvancedPropertyMarketing.com)

PGRMobile (PGRMobileSolutions.com)

Search Tools (HomeFinderGeorgia.com)

Foreclosure Deals (PGRForeclosureDeals.com)

Short Sale ASAP Program (GetShortSaleASAP.com)

Job Loss Protection (GetJobLossProtection.com)

HSA Home Warranty (GetYourHomeWarranty.com)

Fine Homes Digital Magazine (AtlantaLuxuryHomesMagazine.com)

APMS Digital Magazine (APMSDigitalMagazine.com)

Fine Homes APMS Digital Magazine (APMSFineHomes.com)

Prudential Georgia Realty Blog (ATLScoop.com)

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2013 PLAYBOOK