



Presenting Offers & Negotiations AGENDA

- Managing Client Expectations
- Value Proposition
- Competitive Strategies/ Multiple Offers
- Strategic Counteroffers
- Negotiation Tactics
- Objection Handling
- Essential Partner Advantages



Managing Client Expectations

- Power of a Consultation
- Educate
 - Market Conditions Share Stats & Facts
 - Recent Activity Comparative Market Analysis
 - Pricing Knowledge
 - Pricing Strategies
- Contingencies and Timelines



Listing Consultation Worksheet

After the Property Walk-Through: How many properties have you sold? Last time you sold a home? How did that go for you?: Tell me about your experiences with your last transaction? What did you like about the process, what would you like to change: If you could wave a magic wand, and have this sale go just the way you want it, what would 2. Review - Reasons for selling? (If moving out of town, offer help with a Realtor referral.) 3. Review- Where are you going? Calendar: 4. When would you like to be there? (Put dates on a calendar) Move in Date to new house? Closing Date on this house? Under Contract date? 1st Day On The Market? 5. Do you have any other properties you need to sell? Would you like help? Qualify the House: (Applies only if deficiencies exist that affect the value of the property.) 6. Do you want to price your house in its' current condition, or with (improvements) eg new 7. Have you had a chance to review the package of information I dropped off? 8.Do you have any questions regarding the package? 9. Based on the information in the package, do you feel we are qualified to market your home?

Would you like me to handle the sale for you?

What are the key things you feel like you need to know in order to move forward with selling your home? Is there anything else? Anything else? We will make sure to cover all these questions before we're done here today. You know, one of three things will happen here: 1. After we've answered your questions, you may decide to hire me. 2. You may decide I'm not the right fit for you, and may choose not to hire us. 3. If I feel I can't help you achieve your objectives, I have the responsibility to tell you that and not take your listing. It would not be right for me to take your listing knowing down deep inside that I can't help you. Shall we proceed and see where we are? Pricing: 10. My mission is to get you to ______ on time. Would you like to see your odds? Show: The Pond, Odds of Selling, Buying Patterns, Scattergram 11. Are you willing to sell your home at fair market value? Fair market value is determined by what buyers are willing to pay given their choices, and what sellers are willing to sell for, given their choices and the competition. Buyers compare properties based on: A) Location. B) Price C) Style/Size D) Condition, Features and Amenities 12. Based on current market conditions where do you think you should price your home in order to get you to _____ on time. 13. Do you think that price will get you there on time? If not, what's your plan B? 14. If we get to and your house isn't sold, what will 15. If we got a contract on your house for _______ today, what would you 16. If we find a buyer for your house in the next 72 hours, are you going to be okay with that? What if it's the first person who looks at your house?





ILLUSTRATE YOUR VALUE



Earn Your Professional Services Fee and Stand Up For It

- Understand Their Needs
- Represent Their Best Interest/ Trustworthiness
- Competitive Pricing Experience/ Market Knowledge
- Focused, Intentional Approach
- Timely Communication & Availability
- Large Network of Agent Influence
- Strategic Negotiations
- Professional Photography & Merchandising Strategy
- Ability to Navigate a Complex Market
- Show Your Relationship NOT the Inventory
- Manage the Process from Sale to Close
- Globally Respected Brand & Industry Leading Partners



LISTING AGENT SCRIPT - REDUCE LISTING COMMISSION

I appreciate why you would be asking me to lower my commission. The commission is a very important element and I want to address it properly. My business philosophy is to provide the best service possible. To reduce my fee would require me to skimp on those services, and in my opinion, that would harm your sale more than the savings you might experience from a fee reduction. With any professional service, there is a range of value as well as a range of fees. In the absence of value, all someone has to offer is price. If you look only at the fee, you are missing an important part of the cost/ benefit relationship. You must also look at the benefit to you in terms of quality service, marketing exposure, market time, increased sales price, leading industry partners, and less inconvenience during the transaction.

Let me ask you a question...would you consider your home your largest financial asset? (yes) So, wouldn't it make sense to hire the best to help best protect your investment? Do you feel my high-level of services would provide you with beneficial results?

Earn Your Professional Services Fee and Stand Up For It



Strategies for Presenting
Offers & Counteroffers

- TEMPORARY OCCUPANCY FOR SELLER
- HIGHER EARNEST MONEY WIRE VS. ACH
- OPTION MONEY
- SHORTER DUE DILIGENCE
- RIGHT TO REQUEST REPAIRS VS. DUE DILIGENCE
- LIMITED FINANCING AND APPRAISAL CONTINGENCIES
- FULL UNDERWRITING PRE-OFFER THROUGH PROSPERITY'S "BUYER'S ADVANTAGE PROGRAM"
- MULTIPLE OFFER SCENARIOS ENCOURAGE BACK UP OFFERS
- HOME WARRANTY THROUGH HSA
- SELLER SALE CONTINGENCY

	Contingency For Seller Contracting on New	/ Property.
This Exhibit is part of th purchase and sale of th	e Agreement with an Offer Date of at certain Property known as:	for the
Property") and that Sell-	Seller is currently actively looking for real estate to per will proceed in good faith to identify and negotiate agency Period (as that term is defined below).	
New Property on or bef event Seller enters into this Exhibit shall be of n the end of the New prop	ntingent upon Seller entering into a written contract ore("New Property Contingency Period"). So written contract (including an option contract) to po further force or effect. Additionally, Seller may waterty Contingency Period by providing written notice on on further force or effect.	Seller shall notify Buyer immediately in the urchase New Property. Upon such notice live this contingency at any time prior to
to purchase New Prope Buyer and paying Buye Seller does not provide <u>Period</u> then Seller's righ	New Property Contingency Period ends without Sel ty then Seller may, at Seller's election, terminate the atermination fee of \$ In such event, all eawritten notice of termination within three (3) days of to terminate due to Seller's failure to enter into a within the of no further force or effect.	e Agreement by giving written notice to mest money shall be returned to Buyer. If the end of the New Property Contingency
and paying Seller a tern	t remains in effect, Buyer may terminate the Agreer nination fee of \$, provided that such notice is Date and not later than the end of the New Property	given not sooner than days from
Seller	Date	
Seller	Date	
Buyer	Date	
Buyer	Date	

Contingency for SELLER Contracting on New Property

Multiple Offer Spreadsheet

*Template located on Agent Hub/ LEARN/ Sellers Market

Offers: 123 Anywhere Street

Town, State Zip



					TOTAL PAGE
	OFFER1	OFFER 2	OFFER 3	OFFER 4	OFFER 5
Buyers Last Name	Walker				
Buyers Agent Name	Mike Williams w/ Best				
FINANCIAL TERMS					
nitial Contract Price	\$300,000	\$500,000	\$300,000	\$300,000	\$300,000
Escalation/MAX OFFER	\$2,000 over up to \$690,000				
Earnest Money	\$10,000				
Beller Concessions	\$3,500	\$3,555	\$3,555	\$3,555	\$3,555
Down Payment	\$22,000				
oan Amount	\$278,000	\$500,000	\$300,000	\$300,000	\$300,000
oan Type (Conv., FHA, VA, etc.)					
_ender Letter Received (yes/no)					
Option Money - Toward Purchase Price (Y/N)					
DATES AND DEADLINES					
nspection & Due Diligence	Mon, May 25, 2020				
Appraisal	Tue, Jun 30, 2020				
oan Contingency Expiration Date	Sat, Jul 4, 2020				
Closing Date	Sat, Aug 1, 2020				
Possession Date/Time	Sat, Aug 1, 2020 5:00 PM				
Offer Response Deadline Date/Time	Thu, May 21, 2020				
Other Deadline					
HOME SALE CONTINGENCY					
Buyer must sell to close?	Yes				
f yes, is the home under contract?	Yes				
OTHER CONSIDERATIONS					
Buyer Will Occupy	No				
nclusions Beyond Standard	Fire pit, washer, dryer				
HOA Transfer Fees Paid By (Buyer/Seller)	Buyer Pays				
Other Seller Expenses (Extend Title, etc.)	\$200	\$100	\$100	\$100	\$100
Home Warranty Coverage offered by Buyer				¥	
NET OFFER"	\$296,300	\$496,345	\$296,345	\$296,345	\$296,345
NET OFFER WITH ESCALATION**	\$686,500		***************************************		
NET OFFER WITH ESCALATION**					
Other notes	Spoke to buyers lender, they have a full credit report and have verified income. Loan has been through pre-underwriting.				

**Escalation may either be based on max potential, or it may be based on an amount above other actual offers in this comparison.

NOTICE TO SELLERS: REVIEW OF THIS SPREADSHEET COMPARISON IS NOT A SUBSTITUTE FOR A THOROUGH REVIEW OF EACH CONTRACT/OFFER TO PURCHASE PRESENTED TO YOU. SELLERS SHOULD CAREFULLY REVIEW ALL THE TERMS AND PROVISIONS OF EACH CONTRACT/OFFER IN ORDER TO FULLY UNDERSTAND AND FULLY COMPARE THE CONTRACTS/OFFERS RECEIVED.

^{*}Net Offer does NOT include all closing costs. This worksheet is designed to help compare the merits of each offer before doing a more detailed estimate of closing costs. This work sheet uses some generalizations and estimates. Each complete offer presented as attachments to this summary.





Client Services

Rumble 2022







Listing Alert & Feedback System



Design Studio (direct)



Online Presentation and CMA



Customer Relationship Mgmt



BHHS REsource Center



App Exchange Partners



Marketing Resources







SHERRI IOHNSON ACADEMY Sherri Johnson





David Knox







Office 365



Center SOAR

SOAR

THRIVE

Set appointment and

get more listings.

6

0



Academy



FORMS

Working With PDF

Form Files - Best

Practices



Business Plans

Spacio Info & Claim Email (New Agents)

PATHWAY TO SUCCESS GUIDE

Pathway To Success



ZipFormPlus Information

MULTI-OFFER

Sellers Market



LEAP Application

David Knox - SSO

QBC - Qualifying



Classroom Training Virtual Training



Recap



Check Your GREC Account

SELLERS MARKET



*Templates located on Agent Hub/ LEARN/ Sellers Market











Loan origination – lower than average market

Higher Close Rate

Competitive Products & Offerings

GAR Attorneys

Risk Management

Proprietary, Secure Online Platform

Geographically Convenient

Competitive Rates

14 Different Carriers

Customer Service Center – Complimentary Annual Premium Assessment Home Equity Protection

Out-of-Pocket Expense Reduction

Reliable, Quick Service Professionals





Tina Grady Mortgage Consultant









1. Some restrictions apply. The Closing Guarantee is only available on **Buyer Advantage**"-designated, conventional, FHA and VA loans approved by Prosperity Home Mortgage, LLC, in writing prior to execution of tilly ratified sales contract. Some jumbo loan programs may be eligible. Brakered jumbo loans are HOT eligible, and any jumbo loan programs requiring investor approval prior to approval by Prosperity Home Mortgage, LLC, are HOT eligible. The Closing Guarantee is NOT available on venovation loan products, loans for the purchase of cooperative housing units, or loans involving any sort of bond, down poyment assistance mortgage credit certificate, or any other municipal or housing authority program. For conventional loans, Federal Housing Administration (FHA) boars, and Veterans Affairs (VA loans), an acceptable approach was the received and approved by Prosperity at least 10 business days prior to dosing or loan is not eligible for Guarantee. The Commitment Agreement was an expension of attes. The Loan must close on or before the explantion date contained in the Commitment Agreement, unless the Borrawer(s) qualities for and is approved for an extension in writing. The Commitment Agreement, and loans are program to a contained in the Commitment Agreement, unless the bases I business dues not be not approved for an extension in writing. The Commitment Agreement. issued to the Borrower(s) contains conditions that must be satisfied at least 3 business days prior to closing. Subject to acceptable appraisal of property value of or above contract sales price. The Closing Guarantee is subject to the satisfaction by the Borrower(s) of all Loan conditions identified in the Commitment Agreement as determined by and in the sale discretion of Prosperity. The Clasing Guarantee is not valid if either Barrower(s) or Seller terminate the purchase contract or otherwise choose not to consummate the transaction for any reason whatsoever. The Closing Guarantee is invalid if there is a substantial change in the Borrower(s)' financial condition or to the terms of either the Loan or the purchase contract between Borrower(s) and Seller.

The Clesing Guarantee is void in the event clesing is delayed or cancelled as a direct or indirect result of COVID-19. This offer is void where prohibited and is non-transferable, subject to the terms herein, and valid on all complete applications received on or before 09/30/2022.

2. Buyer Advantage" is not a final loan approxed. A Commitment Letter is based on information and documentation provided by the banament(s) and a veriew of the bonament(s) under upont. The interest rate and type of mertipage used to agreeme becomes for a specified from amount is subject to change, which may also change the terms of approval. If the interest rate used for credit approval has changed, the borrower(s) may need to re-qualify bibliomation provided by the horizoner(s) is subject to review and all office ibox conditions crust be next. After the barrower(s) have chosen a property and the purchase offer has been accepted, And loan approval will be confir you sklaining an acceptable approisi and title commitment. Additional documentation may be required. Not all borrowers will awaify,

Contact me to learn more about our \$10,000 Closing Guarantee!



Tina Grady Mortgage Consultant NMLSR ID: 459684 Office: 404-455-1672 Cell: 404-455-1672 tina.grady@phmloans.com tinagrady.phmloans.com



On-Time Closing

Guarantee

4651 Sandy Plains Rd Ste 100 Roswell, GA 30075





All first investaging products are provided by Prosperity Norse Mentaging, LLC, (MC), 225-1762. Prosperity Norse Mentaging to the avoidable in all aroun. Not all becomes resident in all grounds to a consider the continuous and invested in a continuous desired to the continuous and invested in a continuous desired to the continuous and invested in a continuous desired to the continuous and invested in a continuous and i



Prosperity Home Mortgage 5-5 Closing Guarantee

Loan Number: 123456789	Issue Date:
Borrower(s) Name: Your Buyer	Seller(s) Name:Your Seller
Property Address:Your Sellers Address	
Prosperity Closin	ng Guarantee Issued to:
	Your Seller
	("Seller")
Y	our Buyer
	("Buver")
rosperity Home Mortgage, LLC ("Prosperity") has revi ROSPERITY CLOSING GUARANTEE to close Loan Number greement issued to the Borrower(s) onAugust 2, 2022	newed the Borrower's loan application** and provides this er 1002603293_ (the "Loan") pursuant to the Commitmen 2 (the "Commitment Agreement"). The erement are satisfied and, in the event Prosperity is unable to
\$10,0	000.00**
PR©SPERITY HOME MORTGAGE, LLC®	Prosperity Home Mortgage, LLC
	Authorized Signature
	022 and must close by December 31 st , 2022. atled, Conventional, FHA and VA loans approved by Prosperity Home Mortgage, LU eart to qualify for promotion, suspended files will not be elicible. The Commitmer

➡ Prosperity Closing Guarantee is only available on Prosperity Express-designated, Conventional, FHA and VA loans approved by Prosperity Home Mortgage, LLC in writing. Loans have to have a full initial underwriting Commitment Agreement to qualify for promotion, suspended files will not be eligible. The Commitment Agreement has an expiration date. The Loan must close on or before the expiration date contained in the Commitment Agreement, unless the Borrower(s) qualifies for and is approved for an extension in writing. The Commitment Agreement issued to the Borrower(s) contains conditions that must be satisfied prior to closing. Subject to acceptable appraisal of property value at or above contract sales price. This Prosperity Closing Guarantee is subject to the satisfaction by the Borrower(s) of all Loan conditions identified in the Commitment Agreement as determined by and in the sole discretion of Prosperity. The Guarantee is not valid if either Borrower(s) or Seller terminate the purchase contract or otherwise choose not to consummate the transaction for any reason whatsoever. The Prosperity Closing Guarantee is invalid if there is a substantial change in the Borrower(s) financial condition or to the terms of either the Loan or the purchase contract between Borrower(s) and Seller. Prosperity Closing Guarantee is NOT applicable on renovation loan products, loans for the purchase of cooperative housing units, or loans involving any sort of bond, down payment assistance mortgage credit certificate, or any other municipal or housing authority program. For loans from Veterans Affairs (VA loans), acceptable appraisal must be received and approved by Prosperity at least 10 business days prior to closing or loan is not eligible for Guarantee. Loans with ratified contracts that have specified closing dates less than 28 days from ratification date are not eligible for Guarantee.

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Home Mortgage promotions cannot be combined.

Closing Guarantee Certificate



The Prosperity **Buyer Advantage**°



Complimentary

Choosing to participate costs home buyers nothing additional.

Distinguished

A Commitment Letter can set a home buyer's purchase offer apart from other offers a seller may be considering.

Smooth

With much of the home financing process completed up-front, additional requirements or conditions can be identified to help prevent last-minute issues.

Flexible

Home buyers may have the option of being more flexible with their closing date and also help ensure an on-time closing.

1. Buyer Advantage* is not a final loan approval. A Commitment Letter is based on information and documentation provided by you and a review of your credit report. The interest rate and type of mortgage used to approve you for a specified loan amount is subject to change, which may also change the terms of approval. If the interest rate used for credit approval has foringed, you may need to re-qualify, information provided by you is subject to review and all other loan conditions must be mist. After you have chosen a home and your offer has been accepted, final loan approval will be contining an acceptable appraisal and title commitment. Additional documentation may be required.



Stand out in today's market. Ask for the Prosperity Buyer Advantage !



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Buyer's Advantage **Program**





Tammy Skinner

Managing Attorney





EXHIBIT TO EXCLUSIVE SELLER BROKERAGE ENGAGEMENT AGREEMENT

	roperty:	
Prosperity Home Mortgage, Weissman l	ate experience with our preferred PC, HomeServices Insurance and	business partners. Our partners include
Most applicable to sellers are the service	es provided by Weissman PC and	HSA Home Warranty.
. CLOSING ATTORNEY		
n residential closing transactions, the b etween the parties. We suggest adding Veissman PC be the closing attorney in	a note in the multiple listing serv	ttorney, however, this can be negotiated ice private remarks that seller prefers
Seller consents to identifying Weis	sman PC as the seller's preferred l	aw firm to close the sale of the Property.
. WARRANTY		
celler agrees to purchase the HSA Homost of:	e Warranty for which funds will	be collected at closing and is available at a
Please Choose One* Basic coverage Basic & Sellers HVAC	Single Family \$495 \$555	Condo \$455 \$515
7 Star Upgrade 7 Star Upgrade & Sellers HVAC	\$644 \$704	\$604 \$664
Please see the HSA Brochure for furth	er information	
Please see the HSA Brochure for furth f Seller does not select an option above ption.		then Seller is presumed to decline that
f Seller does not select an option above	for closing attorney or warranty,	•
f Seller does not select an option above ption.	for closing attorney or warranty, treat, understand, and agree to all s	services selected above.
f Seller does not select an option above ption. By signing this exhibit, all parties have	for closing attorney or warranty, treat, understand, and agree to all s	•

Exclusive Seller Listing Agreement Exhibit -Seller Consent Available October 3rd Remine

GAMLS Transaction Desk

ZipForms

BHHSGA Preferred Partners Exhibit Created: 9/12/2022

