

L.A. COUNTY REAL ESTATE MENU OF SERVICES	MLS	Exposure on Realtor.com	Answer all buyer inquiries	Show your property	800# for automated property information	Yard sign	On-line internet flyer	Pre-qualify buyers	Negotiate purchase contract	Oversee escrow and handle all paperwork	Underwrite your seller financing transaction	Consultation on seller financing alternatives
Full service listing: 2% over selling commission: total = 4 - 5% (Total commission only 3% if I find the buyer)	V	V		•	V	V	/	V	V	/	V	/
Everything but the MLS: 2% listing commission. No selling commission.			V	V	V	V	•	/	V	V	V	/
No MLS and I'll show my own property: 1% listing commission. No selling commission.					V	V	V	V	V	V	V	/
Paperwork and underwriting: .5% listing commission. No selling commission.								V	V	V	V	
On-Going Consultation: \$249 An initial in-depth consultation plus underwriting and follow up until your home is sold											V	V
One-time consultation: \$99 I will discuss your alternatives/options based on my knowledge of your needs & the secondary trust deed market												V
Short consultation by phone or email to determine if you are eligible for carrying paper: FREE												



<u>Full Service Listing</u>: Why are sellers often willing to pay real estate agents 6% to sell their home? Because it works! The Multiple Listing Service (MLS) is the single most powerful marketing tool in place today to sell homes. If your property is in Los Angeles County, I can list your property in the MLS to give you maximum exposure.

The majority of serious and qualified buyers have a Realtor helping them locate a home. Many Realtors will not bring their valuable buyers to a FSBO property because it's harder to guarantee a commission and recourse is much more difficult if there's a problem.

Unrepresented buyers often remain that way because they figure they can negotiate the sales price down with the FSBO based on the fact that there will be no commissions. The seller still nets the same, or less, it's just that they've given the money to the buyer instead of the Realtor. In general, broker represented homes sell for more.

<u>Everything But the MLS</u>: We may be able to find a buyer without using the MLS. Depending on current market conditions in your area, we may not need the help of other agents. Instead of listing in the MLS, the exposure to your property will be accomplished through a variety of ways:

800 # Hotline – This is a recorded information / fax-on-demand system that enables you to provide information to interested parties 24 hours a day. It generates hundreds of buyer leads . . . 500%-700% more than traditional advertising.

Offering recorded information removes resistance. The Direct Marketing Association did a Gallop Poll and found that 83% of the American public would prefer to call for recorded information before talking to a salesperson. That means four out of five people in your market would prefer recorded information.

Yard Sign – Buyers tend to drive through areas where they want to live. Sometimes homes sell just from having a sign in the yard. Having a clean, attractive and well-designed sign that represents your home well is important.

On-line Internet Flyer – Almost everything is focused around the internet. Even large brokerages are shifting from print advertising to internet advertising. I can help you create a standardized, professional-looking classified ad that is automatically posted to the leading classified websites.

Your flyer is submitted to popular classified ad marketplaces such as Craigslist, Google Base, Oodle, Edgeio and Vast. It can also be embedded in other sites such as LiveDeal, MySpace and blog sites. The flyer can easily be emailed to friends, family and prospects.



<u>No MLS and I'll Show my Own Property</u> – The same as the above, (you'll get my help advertising with signs, internet flyers and an 800#), but you'll take all the phone calls and show your own property. Once you have a qualified buyer, then I'll take over from there.

<u>Paperwork and Underwriting</u> – If you don't need my help advertising, but you want me to take over once you have a buyer, I'd be happy to do that. I can negotiate the purchase contract, make sure the buyer is actually capable of closing, and make sure you have a transaction that meets your needs.

Many sellers are overwhelmed when they realize how much paperwork is involved in a squeaky clean real estate transaction. Even without the disclosures required by California law, there is a lot to coordinate during the escrow period: keeping tabs on the lender (if bank financing is involved), appraisals, inspections, termite, and contingency removals, just to name a few.

<u>Underwriting Your Seller Carry Back Transaction</u>: This is where I stand out from the crowd. I love and have studied real estate notes for several years. I know how to maximize the "Owner Will Carry" advertising campaign, which will substantially increase the amount of interest in your property. Offering terms is a great way to get top dollar and close quickly regardless of market conditions.

I know how the secondary trust deed market works, which makes me the perfect real estate professional to work with when you're open to the idea of carrying paper. Working with me gives you the comfort of knowing that you are well represented whether you sell for all cash or decide to offer owner financing. You can hire me for a formal consultation regarding your real estate transaction.

If you're going to create a note, the only way to make sure it's worth holding or selling is to set the transaction up properly from the beginning. If you end up selling the note, you want to make sure you'll take the smallest discount possible.

The banks have large underwriting departments, so when you, the seller, become the bank on your own property, you need your own personal underwriting department. That's where I come in. How much of a down payment should you ask for? Based on this buyer's credit, what should the interest rate be? Should you create a balloon payment? These are the questions I help you answer based on your specific needs and objectives. I'll make sure you understand the risks and rewards of any proposed seller financing scenario.

And, as always, if you carry back a note and then want to sell it to raise more cash, I have the resources at my fingertips to make sure your needs are met quickly and easily. The Note Queen is your one-stop-shop for selling real estate and real estate notes!