

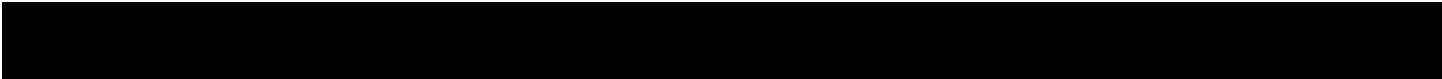
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Bob and Sue Whigham's

# Secrets For Selling Your Home For Top Dollar

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*How To Sell Your Home For The Most Money  
The Market Will Pay, AND On Your Terms  
And Time Frame...*



# There's No Such Thing As "Luck" In Real Estate!

Dear Homeowner,

Do you remember the good old days, when anyone could sell their home at any time and make thousands...perhaps tens of thousands in profit?

Maybe you do or don't. But I do.

Even though today's financing programs make it easier than ever to buy a home, times have changed. Buyers are more sophisticated. They're more discriminating in what they buy. And they're more skeptical.

Today, they have information sources available...like the Internet...that simply weren't available five or 10 years ago.

No question about it...the "easy sell" days are over.

## **If You're Trying To Sell Your Home Today ...With Or Without A Real Estate Agent... You Could Lose Thousands Of Dollars, And Take An Enormous Amount Of Time If You Don't Know What You're Doing**

That's why I wrote this report. Every day I see home sellers lose money, and waste precious time because they make critical mistakes they didn't have to make. Here are just a few...

- ◆ Not getting accurate information about how to price your home correctly.
- ◆ Not getting a "total picture" of the entire market before you start to sell your home.
- ◆ Selling your home in the 2000's using the outdated marketing techniques and methods from the 1980's and 1990's.
- ◆ Trying to add costs of home improvements on top of your sales price.
- ◆ Not understanding how to "dress" your home, so it shows like a model home, and commands top dollar.
- ◆ Using worn-out, ineffective "image" advertising to promote your home.
- ◆ Opening yourself up to crime by not tracking visitors to your home.
- ◆ Hiring a real estate agent who tries to sell their "*multi-million dollar producer*" pitch instead of demonstrating skill and proficiency in marketing homes.
- ◆ Letting a real estate agent seduce you into their services by promising you an over-inflated sales price.
- ◆ Not having bridge financing or other contingencies if you are on a time deadline.
- ◆ Hiring anyone who isn't willing to educate you on a systemized approach to selling your home...AND can back up their analysis with FACTS, not opinions!
- ◆ Not understanding whether you should sell your home yourself. (It may be to your advantage to go it alone, OR it may save thousands, and end countless headaches to use a REALTOR®.) How do you know?

There are many “*old school*” real estate companies that still believe all you need to do is put your home in MLS, pop up a sign, and the sellers will flock to your door. Or who say things like “*we give you the highest level of quality, trust, integrity, and service.*” (Isn’t that the *least* you should expect from an agent?)

Or those agents who inflate your home’s value to “trick” you into listing with them. Or the ones who tell you, “*I’ve got a buyer right now who would love your home, and if you list with me right now...*”

### **You Need To Watch Out For These Dinosaurs, Because As Well-Intended As They May Be, They’re About To Cost You Thousands And Waste Your Time!**

Selling a home today requires a total integrated approach many real estate agents are simply not aware of.

You should expect detailed FACTS...not simple promises, opinions, and fancy pictures. And you should expect straight answers, not “*sales pitches*” or other hype that seduces you to hire a company that boasts they’re “*the biggest*” or “*the best.*”

In fact, there are six important marketing steps in the home selling process YOU need to know about. We’re going to delve into each one right here, so you’ll know what you’re doing, and can receive Top Dollar proceeds for your home—whether you use a real estate agent or not.

## **Step #1: Understand What The TOTAL Market Is Doing, And Get The FULL FACTS.**

One of the biggest mistakes people make when selling homes is they rely solely on “*local neighborhood market analysis information*” to determine the right price to list their home.

Your local real estate agent shows up with a “canned” analysis they took right off a computer screen. They typed in a few parameters, and out popped a report showing the homes that sold in your area.

They put it into a fancy folder with their “*Colossal Real Estate Company*” name on it, and try to pass it off on you.

In most cases, they didn’t view the homes. They didn’t call anyone. They don’t know WHY one home sold for \$105 a foot, and another sold for \$89 a foot. They don’t know how construction materials, siting, location, or other features have affected each home they just found.

In most cases, they simply haven’t taken the time to do their homework. They just average them all together and tell you that’s what you’re home’s worth.

Who are they kidding?!!

First and foremost, before you list your home for sale, INSIST on seeing a “*total market overview*” of exactly what is going on in the ENTIRE market. Then narrow your analysis to local market information.

Why do I say this? Because you want to know two things: 1) What is the ENTIRE market doing with values? Are they going up? And by how much? 2) What is the specific area doing with market values? How does it compare to what the total market is doing? Are the growth rates the same, lower, or higher than the overall market?

Next, insist on real world FACTS to justify the various sales prices of comparable homes. Was there a home that sold out of financial distress? A Divorce? If so, it's going to affect how you price your home.

Was an add-on or remodel completed poorly? Was one of the homes on the best or worst lot in the subdivision? Is one made out of CMU (concrete masonry) compared with a frame/stucco home?

Understanding these parameters will save you thousands of dollars when you list your home for sale. I perform both of these analysis for my sellers, in an easy to understand format, so you know EXACTLY what your home is worth.

With real world FACTS, not opinions!

## **Step #2: Set The RIGHT Price For Your Home From The Start**

Every seller wants to realize as much money as possible when selling his or her home. The natural inclination is to price your home high, thinking you can always come down in the future.

But a listing price that is too high can be a disaster, and frequently nets the seller LESS money than they ever anticipated—even after paying a real estate commission!

Why is this?

Because buyers will reject your home in favor of other homes in a reasonable price range. And if that doesn't frustrate you, think about this: Buyers will use YOUR home to compare and justify the purchase of a similar, but correctly priced home.

### **But the problem gets worse...**

It's a fact that 96% of all homes are sold by REALTORS<sup>®</sup>. So whether you sell your home yourself, or through a professional, you MUST be able to attract the REALTOR<sup>®</sup> community to your home.

Problem is, agents who otherwise would readily bring buyers through your home will automatically cross it off their showing schedule because it's priced too high. They don't make money showing homes...they make money SELLING them.

They know market values in your area. And if your home is priced too high, they're not even going to waste their time showing it.

And word spreads with the agent community. If your home gets “branded” as overpriced, not only will agents NOT show it, BUT you’ll have to lower the price further than you ever expected...just to get them back!

**Agents Simply Will NOT Show Overpriced Homes  
Because They Work By Commission.  
Showing Overpriced Homes That Will Never Sell  
Means They’re Working For FREE**

**But we’re not out of the woods yet...**

You see, your home is MOST valuable when it’s new on the market. And if you delude yourself into thinking you can price it high and come down later, you’re in for a big surprise.

Here’s what’ll happen: After months on the market without even a nibble, you or your agent will decide to reduce the price. Even with your price reduction, there’s still little activity because your home’s been “branded” as overpriced.

So after a while longer you decide to lower the price a little more. Now you’re pushing the limits on what you wanted to receive in the first place.

Finally, you start to get a nibble or two.

Problem is, your home has been on the market for months now. And when you finally receive an offer, you can bet your bottom dollar it’s going to be discounted further.

Why?

Because buyers usually want to know how long a home has been on the market before they decide how much to offer. And the longer your listing has been sitting unsold, the more desperate your home looks.

Like sharks smelling blood, buyers will see your home as prey.

And their offers are going to knock you over. But you’ll have little choice but to negotiate. You have no other options.

How could this all have been avoided?

By simply pricing your home correctly in the first place.

**Homes That Sell Fastest Also Sell For The Most Money!**

It’s a known fact: the very same reasons that make a home sell fast will make a home sell for the most money. Homes are best positioned to sell when they’re new on the market.

Here’s a little help for pricing your home. The first thing you need is VALID local market information. Take a look at homes that have sold in your area. Compare the price sold as a percentage of list price. This will help you get a feel for the average discount in the area.

Generally, your list price will be within 2.5 to 5 percent of what you expect the final selling price will be. But be careful!

The amount of discount should be dictated by real world FACTS from YOUR AREA, not some real estate agent's guess on what he or she expects offers to come in at. If the selling market is hot in your area, there will be little or no discounting. There may even be bidding wars, and homes selling for more than list price.

On the other hand, if homes are not selling well, you will need to be flexible.

Next, DO YOUR HOMEWORK to determine what your home is worth. You don't just use a CMA like many agents use. Do a total market analysis.

When you narrow down your area, you need to correct values for distressed sales, divorces, remodeled homes, and other events that affect the value of other homes that have sold.

Each factor (distressed sale, condition, siting, location, etc.) will add to or detract from the value of your home. And in most cases, the only person who can really give you this information is a GOOD agent—someone who has extensive experience valuing homes.

Notwithstanding all your hard work, in the end...

### **The MARKET Is the Only Determinant Of The VALUE Of Your Home**

There's an old saying in real estate: *"Sellers are NOT the deciders of what their home is worth, but they ARE the deciders of how quickly their home will sell."*

The REAL value of your home is what a willing buyer will pay for it, and what you will accept. Nothing more. Nothing Less.

OK, so let's say you've determined that the average discount on homes in your area is 2.5 percent of expected selling price. And sales information shows that your home is worth \$300,000. To determine a list price that is within 2.5 percent, divide \$300,000 by .975 (1.00 less .025 = .975). This gives you a list price of \$307,000.

But remember this: Markets and the economy change. If interest rates rise by a point, people who could otherwise afford your home may not be able to any longer.

And this will ultimately affect the value of your home. So you may need to adjust your price over time. Stay on top of market events, both nationally and locally.

If the market's declining, it's best to discount your price up front. If the market's rising, be prepared for full price offers, or even bidding wars.

## **Step #3: Calculate The NET Proceeds From The Sale Of Your Home.**

Here's a fact you need to understand up front: **Never attempt to price your home based on what you "want or need" to net out of the proceeds.**

If you spent \$40,000 on a remodeling job that will only increase your homes value \$30,000, you will lose \$10,000. If you paid too much when you bought your home, and need to sell it within a year or two of buying it, chances are (unless your market is hot) you will lose money on your net proceeds.

I've seen these sad situations, but there's little anyone can do about it.

### **Never Confuse The Difference Between Cost And VALUE**

That said, however, you DO need to understand what your net proceeds will be from a sale of your home. And to calculate them, you need to consider five factors.

1. Take the gross listing price of your home.
2. Subtract the amount buyers will discount to arrive at sales price (Step #2 above).
3. Subtract your estimated real estate commission.
4. Subtract contingency costs and repairs/personal property stipulated in a contract.
5. Subtract closing costs: appraisals, attorney's fees, escrow and title fees, etc.

In many cases, the net proceeds can be as much as 10% or more off your listing price. And interestingly, this amount does NOT change even when sellers attempt to sell their homes WITHOUT a REALTOR®.

Guess what the first thing any buyer is going to do with a "For Sale By Owner?" They're going to knock off the equivalent of the real estate commission you would normally pay anyhow. They hate the fact that you're trying to pocket that money...and they're going to fight over it.

Then they're going to keep discounting based on other home and market criteria.

Before you know it, you're back at the same place as if you used a professional. Only now, you've lost the resources a REALTOR® could have brought to the transaction...negotiation power, important home value information, market power, marketing resources...and much more!

So be careful. There's a reason why 94% of all *For Sale By Owners* end up using a professional to market their home...It pays off in the net proceeds!

## **Step #4: Advertise And Market Your Home For Maximum Exposure**

I want to reveal **four marketing secrets** that can help you make thousands more profit from your home. And the first one is this...

### **Purchase Decisions Are Emotional, Not Logical**

Think about that. People never buy homes because of logical reasons. If they did, one four bedroom, two bath home would sell just like any other. But they don't.

They don't because people discriminate by nature. One home will always appeal to them over another based on their DESIRES.

They buy homes because of the FEELINGS the home gives them. Nearly everyone buys a home thinking of the LIFESTYLE BENEFITS they'll get by living there.

Lifestyle benefits are the memories of watching your children play in a safe area. While getting a good education at local schools. Where your home is decorated as an extension of your individual personality. Where you enjoy Sunday dinner with the family, and Thanksgiving reunions.

It's the place where you relax in your favorite hammock on Saturday afternoon. The place where you can hold summer barbecues under the shade of a beautiful Birch tree.

The place where you finally send your children off to college...and eventually off to live a life of their own.

**Your house is NOT going to be evaluated as a "house."  
It will be evaluated for its *potential* to become a HOME.**

So it's important to recognize and appeal to buyer's EMOTIONS when marketing your home.

Now, the **second marketing secret** you need to know about marketing your home is this...

### **Buyers Are Looking For A Bargain**

And looking for a bargain is again, subjective. What one person sees as a bargain, another may see as overpriced.

Nevertheless, you need to "position" your home as "priced right" in the market...another reason to do your homework when pricing your home.

If you price your home right, you can promote it as such. Buyers clearly respond to promotions that state "*priced to sell,*" "*a unique bargain at this price,*" "*act now, won't last long at this price.*"

And getting as many buyers to respond is your goal, right?

The **third marketing secret** you need to know about is this...

### **Buyers Are Attracted To Affordability**

Affordability appears the same as a "bargain," but it's not...

Affordability relates to how inexpensively someone can live in your home...more to do with FINANCING than anything else.

What have you done to make your home affordable? If you're selling your home without a real estate agent, are you willing to carry back financing on your purchase price? How EASY will you make it for a buyer to buy your home?

And if you use a REALTOR<sup>®</sup>, they should put together several financing “packages” with a local mortgage lender. This will make the home appear special, and affordable to buyers.

The **fourth and final marketing secret** you need to know is this...

### **The Best Way To Motivate A Sale Is To Create URGENCY**

Have you ever noticed the dynamics of a bidding war?

Buyers are scrambling like lunatics to put in the highest offer in order to get the home they desire. But what’s really happening is the bidding war takes on a momentum of its own.

In other words, the mere shortage of the home makes people frantically WANT it. People naturally value what’s in short supply...what they cannot readily have. And what more could a seller want than a bidding war on their home!

But did you know that you can create the very same dynamic with YOUR home?

Anytime you want to increase the value of your home, or the overall demand, CREATE A SHORTAGE.

A shortage can be limited time, limited supply, or limited financing. Anytime you create a limit, you motivate people to act.

Very few real estate agents know about this, yet it’s one of the most important elements of successful marketing.

### **Successful Marketing Of Your Home Requires A Complete, Systematic Approach**

The four marketing secrets I mentioned above are very important. But to motivate a successful sale, you need to employ a systemized approach to marketing your home. There’s no ONE single method that will automatically make your home sell immediately.

Here’s a checklist of my 28 Point *Top Dollar Marketing Plan* I employ. You’re welcome to use any of these elements to market your home.

1. Submit your home listing for exposure to over 3100 active agents in the Dayton area via Multiple Listing Service databases.
2. Present copies of your home listing to 270 of our company’s active agents who each day work with bona fide buyers.
3. Provide you with PROVEN professional advice on dressing your home to show exceptionally well, and to sell for the highest possible price.
4. Place your home on company weekly tour schedule to be examined by 270 agents working with motivated buyers.
5. Promote your home with at least four company-sponsored local magazine and newspaper advertisements targeted specifically to home buyers—with a combined circulation of over 1,000,000 readers.
6. Create custom publicity flyers about your home for personal distribution to over 3100 active agents in the community.

7. Promote your home on our community Realtor tour schedule to be examined by over 3100 active agents.
8. Create a custom color flyer of features and lifestyle benefits of your home for use by cooperating agents showing your home.
9. Create a custom “listing book” to be placed in your home for buyers to reference home features, lot, utility and tax information, neighborhood benefits, schools, shopping, medical and other buyer advantages of your home.
10. Promote your home to our company-exclusive “Top 250” selling agents PERSONALIZED mailing list.
11. Maximize showing exposure through professional signage—ALSO specifically designed with proven strategies to motivate buyer calls.
12. Enhance convenience of buyer viewing, yet maintaining security for you and your family by placing your home on a lockbox.
13. Promote your home through public Open Houses.
14. Promote your home by distributing color flyers, brochures, and making personal announcements to real estate board meetings.
15. Educate you and your buyers on the numerous financing plans to make buying your home EASY!
16. Suggest constructive changes to your home to make it more appealing...and a higher-priced sale more likely to interested buyers. Many of my suggestions can capture up to \$10 for every \$1 invested.
17. Send a personalized letter to all residents in your neighborhood promoting the features and lifestyle benefits of your home. Studies have shown many homes sell because neighbors referred friends and acquaintances.
18. Personally communicate with a minimum of 100 of your neighbors about your home, neighborhood benefits, and their knowledge of potential buyers.
19. Keep you educated and up-to-date on listing and selling market conditions in your area.
20. Update you on all activity regarding your home: agent showings, open house attendance, agent tours, sign inquiries, etc.
21. Promote your home through our GMAC Nationwide Sellers Network: over 500 offices around the country.
22. Place your home with our exclusive Big Hill GMAC Realtors Web Site, which is consistently one of the first five sites to open when people key word our city. This way your home will have maximum exposure to newcomers to the area.
23. Ensure your home security by tracking all home showing agents and the public using special sign-in sheets.
24. Follow-up on all agent showings to answer questions and motivate interested buyers to purchase your home.
25. Ensure than any offers from buyers are pre-qualified and capable of closing on the purchase—saving you time and money from unqualified buyers.
26. Actively represent YOU in contract negotiations with buyers to help get the highest selling price for your home, and minimize any stress incurred in selling your home.
27. Coordinate escrow, financing, and closing activities on your behalf to ensure a smooth, hassle-free closing.
28. Personally deliver your proceeds check at the closing of your home.

## Step #5: Prepare Your Home To Show And Sell For Top Dollar

Here's another moneymaking marketing fact you need to know...

### The Way Your Live In A Home, And The Way You SELL A Home Are TWO Very Different Things!

When you're showcasing your home for sale, it's going to look very different from the way it looks when you're living there. Here are a few tips for showcasing your home for sale:

- First impressions set the tone for a buyer visit, and they're LASTING! Approach your home in your car like any buyer would. Examine the outside as you're approaching. How does it look? Are shrubs away from the home? Oil in the driveway? How does the grass and landscaping look? Cluttered looks detract from the architecture of the home. A clean, polished landscape says your home is valuable and well-maintained!
- Take a look at your actual home. Is the paint fading or chipping? Is the color outdated or impersonal? How does the roof look? As you drive up to or away from your home, what do you see first?
- Now go inside just like a buyer would. You want to be aware of four senses: smell, touch, sight, and hearing. Go through room by room and test all four senses. Check flooring and carpet for stains, overall wear, and odors.

**Most importantly:** Pack away all appliances, get rid of excess furniture, put away useless dishes, and make your home neat and orderly. If you've ever visited a model home, you'll notice it's clean and uncluttered. You have to move anyway, so you might as well pack early, and make your home more saleable. Go to the garage and make sure it's neat.

- Hire someone to professionally clean your home. Top to bottom! Cleaning and cosmetic fix-ups, especially in the kitchen, bathrooms, and master bedroom, can many times yield you up to \$10 in extra sales price for every \$1 you invest.
- Pets should be out of sight (and smell!). Get rid of pet odors for showings. Remember the four senses. Also, some people are uneasy around pets, and they may distract attention from the features of your home.
- Pay particular attention to lighting. During the day, open all your blinds and curtains. If it's cloudy out, turn on all lights for showings. At dusk, leave your front drapes open and turn on all the lamps and lights.

At night, do the same, but close your blinds and curtains. When showing your home, turn off all appliances, television, radio, and anything that will distract attention from your home.

You might want to play a little light music to enhance the emotional experience for your buyers. Remember, you want it to feel like "home."

Most importantly, if there are any problems with the home or clear title, you must DISCLOSE them to any potential buyers. If you're using a REALTOR<sup>®</sup>, they can help you sort out these issues, and disclose them in a way that will minimize their impact on a buyer.

## **Step #6: Negotiate The Best Deal And Close Your Sale**

You've been handed an offer. It's so close to your desired price, but not quite there.

What now? How do you negotiate your way to the deal you're looking for?

If you're using a REALTOR<sup>®</sup>, they will guide you through the negotiation, providing support documentation and other helpful back-up to justify your price. But if you're going it alone, you will have to hone your negotiating skills.

The first step to a successful home negotiation is when you priced your home to begin with. If you set a fair asking price, you should have the confidence to justify it.

If you overpriced your home (remember... *"so I can come down in the future"*), you will have trouble convincing a bona fide buyer to up their offer.

Now, the second step for negotiating is to KNOW THE BUYER.

Years ago a real estate expert told me that the party who is less motivated almost always gets the better deal. The ONE single element that will determine how well you negotiate your offer is...

### **How MOTIVATED Is The Buyer, And How MOTIVATED Are YOU?**

And if you've been trying to sell your home for nine months, your kids are late for starting school this year because you haven't found a home yet, your spouse has moved on to another city to start their job, and you now have a bona fide offer, YOU may be very motivated to sell!

Nevertheless, here's a tip you MUST bring to any real estate transaction...

### **Move Heaven And Earth To AVOID Emotional Attachment To The Transaction**

If you're desperate, or if you found another home, and can't hold back your excitement about buying it, then you're going to get clobbered when negotiating your current home's sale.

And that's one reason why you need a REALTOR<sup>®</sup> representing you during any transaction. The middle person alone will help save you money.

So take a look at your BUYER. Pay attention to their comments and body language when they're visiting your home.

- Did they make positive comments when viewing your home?
- Did they come back to visit your home at least three times?

- Did they make positive sighs and other body language when walking through your home?
- **Here's an important tip:** TAKE NOTES about the features buyers like about your home. Then, turn the features into Lifestyle Benefits of living there to “*wet their appetite.*”

If a young couple looks starry-eyed because they feel they've found their dream home, YOU will most likely have more negotiating power. Clearly, THEY are more emotionally motivated.

So you decide to make a counter offer to your buyers. Make sure you back up your offer with FACTS...real reasoning. Show examples of similar home sales in your neighborhood. Look at the notes you took by observing the buyers, and REMIND them of the features and benefits they like about your home.

You may go back and forth several times before arriving at a price. But remember, if a buyer comes within \$1,000 of what you want for your home, you'd better think hard before turning it down!

Once you've agreed upon a price, you should call in the help of a professional, such as a real estate attorney. If you have a REALTOR<sup>®</sup>, they're usually trained to handle further items for negotiation, and have excellent contract forms that have been tested for years.

But remember, NEVER sign a contract until you completely understand ALL of the terms and conditions. A lot of real estate “mumbo-jumbo” can make you feel overwhelmed. Using a real estate attorney or a REALTOR<sup>®</sup> can make the process easier for you.

OK, you've now arrived at a sales price. You're now about to enter into a new phase of the transaction: ESCROW and CLOSING YOUR SALE.

If you're using a REALTOR<sup>®</sup>, they will be worth their weight in GOLD with the next phase of the deal (if they haven't already saved you thousands in pricing, dressing, and negotiating your home).

Here's a list of items you (or a REALTOR<sup>®</sup>) needs to handle:

1. Opening of an Escrow account with a reputable and affordable escrow/title company.
2. Examination of Title of the home, and the purchase of title insurance to protect against any flaws or deficiencies in clear title.
3. Coordinating the completion of contract requirements: Home Inspections, Termite Inspections, Seller property disclosure statements, etc. – with reputable inspectors.
4. Verifying buyer financing is secure (this one is HUGE!).
5. Ensuring any contingencies have been completed: Remodeling, repairs, etc.
6. Ensuring any hold-backs or reserves are met.
7. Coordinating cleaning and maintenance that may be stipulated in the contract.
8. Handling any other special contingencies that may arrive up to the final hour.

It can be an awesome task. Don't take this process lightly. If you're going it alone, make sure you get educated, and use a real estate attorney if you're not using an agent.

Now, at this point, you're probably wondering how on earth you're going to handle all of these tasks all-the-while maintaining your job...

...packing your home  
...interviewing moving companies  
...getting the kids in school  
...coordinating repairs and cleaning  
...stressing out about the new job, or community  
...and searching and buying a new home.

It's absolutely daunting, and you will need all the help you can get.

That's one reason why I wrote this report: To help you sort out the important issues that translate into a Top Dollar and Hassle Free sale of your home.

And to know whether you should do it alone, or hire a competent professional for your needs. And speaking of competent professionals...

Do you remember the old riddle that goes, "*What do you call the person who graduated dead-last in their medical school class?*"

Answer: "DOCTOR!"

Well, it's the same with REALTOR<sup>®</sup>. Someone with vast experience and extraordinary professionalism usually costs the same as someone with little or no experience, or with compromising standards. You need to know how to tell the difference up front.

Bringing competence and experience into your transaction may mean the difference between a higher negotiated sales price and losing money, selling in less time or in more time (costing you potentially thousands in added interest), and experiencing problems and hassles or a problem-free transaction.

Our community is loaded with agents who are WRONG for you, your area, and your home. Some agents are in business part-time for a little extra cash. Others are subsidizing other businesses or careers. And then there's your "*cousin Harry,*" who you may feel obligated to because he "*really needs your business.*"

Selling your home is probably the most important financial transaction you will ever make. That's why I take my business so seriously. It's also why I have **developed customized home marketing programs** meant specifically for your situation.

## WHY ME?

Here's why you should consider my services to market your home:

- I have a full-time marketing specialist, two offices, three computers, two cellular phones, eight phone lines, six voice-messaging hotlines, a dedicated fax, and a toll-free phone number. **I'm not telling you these things to impress you, but to impress UPON YOU the difference between agents who simply "sell" real estate, and those who COMMIT to whatever it takes to serve a client beyond their expectations!**

- I've been in real estate for sixteen years, and sold millions of dollars of homes and am intimately familiar with Dayton area.
- I am a full-time Realtor. I am well-educated. I have a complete resume for your review, and make it a priority to educate YOU on every aspect of your transaction.
- I have a list of references, past clients, and professional associations whom you can call at any time to discuss the quality of service I have provided to other people just like YOU.
- I have developed an EXCLUSIVE 28 Step marketing plan that is unequalled by anyone in the business. I do this because my dedication to selling your home is also unsurpassed. There's no other way I can live up to that expectation without extraordinary marketing capabilities.
- I have specifically designed marketing tracking systems for every home I sell. I also have specific update systems so you are fully aware of ALL activity and progress updates on your home on a weekly basis. You will NEVER feel out of touch with me!
- I guarantee everything I do! If you're not happy with me, you may fire me. This places the burden of risk to perform on ME, not you.
- I have references for reliable title companies, escrow companies, financing sources many agents are clueless about, insurance companies, inspectors, attorneys, and others directly relating to your transaction. If you choose to use any of them, you won't be dealing with arbitrary people. These are professionals I have used personally in other transactions.
- I schedule showings around your schedule, and to respect your personal and family time. This requires special planning and forethought most agents do not consider.
- Each day, I speak with over 80 people directly related to real estate buying or selling. This allows me to create a communication link of properties to people.
- **Most Importantly:** I generate over 50% of my clients through referrals alone. I do very little traditional marketing. Instead, I focus 110% of my efforts into providing such outstanding service, my clients are inclined to refer my services to family, friends, and acquaintances.

On the surface, it may seem there are lots of REALTORS® to choose from.

But just because there are lots of Realtors out there doesn't mean they can all do the same job for you...

## **All REALTORS® Are NOT The Same!**

I have enclosed with this report a special coupon. By simply calling 937-435-2267 ext 163, I'll share with you my exclusive "*Maximum Home Value Audit*". Here's what you'll get, absolutely FREE and without obligation whatsoever:

- I'll conduct a careful, thorough valuation of your home, based on real world facts, in an EASY to understand format. You won't get any inflated values just to pressure you into listing with me.

And you won't get anything like *"I have a buyer right now who's interested in your specific home, and if you list with me, I'll bring him by right now."* With me, you'll get NO pressure. No arm twisting. Just a real world, honest, fact-filled analysis.

- I'll tour your home to identify items that could negatively affect your selling price. As I mentioned earlier, some of my findings could bring as much as \$10 in extra sales price for every \$1 you invest. By the end of my tour, you'll have a checklist of strategies designed to "*position*" your home to sell for the most money possible.
- I'll share with you my **28 Step Top Dollar Marketing Plan**. My plan will give you insider secrets on how to promote your home properly, how to handle buyers, how to avoid crime, and much more.
- I believe in incentives, so here's one just to "sweeten the pot." If you call before the expiration date marked on the coupon, AND if you select me to market your home, I'll provide a FREE HOME INSPECTION by a licensed inspector to identify potential problems that could kill a sale. That's a \$300 value I'll include absolutely FREE.
- PLUS, I guarantee everything I do. If any other agent won't guarantee their services, ask them why? You're staking the successful sale of your home on their abilities, why shouldn't they stake their commission the very same way? I place my priorities in the same place as yours. We're in this together!
- When selling your home, the LAST thing you need is added pressure. That's why I'll answer all of your questions. And give you one less thing to worry about during these hectic times.

### **But Don't Wait!**

You'll notice I placed an expiration date for your Free Home Inspection on the attached coupon. I did this for a very good reason.

I enjoy working with clients, and sometimes my practice gets booked up fast. In order to make sure I have undivided time for you, I need to hear from you immediately so there are no conflicts in scheduling our meeting.

Plus, I know there's a natural tendency to procrastinate and put off important decisions. But the more you procrastinate, the more pressure ultimately rests with you.

**By Not Acting Now, You Could Open Yourself To  
Losing Thousands Of Dollars**

So call now at 937-435-2267 ext 163, and I'll immediately arrange a convenient time to meet, and share with you my *Maximum Home Value Audit*. It's Free. It's FAST. There's no obligation whatsoever. And it could save you thousands on your home sale.

Sincerely yours,

Bob and Sue Whigham  
Big Hill GMAC Real Estate  
937-435-2267 ext 163  
email: [BobAndSue@BobAndSue.net](mailto:BobAndSue@BobAndSue.net)

P.S. Once you have read this report completely, make a list of areas you would like to discuss. Call me at 937-435-2267 ext 163 to schedule your *Maximum Home Value Audit*. My exclusive audit could save you thousands of dollars. And it's Free, and without obligation, pressure, "pitches," or games. So before you get distracted, call now!

**Sell Your Home For TOP DOLLAR, Eliminate Costly Pitfalls, And Get A  
FREE Home Inspection \$300 value...**

## **Maximum Home Value Audit COUPON**

The bearer of this coupon is entitled to receive a Free, No *Obligation Maximum Home Value Audit*. Your audit will include:

- A complete, fact filled, easy to understand valuation of your home.
- I'll tour your home to identify items that could negatively affect your selling price. Many of my findings could bring as much as \$10 in extra sales price for every \$1 you invest.
- Reveal to you my exclusive ***28 Step Top Dollar Marketing Plan*** designed to sell your home for every penny it's worth, in YOUR time frame, and with the least pressure and hassles!
- A RESULTS Guarantee of my services.
- **SPECIAL BONUS:** There's no obligation whatsoever, but if we end up working together, I'll provide a ***FREE HOME INSPECTION***, a \$300 value. to identify potential pitfalls that could jeopardize a successful sale and cost you thousands. You'll feel confident your home's ready to sell!

But don't delay, this coupon expires 30 days after receipt. Call now at 937-435-2267 ext 163

**Bob and Sue Whigham, Realtors**  
**Big Hill GMAC Real Estate**  
**937-435-2267 ext 163**