

The Darryl Davis

June 2016

# POWER AGENT MAGAZINE



Page

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## For Your Eyes Only

Forms, checklists and  
promo pieces building  
your business

Featuring *Kenn Renner*

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# A Letter From Darryl Davis...

Dear Real Estate Advantage Members,

Welcome to this month's **Power Program Inner Circle** ...giving you the *best advantage* in today's market!

**Keep this information handy!** To find out when the next Power Hour Team Coaching call will be, or to listen to past recordings, please visit us online at: [www.ThePowerProgram.com](http://www.ThePowerProgram.com)

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As a reminder, if at any point you want to cancel your membership, please contact us at one of the methods above. But, for only \$27 a month, you just can't lose with this program

- LIVE coaching calls with Kenn each month,
- In-depth interviews with top agents,
- Bonuses and special promotional offers!

If you have any ideas or suggestions for the The Power Program or would like to contribute an article or news piece, please do not hesitate to contact my office. We always welcome the thoughts of our members.

Until next month, I wish you all the best and nothing but success in all of your real estate endeavours.

Powerfully Yours,  
Darryl Davis



# Meet *Kenn Renner*



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Kenn Renner is an internationally known speaker, author, investor, and entrepreneur. He has closed over \$350 million in real estate sales since 1983. Kenn is a best-selling author of five nationally published books, several booklets, news columns and articles. A highly respected entrepreneur, Kenn produced over 1000 videos, created and owns the number one ranked Real Estate Video Channel in the world having over 11 million views (kennrenner.tv). Kenn is an International speaker on the subjects of “Goal Setting, Real Estate & video marketing as well as a State of Texas Continuing Education Instructor. He has been featured several times as a guest expert on HGTV’s #1 rated show “House Hunters” and has appeared as a co-host on local and nationally syndicated radio shows.





## ~ an interview with ~ **KENN RENNER**

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**Darryl:** Hello Power Agents. Welcome to this month's Power Hour interview. We have a very special guest with us, Kenn Renner. Ken, say hi.

**Kenn:** Hello everybody.

**Darryl:** So everybody, Kenn is from Austin, Texas, so please don't hold that against him, and I'm excited to have him here. Kenn is very a very successful real estate professional, along with having a side business which we're going to talk about too that really has helped his business and is helping so many other agents. So Kenn, let's give some credibility to who you are. So why don't you share with everybody who you are, your background, your production, and your video project that you've got going. So take it away.

**Kenn:** Okay, well thanks, Darryl, thanks for coming on this call. I really do appreciate it. I've been in the business for at least six months and, just about, I don't know. I haven't done any deals yet [inaudible at 00:01:05].

[Laughter]

**Darryl:** Well thanks, Kenn, for having a bunch of people just stop listening to this recording now. So, I know I can really count on your support to wow the audience. So thanks for that.

**Kenn:** All right, Darryl, all right. All kidding aside, yes, I've been in business since 1983, so I guess that adds up to 33 years in the real estate business. I got my first license when I was 19 years old in Anchorage, Alaska, and became the youngest broker in the state at 21-years-old. And since then I've closed over \$350 million in real estate in residential one to four family here in the, mostly here in the Austin, Texas area where I've been for the last 22 years. So I specialize in a one to four family residential investment properties, so we've got a lot of great investment properties. So if anybody wants to send their clients down here to Austin, Texas and get some good positive cash flow and some great, in the fastest growing city in the nation, I can help them out. Or re-lo's. I'd love to help any of your agents, your power agents that are looking to send their folks down here to re lo and obviously that reciprocity goes both ways. If I have somebody in a different state that I need to call on, I'm always eager to send out referrals to people in your network.

**Darryl:** Oh, very cool.

## interview with Kenn Renner (continued) ...

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**Kenn:** So, I love it, and right now, yes, do pretty much about, yes I reach about 15 million a year, mostly from referrals and repeat business and then also with my video marketing. So video I have the number one video channel in the world for real estate, with over 11 million views. And that's a YouTube channel and that's Kenn Renner, Kenn with two n's, Renner with two n's dot tv. And that channel alone brings me an addition \$3.2 million in sales in the last twelve months.

**Darryl:** Wow. That's awesome.

**Kenn:** So that's it in a nutshell.

**Darryl:** Yes, and while we're, because people are going to want to contact you especially on those referrals and stuff, what's a good place to get? So I've got KennRenner.tv – by the way is that the YouTube channel or is that the website?

**Kenn:** That's the YouTube channel.

**Darryl:** Okay. And if I want to get in touch with you in other ways, phone, e-mail, anything like that, what, how should I get in touch with you?

**Kenn:** Yes. My website's buyaustin.com, that's B-U-Y-austin.com, and then my e-mail address is Kenn, K-E-double N at buyaustin.com, and my phone number, cell number, 512-423-5626 and calling or even texting is even the best way to get a hold of me.

**Darryl:** All right. Well, I really appreciate - by the way I know how busy you are. I know you were up bright and early this morning on other calls and doing stuff so I really appreciate your squeezing us in to do this for our power agents. Now, let's start with, I just went to your website here. Boy, this is a real website for dummies because it's so, this is such a great website. What I'm staring at right now –

**Kenn:** Well I think it's, because we all in technology know it could be way better in

**Darryl:** No, no, no, no, I actually, no that's what I mean. No why I say for dummies is because it is so clean and it is so simple. And by the way for the people listening I'm talking about the buyaustin.com site because you've got really clear buttons here for buyers, for sellers, for investors, for education, there's the YouTube channel, there's your vid coaching. The vidcoaching.com, I want to talk about this video thing that you're doing some great stuff with. So tell me how you've been using video or how you help other people use video to bring their business to the next level.

**Kenn:** Well video's really kind of is the future. It's the wave of the future.

**Darryl:** I agree.

**Kenn:** YouTube is the, YouTube itself is the number two search engine in the world behind Google. Google owns YouTube and has since 2005 when they bought it from three 20-somethings for \$1.6 billion. And YouTube videos rank really high in the search engines and there's no secret about that. So that's the, that's basically the whole premise.

**Darryl:** Now what do you do, what do you tell people, so for realtors. So, yes I agree with you because Google is I think the number one search engine and so therefore they're definitely biased that when somebody posts something on YouTube and they put a description in, that's always going to show up in any search bringing people to the video. How have you been using or how do you tell other agents to use video for their business? What are some good tips?

**Kenn:** Well what I, first of all you need to get a YouTube channel. The stats show that less than 12 percent of realtors nationwide have a YouTube channel and even those that do less than a total of 2 percent nationwide actually use it in their business. You have 12 percent that have a YouTube channel but they're not really using it in their business; only 2 percent are actually using it as a tool in their business. And that leave 98 percent of the market, of people, realtors who are not using the number two search engine in the world. So one of the listing edges that I have, that I certainly leverage is I tell my clients, my listing clients, that I'm going to be doing a video for their property and I'm reposting it on YouTube where they can be found for certain key search phrases for their particular area when people are looking for it. So that's a big deal. And so I teach agents in my crash courses and my workshops, I teach them how to make a video and then how to market the video. It doesn't do any good to make a video and then have no marketing behind it or no strategy behind, well what am I going to do with this video. And there's so many cool things that we've come up with over the years. I mean I've had my channel since 2006 and [inaudible at 00:07:42] got over 11 million views on it. And like I said it does a lot of the heavy lifting for me, especially in the investment realm. I have a lot of people study my Austin Investment webinar videos and then they call me up and say it looks like you're the guy, you know what you're talking about. So they sat there in California or New York watching a video for an hour of me describing the Austin market and I didn't have to do nothing for that. I posted that once and then they make the call to me and say looks like you're the guy and let's do business. So that's really in a nutshell – there's a number of different things I'm going to cover with you, Darryl, about how to leverage your, how to leverage video itself in your business and really as a way to make money. That's what the whole reason that I do this is to gain influence and exposure and to turn it into income.

**Darryl:** Which is so good because a lot of tools or programs out there for agents costs some money but they don't, they don't maybe really make money with it. So that's awesome that you have that upfront that you want to show the agents how to actually make money doing this. Oh yes, share some thoughts that you have on how they can do that.

**Kenn:** All right. So first of all, the highest SEO ranking you can get, Search Engine Optimization ranking you can get without paying for an ad with a pay-per-click with Google is going to be a YouTube video with specific titling that will be exactly the way someone would be typing a search phrase into the search engines. So when you title, when you post your video on YouTube you will title it exactly the way you would expect someone to put it

## interview with Kenn Renner (continued) ...

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in to that were searching for your particular phrase. So for instance, if you put in YouTube Apple jobs Austin you'll see in YouTube you'll see my videos that have been there for a couple years. They were on Google on the first page for at least six months, of course they do fade out over time. But what it is, I've used it; there were 3,500 jobs coming to the Apple facility in North Austin so I simply made a video of me sitting in front of the facility, sitting in my car actually, and then took some pictures of the facility, edited it together, took me about 15 minutes total, posted it. But when I put it in there I made sure that if I'm thinking about, if I was looking at somebody coming to work in Austin that was looking for a job for Apple how would they type that into a search engine. Makes sense?

**Darryl:** Yes, absolutely.

**Kenn:** I would say Apple, jobs, Austin, employment, 3,500 jobs coming to North Austin. So that was a tie – you don't have to have grammar correct. You have to think about how people are going to type in the search engines.

**Darryl:** The title does not have to be grammatically correct. As a matter of fact it might even, it might not even be that but it should be whatever somebody might sit down and type in, is that right?

**Kenn:** You try to predict exactly, and there's some search engine tricks on how to do that which I cover in the vid coaching program and workshop about how to find out what somebody might type in that Google actually provides you, what they'd exactly type in when looking for that search criteria. And so, yes, it's not so important about being grammar, it's being what would you type in because people don't scroll down any more on the website, on Google, on the search engines. What they do is they continue to type in more and more what we call going from short tail to long tail, meaning a short phrase first and if they don't find what they're looking for they continue to type in longer phrases until they get what they want. So this strategy is particularly effective for what we call long tail searches which means when you get more and more specific about a particular home and a particular area, your video's going to pop to the top of the search engines because it's very specific. So 80 percent of searches online are long tail so you want to create a lot of content and title the videos with different titles. They may even cover the same content, but with different titles so that you are going to be popping up every time someone types in a keyword search phrase on what they're looking for.

**Darryl:** Got you, got you. Good. Well let me ask you this. When you were doing the editing, you took some of those photos and you edited it on the fly. What kind of software did you use to do that?

**Kenn:** Well I have an assistant that does my editing for me. He uses Sony Vegas and then I also, I got Camtasia. I don't do my own editing. I may do, for quick videos, like social media quality videos I'll do my own editing. But my time is best spent in front of clients, not editing. So you can get people to edit for you. For \$15, \$20 an hour you can go to Fiverr



or you can find people to do your editing and tell them what you want. And otherwise there's programs like Microsoft has its own Windows Movie Maker which is a basic editing program and it's pretty easy. You can put your video up there from your smartphone and then a couple of photographs that you take with your smartphone and it will edit it right in there. You can turn pictures into videos that way and then you can put some titling in it so they got your phone number, your call to action, and that way people can get a hold of you because that's what you want them to do, whatever your call to action is. And so I don't spend a lot of time editing because there are other people that are better at it than me. And there's even an editor in YouTube itself. So believe it or not you can actually upload photographs or your videos to YouTube and then use the YouTube editor for basic editing.

**Darryl:** Yes, I've seen that. I didn't know you can upload photos but yes, I do know that they have a pretty simple straightforward – I don't use it but I yes, I've seen that so that's another option too. And I want to make sure I highlight for people that, you said Fiverr and it's funny, people like you and me we assume that everybody knows what we're talking about because it's a common thing for us. But I know that there's probably people that have no idea what Fiverr is. So let me just let them know real quick that Fiverr, the premise of that is if you want to hire somebody to do some kind of task for you, they'll do it for five bucks. Now obviously well that's not a completely accurate, what people do is usually have upselling things where all right if you want to just do a video that's a minute long and if you want a two minute and three minute you add onto that \$5 and there's options to add on. But it's very inexpensive across the board to find people to do stuff like this. That website is, correct me if I'm wrong Kenn, it's F-I-V-R-R.com or is it e-r.com?

**Kenn:** I think it's F-I-V-E-R-R.com.

**Darryl:** Okay.

**Kenn:** Or you can just Google Fiver and it'll bring up the proper fiver most likely.

**Darryl:** Yes, it's definitely got two r's at the end so that'll make it easier to find it. And there's another one too that I use a lot actually and that's called upwork, U-P-work.com, u-p-work.com, all one word and that's pretty awesome. You have an account, and you can keep track of people you hired in the past and rehire them again and I love that one. I found some really great assistants on that. We actually –

**Kenn:** That's great.

**Darryl:** Yes, I'm telling you, Kenn, we actually - as a side note, you know my smile book, "How To Design a Life Worth Smiling About"? McGraw Hill published that; they created the cover to the book. I hated the book cover and I had a battle with them. Any way they chose my book cover instead of theirs and the funny thing is I had that cover designed on Fiverr for five bucks. So there you go. My five dollar design guy did better than McGraw Hill publishing and I hope they don't hear this recording because they're probably going to get mad at me. Anyway, so now I'm looking at your video, your YouTube channel and just so people are clear on how I got to it, because I actually typed in YouTube and tried to find the KennRenner tv and that didn't work so I typed in Kenn Renner TV, you know ww dot, and

## interview with Kenn Renner (continued) ...

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then it brought me right to your YouTube channel and you've got some pretty cool stuff. You've got categories, you put your videos into categories, recent speaking engagements, uploads, Austin homes for sale, then you've got testimonial videos, House Hunters. So you've really, because you got a few pieces going there. You've got your real estate business, you got your speaking business, you got your video training business, and so you group these in a really easy to understand catalog, groups for people to click whatever they want to see. Now how did you get on House Hunters on HGTV television show? How did that happen?

**Kenn:** Well with a video. So what happened was I was overhearing a conversation from a realtor that had been on House Hunters and I asked her how did you get on? And she said it was very easy; I applied. And so we applied with Pie Town Productions. And what you have to do is find a couple or whoever that wants to be on the show and you do a video of them. They, you have to ask certain questions that Pie Town asks and you can do it, we did it right there on the dining room table and then you submit it. And you submit that video and if they like it they'll call you back and then they'll have you on the show. So I've been on three shows and that's been a huge amount of exposure with 2.2 million viewers nationwide for Austin, Texas and me being, one time I was actually the buyer in the show. So I've put those videos up there so people can see me do my house hunter thing. And so it's been, yes, it's been very good.

**Darryl:** Yes, I think that's, I didn't know that that's the process that they go through. What's so awesome about that is that had to give you an instant amount of credibility to be on that show.

**Kenn:** It still does. So here's what I do. I take the link from my House Hunter videos and I put it in my e-mail signature. So every time I send out an e-mail they get a quick glimpse of the show, me being on the show, and so I get a lot of people saying wow, I didn't know you were on the show. And so that's one of the other tricks that we use is you can put a video link right in your e-mail signature that people can click on and that's, they'll see something of interest visually that will get them even more interested in working with you and your credibility goes through the roof.

**Darryl:** Now you also, which is also good that you did this, on your real estate website like I said earlier and again that was a compliment that it's so clean to look at this website, that you got 10 videos surpassed 11 million views, total views on YouTube. So I can get to the YouTube channel from your buyaustin.com, which if any buyer or seller does that they'll also see the House Hunters, they'll see the testimonial videos, you have this one testimonial video where you have 83,000 views which is just incredible for a testimonial. And I want to ask you about this move assistance program that I have no idea before I got on the phone with you what the heck that was. You didn't mention it to me but I see it on your stuff. Before I ask you that, how did somebody get on that HGTV again, that House Hunters? They applied, how did they apply?

**Kenn:** Pie Town Productions.

**Darryl:** I, like the letter?

**Kenn:** Pie.

**Darryl:** Pie?

**Kenn:** Pie Town, like a piece of pie.

**Darryl:** Oh. Pie Town Productions, I'm just typing it in here and there it is, pietown.tv, and our shows, there it is House Hunters. So that's pretty simple. I guess as long as you're attractive you probably could apply. I wonder how you got on this show, Kenn?

**Kenn:** I don't know Darryl. I don't smile as much as you do.

**Darryl:** All right so tell me about this Move Assistance Program. What is that about?

**Kenn:** Well it's just kind of an academic [inaudible at 00:21:25] with maps assistance programs. So it's really just a landing page to be able to get people to show them what kind of ways I help people move, buying out their lease or helping them move, paying for their moving truck, whatever it is, and helping them. So it's just an acronym that I use and I use it with the builders so that they can – you know, move up programs for the builders if they need me to sell their previous house. That's just kind of a resource that I have for my clients. And when you mentioned testimonial videos that is probably one of the easiest and the first videos that your realtors should be doing. If they're at the closing table and they're getting the keys or the client is getting the keys or a check and they're happy, they're at the peak of their real estate experience, you've got a smartphone in your pocket; you should be capturing their experience and usually they're okay, usually one or the other, is usually okay with saying yes, I'll give you a quick plug. And then you take a video, and say how was your buying experience with me or selling experience and then they will obviously give you high fives on that. And then you just ask is it okay, you ask permission is it okay if I put this on YouTube and share it with my sphere of influence, and they're yes, sure. And that gives you the permission so they can't say later on that they didn't give you permission to put it on YouTube. And then what you do is you can take that video and send it to them and you can do some fun things that I've done in the past which is create a video relocation video where it shows their, it's a change of address video is what it is.

**Darryl:** Okay, okay. Yes, go on.

**Kenn:** You take pictures of the house that they bought or take it from the virtual tour and then put them into a video along with maybe their closing testimony about what a great job you did. And then you put the new address for where they're at and then you send it to the client and then you tell the client why don't you send this out to all your friends and relatives telling them about your new house and what your new address is? And so now they're doing the marketing for you and there you are being totally technically savvy and really it doesn't take much time to do that. I mean they're at the closing table anyway so

## interview with Kenn Renner (continued) ...

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you may as well get a testimonial because that, those are huge, that gives you credibility if somebody else is talking about how great you are. Not you talking about how great you are. And the second thing is it means the biggest, one of the three biggest things that we talk about in why people don't do video is one of them is they're camera shy. Well in truth they shouldn't be camera shy because they put their pictures on their cards. But the bottom line is you just videotape somebody else saying how great you are and you don't even have to be on camera and that speaks volumes for your credibility and the people wanting to use you. So that's the deal.

**Darryl:** You know I'm thinking of so many other ways that you can probably use this too. I mean, I'm envisioning, well first of all I love video so but I can envision like let's say we know the buyer's going to buy this house, whether they put an offer in and it's accepted or they're about to put an offer in. I can see an agent all right let's go and see the house a second time and they can actually say I want to videotape this experience, just saying, taking a buyer before they take the offer, saying you know I feel like this you guys are feeling the love in this, I'm going to videotape this experience. Now that might actually help them get even more motivated to put the offer in. So you're driving down the street, you're videotaping as you drive down the street, walking into the house, almost like a House Hunter episode. And then you can take that and edit it together like you just said, take that video to an agent can use that on a listing appointment too. I mean I know you work with a lot of investors, a lot of referrals, but especially people who are FISBO or going on a listing that is expired or FISBO, showing them these are some of our happy clients and what we've done is another way to use that. And I just thought of another one, too. What about doing a testimonial from somebody who sold their house successfully with the agent? And then if they even said I tried selling it on my own for a while, I called Kenn and we weren't sure but boy we're sure glad we hired him. He's got us more than we expected, blah, blah, blah. And then take a postcard mailing to all the neighbors of that homeowner that sold, who listed and sold with you. So now you have a testimonial about a seller in a market that succeeded and maybe that will generate listing leads and phone calls. What do you think of that?

**Kenn:** Yes, that's a great idea, Darryl. And one of the things that we really, and this [inaudible at 00:26:26] the time for those who actually stayed on the call and showed up that they're going to be glad they heard this. I give video market analysis, all right? Check this out. What I do is I do a screen capture of my market analysis. Now as realtors we have to do market analysis anyways, right? We go ahead and we've got to look at the comps, we got to look at what the other homes had in it, maybe the home had a pool, maybe it had granite countertops, and whatever it is that whenever we're doing our analysis we have to go in and look at all the different home in the neighborhood that sold in the last six months. Since I'm doing that anyways, I just screen capture, I use a program to go ahead and screen capture my market analysis as I'm doing it. It usually takes about 20-25 minutes and as I'm going through the market analysis looking at the comps, looking at the inside of the other properties on the MLS, doing my numbers crunching and all that, I'm actually



showing them how I came to my conclusion. It's a way better than a stack of papers that you get that you're never going to look at anyway when you get done with your listing presentation.

**Darryl:** Right, right.

**Kenn:** I send that ahead of time with my prelisting pack and all my other credentials and everything, but I show them the video very specific for their particular house how I came up with the price or the range of price that they should be listing at that takes all the questions out already because they can see oh yes, Bob's house down the street has granite countertops, mine has laminate, now I see why you adjusted it down by that much. Or maybe my house has a pool and I wouldn't have known that that house down the street that sold for that price had a pool. So this is really a great way visually. So for sellers it's a huge tool. In fact a lot of times I don't have to bring paper with me because they've already seen the market analysis.

**Darryl:** Right, right, right.

**Kenn:** And you know relocation. Relocation's the same way. When I find somebody relocating or wanting to buy investment property here in Austin I will do a market analysis and I'll go on Google maps and I'll explain the area and I'll explain the area that they're looking at. I'll show them where their new job is going to be with Google maps and I'm recording it at the same time. And then I zoom into the neighborhood and I show them these builders here in this particular neighborhood and here's where the school is and here's where the infrastructure is and then let's look at the homes around the market. I've got to do that anyway, right? So I'm looking, here's the top 10 homes that I found that fit your criteria. So all along, as I'm talking to them right there, I'm recording the video, I upload it to YouTube and I send them a link. And it's a hidden video so I teach you also that in that course. I don't send them a public video about their [inaudible at 00:29:25], I send them a hidden video where only they can see the link.

**Darryl:** You know this is even, Ken I'm just loving this because this is, even if somebody is not a re-lo person but you've got a house, you've got a seller who is not living in the property, maybe it's an investment property or a second home. Let's say I own a property in Austin and I live in New York. And you need to do a listing presentation for me because I want to sell a property, I'm trying to do it on my own, I have a friend who opens up my house in Austin whenever there's a buyer appointment. You call me, you would say you really should have a realtor selling your house. Why don't I put something together for you and I'll send it to you? So you can actually create your CMA. You can even do a listing presentation kind of on video too, capturing your screen because agents have asked me and I never thought of this, that's why I love this, because they ask me how do you do a listing appointment when somebody is out of town? And so I've said things like well you can do a webinar or you can just do it over the phone and e-mail them the information and do it over the phone with them. But actually recording a video listing presentation and sending them that link is probably the best of anything I've ever said before. So I just, this is great. Great stuff Ken.

**Kenn:** Could you do a PowerPoint? Simple PowerPoint and record that as if you're walking

## interview with Kenn Renner (continued) ...

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through the PowerPoint, just as if you were on a presentation, a slide presentation, you'd be presenting with your laptop to a potential listing person and that's how you can, you simply do a PowerPoint. And once again another way of not having to worry about being on screen, that camera shyness, you can sound totally professional going through a PowerPoint slide of the neighborhood and the comps and all that kind of stuff and it's so professional. Now, you got two realtors or three realtors and you're the one realtor they're choosing from and they find out that you know, you've just proven how tech savvy you are, you know YouTube, you're using the number two search engine in the world that 98% of your competition is not using, so what are you doing? Your unique selling proposition is that you will use and leverage video in your marketing. Now one of the questions that I get a lot of times is how do I get a lot of views to my video without cheating because you don't want to pay Fiverr to get you video views because YouTube will shut you down. But here's another trick that's worth the price of admission. You know those silly e-flyers that we send out as brokers about our new listing, they're kind of like junk mail?

**Darryl:** Yes.

**Kenn:** Okay, so you can, in my city you can send a whole county, all the realtors in my county, Travis County, 7,000 realtors, for \$25. And then for another \$15 per county I can send out an e-flyer to an additional county. So I can hit 10,000 realtors for \$45. Well what I do is I embed a video, not a flyer, I embed a video in that e-flyer that's sent out. And so when they open up, for the people that have no better time but to look at e-flyers on their e-mail, but they open it up and look at it the video automatically plays with the listing. I just got a view, I just got a view. So I've done this technique and I've got 1,000 views because 1,000 realtors out of the 10,000 in my county opened up the video and watched it.

**Darryl:** That's awesome. That's really great. Well I've got to tell you, this video, you've given us so much great stuff here. This vidcoaching.com, V-I-D-coaching.com, I just was poking around and the website, first of all I love the website, how to set up the YouTube channel, cameras, equipment, best practices, easy editing techniques, a walkthrough on how to do the channels, three types of videos to get started, "grow your business's video e-mail," offline mobile point of sale, SEO for first page of Google, how to text a video using EZ Text, we should start telling. how to create 30 videos in 30 minutes. So any way, it seems like you're giving away the store on all of this great training, obviously there's a charge but any way I recommend people really check this out and get this video coaching program, training program on how to do this. This is really incredible stuff. All right, let's move to something else. I'm curious, have you ever done seminars for the general public about buying or selling real estate or investing in real estate? Have you ever done that, Kenn?

**Kenn:** Well that's really what got me started in using video because back in 2005, 2006 we had a huge boom going on and I would go to California and others and Vegas and other cities and get people interested to buy properties here in Austin. And because we're on counter-cycles and they're kicking their overheated equity out of California like it is now and put it in a more safer environment like Austin, Texas which is much more inexpensive. And

so what happened would be I would do these presentations and they were very successful but it was only me one time, right? And every time I went out there, I would go out there. And so finally I said why don't I put these things on video and send the presentation to my clients so they can see what my methodology is and why they should use me as their chosen professional. And this was before, this was right when YouTube came out. There was no real way of sending videos. We'd have to send a dvd, remember the days of dvds, we'd have to send a dvd. Well I didn't, by the time I'd send a dvd Federal Express to somebody they'd already moved on. So I said I have to come up with a solution where I can take my presentation and I can send it to them immediately when I get off the phone. Even better yet, answer the questions that they were going to ask the same 12 questions that all investors ask me when they call me on the phone. I'd say hey I'd really like to work with you. I'm showing properties to investors right now; let me go ahead and send you a like to my video. Watch the first 15 minutes of it, then call me back and we'll talk about how we can better suit your needs to buy a property here. And that way I was able to save a lot of time because first of all there's credibility of me standing in front of a crowd, and secondly it would answer the same 12 questions that all the other investors were going to ask me, why should I use you, why should I go to Austin, what are the rents, and all that kind of stuff. So I was able to answer that with a video. And that's what got me started with taking my offline presentations and turning them into online presentations. And that lead me to a lot of cool things including speaking in front of 5,000 Keller-Williams Agents at their mega camp and at their family reunion, I spoke on their mainstage three years in a row teaching the largest real estate organization in the world, Keller Williams, teaching them how and why they should be using video. In fact the video coaching program I have online was spurred out of a coaching program that Keller Williams had me create for their agents.

**Darryl:** Well, and I'm looking at your YouTube and I saw something here too that along with this about a home buying crash course in production. Is that similar to what you're talking about where you recorded some of your talks and obviously people can get more information on the website [afreehomebuyingbook.com](http://afreehomebuyingbook.com). But is that something that you were doing, it was like an online training course?

**Kenn:** I'm doing every weekend right now. [Homebuyingcrashcourse.com](http://Homebuyingcrashcourse.com), D.R. Horton, America's builder, the largest builder in the United States, has here in Austin, has brought me on board to do home buying presentations in their model homes. And so when you go to [homebuyingcrashcourse.com](http://homebuyingcrashcourse.com), you're going to see a video of what you're going to learn if you come to listen to me for 40 minutes at the D.R. Horton model home.

**Darryl:** Wow. That's really huge.

**Kenn:** What we'll be doing here really soon is periscoping those presentations so that it'll be a live stream that you can watch. If you couldn't make it out to the model home you can still watch the presentation through Periscope, which is a live streaming process that is now put out by Twitter. So that's another thing that we're delving into, this live streaming.

**Darryl:** Wow, that's, and you're going to use Periscope for that?

**Kenn:** Yes. You can use a lot, a number of different things. I mean YouTube actually has,

## interview with Kenn Renner (continued) ...

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you can broadcast live out of your YouTube channel through your Google Hangouts on Air, it's free. And we've done that before. We've done Live Streaming, it's not perfect but it streams your presentation live, gives you a lot of credibility and people can see you in real time anywhere in the world.

**Darryl:** Well you know what, here's the thing that I've learned about you in just this conversation is that you've definitely got the, how do I say it, the Web – I'm using an old Internet term – but you're using the Web for the Web. You've got your training, your buyer's seminars, you're going to be Periscoping. All of these things just put you out there, your channel, your video channel, your own website with the links back to the channel. So this is all great stuff because you're definitely putting yourself out there for Austin that if somebody's thinking about buying or selling in Austin they're probably going to stumble across you whether it's through the website, the Google, the YouTube or anything like that. So this is really awesome. All right, let me switch because we've spent so much time on this video which I didn't think we would but I didn't want to stop you because you were giving away so much great stuff. The, from a real estate standpoint, are you focused, are you focusing more with investors, did I hear that right?

**Kenn:** Yes, I, you know a lot of it is first time and move up homebuyers and of course former clients, that's a big section of my business and a lot of those former clients are investors and so yes, I'm kind of focused in the area of your typical residential housing and [inaudible at 00:40:50].

**Darryl:** Got you, okay. Now most of your business coming from referrals, that part I remember you saying, and is there something that you're doing to actively work those referrals? Is there any kind of thing that you like to do a lot to stay in touch with them and get referrals?

**Kenn:** Well you still have to do your lead generation, you still have to make the calls, you still have to do the touches, the e-mails, now we even use texting, and we even text videos out. And so, yes, it's still on the phone, doing the lead generation. That's just something you have to do. If you don't, you're working for minimum wage or less. So that's really key and leveraging a little bit of technology in that as well. Arch Telecom is a great tool that we use. It's an auto dialer that allows you to dial your database and if they don't pick up you can leave an automatically recorded message so you don't have to sit there and listen to their recording and then leave the message on it. So it really increases the productivity when you're making your calls. So we use that.

**Darryl:** I haven't heard Arch Telecom in a long time. I mean they used to be, they were just on the cutting edge in the real estate industry in doing outbound calls, automated calls. So that's funny, then, this whole -

**Kenn:** Well you've got to be careful because they've kind of banded and that's why Arch, you still have to be on the phone. If they pick it up you do talk to them and that's what you want to do, right? You want to talk to them. If they're not you leave them a recorded message which is, hey this is Kenn Renner, just reaching out to you. It's the new year and I just want to find



out if you need anything from me, a market analysis, with your newly found appreciation; I just want to call and say I appreciate you. That recorded message is already in the system so I don't have to leave that message every time I just hit a button that says leave message. That's a pretty good tool.

**Darryl:** That's awesome. Very good. Okay, so you're staying in touch with your past clients, and texting, how are you doing the texting? Are you manually doing that or you have it automated?

**Kenn:** Both, it depends on who I'm texting. So when I'm doing my calling, if I'm not using Arch Telecom when you're calling on your cellphone, obviously when you get off your cellphone it'll have the number you just called. You can simply just go in there and hit text, because it's one of the options, and you can text the person the message right after you get off the phone. So that way you're not only leaving a message if they didn't answer. You're also texting the same person using the same phone number that's already popped up on your phone. I also use a texting broadcasting service called EZ texting. What that means I can hit 1,000 people in a minute. You use that sparingly because people don't like to be spam texted but if they're interested in what you've got to offer, then text broadcasting works great. So, yes, we do use texting and like I said you can text a YouTube link. They can click on right there and you get to leave a custom message or a pertinent message to them right then and there. They can click on their phone and watch a video of you with your message. So that's another cool way –

**Darryl:** Wait, say that again Kenn. I didn't get that. That sounded really cool so give me that again.

**Kenn:** So you can text a video. You can blend, when you have your YouTube video made they give you a short code, when you hit share it'll give you a short code. So you take that short code and you put it into your text and you say hey watch this video, the three tips that investors need to know about buying in Austin, Texas. And then you put that short code in there and then they can click on it right in their text and watch the video. And that's another quick way to get your message out and multiply quickly without having to do it over and over manually.

**Darryl:** Wow, this is incredible stuff. I know I got the right guy when I wanted to talk about the video. And I didn't expect, for people listening Kenn and I before we got on the recording we said all right let's talk a little bit about the video stuff and then we'll talk a little bit about the real estate and how you're doing that and I didn't realize how awesome the video portion was going to be and we didn't get too much to other real estate stuff. But we just have so much time. I hope that when you get a chance we can do another one of these and do a part 2 or something. Is that all right with you?

**Kenn:** Sure. Yes, sure.

**Darryl:** All right. Well listen, Gang, let's go through these websites again. Vidcoaching, V-I-D-coaching.com, no space.

**Kenn:** Yes, Vidcoaching, short for video, Vidcoaching.com, that's my online, it's got about 12 modules, it's a lot of material step by step on how I do my stuff with the video and create an extra \$3 million in sales a year just because of that.

## interview with Kenn Renner (continued) ...

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**Darryl:** Man, that's awesome. And you've got to, so you can see it in action, see what he's doing. If you go to Kenn Renner, Kenn K-E-N-N Renner R-E-N-N-E-R.tv you're going to see how he's using the videos on his YouTube channel which gives you the sense of the depth of his expertise, which I just love it. And, also, if you're referring business you'll want to check out his website, buyaustin.com B-U-Y-Austin.com, which by the way there's a lesson in there too. If you haven't gotten a really catchy domain name for you to own, you want to, if it's still available at this point you should grab it and that, Ken you did an awesome job getting buyaustin.com. That's an awesome domain name. So, all right, well, thank you so much, Kenn. You were wonderful, I appreciate it. Gang, thanks for listening in. Until our next call don't forget, we just don't help you buy some real estate, we help people get to their next level in their life. And the more people we help get to their next levels the more money we make. So the money's the gauge as to how many lives we've touched. Have a wonderful day and don't forget to keep smiling. 😊



*Thank you,  
Kenn Renner!*



FOR YOUR EYES  
**ONLY**

# House + owners = a home

Attend a free homebuyer workshop

**Date:** May 4th, 2016

**Time:** 6:30 p.m. to 8:30 p.m.

**Location:** Wells Fargo - Connections New York  
Central Park East, Room 206  
150 East 42nd Street, New York, NY

*Please check in at the security desk.*

## Gain a better understanding of these homebuying basics:

- The benefits and costs of owning a home
- REALTOR® resources to help locate your dream home
- Offer and negotiation process
- Credit basics
- Home financing basics
- The loan application process

Prepare for one of the largest purchases most people make. Learn more about finding, financing and owning a home, in today's real estate market. Find out what it really takes to become a homeowner.

### Separate myths from truths

Know what to expect — and what will be expected of you. So you can make informed homebuying decisions.

**Kindly RSVP by May 2nd, as limited seating is available.**

**Fred is here to help with your home financing needs.**



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*Home Mortgage Consultant*  
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**Natsuko is here to help with your homebuying needs.**



**Natsuko Ikegami**  
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Space Marketing Shop  
The IKEGAMI Team  
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natsuko@space-ms.com  
www.space-ms.com/Nikegami  
License #: 10301212957

**A.J. is her to help with your home purchasing legal needs.**



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**Together we'll go far**



# How To Get Pre-Approved For A Loan, Before You Buy!

Yes, you can get approved for a home loan, even before you make an offer to buy!

This report will show you exactly how to get a lender's pre-approval in writing that guarantees you qualify for a specific loan amount - even before you begin home shopping!

Once you have this "Approval Certificate" you can shop for your dream home in total confidence, because you'll know you've already been pre-approved for the loan.

I firmly believe this report will save home buyers countless hours of stress in wondering "if they qualify" for a loan or not.

This exciting new approach is incredible, and you too can benefit from it!

Now you can lay to rest the concern you have about qualifying for a home loan - And it's nothing you've ever seen before!

This is totally new and 100% legitimate. It's a real time saving tool - if you will take action!

More about all of this later. - Right now, I want to tell you ALL about this amazing tool - and help you COMPLETELY UNDERSTAND how it works. . . .

So let's begin at the beginning. . . . .

# The Home Buying Process

To help you understand this amazing new tool, I must start by giving you an example of the steps involved in buying a home, and applying for a home loan using the **TRADITIONAL APPROACH**.

For this example, we'll say you currently own a home, but would like to move up to a larger home in a different community.

HERE'S THE PROCESS YOU ARE LIKELY TO GO THROUGH - to: (1) locate the home of your dreams, and (2) ultimately purchase it!

**First.** You'll most likely spend weeks looking through dozens of newspapers, and magazines until you find a neighborhood that appeals to you.

**Second.** Then, you'll eventually drive around those neighborhoods that look interesting, just to get a feel for what they're really like.

**Third.** You'll soon begin to go to open houses to get an inside look at the homes in those neighborhoods you're interested in.

**Fourth.** Eventually you'll begin working with a Realtor to find out about other homes that are available in this area, and in the price range you "think" you want to buy in.

**Fifth.** Finally, after countless hours of searching, going to open houses, calling on ads, driving around different neighborhoods, finding out about the areas, the amenities, the school districts, the shopping facilities, you'll eventually find a home that you fall in love with, and decide to buy.

This Is Exactly What Most Home-Buyers Go Through  
To Find The Home Of Their Dreams!

## How To Get Pre-Approved For A Loan, Before You Buy!

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Back to our example...

Once you find that perfect home, the next step is to draft an offer to purchase, and submit it to the seller.

This is where the expertise of your Realtor comes in. A professional Realtor should know exactly how to draft the offer you're willing to make, and know what clauses to include in the purchase contract that will protect your interests and your deposit!

Once your offer has been submitted to the seller, you simply wait for an answer.

Now listen closely. This is the most exciting (and also most stressful) part of your entire home-buying process.

You know that the only things that stand between you and your dream home are (1) The seller's acceptance of your offer, and (2) Your qualifying for the loan.

All you have to do is get the seller to accept your offer, and get approved for the home loan--and this dream home is as good as yours. - It's that simple!!

(Now there are several other critical elements involved in every transaction, that I highly recommend you consult with your Realtor about.)

Now, by this time, your Realtor has instructed you to contact a lender to begin the loan application process. So, by now, you've met with a Loan Officer and completed a loan application.

What is involved in the loan application process...you ask?

In the next section, I will show you the exact sequence of events that take place when you apply for a loan, and what lenders look for in a borrower.

On to the "Traditional Loan Application Process....."

# The "Traditional" Loan Application Process

Remember, up to this point, you've only had a cursory pre-qualification from your Realtor, and **your entire transaction hinges on your being formally approved for the loan!**

If you can't get this loan, you can't buy the home...period!

So lets take a look at the steps you will likely go through to apply for a loan:

**Step 1.** Initially you'll meet with a Loan Officer who will have you complete a **Residential Loan Application**. The lender usually requires an application fee at this time, and a check to cover the cost of the credit report and appraisal.

**Step 2.** The Loan Officer will then request a series of **documents** to support your income, your savings, and your expenses.

**Step 3.** The Loan Officer will then begin **processing** your application. At this time the lender will order an appraisal of the home, a copy of your current **credit report**, and will make written requests to **verify your employment and bank account balances**.

**Step 4.** Within 3 days of completing your application, the lender will provide you with a **Good Faith Estimate** of closing costs and a booklet containing information about the closing costs you may incur in the transaction.

**Step 5.** Once the lender receives your credit report, appraisal, and all the written verification requests, your loan package will then be forwarded to the **underwriting department**. Then they will evaluate your loan package, and will either approve or deny your loan.



## How To Get Pre-Approved For A Loan, Before You Buy!

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You're probably saying "This is a lot of work! And there's still a chance I may be denied?"

Absolutely! (That is...if you use this traditional approach!)

In terms of documentation, this is just the tip of the iceberg my friend.

Some of the documentation you'll be required to bring to your loan application appointment, are the following:

- ✓ Copies of your W-2s for the last two years if you're a salaried employee, or copies of your federal tax returns (1040s) if you are self-employed.
- ✓ Your most recent pay-stub from your employer.
- ✓ If you're self-employed, a year-to-date profit and loss statement, and a balance sheet.
- ✓ Three months bank statements on all of your bank accounts. (ie: checking, savings, investments, etc.)
- ✓ Account numbers on all of your bank accounts and all of your debts, including credit cards, auto loans, school loans, and other outstanding debt.
- ✓ Copies of lease agreements if you own rental property.
- ✓ A copy of your homeowner's insurance statement (if you own a home).
- ✓ A copy of your property tax bill (if you own a home).
- ✓ All of your personal information including: Social security numbers for you and your spouse, previous addresses, current and previous job addresses and phone numbers.

## How To Get Pre-Approved For A Loan, Before You Buy!

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I'd like to take a moment here to explain to you **WHY** the lender needs all this documentation before they can approve you for a loan.

In the mortgage lending business, there is a rule-of-thumb called the 4-C's. What this stands for is credit, capacity, collateral, and character.

These are traditionally what lenders look for in a borrower when they are considering loaning money.

Lets go over these in detail:

### Credit:

A lender wants to know that you are a good credit risk by looking at your current credit picture. This is why they order a credit report at the beginning of the loan process. Your credit report is a "snap-shot" of your past and present debt, current available credit, and a rating of your debt repayment history.

### Capacity:

This is simply a measure of your financial capacity to have this loan. The way it is measured is by dividing your gross monthly income by your total outstanding debts (including the new payment on the home you're trying to buy). Generally, lenders will allow 40% of your monthly income to be used for your housing expense, and all other current obligations you have outstanding (including credit cards, auto loans, student loans, etc.)

### Collateral:

This is nothing more than the value of the property you're about to buy. The lenders need to know the value of the property you are "pledging" as collateral for the loan.

### Character:

Character is a catch-all phrase that is basically an underwriter's subjective determination of your over-all financial picture. Generally they look at your job stability, your probability of continued employment, and your ability to save money to determine character.

These are basically what a lender looks for in a borrower they're willing to loan money to.

## How To Get Pre-Approved For A Loan, Before You Buy!

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Okay - Let's digress here for a moment, and summarize what we've accomplished thus far.

- First. You've spent many hours of your time, money, and effort to locate the perfect home in the perfect neighborhood for you and your family to live.
- Second. You've sat down with a Realtor and drafted an offer that is within the terms you feel are fair.
- Third. You've submitted a written offer to the seller and are awaiting their response.
- Fourth. You've met with a Loan Officer, filled out a multitude of paperwork, forms, applications, and brought him or her a wheelbarrow full of additional documentation to support your income.
- Fifth. You're now awaiting a yes or no answer from the lender.

And after all of this effort, there is still a chance you won't get the home of your dreams BECAUSE you're loan might be TURNED DOWN?

That's absolutely right, if...**You Use The Traditional Approach To Getting A Loan**

OKAY, Now Let's See If We Can Make All Of This  
A Little More Exciting...

Imagine for a moment, if when you initially drafted your offer, you were already approved for the loan - IN ADVANCE...and you had a Pre-Approval Certificate that you included with your offer.

That's right...No Stress, No Worrying about qualifying, No Concern whatsoever about your ability to qualify standing between you and the home of your dreams.

That would be interesting, wouldn't it!!

NOW, let's take it one-step-further, and say that....

## How To Get Pre-Approved For A Loan, Before You Buy!

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this Pre-Approval Certificate actually gave the seller a GUARANTEE that you would qualify for the loan, and therefore compelled them to respond to your offer immediately!

If that happened - you would've eliminated the two major obstacles to owning your dream home!

✓ Obstacle #1-The seller's acceptance of the offer.

✓ Obstacle #2-Your approval for the loan.

That's right - the home would be as good as yours! Your dream of owning this home would be a reality!

Wouldn't it be wonderful...to walk away from the table knowing that there's a good chance you'll be moving into the home of your dreams in less than 30 days?!

IMPOSSIBLE, you say? How can someone actually be approved for a home loan before they even make an offer to buy? And how can such a Pre-Approval certificate compel the seller to give the offer so much credibility?

Let me explain the details of this...

### Amazing Pre-Approval Certificate

Listen closely: It's now possible to get this actual Pre-Approval Certificate we're talking about - and it's an ABSOLUTE MUST if you're even remotely interested in buying a home.

#### Here's What It Does For You

1) It gives you a WRITTEN APPROVAL from a lender for a SPECIFIC LOAN AMOUNT so you know exactly what homes to look for, and what price range you can purchase.

2) It gives you the PIECE-OF-MIND in knowing that your being approved WILL NOT be an obstacle in buying your home.

3) It gives your offer MAXIMUM CREDIBILITY, and shows the seller that you're serious about buying because you've taken the time to get Pre-Approved. (If the sellers received multiple offers on the home, which one do you think they would pay more attention to?)

4) It puts your Realtor at ease because he or she knows for certain that you qualify to buy, and you're not just another "lookyloo".



# The New Pre-Approval Process!

So what does it take to get this Pre-Approval Certificate ...you ask?

It takes three simple steps to get a written Pre-Approval Certificate. . . . Here's what you must do:

- A.) You need to find a lender who offers this unique Pre-Approval process.
- B.) You must then meet with a Loan Officer from that lender or broker to get pre-qualified.
- C.) Then, usually within a few days, you will be issued the written Pre-Approval Certificate!

It's that simple....As simple as ABC.

## Look At All The Steps You've Completely Wiped Out!

- No multitude of paperwork, forms, and support documentation.
  - No need to have specific information on the property.
  - No need to pay for an appraisal up-front.
  - No need to nervously wait for weeks to find out if you qualify!
- ✓ Just A Simple Meeting, and Within A Matter Of Days -  
You Have A Written Loan Approval!!

So where do you find a lender who offers this unique Pre-Approval Approach?

YOU'VE JUST FOUND ONE!

Our company is a full service mortgage broker, and are the innovators in this unique Pre-Approval process.

Why is it so unique...you ask?

Let me explain. We call it our...

## "Guaranteed Approval Program (GAP Loan)"

This AMAZING new product not only offers you the piece-of-mind that comes with being APPROVED IN ADVANCE, but also compels the Seller to consider your offer above all others!

Here's why:

Our GAP Loan is a certificate of Pre-Approval for you, but also offers the Seller a guarantee. Our guarantee says this: If the seller accepts your offer, and you end up NOT QUALIFYING, we will pay them \$500.00 for their trouble.

So - what have we done by offering this Guarantee?

We've just guaranteed the Seller that you qualify to buy their home!

This will compel any seller to give your offer **SERIOUS CONSIDERATION** over an ordinary offer where the buyer has not been pre-approved with a "safety-net" guarantee.

## IMPORTANT NOTICE!!

Even though this is totally new and the greatest time-saving, stress-eliminating, borrowing tool ever developed - it's important that you know: **TIMING IS CRITICAL!!**

### JUST THINK ABOUT THIS:

- You could pick up a newspaper any day now and find the perfect home for you and your family.
- You may unexpectedly come across the exact home you've been looking for.
- Your Realtor may call you at any moment now with the home that meets your list of criteria.

And guess what....

## How To Get Pre-Approved For A Loan, Before You Buy!

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If you don't have this Pre-Approval Certificate in-hand and ready to include with your offer, you may be blown-out-of-the-water by another buyer who has been Pre-Approved by his lender.

Don't let this happen! Get your Pre-Approval Certificate In-hand NOW, and have the piece-of-mind in knowing that YOU DO QUALIFY when the opportunity to buy your dream home comes along!

### Here's How Simple It Is To Get Your Pre-Approval Certificate:

Open the sealed envelope that came with this report.- Fill out your name and address on the enclosed card and mail it to us in the pre-paid envelope provided.

How much will this cost you? What is a fair price for an Advanced Loan Approval that could get you into the home of your dreams faster than you ever imagined possible?

What is this valuable knowledge and piece-of-mind worth to you?

We normally charge borrowers a \$300.00 application fee, plus the cost of the credit report to get our (GAP) Loan - However, if you contact one of our Loan Consultants NOW, I'll agree to waive this application fee of \$300.00.-- And as an added bonus, I'll give you a coupon worth an ADDITIONAL \$300.00 to use toward closing costs (redeemable at closing). So if you act now, you'll save a total of \$600 off your closing costs!

Sincerely,



P.S. Remember the piece-of-mind and confidence you'll have when you know you've been Pre-Approved to buy the home of your dreams! And -- all the hassle you'll avoid by not having to deal with the tedious process of getting a loan using the "Traditional" Loan Application Process I showed you on page 4.

P.P.S. For simple instructions on how to get your Pre-Approval Certificate, open the sealed envelope AFTER you've read this entire report!

## The Addendum That Helps Listing Agents Maintain Better Control After The Offer!

Dear Eleanor,

As a Listing agent, how many times in you career have you had a transaction fall apart 3 to 6 weeks into escrow? Who did the seller blame when this happens?

The majority of this is due to a buyer who did not truly qualify for the financing, who was the loan officer who did the pre qualification? Was he/she dependable and credible?

We have the perfect solution to reducing the risk of escrow's falling out from this day forward...

**"The seller requests that potential purchasers be pre qualified by Dennis Cooper of Mid-Pacific Mortgage at 593-1144 office or 844-9232 pager."**

To protect your sellers, during the listing presentation just advise every seller to add the above addendum into the agreement in the remarks section. Dennis Cooper will do a complete pre qualification on every offer and issue all parties involved the pre qualification letter with 24 hours. Dennis's track record is 100%, if he says we can get them financed he will, **GUARANTEED!**

Please call me to discuss this positioning further...

Sincerely

Grant Gould

"Making You More Money"



Dear Name,

**You are looking at property and are considering purchasing. You may not be ready yet, but it is important for you to start preparing now, even if you aren't purchasing for another 4 to 6 months.**

To help you in the area of financing, we have developed the enclosed report on the advantages of getting pre-approval before you start looking for a home. Pre-approval gives the purchaser a stronger position when negotiating with the sellers.

Mid-Pacific Mortgage is a full service mortgage broker having relationships with over 25 different banks and other lending sources, giving our clients a wide range of options. With this many sources, we shop to get you the best rates and terms available.

The team of Dennis Cooper and Grant Gould gives our clients twice the service to get you the results you want. Dennis has a 20 year finance back ground and is an expert at getting people the money they need. My expertise is in educating people on how to save money on the overall process of purchasing and I work with top negotiating experts like John Dow who fulfills your dreams.

John Dow has arrange through us to offer any of their clients a **FREE CREDIT REPORT & APPRAISAL** when we fund your loan. This could cost you up to \$600.00 depending on which lender you call. If you are not ready to purchase today, but would like to reserve this free offer just call (808) 593-1144 and we would be happy to extend the offer up to May 31, 1995.

Please call Dennis if you have any questions about financing. He would be happy to help you.

Mahalo,

Grant Gould & Dennis Cooper  
"The Loan Specialists"

**PS John Dow wants to save you money on your purchase. The free offer is just one example of the money he will save you. Call John and ask how he saves his clients' thousands during the negotiations.**

# First-time home-buyers:

Everything you've ever wanted to know about buying a home — but didn't know who to ask!

**D**eciding to buy your first home is probably the biggest buying decision you've ever made. It's an exciting decision. But, it's serious business too — and you need serious advice.

## The Home-buying Process!

Your first step is to get all of the information you need. How much can you afford? Which government programs are available to you? Where can you afford to live?

We specialize in working with first-time home buyers so we've already done all the homework for you. How we work is simple. Initially we set up a meeting to sit down and talk to you about your needs, answer all of your questions, and map out your personal home-buying plan. There is no obligation and you will leave with a comprehensive package of information which will answer most of your questions.

We have a simple philosophy. "Give great service to people we enjoy working with!" House buying should be fun. You need a professional you are comfortable with — someone who will explain every step of the process and allay your

concerns and fears. And, when the time is right, help you to make the right decision.

Once we get started we will work closely with you every step of the way. You will learn about the Multiple Listing Service and why we can help you to buy a home anywhere in Toronto — listed with any company. You will learn about the "Home Buying Process" we've developed to efficiently help you to meet your goals. You will learn about the team of professionals we have ready to serve you — lawyers, insurance agents and so on. You will learn why you should always get your financing pre-arranged and we can introduce you to some top-notch people in this field. You will learn about the clauses and conditions you will need to include in your offer. You will learn about comparable properties so you can decide the best price to offer. You will learn about our proven WIN-WIN negotiating strategies and why they will maximize your chances to get the home you want. You will learn what happens when your offer is successful and the things you will have to do next. You will learn a lot!

Once you've decided on a home we will sit down and



**FREE COMPREHENSIVE INFORMATION PACKAGE. FREE HOME INSPECTION-value to \$300.**

work out all the costs involved. You will have a clear understanding of all of your costs and responsibilities. And, of course, in the end you will have a great new home to enjoy!

Our goal is to make home buying easy and fun. And, if you make a commitment to buy with us — we'll pay for your home inspection — a total value of up to \$300.00\* a cost which is usually yours. We'll reimburse you upon successful completion of the sale — because we appreciate your business.

Don't wait any longer to own your own home. Call John or George at 489-2121 today to set up your no-obligation meeting. You will be glad that you did!



**John Lewis**  
Sales Representative

*"I appreciated working with a professional who listened to my needs and expectations, and worked with me to fulfil them"*  
— L.R., Toronto

**JOHNSTON & DANIEL**



**George Klump**  
Sales Representative

**FREE...**

Rachel DeHanas  
TOP PRODUCER  
Since 1987



# Home Buyer & Seller Seminar...

Everything you wanted to know but didn't know who to ask.....  
.....Ask the Pro's! At this Seminar you will learn -

- if now is the time to buy a home
- who should not buy a home
- how to buy with little or no money down
- which mortgage is best - fixed or variable rate
- the pros and cons of new construction vs. resale
- what to know before you look at houses
- what to do if you want to buy a home and have a home to sell
- how to get your best buy in today's market
- how to prepare your home for sale
- plus MORE!

*Door Prize  
Drawing*

**Date: Wednesday, Feb 10, 1999**

**Time: 7:00 P.M.**

**Place: Holiday Inn St. Patricks Drive, Waldorf, MD**

**For Reservations Call 301-645-3172 or  
24 Hours (301) 870-8326 PIN#5980**



Bringing Families and Homes Together

**Seating is limited!**

**RSVP by Feb. 5**

Presented by  
The Rachel DeHanas  
Team  
#1 Real Estate Team  
in  
Southern Maryland



*The Real  
Estate  
Leaders*



16

# Critique

Please give us your comments about the home buyer seminar you attended today: \_\_\_\_\_

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What was not covered that you would like to have discussed? \_\_\_\_\_

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Please check any box that applies:

- I will probably not buy a home
- I will probably buy within 3 months
- I will probably buy within 6 months
- I will probably buy within 1 year
- I must sell my existing home to buy another home
- I would like to know exactly how much mortgage I can receive
- I would like a personal no obligation consultation to discuss my housing needs and specific financing programs

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Telephone: Day: (        ) \_\_\_\_\_ Evening: (        ) \_\_\_\_\_

I was invited by: \_\_\_\_\_

How I found out about the seminar: \_\_\_\_\_

---

---





GENE & REBEKAH RIVERS  
ABR, CRP, CRS, GRI, LTG

*Ring the Rivers*  
FOR REAL ESTATE

GUEST REGISTER DATE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ AGENT: \_\_\_\_\_

\_\_\_\_\_

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

PHONE# \_\_\_\_\_

EMAIL \_\_\_\_\_

\_\_\_\_\_

YOUR FIRST VISIT? YES NO

DO YOU RENT OWN

- PLEASE CONTACT US ON BUYING PROPERTY
- SEND ME A BUYER GUIDE AND VIDEO
- WE HAVE A HOME TO SELL
- SEND US A SELLERS GUIDE AND VIDEO
- WE ARE BEING TRANSFERRED
- WE WOULD LIKE A FREE RELOCATION PACKAGE

\_\_\_\_\_

HOW MANY BEDROOMS? \_\_\_\_\_ HOW MANY BATHS? \_\_\_\_\_

HEATED & COOLED SQ FT \_\_\_\_\_ PRICE RANGE? \_\_\_\_\_

WHEN DO YOU NEED TO BUY? \_\_\_\_\_

Rebekah Rivers P.A.  
Keller Williams Town & Country Realty  
1695 Metropolitan Circle, Suite 2  
Tallahassee, FL 32308

Direct 850-297-CALL  
Toll Free 800-786-1458

E-Mail [respon@RingTheRivers.com](mailto:respon@RingTheRivers.com)  
Internet [www.RingTheRivers.com](http://www.RingTheRivers.com)



# Personal Business Plan

---

Desired Income (A) \_\_\_\_\_

Average Commission per Side (B) \_\_\_\_\_

Number of Sides needed to reach income ( $A \div B = C$ ) (C) \_\_\_\_\_

75% Comes from Listings Sold Sides ( $C \times 0.75 = D$ ) (D) \_\_\_\_\_

25% Come from Buyer Sides ( $C \times 0.25 = E$ ) (E) \_\_\_\_\_

---

What % of listings end up selling? (F) \_\_\_\_\_ %

How many listings do you need to get per year? ( $D \div F = G$ ) (G) \_\_\_\_\_

How many listings is that per month? ( $G \div 12 = H$ ) (H) \_\_\_\_\_

---

How many listing appointments needed to get 1 listing? (I) \_\_\_\_\_

Number of listings a month? (Answer is line H) (J) \_\_\_\_\_

Number of appointments needed per month? ( $I \times J = K$ ) (K) \_\_\_\_\_

How many appointments a week? ( $K \div 4 = L$ ) (L) \_\_\_\_\_

---

How many calls do you need to make to schedule 1 appointment? (M) \_\_\_\_\_

Monthly # of Appointments scheduled? (Answer is line K) (N) \_\_\_\_\_

Number of calls needed to be made each month? ( $M \times N = O$ ) (O) \_\_\_\_\_

How many calls a week? ( $O \div 4 = P$ ) (P) \_\_\_\_\_

---

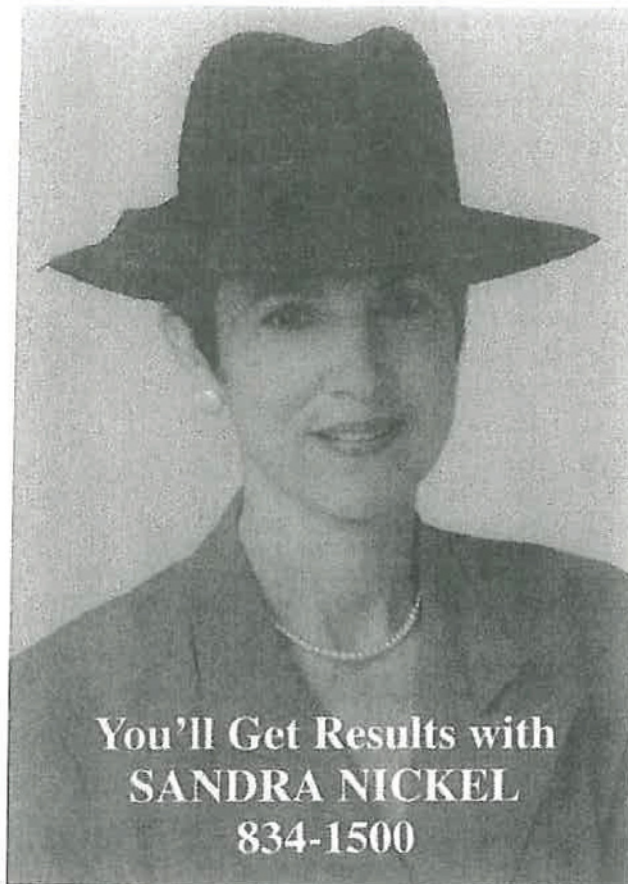
**NAME:** \_\_\_\_\_

**TO BE COMPLETED BY:** \_\_\_\_\_



**Sandra Nickel, Realtor®**

1044 E Fairview Avenue  
 Montgomery AL 36106  
 334/834-1500  
 800/HAT LADY



**You'll Get Results with  
 SANDRA NICKEL  
 834-1500**

**Sandra's clients say:**

"You were 'head and shoulders' above your competition."

*Lee and Pat Ledbetter  
 6509 Wynwood Place*

"Rah, Rah! Yeh, Sandra!"

*Roy and Joanna Bosko  
 3119 Jamestown Drive*

"You always made me feel that I was your only priority."

*Martha Jones  
 455 Hillabee Drive*

"Not only do you 'get results,' you get them in such a nice way."

*Dorothy Perry  
 2910 Mallory Street*

"Your persistent and personal approach got us the best possible price."

*Chris and Meg Meek  
 2462 Woodley Road*

"Sandra's advertising is true-she does get results!"

*Duke and Mary Ann Hauck  
 213 Fox Hollow Drive*

Having your home on the market for sale is like living naked in a fishbowl. You don't want it prolonged! What you do want is results and results are Sandra's specialty.

And if you're buying a home, you'll save time and frustration because Sandra will listen to what you want- seek it out-and take you to it!

You'll appreciate her customer-centered goals:

- To make your home sale or purchase a good experience.
- To deserve your repeat business.
- To earn your trust so that you will refer Sandra to your friends and co-workers.

**Buying or selling a home, you'll get results with Sandra Nickel.**



# Congratulations on your Birthday!!

## I hope you have a very special day!

It is my pleasure to give YOU this special treat...

### FREE!!

### ONE 16" COOKIE CAKE!

*(valid only during the month of your birthday)*

Please bring this letter with you to pick up your cookie at the following location:

**Great American Cookie Company**

**The Columbia Mall, Columbia, MD 21044**

**(410)997-4444**

**\*\*You may call 24 hrs. ahead to request a personalized decoration, or stop in and choose from cookies already prepared**

**Enjoy! and Many Happy Returns**

**From Pat Hiban,  
Your Professional Realtor**

**&**

**The Pat Hiban  
Real Estate Group  
(410)964-5533**



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We'll send them a FREE birthday cookie!

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Properties By  
*Jacqui Graves*

**Karen Davis**  
Associate



17821 E. 17th St.  
Suite 195  
Tustin, CA 92780

Off: 714-730-1200 x1.  
Home: 714-573-145  
Pager: 714-214-148.  
Fax: 714-730-209.

### Summer Coloring Contest Rules

1. Children's pictures must be received by July 17, 2004 to be eligible for the contest.
2. Pictures may be mailed to Properties By Jacqui Graves, attn: Karen Davis 17821 E. 17<sup>th</sup> St., Suite 195-Tustin, CA 92780
3. Contest is for children who are under 12 years of age, please no help from anyone over 12 years of age.
4. First place prize will be a gift certificate for Holiday Roller Skating, Second prize will be a gift certificate to Tustin Lanes Bowling, and Third prize will be a gift certificate for Dairy Queen Ice Cream. Prizes are subject to change.

If you have any questions, please feel free to contact me at 714-730-1200 ext. 16 or 714-573-1451. Thank you for participating and GOOD LUCK TO EVERYONE!



# Buying A Home?

*At last there's an agency for buyers that guarantees you savings and protects your interests at absolutely no additional cost!*

Did you know the overwhelming majority of home buyers make the largest investment of their life without any representation whatsoever? In most states if you don't have a written signed contract for buyer broker representation "your agent" works for the seller and you don't have any representation. The increasing complexity of the highly negotiable elements involved in today's real estate transactions necessitates that you be represented as a client.

Can you really afford to be without representation when making what's likely to be the largest investment of your life? A simple phone call to Buyers' Advantage and you'll be provided with the client status protection, savings, and peace of mind you deserve at **absolutely no additional cost.**

## Buyers' Advantage "Exclusively" Represents Buyers and provides all these *benefits at no additional cost.*

- \* **Savings** We guarantee you savings in writing
- \* **Loyalty** We always put your goals and objectives first.
- \* **Protection** Our investigative support team will help identify adverse aspects of the property, home, and neighborhood to help ensure they are free from undisclosed defects and surprises.
- \* **Confidentiality** We keep your offering strategy, motivations, finances, enthusiasm, and intentions, absolutely confidential to ensure your negotiating position isn't compromised.
- \* **Peace Of Mind** We will expose you to the entire market and always present the merits of one house over another fairly, and objectively. We will serve your best interests as knowledgeable real estate counselors.
- \* **Research & Guidance** We will diligently and comprehensively research, analyze, critique, and advise you about the property's value and the sellers motivations to accept less.
- \* **Negotiator & Advocate** We will skillfully negotiate on your behalf to help ensure the price, terms, conditions, protection clauses, inspections, contingencies, personal property to convey, closing costs, addendums, possession date, etc., favor you our client.

*"I save Homebuyers  
Hundreds of Thousands Each Year"*

Search for Homes + Buyers Resource Center  
[MDbuyersagent.com](http://MDbuyersagent.com)



Steve Hayes

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Exclusively representing real estate buyers

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EMail [info@buyers-advantage.com](mailto:info@buyers-advantage.com)

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Call one of our experienced counselors today and discover how we could save you thousands!

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Visit our web site at [www.buyers-advantage.com](http://www.buyers-advantage.com)



# \$500 TOTAL CASH CAN BUY A HOME!

**\$0 Downpayment**

**\$0 Closing** (lender will pay any & all closing costs)

\$0 Gimmicks truly 100% financing with all closing cost paid by our lender. If you earn \$30K+ and have good credit this program could be what you've been waiting for.

All you need to do is pay the first years taxes and the 1st years insurance. If you don't have enough funds to do that we can arrange a secondary loan as long as you pay \$500 from your own funds. You also need to have the 1st mortgage payment in the bank before you can settle on the loan. This is a limited time offering so don't miss one of the best home buying opportunities ever. Don't delay, at last you can turn your home buying dreams into an affordable reality. Call the pros at **BUYERS' ADVANTAGE** today and save!

We have lenders willing to provide debt consolidation loans and may be able to help you get out of your existing lease. You don't need to miss this incredible opportunity to invest in the pride and tax savings of home ownership! **Remember** - rent receipts can't be deducted from your taxes, they provide no equity, they don't appreciate in value and when you retire you certainly won't be able to sell them for tens of thousands of dollars. Stop paying your landlord's mortgage and start investing your hard earned dollars into the pride and tax savings of home ownership. Don't miss this incredible opportunity to invest in the American dream!

A simple phone call is all it takes to see how much home you qualify for under this unique program or one of the many other low and no cash creative financing options available.

## Make The Intelligent Choice Call Today!

**Buyers' Advantage**  
Exclusively representing real estate buyers

Internet [www.buyers-advantage.com](http://www.buyers-advantage.com)  
EMail [info@buyers-advantage.com](mailto:info@buyers-advantage.com)



**Steve Hayes**

"I save Homebuyers Hundreds of Thousands Each Year"



Annapolis: 410-263-1222 Pasadena: 410-269-1119 Bowie 301-261-2229 Columbia: 410-997-7777



# WHO PAYS WHAT?



The **SELLER** can generally be expected to pay for:

- title insurance premium & escrow fee
- real estate commission
- document transfer tax  
(1.10 per \$1000 of sales price)
- any city transfer or conveyance tax
- any loan fees required by buyer's lender
- payoff all loans in seller's name (or existing loan balance if being assumed by buyer)
- interest accrued to lender being paid off, statement fees, reconveyance fees and prepayment penalties
- termite inspection (according to contract)
- termite work (according to contract)
- home warranty (according to contract)
- any judgements, tax liens, etc., against the seller
- tax proration (for any taxes unpaid at time of transfer of title)
- any unpaid homeowner's dues
- recording charges to clear all documents of record against seller
- any bonds or assessments (according to contract)
- any and all delinquent taxes
- notary fees

The **BUYER** can generally be expected to pay for:

- title insurance premium
- escrow fee
- notary fees
- recording charges for all documents in buyer's name
- termite inspection (according to contract)
- tax proration (from date of acquisition)
- homeowner's transfer fee
- all new loan charges (except those required by lender for seller to pay)
- interest on new loan from date of funding to 30 days prior to first payment
- assumption or change of records fee for takeover of existing loan
- beneficiary statement fee for assumption of existing loan
- inspection fees (roofing, property inspection, geological, etc.)
- home warranty (according to contract)
- city transfer or conveyance tax (according to contract)
- fire insurance premium for first year

## YOURS or THEIRS

### The Personal vs Real Property Dilemma

The distinction between personal property and real property can be the source of difficulties in a real estate transaction. The purchase contract is normally written to include all real property; that is, all aspects of the property that are fastened down or an integral part of the structure. For example, this would include light fixtures, drapery rods, attached mirrors, trees and shrubs in the ground. It would not include potted plants, freestanding refrigerators, washers and dryers, microwaves, bookcases, swag lamps, etc. If there is any uncertainty whether an item is included in the sale or not, it is best to mention the particular item in the purchase contract as being included or excluded.

*When Performance, Protection, and Pricing Count, You can Count on Us!*



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*for Title each time you open Escrow!*  
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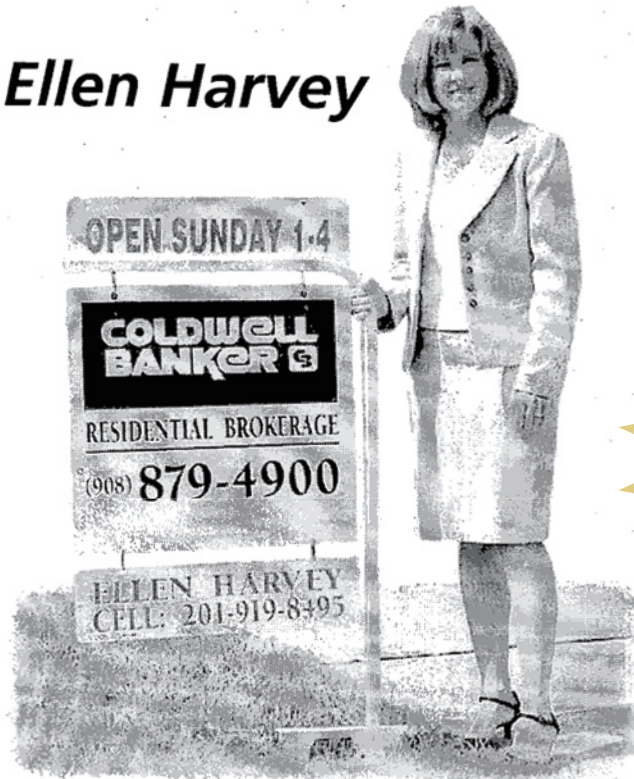
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 South County (949) 496-3152  
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# Meet Our Featured Realtor of the Month

## Ellen Harvey



**GREAT  
HEADLINE!**  
**This is an ad!**

### ***Business Philosophy***

By listening to your requests and needs, I aim to provide personalized service. My top priority is to treat my clients in an honest and ethical manner. I use the latest technology to maximize success in today's market. I am a full-time buyer/seller representative.

### ***Awards and Designations***

- Member, National Association of Realtors & NJ Association of Realtors
- Member, North Central Jersey Association of Realtors
- Member, Garden State Multiple Listing Service
- Certified Relocation Specialist

### ***Education and Training***

- Drew University, Bachelor in Economics, Phi Beta Kappa
- Coldwell Banker University

***Communities I Serve:*** Morris, Warren and Hunterdon Counties

### ***Personal Background***

New Jersey native and resident of Mt. Olive Township. Married with 2 sons. Worked for 14 years in the Information Technology field, before starting a career in Real Estate.

### ***Marketing Strategy***

I offer a comprehensive marketing plan for selling a home, with emphasis on maximum exposure on multiple websites. Since the internet is the primary tool being used by today's buyers to search for a home, I draw on my Information Technology background and specialize in Internet Marketing of properties.

### ***Buyer Strategy***

Rather than trying to 'sell' buyers on a home, I listen to their requirements and provide them the information and assistance they need so that they can choose the home that best meets their needs and budget.

***Ellen Harvey, Coldwell Banker, Direct 201-919-8495, Office 908-879-4900, Email: [ellen@ellenharveyrealtor.com](mailto:ellen@ellenharveyrealtor.com)  
Website: [ellen-harvey.net](http://ellen-harvey.net)***

PAID ADVERTISEMENT



Guiding You Safely Through All Your Real Estate Needs

## *The Linda Stowell Team*

**The market is booming! We have experienced an influx of new buyers entering the market that are ready to purchase.**

**You need to be on the market now if you want to sell your home.**

**It is vital that you list your home with the right agent if you want to get top dollar for your home.**

**From 2012-2014 The Linda Stowell Team sold over 223 homes which is \$72 Million dollars worth of closed sales. We continue to break records for the highest priced homes sold in multiple towns.**

***Contact us to discuss our proven successful  
Marketing Strategy Plan***

***Linda Stowell 631-680-5210***

***Kelly Espenkotter 631-834-8993***



\*If you are currently listed with another broker please disregard this letter and we wish you the best



# WANTED

## We want to hear YOUR story!

We are looking for successful real estate agents who have grown in their business! If you have techniques, tips or advice to share with other agents on how you became successful, we may have **an opportunity for you to receive a special gift valued over \$350...and exposure nationwide!**

We invite those who are interested to become interviewees for our monthly **Power Agent Interviews.**

If selected to participate, you will receive a bonus gift valued **over \$350!**

If you are interested, or want to find out more, please fill out the form on the other side and fax it back to us at

**(631) 929-1865**



**Please fill out this form and fax it back to us at  
(631) 929-1865. Please Print Neatly**

Name: \_\_\_\_\_

Company: \_\_\_\_\_

Office Telephone: \_\_\_\_\_

Office Address: \_\_\_\_\_

City: \_\_\_\_\_

Email Address: \_\_\_\_\_

Number of Years in Business: \_\_\_\_\_

Production in 2015 : \_\_\_\_\_

Your Strength in Real Estate: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Biggest Success: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Comments/Questions: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

We will contact you if you've been selected to become one of our Top Agents  
and receive our Bonus Gift valued over \$350!



# **Future Power Calls**

**with Darryl Davis**

**Check Online For Upcoming Calls**

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Group Coaching Call**

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To be a part of or just listen in on

**THE POWER HOUR**

**live, with Darryl 10:30 AM (eastern standard time)**

**Your call in number is**

**(425) 440-5100**

**Your access code is 802759#**

**[www.ThePowerProgram.com](http://www.ThePowerProgram.com)**