

The Darryl Davis  
**POWER AGENT**  
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Page

**18**

**For Your Eyes Only**

Forms, checklists and  
promo pieces building  
your business

Featuring *Frank Mosca*

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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!

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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 Frank each month,
- In-depth interviews with top agents,
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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 *Frank Mosca*



**Frank Mosca**

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Frank has been a full time Top Producing Realtor on Long Island since February 2000, specializing in the marketing and negotiating of Commercial & Residential Properties including single & multi-family homes, co-ops, condos, townhouses, waterfront property, vacant land, foreclosures, short sales and all other distress sale situations.

He also markets and find tenants for residential and commercial properties and assist with leases.



## ~ an interview with ~ **FRANK MOSCA**

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**Darryl:** Well hey Power Agents, this is Darryl Davis. So listen, I've got a very special Power Agent on the call, Frank Mosca. Frank, did I say your last name right, or did I mess it up?

**Frank:** Yes, you did.

**Darryl:** Everybody, Frank is from Long Island, New York. So all you Southern folks are going to hear that New York slang in his speaking. But boy, we're in for a real treat because of what Frank has accomplished. So Frank, give them your company information, your contact information, in case people want to send referrals your way. Go ahead.

**Frank:** Well I'm with a company called Realty Connect, USA, with offices throughout Nassau and Suffolk counties on Long Island. We're headquartered in Hauppauge. I won't even try to spell that for everybody, but we're in Hauppauge. And Realty Connect is [realtyconnectusa.com](http://realtyconnectusa.com). My personal website is Mosca, spelled M-O-S-C-A Realty Group.com, and my office line, which will go to my cell phone, if either myself or my assistant doesn't answer, is 631-881-5950.

**Darryl:** Yeah. Frank, you know, you just did something – you know it's interesting. Whenever I do these interviews, Frank, people are always like – they're always concerned that they're going to do a good job or they're going to give value. And before we even started, you already gave value, and I wanted to point it out. And when this happens, I'm going to interrupt you, maybe, Frank, because I want to highlight it for people. When I asked you to give your name and contact information, here's what you said. You said, "I'm with Realty Connect USA. We have offices in Nassau, all over Long Island, Nassau and Suffolk."

Now, what was brilliant about you doing that is that you are promoting the bigness of Realty Connect USA. And what I want everybody to notice that's listening to this interview, is that the power – when you – with the power of being successful in real estate, it's not just branding yourself and the bigness of your success, but also the company that you have aligned with. And so I bet you didn't even notice you did that, it's probably instinctive because you do it all the time now. But that was very powerful, that you were actually saying, hey listen, I'm a big fish, but I'm also part of a bigger pond. Or, another big fish if you will, that helps our buyers and sellers. So anyway, that was great, Frank.

**Frank:** I also want to let you know I'm not afraid of taking an \$800,000 listing, 35 miles

## interview with Frank Mosca (continued) ...

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from me, if I can drive to it. So (inaudible) go under a tunnel or bridge.

**Darryl:** Now Frank you've been taking my programs and courses. When was the first time that you took the program?

**Frank:** I heard about you in I think 2003 and I was in the 2004 Power program, the full-year program, I think that was the last time you ever did it.

**Darryl:** Yep. Yep. Now and you tell – and before we get ready for this call, you said something to me very interesting and I hope it's okay that we talk about it. Where you were – well let's do it this way. Last year how many deals did you put together and how are you doing this year?

**Frank:** Put together would be more than what I closed. I closed 46 – if I look at year-to-date, 2016 was 46 closed transactions. I don't even know if it was side, I don't really break down sides, because it doesn't matter to me. Going to a closing and bringing home a paycheck is what matters.

**Darryl:** And you did. So if you double-dipped, if you sold your own house to your own buyer, you would probably still consider that as one transaction, right?

**Frank:** Yeah. Yeah. Of course, like I told you, I'm doing my board – I just think it's a cool thing to look at when I come in – but the number I gave you, 46, that's – those are deals.

**Darryl:** Okay, I got it. All right. So it could actually be more sides than just 46. Okay. So go on. And this year, how are you doing?

**Frank:** I'm on track to do – I would say I'm on track to do – I'm shooting for 60, and hopefully it's better. And actually I'm a little behind because I had – I stopped working to build listings. So I was working with buyers and I did close a big commercial deal in the beginning of the year. Which kind of helped set me up to have the support or at least have the confidence that I can (inaudible) my marketing the way I want to so I can set myself up long-term.

**Darryl:** Yeah. You know what, here's something else you just made me think of too, Frank. I've actually never said this before, but in any of my seminars. But one of the useful things to learn – because you just said you did a big commercial deal. One of the useful things, especially for a top agent, is to look at not just the number of deals and/or the revenue, but actually the amount of – the average commission per transaction. If somebody, let's say last year you did 46 deals like you said. Again, which is probably more sides. Let's just say you did over 50 sides, okay? It's probably a lot more. But if you did 50 sides and you did \$1000, whatever that math is you divided into it. Now let's say this year you do 60 deals. Your revenue might look better but if you take the 60 and divide it into your average side, and if you see it go down, then that could be a concern from a business point. Does that make sense?

**Frank:** Yeah.

**Darryl:** Said another way, if you do the math and the average per side is more than you did last year, then that's a good thing. Because each deal takes a certain amount of time to do and it's probably a good number to know. Now you told me you have currently 15 listings, yes?

**Frank:** I want to say maybe 15 to 17. Like I said, a lot of my stock I get I'm building a business in the areas where there is a high turnover rate. So at the rate that I would be writing listings if I was – like last year at this time I was doing six to eight a month. And I think – I don't know what I did in April, I would have to go into the office and look at the board, but I know that the first three months weren't what they should have been, because I was working with buyers more than I normally do. I was working with buyers so I – and I had that other deal in on the middle of it, too.

**Darryl:** Yeah.

**Frank:** And I started building more – I started concentrating more building my assistant to be able to handle what I'm ready to start doing, which is bigger numbers and more transactions and managing agents more effectively.

**Darryl:** Yeah. When you start growing a team like you have, yes, you're going to take a hit in production because you've got to get – you're spending time, not prospecting or building your business. You're making an investment in people to help you run your business. So that's normal for that to happen. So 40, over 50 trans – sides last year, you're on track to doing over 60, currently 15, 17 listings. Now do you mind telling everybody – sharing with everybody, where were you financially – where were you in your business two years ago?

**Frank:** Two years ago today – well, I joined Realty Connect at the end of 2011. So that's - three years before that I wasn't really playing the role of a full-time realtor. Because a lot of things happened in my life, and I actually took a job working for one of my close friends, driving a grease truck. Which I know sounds funny. And I moved my license to Realty Connect and this is where I want to be because I know that the kind of business I want to build – because I read Gary Keller's book, and I remember reading that book years ago and saying, how the hell can I do this on Long Island? And Realty Connect is the kind of company where you can do that. So that's kind of – I'm looking at that and that was what I wanted to do.

So I kind of worked my butt from – 2012 is when I started and it took until the summer of 2014 to have the cash flow where I knew that I could – which gave me the confidence. Because two years ago today, I was borrowing money from my parents to pay my mortgage, let's put it that way. I didn't know where any dollars were coming from, just because the cash didn't flow didn't make that yet.

**Darryl:** Well, you see, I want everybody to hear that. So two years ago you were borrowing money from your parents to make your mortgage payment. And here it is two years later and

## interview with Frank Mosca (continued) ...

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you're going to do over 60 transactions, you have a team, you have 15, 17 current listings. That's pretty awesome. And it's awesome that you pulled yourself through that successfully. Now I know that you probably have areas that you still want to improve and work on, but that in of itself is a major breakthrough and a major accomplishment. What would you say was the pivotal turning point for you? Where did it start to work for you where you didn't have to worry about paying your mortgage anymore? (Crosstalk). Go ahead.

**Frank:** I guess I kind of worked like an animal for two years and I did almost anything in the beginning. I worked – and before I came to Realty Connect I did work for a big company and I did learn a lot. I learned – actually all the skills I have I learned there. In fact when I took the Power program you would say things, and I was like, okay, we're already – that's what we talked about in our training so I do that, but it was cool to hear it and be around other agents when I did that. But I guess in 2012 when I started building what was going to become more like mine, because that's what this company does for an agent that has the experience to do that.

So I built it like I was building my own business. And I did rentals, not for a rent – yeah, it's fast money, but when you're making 90 percent it's nice to rent a \$3000 house and get \$2700. That's a nice thing. But I was doing more rentals, really, to build my client base. Because I do a good job as a landlord's agent. And I don't do it as much as I did, but I still have my clients that have houses for rent. And I would do that for them and now they trust me with everything else and I get a lot of referral work from that. And these are – some of these people are people that own 27 – that's a lot of rental properties. So in my head, I'm like, well okay, one day I'm going to get 27 listings. It might not be in areas I don't want to go without a bullet-proof vest, but I'll take them.

**Darryl:** All right. So let me – I want to highlight that and I want you to think if there's anything else you would attribute to, but this is awesome. First of all, you had a change in your mindset, which is, "I'm going to build a real estate business."

**Frank:** Yea.

**Darryl:** So that's very, very important, because in most agents – I shouldn't say most – but a lot of agents, they still think they're sales people and not business people. So you changed your mindset, saying, all right, enough is enough. I had major changes happening in my life, that you had to deal with, and financially being one of them. And so all right, I'm going to have a financial breakthrough, I'm doing that. I'm already in real estate, I know the basics of real estate, but I'm going to build a real estate business. So that's number one. Number two is you work like an animal – so I'm trying to give people formula of what you just said, Frank. So you work like an animal really hard, putting in long hours, to build that business so it can be successful. And part of that formula was doing rentals, because number one, it's more immediate cash to maybe listing and selling contract to closing and dah, dah, dah, dah. Second of all, every one of those owners that are renting their property, they might have other properties. They might become a seller. Those tenants may become



in the future buyers. Did I hear you right?

**Frank:** Yeah. Absolutely.

**Darryl:** All right. And you said something else to me, too, before we started this call, which is you're working with live investors, too. Wealthy people looking to flip properties, and what's that one you've got that now is a developer? Tell everybody about that one.

**Frank:** Well, this is still a maybe, but I get along really great with this guy and he likes working with me because we get along. Like, I've been with him and there was an introduction I got from a really good real estate attorney who I became friends with over the last couple of years, too. And it's just a very comfortable relationship between him and I. And this property that him and another builder partner that he has, are acquiring is a waterfront development of, I forget whether it's 27 or 32 single family homes, at the mouth of the canal that used to be a marina.

**Darryl:** All right. So let's even say if it was 25, the average list price is going to be what on these properties?

**Frank:** It's going to go from 600 to probably 900 to maybe 1.1 million. There are houses in this area that – there's 1.1 million dollar comps of bay front in this area. And that's by this builder, who is phenomenal.

**Darryl:** Okay. All right. So we just round it off to a million, I dropped the number of listings to 25. There's 25 million dollars in potential listings over the next couple of years. The other thing you just said now, too, is that this came as a referral from an attorney. And this attorney you built a relationship with over the past couple of years, again, I think is probably your hard work ethic, your hard commitment to building a real estate business, as opposed to a sales business, is that this attorney probably recognized that level that you were playing at and so he felt comfortable to put his name behind your name to recommend you to this other person.

You're doing a lot of right things, Frank, which is really good. And you know what? Just go back on that, too, is that when you take – when any agent takes more seriousness about what they do when they look at themselves as a business, every successful agent I know personally in my life, that's how they work. They work as business people, they're committed to the business, they're committed to their customers. You know, when you think about business, running a business, there's things like customer service. There are things like communication. There are things about more value than what's being charged. So there's these philosophies of running a business and when an agent things that way then it raises the bar for them. And the most important thing is people like attorneys or inspectors or so on and so forth, they recognize. All right, if you had 100 agents, this one guy, Frank, he seems to be standing above the rest, not that he's better than the rest, but his work ethic and commitment to being a business person, that's the person I want to align myself with. So, great stuff.

Now what else have you been doing, Frank, that you did would you attribute? So we just

## interview with Frank Mosca (continued) ...

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said a bunch a things about working hard, building a business, the rentals that spun off to other things. Is there anything else that you would attribute to turning things around from two years ago to now?

**Frank:** You know what? As tough as things were, even when the market started becoming very difficult in 2006, when things started to turn and that's when I was very active before I had to start doing different – getting involved in odd jobs. I never worked – as hard as things got, I never worked at a desperation mode. I remember even when I needed money, I never acted like I needed money. In fact, I can tell you that there was a deal that closed and I needed the money more than everybody else involved and I did it for nothing. I took no commission. There was a couple of extenuating circumstances in the deal and if I did take a commission, or if there was another dollar more, it would have had to be a short sale. And it was already a coop deal and it was just – to get into it would be another flame in the conversation. But I've done a couple of those where I've reduced. Because my whole thing is – and I don't know if I've heard you say it, but it's just common sense in this business. This is not a business where you just have cash flow. So I just did whatever I do to create cash flow, but I make sure you're not going to make a sucker out of me either in the process.

**Darryl:** Mm-hmm. Mm-hmm.

**Frank:** There's a point where you've got to say, okay, we've done all we can do. And now if I don't do what I've got to do, then I just wasted this time and I don't make anything. You know how much money I make off of realtors that walk out of the house because they want – and I'm just going to use a number – they want 7 percent and I do it for 5 percent? And then I laugh at them because they just lost a lot of money.

**Darryl:** Right.

**Frank:** And it's like if someone waves \$20,000 in your face, you're not going to take it because you want 25? I think you're going to take \$20,000. But that's okay, they walk out of the house, and I take it. But not that every deal is a \$20,000 commission, but my point is – and without being a cut-rate broker, because that's something I definitely don't believe in either, and the whole thought of that is another conversation, too. But just making sure that there's cash flow in my life, because I've got bills that come every month. And I have a daughter and I have house, and I have a dog that's outside right now that needs food. So I need to know that there's always cash flow coming. So whatever I've got to do to do that is what I do. And listings (inaudible) are the biggest one of that.

**Darryl:** All right. Well yes, you've probably heard me talk about cash flow and how important it is in our business. And the best way to do that is getting those listings, building that listing inventory. But I've got to ask you, how could you not be desperate? How did you do that? You can't even pay your mortgage two years ago. How did you do that? I know there's agents listening to this that they're having financial struggles now. And they probably think about it 80 percent of their waking moment. And that's got to be a distraction for

them. So how did you now think about it 80 percent of the time?

**Frank:** You know what's funny? Back in 2003 or 2002 I got my broker's license. And I was so happy that finally on my business card it didn't say sales person. Okay? And I say this in the office all the time – and I don't know if I've ever said this to you – but to me money is a side effect. I like that it could be a really nice side effect, but money decides if I am doing the right thing. And most people don't use a realtor because they come off like a sales person.

I just had an appointment last Friday morning, I think, and there was already two realtors in there and one of them is a sales person. And the old woman who was sitting at the table, who I know I'm going to get the listing, saw that that person was a sales person. And I don't have the sales person conversation. Honestly I don't use a flip chart, I don't use an iPad. I know my market, I know what the numbers are, and go in there with a conversation. And I tailor it to the personality I'm talking to and I'm never dishonest, by nature or anything else. And that's how I want to come across because otherwise if people are trusting you with their life savings and that's how you've got to be. Otherwise, you're a salesperson.

**Darryl:** Wow.

**Frank:** So, if we're not working out of desperation in a time like that, I guess is the true test of how someone is. And I'll never be that person because I know what my competition is and I don't do it to be better than my competition, but I do it because that's how I am.

**Darryl:** Wow, that was profound what you just said, is that in the toughest times, financially, that really says who you are and what you're committed to. And so for you, what had you not show up as desperate, is you're really committed to this business. You're really committed to the industry. You're committed to your clients in doing the – I mean, like you having that sale, putting that sale together, that you didn't even take a dollar otherwise it would have been a short sale, when you can't even pay your mortgage, that's very telling. That's how committed you are to the business and now you're reaping the rewards for that. That's awesome.

So if somebody is struggling financially and they're getting distracted by that, they've got to really ask themselves are they committed to their buyers and sellers, are they committed to this business, are they committed to this industry, or are they committed to the worry about the money? And that's great. The other thing you said, which was awesome, is that people can pick up whether you're a sales person or you're really committed to serving them, not selling them. And when you love the business and you're committed to serving people, all that stuff, then real estate will show up less as work because everything that you're doing is you're doing it because you have a passion for it. All right, very good stuff, Frank. All right. Good. Is there anything else that you would attribute to you having that financial breakthrough two years ago to now? Then I'm going to ask you a few other questions.

**Frank:** Yeah. I guess you've always got to concentrate on listings no matter what. The other thing too is – I mean I could, but I don't – but if I did have a million dollars in the bank, I would be worried about money because I don't have a lot of deals and contracts or I don't

## interview with Frank Mosca (continued) ...

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have a good stock of sellable listings. So my bank account is my inventory, whether it's my under contracts, my first accepteds, my sellable listings, and making sure that that bank account is stocked is what I guess keeps me going. Every time I have – I'm going to a closing this afternoon. I hate when things close, honestly, because it means that I have less money in the bank.

**Darryl:** Now Frank, I don't know the last time you heard me do my seminars, because we go so way back, but – excuse me as I just coughed during this recording – have you heard me do the shoe store analogy, which is something I've been doing the last few years, like three years or something. It's a new analogy. Have you heard that?

**Frank:** Yeah. Yeah. I actually use that and I say it a little bit differently, but that's like –

**Darryl:** – yeah, well you're – yes, you're calling it the bank account, so it's the same concept. Whatever your business is, shoes, real estate, and that's awesome that you just said that. When you have a closing, you're like, oh sh – well, we can't curse – this is not just New York there are people in other parts of the country listening. You'd be like, oh shoot. That's great, I got a closing, but I've just got one less listing in my inventory, and that's going to be a problem later on if I don't replenish. That's awesome, very good. Now how are you getting your listings?

**Frank:** I still work for (inaudible) owners, I have a really, really good agent who I met that was coming out of another career path that wasn't going anywhere because it's just the way that industry is. He came into the office, we became friends and sort of business partners, and he's been – and he took your – I forget what it's called now – I think it's S.U.R.E. Results.

**Darryl:** Yes.

**Frank:** He took that last year and I actually helped him. I pushed him into it basically. And that was awesome. Now, he's calling the expired listings. I have the Landvoice leads coming to me and I don't even look at it. I probably haven't opened up a Landvoice e-mail since I opened the account. And I don't even know how to get into my account. But I have him copied on those and he's calling the expireds.

**Darryl:** Awesome.

**Frank:** He's getting the expired listing appointments probably – I forget how many – I'm really bad at numbers, like I said in the conversation before this. He's hitting the expired side. I still, when I feel like it, will do for sale by owners, but I've kind of been distracted by a few other ways that I've been getting listings, and a lot of it's suddenly become referral work, which is great. And one of the things that I'm awful at is staying in touch with my (inaudible). And what's funny is I sent an e-mail out and I was just sitting in my bed the

Saturday before Easter and I'm saying, I have to do this, I have to do this. And I have a top producer account that keep and I never push anything out of it. I just sent a regular Happy Easter from me, Happy Easter to your family, one line, bang. And I'm getting about three listings from that, including two pieces of land that are buildable, a good asset.

**Darryl:** Wow. Wow. (Laughter)

**Frank:** I don't know why I don't do that more often.

**Darryl:** That's awesome. All right. So you've got the expireds, you've got your past clients, although you're weak on that, and the FSBO. Are you doing the FSBO, are you still calling, or that other agent is doing it?

**Frank:** No, he's – FSBOs aren't his thing. And a lot of things are not (inaudible). And honestly, expireds were never my thing. I suppose I always had an easy time, at least it seemed that way, I'd call five and get an appointment right away. Maybe I was just lucky, I don't know. And some of my best clients were for sale by owners that – now, if I didn't do that – I can tell you that right now just from one client, I got about five million dollars in sales that I've had in the last 10 years from this person, and it was only about three or four – no, only three deals that he'd pull that much money.

**Darryl:** Well that's still five million dollars from one FSBO call.

**Frank:** From one FSBO call that I met his cousin or close friend that he calls his cousin, and sold his house in Deer Park, and then he bought a for sale by owner, but that was fine. But he liked me so much that he introduced me to – now his (inaudible) who are awesome people that – just good people to be in business with – and they use me for everything that happens in their family. And they have a lot of commercial interest, which has been nice, the last –

**Darryl:** Do you do any door-knocking or mailings, either one of those?

**Frank:** I do. I have my assistant doing mailings. I have a good one-piece flyer that I send out that kind of says everything, because I tend to print too much otherwise. And it just makes sense to have them open something up and see something. Door-knocking I don't, but I was actually driving – because one of my investors said, “hey, you've got to go look at these houses.” And I'm playing with the computer and I'm about to find a couple of properties for \$65,000. So I had to make a detour, start going out East, and as I'm doing that – and you know the area – I'm driving in Manorville and one of my family members is talking about selling their house and downsizing.

So I see a cute ranch with a For Sale by Owner sign in front of it. So I got out of the car and I didn't even have time to talk to the guy. I basically ran up to the house and said, can I come back in a couple of days, and basically he said, “come back tomorrow.” I did. I went there and I was wearing nicer clothes the next day, I didn't expect to be doing door-knocking. And it's actually an already listed property that's expiring in the next couple of days. So I've got to follow up and see if I'm getting that, but the man basically got out of his chair while I was talking, and called up the owner of the company that they're listed with and told him

## interview with Frank Mosca (continued) ...

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he wants a release.

**Darryl:** Wow. Wow.

**Frank:** And I said, honestly, if I would have known this – because I went back to the office later on that day, did a CMA. I said, Oh my God, this guy's listed. He invited me so as you actually know, I did go.

**Darryl:** Right. Right.

**Frank:** I didn't put words in his mouth, I just went there and talked to him.

**Darryl:** Okay. And then once you did that, you didn't know he was already listed, so that's –

**Frank:** – I had no idea. But you know what? I know he's not happy and I know that someone else – everybody else is doing the same thing, so let me keep my appointment. Otherwise I'm not like that. Because I think being a good realtor to other realtors is as valuable as all the other relationships you have because I know that I'm not – I never (inaudible) on my own listings and that's why I don't care how many sides I have, I just care about a deal. I know that most of the time – 8 out of 10 times another broker is going to sell my listing. So that's all I care – is the one side.

**Darryl:** So you make sure that you keep a good relation with the other realtors because you know (crosstalk) you've got to work with them and they work with you. Okay.

**Frank:** And that makes my life very, very easy to have those good relationships throughout Long Island.

**Darryl:** Yes. All right, very good. Now when you go on a listing – you said you don't use an iPad or a laptop or even a book. Do you bring CMAs, printed CMAs?

**Frank:** Yeah.

**Darryl:** You do?

**Frank:** Yeah. I do bring CMAs, definitely. I bring a folder with – I have a resume in my folder, I have three pages of testimonials. And if you go on Zillo I have more, and I don't – I should have more but I'm going to send out e-mails to everybody to get more – three pages of testimonials from sellers, buyers, whatever. I have an information sheet about my company, which is just a one-page, three or four paragraphs and that's on one side with a brochure that I made up and my card. And then on the other side of the folder is my CMA. And it's basically a regular CMA as you know.

**Darryl:** Okay, yeah.

**Frank:** I bring a public record. I call the town, I find out what their real taxes are, because most people don't know what their real taxes are because they've been paying as a senior-based or whatever it might be (inaudible).

**Darryl:** Right. Right. We have that discount here in Long Island. All right. So mailings, you're doing mailings. Are you doing farming mailings every month consistently or no?

**Frank:** I just started and I'm not as consistent because I'm a little anal about what comes out. Like they sent out – I was pressed for time and it came out after Christmas but it was more like a Happy New Year card, and it looked so boiler plate, I don't even like looking at it. And I have a copy in my living room, because I was just cleaning things out. (Crosstalk)

**Darryl:** Go ahead.

**Frank:** I was just saying that I take a lot of time – and I really don't have time to do it, but I won't spend that much money and I do really nice cards, until it looks like something that someone's going to look at and not just throw in the garbage and say, hey, this looks like something I might want to look at. Or as you know, people just put them in (inaudible) box and they go right to the garbage pail. But at least they see someone's name and maybe they think about it and might want to sell.

**Darryl:** Exactly. It's planting seeds. There's one company – have you heard of ProspectsPLUS?

**Frank:** I've heard of them, but I don't think I've looked into them.

**Darryl:** Yeah. Just look into them. Prospects with an "s" at the end of it. ProspectsPLUS. They've been around for a long time. I want to say at least 15, 20 years. They're just for realtors and I know the owner personally and – anyway, I've been looking through this. I've never promoted them, but in the last year I've been looking at what they've been doing and they do some incredible things. So check it out as far as they're mailing pieces. I think you can actually give them a list and they'll do all the work for you, so you don't – all you have to do is cut the check every month. So, all right. Great. So we got the listing appointment, and then the buyers, what's your biggest source of getting buyer leads?

**Frank:** Mostly online advertising. Zillo has been good and the zip codes that I paid for; Zillo, Realtor.com. You almost have to be on, because when – especially when you pay for it, your name stands out more. So to me that's important too, if you want to be recognized. And then of course you've got to make sure the profile looks sharp too. So before you spend money make sure that you know how to do that, or at least make yourself look – make yourself be presentable, because people are looking at you and comparing to two other people and sometimes three next to the house of theirs – to them. Zillo's been good. Now there's a local Trulia so it's the same thing. I have a couple of other things I do online. There are companies that will – like, people go on it – I forget what they're called – but I've gotten referrals from them. Mostly listing referrals and you give them 25 or 30 percent,

## interview with Frank Mosca (continued) ...

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usually I think it's 25. But I've gotten a few from that.

**Darryl:** You don't know what that – you know what the company is? It doesn't ring a bell?

**Frank:** Fast Expert is one of them, they're fastexpert.com.

**Darryl:** Okay. All right, cool. Fastexpert.com. All right. Good. And anything else that generates the leads for you?

**Frank:** On the buyer side, really the online stuff. There's (inaudible). (inaudible) sometimes, but that's not really online stuff. I actually have – there's a company called Homefinder.com that was okay. And I bought into it because I was able to get 40 zip codes across Long Island, mostly in Suffolk County. I don't think I have any in Nassau, but mostly all in Suffolk County, about 40 or so zip codes. I think it might 36, but still a lot, for under \$300 a month.

**Darryl:** Okay.

**Frank:** And now as you know, Newsday is been here forever and Newsday is I guess more online. And now I'm seeing the e-mails come in for the leads coming in as Newsday lead. And I talked to the rep, because they changed management. She said, "oh, no. Now all these are going through the Newsday site." So the leads from that is coming in like the Zillo was. So that's a great company, too.

**Darryl:** Okay. Perfect. Cool. Now listen, this was great, Frank. There's so much great stuff that you just shared. Is there anything, before I close it out – and I have a gift for you, you don't even know yet, I wouldn't tell you – but is there anything that you want to say or that we haven't said that you think would be important for an agent to remember or to know to bring a business to the next level?

**Frank:** Just I guess the biggest thing for me is – education was always good, was always an important thing for me. I've heard all of your – maybe not all of them, but I used to drive around listening to your seminars, all the interviews with other agents and I think it's important for agents to hear that. This way when you speak real estate to somebody, whether it's an attorney or a consumer or seller, you've got to sound like you know what you're talking about and it's not scripted. To me that's the biggest thing. And I'm sure I don't sound scripted. Right now I'm probably different than I think talking to somebody else, or a little old lady, but you don't ever want to sound scripted, if you can help it.

**Darryl:** Yeah. Okay.

**Frank:** Sometimes you will in the beginning, but that one's big, education is big. And then again just doing it for all the right reasons.

**Darryl:** Yeah.



**Frank:** (Crosstalk) You've got to put yourself behind the money, and then the money comes next.

**Darryl:** So don't sound scripted, do it for the right reasons, that's awesome. All right. This is great. Well Frank, here's that – you were so wonderful, this is what I'm going to do. I'm doing that – do you know about the workshop I'm doing on Long Island on May 5th, the live workshop?

**Frank:** I may have seen something on it.

**Darryl:** All right. Anyway it's a full day and there's a cost involved. I'm going to give it to you for free if you want to come, stay for part of it, all of it. I'll send you the information, okay?

**Frank:** Okay. Great.

**Darryl:** All right. So that's it for us. Frank I'm going to end the call and then, actually – yeah. If anybody, once again, if they want to speak to you, they simply can call your main number or your e-mail? Give it to them again, one more time.

**Frank:** All right. The desk line is 631-881-5950. And then you can go to – oh my e-mail, you can use moscasales@gmail.com. And that gets monitored by my assistant and now she probably checks my e-mail lately more than I do. That's why I give out the desk line, because at least I know if I miss a call on my cell, which now I have my greeting changed to redirect most of – all visits to my desk. Otherwise it's impossible to be everywhere at one.

**Darryl:** Right. That's true. All right. I'm going to end this call, but Frank, stay here with me. I'm just going to say goodbye to everybody. So gang, that was Frank Mosca, great stuff. If you only implement one item and you did that every month, that would be such a powerful thing. And don't forget we don't just help people buy and sell real estate, we actually bring people to their next level in their life. The more people we help, the more money we make. So the money is just a gauge as to how many lives we've helped. So go help a lot of people and I look forward to talking to you on the next Power call.



*Thank you,  
Frank!*



FOR YOUR EYES  
**ONLY**

## 50 Ways for Home Builders to Waste Money

Little things have a way of adding up. In the current economy, they could kill your business. Or they could save it.

By:

[Builder Staff](#)



It's fair to say that home builders are more worried about cash flow and cost efficiencies today than ever before. It's a necessity. After all, that botched foundation pour, costly callback, or unchecked billing error could mean the difference between making or breaking a wafer-thin margin.

Which makes it all the more mystifying that so many builders continue to leave money on the table, or—as some expert observers and peers will tell you—commit the operational equivalent of throwing a pile of cash into a dumpster and setting it ablaze. Even in the most brutal of economic conditions, capital is being squandered in some amazing and clueless ways.

So, if your ultimate goal is to bury your business, forgo all of your worldly possessions, and live in a yurt on the edge of eastern nowhere, then by all means, go ahead and do what many builders have been doing for years. Sticking to the status quo could be your ticket out.

But if you're looking to shore up your bottom line, run a tighter ship, and maintain the time-honored American tradition of turning a profit, then read these tips as a cautionary tale. And, if you have cautionary tales of your own to tell, pass them on. Submit a comment at [www.builderonline.com/tradesecrets](http://www.builderonline.com/tradesecrets).

Then, make a new plan, Stan. Hop on the bus, Gus. Drop off the key, Lee. And get yourself free.—*J. Sullivan*

### 1 | Compete with the public builders on price.

Profit? How passé! Over their past two fiscal years, the top 15 public builders lost an aggregate \$12.8 billion on revenue that plummeted by nearly 40 percent to \$24.7 billion. But that hasn't stopped them from buying more land, building more houses, and slashing prices to goose sales. Thanks to the federal government's net-operating-loss handout, the publics can worry less about making money awhile longer. With the playing field this lopsided, smaller builders must approach customers from different angles, such as design and location.

Keep in mind, too, that some publics are already targeting two fertile areas by focusing on scaled-down and energy-efficient homes.—*J. Caulfield*

## **2 | Get into an arms race with gables and façade details.**

If you're looking to outshine the competition with curb appeal, think about paint colors first. "Remember that color is the least expensive material with which to create the most impact," says architect Aram Bassenian, "as opposed to junking up the elevations with extra ornamentation that costs more and doesn't necessarily work."—*J.S.*

## **3 | Switch subs and suppliers for the lowest bid.**

Do you like it when home buyers shop around for the lowest price, regardless of quality or service? Work with your top subs and suppliers to negotiate better (yet still fair) prices that help keep everyone working above the break-even line. Let them know you aren't shopping their bids, and they might sharpen their pencils in return for your loyalty and steady work.—*R. Binsacca*

## **4 | Overlook lot orientation.**

For expediency's sake, builders most often orient their lots based on the street grid. But the truth is that the single biggest move you can make toward energy efficiency is to orient your house for maximum benefit based on the sun and the breeze. Taking advantage of prevailing breezes promotes natural cooling, helps to cut down on heat gain, reduces the work on mechanical systems, and helps save energy. And site orientation "has a crucial role in future performance of the building and enjoyment of occupants," the Austin Energy Green Building program says in its Sustainability Source Book.—*N. F. Maynard*

## **5 | Expand without reconnaissance.**

It ducked The Great Depression II, but the housing industry is still marching through The Great Evacuation, with builders exiting markets that looked promising only a few years ago. (Woodside Homes' decision to leave Washington, D.C., and four markets in Florida, only six years after entering them, is a recent example of this.) Much of the mistimed growth that buried numerous builders over the past five years occurred without much thought given to necessity. If you can't answer the question "why," objectively and quantitatively, from the vantage of customers in the market you covet, stay home.—*J.C.*

## **6 | Estimate lazily.**

The average lumber takeoff for a 2,500-square-foot house is about \$15,000, and 15 percent of that (or \$2,250) is commonly added as a "waste factor" built in to accommodate miscuts and shorts caused by vague (or nonexistent) framing layouts and poor site supervision. Tighten your estimating with better framing details and work with your lumber dealer to optimize your frame packages to reduce your waste factor to 5 percent or less. Apply the same discipline to sheathing, drywall, interior trim, and siding to reduce the "lazy tax" of those hard costs, too.—*R.B.*

## **7 | Market houses as you always have.**

Builders finally realized that customers don't shop the real estate sections of their Sunday newspapers. But Denver-area marketing consultant Lance Jackson thinks many builders still drink the Kool-Aid about houses selling themselves, so they're clueless about whether their ads are positioned on the right media platform(s). The goal, says Jackson, should be to engage buyers by cultivating an identifiable brand in a sea of anonymity. Internet outreach should inspire action, not just browsing. And your May-December romance with Facebook and Twitter won't last if the sparks those social media ignite aren't fanned by live salespeople who listen and follow up.—*J.C.*



### **8 | Overbuild your structural frame.**

A quarter-century of real-world research proves that you use more sticks than you need to build a high-quality house. So unless you can truly afford to spend 30 percent more for lumber you don't need (an amount that Utah builder Guy Haskell, for one, saves by advanced framing), plus the dump fees from the excess waste you'll create by not value-engineering your structural frame, take a look at using 2x6s at 24 inches on-center, among other optimum value-engineering practices, and then fill those wider and deeper framing cavities with insulation to boost your home's thermal values, to boot.—*R.B.*

### **9 | Tear down and trash it all.**

If you're razing an old structure and building new, think creatively before you haul everything off to the landfill. That pile of debris could contain a trove of vintage items that could give your next project some character—such as antique balustrades, fireplace mantels, wood beams, transoms, and light fixtures. "Think of it as a pile of money and not a pile of waste," says building scientist Mark LaLiberte.—*J.S.*

### **10 | Reduce your sales office hours.**

Builders forgot how to sell. They allowed their field salespeople to become order takers when there were plenty of orders to take and left them stranded when market conditions tanked. At that point, a huge disconnect occurred: Some builders started receiving customers "by appointment only," thereby eliminating any possibility of spontaneity or persuasion; other builders employed "human directionals" to drum up warm bodies. When customers want to shop is unpredictable even in the best of circumstances. Yet many builders' sales offices are still dark two or three days a week and rarely stay open past 6 p.m.—*J.C.*

### **11 | Ignore code changes.**

It's hard enough to get a new house started without getting red-tagged to a screeching halt. Check with your local building department and/or visit the International Code Council's website ([www.iccsafe.org](http://www.iccsafe.org)) at least every six months to stay current and avoid costly delays. Of current interest in the regulatory realm: high-wind codes outside of coastal areas, energy efficiency, stair design, and fire sprinklers.—*R.B.*

### **12 | Rely on volume spaces for "wow" factor.**

Those double-height foyers may have dazzled prospective buyers five years ago, but today they are often seen as the building equivalent of the Hummer. These non-functional voids are expensive to frame, insulate, drywall, and paint (the minute the ladder goes up, so do your labor costs) and more expensive for the homeowner to heat and cool.—*J.S.*

### 13 | Don't offer mortgage help.

No one says you have to get into the lending business (good luck, anyway), but think about how prospective buyers might take to you helping them prequalify for a loan or at least figure out how much they can likely afford instead of fending for themselves? Partner with friendly local lenders to serve as a conduit and help grease the mortgage loan wheels for your buyers—which will not only help you secure a contract but probably keep it from being cancelled. Highlight the service on your website, in all your marketing materials, and during the initial sales conversation to get the word out and help drive traffic.—*R.B.*



### 14 | Expect your house to meet an owner's every need.

Sometimes it's more cost-effective to pay a premium for land in the right location, versus rock bottom prices in nowhere-ville. Build within walking distance of a movie theater, coffee shop, and fitness center, for example, and you won't feel as pressured to build those amenities into the house itself, says designer Marianne Cusato.—*J.S.*

### 15 | Ignore duct placement and sealing.

Most builders run their ducts through the attic, the garage, crawlspace, or through the basement because it's easy. Never mind that ducts in unconditioned spaces are a big source of energy loss because of temperature differences between the ducts and ambient air. The result of taking the easy route in installation is that you then need to insulate the ducts and oversize your HVAC equipment so your buyers can be comfortable. But locating your ducts in conditioned spaces allows you to reduce the size of the mechanical equipment, eliminate duct insulation, and lower your material costs. End of story.—*N.F.M.*

### 16 | Believe everything your suppliers tell you.

Supply-chain managers were among the first casualties of the housing recession. So where are builders turning for objective assessments of products and their vendors, especially when "construction organizations are not proficient at identifying the capabilities of their suppliers," write W.C. Benton and Linda F. McHenry in their 2009 book *Construction Purchasing & Supply-Chain Management*? Builders, they observe, also "do not recognize the impact of the economic changes on bulk materials prices." Protect yourself by devising internal processes that measure suppliers' performance along several criteria: quality, price, delivery, dependability, and financial stability.—*J.C.*

### 17 | View technology as a cure-all.

Deep personnel cuts have awakened Luddite builders to the operational efficiencies technology can deliver. But some builders now seem convinced that these tools, such as iPads and smartphones, can substitute for employees. Using technology merely to lower costs "amounts to standing on a whale fishing for minnows," cautions tech forecaster Paul Saffo. "It just allows you to do the old thing more efficiently." He believes a better

use for technology is “to create new, effective ways of touching the market and creating new businesses. If you do that right, the cost savings will come.”—*J.C.*

## **18 | Quit the HBA.**

What’s that \$700 or so per-year membership fee getting you, anyway (besides this magazine)? Could (or would) you really put that money to better use than the discounts you could leverage with affinity partners such as UPS, credit card and payroll processing services, business form providers, warranty programs, and the NAHB Career Center? Not to mention invaluable networking opportunities. Chances are you probably aren’t aware of all that your local HBA, BIA, or BCA membership affords your business, so before you stop paying the dues, check out the benefits and use them to really save money.—*R.B.*

## **19 | Eschew market research.**

Outsourced surveys and independent research reports can be expensive, but spending an hour or two of your day to read the local newspaper and/or business journal, talk with suppliers, subs, and lenders, give a home buyer seminar to a community group, and set up a simple survey on your website and at your sales center(s) can go a long way toward identifying market opportunities. And, even easier, the NAHB’s “Consumer Preferences Survey” and the National Association of Realtors’ “Profile of Buyers and Sellers” report, both available online for a modest cost, provide national and MSA-level data to broaden your perspective.—*R.B.*

## **20 | Assume you know what your buyers are willing to sacrifice.**

Today’s home shoppers realize they can’t have it all, but there are still deal breakers. When in doubt, find out what those are before you spec. Your target buyers might be just as happy with a single-height kitchen island as the pricier two-tier version; but they might balk at a master bath that trades out double vanities for a single sink.—*J.S.*

## **21 | Oversize your HVAC.**

How much does a ton of cooling capacity cost? How about a disgruntled homeowner? Ditch the simple (and simplistic) per-square-foot calculation to size your heating and/or cooling equipment for a Manual J calculation of your home’s actual heating and cooling loads. Even if you don’t build to a higher thermal standard, right-sizing that gear can not only reduce the size and cost of the HVAC equipment (which you can pass on, pocket the profit, or pay for other thermal upgrades), but also result in higher buyer satisfaction thanks to a more comfortable indoor environment and lower energy bills.—*R.B.*

## **22 | Use trades like indentured servants.**

The downturn revealed the two sides of “partnership” between builders and their trades. The uglier side found builders demanding unilateral concessions from contractors desperate for work. The more helpful side found builders and trades working as teams to value-engineer houses to make them more efficient, and to get their costs and prices down. In an era when new-home construction could stay low for a number of years, you and your trades need to build on the positives of your relationship, with an understanding that you will sink or swim together.—*J.C.*

## **23 | Don’t track callbacks.**

How’d you like to save \$2,200 per house, cut a month out of your cycle time, and experience no on-site injuries? That’s what Atlantic Builders in Fredericksburg, Va., did after implementing a quality management program that included tracking warranty work and fixing problems in design and training instead of on the fly—or not at all.—*R.B.*

## **24 | Buy more land, as long as it’s cheap.**

For all the lip service paid to NVR’s land-lite strategy, some builders are back in the real estate market with a vengeance, gobbling up bargains. Most have wised up and now prefer to control finished lots only. But expecting customers to reappear in all the old places is a risky game if, as John McIlwain of the Urban Land Institute asserts, “the suburban century is over.” Land-hungry builders would be better served by stocking up

near central cities where McIlwain foresees stronger buyer demand, with the strongest being “in places that provide a vibrant 24/7 lifestyle.”—*J.C.*

## 25 | Send all your construction waste to the dump.

As an industry for processing construction waste matures, the cost to separate stuff such as leftover lumber, drywall, cardboard, metals, and asphalt shingles for recycling may be less than hauling it to the landfill. Deconstruction expert Paul Hughes of Fairfax, Va., salvages or recycles up to 85 percent of a teardown, while Columbia, S.C., architect Mark Bostic turns the lumber waste and clearing debris of his new-home projects into landscape mulch and erosion control material. Besides the obvious environmental benefits, you may earn a tax credit and/or charitable donation write-offs and perhaps even make some money if the waste (such as bricks or metals) is valuable enough.—*R.B.*

## 26 | Neglect construction training.

Construction workers experience more than 130,000 injuries and illnesses (a tenth of them fatal) every year, according to the Bureau of Labor Statistics, primarily from preventable incidents including overexertion, falls, and incidents with equipment—with costly results. “It’s possible to prevent most injuries, but errors are more likely when someone tries to save time or money,” on basic training and safety, says Scott Gennarelli, an attorney with Salenger, Sack, Schwartz & Kimmel in Woodbury, N.Y. To save money and still train properly, consider partnering with suppliers and/or other builders to conduct training sessions and share the cost to buy the NAHB’s wealth of jobsite training materials at [www.builderbooks.com](http://www.builderbooks.com).—*R.B.*



## 27 | Forget about your customers after the sale.

The astronomical cancellation rates that builders endured during the recession were a wake-up call that buyers need their hands held right up to closing day. But the relatively few builders that earn high scores from customer satisfaction polling indicate that too many still miss the boat when it comes to enlisting buyers and owners as missionaries for their communities. Referrals don’t happen by accident.—*J.C.*

## 28 | Practice chaos management.

Say someone blasts your business on a blog or starts a campaign to discredit your performance claims, leading to a drop in sales traffic and contracts. Instead of ducking into a hole or leaping into “chaos” mode, a crisis management strategy is a crutch you can lean on right away. “Crisis craves a structure,” says Gene Grabowski, senior vice president of Levick Strategic Communications, a crisis management consulting firm in Washington, D.C. He calls crises that fall outside the traditional definition of natural disasters and criminal acts as “high-stakes,” meaning they are less obvious but potentially more damaging than the conventional kind. “Very few companies are prepared” for crises, he says, and end up paying the price with lost sales and legal fees.—*R.B.*



### **29 | Let your purchasing manager value-engineer your plans.**

Estimators who are doing their jobs right will always be looking to save money, but blanket cost reductions can hurt you if they cut into your value proposition. Killing the walk-in pantry or switching from a 9-foot to an 8-foot ceiling height might save you \$5,000. But the savings won't matter if you can't sell the house.—*J.S.*

### **30 | Select products based solely on price.**

Let other builders spend time explaining to customers why the upgraded insulation is worth the extra \$2,000 or why the dishwasher upgrade that is 145 percent more efficient than Energy Star standards cost \$1,000 more than the base unit. You can take the easy way out by choosing the lowest SEER and save a nice chunk of change in the process. But, if you're smart, you'll at least offer the upgrade and explain to buyers why the better insulation and dishwasher will result in lower energy bills. They will thank you by telling their friends, which could result in another sale.—*N.F.M.*



### **31 | Steal a floor plan.**

A knock-off with a slight variation of the front elevation and a slightly larger guest bath might appear to be the easy (and cheap) way to go—until you get sued for infringement under the Architectural Works Copyright Protection Act. If the design is registered with the United States Copyright Office prior to the violation, the owner may recover damages of up to \$150,000 if the infringement was done on purpose and with forethought. That's much more costly than hiring a designer to come up with something original.—*R.B.*

### **32 | Leave Politics To Your HBA.**

Not too long ago, a building inspector in New Jersey informed a local builder that the purely decorative, unmanned guardhouse at the foot of its active adult community violated code because the structure wasn't wheelchair accessible. Residential development and construction are being subjected to more codes and rules every day. Some regulations are moronic, others meaningful, but almost all add cost to the process. Forceful advocacy, though, requires involvement, so don't complain if you're letting trade groups, themselves depleted of members and financing by the recession, do your heavy lifting.—*J.C.*

### **33 | Don't train YOUR salespeople to EXPLAIN THE VALUE of energy efficiency.**

Poll after poll states that while buyers demand energy-efficient houses, they also want quick investment returns. The long-term savings associated with tighter construction, blow-in insulation, upgraded HVACs, solar panels, geothermal, and other energy-efficient products and practices aren't resonating with the general public. Appraisers don't help when they fail to factor efficiency into a home's value. So knowledgeable, passionate salespeople are critical to bridging this information gap, especially as energy efficiency is slowly being mandated and energy "labeling" could become the next marketing twist.—*J.C.*

### 34 | Stop networking.

If you knew everything, would you be in this shape (or reading this article)? Stop paying for high-priced consultants and get some fresh best practices and marketing ideas—and share those that work for you—with a group of non-competitive peers who know the building business. Get started by looking into the NAHB's Builder 20 Club program or by sniffing around your local HBA and buying breakfast for a few willing business associates.—*R.B.*

### 35 | Treat your house plans like clothing sizes.

Say your library includes plans that are 1,800, 2,350, and 2,700 square feet, but the hot seller is clearly the one in the middle. Why maintain the range? Try scrapping the underperforming small and large sizes and instead develop two more plan options in that sweet 2,350-square-foot spot range, advises architect Steve Moore.—*J.S.*

### 36 | Don't benchmark.

Bean counters cost money and tracking your financial performance takes time. And besides, you know how lousy things are, at least financially. But what about other aspects of the business? Bob Kaper Jr., co-owner and general manager of Kaper's Building Material in DeMotte, Ind., benchmarks performance metrics such as on-time delivery. For a builder, it might be warranty claims or energy performance. "If you are able to prove claims, it distinguishes you from others making the same claims," says Kaper. "Not only is [your] performance great, but it can't be disputed."—*R.B.*



### 37 | Pigeon-hole yourself.

Perhaps you've never built a house under 3,500 square feet or sold anything for less than \$500,000. So? Sticking with that formula could be suicide in an era of tighter lending standards and shrinking household sizes. Rather than digging in your heels, use your good reputation as a point of leverage to offer something scaled to current market conditions. Remember that buyers who were ready and willing to spend \$500,000 three years ago may now set their limit at \$350,000.—*J.S.*

### 38 | Pretend construction defects don't affect your reputation.

The Internet is a megaphone for anyone with a gripe. And homeowners with complaints about construction defects in their new houses aren't shy about posting grievances online with the hope they'll go viral. Yet many builders still view warranty issues as insurance nuisances rather than potential P.R. nightmares. Why? "Builders still think quality is going to cost them money," observes Stan Luhr, president of the quality assurance firm Quality Built. He suggests that builders could prevent defects in the first place by "standardizing complexity" and "creating redundancies" that curb construction snafus.—*J.C.*

### 39 | Promote your best carpenter to superintendent.

He may be a wizard with a hammer, but can your best carpenter make and manage an entire schedule and a legion of subs and suppliers to keep your homes on schedule? That's a different skill, and it might be the guy hauling materials who has it. Identify, test, and train people who have management skills to watch over your jobsites. If your best carpenter really wants a promotion, then have him shadow your best super to see if he has the right stuff.—*R.B.*

### 40 | Design on module, no matter what.

Designing to standard lumber lengths, window sizes, and carpet widths can save money and reduce waste—no doubt—but it can also cost more if you lose sight of the bigger picture. “Don't force the 4-foot module if it doesn't make sense,” says Steve Moore, president of BSB Design. “The livability of the house isn't necessarily improved by 2 extra feet, and it might be better to design a 38-foot-wide floor plan instead of the 40-foot deal if that allows you to increase your overall density and end up with an extra unit you can sell.”—*J.S.*

### 41 | Give your customers an invitation to comparison shop.

There's a way to be honest about costs without giving away the farm. Specify a standard set of default products and include them in the base price of the home, advises building consultant Chuck Shinn. “You can allow customers to upgrade from there, but if they do, you only need to show the total cost difference between the upgrades they've selected and the standard package. That way they can't comparison shop for individual products, and you are assured of making your margin.”—*J.S.*

### 42 | Put your mission statement in a drawer.

Google “mission statement builder” and 284,000 results pop up, most of them, with minor variations, saying similar things about pursuing “excellence” through “quality construction,” “customer service,” and “associate development.” But as businesses flourished and then foundered over the past decade, many builders abandoned those basic principles in their frenzied pursuit of growth and then survival. As you get back on your feet, you have a second chance to revisit and revise your mission statement, and to rethink how, in the next crisis, those words can withstand the pressures of expediency.—*J.C.*



### 43 | Forget about on-site safety.

OSHA's latest enforcement tactic targets industries—including residential construction—with histories of violations, repeat offenses, and inherently unsafe working conditions. Of nearly 39,000 inspections conducted annually by the agency, more than 120 resulted in fines of \$100,000-plus. Compare that to the \$41.95 price tag for OSHA Quick Guide for Residential Builders and Contractors, a step-by-step guide to setting up a jobsite safety program.—*R.B.*

#### **44 | Negotiate only on price.**

Before you start talking (or arguing) price with a prospective buyer—or worse, giving in to a discount that narrows your margin even further—offer some indirect value, such as warranty upgrades, marketing help on a contingency sale, or touch-ups after move-in. “What [buyers] say they want isn’t always what they really need to get,” says Ed Brodow, a business negotiation expert and trainer in Monterey, Calif. Try the same tactic (with you as the buyer) with your suppliers to get better credit terms and delivery services that actually are worth more than a direct price cut.—*R.B.*

#### **45 | Neglect your website.**

Sure, you can save a few bucks without a webmaster to update your site periodically, but consider that surfing the Net for new homes is the first step in the process for about a third of all buyers, and 94 percent of them use it as a tool to search and refine their home buying choices at some point, according to the National Association of Realtors. ‘Nuff said.—*R.B.*

#### **46 | Forgo sales training.**

“When times are slow and sales drop, the first place to point the finger is at the sales team,” says sales trainer Nicki Joy. “Builders have to pay attention to what drives the business [sales], but tend to view the salespeople as the least important thing.” So while cutting sales training—such as seminars, books, online coursework, or simple (yet effective) tactics such as role-playing, swapping leads, and shopping the competition—may appear to be low-hanging fruit to help right the budget, it’s actually killing the tree.—*R.B.*



#### **47 | Blow off buyer research.**

If the monthly Census figures on starts, sales, and permits are your alpha and omega on what’s going on in the industry, you need to stop navel gazing and explore forward-looking information sources. But be wary about predictions that hang the housing industry’s future entirely on demographic tectonics. Stay alert to the latest research on different buyer and owner groups, and spend some dough to compare broad brush findings with the finer strokes of your own focus groups to uncover what potential customers want (and will pay for), before they find it in your competition’s neighborhood.—*J.C.*

#### **48 | Locate your plumbing runs all over the place.**

Some builders believe taking the simplest route and planning ahead are for wimps. How else can you explain why they ignore stacking and consolidating plumbing runs in a central location and take the more difficult route of installing plumbing and mechanicals in multiple places? Complex plumbing runs mean home buyers will wait longer for hot water to move through the supply lines. It also means more money in materials and labor. Stacking saves money for builder and buyer.—*N.F.M.*

## **49 | Don't build spec homes.**

Even if you could get the money to build one, you couldn't sell it, right? But consider the benefit of having something built and ready for a relocation buyer. In the meantime, the house can serve as a furnished model home, sales office, and/or design center. A spec home also can be a real-world training ground for your crews and subs and a chance to experiment with new products and/or launch a new floor plan to energize sales. "The more you can make it work for you, the better," says industry consultant Al Trellis.—*R.B.*

## **50 | Avoid change at all costs.**

Congrats, you made it through the downturn! Now what? "Go back to doing what worked before," you say? Join the legion of builders that insists the housing recession was a cyclical blip, but no cause for drastic reinvention. That delusional view ignores how the recession has impacted customers and lenders in fundamental ways that have reshaped their perceptions about everything from quality and affordability to home ownership itself. Builders who stubbornly resist change because it's complicated and uncertain should ask themselves: How much better off would your business be today had you made decisive changes before your markets imploded? —*J.C.*

A photograph of a person from behind, sitting on a boat and looking out at the ocean. The person is wearing a dark long-sleeved shirt with blue horizontal stripes. The boat has various fishing equipment, including a net and a wooden buoy. The water is bright and shimmering. In the background, there are mountains under a clear sky. The overall mood is serene and focused.

×

# COMPARATIVE MARKET

## *Analysis*





**814 Holiday Dr, Sandwich, IL 60548**

PREPARED FOR

**Jeff & Lori Tybon**

FEBRUARY 24, 2015

# Thomas Price

**Affiliation:**

- Swanson Real Estate

**Experience:**

- 15 Years Real Estate experience as Loan Officer, Trained Appraiser & Real Estate Agent

**Education:**

- Real Estate Pre & Post License
- Real Estate Ethics & Standards of Practice
- Appraisal Education Center Certificate of Completion
- S.U.R.E. Results
- Short Sales & Foreclosures
- Loan Origination Certification AMP
- US Army Security Agency
- AA Entrepreneurship

**Professional Associations:**

- National Association of Realtors
- Illinois Association of Realtors
- Mainstreet Organization of Realtors
- Alpha Beta Gamma Honor Society

**Personal Information:**

- Married with two children & five grandchildren





### About Swanson Real Estate

Since 1981 we have been a locally owned and operated real estate business that has one priority....YOU, the customer and valued client. We are well known and respected in the community and our philosophies are based on both honesty and integrity. As a client centered business, you will receive personal service and be backed by a reputable company.

We implement multi-level marketing strategies that benefit our clients with every transaction. Our real estate agents have extensive access to information about the communities in which they deal. This includes, but is not limited to: schools, populations, recreation, entertainment, home values, growth potential and surrounding areas. Many agents live in the areas we serve and therefore can more accurately overcome potential obstacles and focus on the unique needs of our clients.

The real estate market is always changing and as a result, our agents regularly attend training sessions and events to further their knowledge and be sure that they are focusing on current conditions that affect today's buyers and sellers. This type of training is imperative if we are to be successful in obtaining top dollar on home sales. Our goal is to make sure that we satisfy the special needs of all of our clients and at the same time make the process and transactions go as smoothly as possible.

Our company is dedicated to maintaining a professional, trustworthy relationship with our clients. One way this can be seen is through this Comparative Market Analysis (CMA) which you hold in your hand. This CMA compiles the most current and accurate information relevant to the sale of your home. Seeing that this is perhaps your most valuable asset, it is imperative that you be equipped with the most complete information possible related to the pricing and marketing of your home.

Thank you for the opportunity to serve you!



Download this report (PDF)

#### What is this bar code?

This **QR code** makes it easy for you to download this report to your smart phone.

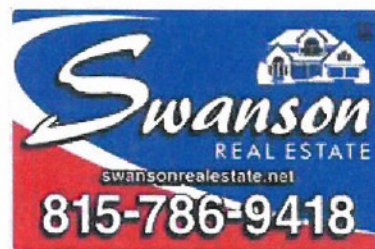
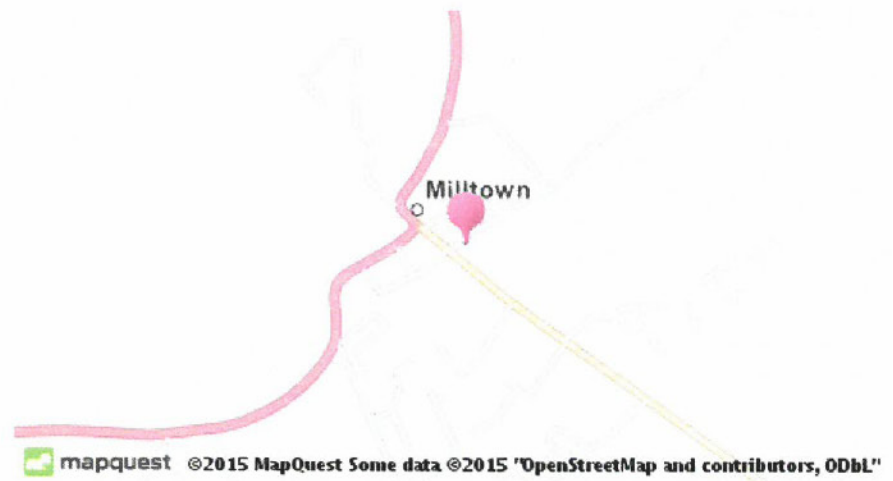
1. **Make sure your phone can scan a QR code with its camera.** If you don't already have one, you can try <http://cloudcma.com/qr> on your phone's browser to download an app, or do a Google search for the model of your phone along with the term "QR reader".

2. **Now use that app to scan the QR code above.**

## Tom Price

### Swanson Real Estate

Address      528 East Church Street  
 Mobile        (224) 399-5438  
 E-mail        [tomspriceb@gmail.com](mailto:tomspriceb@gmail.com)  
 Web            [www.lakeholidayrealtor.com](http://www.lakeholidayrealtor.com)



# Credentials



# State of Illinois

## Department of Financial and Professional Regulation Division of Real Estate

LICENSE NO.  
**475.161924**

The person, firm or corporation whose name appears on this certificate has complied with the provisions of the Illinois Statutes and/or rules and regulations and is hereby authorized to engage in the activity as indicated below.

EXPIRES:  
**04/30/2016**

LICENSED  
**REAL ESTATE BROKER**

**THOMAS J PRICE III  
5 SWEETBRIAR PLACE  
PLANO, IL 60545**

Sponsor: **JOSEPH J FRIEDERS (471 013193)**

Sign and date below to terminate

Sponsor Signature and License No

  
**MANUEL FLORES  
ACTING SECRETARY**

Termination date

**9070407**

The official status of this license can be verified at [www.idfpr.com](http://www.idfpr.com)



# Code of Ethics and Standards of Practice

## NATIONAL ASSOCIATION OF REALTORS®

Effective January 1, 2015

**U**nder all is the land. Upon its wise utilization and widely allocated ownership depend the survival and growth of free institutions and of our civilization. REALTORS® should recognize that the interests of the nation and its citizens require the highest and best use of the land and the widest distribution of land ownership. They require the creation of adequate housing, the building of functioning cities, the development of productive industries and farms, and the preservation of a healthful environment. Such interests impose obligations beyond those of ordinary commerce. They impose grave social responsibility and a patriotic duty to which REALTORS® should dedicate themselves, and for which they should be diligent in preparing themselves. REALTORS®, therefore, are zealous to maintain and improve the standards of their calling and share with their fellow REALTORS® a common responsibility for its integrity and honor. In recognition and appreciation of their obligations to clients, customers, the public, and each other, REALTORS® continuously strive to become and remain informed on issues affecting real estate and, as knowledgeable professionals, they willingly share the fruit of their experience and study with others. They identify and take steps, through enforcement of this Code of Ethics and by assisting appropriate regulatory bodies, to eliminate practices which may damage the public or which might discredit or bring dishonor to the real estate profession. REALTORS®, having direct personal knowledge of conduct that may violate the Code of Ethics involving misappropriation of client or customer funds or property, willful discrimination, or fraud resulting in substantial economic harm, bring such matters to the attention of the appropriate Board or Association of REALTORS®. Realizing that cooperation with other real estate professionals promotes the best interests of those who utilize their services, REALTORS® urge exclusive representation of clients; do not attempt to gain any unfair advantage over their competitors; and they refrain from making unsolicited comments about other practitioners. In instances where their opinion is sought, or where REALTORS® believe that comment is necessary, their opinion is offered in an objective, professional manner, uninfluenced by any personal motivation or potential advantage or gain. The term REALTOR® has come to connote competency, fairness, and high integrity resulting from adherence to a lofty ideal of moral conduct in business relations. No inducement of profit and no instruction from clients ever can justify departure from this ideal. In the interpretation of this obligation, REALTORS® can take no safer guide than that which has been handed down through the centuries, embodied in the Golden Rule, "Whosoever ye would that others should do to you, do ye even so to them." Accepting this standard as their own, REALTORS® pledge to observe its spirit in all of their activities whether conducted personally, through associates or others, or via technological means, and to conduct their business in accordance with the tenets set forth below.

### Duties to Clients and Customers

#### Article 1

When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly.

#### Article 2

REALTORS® shall avoid exaggeration, misrepresentation, or concealment of pertinent facts relating to the property or the transaction. REALTORS® shall not, however, be obligated to discover latent defects in the property, to advise on matters outside the scope of their real estate license, or to disclose facts which are confidential under the scope of agency or non-agency relationships as defined by state law.

#### Article 3

REALTORS® shall cooperate with other brokers except when cooperation is not in the client's best interest. The obligation to cooperate does not include the obligation to share commissions, fees, or to otherwise compensate another broker.

#### Article 4

REALTORS® shall not acquire an interest in or buy or present offers from themselves, any member of their immediate families, their firms or any member thereof, or any entities in which they have any ownership interest, any real property without making their true position known to the owner or the owner's agent or broker. In selling property they own, or in which they have any interest, REALTORS® shall reveal their ownership or interest in writing to the purchaser or the purchaser's representative.

#### Article 5

REALTORS® shall not undertake to provide professional services concerning a property

or its value where they have a present or contemplated interest unless such interest is specifically disclosed to all affected parties.

#### Article 6

REALTORS® shall not accept any commission, rebate, or profit on expenditures made for their client, without the client's knowledge and consent.

When recommending real estate products or services (e.g., homeowner's insurance, warranty programs, mortgage financing, title insurance, etc.), REALTORS® shall disclose to the client or customer to whom the recommendation is made any financial benefits or fees, other than real estate referral fees, the REALTOR® or REALTOR's firm may receive as a direct result of such recommendation.

#### Article 7

In a transaction, REALTORS® shall not accept compensation from more than one party, even if permitted by law,

without disclosure to all parties and the informed consent of the REALTOR's client or clients.

#### Article 8

REALTORS® shall keep in a special account in an appropriate financial institution, separated from their own funds, monies coming into their possession in trust for other persons, such as escrows, trust funds, clients' monies, and other like items.

#### Article 9

REALTORS®, for the protection of all parties, shall assure whenever possible that all agreements related to real estate transactions including, but not limited to, listing and representation agreements, purchase contracts, and leases are in writing in clear and understandable language expressing the specific terms, conditions, obligations and commitments of the parties. A copy of each agreement shall be furnished to each party to such agreements upon their signing or initialing.

### Duties to the Public

#### Article 10

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

#### Article 11

The services which REALTORS® provide to their clients and customers shall conform to the standards of practice and competence which are reasonably expected in the specific real estate disciplines in which they engage; specifically, residential real estate brokerage, real property management, commercial and industrial real estate brokerage, land brokerage, real estate appraisal, real estate counseling, real estate syndication, real estate auction, and international real estate.

REALTORS® shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent on such types of property or service, or unless

the facts are fully disclosed to the client. Any persons engaged to provide such assistance shall be so identified to the client and their contribution to the assignment should be set forth.

#### Article 12

REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations. REALTORS® shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional.

#### Article 13

REALTORS® shall not engage in activities that constitute the unauthorized practice of law and shall recommend that legal counsel be obtained when the interest of any party to the transaction requires it.

#### Article 14

If charged with unethical practice or asked to present evidence or to cooperate in any other way, in any professional standards proceeding or investigation, REALTORS® shall place all pertinent facts before the proper tribunals of the Member Board or affiliated institute, society, or council in which membership is held and shall take no action to disrupt or obstruct such processes.

### Duties to REALTORS®

#### Article 15

REALTORS® shall not knowingly or recklessly make false or misleading statements about other real estate professionals, their businesses, or their business practices.

#### Article 16

REALTORS® shall not engage in any practice or take any action inconsistent with exclusive representation or exclusive brokerage relationship agreements that other REALTORS® have with clients.

#### Article 17

In the event of contractual disputes or specific non-contractual disputes as defined in Standard of Practice 17-4 between REALTORS® (principals) associated with different firms, arising out of their relationship as REALTORS®, the REALTORS® shall mediate the dispute if the Board requires its members to mediate. If the dispute is not resolved through mediation, or if mediation is not required, REALTORS® shall submit

the dispute to arbitration in accordance with the policies of the Board rather than litigate the matter.

In the event clients of REALTORS® wish to mediate or arbitrate contractual disputes arising out of real estate transactions, REALTORS® shall mediate or arbitrate those disputes in accordance with the policies of the Board, provided the clients agree to be bound by any resulting agreement or award.

The obligation to participate in mediation and arbitration contemplated by this Article includes the obligation of REALTORS® (principals) to cause their firms to mediate and arbitrate and be bound by any resulting agreement or award.

Over 100 Years  
Since Adoption



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www.appraisaleducationcenter.com

## COMPLETION CERTIFICATE

*This is to certify that*

**Thomas J. Price III**

SS# xxx-xx-3506

Has attended all classes and has successfully completed the following course(s):

<u>Course Name</u>	<u>Hours</u>	<u>Illinois Course #</u>	<u>Date(s)</u>
Appraisal Principles	30	IL2-08 #573.000405	9/28/13, 9/29/13 10/12/13, 10/13/13
Appraisal Procedures	30	IL3-08 #573.000406	10/26/13, 10/27/13 11/9/13, 11/10/13
Standards & Ethics	30	IL1-08 #573.000574	11/23/13, 11/24/13

Instructor: Dan Ryan License # 556.000678  
 Education Provider: The Appraisal Education Center License # 555.000180

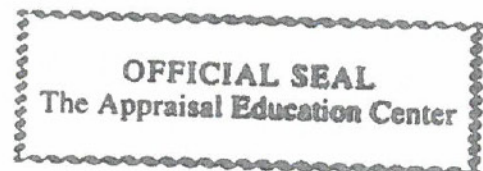
The course above has been administered in accordance with the requirements of the Illinois Department of Financial and Professional Regulation for Appraisal Licensing, Certification and Continuing Education. The individual named above has successfully completed the required number of instructed classroom hours for the course identified above.

  
Authorized Signature

Date: 12-12-13

Sheraton Hotel – 3000 Warrenville Rd., Lisle, IL  
Course Location & Address

Seal:



# Alpha Beta Gamma

International Business Honor Society of  
Community, Junior, and Technical Colleges

This Is To Certify That

Thomas J. Price, III

was initiated as a member of

Waubensee Community College - Iota Nu

Chapter of Alpha Beta Gamma International and is entitled to all the privileges enjoyed by members of the Society.

In Witness thereto we have affixed the seal of this fraternity  
and inscribed our signatures.

2014

Alpha Beta Gamma Officers:

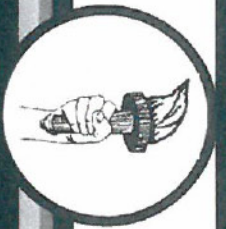
  
Chief Executive Officer

  
National Co-Chair Executive Committee



  
Chief Financial Officer

  
Faculty Advisor



# S.U.R.E. RESULTS™ COMPLETION

IN RECOGNITION FOR COMPLETING  
THE 3-DAY REAL ESTATE TRAINING  
EVENT, THE UNDERSIGNED DOES  
HEREBY GRANT THE DESIGNATION OF  
*REAL ESTATE SALES SPECIALIST (RESS)*  
TO

## Thomas Price

CERTIFICATE OF ACHIEVEMENT

*Darryl Davis*

Signature

01/16/2015

Date

PRESIDENT,  
DARRYL DAVIS SEMINARS, INC.



S.U.R.E. Results

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Wading River, NY 11792  
Office: 631-929-5555 • Fax: 631-929-1865  
Email: [Info@DarrylDavisSeminars.com](mailto:Info@DarrylDavisSeminars.com)



Finding Tom Price has been a blessing. We recently worked with him to purchase our new home. His knowledge of the market and his attention to every little detail impressed us right away. But it was his integrity, his kindness and his honesty that were most important to us. We are currently working with Tom again and will continue to work only with him for all our real estate needs and would recommend him to anyone!

Steve and Amber Delo

I was introduced to Tom Price around August 2014 when he helped me and my husband purchase our first home. Tom is not only a thorough professional at providing suggestions based on the budget and the requirements, he is also extremely personable. Throughout my interactions with him I never felt pressured to reach a decision, instead Tom took the time and effort to research and substantiate his recommendations with facts and shared his opinions. When to bid, how much to bid for, when to back out was always well thought and researched. He always acted in favor of our interests. Even after we bought our home he is still keeping in contact with us and I would now consider him a friend. I would recommend Tom without any second thought to prospective buyers and can guarantee a similar experience that I had with him. Thanks for everything Tom!

Matt & Brandi Ritzman

**"My family and I recently worked with Tom Price to purchase a home. There are truly no words for how great of a Realtor he was. As a first time home buyer, I immensely appreciated how supportive and understanding he was throughout the process. Tom continuously went above and beyond the call of duty to help make the process of searching for and purchasing a home as smooth as possible. He was very professional and did his job with integrity. I fully trusted him as my Realtor and knew that he was looking out for my best interests. On top of that, it was obvious that Tom had a great deal of experience with real estate and he was very knowledgeable on the matter. In the end, Tom helped us find a home that was a perfect fit. If we ever do decide to move, though, I can't imagine going with anyone else." - Kylie Schoenecker (Plano, IL)**

# Marketing



Below are a few of the services we can provide as part of the marketing of your home. Before we can get started, the first important step is to:

### First Week

- Enter listing into the MLS system.
- Put up "For Sale" yard sign.
- Install lock box (Sentrilock).
- Schedule time to shoot property photos.
- Review showing procedure.
- Prepare property flyer.
- Syndicate listing to real estate websites.

### Second Week

- Invite brokers and agents to tour home.
- Begin agent to agent marketing efforts.
- Review and update status.
- Mail Invitations for Neighbor Open House
- Validate posting to real estate websites

### Third Week

- Hold Neighbor Open House
- Hold Open House.

### Ongoing activities

- Monthly Open House
- Weekly calls to Real Estate Sponsoring Brokers
- Show property to potential buyers.
- Follow-up on Internet leads.
- Monitor market conditions.
- Monitor comparable properties for sale.
- Monitor foreclosures and short sales in market.

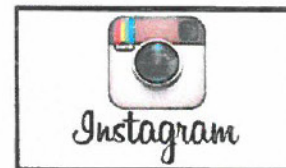
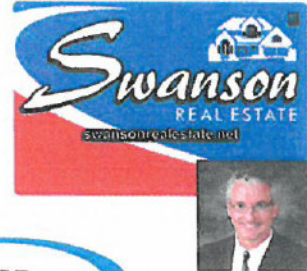


Thomas Price

Commitment & Continual Improvement

Swanson Real Estate homes are listed on the following Web & Social Media Sites:

- 1. Swansonrealestate.net
- 2. Realtor.com
- 3. Zillow.com
- 4. Trulia.com
- 5. LakeHouse.com
- 6. LakeHolidayRealtor.com
- 7. AOLrealestate.com
- 8. Redfin.com
- 9. Yahoorealestate.com
- 10. Facebook
- 11. LinkedIn
- 12. Twitter
- 13. Instagram





**Detached Single**  
 Status: **ACTV**  
 Area: **565**  
 Address: **1277 Holiday Dr , Lake Holiday, Illinois 60548**  
 Directions: **SUZY ST ENTRANCE OF LAKE HOLIDAY TO 2ND HOLIDAY DR, LEFT TO HOME; NEAR BEACH TWO (2)**

MLS #: **08826494**  
 List Date: **01/29/2015**  
 List Dt Rec: **01/29/2015**  
 List Price: **\$400,000**  
 Orig List Price: **\$400,000**  
 Sold Price:

Sold by:  
 Closed:  
 Off Market:  
 Year Built: **1994**  
 Dimensions: **60X300X61X287**  
 Ownership: **Fee Simple**  
 Corp Limits: **Lake Holiday**  
 Coordinates: **N: S: E: W:**  
 Rooms: **9**  
 Bedrooms: **3**  
 Basement: **Full, Walkout**

Contract:  
 Financing:  
 Blt Before 78: **No**  
 Subdivision: **Lake Holiday**  
 Township: **Northville**  
 Bathrooms **3 / 1**  
 (full/half):  
 Master Bath: **Full**  
 Bsmnt. Bath: **Yes**

Lst. Mkt. Time: **13**  
 Points:  
 Contingency:  
 Curr. Leased: **No**  
 Model:  
 County: **La Salle**  
 # Fireplaces: **1**  
 Parking: **Garage, Exterior Space(s)**  
 # Spaces: **Gar:2 Ext:6**  
 Parking Incl. **Yes**  
 In Price:

Remarks: **AMAZING WATERFRONT PROPERTY SITUATED ON A 328 ACRE LAKE RESORT PRICED TO SELL! SPECTACULAR VIEW OF LAKE, IMMACULATE HOME THAT SHOWS LIKE A MODEL. SUN ROOM & CUSTOM CABINETS IN KITCHEN AND DOWNSTAIRS REC RM & FAMILY RM, WALKOUTS TO LARGE DECK AND LOWER LEVEL PATIO; THIS IS A HIGH QUALITY BUILT HOME WITH GREAT NATURAL LIGHT, SUPER HIGH EFFICIENCY FURNACE, AC & WATER SOFTENER. THIS IS A MUST SEE HOME THAT WILL NOT LAST!**

School Data	Assessments	Tax	Miscellaneous
Elementary: <b>James R. Wood (432)</b> Junior High: <b>Somonauk (432)</b> High School: <b>Somonauk (432)</b> Other:	Amount: <b>\$900</b> Frequency: <b>Annual</b> Special Assessments: <b>No</b> Special Service Area: <b>No</b> Master Association: <b>No</b>	Amount: <b>\$9,041.62</b> PIN: <b>0508208010</b> Mult PINs: Tax Year: <b>2013</b> Tax Exmps: <b>Homeowner, Senior</b>	Waterfront: <b>Yes</b> Appx SF: <b>3035</b> SF Source: <b>Estimated</b> Acreage: <b>0.41</b>

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	13X32	Main Level	Carpet	All	Master Bedroom	13X15	2nd Level	Carpet	All
Dining Room		Not Applicable			2nd Bedroom	10X12	2nd Level	Carpet	All
Kitchen	13X15	Main Level	Ceramic Tile	All	3rd Bedroom	10X12	2nd Level	Carpet	All
Family Room	12X17	Walkout Basement	Carpet	All	4th Bedroom		Not Applicable		
Laundry Room	6X8	Walkout Basement	Vinyl	None	Breakfast Room	11X14	Main Level	Ceramic Tile	None
Sun/Florida Room Heated	15X12	Main Level	Carpet	None	Foyer	9X5	Main Level	Ceramic Tile	None
Deck	27X12	Main Level	Other	None	Recreation Room	23X12	Lower	Carpet	All

Interior Property Features: **Vaulted/Cathedral Ceilings, Bar-Wet**  
 Exterior Property Features: **Deck, Patio, Storage Shed, Brick Paver Patio**

Age: **21-25 Years**  
 Type: **2 Stories**  
 Style: **Contemporary**  
 Exterior: **Aluminum Siding, Vinyl Siding**  
 Air Cond: **Central Air**  
 Heating: **Gas, Forced Air**  
 Kitchen: **Eating Area-Breakfast Bar, Eating Area-Table Space, Island**  
 Appliances: **Oven/Range, Microwave, Dishwasher, Refrigerator, High End Refrigerator, Washer, Dryer, Disposal**  
 Dining:  
 Attic: **Unfinished**  
 Basement Details: **Finished, Exterior Access**  
 Bath Amn: **Double Sink**  
 Fireplace Details: **Wood Burning, Gas Logs**  
 Fireplace Location: **Living Room**  
 Electricity: **200+ Amp Service**  
 Equipment: **Humidifier, Water-Softener Owned, TV-Cable, CO Detectors, Ceiling Fan, Sump Pump**

Additional Rooms: **Breakfast Room, Deck, Foyer, Recreation Room, Sun/Florida Room Heated**  
 Garage Ownership: **Owned**  
 Garage On Site: **Yes**  
 Garage Type: **Attached**  
 Garage Details: **Garage Door Opener(s), Transmitter(s), 7 Foot or more high garage door**  
 Parking Ownership: **Owned**  
 Parking On Site: **Yes**  
 Parking Details: **None/NA**  
 Driveway: **Asphalt**  
 Foundation: **Concrete**  
 Exst Bas/Fnd:  
 Disability Access: **No**  
 Disability Details:  
 Exposure: **S (South)**  
 Lot Size: **.25-.49 Acre**  
 Lot Desc: **Lake Front, Landscaped Professionally, Water Rights, Water View, Rear of Lot**

Roof: **Asphalt/Glass (Shingles)**  
 Sewer: **Septic-Private**  
 Water: **Well-Private Company**  
 Const Opt:  
 General Info: **School Bus Service**  
 Amenities: **Clubhouse, Park/Playground, Pond/Lake, Water Rights, Curbs/Gutters, Street Paved**  
 Asmt Incl: **Common Insurance, Security, Clubhouse, Scavenger, Lake Rights**  
 HERS Index Score:  
 Green Discl:  
 Green Rating Source:  
 Green Feats:  
 Sale Terms:  
 Possession: **Closing**  
 Occ Date:

Agent Remarks: **THIS IS NOT A SHORT SALE, MANY AMENITIES AND AWESOME VIEW OF LAKE ON EXCEPTIONAL LOT, SHOWS LIKE MODEL. ONE DAY NOTICE PREFERRED, SELLERS ARE ORIGINAL OWNERS OF THIS CUSTOM BUILT HOME; OWNERS HAVE BLUE PRINTS FOR FUTURE EXPANSION IF NEEDED.**

Internet Listing: <b>All</b> VOW AVM: <b>Yes</b> Listing Type: <b>Exclusive Right to Sell</b> Coop Comp: <b>2.5%-\$150 (on Net SP)</b> Showing Inst: <b>CALL LO OR LA AFTER HOURS</b> Mgmt. Co: Owner: <b>OF RECORD</b> Broker: <b>Swanson Real Estate (24215)</b> List Agent: <b>Thomas Price (242911)</b> Co-lister:	Remarks on Internet?: <b>Yes</b> VOW Comments/Reviews: <b>Yes</b> Holds Earnest Money: <b>Yes</b> Addl. Sales Info.: <b>Home Warranty</b> Cont. to Show?: Contact Name: Ph #: Ph #: <b>(815) 786-9418</b> Ph #: <b>(224) 399-5438</b> Ph #:	Addr on Internet?: <b>Yes</b> Agent Notices: Lock Box: <b>Sentrilock</b> Special Comp Info: <b>Variable</b> Expiration Date: Phone: Agent Owned/Interest: <b>No</b> Team: Email: <b>tomspriceb@gmail.com</b> More Agent Contact Info:
---	--	--

Copyright 2015 MRED LLC - The accuracy of all information, regardless of source, including but not limited to square footages and lot sizes, is deemed reliable but not guaranteed and should be personally verified through personal inspection by and/or with the appropriate professionals.



Tom Price  
(224) 399-5438  
tomspriceb@gmail.com

MLS# 08826494

## Additional Property Information



**MLS Remarks** AMAZING WATERFRONT PROPERTY SITUATED ON A 328 ACRE LAKE RESORT PRICED TO SELL! SPECTACULAR VIEW OF LAKE, IMMACULATE HOME THAT SHOWS LIKE A MODEL. SUN ROOM & CUSTOM CABINETS IN KITCHEN AND DOWNSTAIRS REC RM & FAMILY RM. WALKOUTS TO LARGE DECK AND LOWER LEVEL PATIO; THIS IS A HIGH QUALITY BUILT HOME WITH GREAT NATURAL LIGHT, SUPER HIGH EFFICIENCY FURNACE, AC & WATER SOFTENER. THIS IS A MUST SEE HOME THAT WILL NOT LAST!

**Address: 1277 Holiday Drive, Sandwich IL 60545**

**Owners are the Original Owners of Property!**

### Exterior

- \* Oversized Two Car Garage (23 X 20)
- \* Oversized Extended Drive Way, (3-Car Wide) with Plenty of Additional Parking
- \* Aluminum Siding with Partial High Quality Vinyl Shake Siding in Rear
- \* Very Spacious High Quality Deck
- \* Professionally Done Re-Enforced Lake Front Retaining Wall with Unilock™ Pavers
- \* Professionally Landscaped w/ Unilock™ Paver Flower Beds / Garden
- \* Four (4) Large Rubbermaid® Outside Storage Bins

### Interior

- \* Custom Pella® Windows & Doors Throughout Home
- \* Custom High Quality Cabinets w/ Pullout Drawers Throughout Home
- \* Custom Lighting w/ Can Lights Throughout Home
- \* Three (3) Charming Full Baths and a ½ Bath on Main Floor
- \* Spacious Master Bath w/ Double Sinks & Large Walk-in Shower
- \* Full Bath with Large Walk-in Shower in Fully Finished Walkout Basement
- \* Spacious 4th Bedroom can Easily be added to Walkout Basement
- \* Programmable Thermostat w/ Super High Efficiency Furnace, Central Air & Humidifier
- \* Large Capacity Water Softener

### Misc.

- \* Walking Distance to Beach #2
- \* Short Drive to Club House & Beach #1
- \* Lake Holiday Property Owners Association Dues include:
  - \* Lake & Beach Rights (*Boats have an Additional Fee*)
  - \* Clubhouse & Pavilion Use (*Additional Fee Required*)
  - \* 24-Hour Security
  - \* Campground Use (*Additional Fee Required*)
  - \* Common Area Insurance
  - \* Scavenger Service

\* **Original Blue Prints include Completed Plans for Large Edition**

\* **13 Month Home Warranty**

# 1277 Holiday Drive - LAKE HOLIDAY, IL 60548

3 Bedrooms, 3 Full & 1 Half Baths

MLS: 08826494

Amazing waterfront property situated on a 328 acre lake resort priced to sell! Spectacular view of lake, immaculate home that shows like a model. Sun room & custom cabinets in kitchen and downstairs rec RM & fam RM, walkouts to large deck and lower level patio; this is a high quality built home with great natural light, super high efficiency furnace, ac & water softner. This is a must see home and will not last!



**Thomas Price** Lic.#: 377567935  
Swanson Real Estate  
(815) 786-9418  
(224) 399-5438 mobile  
tomspriceb@gmail.com

**Purchase Price:** **\$400,000**  
Annual Taxes: \$9,042  
Annual Insurance (Estimated): \$920  
HOA Association Fee (Annual): \$900

**Additional Details:**

MLS #: 08826494  
Bedrooms: 3  
Bathrooms: 3 Full & 1 Half  
Type: Residential-Detached  
County: La Salle  
Listing Area: Lake Holiday  
School Dist.: 432  
Sub Div.: LAKE HOLIDAY  
Year Built: 1994  
Lot Dims.: 60X300X61X287  
Square Footage: 3035



For informational purposes only: Swanson Real Estate is not a mortgage lender. Avenue Mortgage, a division of CIBM Bank is not licensed to sell real estate. Contact Avenue Mortgage, a division of CIBM Bank directly for questions regarding mortgage products and your eligibility.

## Housing Payment Information

Payment Details	30 Yr Fx	30 Yr Fx	5/1 ARM
Down Payment	5.00 %	20.00 %	10.00 %
Loan Amount	\$380,000	\$320,000	\$360,000
Interest Rate	3.750%	3.750%	3.125%
APR	4.390%	3.850%	3.260%
Points	0.000	0.000	0.000
<b>Principal &amp; Interest</b>	<b>\$1,759.84</b>	<b>\$1,481.97</b>	<b>\$1,542.15</b>
Taxes / Ins. / HOA	\$905.14	\$905.14	\$905.14
Mtg. Insurance (MI)	\$285.00	\$0	\$150.00
<b>Total Est Monthly Pmt.*</b>	<b>\$2,949.98</b>	<b>\$2,387.11</b>	<b>\$2,597.29</b>

For more information, please contact:



Avenue Mortgage, a division of CIBM Bank

**Beth Gottlieb**  
NMLS ID 412713  
1700 N. Park St., Ste 106  
Naperville, IL 60563  
(630) 417-5748 mobile  
beth@avenuemortgage.com  
avenuemortgage.com



**Flyer Generated on: 2/3/2015.** Payments are estimates. Actual Payments may be greater. APR= Annual Percentage Rate. ARM Rates may increase after consummation. **\*Terms of Monthly Repayment: 30 Yr Fx (with MI):** 102 pmts of \$2,045 at 3.750% followed by 258 pmts of \$1,760 (4.390% APR) **30 Yr Fx:** 360 pmts of \$1,482 at 3.750% (3.850% APR) **5/1 ARM (with MI):** 60 pmts of \$1,692 at 3.125% then 12 pmts of \$1,650 at 2.872% then 288 pmts of \$1,500 at 2.872% (index 0.6219% +margin 2.25%) (3.260% APR) **Rates as of: 1/29/2015**



These products and interest rates are subject to change at any time due to changing market conditions. Actual rates available to you may vary based upon a number of factors including your credit rating, size of down payment and amount of documentation provided. Please call for condo pricing. Equal Housing Lender. Member FDIC NMLS #418442 NMLSR ID 209849

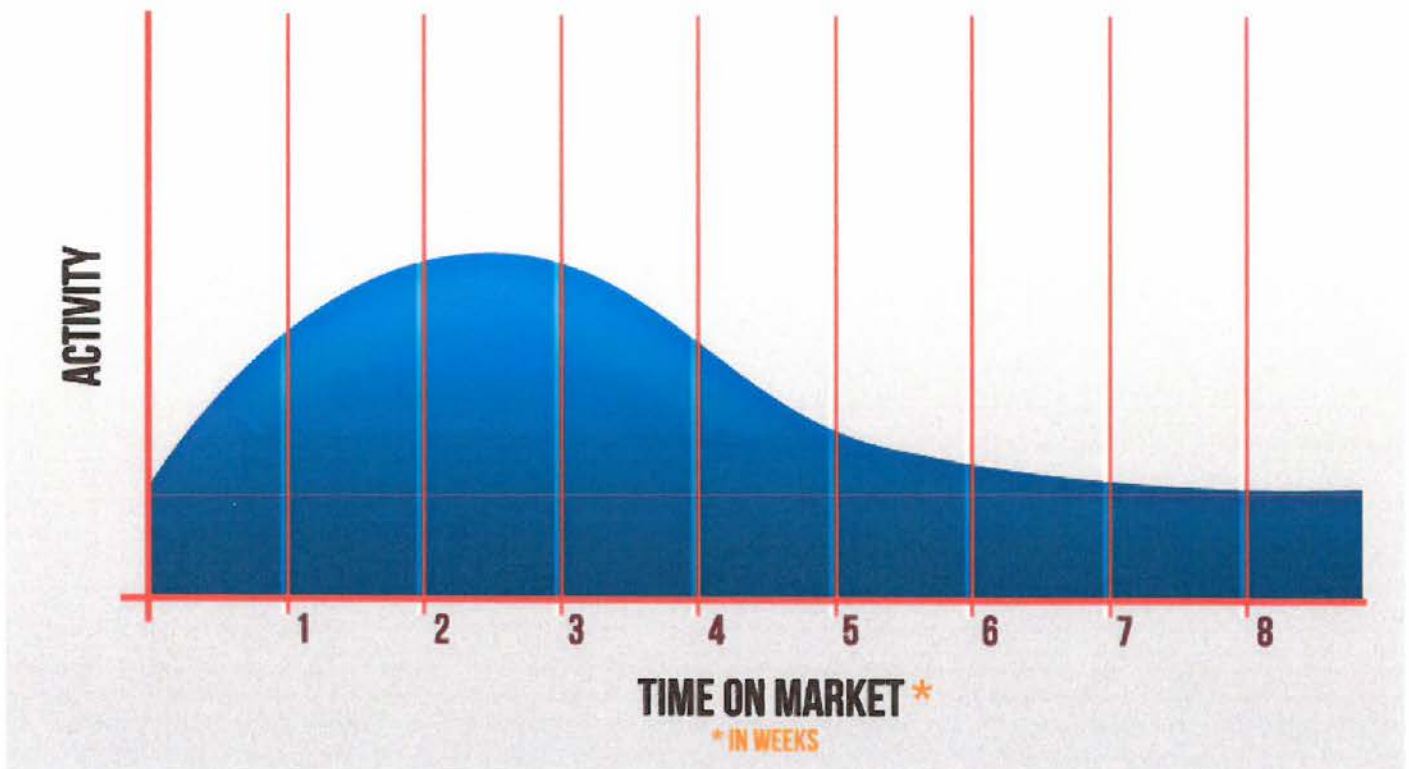


# First Impressions of BUYERS





# Intelligent Pricing & Timing



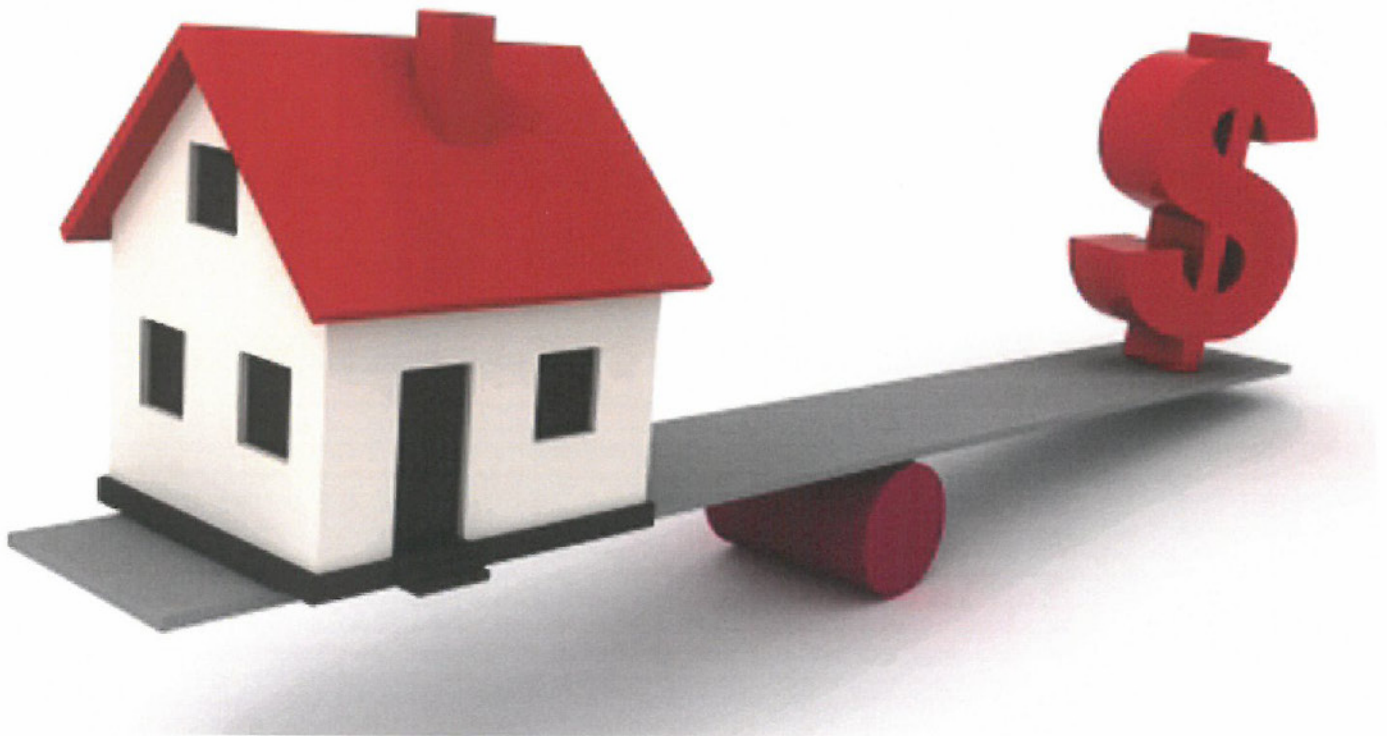
Your best chance of selling is in the first few weeks of marketing. Your home is fresh and exciting to buyers and to their agents.

If you don't get many showings or offers, you've probably overpriced your home, and it's not comparing well to the competition. This requires either an improvement to the home's condition or lower the price.

Curb appeal and staging are areas of improvement to consider first.

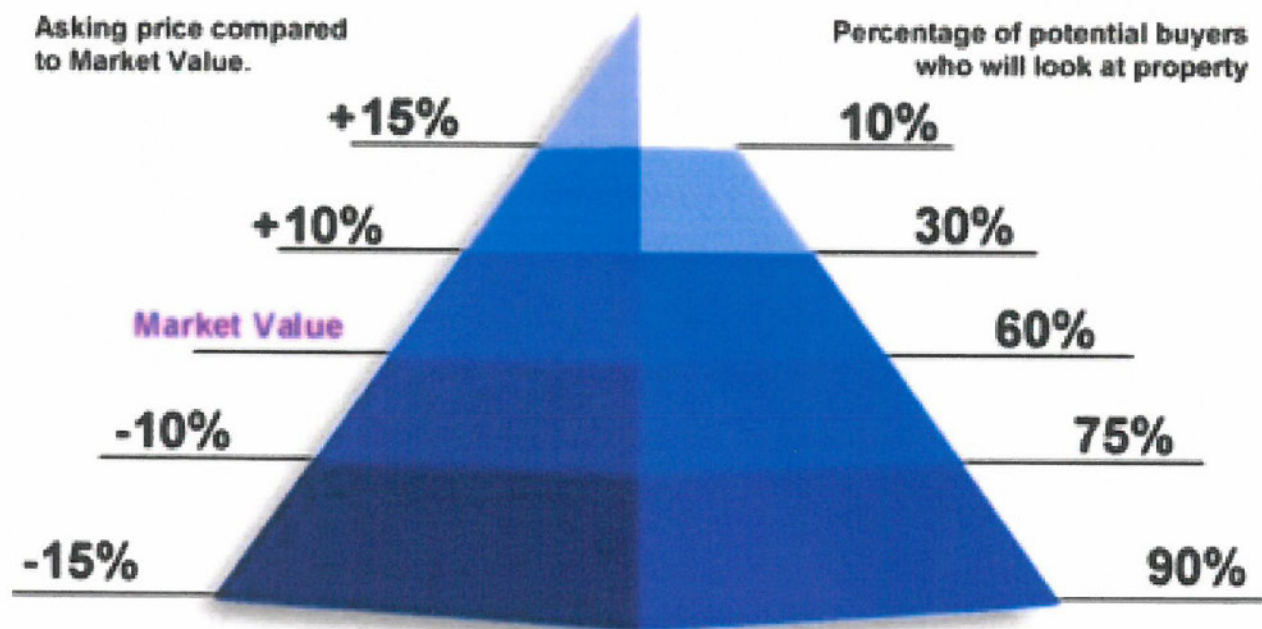
Intelligent pricing isn't about getting the most for your home – it's about getting your home sold quickly at fair market value.

# Comparative Market Analysis



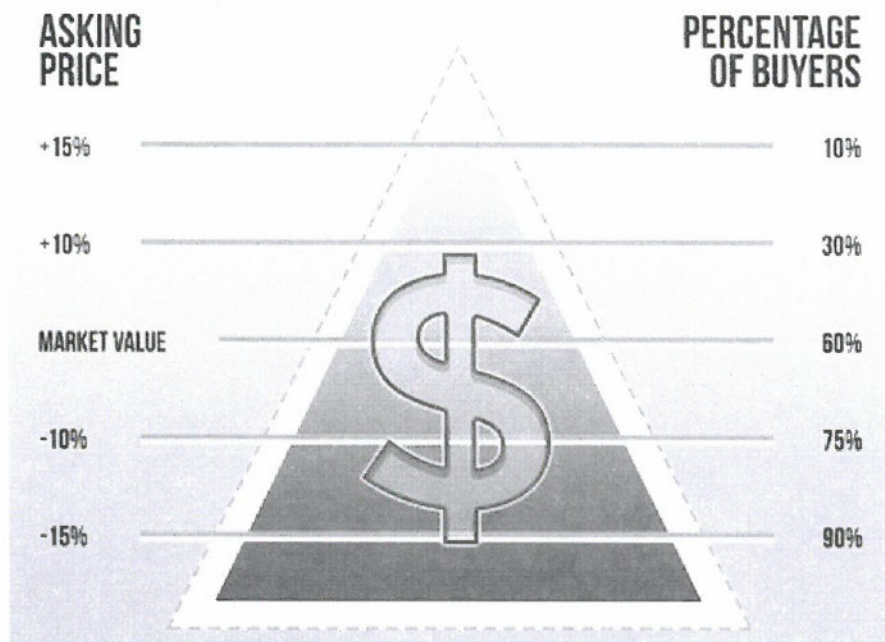
# The Importance of

# MARKET VALUE



Pricing a home for sale is as much art as science, but there are a few truisms that never change.

- Fair market value attracts buyers, overpricing never does.
- The first two weeks of marketing are crucial.
- The market never lies, but it can change its mind.



Fair market value is what a willing buyer and a willing seller agree by contract is a fair price for the home. Values can be impacted by a wide range of reasons but the two largest are location and condition. Generally, fair market value can be determined by comparables - other similar homes that have sold or are currently for sale in the same area.

Sellers often view their homes as special which tempts them to put a higher price on the home, believing they can always come down later, but that's a serious mistake.

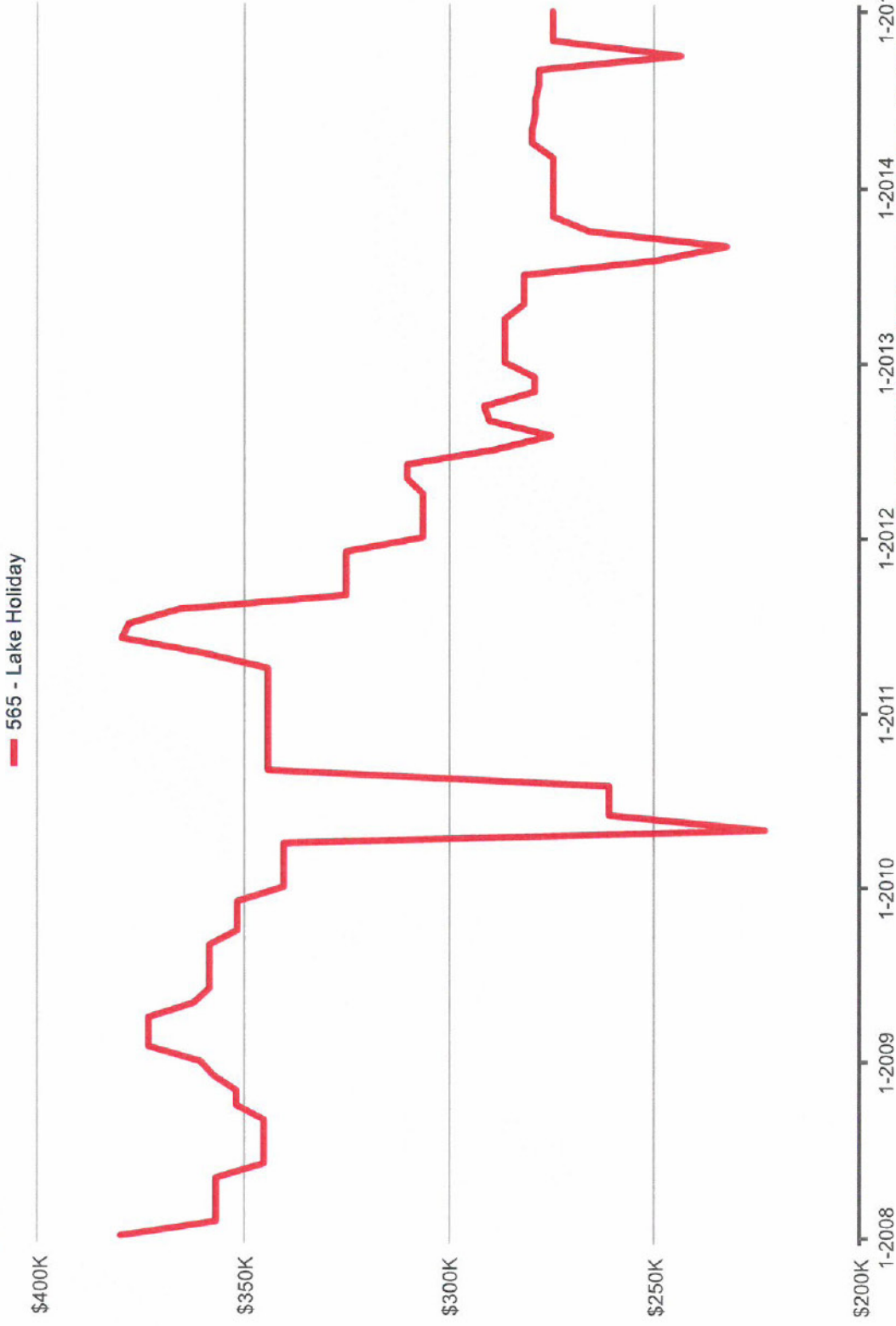
Overpricing prevents the very buyers who are eligible to buy the home from ever seeing it. Most buyers shop by price range, and look for the best value in that range.

**Thomas Price**  
Broker Associate - Swanson Real Estate

Office: (815) 786-9418  
Cell: (224) 399-5438



### Average Sales Price



565 - Lake Holiday  
565 - Lake Holiday: 3 Bedrooms, Traditional, Waterfront

All data from MRED. Data deemed reliable but not guaranteed. Powered by 10K Research and Marketing.

Each data point is 12 months of activity. Data is from February 26, 2015.

**Thomas Price**

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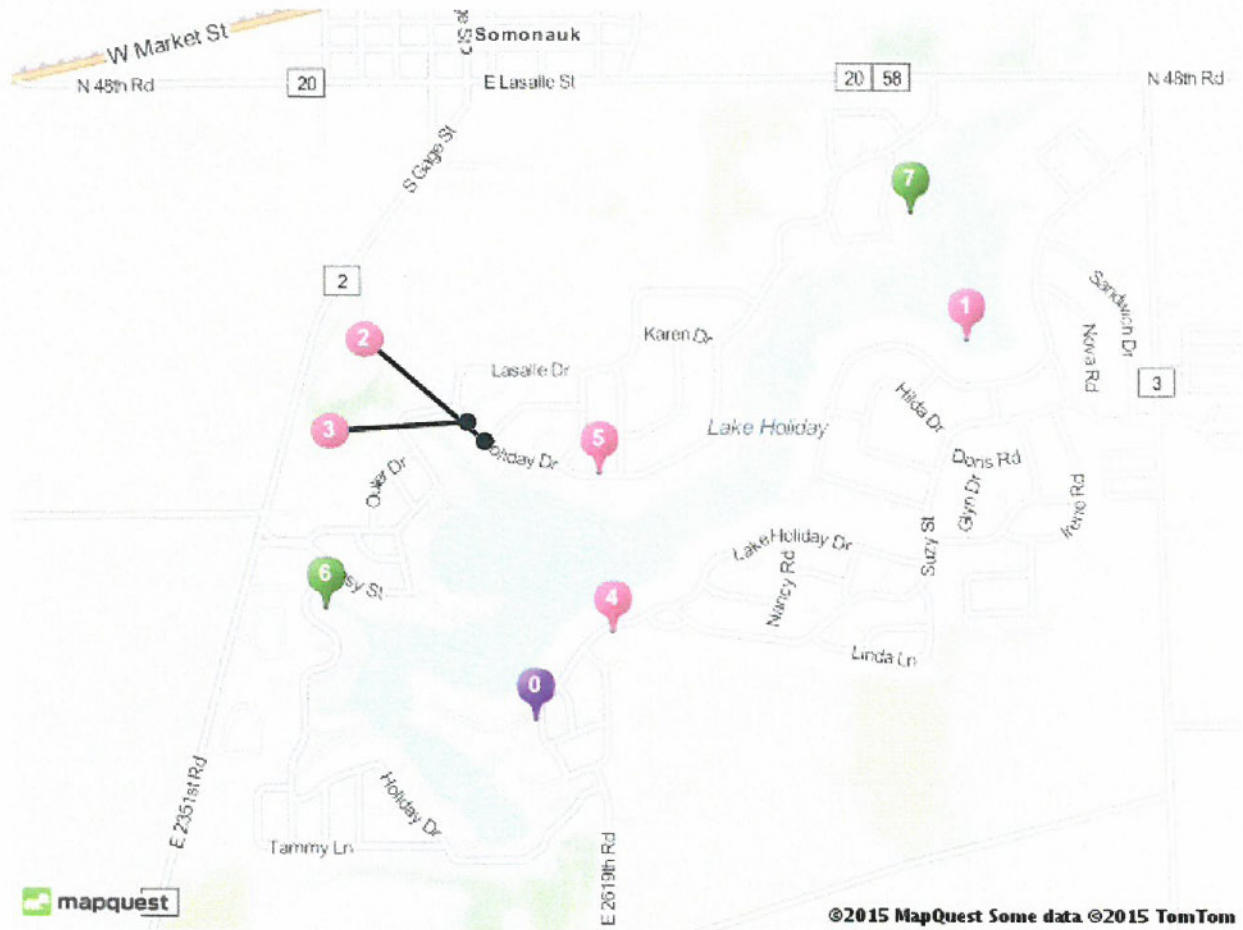


**Average Sales Price**



Each data point is 12 months of activity. Data is from February 26, 2015.

All data from MRED. Data deemed reliable but not guaranteed. Powered by 10K Research and Marketing.



MLS #	Status	Address	Price
0	Subject	814 Holiday Dr, Sandwich, IL 60548	
1	S	1544 Lake Holiday Drive	\$305,000
2	S	372 Holiday Drive	\$315,000
3	S	370 Holiday Drive	\$300,000
4	S	824 Lake Holiday Drive	\$285,000
5	S	395 Holiday Drive	\$280,000
6	A	231 Holiday Drive	\$315,000
7	A	1174 Lady Bird Drive	\$299,900

Status: S = Closed, A = Active



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EDUCATION CENTER  
*Presents*

# Home Buyer Workshop

**Saturday, July 21st, 11:00 a.m. - 1:00 p.m.**  
at 2105 Williamsbridge Rd., Bronx, NY 10461, 2nd Floor

**CALL NOW TO REGISTER! 800-800-2023**

## **LEARN HOME BUYING MYTHS vs. REALITIES**

- Buy A Home For as Little as 3.5% Down
- Rehab a Home Completely With No Money
- Why Rent When You Can Own For Less?
- Learn the Difference Between Foreclosures, REOs, Shortsales or Traditional Homes
  - Learn How A Real Estate Agent Can Save You Money

## **MEET REAL ESTATE EXPERTS:**

- Real Estate Professionals
- Mortgage Loan Specialists
- Real Estate Attorneys
- Home Insurance Agents
- Expert Home Inspectors
- Professional Movers



### **STEP 1**

Register for the  
Seminar.

### **STEP 2**

Learn the secrets  
about todays market.

### **STEP 3**

Choose the  
right team.

### **STEP 4**

ENJOY YOUR  
NEW HOME!



# J.D. POWER: HOW TO FIND A REAL ESTATE AGENT

Because satisfaction often hinges on the acumen of the real estate agent or salesperson, J.D. Power also offered the following tips for buyers and sellers looking for the best representation.

Find an agent specific to your needs. Given the time it can take to buy or sell a home, you'll want to bond with your agent. If you've previously bought or sold a home, the right agent could be the one you worked with in the past. For first-time buyers, seeking recommendations from people you trust is critical. Using the Internet also can be a good starting point for research, particularly if you are moving far from your current location.

Consider the additional services you'll need. You may also need a loan officer, lender, title/escrow company, inspectors, appraiser, home warranty agents, movers, storage services, contractors, and more. A full-service real estate company can take some of the legwork out of finding competent service companies.

Sellers need marketing moguls. When looking for an agent zero in on the tools used to market the home. Examine an agent's approach to open houses, online marketing and signage. Ask which websites will carry your listing, how many photos can be included, and if there will be a virtual tour and other online features. Tools that assist prospective home buyers help attract attention to the listing.

Buyers need to understand the full cost of homeownership before they buy. Buyers should have a housing budget and expect the agent to show homes in the appropriate price range. Agents should also explain all the fees associated with the transaction and, later, ownership. There are mortgage fees, title fees and appraisal fees, inspection fees, as well as ongoing expenses including insurance, taxes, homeowner association fees, maintenance and upkeep costs and others.



# Hey you... For Sale By Owner!

What are you looking in here for?

Trying to gen an idea how much to ask for your home?

I thought so. Well, that's one way to do it.  
But there's a smarter way.

All you need to is pick up your telephone  
and give me a call. I'd be more than happy to prepare  
a comprehensive price analysis for you.

## **For free.**

Why would I go to all the trouble of doing that for free?

Simple. If you ever decide to list your house  
with a broker, maybe you'd think I was a good guy and you'd  
consider using me. That's why.

Just pick up your phone and call

No hassles. No sales pitch. No kidding.

**COLDWELL  
BANKER**

BEACH WEST REALTY



Dear Inwood Neighbor,

I am delighted to announce that I have participated in the sale of the home located at:

**5 Fairway Drive, Inwood**

If you are thinking of selling your home, please call me. Coldwell Banker has all the marketing tools to assist you with the sale of your home. We only show our listings to qualified buyers. My experience has proven to be successful in our community and with Coldwell Banker.

Our community is growing and changing everyday. The Real Estate market in Inwood is not the same market of years ago. I know this first hand, as I was born and raised in Inwood, with my 10 brothers and sisters. I attended number 2 school and graduated Lawrence High School. Before I joined Coldwell Banker, I was a manager at Richner Communications, publishers of the Herald Newspapers and PrimeTime.

Coldwell Banker is rated 1st in Real Estate services throughout the USA by "Franchise Time Magazine" and ranked 4th in franchise operations by "Entrepreneur Magazine". These honors place Coldwell Banker far ahead of our competition. Coldwell Banker provides superior Real Estate services to our clients.

I have many qualified buyers seeking to purchase a home in our neighborhood. If you are contemplating a move, or know someone who is, please contact me at (516) 805-0318.

Enclosed is a "Property Evaluation Certificate". For your FREE Comparative Market Analysis, there are NO OBLIGATIONS! I am available to help with all of your Real Estate Needs.

Sincerely,

Louisa Borriello  
Licensed Sales Agent  
Coldwell Banker Beach West Realty

CELL (516) 805-0318 • BUS. (516) 889-7500 ext. 53  
880 WEST BEECH STREET, LONG BEACH, NY 11561-1543

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Bank**

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Available For This Home

**DOWN PAYMENT  
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**MONTHLY P & I  
PAYMENT AS LOW AS**

**CALL RAND SMITH**

**1-800-946-7263**

Call Toll-Free 24 Hrs a Day  
Recorded Information

\* ALL RATES ARE SUBJECT TO CHANGE. LENDER IS LICENSED BY THE DEPARTMENT  
OF REAL ESTATE. ALL LOANS AMORTIZED OVER 30 YEARS WITH AN APR OF \_\_\_\_\_% MAY VARY

# “We’re going to try selling it ourselves a while.”

For years, selling real estate has come in two flavors. Chocolate or Vanilla. Use A Broker or For Sale By Owner.

In today’s economy we’re all interest in saving money. That’s why I’ve come up with the perfect solution for you do-it-yourselfers. I’ll give you all the information you’ll need to sell your house. And here’s the best part. You literally have everything to gain, and nothing to lose.

Here’s how it works. **Call me** and just ask for my **FSBO FIRST AID KIT**. I’ll set an appointment to visit your home in person, and I’ll do a complete Price Analysis for you for free. When I arrive I’ll go over my special **For Sale By Owner First Aid Kit**. It includes everything you’ll need to sell your house on your own. Special information on current financing trends. Forms and legal documents. Tips on how to spruce your home up to get the highest possible price. Tips on advertising so you don’t waste your money advertising in the wrong publications. Tips on showing your property, qualifying prospective buyers, holding open houses, negotiating offers. The For Sale By Owner First Aid Kit is the soup-to-nuts program for you Do-It Yourselfers.

And one other thing ... I promise we won’t even “ask” you to list your house. Well ... at least until you’re satisfied that you want to use a Broker.

## Call

**For your FREE  
FSBO FIRST AID KIT**

# RELOCATING

&

# 1ST TIME BUYERS

Get the benefits that only the  
**#1 Buyers Agent in A.A. County**  
provides.

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**Guaranteed Savings**  
&  
**Peace of Mind**  
at Absolutely No Additional Cost !

**FREE**

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a (\$600+ value)

On any home investment over 110K made thru **BUYERS' ADVANTAGE**

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Choice  
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[Mdbuyersagent.com](http://Mdbuyersagent.com)

Annapolis: 410-263-1222 Pasadena: 410-269-1119 Bowie 301-261-2229 Columbia: 410-997-7777  
Internet: [www.buyers-advantage.com](http://www.buyers-advantage.com) Email: [info@buyers-advantage.com](mailto:info@buyers-advantage.com)

Visit our web site at [www.homebuyersjournal.com](http://www.homebuyersjournal.com)

Sell It FAST!  Sell It For MORE!

## Smooth MOVE™

*When your home's a part of Sandra Nickel's SmoothMOVE Program, you can relax about your home sale!*

### Here's Why:

- You'll get more money for your home in a shorter time with fewer problems
- You'll know that your buyer is qualified before you sign the contract
- You'll have no worries about hidden property defects that might spoil your sale and/or eliminate your profit!
- You'll avoid last minute hassles and sleepless nights that could be brought on by unexpected problems
- You'll save money because minor repairs can be completed upfront, avoiding expensive last minute overtime charges
- You'll eliminate the risk of losing your buyer to the anxiety inevitable when an inspector finds problems after the contract is signed.

### And Here's More Good News:

Sandra Nickel's SmoothMOVE Program doesn't cost —IT PAYS! So problem-proof your next home sale. Call Sandra Nickel today and look forward to a SmoothMOVE!

### Sandra Nickel's Smooth MOVE Program Includes:

- A preliminary professional inspection of your roof, foundation, plumbing and electrical systems
- Servicing and inspection of your heating and cooling system
- Cleaning and inspection of your chimney
- A preliminary professional inspection for termites and other wood destroying insects
- A detailed checklist you can use to check out your appliances, doorbell, and many other minor systems

*Any problems revealed by these inspections can be solved before they infect your sale with an incurable case of Buyer's Remorse.*

And the total \$350 you'll invest in protecting your home sale is money you'd probably spend anyway after the contract is signed — even if it ended up dying from Buyer's Remorse!

Prepared for:

## CONTRACTORS' PHONE NUMBERS



Carpet Care

Painters

Electrical

Plumbers

Fences

Pool Inspection

Foundations

Repairs

Heat & Air

Roofers

Home Inspection

Termite Inspection

Movers

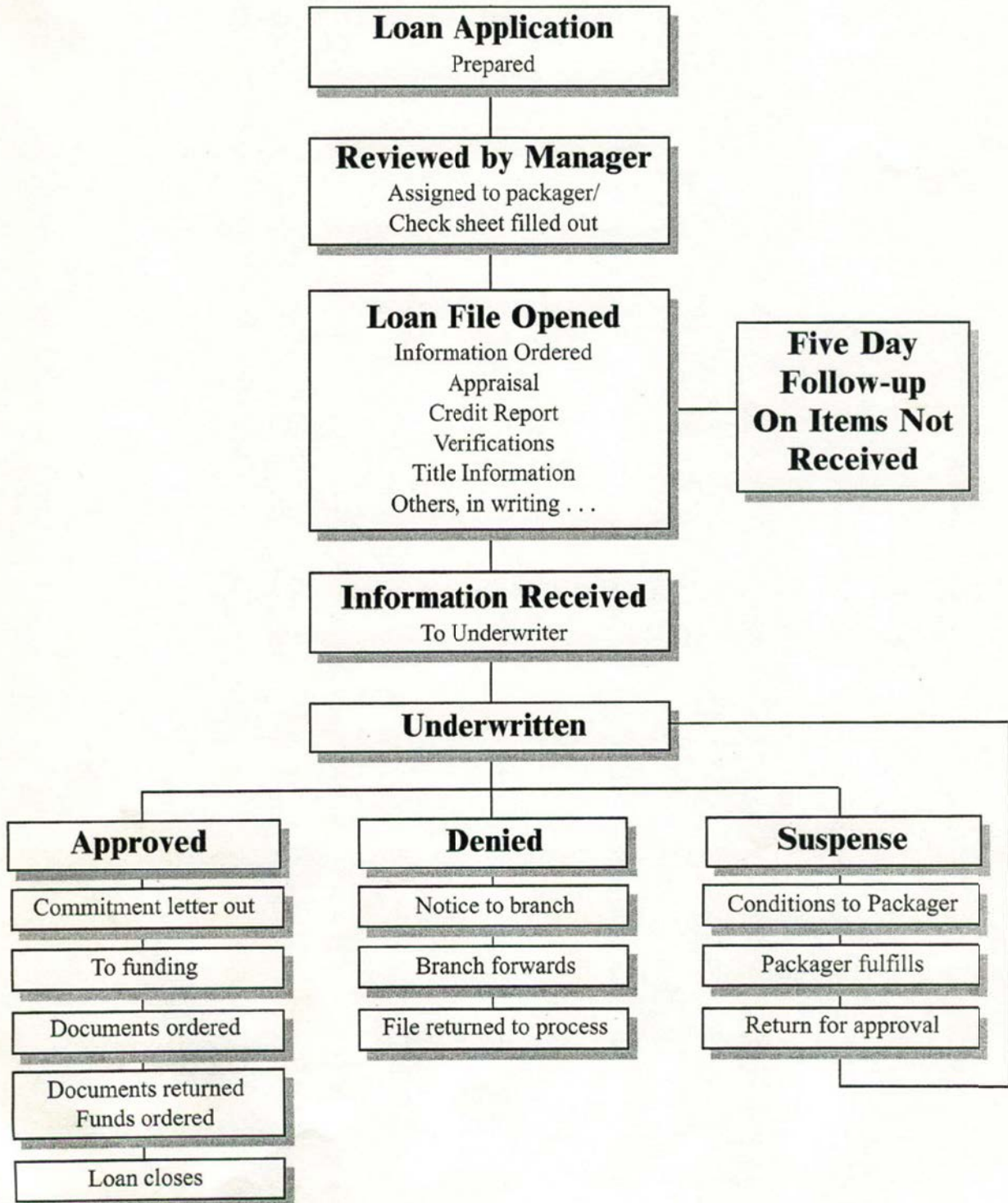
Yard Work





# The Loan Process

The loan process makes sense. Refer to the following chart for a detailed trip through a typical loan process. You may even find it helpful to refer to this chart when working with borrowers and real estate agents.



\*Note: Many steps may vary due to local customs.

# Moving Day Checklist

Moving does not always mean a traumatic experience. Comprehensive pre-planning, organization and family meetings to establish each person's responsibilities will go a long way in maintaining harmony and efficiency.

## ● *For the Children:*

If you are moving out-of-town, provide the children with photographs of their new home and school. Once they know what to expect and begin to visualize themselves in their new surroundings, they grow much happier and more cooperative.

Give each child his or her own "packing labels" for marking personal possessions.

Provide them with floor plans of their new bedrooms so they can participate in furniture placement.

Give children small address books for noting names and addresses of friends they leave behind. They can look forward to filling the remainder of the book with names of the new friends they make after moving.

## **Planning Is the Key**

### ● *Send Change of Address to:*

- Post Office with forwarding address
- Charge Accounts / Credit Cards
- Subscriptions
- Friends and Relatives

### ● *Notify:*

- Bank - Transfer funds, arrange check-cashing in new city. Carry Traveler's Checks for ready cash.
- Insurance - Notify new location for coverage.
- Utility Companies - Gas, light, water, telephone. Make arrangements in new town. If you are moving before the final closing on your new home is completed, you need to leave utilities on.
- During the cold season, winterize the plumbing.
- Delivery people - Cancel newspaper, milkman, laundry, etc.

### ● *Miscellaneous Checklist:*

- Automobile registrations - Remember to transfer car title, registration, driver's license and auto club membership.
- Medical records - Arrange for medical and dental records to be transferred. Ask your physician for a referral.
- Employment Recommendations - Have teenagers obtain written recommendations from their current employers.
- Empty freezer and defrost.
- Have appliances serviced for moving.
- Clean rugs or clothing for moving.
- Make arrangements with cable television service.
- Plan for special care needs of infants.
- Carry currency, jewelry and documents yourself.
- Double check all rooms, closets, drawers and shelves.
- Leave old keys and garage door openers with your real estate agent.
- Ask your hair stylist for information on preferred hair products and hair cutting instructions.
- Obtain letters of introduction to new club chapters.



## 10 Reasons To List Your Property With Rand Smith This Winter

The weather is cold but the market is heating up. Don't let anyone tell you differently. We find buyers in every month—in fact, every day of the year.

*So, if you're ready to sell your home, don't wait. Here are some good reasons to let Rand K. Smith represent you, now!!*

- 1) Winter buyers are serious.
- 2) Homes "Show Better" when they are decorated for the Holidays, with Christmas trees and lights.
- 3) There is a festive spirit in the air.
- 4) There is plenty of mortgage money available.
- 5) Lenders aren't as busy as they were with refinances and can process loans faster.
- 6) Job transferences are thinking about the move to start their New Year off right. Rand K. Smith is a member of the National Super-Star Referral Network and receives the majority of inbound referrals to the Monterey County area.
- 7) Many large corporations move executives during the off seasons.
- 8) The market in the Winter is better than ever.
- 9) We plan special promotions throughout the Winter months to keep the marketing active on your listing.
- 10) We want your business and have just developed several exciting NEW programs that are designed to attract home buyers. We have found that traditional marketing is no longer enough!



*Rand Smith, A True Marketing Specialist!*

**RAISE YOUR EXPECTATIONS, CALL RAND K. SMITH TODAY!**

**655-6700**

**1-800-404-RAND**

**Real Estate by Rand**

## Check the Facts...



Today, 78% of home buyers are using the Internet to search for homes.

*Realty Times, June, 2000*



An average of **1,145,000** hits or contacts to the Reece & Nichols Web site daily.



An average of **10,000** visits / users to the Reece & Nichols Web site daily.



[www.reeceandnichols.com](http://www.reeceandnichols.com)

*Definitely the place to visit  
in Kansas City!*

REECE & NICHOLS

## What do Team Byron's Clients Say?

"We had the feeling of an efficiently operated business. The staff conducted themselves in a professional manner."

-Maurice & Anne LeBlanc

"You guys are great! Efficient, modern and above all friendly with a sense of humor!"

-Laura & Eric Katz

"I liked the way you all worked as one team, so someone could always answer my questions."

-Ray Escue

"Everyone was very easy to reach and worked quickly and efficiently."

-Norman & Laura Jorawsky

"We are one of many customers, but felt like we always came first!"

-Ed & Mary Still

"We talked to other realtors before Team Byron and I can say I'll use Team Byron again if I sell in the future."

-Tim & Rachael Jones

"Especially appreciated considerate, personal service balanced by hard-driving sales skills/negotiating ability."

-Thomas & Joyce Powell

"Keep up the good work! The whole team was very friendly and professional. I look forward to working with you in the future."

-Chad Wood

REECE & NICHOLS

# TOP AREA RESIDENTIAL REAL ESTATE FIRMS

(ranked by 2001 gross sales)

2002 Rank	2001 Rank	Company name Address Phone	2001 Gross sales	2000 Gross sales	Properties sold 2001 2000	No. of agents	Local offices Year established	Chief management officer(s)	Web site/Internet Coverage served (percent)
1.	1.	Reeco & Nichols Realtors Inc. 11500 Granada Lane Leawood, Kan. 66211 (913) 491-1001 FAX (913) 491-0930	\$5.05 billion	\$4.82 billion	31,069 26,907	2,140	38 2001	Jerry Reeco President	www.reecoandnichols.com Johnson, Jackson, Clay, Platte, Cass, Ray, Lafayette, Wyandotte, Miami, Bates, Douglas, Franklin
2.	3.	Prudential Henry & Burrows Realtors 8101 College Blvd., Suite 100 Overland Park, Kan. 66210 (913) 661-8500 FAX (913) 661-8550	554.8 million	540.6 million	2,503 2,572	95	1 1978	Kathy Copeland CEO	www.kansascityhomes.com Johnson, Wyandotte, Miami, Jackson, Platte, Clay
3.	4.	RE/MAX of Kansas City/Liberty 2950 Kendallwood Parkway Kansas City, Mo. 64119 (816) 454-6640 FAX (816) 454-7854	483.2 million	420.9 million	3,120 2,995	150	3 1990	Greg Koons Owner	www.remax.com Clay, Platte, Jackson, Johnson, Wyandotte, Clinton, Ray
4.	5.	RE/MAX of Eastern Jackson County 14500 E. 42nd St. Independence, Mo. 64055 (816) 373-8400 FAX (816) 478-4839	369.5 million	357.1 million	2,988 3,308	120	3 1975	T. David Rogers Broker/Owner	www.tdavidrogers.com Jackson
5.	6.	RE/MAX State Line/Suburban Real Estate 10200 State Line Road Leawood, Kan. 66208 (913) 649-3100 FAX (913) 649-6588	319.7 million	242.8 million	1,795 1,466	90	2 1984	Stephen Shumate CEO	www.realtykc.com Cass, Clay, Jackson, Platte, Ray, Johnson, Leavenworth, Wyandotte
6.	7.	Realty Executives of Kansas City 11115 Ash St. Leawood, Kan. 66211 (913) 642-4868 FAX (913) 642-7053	312.6 million	268.9 million	1,902 1,770	135	1 1969	Stephen Summers President	www.realtykc.com Johnson, Jackson, Wyandotte, Miami, Cass, Platte, Clay
7.	9.	Realty Executives Metro One 1201 N.E. Windsor Drive Lee's Summit, Mo. 64086 (816) 525-7000 FAX (816) 524-9670	279.6 million	210.7 million	2,060 1,647	112	3 1984	Nancy Kenworthy President Doug Morris Vice President	www.realtyexecutives.com Jackson, Cass, Johnson, Lafayette
8.	8.	RE/MAX First Realtors Inc. 11251 Mall Ave. Leawood, Kan. 66211 (913) 338-1880 FAX (913) 338-0630	253.9 million	263.6 million	1,377 1,375	67	1 1992	Lynne Wherley Broker/Owner	www.firstkc.com Johnson, Jackson, Wyandotte, Miami, Platte, Clay
9.	10.	Realty Executives Area Realtors 100 N.W. Englewood Road Gladstone, Mo. 64118 (816) 453-9100 FAX (816) 455-6656	226.2 million	194.3 million	1,625 1,359	85	1 1990	Fran Walther President Larry Laone Broker/Manager	www.realtykc.com/area Clay, Platte, Clinton, Buchanan Jackson, Johnson, Johnson, Clinton
10.	11.	Coldwell Banker Advantage 7601 College Blvd. Overland Park, Kan. 66210 (913) 345-8999 FAX (913) 345-0190	180 million	174.9 million	841 819	38	1 1997	Karen Bergin Broker/Owner	www.cbhonoradvantage.com greater Kansas City, including Johnson County, Kan.
11.	12.	Crown Realty of Kansas Inc. 2099 E. 151st St. Olathe, Kan. 66062 (913) 782-1155 FAX (913) 782-5812	157.8 million	135 million	850 829	85	5 1973	Gary Hosack President	www.crownrealtymo.com Johnson, Miami, Linn, Franklin, Douglas, Anderson, Bourbon, Cass, Bates, Jackson
12.	14.	Windham Realty Inc. 12847 Harlock Drive Overland Park, Kan. 66213 (913) 681-5111 FAX (913) 681-3517	120.1 million	115.1 million	457 449	16	1 1989	Darel Rodrock Broker/Owner	www.rodrock.com Johnson
13.	13.	RE/MAX Best Associates 11727 College Blvd. Overland Park, Kan. 66210 (913) 345-2378 FAX (913) 345-0245	109.2 million	108.9 million	770 751	42	1 1994	Terry Fetter Ken Plespolter Broker/Owners	www.remax-best-ks.com Johnson, Jackson, Miami, Wyandotte
14.	15.	RE/MAX of KC 3727 N. Oak Trafficway Kansas City, Mo. 64116 (816) 453-7400 FAX (816) 453-5614	97.9 million	76.3 million	714 573	34	1 1990	Den Vick Ken Bollger Broker/Owners	realtor.com/kansascityremaxkc Clay, Platte, Jackson, Johnson, Clinton
15.	16.	Keller Williams Realty/Partners Inc. 6005 W. 110th St. Overland Park, Kan. 66210 (913) 936-5411 FAX (913) 909-5433	97.7 million	75.45 million	615 442	64	1 1999	Judy Johns Owner	www.kw.com greater Kansas City area
16.	17.	ERA Manning & Associates Inc. 9870 Quivira Road Lenexa, Kan. 66215 (913) 492-4550 FAX (913) 492-4910	83.9 million	72.3 million	429 420	34	1 1984	Jim Manning President	www.eramanning.com Jackson, Johnson, Wyandotte
17.	21.	Coldwell Banker John Moffitt & Associates 5300 College Blvd. Overland Park, Kan. 66211 (913) 491-6600 FAX (913) 491-0606	74.1 million	42.4 million	399 257	29	1 1966	John Moffitt Jr. President	www.coldwellbanker.com Johnson, Jackson, Wyandotte
18.	19.	Cedar Creek Realty Inc. 25775 W. 103rd St. Olathe, Kan. 66061 (913) 829-6500 FAX (913) 829-6537	52.7 million	43.4 million	76 78	4	1 1989	Rob Curtis President/Broker	www.cedarcreek-ks.com Johnson
19.	ni.	RE/MAX Today 7365 Quivira Road Shawnee, Kan. 66216 (913) 631-1130 FAX (913) 631-9046	39.4 million	23.2 million	344 291	10	1 1995	Pat Quinlan Elaine Bennett Broker/Owners	www.remax.com Johnson, Wyandotte, Leavenworth, Jackson
20.	23.	RE/MAX Area Real Estate 1350 N. Jesse James Road Excelsior Springs, Mo. 64024 (816) 630-4000 FAX (816) 630-4374	38.5 million	36.3 million	353 367	9	1 1984	Earl McElwee Broker/Owner	www.remax.com Ray, Clay, Caldwell, Clinton, Jackson, Platte
21.	22.	Realty Executives of Liberty 5 Victory Lane, Suite 101 Liberty, Mo. 64068 (816) 781-5400 FAX (816) 792-9692	37.1 million	37.1 million	260 268	26	1 1994	Tony Sarver Broker/Owner	www.realtykc.com/liberty Clay, Platte, Ray, Clinton, Jackson
22.	24.	Regency Realty Inc. 14955 W. 117th St. Olathe, Kan. 66062 (913) 397-6060 FAX (913) 397-6201	35.9 million	35.6 million	210 196	6	5 1993	Russ Byram Broker	www.regencyrealtyinc.com Johnson
23.	18.	Hallbrook Realty 2000 W. 111th St. Leawood, Kan. 66211 (913) 345-8877 FAX (913) 345-0734	30.3 million	48.3 million	47 46	3	1 1987	Kathy Copeland CEO	www.hallbrookteam.com Johnson, Jackson

RECE & NICHOLS

Information was compiled from questionnaires and telephone interviews with company representatives. Listed companies are from the five-county metropolitan area. By Bob Cole

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

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

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