

*Darryl Davis's*

# 2023

## PREDICTABLE PREDICTIONS

**What You Need to Know About the 2023  
Real Estate Market and How to Leverage It**



# TABLE OF CONTENTS



<b>3</b>	INTRODUCTION	<b>24</b>	WILD CARDS
<b>4</b>	WHAT LIES AHEAD?	<b>25</b>	AT THE END OF THE DAY
<b>6</b>	INTEREST RATES	<b>26</b>	PREPARING YOUR BUYERS AND SELLERS FOR THE 2023 REAL ESTATE MARKET
<b>9</b>	HOME PRICES	<b>27</b>	A MESSAGE FROM DARRYL
<b>11</b>	HOME SALES	<b>28</b>	SOURCES
<b>12</b>	HOUSING INVENTORY	<b>29</b>	STAYING AHEAD OF THE CURVE
<b>14</b>	ECONOMY	<b>31</b>	THE 4 CORNERSTONES FOR SUCCESS IN REAL ESTATE
<b>17</b>	NEW CONSTRUCTION		
<b>19</b>	SELLERS		
<b>20</b>	BUYERS		
<b>22</b>	INVESTORS		
<b>23</b>	RENTERS		

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# FIRST THINGS FIRST, I'M NOT AN ECONOMIST ...

But here's what I do know: our market and industry will always be cyclical. It's always going to be in a state of change, and that is not only all right - it's a good thing. Sure, change can be scary - but mostly for those unwilling to adapt, evolve, and lean into the opportunities that change brings about. There are ALWAYS opportunities, and we're here to show you how to find them.

# WHAT LIES AHEAD



There's no doubt that in the last few years, our real estate industry has seen more than its fair share of upheaval, shifts, and change. Buyers, sellers, and agents alike have often found themselves overwhelmed and even uncertain about where the market might head next.

From everything I am seeing, **2023 is shaping up to be steadier** as it corrects itself from what was a frenzied seller's market to what will settle in to become more balanced. **Think of 2023 as the year of "recalibration"**. In fact, economists predicted during the National Association of REALTORS®' annual Real Estate Forecast Summit, "2023 likely will become a year of long-lost normalcy returning to the market."

The truth is many factors are at play for 2023, making real estate industry predictions difficult. However, there are some things that all industry experts can agree on when looking at what will happen with the markets, interest rates, affordability, and sales.

*“It will be a challenging year for both buyers and sellers, but an important one in setting the stage for home sales to return to a sustainable pace over the next two to three years,”* Danielle Hale, Realtor.com chief economist, said in the company’s 2023 forecast. **2023 is a year of rebalancing, which means that by the time 2024 arrives, we should be back in a good place for the housing industry.**



## YOUR 2023 STRATEGY TIP:

Stay up-to-date with LOCAL market conditions and interest rates while staying flexible, patient, and creative as we move through 2023. This will give you and your clients the greatest chance for success.

# INTEREST RATES

While nobody has a crystal ball to know exactly what the interest rates will do in 2023, when we look at what all the economists are saying, it's pretty safe to say that we can be (cautiously) optimistic.

Here's the low-down we found from Freddie Mac: the median rate on the popular 30-year fixed mortgage, which had more than doubled over the past year to 6.49%, has already started to trend back down at the time of writing this report. According to Redfin, they anticipate 30-year fixed mortgage rates to drop to approximately 5.8% by the end of 2023, with the average rate settling around 6.1%.

***“When rates come down, we’re going to be in store for another hot housing market where there are more buyers than sellers jacking up prices because we haven’t solved the problem of there not being enough homes,” says Daryl Fairweather, chief economist at Redfin.***

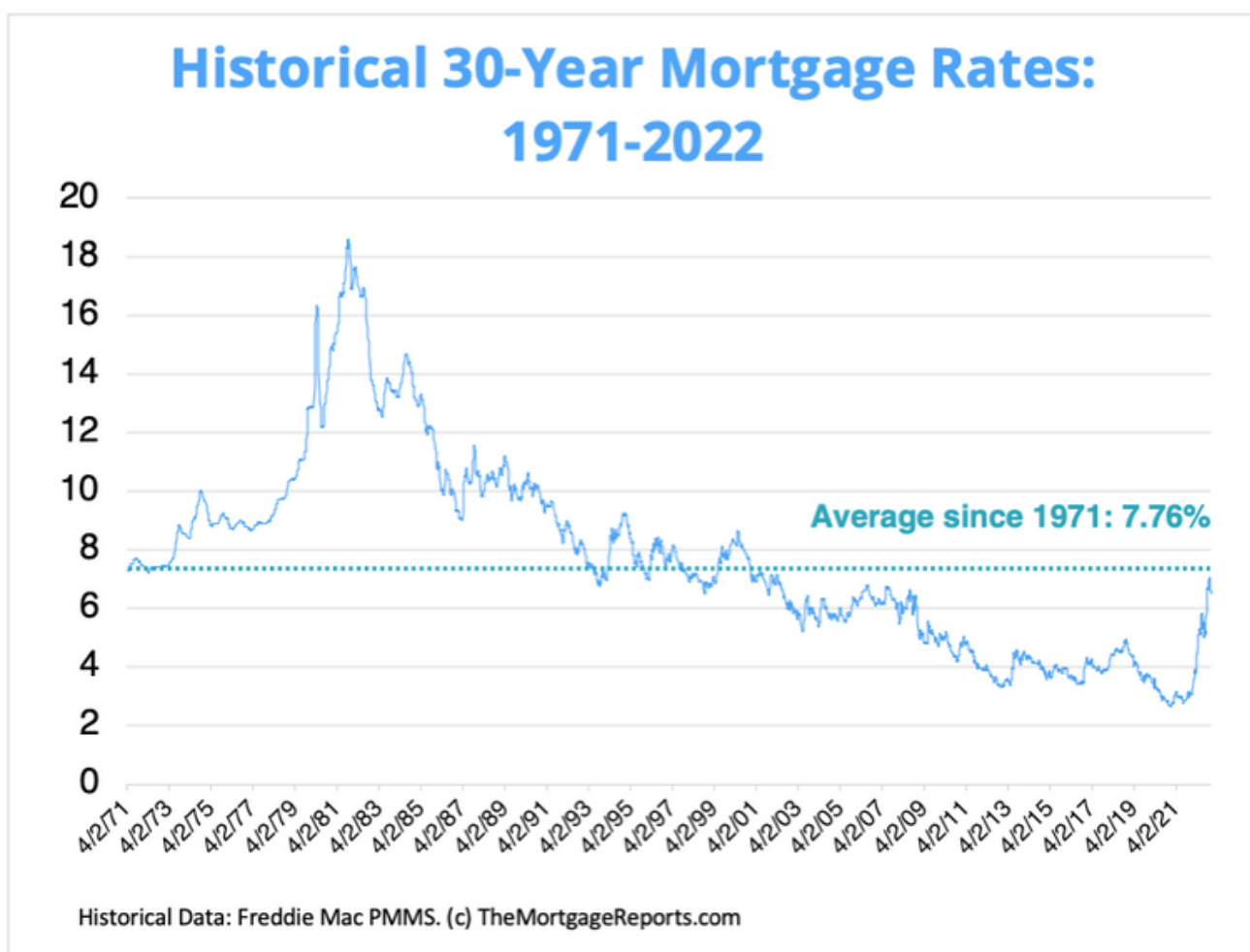
As far as which direction interest rates go in the years ahead, Fairweather expects continued declines, though the timeline for this downward trend remains uncertain.



*“In every scenario, rates are going to come back down,” says Fairweather. “It’s just a matter of when.”*

Since 1971, Freddie Mac — the main industry source for mortgage rates has kept tabs on rates. Between April 1971 and December 2022, 30-year fixed-rate mortgages averaged 7.76%.

### Historical 30-year mortgage rates chart



*Chart represents weekly averages for a 30-year fixed-rate mortgage. Average as of Dec. 2, 2022. Source: Freddie Mac*

Overall, forecasts are projecting a total mortgage origination to end 2022 with \$1.6 trillion and will drop in 2023 to approximately \$1.3 trillion.

## YOUR 2023 STRATEGY TIP:



**Keep it in perspective.** While rates did double in 2022, it's important to take a step back and look at rates, in context, over the last 30 years. When you do, you'll see that we are still way below the historic average. When we remind ourselves that the overall goal of the Federal Reserve is to bring inflation down, when that starts happening, rates will start coming back down and encourage buyers to purchase a home.



# HOME PRICES



When looking at Housing Market forecasts, the biggest questions real estate agents and homeowners have been asking are, *"What is the market going to do next"* and *"Will it be better to buy or sell?"* Whether you are asking these questions or not, **the key factor that affects home prices is always supply versus demand.** As the demand is met with the increase of houses on the market, prices will drop or at least level off. Some markets that saw greater "ups" will see bigger "downs", but generally speaking, those are exceptions, not the rule. In 2023, many buyers are only going to move if they need to, though as the industry "recalibrates", that will change.

Industry experts have various opinions on home prices. Some claim it will continue to rise, albeit slowly, at a rate of 5.4%. [Redfin](#) economist, Taylor Marr, predicts that existing home sales will decline in the first quarter, falling over the course of the year by 16% to a mere 4.3 million homes. This is the lowest level of home sales since 2011, which can be attributed to the higher mortgage rates, inflation, and the approaching recession deterring would-be buyers.

"Prices will start their decline in the first quarter," says Marr, who is predicting a slight 2% fall early in the year, followed by a larger 5% drop through the next several months before the recovery sets in later in the year. He believes the slowing of home sales will push the average home price down from \$370,000 (October) to approximately \$368,000 in 2023.

The ESR group (a real estate logistics platform) predicts there will be a 1.4% drop in national home prices, and while Zillow believes that home values will rise in the majority of markets over the next year, there will still be approximately 270 markets that will see home values fall in varying degrees.

**The good news?** In the second half of the year, we should start to see prices leveling off and even start going back up in some markets as inflation slows and interest rates start coming back down.



## **YOUR 2023 STRATEGY TIP:**

**It's all about balance.** Again, let's look at this with some perspective. What we saw with the over-the-top prices and sky-high over-asking price offers in 2022 was not indicative of a normal market. As we see prices shift down, that's not a terrible thing - it's a correction of the market.



# HOME SALES

Lawrence Yun, NAR chief economist and senior vice president of research, forecasts that 4.78 million existing homes will be sold, prices will remain stable, and Atlanta will be the top real estate market to watch in 2023 and beyond. Yun unveiled the association's forecast during NAR's fourth annual year-end Real Estate Forecast Summit.

Yun **predicts home sales will decline by 6.8% compared to 2022** (5.13 million), and the median home price will reach \$385,800 – an increase of just 0.3% from this year (\$384,500).

George Ratiu, manager of economic research at Realtor.com, told MarketWatch, *“For sellers, the reality is that the prices that they were hoping to get based on the last few years are simply no longer there,”* he explained. *“For buyers, prices have shot up so high in the last two years that even a 10% to 20% discount is not going to get them a bargain.”*

## YOUR 2023 STRATEGY TIP:

**We teach our coaching members to serve-not sell.** To use metaphors, analogies, and active listening so that they are speaking from their hearts, not their heads or a “canned script”, and to know their worth. Consistent prospecting will become even more important this year as competition for every listing and sale will be fierce. Knowing your value and being able to communicate that will help you effectively create not only an edge on your competition – but also the potential to create customers for life!





# HOUSING INVENTORY

Sources at [Realtor.com](https://www.realtor.com), predict that total **inventory levels will continue to grow by 22.8% in 2023**. They go on to say that it will fall approximately 15% less than the 2019 average, keeping historical context (pre-pandemic) in mind.

Rick Sharga, executive vice president of Market Intelligence for ATTOM Data Solutions, had this to say:

— “ —

*“Before the housing crash of 2008, inventory peaked at about a 13-month supply – twice what we would see in a healthy market. Today, we have about a three-month supply, which is about half of what we need. Current homeowners are unlikely to trade in their 3 percent mortgage for a new home with a 7 percent loan unless they absolutely have to, so existing home inventory should remain low. We are not likely to see a huge boost in supply from new construction anytime soon, either.”*

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However, Dennis Shirshikov, a strategist at Awning.com and a professor of economics and finance at City University of New York had a different take, predicting an increased supply next year. *“Housing inventory will rise throughout 2023 as homes become more unaffordable due to high rates.”* All in all, the experts mostly agree that inventory — or the **number of homes available for sale — will increase in 2023.**

George Ratiu, manager of economic research at Realtor.com said in a recent interview: *“We will have more inventory than in the last two years.”* Despite the slowing market and fewer buyers purchasing, Norada Real Estate Investments anticipates that demand will continue to outstrip available housing inventory.

## **YOUR 2023 STRATEGY TIP:**

If you’ve ever heard the saying, *“listings are the name of the game,”* now is the time to change that mantra for yourself and your business to **“listing INVENTORY is the name of the game”**. **This is the year to IMPROVE your listing presentation.** If you don’t feel like you’ve got a current mastery of your listing conversation, dig in. Practice, fine-tune, and expertly learn how to use metaphors and analogies to communicate more effectively.



# ECONOMY



Fannie Mae has been predicting a recession for some time, and it holds to their belief that the current market will bring the U.S.A. into a recession at the start of 2023, which will result in a drop in home prices and an increase in mortgage rates. There are many experts now disagree with the notion we are going to see a recession. So, which is it....are we going to go into a recession or not? The last half of 2022, the Fed has worked VERY hard to prevent that from happening (hence why interest rates have gone up) and there are many signs that it may have worked. Therefore, the answer is it's still a toss-up, but we remain hopeful!

If there is a recession, will we see another “bubble bust” in real estate? Have home prices gotten out of hand? Yes, affordability is stretched nearly to the limit. Average home prices are considerably higher than they have been historically in relation to average income. Still, due to the low use of adjustable-rate mortgages, teaser rates, and other mortgage incentive products, few single-family borrowers will be at the mercy of rising interest rates and the resulting payment shocks like borrowers were in 2006 to 2008, according to the ESR Group.

Thankfully, many valuable lessons were learned after the housing crisis in 2008, and mortgage lenders have created new and better underwriting standards. These standards will help mitigate the impact of impending home price drops and mortgage delinquencies, which greatly lessens the potential for foreclosures. In fact, experts agree that foreclosure rates will remain historically low!



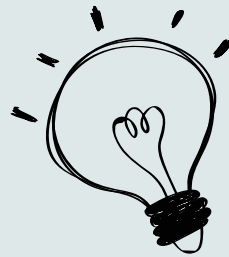
*(Graph represents the number of Foreclosures completed quarterly since 2005. Source: [Attom Data](#))*

Homeowners who have had their home for a few years most likely have fixed low mortgage payments and a fair amount of home equity built up after prices skyrocketed over the last couple of years.

Bill Adams, the chief economist for Comerica Bank, says the economy will likely be more resilient to this housing correction than in the 2000s when the housing boom went bust, thanks to the stricter underwriting standards that were developed after. Homeowners are, on average, in better financial shape, which will contribute to this resiliency.



The job market also remains strong, even with a recession, so economists expect this one to be mild, with only a small increase in unemployment. They believe it's unlikely that homeowners will fall behind in making their mortgage payments.



## **YOUR 2023 STRATEGY TIP:**

Some homeowners may need to move, but not want to give up their low interest rates. Instead of selling, you can coach them through the option of renting out their vacant home as a single-family rental unit. These will help ease the pressure of the rental market, as well as continue having your homeowner build equity.



# NEW CONSTRUCTION

New construction has increased over the last years, but elevated construction costs will prevent a lot of homeowners from purchasing single-family units. In fact, single-family home starts will see a steep decline in 2023 and give way to multi-family units, particularly rentals.

Some real estate market analysts have said the housing market is more balanced. Still, NAHB Chief Economist Robert Dietz believes that the **homeownership rates will drop due to rising interest rates and increasing building costs, which will inadvertently price out a large portion of potential buyers.**



Redfin also weighs in with their predictions on new home construction, believing that we can **expect 20% fewer sales of newly built homes**, which would mean approximately 500,000 nationwide. There has been a 25% reduction in building permits and housing starts as we move into 2023.

Bottlenecks and other supply chain issues, as well as labor shortages, have resulted in a number of homes still under construction and awaiting buyers. Since so many are unfinished, home builders have yet to drop their prices, though that will likely change soon in order to move their inventory.

## YOUR 2023 STRATEGY TIP:

Bob Pinnegar, President and CEO of the National Apartment Association, reassures homeowners and real estate agents that the supply chain issues that have held up construction and ballooned costs are easing, and even creating job stability in the labor market as more construction workers are being hired. **Now is the time to make builders your ally if that is a niche you want to pursue.** Here's a link to 7 Smart Strategies for Marketing New Construction!



# SELLERS

According to Fannie Mae's November 2022 Home Purchase Sentiment Index, 54% of consumers still believe that, despite the fluctuating market conditions, now is a still good time to sell. Even though in many markets, the housing market is cooling and home prices are decelerating, it continues to be a good time to sell. **Home prices are still holding their ground** in many markets, and buyer demand is still present in many areas, and inventory is still low, which makes any home coming to market competitive.

**I think what we'll find in 2023 is that sellers will be less committed to "price" and more committed to moving.** In other words, they will be ready to sell because of personal influences such as job transfer, family growth, downsizing, upsizing, retirement, or the desire to be closer to family. These sellers are traditionally more realistic in their pricing and terms demands and more willing to work to make a sale come together.



## YOUR 2023 STRATEGY TIP:

Use industry headlines to help convey that the “party is over” in terms of overinflated home prices and crazy offers. Today’s sellers, more than ever, need an agent to help them navigate the sales process to get the most for their home with the least number of headaches. It’s important to know all the reasons a homeowner should NEVER be a FSBO and why. From less dollars in their pocket (even after paying commissions), to legal vulnerability, to safety concerns – know what you bring to the table and be able to convey that.



## BUYERS

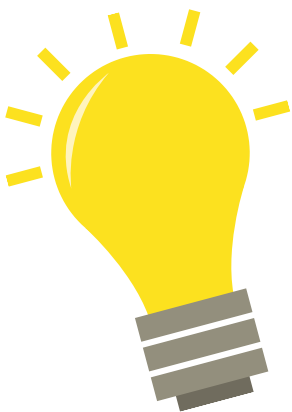
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Millennials make up the largest share of the homebuying population, according to the National Association of REALTORS' 2022 Home Buyers and Sellers Generational Trends report, up to 43% from 37% last year. Surprisingly, 81% of those millennial home buyers were first-time buyers; however, buying power is declining, as the average mortgage rate will be 28% higher (\$2,430/month), which will push a lot of buyers out of the market. Recently polled renters indicated that they are not planning to buy a home within the next 12 months, as 44% of them admitted it was due to a lack of finances to pay a down payment. A mere 32% of renters were considering buying in the next year, and are saving as much money as they can for a down payment.

When it comes to cross-market real estate (homeowners moving from one market to a completely different one, such as a new city or out of state) this was one of the biggest issues as workplace flexibility changed and people began working from home. In 2022, many homeowners began returning to their offices, and cross-market real estate is rising again. Still, they are looking for homes in areas that average 10% cheaper than their current location.



***“The buying conditions ... will be unambiguously better for buyers in 2023, especially in the first half of the year, compared to the first half of 2022.”*** — Jeff Tucker, senior economist, Zillow.



## **YOUR 2023 STRATEGY TIP:**

Building a network of agents in multiple markets is key to serving clients who are moving from one market to another. Being able to refer them to a trusted agent in the market they are heading into builds trust between your clients and you, but also between other agents and you. A strong network means happy homeowners!

# INVESTORS

**Investor activity will drop considerably for the first part of the year, but Redfin predicts it will bounce back in the Spring.**

They go on to predict that investors will purchase approximately 25% fewer homes than in 2022. Smaller and newer investors may bow out of investing completely, while larger and more experienced investors will slow their purchasing temporarily.

However, **as inflation lessens and the interest rates drop as predicted, these investors will begin purchasing again.**

Early in 2023, listings by investors will likely slow down as buyer purchasing power remains low, and will likely rent out these homes as they wait to sell towards the end of the year.

## **YOUR 2023 STRATEGY TIP:**

One of my favorite tools for investment property is [Dealcheck.io](https://dealcheck.io). It makes it easy to analyze rental properties, flips, and multi-family buildings, estimate profits, and find the best real estate deals for investors. Learn about it, use it, and let that knowledge help you more effectively and efficiently work with investors.

# RENTERS

There is some relief to be found for renters as the average cost of rent will drop slightly, and many from the younger age groups like Gen Z or Millennials intend to rent indefinitely, most attributing this decision to the lack of funds for a down payment.

**One reason for the decline in rent costs will be greater supply, as many home builders are beginning to construct multi-family units like apartment buildings.** Multi-family construction is already at a 50-year high, according to Yardi Matrix's manager of business intelligence, Doug Ressler. Another factor is the homeowners' reluctance to sell because they have a low, locked-in interest rate and don't want to lose it.

With rental vacancies 6% higher in most states, rent growth is projected to be 6.3% nationally and somewhat ahead of home price growth and rent costs.

For those millennials who have growing families and would normally purchase homes to accommodate their growing brood, rather than buying a home, they are upgrading to larger rental spaces instead.

## YOUR 2023 STRATEGY TIP:

As renters start seeing a little relief where rent costs are concerned, those who are signing or renewing leases may have a little extra bargaining power as more units are built and trying to attract renters. You can help them weigh their options to find a rental unit that fits their needs and budget.



# WILD CARDS

There are a couple of factors that may act as wild cards while trying to forecast what's coming for 2023. While industry experts do their best to look at trends and make predictions, the following things can easily throw a wrench into the works.

## **INFLATION**

If inflation continues on its current trajectory or worsens, the Federal Reserve could tighten its purse strings even more than currently anticipated. This would result in higher mortgage rates, leaving even more buyers unable to afford to purchase. However, should the inflation rate fall or we go into recession, the Federal Reserve may help soften these strained financial woes by reducing the mortgage rates.

Hiking the interest rates should help inflation to slow, but the rate at which it slows also depends on the job market. Should inflation fall more quickly and the job markets moderate, interest rates may lower sooner, but if inflation remains where it is, those higher interest rates will stay high longer and start to decline towards the end of the year.

## **GLOBAL TRADE/POLITICAL ISSUES**

The last few years have proven how quickly and unexpectedly issues from across the world can affect us. From pandemic problems to conflicts between nations, and even within nations, these all contribute to disruptions in supply chains and trade and help contribute to global inflation and energy crises as we try to help our allies. Nations worldwide are scrambling to find alternatives and workarounds to get businesses running again, and those decisions can help or hinder our nation's situation.



# AT THE END OF THE DAY...

While the United States will be facing a correction for the first half of 2023 and the housing market is experiencing a shift as it often does, the most important thing to remember is that no matter what type of market we are in, or what's going on in the world, there will always be a buyer that needs to buy, and a seller that needs to sell, and real estate agents to help make those transactions happen.

Nick Bailey, the President and CEO of RE/MAX, reminds us of what's really important when he states, *"Will the market bottom out or have we hit the top? That's an important conversation, but the truth is, people are getting married, divorced, moving to care for aging family members, relocating for career opportunities and so on, every single day. And for those people, it's less about the interest rate or mortgage rates that week and more about their present situation and whether they can afford a house that fits their needs."*

In other words, life keeps going, and when people need to buy, sell, or move to continue the life they are living, they need you, their agent, to help them do that.



# PREPARING YOUR BUYERS AND SELLERS FOR THE 2023 REAL ESTATE MARKET

So, now that you are armed with all these incredible predictions, you can use them in conversations with potential clients, proving your value as an agent who has their finger on the pulse of the market.

- **Set the expectations for your buyers and sellers.** We are no longer in a hot seller's market, but have yet to reach a buyer's market. We are moving into a more balanced market. There are pros and cons for both buyers and sellers. Discussing these pros and cons and what options your clients have will help them decide what move is best for them at this time.
- **Discuss finances.** Have your buyers and investors prepare for the potential decline of housing prices and high interest rates by saving more for a down payment and managing their credit scores. Discuss their budget, and have conversations about what their needs and wants are. Be prepared to also discuss how your client's financial ceiling is just as important to avoid running into financial troubles.
- **Remind your clients of their commitment.** Rather than dwelling on the high mortgage rates with buyers, or the declining house prices with sellers, remind them of what their ultimate goal is, and how they are striving to reach their Next Level® in life.

# A MESSAGE FROM DARRYL...

2023 will be a year of change and of opportunity. It will require more skills than ever to stay sharp, effective, and build a solid and thriving business. You'll need stronger soft skills such as communication, leadership, time management, and adaptability. You'll also need hard skills such as listing techniques, CRM management, farming, negotiating, business planning, direct mail, and more.

Our goal is to make sure you have EVERY SKILL, tool, and system you need to navigate 2023 with more confidence and ease, a whole lot less worry – and to know your absolute worth in this world.

Sellers need you more than ever. Buyers need you more than ever. Your communities need you more than ever. We're here to help hold the mirror up for you to see that worth and to deliver everything you need to succeed and leverage the 2023 market, your business, and even design a life worth smiling about.

Here's to your success!



Darryl Davis





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# WANT TO KEEP LEARNING AND STAYING AHEAD OF THE CURVE?

We are here for you with a **big goal to help real estate professionals all across North America and beyond design lives and careers worth SMILING ABOUT.**

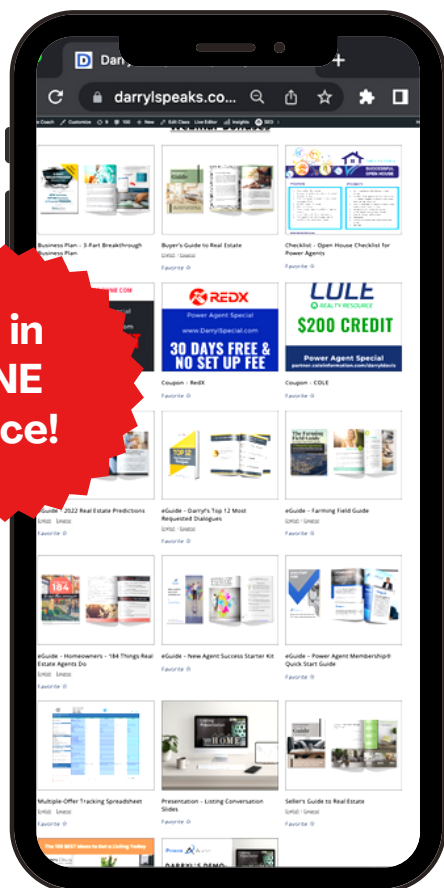
Here are some resources you can use to make the next year a **BREAKTHROUGH** financial success for yourself and your family:

Everything you need!

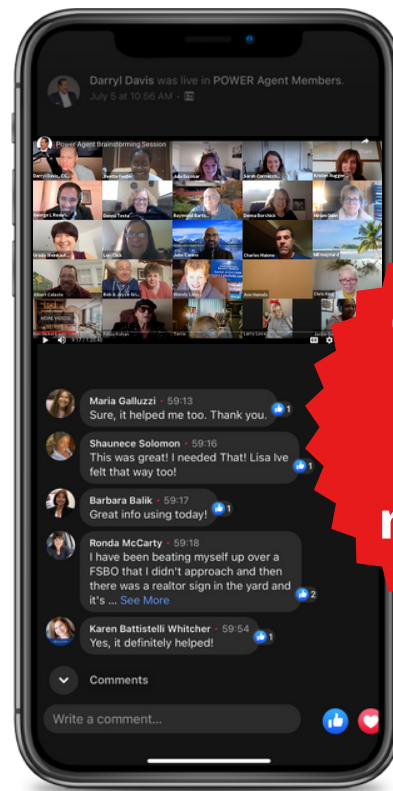
[ThePowerProgram.com](https://www.thepowerprogram.com) - More than a coaching program, more than a marketing tool, more than a community. This program brings everything together for agents, new and experienced. Never feel like you are flying solo, without resources, or unsure about your skill level! For less than \$2 a day you get...

- **Weekly coaching** that goes beyond just talk. Problem solve. Idea swap. Dive deep into issues. Get the kind of feedback and answers that get RESULTS.
- **Prospecting and marketing tools** that keep you top of mind and ahead of your competition, including pieces for FSBOs, Expireds, FRBOs, Sphere, Farm, Niche markets, and more
- **Time and money management tools**, charts, calculators, and graphs to help you get on track and stay there.
- **Hundreds of easily customizable tools** to market and brand yourself instantly.
- A **team of supportive, caring** people with collectively more than 100 years in the business -- all eager to help you get to your next level.
- A **phenomenal online community** of thousands of like-minded professionals all providing a net of support, ideas, referrals, and insights.
- A **POWERFUL POWER AGENT® Directory** so that you can easily find referrals, integrity partners, and new friends.

All in  
ONE  
Place!

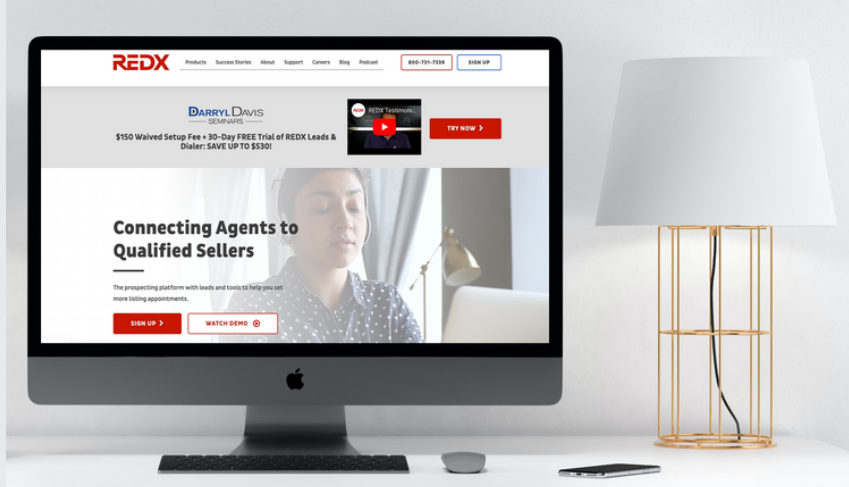


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**Got questions or need help?**

**Contact us at [GaleC@DarrylSpeaks.com](mailto:GaleC@DarrylSpeaks.com) today.**



# NEW YEAR AHEAD

## NEW SKILLS REQUIRED

### **The 4 Cornerstones for Success in Real Estate**

How they can help you *thrive* (not just survive) in 2023

*After working with over 100,000 REALTORS®, we have found success in real estate comes down to these 4 cornerstones*

#### **LISTING SKILLS**

Listing INVENTORY is the name of the game. Always has been.

From lead generation to prospecting to presentation and follow-up, listing skills are a must.

At this event, you will learn every master-level tool, technique, and resource necessary to build a sustainable, reliable, and bankable listing inventory you can count on month after month and year after year.

#### **BUSINESS SKILLS**

A true Next Level breakthrough comes when you start running your business like a business. That means not thinking like a salesperson but instead like a business person.

This program will be loaded with opportunities for you to assess the structure of your business and development skills so you can make the necessary corrections to leave the event stronger than before you attended.

## MINDSET SKILLS

Your Attitude dictates your Altitude.

One of the biggest obstacles to a successful real estate career can be not having a strong mindset. If you don't BELIEVE you can, then you won't.

During this event, we will be tackling the limiting beliefs and negative influences to help you unlock your mind, which, in turn, will unlock your full potential.

## SALES SKILLS

To get to your NEXT LEVEL, you don't just need buyer LEADS; you need buyer LOYALTY.

Ask yourself - Are you ready to cultivate relationships that create clients for life?

This event will be a game-changer. You'll learn the in-depth how-to's for finding leads to getting agency agreements signed to turning "customers" into loyal clients.

# WHEN MARKETS CHANGE MINDSETS NEED TO CHANGE WITH IT.

Join us at the **Next Level® Event 2023**,  
located at the Foxwoods Resort Casino, CT.

From **Monday, January 30th to Wednesday, February 1st, 2023**,  
we will be delivering the ***skills, strategies, and mental boost  
you need to conquer ANY market!***

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