# Read This <u>Immediately</u> Because It Directly Affects YOU.

#### Dear Friend,

As you can see, I've attached a crisp dollar to the top of this letter -- Yes, it's a REAL dollar. Why have I done this? Actually, there are two reasons:

- **#1** First, since I have something extremely important to tell you about the failed sale of your home, I needed some way to make sure this letter would catch your attention.
- **#2** Second, since this letter concerns how you can make a lot of money by selling the house <u>right now</u>, I thought using a dollar as a "financial eye catcher" was especially appropriate.

...I know this letter already seems different, but don't worry, this isn't another one of those annoying *"list your house with me"* junk mail letters that you've been getting...

#### This letter is simply regarding an <u>immediate closing</u> on your home at a price YOU agree to.

Since you are a homeowner that's already had the MISERABLE experience of putting your home on the market the traditional way and wondering why the thing wasn't selling...

And since you're tired of all the false promises from the other "me too" agents out there when in reality, you believe it's just not in the cards for you to sell right now...

You are about to have a complete change of thought after reading <u>the truth</u> about why your home didn't sell.

And what you'll find out about the sale of your home may show you that you not only should be SOLD right now, but should also have thousands of additional dollars in your pocket already.

I'll tell you all about that in a minute, but first...

## A Word Of Warning:

This letter probably won't be easy for you to stomach.

And I DON'T want you to read it if you are easily offended or if you can't handle the brutal, cold, hard truth.

Why?

Because the only reason I am sending you this letter is simply that I know I can get you the money you want at the closing table and we can start scheduling immediately.

#### So, here are a few facts you NEED to know:

- The market is getting ready to plummet again according to Lawrence Yun, the Chief Economist for the National Association of Realtors.
- Waiting a year or two to sell could very well mean your home may be worth \$30,000 to \$50,000 less than it is today.
- Renting your house out to a tenant is a HORRIBLE idea causing it to be worth less money while also eliminating your ability to sell it in the future due to contractual obligations.
- Interest rates are projected to rise AGAIN at least 3 or 4 times over the coming twelve months meaning it will price buyers out of your market range and will cost you a lot more money in monthly payments for the same mortgage amount if you are buying another house.
- If you're going to sell your home, closing on it RIGHT NOW will likely be the best way for you to get the most amount of money with the least amount of hassle.
- Your home looks like it was actually one of the nicest homes on the market. It should already be sold at this point and you should be moved on to your future plans.

You'll find all of this news easier to stomach once you know that selling your home at the price you want <u>RIGHT NOW</u> is not only possible, but attainable for you!

However, you'll never get there unless you are open to forgetting about the <u>bad baggage</u> you may have regarding the previous attempt. If you've decided to stick your head in the sand like a stubborn ostrich to ignore the truth, you'll likely pass up the opportunity to immediately sell your house because you mistakenly believe it can't happen.

I'm <u>NOT</u> the real estate agent on billboards and bus benches all over town begging to list homes. As a matter of fact, I don't like to list homes at all. I'm the one that's at the closing table time and time again with homeowners that want to net as much cash as they can, without all the ridiculous hassle.

I'd rather just get a Rapid Closing Agreement in place for you and work on getting you closed so that you can move on to your new housing goals.

But before we go into details on how you can quickly get the money you want for the house, I want to ensure you know a little bit about what's going on in the real estate market.

## Why You <u>MUST</u> Know What's Happening To The Real Estate Market

I gave you six sobering facts that you need to be aware of. Let's go into a little more detail before we successfully sell your home. You need to know the truth so that you can make an educated decision.

<u>FIRST FACT:</u> The market is gearing up for another significant drop in home values. We've been at the peak here and we are seeing a SIGNIFICANT slowing in the market nationally. This shouldn't be anything that alarms you as we are <u>always</u> going up or down.

If you look at the 4 year cycles we've experienced over the past couple of decades, there's been tremendous swings in value.

2004 to 2008 was a steady climb to the top. These were the times that everyone was getting cash out of their homes by refinancing.

Then from 2008 to 2012 we had the tremendous crash. Those that couldn't ride it out lost their home and those that could, were simply stuck in their home for several years.

From 2012 to 2016 we had a crazy rise to the top again. It's important to note that the 2016 values FINALLY reached the peak that they hit in 2008 before the crash.

Now imagine the owner that didn't sell their home in mid-2008 because they were going to wait a year or two to get more money. Not only did the market drop (as it always does, up and down), but it hit a rock hard bottom and just now, 8 years later rose to that top value again. It took 8 years to get back to the <u>SAME</u> number they could've sold for way back in 2008 when that was actually considered a lot more money!

And we witnessed a slight slowing of the market in 2017 as we begin another downward cycle.

You shouldn't mistakenly think that home values always go up or worse, that they will from <u>this</u> point. There's always a peak before a valley. And all indications right now tell us to advise homeowners of the coming changes from 2017 into the near future.

If history repeats itself, you won't wait there for a year or two. It can be 8 years before it gets back to <u>today's</u> value. Of course, nobody has a crystal ball so we have to look at market trends, number of sales, average prices and the things that the "industry pros" research for us. And we've certainly witnessed a slow-down in home sales and overall prices lately.

**SECOND FACT:** Since the market has started to slow, waiting to sell your home can easily cost you \$30,000 or more once you decide to sell. As with most things in life, timing is everything. Unfortunately, many homeowners give up on their goal of moving simply because their real estate agent didn't get the job done. Obviously choosing a better, more efficient route can get your home sold for top dollars QUICKLY while netting even more money than you originally thought possible. It's always best to sell when your home is worth more, not when it's worth less. And you certainly don't want to chase a down-turning market if it continues to slide as the industry insiders and recent data are telling us.

THIRD FACT: If your current issue is that you "wish your home was worth more money", you

certainly don't want to let a renter into the house. There's a significant chance it will be worth far less money and you'll be stuck with contractual obligations with a lease, meaning you can't sell your home until it's vacant again, costing you months of lost time and profit.

If the goal is to get rid of the house and the monthly mortgage payment, it's best to do so right now, with the home being sold as-is, rather than taking a huge hit later.

We've seen far too many times that someone changes their selling plans, gets a tenant in the home and it becomes a financial and emotional nightmare from that point forward. It's much easier to simply sell for full market value now, at the top of the market, than to deal with those kinds of issues for years to come.

**FOURTH FACT:** Interest rates are projected to rise again 3 or 4 times, continuously over the next year. This hurts you in a couple of ways...

First, as the rates go up, it begins pushing potential buyers out of your price range. Since people are qualified for a mortgage based on total monthly payment, as the interest goes up, their buying ability goes down. This then slows the market, causing prices to drop little by little.

And secondly, if you are thinking about buying another home for your family, that means your monthly payment would also be higher for the same price range on a house. With higher rates, you'll be stuck paying more over the course of the entire loan.

<u>FIFTH FACT:</u> As discussed, if you are selling any investment you own regardless if it's a house, a portfolio of stocks, a classic car or high-end collectibles, it's best to sell when the market is at its peak.

Getting "stuck" on some mental block or folding your arms across your chest in protest of things not going your way is the fastest way to lose a lot of money by missing the perfect time to liquidate the asset.

There's no question that in most areas of the country, home values have recovered to the prices you could've received in 2008. And according to the Chief Economist for the National Association of Realtors, we've seen a slowing of the market in all 4 quadrants of the United States. This is **NOT** opinion, but is **FACT** based on actual real estate data.

**SIXTH FACT:** Thousands of homes in our local market have sold since you originally put your house on the market. Yes, homes are selling!

From what I can see, it appears you have one of the nicer homes on the market. The issue was likely not the real estate market, but actually the marketing plan that eliminated the chances of getting a highly motivated, highly qualified buyer to give you full market value. After all, since you never had that closing, the best buyer never showed up with the previous approach.

Now that you have the facts and can make an educated decision, it only makes sense to go with a Rapid Closings Agreement to get top dollar and close quickly.

So with all that said, you're probably just wondering...

## "What Is The Rapid Closing Agreement?"

This is what we've found to be the FASTEST, EASIEST and MOST PROFITABLE approach to you getting to the closing table with the sale of your house.

Obviously, for what I do, the state requires I have a real estate license. However, the last thing I'd ever classify my closings as is something a typical real estate agent does. I'm interested in **SELLING** homes, not **LISTING** them in hopes that the random buyer would stroll by.

So if you are sincere about selling your property quickly, while ensuring you get every single penny you deserve, then this is something that will be of interest to you.

Based on what we've already covered, it's clear that <u>now</u> is the time to sell. The big question is really WHO can make that happen for you immediately?

If I feel confident that I can get your home sold under YOUR desired terms, we will make it happen immediately without all of the typical hassle. However, to be clear, **we accept less than 30% of the homeowners that contact us.** Obviously, it's important for you to know that.

So in the spirit of full disclosure, I'm sure you understand that we don't publish our approach in writing for the entire world to see. <u>Yes</u>, we sell properties without listing them on the MLS and we sometimes get the homeowner MORE than they originally expected on the home. <u>Yes</u>, it's completely different than anything you've ever seen before and yes, it's normal for you to be skeptical. I understand. Every client I've ever got to the closing table started out the same way.

After all, you just got out of a less than desirable relationship where your expectations were not met. So I understand. But I won't allow that to stand in the way of you selling your home and I know you won't either.

I always recommend that homeowners be "cautiously optimistic" when exploring their options and that's all we need here as well.

We will need to get together for 20 minutes or so but I want to be very clear with you that this obligates me to nothing and obligates you to nothing. We simply need to see if this is a project I can accept and if I can get you a purchase contract that meets exactly what you are looking for. We use normal purchase contracts and you can use any attorney or closing company you wish to close on the home. My job is to match your home up to the buyer willing to pay full price and after taking a look at the place, I can tell you if it's something I'm willing to bring on or not.

I know you'll absolutely love this targeted marketing approach and it certainly whips the pants off of the old school way of selling a home (which you've already tried).

We simply need to get together for about 20 minutes so that you can see how everything works, get all of your questions answered, discuss closing date goals and start thinking about where you may want to move to. I can ensure you have plenty of time to find a place and make the move so don't worry about that. We will make sure everything lines up perfectly for you.

### The Boldest Guarantee In Real Estate

My promise is simple. I won't waste your time and I'll expect that you won't waste mine. As a matter of fact, if at the end of our 20 minutes, you feel I've wasted your time, I'll give you \$100 right there on the spot. (dirty little secret... I've never had anyone feel that way and to the contrary, many have offered me the hundred bucks as a thank you for showing them a better way!)

## Here's What Happens Next

There's no cost and no obligation whatsoever for us to get together to discuss some options. **Before we meet**, I'd like you to start thinking about the best time for you to close on your home, where you'd like to move to and how much time you think you'll need after closing to get everything moved. It's best to have all of this worked out to ensure I can meet EXACTLY what you are looking for.

If needed, I can even help you with finding your next place, again with UNLISTED properties that you won't find anywhere else.

So here's what happens next. Call my office and set up a time for us to get together there at your place. I'll personally come out and take a quick tour, then talk about some options to get you all cash at closing. We can't handle anything over the phone as I haven't seen your house yet to know if it's a project I can accept. So set up a time for me to stop out and let's see about coordinating a timeframe for closing. I work evenings and weekends too so I'm sure we can find something that makes sense for us to get together.

You can call my office right now at 614-582-3912 and book a time that makes sense for you. Let's get your home sold while you can still get top dollar.

Greg Luther
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**P.S.** If you skipped all the way to the "P.S." just to find out what all this was about (like me) then here's the scoop...

I'm interested in putting a Rapid Closing Agreement together to sell your home immediately, while the market is still near its peak. I'd like you to think about approx. closing dates and how long it will take you to move out of the home before we get together.

Give me a call if you agree to a meeting and tour of your home as outlined in this letter. Let's get you to the closing table. 614-582-3912