



 **STEPS**  
TOWARD  
HOMEOWNERSHIP

STEPS to Showing Your  
Value as a REALTOR®

Webinar - Faramarz Moeen-Ziai, CrossCounty Mortgage  
May 30<sup>th</sup>, 2024




Welcome





The CALIFORNIA ASSOCIATION OF REALTORS® Transaction Rescue™ is a FREE C.A.R. member benefit providing you with invaluable one-on-one assistance for any of your mortgage related questions or issues.

 (213) 739-8383

 [TransactionRescue@car.org](mailto:TransactionRescue@car.org)

 [mortgage.car.org](http://mortgage.car.org)

# Your direct line to all finance and mortgage related questions

What can Transaction Rescue™ help you with?

- Issue with a Lender
- Finding a Lender
- Loan Qualifications
- Financing Assistance
- Down Payment Assistance
- Closing Delays
- Title and Escrow
- Short Sale
- Forbearance
- Foreclosure
- Lending Discrimination
- Appraisals
- SBA Loans, PUA



**MORTGAGE.CAR.ORG**



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**Transaction Rescue™**

CALIFORNIA ASSOCIATION OF REALTORS®

Your lifeline to the lending community is a free member benefit! We provide assistance with finding a lender, loan qualifications, underwriting, short sales and more. Give us a call on the FREE helpline at (213) 739-8383, email us at [TransactionRescue@car.org](mailto:TransactionRescue@car.org)

## DOWN PAYMENT RESOURCE DIRECTORY

Quickly search and identify over 400+ available down payment assistance programs in your client's target area with our Down Payment Resource Directory.





Please be advised that you aren't required to seek services from any of the speakers in the presentation

They were chosen because we believe they'll be helpful in providing education without requiring you to give them business. Having said that, we're not making any representations or warranties regarding the quality of their services.

We understand that you may have your own preferred companies and ultimately, it's your decision as to whose services you will seek.



## Inclusivity Statement

We ask that each of you support C.A.R.'s diversity efforts by committing to treating each other with dignity and respect. Please:

- Keep statements focused on the topic or question before the group.
- Avoid mention of irrelevant demographic information like age or unrelated leadership experience.
- Refrain from saying or doing anything that could lead anyone to feel excluded or belittled.

C.A.R.'s Transaction Rescue Leadership may interject, as needed, to promote full and respectful dialogue.

## C.A.R. Policies



Anti-trust Compliance: As a reminder, C.A.R. is committed to conducting all meetings and events in a professional, ethical, and lawful manner, including adherence to all antitrust laws. To that end, the topics for this meeting will focus on advancing the interests of real estate professionals and consumers of real estate services, increasing competition, reducing risk for all parties involved in real estate transactions, and sharing insights on business best practices. The following discussion topics are always prohibited: commission or compensation levels, agreements to fix prices or compensation, agreements to limit product or service offerings, allocation of geographical territory or customers, and agreements to refuse to deal. Any discussion inconsistent with this policy will not be tolerated.

Thank You!



# STEPS to Value Based Selling

Faramarz Moeen-Ziai

Branch Manager – Senior Loan Officer

NMLS# 342090, Branch 2020284, Company 3029

C: 415-377-1147 / email: fmz@ccm.com



# Value Based Selling - Solutions



# Buyer-Broker Agreements

Further, NAR has agreed to enact a new rule that would require MLS participants working with buyers to enter into written agreements with their buyers before touring any home. NAR continues, as it has done for years, to encourage its members to use buyer brokerage agreements that help consumers understand exactly what services and value will be provided, and for how much. Currently, these changes are slated to go into effect on 8/17/24..



# Buyer-Broker Agreements

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# Interested Party Contributions

<b>EXAMPLE ONLY</b>	
<b>Purchase Price</b>	<b>\$ 800,000.00</b>
<b>Down Payment</b>	<b>\$ 160,000.00</b>
<b>Property Type</b>	SFR or condo
<b>Loan Product</b>	<b>30YF</b>
Loan Amount	\$ 640,000.00
Rate	7.250%
Mortgage Payment	\$ 4,365.93
Property Taxes (EST)	\$ 833.33
Homeowners Insurance (EST)	\$ 166.67
<b>Total Monthly Cost</b>	<b>\$ 5,365.93</b>
Down Payment	\$ 160,000.00
Closing Fees	\$ 8,318.00
Prepaid Items	\$ 3,906.85
Listing Agent Compensation	\$ 20,000.00
Buyers Agent Compensation (S)	\$ 20,000.00
Buyers Agent Compensation (B)	
Seller Concession	
<b>Total Cash to Close</b>	<b>\$ 172,224.85</b>
<b>Net to Seller</b>	<b>\$ 760,000.00</b>



# Interested Party Contributions

<b>EXAMPLE ONLY</b>		
<b>Purchase Price</b>	<b>\$ 800,000.00</b>	<b>\$ 800,000.00</b>
<b>Down Payment</b>	<b>\$ 160,000.00</b>	<b>\$ 160,000.00</b>
<b>Property Type</b>	SFR or condo	SFR or condo
<b>Loan Product</b>	<b>30YF</b>	<b>30YF</b>
Loan Amount	\$ 640,000.00	\$ 640,000.00
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Mortgage Payment	\$ 4,365.93	\$ 4,365.93
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Homeowners Insurance (EST)	\$ 166.67	\$ 166.67
<b>Total Monthly Cost</b>	<b>\$ 5,365.93</b>	<b>\$ 5,365.93</b>
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Prepaid Items	\$ 3,906.85	\$ 3,906.85
Listing Agent Compensation	\$ 20,000.00	\$ 20,000.00
Buyers Agent Compensation (S)	\$ 20,000.00	\$ -
Buyers Agent Compensation (B)		\$ 20,000.00
Seller Concession		
<b>Total Cash to Close</b>	<b>\$ 172,224.85</b>	<b>\$ 192,224.85</b>
<b>Net to Seller</b>	<b>\$ 760,000.00</b>	<b>\$ 780,000.00</b>



# Interested Party Contributions

<b>EXAMPLE ONLY</b>			
<b>Purchase Price</b>	<b>\$ 800,000.00</b>	<b>\$ 800,000.00</b>	<b>\$ 776,000.00</b>
<b>Down Payment</b>	<b>\$ 160,000.00</b>	<b>\$ 160,000.00</b>	<b>\$ 155,200.00</b>
<b>Property Type</b>	SFR or condo	SFR or condo	SFR or condo
<b>Loan Product</b>	<b>30YF</b>	<b>30YF</b>	<b>30YF</b>
Loan Amount	\$ 640,000.00	\$ 640,000.00	\$ 620,800.00
Rate	7.250%	7.250%	7.250%
Mortgage Payment	\$ 4,365.93	\$ 4,365.93	\$ 4,234.95
Property Taxes (EST)	\$ 833.33	\$ 833.33	\$ 808.33
Homeowners Insurance (EST)	\$ 166.67	\$ 166.67	\$ 161.67
<b>Total Monthly Cost</b>	<b>\$ 5,365.93</b>	<b>\$ 5,365.93</b>	<b>\$ 5,204.95</b>
Down Payment	\$ 160,000.00	\$ 160,000.00	\$ 155,200.00
Closing Fees	\$ 8,318.00	\$ 8,318.00	\$ 8,318.00
Prepaid Items	\$ 3,906.85	\$ 3,906.85	\$ 3,906.85
Listing Agent Compensation	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Buyers Agent Compensation (S)	\$ 20,000.00	\$ -	\$ -
Buyers Agent Compensation (B)		\$ 20,000.00	\$ 20,000.00
Seller Concession			
<b>Total Cash to Close</b>	<b>\$ 172,224.85</b>	<b>\$ 192,224.85</b>	<b>\$ 187,424.85</b>
<b>Net to Seller</b>	<b>\$ 760,000.00</b>	<b>\$ 780,000.00</b>	<b>\$ 756,000.00</b>



# Interested Party Contributions

<b>EXAMPLE ONLY</b>				
<b>Purchase Price</b>	\$ 800,000.00	\$ 800,000.00	\$ 776,000.00	\$ 800,000.00
<b>Down Payment</b>	\$ 160,000.00	\$ 160,000.00	\$ 155,200.00	\$ 160,000.00
<b>Property Type</b>	SFR or condo	SFR or condo	SFR or condo	SFR or condo
<b>Loan Product</b>	<b>30YF</b>	<b>30YF</b>	<b>30YF</b>	<b>30YF</b>
Loan Amount	\$ 640,000.00	\$ 640,000.00	\$ 620,800.00	\$ 640,000.00
Rate	7.250%	7.250%	7.250%	7.250%
Mortgage Payment	\$ 4,365.93	\$ 4,365.93	\$ 4,234.95	\$ 4,365.93
Property Taxes (EST)	\$ 833.33	\$ 833.33	\$ 808.33	\$ 833.33
Homeowners Insurance (EST)	\$ 166.67	\$ 166.67	\$ 161.67	\$ 166.67
<b>Total Monthly Cost</b>	<b>\$ 5,365.93</b>	<b>\$ 5,365.93</b>	<b>\$ 5,204.95</b>	<b>\$ 5,365.93</b>
Down Payment	\$ 160,000.00	\$ 160,000.00	\$ 155,200.00	\$ 160,000.00
Closing Fees	\$ 8,318.00	\$ 8,318.00	\$ 8,318.00	\$ 8,318.00
Prepaid Items	\$ 3,906.85	\$ 3,906.85	\$ 3,906.85	\$ 3,906.85
Listing Agent Compensation	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Buyers Agent Compensation (S)	\$ 20,000.00	\$ -	\$ -	\$ -
Buyers Agent Compensation (B)		\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Seller Concession				\$ (20,000.00)
<b>Total Cash to Close</b>	<b>\$ 172,224.85</b>	<b>\$ 192,224.85</b>	<b>\$ 187,424.85</b>	<b>\$ 172,224.85</b>
<b>Net to Seller</b>	<b>\$ 760,000.00</b>	<b>\$ 780,000.00</b>	<b>\$ 756,000.00</b>	<b>\$ 760,000.00</b>





# Interested Party Contributions

<b>EXAMPLE ONLY</b>					
<b>Purchase Price</b>	\$ 800,000.00	\$ 800,000.00	\$ 776,000.00	\$ 800,000.00	\$ 820,000.00
<b>Down Payment</b>	\$ 160,000.00	\$ 160,000.00	\$ 155,200.00	\$ 160,000.00	\$ 164,000.00
<b>Property Type</b>	SFR or condo	SFR or condo	SFR or condo	SFR or condo	SFR or condo
<b>Loan Product</b>	<b>30YF</b>	<b>30YF</b>	<b>30YF</b>	<b>30YF</b>	<b>30YF</b>
Loan Amount	\$ 640,000.00	\$ 640,000.00	\$ 620,800.00	\$ 640,000.00	\$ 656,000.00
Rate	7.250%	7.250%	7.250%	7.250%	7.250%
Mortgage Payment	\$ 4,365.93	\$ 4,365.93	\$ 4,234.95	\$ 4,365.93	\$ 4,475.08
Property Taxes (EST)	\$ 833.33	\$ 833.33	\$ 808.33	\$ 833.33	\$ 854.17
Homeowners Insurance (EST)	\$ 166.67	\$ 166.67	\$ 161.67	\$ 166.67	\$ 170.83
<b>Total Monthly Cost</b>	<b>\$ 5,365.93</b>	<b>\$ 5,365.93</b>	<b>\$ 5,204.95</b>	<b>\$ 5,365.93</b>	<b>\$ 5,500.08</b>
Down Payment	\$ 160,000.00	\$ 160,000.00	\$ 155,200.00	\$ 160,000.00	\$ 164,000.00
Closing Fees	\$ 8,318.00	\$ 8,318.00	\$ 8,318.00	\$ 8,318.00	\$ 8,318.00
Prepaid Items	\$ 3,906.85	\$ 3,906.85	\$ 3,906.85	\$ 3,906.85	\$ 3,906.85
Listing Agent Compensation	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Buyers Agent Compensation (S)	\$ 20,000.00	\$ -	\$ -	\$ -	
Buyers Agent Compensation (B)		\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Seller Concession				\$ (20,000.00)	\$ (20,000.00)
<b>Total Cash to Close</b>	<b>\$ 172,224.85</b>	<b>\$ 192,224.85</b>	<b>\$ 187,424.85</b>	<b>\$ 172,224.85</b>	<b>\$ 176,224.85</b>
<b>Net to Seller</b>	<b>\$ 760,000.00</b>	<b>\$ 780,000.00</b>	<b>\$ 756,000.00</b>	<b>\$ 760,000.00</b>	<b>\$ 780,000.00</b>



# Interested Party Contributions

Occupancy Type	LTV/CLTV Ratio	Maximum IPC
Principal residence or second home	Greater than 90%	3%
	75.01% – 90%	6%
	75% or less	9%
Investment property	All CLTV ratios	2%



# Interested Party Contributions

Selling Guide B3-4.1-02, Interested Party Contributions (IPCs) permits interested parties (including property sellers) to make contributions to the borrower's closing costs subject to maximum limits ranging between 2% and 9% of the property value. Typical fees and/or closing costs paid by a seller in accordance with local custom, known as common and customary fees or costs, are not subject to the IPC limits described in Selling Guide B3-4.1-03, Types of Interested Party Contributions (IPCs). **If a seller or seller's real estate agent continues to pay the buyer's real estate agent commission in accordance with local common and customary practices, these amounts are not required to be counted towards the IPC limits for the transaction.**



# New Buyer Broker Agreement

Buyers must sign before being shown a single home

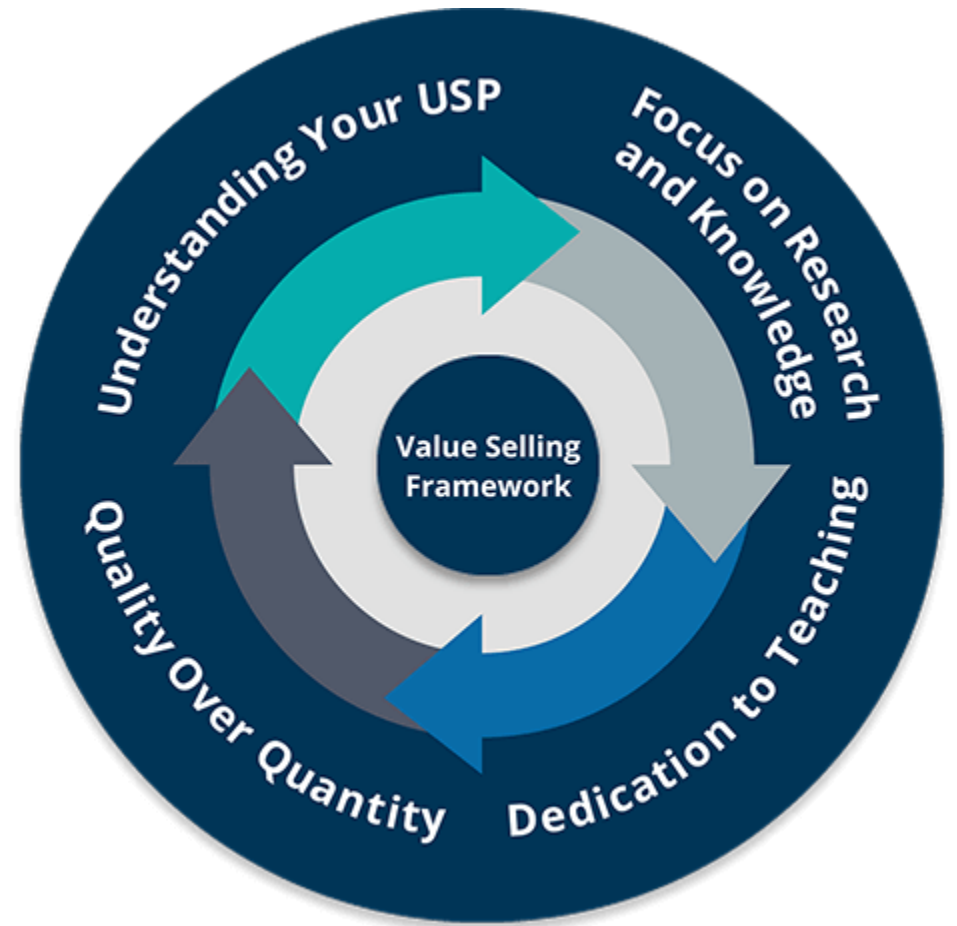
- What is your sales strategy?
- Can you overcome objections?
- Can you demonstrate value quickly?
- Can you demonstrate expertise?



# Value Based Selling

## Do you know your value?

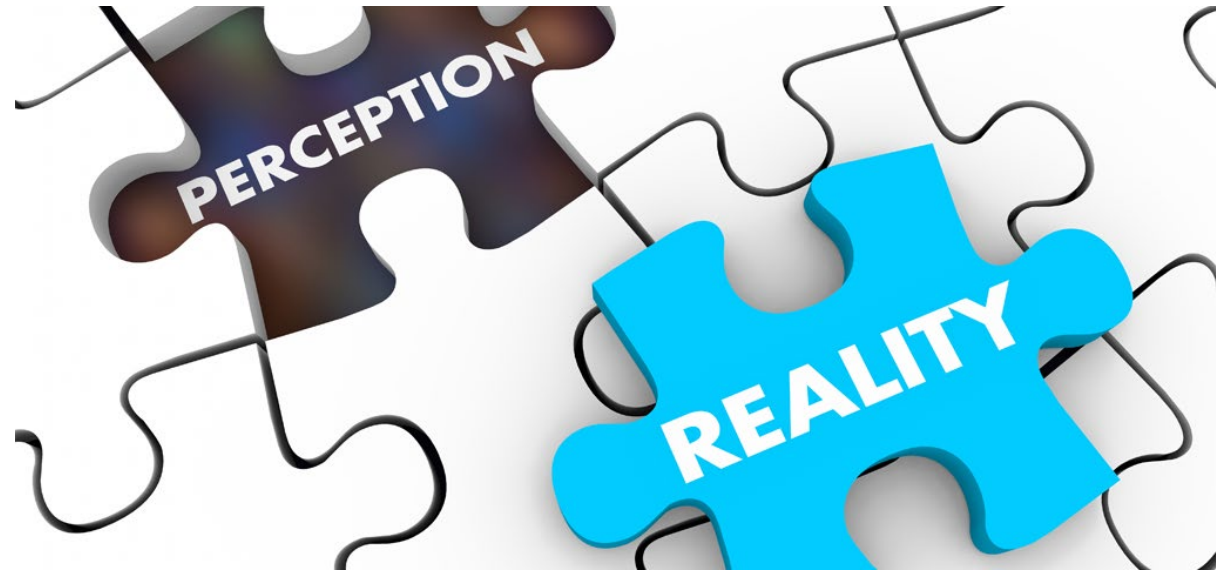
- What is your USP?
- SWOT
- Who is your ideal client?
- What does your client need?
- What does your client believe?



# Value Based Selling

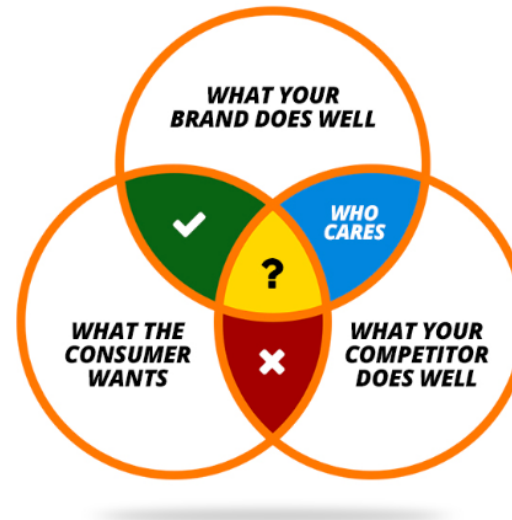
## As a REALTOR® ....

- How do you think you are paid?
  - Hourly?
  - Salary?
  - Commission?
  - Business Owner?
- What is the public perception?



# Value Based Selling

- What is your unique selling proposition?
  - Your company?
  - Your team?
  - You?
  - What are you selling?



## Unique Selling Proposition

### ✓ - *Winning Zone*

Clear point of difference that meets the needs. make it even bigger.

### ✗ - *Losing Zone*

Your copetitor meets the consumer needs better then you do. you'll be crushed.

### ? - *Risky*

Competitive battle ground. use emotion, innovative, superior execution.

### *Who Cares*

Many times, competitors battle in areas the consumer just doesn't care about. Have fun wasting your time.



# USP Example

We are here to help you win!

- Price to Win
- Fully Underwritten Preapprovals
- 14 Day Close
- Waive contingencies with confidence
- Leverage our reputation



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**CROSSCOUNTRY MORTGAGE™**



# USP Example

## Your Business Development Team!

- Support you as the star of the show
- Share our “All About You” form
- Request referrals throughout the transaction
- Sponsor Housewarming Parties
- Share annual review information



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**CROSSCOUNTRY MORTGAGE™**



# Value Based Selling

## SWOT ANALYSIS



# Value Based Selling

<b>S</b> STRENGTHS	<b>W</b> WEAKNESSES	<b>O</b> OPPORTUNITIES	<b>T</b> THREATS
<ul style="list-style-type: none"><li>• Things your company does well</li><li>• Qualities that separate you from your competitors</li><li>• Internal resources such as skilled, knowledgeable staff</li><li>• Tangible assets such as intellectual property, capital, proprietary technologies etc.</li></ul>	<ul style="list-style-type: none"><li>• Things your company lacks</li><li>• Things your competitors do better than you</li><li>• Resource limitations</li><li>• Unclear unique selling proposition</li></ul>	<ul style="list-style-type: none"><li>• Underserved markets for specific products</li><li>• Few competitors in your area</li><li>• Emerging need for your products or services</li><li>• Press/media coverage of your company</li></ul>	<ul style="list-style-type: none"><li>• Emerging competitors</li><li>• Changing regulatory environment</li><li>• Negative press/media coverage</li><li>• Changing customer attitudes toward your company</li></ul> <p data-bbox="1612 1192 1882 1225"> WordStream</p>



# Value Based Selling

## Who is your ideal client?

- Price point?
- Geography?
- Style?
- Personality?
- Does your client understand and appreciate your value?
- What is the cost/benefit of each client?



### Ideal Client

DEMOGRAPHICS

Age: \_\_\_\_\_ Occupation: \_\_\_\_\_

Gender: \_\_\_\_\_ Annual Income: \_\_\_\_\_

Marital Status: \_\_\_\_\_ Education: \_\_\_\_\_

Location: \_\_\_\_\_ Other: \_\_\_\_\_

\_\_\_\_\_

BEHAVIOR	GOALS	OBJECTIONS
Ashley does.....	Ashley wants.....	Ashley doesn't like.....
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

PAIN POINTS	MOTIVATION	KEY STRATEGIES
Ashley pain points are.....	Ashley is motivated by.....	Ashley doesn't like.....
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

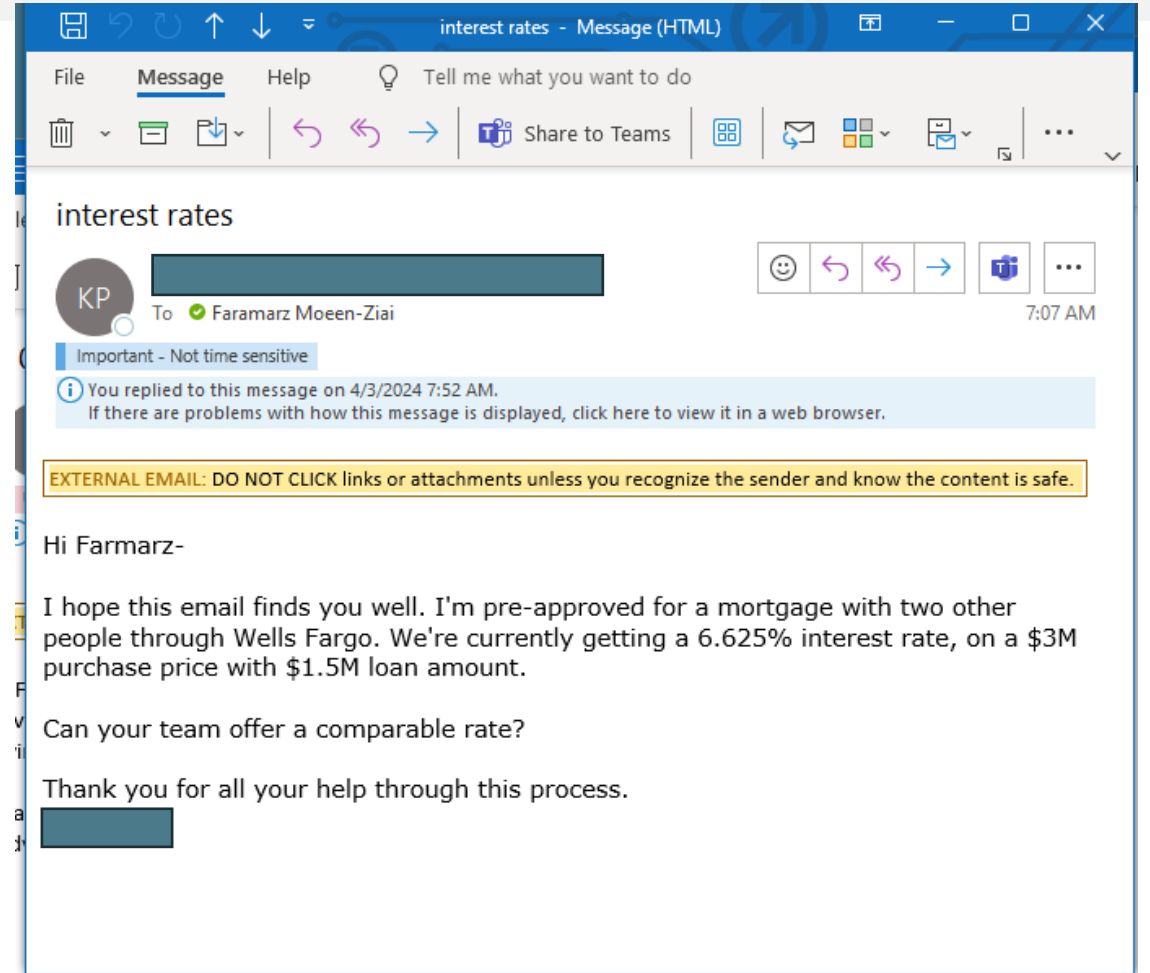
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**CrossCountry Mortgage, LLC**  
 2987 College Avenue  
 Berkeley, CA 94705  
 T: 510-254-4697  
 E: fmz@myccmortgage.com  
 Personal NMLS342090 Branch NMLS2020284  
 Company NMLS3029, State License ID#: CA-DOC342090

# Value Based Selling

## Who is your ideal client?

- Price?
- Style?
- Personality?
- Does your client understand and appreciate your value?
- What is the cost/benefit of each client?



# Value Based Selling

## Sales in the Information Age

- Customers come to you with knowledge
  - Read what they read to prepare
  - Prep for - "What's your commission?"
- Can you disrupt the common thinking?
  - What do you know that the internet doesn't?



**10 Steps to Buying a Home**

- Step 1: Check your credit score
- Step 2: Figure out how much house you can afford
- Step 3: Find a real estate agent
- Step 4: Get preapproved
- Step 5: Start the home search
- Step 6: Submit offers
- Step 7: Schedule the inspection
- Step 8: Secure your financing
- Step 9: Purchase a home
- Step 10: Close and move in

**Settlement could lead to lower homebuying costs**

Homesellers who brought lawsuits against the NAR have argued that in a competitive market, the cost of the buyer's agent's commission should be paid by the buyer who received the service, not by the seller. The sellers who brought the lawsuit against the NAR and the brokerages said that buyers should be able to negotiate the fee with their agent, and that the sellers should not be on the hook for paying it.

**TOP 5 THINGS A GREAT REAL ESTATE AGENT Will Do For HOME BUYERS**



Selling a home is about to get cheaper after historic settlement

The NAR represents more than 1.5 million real estate agents.

By Alexis Christoforou  
March 15, 2024, 6:09 PM



A "For Sale" sign is posted on the lawn in front of a home on March 15, 2024, in Miami, Florida.

The cost of selling a home could soon go down after the National Association of Realtors agreed to a historic settlement.

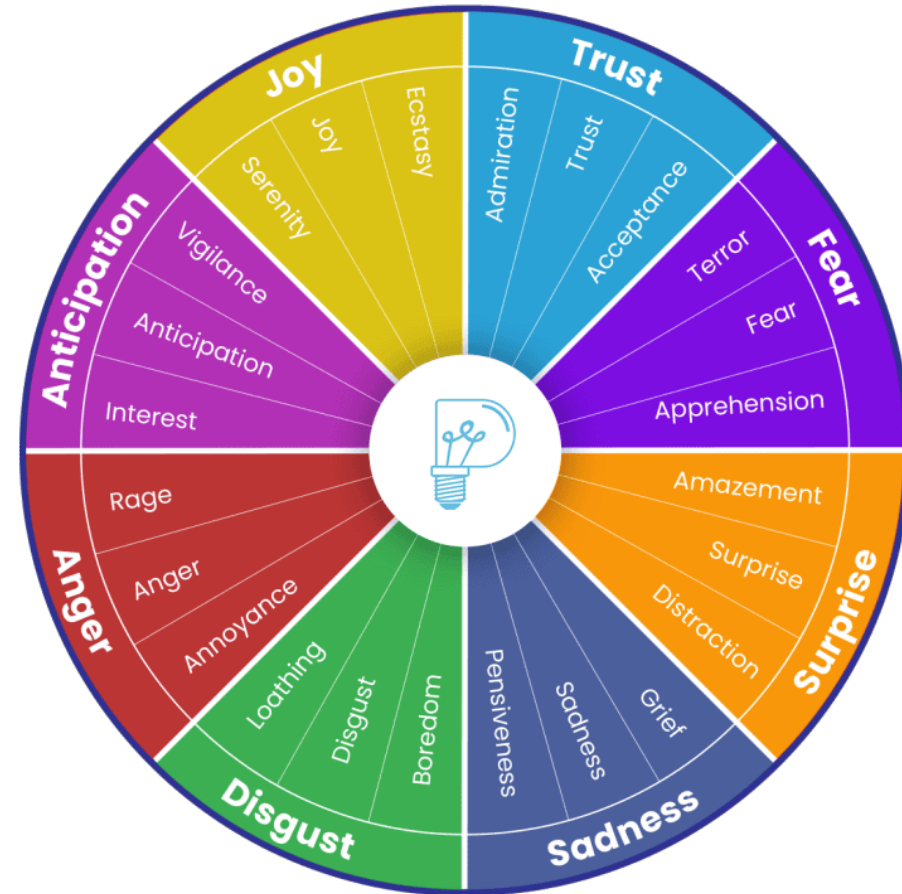


# Value Based Selling

## Connection is the key

- Can you elicit an emotional response?
  - Ask questions to reveal what is most important
  - Create the moment of pain/pleasure
  - Be a storyteller
  - People are seeking human connection

## EMOTION WHEEL



# Value Based Selling

**What is your client thinking?**

**Do you know?**





# Value Based Selling

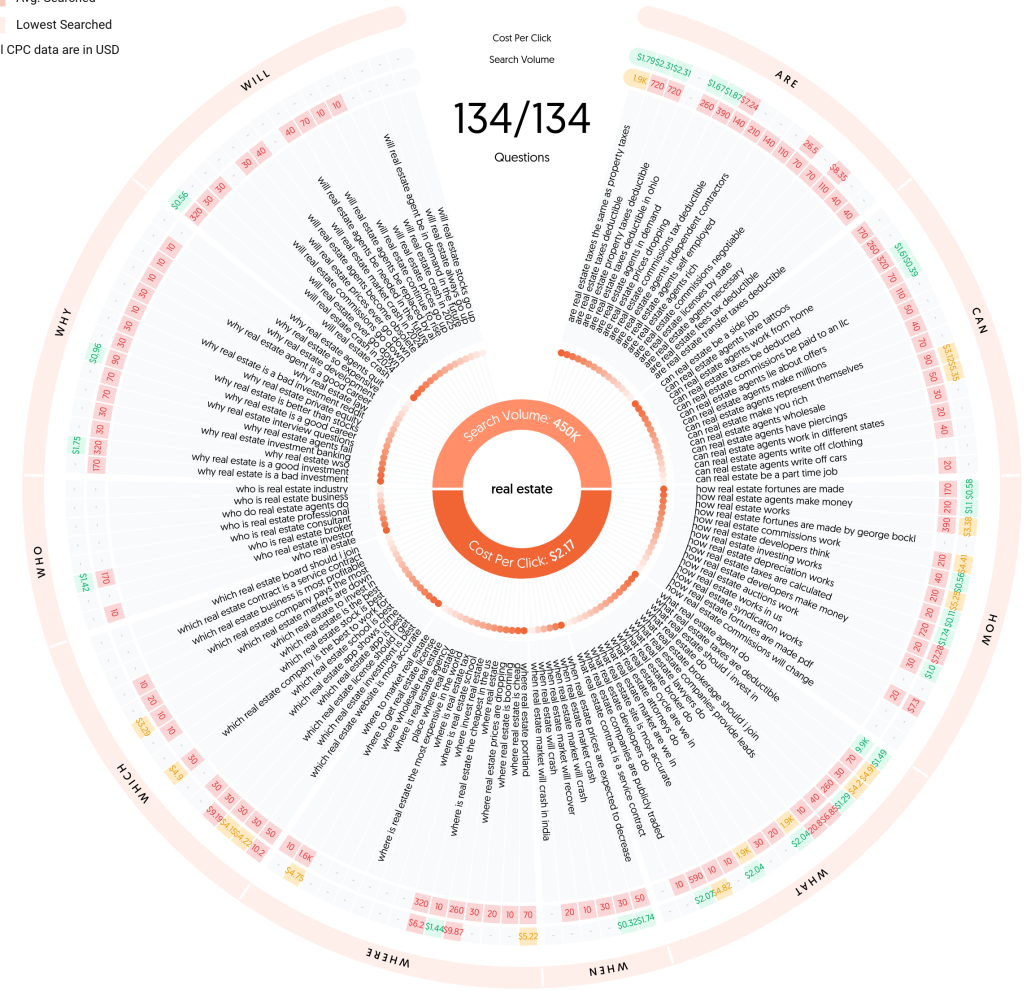
## What is your client thinking?

### Real Estate

- Will Real Estate Crash?
- Why Real Estate is a good/bad investment
- Who is a Real Estate investor?
- Which Real Estate website is most accurate?
- Where Real Estate is cheap/booming?
- What Real Estate agents do?
- How Real Estate agents make money?
- Can Real Estate taxes be deducted?
- Are Real Estate taxes the same as property taxes?

KEY INDICATORS  
 Highly Searched  
 Avg. Searched  
 Lowest Searched  
 All CPC data are in USD

Answer The Public  
 by NP digital



# Value Based Selling

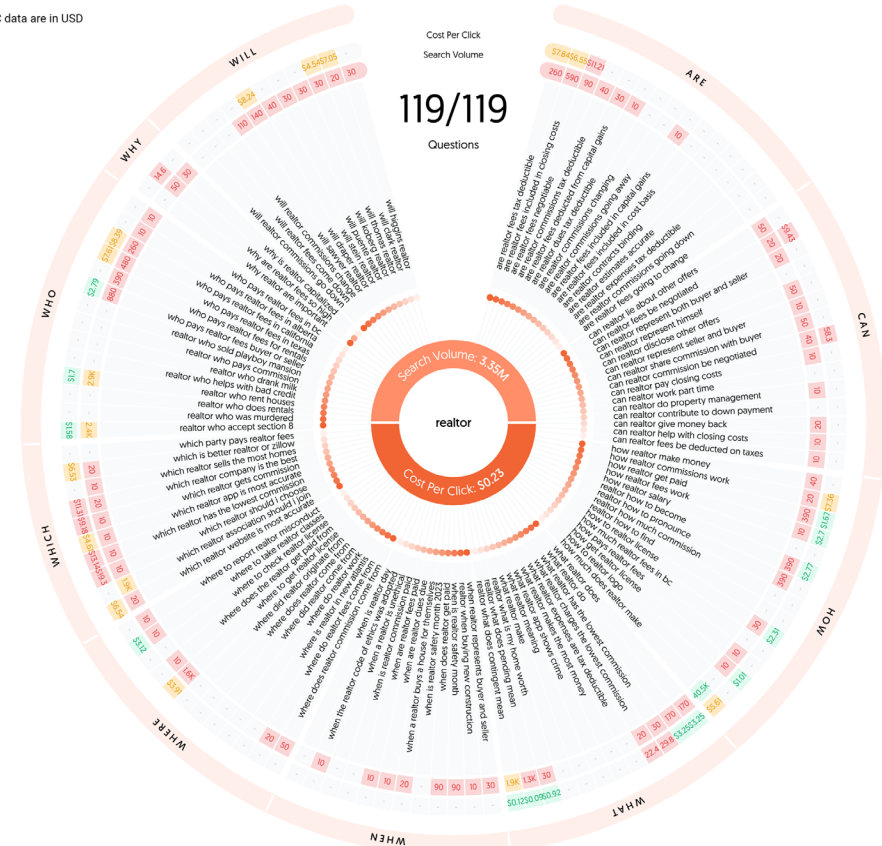
## What is your client thinking?

### REALTOR®

- Will REALTOR® commissions/fees come down?
- Why REALTORS® are important?
- Which REALTOR® website is most accurate?
- Where does REALTOR® commissions/fees come from?
- What REALTOR® Does?
- How REALTOR® make money?
- Can REALTOR® fees be negotiated?
- Are REALTOR® fees tax deductible?

KEY INDICATORS  
 Highly Searched  
 Avg. Searched  
 Lowest Searched  
 All CPC data are in USD

Answer The Public  
 by NP digital



# Do you know the competition?

Who is your competition?

COMPASS

exp  
REALTY



kw  
KELLERWILLIAMS.


RE/MAX<sup>®</sup>

the boutique  
REAL ESTATE GROUP



# Do you know the competition?


## Who is your competition?

 Clever Real Estate  
<https://start.listwithclever.com>

### Only 1.5% or \$3000 Commission

Flat Fee, Full-Service Agents — Sellers Save on **Commissions** and **Buyers** Save with Cash Back When You Use A Clever Agent. This Free Online Service Can Help You Find the Best **Real Estate** Agent for You. Simplify Picking an Agent.  
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### Flat fee of \$15,750 | Set Your Own Buyer Broker Fee

Transparent, full-service representation and only pay a flat fee. Full-Representation. We...

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Need to sell your house fast? Let HomeLight help get you the best offers. Start Now! Get a...

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 unlocked.com  
<https://www.unlocked.com>

### 1% Commission Rebate | Largest Buyer Rebate

Fully-Licensed Agents. Data-Driven Valuation Analysis. Expert Advice. Superior Service

## Rankings: 10 Best Low Commission Real Estate Agents & Companies

Low Commission Realtor / Company	Fee	Max Savings	100% Online	5-star Reviews*	Broad Coverage	Mobile App
1. Houzeo	\$399 Flat Fee	✓	✓	✓	✓	✓
2. Redfin	1.5% Commission	✗	✗	✗	✓	✓
3. Ideal Agent	2% Commission	✗	✗	✓	✓	✗
4. HomeLight	2.5% Commission	✗	✗	✓	✗	✗
5. SimpleShowing	1% Commission	✗	✗	✓	✗	✓
6. Trelora	1% Commission	✗	✗	✗	✗	✗
7. Homie	\$5,000 Flat Fee	✗	✗	✗	✗	✓
8. Houwzer	1% Commission	✗	✗	✓	✗	✗
9. Redefy	\$2,995 Flat Fee	✗	✗	✓	✗	✗
10. Prevu	1.5% Commission	✗	✗	✓	✗	✗



# Value Based Selling

What is your USP?

What is your sales strategy?

What is your script?

Who is your customer?

Who is your competition?

## Principles of Value-Based Selling



Do your homework.



Don't jump into your sales pitch too early.



Communicate how your product provides value to the customer.



Focus on teaching instead of selling.



Guide the prospect through the buying process.



Keep a personable approach.



Add value during every interaction.



# Thank you!

Faramarz Moeen-Ziai

Branch Manager – Senior Loan Officer

NMLS# 342090, Branch 2020284, Company 3029

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# Questions





CALIFORNIA ASSOCIATION OF REALTORS®

**WE APPRECIATE YOUR FEEDBACK!  
PLEASE TAKE THIS SHORT SURVEY  
TO LET US KNOW HOW WE DID!**

