



# **WEICHERT WORKS!**

## **SELLER'S GUIDE TO SUCCESS**

**We work harder to  
attract more buyers.  
More buyers...  
higher price.**

**Weichert** | Benchmark   
REALTORS®

**SETTING HIGHER STANDARDS IN REAL ESTATE**  
Each Weichert® franchised office is independently owned and operated.


**BenchMark**  
Mortgage, LLC











BenchMark Realtors was established as a locally owned independent real estate brokerage in 1999. A sister company, BenchMark Mortgage was opened as well. This unique business model grew to 150 agents and number 8 in the Memphis market in 7 short years.

The “Mortgage Meltdown” in 2008 ultimately led to a recession and brought about a lot of changes in the real estate market. Our third company, BenchMark Credit Score was opened in 2008 in response to the higher credit score requirements. BenchMark Credit Score provides valuable services that creates more opportunities for home sellers.

Benchmark Realtors became Weichert Realtors, BenchMark in 2009. Our acquisition of the local Weichert Realtors franchise expanded our services from Tennessee and Mississippi to the rest of the country through affiliation with 500 other Weichert offices.

Our companies provide sellers a wider variety of valuable services and extensive marketing efforts to attract more buyers and secure a higher price. Combined with our excellent customer service, we can deliver a smooth and successful sale of our home. **WEICHERT WORKS!**

## Our Mission Statement

- To keep our customers’ best interests first and foremost at all times.
- To provide customer service that exceeds our customers’ expectations.
- To provide additional value by offering related services to our customers.
- To encourage the personal development of our agents through education and certification.
- To solicit feedback, review, evaluate, and improve our performance.
- To participate in charitable efforts in our community, personally and financially.

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**BenchMark**  
Credit Score

901.202.2000

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



## THE INGREDIENTS FOR A SUCCESSFUL HOME SALE

Buyers shop for the home that is best for them and their preferences may differ from yours. As a seller you should seek to gain competitive advantages over other homes for sale in as many areas as possible.

### CONDITION

Overall condition is huge, however you should not pay for improvements that don't produce a significant return. Many times the difference is truly in the details.

### TERMS AND FINANCING

The mortgage business is complicated. Our in house mortgage company, Benchmark Mortgage can spin the numbers quickly for potential buyers to put together a sale. We guarantee the lowest rates! It's a Win Win!

### PRICE

The most difficult decision you will make deserves much more than a "one click" CMA that most agents use. A proper analysis includes market research, trends, proven strategies plus agent knowledge and experience.

### YOUR AGENT

Real estate agents are independent contractors. At Weichert Realtors, Benchmark our agents are not alone in their efforts to market your home. When you hire a Weichert, Benchmark agent, you get the strength of 500 offices nationwide and the marketing budget of our entire company. We invest in our agents to make them successful, so they can help you be successful. We are way more than just a yard sign. **WEICHERT WORKS!**





**MAKING YOUR LISTING IRRESISTIBLE  
HOME STAGING, PHOTOS & LIGHTING**



**SMART PRICING STRATEGY  
BUYERS MARKET & SELLERS MARKET**



**INTERNET LEADS SYSTEM  
GENERATE, CAPTURE & MANAGE**



**LOCAL & GLOBAL REACH  
YOUR NEIGHBORS, YOUR CITY  
WORLDWIDE**



**ULTIMATE OPEN HOUSE PROGRAM  
EXPOSURE, TRACKING & RESULTS**



**COMPLETE BUYER SERVICES  
VENDER REFERRALS,  
& FINANCING**



**EXTENDED TRANSACTION  
MANAGEMENT,  
COMMUNICATION & VERIFICATIONS**

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# TERMS TO KNOW

## **APPRAISAL**

An estimate of value of property resulting from analysis of facts about the property and the market.

## **ANNUAL PERCENTAGE RATE (APR)**

The borrower's total costs of the loan term expressed as a rate. This is not their interest or note rate.

## **CLOSING DISCLOSURE (CD)**

A document designed to provide disclosures that will be helpful to borrowers in understanding all of the costs of the transaction. This form will be given to the borrower at least three business days before closing.

## **COMPARABLE SALES**

Sales that have similar characteristics as the subject property, used for analysis in the appraisal. Commonly called "comps."

## **CLOSING**

Occurs when the buyers & sellers sign paperwork, buyers become contractually obligated to the lender and become the legal owners of the home. Closing typically takes place at an attorney's office or title company.

## **DEED RESTRICTIONS**

Limitations in the deed to a parcel of real property that dictate certain uses that may or may not be made of the real property.

## **DISBURSEMENT DATE**

The date the amounts are to be disbursed to a buyer and seller in a purchase transaction also referred to as "funding." Buyers can then take possession of the property.

## **EARNEST MONEY DEPOSIT**

Down payment made by a purchaser of real property as evidence of good faith; a deposit or partial payment towards the purchase price.

## **EASEMENT**

A right, privilege, or interest limited to a specific purpose, use or access that one party has in the land of another.

## **ESCROWS/IMPOUNDS**

A trust type of account established by lenders for the accumulation of borrower's funds to make periodic payments of taxes, mortgage insurance premiums, and/or future insurance policy premiums.

## **HAZARD INSURANCE**

Real estate insurance protecting against fire, some natural causes, vandalism, etc., depending upon the policy. Buyers often add liability insurance and extended coverage for personal property.

## **LEGAL DESCRIPTION**

A description of land recognized by law, based on government surveys, spelling out the exact boundaries of the entire parcel. It should thoroughly identify a parcel of land so that it cannot be confused with any other.

## **LIEN**

A form of encumbrance that usually makes a specific parcel of real property the security for the payment of a debt or discharge of an obligation (judgements, taxes, mortgages, and deeds of trust, for example).

## **PITI**

A payment that includes Principal, Interest, Taxes, and Insurance.

## **POWER OF ATTORNEY**

A written instrument whereby a principal gives authority to an agent. The agent acting under such a grant is sometimes called an Attorney-in-Fact.

## **RECORDING**

Process of filing documents affecting real property with the appropriate government agency as a matter of public record.

## **SETTLEMENT STATEMENT**

Document providing a detailed breakdown of costs involved in a real estate transaction.



## KEY PROFESSIONALS INVOLVED IN A REAL ESTATE SALE

We coordinate with knowledgeable professionals throughout the selling process. You may also encounter the following industry specialists who are able to answer questions in their area of expertise.

### **YOUR LISTING AGENT**

Coordinates all efforts to market your home through multiple methods of advertising to attract buyers, negotiates offers on your behalf, coordinates inspections and repairs, and basically assists to turn a listed property into a closed transaction.

### **BUYER'S AGENT**

Works with the buyers interested in your property. Buyers may see your home online, come to an open house or receive one of our marketing pieces. They may contact their buyer's agent to make the actual offer to purchase.

### **HOME INSPECTOR**

Hired by the buyer to inspect your home for function of all systems including appliances, electrical, plumbing, HVAC, etc. They will also inspect the foundation, drainage, roof, exterior and interior condition. The buyer can then negotiate for items in your home to be repaired or replaced.

### **APPRAISER**

Provides an analysis of the subject property based on comparable sales and determines a fair market value for the property. They will measure your home to determine the sq footage as well as make notes of the number of rooms, garages, out buildings, updates, and overall condition. Their report must include a minimum of 3 historical sales to place a value on your home.

### **REPAIR VENDORS**

Repairs may be required on your home as a result of the buyer's inspection and/or the appraiser's report. Your listing agent can help you with coordinating these professionals.

### **CLOSING ATTORNEY / TITLE COMPANY**

Your sale will be closed at an office that will receive monies and details from the buyer, seller, and lender. They facilitate the signing and recording of all legal documents required, and also disburse all proceeds from the transaction to appropriate parties including your current lender if applicable.

# INTERNET REAL ESTATE MARKETING

## What's the *REAL* Story?

Your home will be displayed on multiple web sites. Many agents have become totally reliant on our local Multiple Listing System that feeds your listing to other sites. Many agents stop here because it is free and easy. When it comes to internet sites, maximum exposure is better, so bigger really is better.

Realtor.com and Zillow get the most traffic. They sell advertising not homes. These sites display homes to attract more views. Realtors buy ad space on the sites to attract potential clients. These sites grab 30,000,000 plus visits per month. Unfortunately for home selling purposes, many times the information is old, incomplete, or inaccurate, and a large percentage of the homes are already sold or not for sale at all.

Sites owned by real estate brokers exist to sell their clients' listings by attracting buyers. They may also offer additional services to aid in a purchase. There are over 300 real estate companies in our local market. They vary in size from national franchises to local independents to single brokers.

- Nationwide companies like Weichert, Remax, Keller Williams, etc get the most traffic with 2-5,000,000 visits per month. They have developed their sites over the years by spending millions of dollars on search engine optimization to attract more home buyers to sell their clients' homes.
- Regional companies operating in several states may see 100-200,000 visits per month to their sites. Their budgets to increase views and exposure are much smaller than at the national level.
- Local independent firms down to the single brokers typically have little or no budget to increase internet views and may only see 100-500 visits in a month. They do not typically spend the extra money to increase internet exposure for your home.

At Weichert, we want to get you the maximum exposure for your home. We spend millions of dollars annually to get approximately 3,000,000 visits per month from viewers around the world. We spend more money, gain more exposure, attract more buyers, and get a higher price for your home. **WEICHERT WORKS!**







# SELL YOUR HOME

## OUR INTERNET STRATEGY DRIVES MILLIONS TO WEICHERT.COM

Tens of millions buyers visit Weichert.com each year, making it one of the TOP real estate broker websites in the United States.

- We significantly invest in online marketing
- Over ONE MILLION search terms lead to Weichert.com
- Weichert.com consistently ranks high in the search results
- Social media content and online ads drive buyers to our site.
- We have an unmatched online presence that is unmatched in the industry.
- Tracking & follow up on every internet inquiry.

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## WE MAKE YOUR LISTING IRRESISTIBLE

We know what home buyers want to see. The time we have spent with thousands of buyers gives us the knowledge to help you present your home in its best light.

- Professional photography and as many photos as possible is important. Lifestyle photos work well in showing neighborhood parks, attractions, etc.
- Detailed descriptions on your listings can attract more buyers. We know the “hot buttons” to push with potential buyers.
- Professional home staging is available. An extra set of discerning eyes can identify other areas to improve. It also helps to have a third party “punch list” to work from to prepare your home for photos.
- We can help you identify the right efforts to make your home irresistible without breaking the bank. Some improvements are worth the effort, some are not.

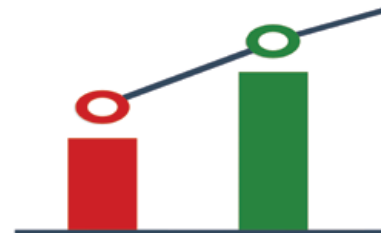
## PREPARING YOUR HOME

- First impressions are huge. How does the home look from the curb? Yard mowed, leaves raked, flower beds cleaned out, no standing water on walkways, etc. No rotten wood or peeling paint especially at the entrance. The front door should be in good condition and locks should open easily.
- Cleaning is next including all corners, baseboards, and carpets. Include stretching carpets if wrinkled. Pay attention to dirty grout and caulking in bathrooms. Clean A/C vents, the ovens, and vent hoods. Do everything you can to rid any unpleasant smells. Pets can be a challenge but air purifiers can work wonders.
- Organize and declutter. Remove as many personal items as possible. Store extra furniture, area rugs, towels, etc. Think “Model Home Look”. Go ahead and pack clothes and other closet items that you won’t need until you get to your new place. This will help the closet spaces look like they are more than adequate. Same for the attic. Kitchen and bathroom counters should be clear to show as much counter space as possible.
- Go ahead and repair small items that might attract attention during a showing. No dripping faucets or running toilets. Address any old ceiling stains. Neutralize bold paint colors and pay attention to problem areas like baseboards and door frames. Make sure all doors and windows open and shut properly.

There is a good reason why Realtors like to advertise “move in ready”. It tells the prospective buyers that there is no work for them to do here!



# PRICING CONSIDERATIONS

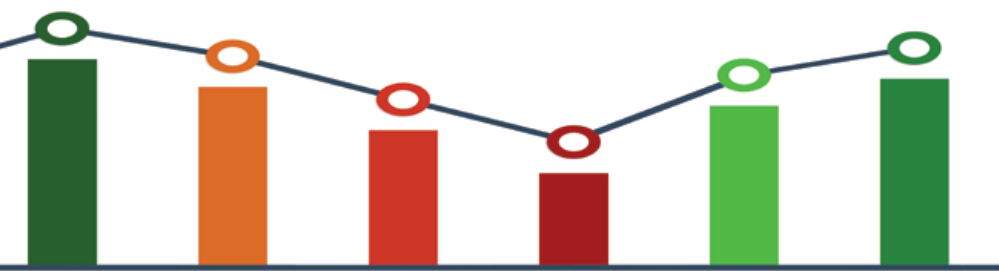


## PRICING YOUR HOME IN A SELLER'S MARKET

- There are more buyers than sellers and inventory is low. Prices are rising. Sellers are receiving multiple offers on their homes.
- Buyers cannot simply reject a property and go pick another, they are more likely to overlook flaws in a property. Inspections may be waived, and buyers may purchase “as is.”
- Many buyers **must** purchase and will pay a higher price. They are moving to town for a job, family, schools, etc. They are highly motivated so sellers have more negotiating power in these situations.
- Be patient. You do not have to accept an offer the first day on the market. Allow several days or a week to pull in more prospective buyers. If you get an offer that you can't refuse then you can still accept. YOU, the seller, are in control.
- Consider recently sold properties in your study of the market but more importantly you should price your home based on other properties currently on the market. How do you stack up to the competition?
- Pay attention to price points. \$300k, \$400k, \$500k, \$750k, etc. Bumping your list price to the next major price point will keep you in front of buyers and give you a little negotiating room should you need it.
- Should you receive multiple offers, your Weichert Agent can help you manage the process to your advantage.

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## PRICING YOUR HOME IN A BUYER'S MARKET

- More sellers than buyers. Inventory is high, and prices may be flat or declining. Days on market is increasing and approaching 90-120 day average.
- Buyers demand more for their money and negotiate more. More buyers may ask for sellers to pay a portion of their own closing expenses. Allow for negotiating room in your asking price.
- Buyers may ask for more as a result of inspections or be more likely to cancel a transaction altogether based on the results. Be prepared for another negotiation.
- It may be best to price near the middle of the market as opposed to top end. Too high and buyers may buy something less expensive before they move to your home.
- Offer additional value such as financing programs or flexible occupancy and closing date.

In any market, Buyer, Seller, or Balanced, your Weichert Agent can help you get a higher price. More effort, more advertising dollars spent, more materials, more exposure equals more buyers for a higher price.

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# TOP TEN SELLER MISTAKES

## 1 NOT PRICING YOUR HOME “IN THE MARKET”

You could price the highest, lowest, or in the middle. You should price your home based on how it compares to other properties using location, size, condition, amenities and upgrades as your guide.

## 6 NOT REACTING TO FEEDBACK.

It is tough to hear something negative about your home. Usually negatives that can be addressed include cleaning, painting or other deferred maintenance. A small concession or repair could lead to a sale.

## 2 NOT PREPARING YOUR HOME TO SHOW.

Since you are competing for buyers it is important to do everything within reason to make sure your home shows well. Overall condition and cleanliness are key to a good showing.

## 7 OVER IMPROVING TO SELL.

Spend time and money where it makes sense. Too much investment in improvements may not get back the dollars you put into it. It makes sense to spend some time and elbow grease to get your home ready for the market but not to make major renovations.

## 3 RESTRICTING SHOWINGS.

Your home must be able to be seen when buyers are ready to look although sometimes it is inconvenient. A missed showing could mean the buyer will not return to look at your home and instead purchase another home they saw that day. Try to accommodate all showings.

## 8 BEING PRESENT AT SHOWINGS.

Buyers want to be able to see a home. Take their time if interested and speak freely. If the homeowner is present, buyers may feel they are imposing and move on quickly.

## 4 CHOOSING A REALTOR WITHOUT EVALUATING THEIR MARKETING PLAN.

Hiring a realtor should be like interviewing a new employee. You need to be sure you are getting full service to market your home. Selecting a realtor based on who sold you the house or using a friend or relative may not yield the best results.

## 9 REJECTING LOW BALL OFFERS.

Many buyers don't understand where to start in negotiations and may start low because they think they may get lucky and get a steal. Almost always, a buyer's first offer is not their best or final offer. Negotiate every offer to your price no matter where it starts.

## 5 NOT INVESTIGATING YOUR BUYERS FINANCIAL QUALIFICATIONS.

A “pre-approval letter” is just the start. Weichert Agents are trained to ask the right questions, AND TO VERIFY JOB INCOME, DOWN PAYMENTS & CREDIT.

## 10 NOT READING AND UNDERSTANDING THE CONTRACT.

Sellers should understand every line of the contract and know how to deal with inspections, repairs, contingencies, buyer due diligence, etc. Please read through and ask your agent for any clarification needed.





## FINANCING THE BUYER

Benchmark Mortgage, LLC can qualify a prospective buyer for your home without cost or obligation. We can review credit, income, funds required to close, and employment issues prior to accepting a contract. If the buyer has qualified with another mortgage company, we follow up on their progress because we know the right questions to ask.

Our agents can assist a buyer in evaluating a wide variety of financing options. Through our broker agreements with wholesale lenders nationwide we can provide financing for the buyer directly through our agents.

### **Some of the most common types of financing available include:**

**FHA** Buyers are required to put in 3.5% of the sale price as a down payment. Buyers typically ask the seller to contribute to the buyer's closing costs as they maybe short on cash. Many times buyers ask sellers to contribute more cash than they require. We can help you determine what is really required to close.

**VA** Veterans Administration loans for active and inactive service personnel can be used to finance 100% of the sales price. VA Buyers typically ask the seller to pay the their closing expenses.

**CONVENTIONAL** The most common type of financing which requires a minimum 5% down payment and higher credit scores. Sellers will prefer a buyer with a conventional loan over an FHA or VA.

**JUMBO** Any loan amount above conventional loan amounts is considered a jumbo product. Terms may vary widely from lender to lender but typically require higher down payments and higher interest rates.

# PROVEN MARKET

## OUR WELCOME CENTER BRINGS INTERESTED BUYERS TO HOMES QUICKLY AND EFFICIENTLY.

Internet information is growing to the degree that managing the information is becoming more difficult. Without the proper management the opportunities created are lost. Consumers expect a response to their inquiry in a few hours. The typical agent response time ranges from 12-48 hours.

### Traditional real estate companies

- Internet inquiries go to a specified email. Office staffs checks periodically and assigns an agent to follow up. Office follow up with the agent that received the internet lead varies.
- Nearly half of buyer inquiries go unanswered and will not receive information on your home.

### Weichert

- Manned call centers receive internet inquiries 7 days a week 9am-9pm
- Customer Service Reps receive phone inquiries as well as email and respond directly to the consumer within minutes.
- Calls are “scrubbed” to determine genuine home buyers that are then transferred immediately to Weichert agents.
- Inquiries are retained in a data base for further follow up by our agents and our office weekly.

## WE CAPTURE CORPORATE TRANSFEREES MOVING TO TOWN.

Weichert Workforce Mobility consistently sends us “Dream Buyers” – buyers relocating for employment to our area that need to purchase a home right away.

- Weichert Workforce Mobility is one of the top relocation firms in the world relocating 25,000 + people annually.
- Operates in 175 countries worldwide.
- Serves over 400 leading corporations including many Fortune 500 companies.



# TING STRATEGIES

## OUR OPEN HOUSE STRATEGY ATTRACTS MORE BUYERS

Weichert Realtors, Benchmark open houses produce results. Most realtors no longer hold open house claiming it is “old school” or a “safety risk” or “just don’t work”. Many buyers shop on their own before they contact their Buyer’s Agent to write an offer to purchase. Visitors can also spread out information about your home to friends and coworkers that may be interested. We have found that with the right effort they do produce sales.

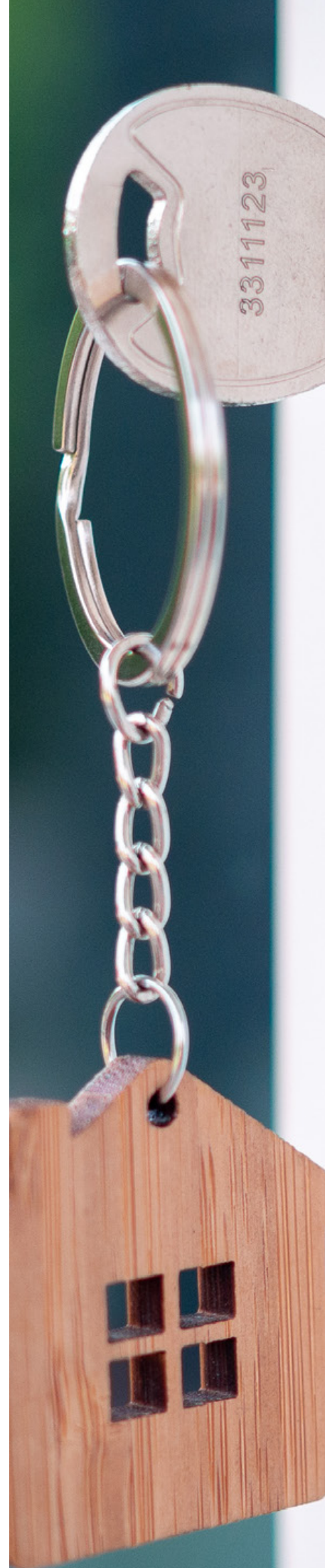
- Advertise the open house in advance in the neighborhood and online
- Post multiple “Open House” directional signs and/or balloons
- Have full color home brochures on hand
- Require all visitors to sign in and provide contact information
- Provide financing scenarios from Benchmark Mortgage to visitors and discuss qualifying

## LOCAL + GLOBAL ADVERTISING = MAXIMUM MARKET EXPOSURE

Many companies may only provide a yard sign and enter your home in the local MLS. That is hardly a marketing strategy. At Weichert, that is just the first step. We do much more to attract the maximum number of prospective buyers. More buyers = higher sale price.

- Full color laser printed flyers including a mortgage pre-qualification application
- Business card size brochure with QR code to Weichert.com to see all the photos
- Neighborhood postcard mailing to announce your new listing
- Open houses held with a rotation of other agents at our office to spread the word
- Global reach through Weichert.com and Weichert Workforce Mobility

**WEICHERT WORKS!**



# FREQUENTLY ASKED QUESTIONS

## **CAN I SELL MY HOUSE “AS IS?” I DON’T WANT TO HAVE TO DO ANY REPAIRS.**

Some homes must be sold “as is” due to significant repair issues or damage from fire, wind, etc. If your home is average or better condition it is best not to label the sale “as is”. That can send a message to potential buyers that there may be significant problems and discourage them from viewing your home.

## **WHAT KIND OF INTERNET EXPOSURE DO YOU PROVIDE?**

Your Weichert agent maximizes exposure through all typical websites. Weichert’s corporate office also syndicates your listing to additional sites. The “Weichert Lead Network” is a proprietary system that logs in prospect info so that your agent can continue to follow that lead. Weichert.com pulls in an average of over 10,000 unique visitors each day.

## **WHY DO BUYERS ASK FOR POSSESSION AT CLOSING? I NEED TIME TO MOVE.**

As of the closing date, the property becomes the buyer’s home and responsibility. If a seller needs more than one day to move, it can be negotiated and evidenced by the appropriate form. Typically a day or two to move after closing may be accommodated.

## **WHAT ARE MY CLOSING COSTS?**

Other than the real estate commissions, typical seller closing costs include attorney fees, closing fees, doc prep, lien release fees, and shipping fees. The total of these fees excluding commissions is around \$1000.00.

## **DO I HAVE TO PAY THE BUYER’S CLOSING COSTS?**

Most loan programs allow sellers to contribute toward the buyer’s closing costs and pre-paid items. This can equate to 3-6% of the sales price of the house. Contributing to a buyer’s closing costs can make deals work by helping buyers qualify to purchase with less money out of pocket.

## **HOW MUCH NOTICE WILL I RECEIVE WHEN SOMEONE WANTS TO VIEW MY HOME?**

Buyers dictate when to view homes based on what works for them. Their agents will schedule showings based on the buyer’s request. Most appointments will be requested several hours in advance.

## **HOW LONG WILL IT TAKE TO SELL?**

Several factors play into this. Price, location, time of year, and the availability of similar homes all affect market time. Your agent can research these factors as they relate to your home and get a better feel for the typical market time.

## **WHAT IS THE BEST STRATEGY TO GET THE HIGHEST PRICE?**

More marketing and more agent effort is the best answer. Your Weichert agent will maximize marketing in several different ways. More Buyers = Higher Price.

## **WHAT IF I START TOO HIGH?**

It is ok to test the market with an optimistic asking price. However it is important to continually monitor the market activity to avoid letting a property languish on the market with no offers and little activity. This will lead to the assumption among buyers that there could be something wrong with the property.

## **IF I SELL MY HOUSE AT A HIGHER PRICE, WHAT IF IT DOES NOT APPRAISE?**

It is best to sell the property at the highest price possible within your given time frame. The appraiser will know your contract price when he works up the appraisal. He has to “justify” the sales price as being reasonable. Your sales contract represents what a willing buyer will pay and what a willing seller will accept.

## **IS THERE ANYTHING I CAN DO TO HELP IT SELL?**

Yes. Keep your home “show ready” at all times. Distribute brochures or other advertising about your home to friends and family. Ask them to spread the word. Share social media posts that your agent uses. This will direct possible buyers back to your agent and your home.

## **WHAT ABOUT OPEN HOUSES?**

Talk to your agent about the process and how to prepare. Buyers may actually enter a contract the day of the open house, contact their buyer’s agent and come back for a second look, or keep it in mind and tell others about it.



# LET ME GUIDE YOU THROUGH THIS COMPLEX PROCESS



**GET AQUAINTED WITH YOU  
AND YOUR HOME**



**RECOMMEND  
IMPROVEMENTS**



**POST  
“FOR SALE” SIGN**



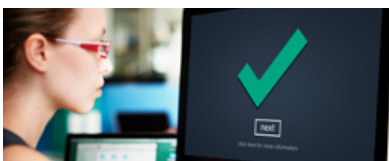
**ENGAGE WEICHERT.COM  
WELCOME CENTER**



**HOST ULTIMATE  
OPEN HOUSE**



**MANAGE CONTRACT  
PROCESS**



**CONFIRM MORTGAGE  
COMMITMENT**



**PRESENT A CUSTOMIZED  
MARKETING PLAN**



**SHOWING SERVICE  
& GUIDELINES**



**ADD TO MULTIPLE LISTING  
SERVICE (MLS)**



**PRODUCE  
BROCHURES**



**OFFER MORTGAGE  
PRE-APPROVALS**



**FIELD & PRESENT ALL  
OFFERS AND NEGOTIATE**



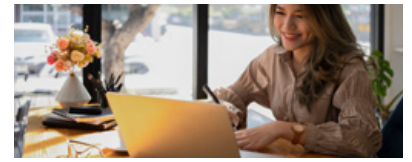
**NEGOTIATE ANY  
INSPECTION ISSUES**



**DELIVER  
PRICING OPTIONS**



**DISCUSS HOME  
PROTECTION PLAN  
BENEFITS**



**POST ON MAJOR REAL  
ESTATE SITES**



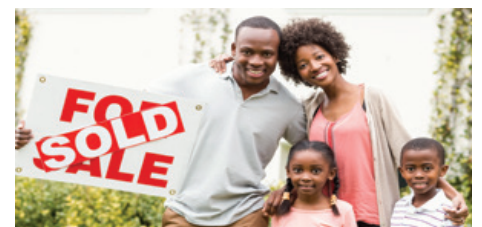
**MAIL  
“JUST LISTED” CARDS**



**FOLLOW UP  
WITH FEEDBACK**



**HELP SETTLE ON  
ALL SALE TERMS**



**SUPPORT THROUGH  
CLOSING**



## BENCHMARK MORTGAGE

Benchmark Mortgage was opened in 1999 to support our agents to assist buyers and sellers by streamlining mortgage pre-qualifying and mortgage processing. Our agents are integrated into the mortgage process. This becomes a huge tool to sell homes that no other agents have available. No more sending buyers to a bank or waiting on call backs. All financing services are available “in house”. A good analogy would be the car business. Approximately 40% of new car sales are financed “in house”. Why? Because it just works. If a dealership sent their buyers to seek financing and come back, what would likely happen?

Your Weichert Agent has the full support of Benchmark Mortgage to help with the sale of your home.

- Fast and easy qualification for potential buyers
- Expert evaluation of interested buyers with their own financing
- Provide alternative financing if our buyer’s current lender is not performing
- Problem solving for difficult buyer financing issues
- Constant monitoring of our buyer’s mortgage processing with outside lenders

## LOAN APPLICATION PREPARATION

In order to keep the loan process as simple as possible, we keep the amount of documents needed to a minimum. Please be prepared to provide the following items:

- Recent pay stubs
- W-2s (2 years)
- Bank statements (2 months)
- Driver’s License or other valid id





# BenchMark Credit Score

## WHAT IS BENCHMARK CREDIT SCORE?

Benchmark credit score was opened in 2008 in response to the changing mortgage guidelines after the “Mortgage Meltdown”. Credit score requirements increased eliminating thousands of would be buyers from the housing market. We developed a “Patent Pending” program to systematically raise credit scores to put more buyers back in the market. The program is unlike typical credit restoration programs in that it is designed specifically to close a mortgage loan and purchase a home. This company also works directly with Benchmark mortgage to qualify buyers at lower interest rates meaning more buyers or your home.

Your Weichert Agent has the full support of the resources of Benchmark Credit Score.

- Frequently, a buyer we state “I am not ready to buy. I am working on my credit”. Many times we can review the credit, make adjustments, and qualify to buyer to purchase right away.
- We process many loans that have been turned down by other lenders because of our expertise.
- Sometime, a buyer’s credit score can drop after writing a contract on a home. We have resolved many of those situations and put a buyer back on track to close.

Weichert realtors, benchmark. Benchmark mortgage. Benchmark credit score. The only real estate business model of it’s type. All fast, all easy, all customer service, and all under one roof.

**WEICHERT WORKS!**



## AFFILIATIONS

MAAR  
NWMAR  
NAR



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**WEICHERT WORKS!**

## DESIGNATIONS

- ABR – Accredited Buyer Representative
- AHWD – At Home With Diversity
- CRS -Certified Residential Specialist
- GRI – Graduate Realtor Institute
- MRP – Military Relocation Professional
- RENE – Real Estate Negotiation Expert
- SRES – Senior Real Estate Specialist
- SRS – Seller Representative Specialist





## MY PLEDGE TO YOU

- Explain all steps before they happen
- Return calls, texts & emails promptly
- Act as your connection to all services
- Provide immediate feedback and information
- Fully represent your best interests in negotiations
- Make the sale as simple, smooth and stress-free as possible.

## NOTES

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## **Weichert Realtors Benchmark, Benchmark Mortgage, Benchmark Credit Score**

Supports a wide variety of National & Local charities.

**St. Jude**

**Make A Wish**

**Boys & Girls Clubs of Memphis/USA**

**West Tennessee Veterans Home**

**The Ronald McDonald House**

**Memphis Union Mission**

**Memphis Food Bank**

**Neighborhood Christian Center**

**Confidential Care**

**Jesus Film Project**

**MAAR Benevolent Fund**

**ASPCA/Humane Society**

**Paws & Claws**

**The Liquid Legacy**



**SETTING HIGHER STANDARDS IN REAL ESTATE**

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