



Steven Whittaker
Certified Mortgage Planner
Trust One Mortgage
Phone: (800) 790-3317 x2321
Fax: 949-265-9048
swhittaker@trustone.com
www.stevenwhittaker.com



Dear (FSBO Prospect Name),

Thank you for the opportunity to provide you with important information to assist you in the sale of your home. I have enclosed the 33 Ways to Sell Your Home Fast booklet, as well as some other materials regarding items to take into consideration when you choose to sell your own home.

As a loan professional, I offer a complete program to you to assist you in selling your home and getting the best price possible through better understanding of the selling process. This program includes the pre-qualification of potential buyers, and providing you with access to other reliable professionals such as your Title or Escrow (Attorney), and professionals to facilitate home inspection required by lenders.

Since you are selling your current home, you may also be interested in purchasing a new home. I can provide you with financing options and assist you with pre-approval so you are perceived as a cash buyer. I can also provide you with a reliable Real Estate professional who I have worked with for many years to represent you as you search for a new home.

My For Sale By Owner Campaign includes:

- **FREE FINANCING BROCHURES:** I will create and print flyers to list information about loan programs that are available. (If you would like to market your property with these brochures, I can create specialized flyers with your homes amenities, but due to RESPA regulations I can not provide such marketing flyers for free. (See *What is RESPA?* for details.)
- **ACCESS TO WEBSITE HOSTING:** I will create a customized website that lists your property details and photos, as well as your contact information.
- **ACCESS TO CALL CAPTURE 800 SERVICE:** See the enclosed sheet on this lead capture service.
- **ASSISTANCE IN REVIEWING OFFERS:** I will be available to review offers written on your home.
- **PRE-QUALIFICATION OF BUYERS:** I will pre-qualify potential buyers, which will expedite the loan process and weed out any non-qualified prospects.
- **NEUTRAL 3RD PARTY:** I can provide you with reliable Title and Escrow contacts to act as the neutral 3rd party in the closing of your sale.
- **PRICE COMPARISONS:** I will provide you with a list of all comparable sales that have closed in the last 6 months within a 1 mile range of your home to ensure that your property is priced correctly.

Once again, I want to thank you for the opportunity to assist you in areas that you may not be familiar with. I feel that once we meet and discuss the potential of working together, you will be confident to put your trust in me to handle the financing on your next property, and work toward qualifying a buyer for your current property. I look forward to meeting with you to answer any questions you may have, and would like to start working with you to make the sale of your property easier for you.

Sincerely,

Steven Whittaker; CMA
Certified Mortgage Planner





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33 Ways to Sell Your Home Fast

Helpful Hints on Marketing and Selling Your Home

Tip #1: Clean up oil spills

First impressions are always critical, and your driveway is one of the first things a buyer will see. Here's a quick tip that may be the solution for your cement driveway: Try Drano or any high-powered liquid drain cleaner and sweep those oil stains away! Please use caution and read all manufacturers' warnings before you begin this task.

Tip #2: Paint walls a neutral color

If your home is decorated in dark or unusual colors, you're going to scare off a lot of potential buyers. It will be worth your while to paint your walls a neutral color, such as off-white. If you're not up to painting your entire house, at least paint the areas that make the biggest impression, such as the entry/foyer, living room, dining room, kitchen, and master bedroom.

Tip #3: Make a checklist



Make a checklist to review any time a Realtor is bringing someone in to look at your home. Nothing fancy, just something to remind you to do all the little preparatory tricks we've listed.

Tip #4: Polish fixtures

Polish all fixtures, brass, chrome, glass, etc. with a high polish. This will add a sparkle to your home!

Tip #5: Clean or paint appliances

Appliances should be clean at all times. If your kitchen appliances have broken knobs, replace them. If your stove is green, your dishwasher is gold, and the trash compactor is black, have a professional come in and paint them one matching neutral color. This is much less expensive than buying all new appliances, and it will add dramatically to the "salability" of your kitchen!

Tip #6: Get out of the house

Always leave your house for a few minutes while the Realtor is showing it. Remember, buying a house is an emotional experience. The buyer will tend to feel awkward inspecting the house while you are there.

Tip #7: Bake cookies



Keep a package of ready-made cookie dough on hand. Pop a few cookies in the oven just when a hot prospect is expected to arrive to view the home. The smell of freshly baked cookies will conjure up a lot of great memories! Try to trigger emotions that will work toward the sale of your house.

Tip #8: Clean the carpets

When you are ready to list your home, it's always a good idea to have the carpets cleaned. A clean home will always sell faster, and you should accentuate the fact that you take care of your home. Leave a few pairs of shoes just inside the front door to imply that you are meticulous about the appearance of your house!

Tip #9: Organize the garage

Do you ever find that you're having trouble pulling your car into the garage because you have so much stored in there? Clean it up by storing everything you can at a helpful relative's home or a rented storage unit. This way, your garage area will appear larger, and when it comes time for you to move, you will be more organized.

Tip #10: Offer to make payments

Offer to make the buyer's first 3 mortgage payments. This looks very attractive in your advertising. Many people like the idea of having a little grace period after moving into a new home, but usually when it gets down to negotiating, a lower price seems to prevail. Be sure you (or the buyer) are using an experienced lender, since seller concessions seem to confuse many less experienced lenders.

Tip #11: Paint front door and entry way

A fresh coat of paint will always help sell the house faster, but if you can't afford it, try this instead: paint the front door and, if needed, the entry area around the front door. If you don't have any matching paint around to use, see if there is a plate fixture or some other item you can remove. Take it to the paint store to obtain a paint color that matches.



Tip #12: Clean the pool

If you have a pool, it should look like you're just ready to throw a pool party, even if it's the dead of winter. You want to be sure to remind the buyer of how much fun a pool really is! This means a clean, un-covered pool with all of the furniture out and looking its best!

Tip #13: Carry back a second trust deed

Carrying back a second trust deed on your house can help a lot of people qualify who may not have been able to otherwise. (If you need all of the proceeds from the sale of your house, this method may not work for you.) You carry back a note for, let's say \$40,000, but you offer the note to the buyer for only \$35,000 providing the note will be paid off within the first month of ownership.

The buyer will now need to get approval for an equity line or second trust deed, which can close in as little as 4 days after the buyer takes possession of the home. Have a talented lender assist with this type of a deal, but realize that even though the buyer agrees verbally to this agreement, they aren't obligated to retire your note any sooner than the note itself states. The motivation to retire your note quickly has to come from the discount incentive. Sounds tricky, but it works.

Tip #14: Park down the street

Extra parking outside your house will give your property a spacious appearance. Park cars down the street so the Realtor has the most convenient parking. Also, be sure to remove children's toys, garbage cans, or any other unnecessary items from your front yard. All the buyer should see is a well-groomed property!

Tip #15: Let there be light

Most people keep curtains, blinds and drapes closed for privacy, but when your house is for sale, be sure to open them all! Your house will look larger and brighter. Make sure that your windows are crystal clear. If your screens are worn out and full of holes, replace them. If you can't replace tattered screens, take them out entirely to give that clean appearance. Don't forget to wipe down dusty windowsills.

Now if you have a window that faces an eyesore, you won't want to keep the drapes or blinds open. In that case, you would keep them closed, but still maintain a neat appearance.

Tip #16: Have a garage sale

Have that garage sale you've been meaning to have, but never got around to. This is one of the quickest, easiest, and most cost-effective ways to clear out those items that make your living space look cluttered. Check with your local newspaper to see if they offer a "Garage Sale Kit" including signs if you place a classified ad in this category.

**Tip #17: Pay down the principal**

Seller concessions can attract buyers faster than just about anything else. Attract buyers by offering to pay 1 to 3 years of principal on the buyer's new mortgage (based on a 30-year fixed rate mortgage) if the house is purchased by a certain date. Your Realtor or lender can give you precise figures, but a 3-year principal prepayment usually costs about 1.5% to 2.5% of the loan total amount. This is a small price to pay to sell your house quickly, but to the buyer, it's like getting 3 years of their 30-year mortgage wiped out, with only 27 years remaining! Generally, the buyer will attempt to negotiate a price concession in lieu of a seller's concession, but this will increase the readership of your advertising and get people in the door!

Tip #18: Create more space

Remember, you're not selling furniture; you're selling a house! Keeping this in mind, you may want to remove any large or ornate pieces of furniture. Unless your taste in furniture is the same as the potential buyer's, large pieces aren't going to help your house sell. Their absence, however, will make your house appear spacious and inviting.

Tip #19: Head to the nursery

When your house is up for sale, it's time to retire all those half-dead plants (both in your yard and in your house) that you keep thinking will come back to life some day. They make a mess by dropping leaves, and to put it frankly, having no plant is better than having a dead one. A quick solution is a trip to the nursery for a few fresh new plants!

Tip #20: Start packing

It will take some time to get all your knickknacks packed and ready to move. Why not do it now? Wrapping these little items in newspaper and storing them will make your move easier, and it will help your house show better. Remember, less is more!

Tip #21: Replace the Garage Door

The garage door is one of the largest, most visible elements of a home. If you want to instantly enhance the overall look of your home's exterior and increase its value, replace your garage door before listing your house. After all, what's the use of a clean, organized garage if the door itself is warped, cracked, broken, or in need of painting?

Tip #22: Empty the closets

Take as many of your personal items as possible out of your closet and store them in an out-of-the-way place. When your closets are cleaned up, they will look much larger to the potential home buyer! Abundant closet/storage space is a major selling point for most people. Apply this rule to any storage area.

Tip #23: Create an experience

Try writing a letter telling about some of the features of your home. Talk about the schools, good neighbors, malls and shopping centers in the area, perhaps even a little history about the home. Write it in a very personal fashion, as if you were writing to a close friend. Try to create images in the potential buyer's mind of how great it is to live there. Finally, type this letter and make copies, but sign each one by hand. Put the letter in a nice stationery envelope and leave it out where anyone viewing the house couldn't miss it.

Tip #24: Buy some new furnishings

Now is the best time for replacing old, worn out items with something new! Use your better judgment as to which items will actually make your current house look better to a prospective buyer.

Tip #25: Scope out new developments

When you're selling your home, one of the biggest competitors is the new home development in the area. Visit these developments to size up your competition and get ideas on how to beat them at their own game! Help your home to have the same appeal as the new homes by accenting similar attributes, while pointing out benefits your home may have that the new homes do not. You'll also get a good idea of what the price of your home should be, based on what the new homes are selling for.

Tip #26: Take the dog for a walk

If you own a dog that may be intimidating to the potential buyer, take your furry friend for a walk whenever the home is being shown. Your dog's bark may be worse than its bite, but if its presence alone could potentially cause tension for the buyer, it takes away from the overall emotional experience of looking at the home.

Tip #27: Water the lawn

Use your sprinklers as much as possible to ensure everything in your yard is green. Turn on your sprinkler's manual start button whenever a Realtor is bringing a potential buyer to view the home. Newly watered landscaping has a fresh, clean scent and a shimmer that makes it look much better than when it's dry. By leaving them on, you can also discourage any backyard exploring in the event you have unsightly areas there.

**Tip #28: Check the price**

Price may be a sensitive issue, but it is the one thing that will sell your house faster than anything else. If you price your house right in line with the market, it's not likely to sell quickly. That's because only the 10% or 20% of houses with the best prices are selling each month.

Tip #29: Tame wild jungles

An empty yard sells better than an overgrown yard, probably because an empty yard looks larger! When trimming back your shrubbery and trees as you're getting ready to sell your house, don't be timid. Trees and shrubbery should not hide the house itself. Less is more!

Tip #30: Buy potted flowers

Flowers always brighten the appearance of a home, and they add a pleasant odor. Most people do not want to buy fresh-cut flowers or spend money on something they will leave behind. A helpful alternative is to use clay or decorative pots as planters. After they have helped to sell your current home, you can use them to brighten up your new home as well!

Tip #31: Don't leave a mess

Inspect your house on the way out the door every day to see if there are any messes you have not had time to clean up. Kick clothes under the bed or get a couple of large, plastic tubs for emergencies. In short, don't leave your home a mess if there's any possibility that a potential buyer may see it. As a final note, be careful not to hide your mess where it will be easily discovered, such as in a closet or cupboard.

Tip #32: Brighten things up

Add a dramatic appearance to your house with new 100-watt light bulbs! A bright house looks larger, cleaner and more appealing to a potential buyer. This will create an open feeling, similar to the many new homes that are built today with lots of windows and skylights!

**Tip #33: Dollars and scents**

If you're not already popping something in the oven to fill the house with a pleasant aroma, spray a little vanilla air freshener. This particular scent has a great impact. Potpourri around the house is a good idea, too. Remember, we're trying to appeal to as many senses as possible!



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FSBO Checklist Questionnaire

Do you have experience in writing a purchase contract on a residential mortgage sale?

Have you selected an escrow company, title company, or attorney to serve as the 3rd neutral party in your transaction?

Have you considered what time contingencies you will provide the potential buyer for:

- Loan Approval
- Home Inspection
- Termite Inspection

Do you have a system in place to ensure that you are entertaining offers only from qualified buyers?

Have you done a cost market analysis to ensure that the home you intend to sell is priced properly and will be appraised accordingly when the application for funding goes to the lender?

Have you considered how you intend to market the property to ensure that any interested buyer is aware of the amenities?

- Will you be using a call capture 800 service?
- Do you have a means for creating a listing brochure?

Have you had your own credit report run in preparation for the pre-qualification and purchase of your next home?

Have you looked at a property yet for your next purchase?

If the answer to any of these questions is NO, then my For Sale By Owner Package is exactly what you need to assist you!





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123 Sample Street

List Price: \$500,000

4 Spacious Bedrooms
 3.5 Baths
 Formal Living & Dining
 Cathedral Ceilings
 Great Neighborhood

Crown Molding
 New Carpet & Prego Flooring
 Large Back Yard
 Beautiful Landscaping
 Close to Schools & Shopping



80/20 Combo & 2nd	
Down (0%)	\$0
Term	360 months
1st Loan	\$400,000
Int Rate	5.875%
APR	6.017%
2nd Loan	\$100,000
Int Rate	8.875%
APR	8.875%
Closing Costs	\$7,856
Cash to Close	\$7,856
P & I	\$2,754
Property Tax	\$458
PMI	\$0
Insurance	\$104
Total Monthly	\$3,316

80/15 Combo & 2nd	
Down (5%)	\$25,000
Term	360 months
1st Loan	\$400,000
Int Rate	6.125%
APR	6.251%
2nd Loan	\$75,000
Int Rate	7.875%
APR	7.875%
Closing Costs	\$6,896
Cash to Close	\$31,896
P & I	\$2,585
Property Tax	\$458
PMI	\$0
Insurance	\$104
Total Monthly	\$3,148

90% LPMI	
Down (10%)	\$50,000
Term	360 months
1st Loan	\$450,000
Int Rate	1.750%
APR	7.187%
Closing Costs	\$4,658
Cash to Close	\$54,658
P & I	\$1,608
Property Tax	\$458
PMI	\$0
Insurance	\$104
Total Monthly	\$2,170

Rates are subject to change due to unforeseen market conditions and borrower's credit profile.

Find out how I can pre-approve you for your NEW dream home! My talented staff can easily guide you through the home buying process. Whether you have good credit or bad credit, I can finance your dream home. *Trust One Mortgage is not affiliated with and does not represent (FSBO SELLER NAME) . Examples above may include Lender/Seller buydown concessions.





For Sale By Owner

Proudly Presenting:

Street Address

Your City Offered for: **\$560,000**

- ❖ 4 Bedrooms / 2.5 Bathrooms
- ❖ Family Room / Breakfast Room
- ❖ Fireplace in Living Room
- ❖ State-Of-The-Art Security System
- ❖ Custom window Treatments Throughout
- ❖ Upgraded Top-Of-The-Line Lighting Fixtures
- ❖ Almost 1,800 Sq. Ft.

**Call for
more information
about this property!**

(800) 123-4567

FREE PRE-QUALIFICATION FOR FINANCING!

Call now for information about loan programs that work for you!
I will provide you with comprehensive spreadsheets that outline loan programs and payment obligations for this property, and assist you in reaching your long-term goals!

Steven Whittaker, Certified Mortgage Planner
Phone: (949) 450-1800 | Email: swhittaker@trustone.com

Above information from sources deemed reliable but not guaranteed.

Designed and Printed by Steven Whittaker, Trust One Mortgage. (949) 450-1800 Call Licensed Broker, CA Dept of Real Estate.

Sample FSBO Website



The image shows a sample FSBO website layout. At the top, there is a large photograph of a kitchen with a granite countertop and wooden cabinets. A semi-transparent box in the upper right corner of the photo contains the text "FOR SALE BY OWNER". To the left of the main photo is a vertical sidebar with three smaller images: a bedroom, an exterior view of a house, and a dining area. Below the main photo is a dark red banner with the text "Executive Home on the Golf Course". Underneath the banner is a property description in Latin placeholder text. At the bottom of the page are three icons with labels: a pen and paper for "School Info", a globe for "Community Info", and a mobile phone for "Calculator Info". A red arrow points from the text below to the "Calculator Info" icon.

Contact:
Susan Williams
Homeowner
3143 W. 350 N.
Layton, UT 84041
(801) 555-5555
swilliams@provider.com

Executive Home on the Golf Course

Property description: dolor sit amet, consectetur adipiscing elit. In placerat fringilla eros. Pellentesque eros dolor, dapibus nec, dapibus eget, fringilla et, nibh. Morbi quis leo malesuada pede condimentum dapibus. Vestibulum sodales faucibus lorem. Etiam dapibus, dolor ut pulvinar vehicula, ante ipsum vulputate nunc, tincidunt dictum libero ligula sit amet pede. Mauris fermentum eleifend justo. Proin laoreet sem vel massa. Aliquam erat volutpat. Nunc risus. Phasellus odio. \$500,000.00

 School Info  Community Info  Calculator Info

Includes a complete
Buyer Resource Center



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Call Capture 800 Power Line Marketing Service

As part of my For Sale By Owner campaign, you will have exclusive access to my Call Capture 800 Service. I will provide a For Sale By Owner sign for your front lawn, which will have a sign rider that advertises loan programs appropriate for your home through an 800 number. If you would like to list the amenities of your home on this message, we can share the costs of the service.

When prospective buyers drive by your home, they will see this sign and be prompted to call and find out more information about your property. When they call that 800 line, they will hear a recording which I will prepare, that will include detailed financing information about loan programs and monthly payments for a property at your selling price, and offer free pre-qualification for financing. If we are sharing the costs of this service, I can include any amenities you would like to highlight to better market your home. We will focus on promoting information relevant to after-tax costs, which is often a huge incentive to buy, especially for the first time home buyer.

This 800 number service will allow us to capture the phone numbers of those incoming calls, and I will diligently follow up with each and every one of these leads to answer any questions about your home relating to financing and encourage prospective buyers to schedule a tour of your property. I will make free pre-qualification available to each lead generated through this 800 number, and encourage pre-approval of financing through one of my lenders in an effort to deliver a cash buyer to your door.

My goal is to increase the number of qualified buyers you come in contact with, assist you in selling your property quickly, and do my part to make sure you get top dollar for your home. Likewise, having earned your trust, I would also hope to be the person you turn to for financing on your next purchase.

This service has been extraordinarily effective in helping other members of your community sell their home quickly. I will look forward to putting the 800 Power Line Marketing Service to work for you!



Seller's Alert: 11 Common Mistakes

*Don't put your home on the market until you've read this report!
Avoid 11 mistakes that could cost you thousands of dollars.*

Selling your home can be an exhausting experience. Last minute walk-throughs, inconvenient calls, price adjustment and the possibility of being stuck with two mortgages to pay at one time are real concerns. If you are not completely prepared, you could end up losing hundreds, or even thousands of dollars.

The difference between a profitable, smooth transaction and a break-even is a miserable experience and often a fine line. In the majority of cases, it comes down to the subtle know-how of your profession. By utilizing the knowledge of a qualified professional, you'll ensure the quick, profitable sale of your home. This report is designed to arm you with the knowledge to avoid common mistakes that cost sellers serious money.

1. REFUSING TO MAKE PROFIT-INDUCING REPAIRS: It always costs you more money to sell "as is" than it does to make repairs that will increase the value of your home. Often, the minor improvements will yield as much as 3 to 5 times the repair cost at the time of the sale. Your agent will be able to point out what repairs will significantly increase the value of your home. Seemingly small fix-up jobs can have a huge impact.

2. NOT CONSIDERING OTHER FINANCING TERMS: Cash is not always the most advantageous transaction. Income level, tax benefits and current legislation are all critical factors when considering purchase terms. Professional Loan Officers are experts at home transactions, and can lead you down the path that will give you the highest yield.

3. PROVIDE EASY ACCESS FOR SHOWINGS: Accessibility is a major key to profitability. Appointment only showings are the most restrictive, while a lock box is the least. However, there are certain considerations to take into account. Your lifestyle, time frame for the desired sale, and the relationship with your agent all factor into the equation. The more accessible your home is for potential buyers to see, the better the odds are of finding a person to pay the price you're asking for the home. You never know if the one that couldn't get a viewing was the one that got away! By having a tool that alerts you to an interested prospect, you will be able to provide a comfortable time to view the home.

4. PRICED TOO LOW OR PRICED TOO HIGH: It is important to find the right professional to work with to ensure your property is priced appropriately for a timely and profitable sale. If the property is priced too high, it will sit and develop the identity of a "problem property" in your marketplace. If it's priced too low, it could cost you considerable profits. The market has subtle nuances and market changes that should be re-evaluated by the professional that is marketing your home, and communicated back to all interested potential buyers when important changes occur.

5. RELYING SOLELY ON TRADITIONAL METHODS TO SELL YOUR HOME: The prospect today wants up-front information about the home they are considering to purchase. After all, this is one of the most important purchases they will ever make in their life. As the seller, you should demand around-the-clock advertising exposure, innovative lead generation methods, and lead accountability and follow up. These services exist and should be offered to you to assist you in selling your home.

6. MARKET TIMING VS. SEASONAL SELLING: Just as a broker continually follows the trends of a stock, your loan consultant continually follows the market trends involved in home financing. Your professional will know if the market cycle is poised to net you the most money. Many people believe that property will always sell better in the spring than in the winter. This doesn't always ring true. Disregard the belief that property sales are seasonal, because selling property really relates to selling with the right exposure and knowing current market trends.

7. REFUSING TO MAKE COSMETIC CHANGES: The prospective home buyer's first impression is the most important one. An incredible number of home sales have been lost to unkempt lawns, cluttered rooms, bad stains, and unpleasant odors. These all seem to be rather small things to think about, but you have to imagine you're the buyer looking at the home, from top to bottom, military style.

8. WASTING TIME WITH AN UNQUALIFIED PROSPECT: Be sure to align yourself with a loan consultant that will eliminate the possibility of negotiating with potential buyers who are simply not qualified to make the purchase. All potential buyers should be screened before valuable time is lost.

9. DON'T TEST THE MARKET: Never put your property on the line to sell unless you are serious. The right professional will find you buyers, and if you are harboring indecision, you will be the one who blows the sale.

10. BELIEVING YOU ARE POWERLESS TO MAKE A DIFFERENCE: Be part of the team! Take an active role in doing what you can to facilitate the sale of your home. Networking with your peers and professional associates can often result in the sale of the home. It's surprising how many homes are sold this way.

11. BELIEVING ALL LOAN ORIGINATORS ARE THE SAME: With all of the intricate detail and decisions involved in selling your home, should you rely on anyone but a top producing professional? Many friends and family members have been estranged as a result of failing to meet the expectations of the seller. Your home sale is too time consuming and difficult a task to trust to someone who is not trained in this area. Maximize your profits by using a professional consultant.

I sincerely hope these tips and ideas are valuable to you. If I can be of service in any way, I would consider it a privilege to assist you in selling your home.

Sincerely,

Steven Whittaker; CMA
Certified Mortgage Planner

FOR SALE BY OWNER AGREEMENT

I, _____ (Full name of Seller) desire to utilize the services provided in the For Sale By Owner Campaign proposed to me by Steven Whittaker of Trust One Mortgage. My desire is to use the different services provided in this campaign to aid in selling my home on my own. I realize that any advice provided to me as it relates to the negotiating of the sale of my property is being provided not only free of charge, but also without any guarantees, and I waive any and all claims of responsibility and liability against the provider of this material. I therefore do not hold any parties involved in this relationship responsible for any decision I make in the negotiation of the sale of my home.

I realize that the objective of Steven Whittaker is to assist me in selling my home, while at the same time marketing and promoting their services. In exchange for his efforts, I will allow Steven Whittaker to follow up on any leads of people who are interested in buying my home. I will make every effort to pass along the name, address, telephone number, and any other relevant contact information of any person who has expressed an interest in purchasing my property, so that Steven Whittaker can perform the proper due diligence on my behalf to ensure that these leads are qualified to purchase my property. Additionally, I understand that through the Call Capture 800 Service provided by Steven Whittaker, he will be marketing my property and financing options related to it. In the event that I choose to have the amenities of my property advertised, I understand that I will need to pay my proportionate share of any and all marketing costs. I also realize that Steven Whittaker will be diligently following up on any leads that come through the Call Capture 800 Service in an effort to assist me in selling my home in a rapid manner.

Lastly, I understand that my obligation is only to make sure that Steven Whittaker has the ability to pre-qualify any person who makes a written offer on my home in an effort to help him build their business as a loan professional.

Seller's Name

Steven Whittaker

Date

Date



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What Is RESPA?

RESPA is the Real Estate Settlement Procedures Act, a federal law enacted to protect consumers from abusive or excessive fees in real estate transactions. Among the requirements of RESPA are rules regarding cooperative marketing and referral kickbacks.

In short, a loan officer cannot offer *anything* in exchange for business referrals. In times past, it wasn't uncommon for loan officers and mortgage brokers to give gift certificates or larger-valued items to people who referred them business. Now, anything beyond a simple "Thank You" is a violation of the law, and can be prosecuted.

(Conceivably, this is to keep the loan fees down, as a referral bonus or thank-you gift from the loan officer could mean higher costs for the person getting the loan.)

What it means is that I cannot give you something as simple as free listing flyers that market your home, as that would be perceived as an exchange of something of value for business referrals. Nor can I list the amenities of your home on my call-capture hotline, unless I charge you an amount proportional to the value you are receiving.

While the cost of printing flyers and including your information on my hotline may seem too small to worry about, I'm committed to obeying the law both in spirit and to the letter. Any loan officer who isn't heeding the law is putting both himself *and YOU, the referral source*, at risk of fines up to \$10,000 and even up to a year in prison time!

I hope you'll understand that I'm not making any money by charging you the proportional costs of any cooperative marketing efforts we pursue. I'm certainly not trying to be a cheapskate, penny-pinching to save myself a few dollars.

If you're not interested in the small costs associated with the creation of marketing flyers or with the use of my hotline, I can still give you my advertising flyers that explain different loan programs, which you can distribute to likely candidates and thus help them to see how they could afford to purchase your home. I can still offer free pre-qualification to those whom you meet. And I can still invite home-shoppers who see me before finding a house to take a tour of your home.

I hope that you'll consider the value of marketing flyers and a hotline listing, and that you'll choose to work together. You'll still be saving the substantial costs of a real estate agent's listing fees, and expediting the sale of your home.

<http://www.hud.gov/offices/hsg/sfh/res/resp2607.cfm>

