

# Realtor Express

*GDI Insurance Agency, Inc. Making Today The Best Day To Buy A New Home.*

888-991-2929 801 Geer Rd, Turlock, CA 95380 [www.gdiinsurance.com](http://www.gdiinsurance.com) February 2008

## **Selling Homes in 2008 and Beyond**

From: Grant W Davis

I know the world has changed in the past 12 months. What we were sure of in 2006, we are not so sure of anymore. As a Real Estate Salesperson, your world has really changed. Today many of you are wondering if you should stay in Real Estate, or move on to something else. And no wonder, wow, what a difference a year makes!

I have to say, I don't think now is the time to move on. I think now is the best time to be selling real estate of any time I can think of. Have I lost my mind? Maybe? But I think the answer is simple "salesmanship" Not the cliché death of a salesman, or the tired line about being a "used car salesman" But the heart and sole of the true craft Salesmanship. I believe Salesmanship is a craft that can be taught, practiced, learned and mastered just like any other trade. So if you can learn to build a home, lay a foundation, wire, roof, or plumb a home, you can learn the craft of salesmanship, and you can sell homes today.

Salesmanship starts with understanding more about your product or service than virtually anyone else. Followed by knowing how your product fills the needs, (logical) and desires, (emotional) of your prospects. Then salesmanship is simply teaching what you know in both an emotionally and logically manner. Helping educate your clients with facts, so they can make their decisions based on facts, and what is best for their families.

Let me ask you a question. Can you give me 8 reasons why today, is the best day ever for my family to buy a new home? Can you give me 8 reasons why today is not a good day to buy a new home? It starts here. You need to know all the reasons that make today the best day ever to buy a new home, and all the reasons why today is not the best day ever.

Why you ask? Because your prospects have already been very educated by the media, and other ill informed sources on this very subject. The funny thing about the media and experts in general, if you watch, listen, and read, for any amount of time you will come to the conclusion I have. That none of them can agree on anything. So there are just as many people saying no, as there are saying yes. Terror and fear sell papers. So it is a good thing that none of their opinions or yours for that matter should mean anything anyway.

All that matters is your prospects reasons for buying, or not buying. What pain are they trying to avoid, and what pleasure are they seeking? Everything else is just smoke and mirrors. Salesmanship is the answer. Ask enough questions so you know what is important to your prospect. Don't try and sell them on what you think is important, or why you would want the kitchen painted yellow... Find out what they want, and what they don't want.

Why are so few homes being sold today? The economy? Sub Prime Lending? Fear that the value of the home might go down after it is bought? Fear of overpaying? Fear of ridicule of friends and family? Aren't all these just objections? AKA: A question in search of an answer?

Let's start here. If you know why today is the best day to buy a new home in the past 10 years. Write down your 8 reasons. Once you have them written down, I have another question. How many people every day are to telling your secret to? I say secret because as I watch, listen and read; no one is saying anything other than today is to worse day to buy a new home! So your 8 reasons must be the best kept secret of all time!

This is what I call prospecting, cold calling, and or marketeering. Telling your story, face to face, phone to phone, ad by ad. And you didn't believe in scripted "canned" sales pitches? Maybe you should!

Let me come back to why said I think today is the best day to be in the real estate business. No Competition. Everyone is finding another job, because this one just got to hard for most. The reason it got to hard is very few will take the time to find 8 reasons today is the best day to buy a new home. They to will rely on the tabloids for their information. So they have nothing to talk about that isn't being said, nothing to report to their prospects, nothing to market, to get suspects to call you, and heaven knows they wouldn't buy a house today either!

PS I think there are more than 8 reasons. 8 is the minimum. If my livelihood depended on helping families find the right home. I would have my facts. I would have at least 64 facts written down with supporting documentation in my sales presentation book.

What is a presentation book? It's a binder, of third party articles, client testimonials and details that support with fact anything you assert. As an example if I say that everyone I know that bought a home 6 years ago their home is worth more today then they paid for it. I would have a photo of my clients' family in front of their home with a testimonial from my client, a copy of the flyer from when they bought the home, and a current appraisal today. Why? So if my prospect is concerned that their new home will go down in value after they buy it, I can show them 5 or 6 facts that support the "FACT" that real estate over time is one of the safest investments they will make, and likely the only way for them to build true wealth in their life time.

The bottom line is that today is the best day ever to buy a new home. Fear = False Evidence that Appears Real. Is what is saying now isn't the best time, wait t buy.

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Which all boils down to varying expert opinions, based on varying assumptions. AKA: Someone's Guess at that moment in time. Doesn't that make you mad? It does me. Remember when we assume we make a \_\_\_ out of you and me!

I say why guess, but if we are going to assume anything lets use facts as at least the basis of the assumption. Let's look at the last 30 years, and use those facts to project the next 30 years. Heck, let's be conservative and cut it in half. Because I am still worried lets cut that in half again. So in the next 30 years if the value of my new home goes up 25% of what it did in the last 30 years should I buy a new home today? Cut it in half again, and Real Estate is still the most valuable asset most Americans will ever own! That's the fact!

Need some help with 8 reasons to buy today? How about these reasons to buy today!

1. Interest rates are at all time lows. Your payments will be as low as they ever had been.
2. Bad lending practices are a thing of the past. You don't have to worry about being taken advantage of.
3. Prices are down, and sellers want to negotiate. You can buy your dream home for a fraction of the cost it was just a few years ago.
4. Investors on Wall Street buy when the prices go down, and all the savers are selling. (FYI: That's how investors make money; they take it from savers that thought they were investors).
5. Historically the value of a home may go down in value in years 1-3 after buying it, but by year 5 the home is worth 5-15% more than it was purchased for.
6. Today you can get a market value guarantee. So if the value of your home is not at least what you paid for it at year 5 the guarantee will help to make you whole.
7. People that bought homes 5-10 years ago, their homes are still worth more today then they paid for them!
8. The government helps make your payments. When you rent you pay the entire rent, but when you buy the government gives you tax breaks that help make the payments. Pay taxes or use some of the money you pay in tax to buy a home.

The best for last. For most people in our country owning a home is the American dream. Having a family bbq, on a warm Sunday, planting your own garden, building equity. It also is the single asset that provides the greatest amount of wealth. I know of nothing that has made more families secure and wealthier than owning real estate.

Have you ever met someone that would save your families life financially after a fire, flood, or other disaster and not charge you a cent for their services? That's what I do for a living. You need to know what it is you do for a living!

PS. Just in case you still don't think I can help you sell homes and I am not a true master marketer, and salesman, see #6 above. Have you ever heard of that product before? Guess who you get it from ☺ ? [www.thehabitualsalesman.com](http://www.thehabitualsalesman.com)

## **No Insurance Broker Does More To Help Their Clients Than GDI Insurance!**

GDI had created a website to help its clients sell homes! Back in Oct 2007 Grant Davis determined to help some of his clients (housing developers) sell their homes. In doing so he developed The Market Value Guarantee, to address to primary objection to buying a new home today. "Shouldn't we wait until next year to buy our new home, and see how low the prices drop?" Grant simply thought why not guarantee the value of your client's new home? Then created a company to do it for his clients! Next Grant has begun publishing articles in support of making today the best day ever to buy a new Home! You won't believe how far we have gone to help our clients!

**If your financial life depends on selling homes then you have to take a look at how we are helping out clients!**

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

## Please consider using GDI for your insurance needs.

We are a large independent broker. We can always get you the lowest rates, and save you money. That's the easy part! Here is what else we do for our clients!

GDI Insurance Agency, Inc.  
801 Geer Rd, Turlock, CA 95380 888-991-2929

### Here is an example of one page from a presentation book! We made for our clients!

How to Become a Millionaire! A simple plan!

By Grant Davis

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Thinking of a first time home buyer, in the Central Valley of CA considering buying a \$300,000 home.

1. \$30,000 for the down payment and just put it in a bank that pays 5% interest compounded annually.
  - a. In 30 years you will have \$129,658
  - b. That money assumes you pay your income tax each year on the interest as you earn it. So that is a before tax amount
  - c. If you are in a 30% tax bracket for state and federal tax you will have paid \$29,905 in income tax
2. \$300,000 (the value of your home) Increases an average of 5% each year for 30 years (historical average for homes)
  - a. In 30 years you will have \$1,296,583
  - b. You will have paid no income taxes. (If you sell you will owe some capital gains taxes) If you don't plan well it could be as much as 20% of the gain less exemptions.
  - c. To save \$1,000,000 in a bank at 5% interest in 30 years you would have to set aside \$1,202 each month. This adds up to \$432,720 in total contributions. Plus you would have to pay \$170,400 in income tax at 30% which is another \$473 each month.
  - d. Total monthly \$1,675 to save \$1,000,000 in 30 years.
3. A loan for \$270,000 at 6% interest is \$1,619 per month.
  - a. Interest paid in the first year is \$16,110. A schedule A deduction (the government helps you make your house payment, let's us 15% net deduction = \$2,416 a year or a savings of \$201 each month.
  - b. Net payment after government assistance = \$1,418
4. Property Tax and insurance
  - a. 1% = \$250 per month
  - b. Insurance = \$40 per month
  - c. Total extra expenses = \$290 per month

#### 5. Current rent?

I have to assume (= guess) that you have to live somewhere? And you have to pay to live there? \$1,500 a month for rent? \$1,000 a month for rent? Let's use the \$1,000 a month.

So here are your choices to build \$1,000,000 or net worth in 30 years!

1. Pay rent \$1,000 a month, Save \$1,202 a month in an account earning 5%, pay income taxes each year \$473 a month average. = \$2,675 a month.
2. Buy your dream home for \$300,000. \$1,418 net payment, \$290 for taxes and insurance = \$1,708

Now tell me again why today isn't the best day ever to buy your new home?

#### GDI Insurance Agency, inc.

By now you must be wondering why we haven't done more to try and get you to buy your insurance from us. Our sincere hope is that you will become one of our clients! We have taken premium off the table as a consideration. Because we represent all the major companies and because of our size, with few exceptions no one anywhere can get you a lower rate, or save you more money than we can. Send an email to this address to get a response 24/7 with what our clients have to say about us. [Whychoseqdi@zipdrip.com](mailto:Whychoseqdi@zipdrip.com)

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*Newsletter for Friends and Clients of GDI Insurance Agency, Inc.*

GDI Insurance Agency, Inc's  
Home Builders Guarantee Inc

We Have Developed This Website for our Clients!

**WWW.THEHABITUALSALESMAN.COM**

Making  
2008 The best time to buy  
A New Home Ever!

- No Insurance Broker Does More To Help Their Clients!
- Let us help you save you time and money on your insurance!
- Then Let us help you help your clients buy the home of their dreams!

888-991-2929

**Thank You! Thank You! Thank You!**