



**AIKEN ZULAUF**  
**CROSSCOUNTRY MORTGAGE®**

A white outline of a house with a gabled roof, positioned behind the word 'ULTIMATE'.

**ULTIMATE**  
**LISTING TOOL**

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*SELL LISTINGS FAST*

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**PLAYBOOK**

[joedonovanmarketing.com](http://joedonovanmarketing.com)

NMLS #1450210

# Overview

In today's transitional market, there will be listings that have multiple offers and listings with little to no activity. Listings with minimal activity need a different approach in order to sell.

If a listing is properly priced and not receiving any offers, it's clear that the market is rejecting the price and wanting to pay below appraised value. Why is this?

Because in some cases, listings can appraise for a higher value than a buyer is willing to pay, due to appraisals using historic sales data from 6-12 months ago. In this case, it makes sense to have the listing pre-appraised, understand the value, and discuss with the seller how much they would be willing to sell below appraised value, which creates a seller credit that can be offered to incentivize a buyer.

The vast majority of buyers would rather have a seller credit to offset closing costs, lower their interest rate, or both, instead of a price reduction.

Welcome to the Ultimate Listing Tool which allows agents to order a pre-appraisal at a reduced cost to better understand market value and credits. Contact The AZ Team for details!

678.848.0008



# Step #1

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## **Order Pre-appraisal**

The Ultimate Listing Tool allows agents to order a pre-appraisal at a reduced cost to better understand market value and credits. See instructions on the following page to order pre-appraisal.

Appraisal will be a drive-by appraisal which has two benefits:

- 1) Reduced appraisal cost
- 2) Agent has complete control regarding when to share with sellers if they so choose

Appraiser will contact the agent for all property details and photos to ensure accuracy of value.

**[joedonovanmarketing.com](http://joedonovanmarketing.com)**

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**ORDER PRE-APPRAISAL**  
TO DETERMINE VALUE  
AND SELLER CREDITS

**ULTIMATE  
LISTING  
TOOL**



## Steps to Order Appraisal

To request your pre-appraisal, please visit [joedonovanmarketing.com](http://joedonovanmarketing.com) and click "Ultimate Listing Tool" at the top menu, or simply scan the QR code above. Reports are expected 4-5 business days after appraiser assignment is accepted.

Reduced appraisal cost of \$250.00 must be paid prior to completion scheduling.

Available for Single Family Homes, Townhomes, Condominiums and Villas with a maximum home value of \$1,500,000 (higher values possible on case-by-case basis).

## SAMPLE MLS LISTING VERBIAGE

"This property qualifies for a seller credit of \$20,000 towards buyer's closing costs or interest rate buy downs. Buyer is not obligated to use Joe Donovan of CrossCountry Mortgage to have offer accepted however must use Joe Donovan to qualify for the credit."

**Call 7 Days A Week | 678.848.0008 | [Joe.Donovan@ccm.com](mailto:Joe.Donovan@ccm.com)**



## Step #2

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# Appraisal Received

Now that you have received the appraisal, it is important to establish how much the seller is willing to accept below appraised value, in order to establish how much of a credit you can advertise to potential homebuyers.

*Note: Contact The AZ Team with the amount of credit your seller has agreed to and learn how to market to homebuyers. 678.848.0008*

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# Step #3

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## **MLS Listing Verbiage**

Use MLS approved verbiage for broker remarks.  
*See example below.*

“This property qualifies for a seller credit of \$20,000 towards buyer’s closing costs or interest rate buydowns. Buyer is not obligated to use Joe Donovan of CrossCountry Mortgage to have offer accepted however must use Joe Donovan to qualify for the credit.”

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# Step #4

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## **Order Your Listing Flyer**

Advertise your seller credit to attract more buyers and sell your listings faster. See instructions on the following page to order your Buydown Listing Flyer showing buyers how much they can save on monthly payments when using a seller credit to buy down their interest rate.

*Note: The AZ Team will determine which type of temporary buydown can be used based on the credit amount your seller is willing to give.*

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# Buydown Listing Flyer



**1234 Main Street West**  
Cumming, GA 30024

**1,315 SQ FT**  
3 bed - 2 bath

Purchase Price  
**\$ 749,000**

## REDUCED MORTGAGE PAYMENTS TO THE BUYER FOR FIRST 2 YEARS!

This is not a substitute for a Loan Estimate. Sample rate provided for illustration purposes information below. Rate(s), APR(s) and payment info is valid as of 07/05/2024.

This is not a commitment to lend or commitment for a specific interest rate. Sample rate provided for illustration purposes only and is not intended to provide mortgage or other financial advice specific to the circumstances of any individual and should not be relied upon in that regard. CrossCountry Mortgage, LLC cannot predict where rates will be in the future. Refinancing may result in higher total finance charges over the life of the loan. For more licensing, please visit [crosscountrymortgage.com/licensing-and-disclosures](http://crosscountrymortgage.com/licensing-and-disclosures).

Program assumes a first lien position, 740 FICO score, 30 day rate lock, based on a single family home. All terms are subject to underwriting guidelines and applicants credit profile, not all applicants will be approved. Contact Jeff Zulauf at CrossCountry Mortgage for more information.

This property qualifies for a 2-1 Buydown reducing the buyer's interest rate and payments for the first two years. Buyer is not obligated to use The Z Team Team of CrossCountry Mortgage to have offer accepted however must use The Z Team to qualify for the credit.

	Monthly Payment Savings	Annual Payment Savings
<b>Savings Year 1</b>	\$765	\$9,184
<b>Savings Year 2</b>	\$392	\$4,702
	<b>Payment Savings to Buyer</b>	<b>\$13,885</b>

	MARKET RATE	Year 1 (Reduced 2%)	Year 2 (Reduced 1%)
<b>Purchase Price</b>	\$749,000		
<b>Down Payment %</b>	20.00%		
<b>Loan Amount</b>	\$599,200		
<b>Interest Rate/(APR)</b>	6.875%/(6.987%)	4.875%	5.875%
<b>Mortgage Payment</b>	\$3,936	\$3,171	\$3,544
<b>Total Payment (inc. Insurance, Taxes, HOA est.)</b>	\$5,300	\$4,534	\$4,908



**Joe Donovan**  
Sales Manager  
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E [joe.donovan@ccm.com](mailto:joe.donovan@ccm.com)



**Agent Name**  
Realtor®  
Team/Brokerage  
Mobile: 111.111.1111  
Agent Email  
Agent Website  
**(Agent Logo)**



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). CrossCountry Mortgage, LLC is an FHA Approved Lending Institution and is not acting on behalf of or at the direction of HUD/FHA or the Federal government. CrossCountry Mortgage, LLC is not affiliated with or acting on behalf of or at the direction of the Veteran Affairs Office or any government agency. Certificate of Eligibility required for VA loans.

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# 3-2-1 Buydown Flyer

## 3-2-1 BUYDOWN PROGRAM

**Buy a house now.  
Pay less the first  
3 years!**

**With our Temporary Buydown Program, we'll reduce your interest rate by:**

- 3% first year
- 2% second year
- 1% third year

Lower initial mortgage payments in exchange for an up-front deposit paid by the seller or your builder.

**Call or email today  
to learn more!**



**Joe Donovan**

Sales Manager

**M** 678.848.0008

**D** 678.257.7820

**W** [ccm.com/joe-donovan](http://ccm.com/joe-donovan)

**E** [joe.donovan@ccm.com](mailto:joe.donovan@ccm.com)



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). Licensed by the Department of Financial Protection and Innovation (DFPI) under the California Residential Mortgage Lending Act.



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