MATT WEAVER TEAM
CROSSCOUNTRY MORTGAGE™

ULTIMATE LISTING TOOL

SELL LISTINGS FAST

PLAYBOOK

frankbarbagallomarketing.com
NMLS326260

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 Frank Barbagallo for details!

850-321-7374



Step #1

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.

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ORDER PRE-APPRAISAL

TO DETERMINE VALUE
AND SELLER CREDITS

ULTIMATE LISTING TOOL



Steps to Order Appraisal

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- **To request your pre-appraisal, please visit frankbarbagallomarketing.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 buydowns. Buyer is not obligated to use Doug Wagner of CrossCountry Mortgage to have offer accepted however must use Doug Wagner to qualify for the credit."

Call 7 Days A Week | 850-321-7374 frankbarbagallomarketing.com



Step #2

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 Frank Barbagallo Team with the amount of credit your seller has agreed to and learn how to market to homebuyers. 850-321-7374

Step #3

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 Frank Barbagallo of CrossCountry Mortgage to have offer accepted however must use Frank Barbagallo to qualify for the credit."



Step #4

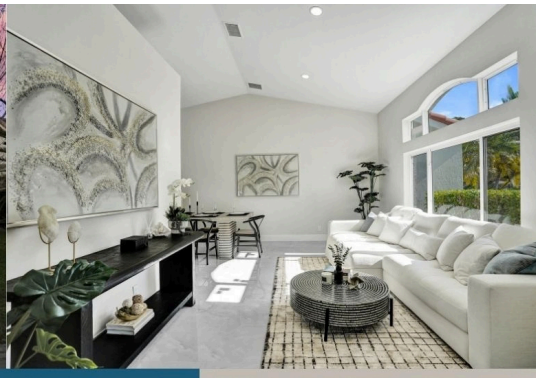
Order Your Listing Flyer

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 Frank Barbagallo Team will determine which type of temporary buydown can be used based on the credit amount your seller is willing to give.

Buydown Listing Flyer





2881 NW 98 Way
Coral Springs FL 33065

1,855 SQ FT
4 bed - 2 bath

Purchase Price
$ 670,000

REDUCED MORTGAGE PAYMENTS TO THE BUYER FOR THE 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 05/01/26.

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.

Program assumes a first lien position, 740 FICO score, 25 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 Matt Weaver at CrossCountry Mortgage for more information.

Have you heard about our Lender For Life policy?

Matt Weaver Team clients will be eligible for a no-charge refinance towards future opportunities such as market improvements, home improvement, debt consolidation or other important life events.

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

	Monthly Payment Savings	Annual Payment Savings
Savings Year 1	$417	$5,001
Savings Year 2	$417	$5,001
	Payment Savings to Buyer	**$10,002**

	MARKET RATE	Year 1 (Reduced 1%)	Year 2 (Reduced 1%)
Purchase Price	$670,000		
Down Payment %	3.00%		
Loan Amount	$649,900		
Interest Rate/(APR)	6.450%/(6.603%)	5.450%	5.450%
Mortgage Payment	$4,086	$3,670	$3,670
Total Payment (inc. Insurance, Taxes, HOA est,)	$5,761	$5,344	$5,344



Frank Barbagallo
Sales Manager
#1 Origination Team in Florida
Crosscountry Mortgage
NMLS326260
Cell : 850.321.7374
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MATT WEAVER TEAM
CROSSCOUNTRY MORTGAGE



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Realtor®
Your Brokerage
Mobile: 111.111.1111
Yourname@yourwebsite.com
www.yourwebsite.com

[Your Logo]

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3-2-1 Buydown Flyer



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