



**Christopher P Hoag**

*Making The Difference*

***Keller Williams Select Realty***

www.chrishoag.net  
chrishoag@mindspring.com

RE: Becoming Your Marketing Partner

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Buying or Selling real estate is a big decision and probably one of the biggest investments you will make all of your life. Having an informative, honest and reliable realtor by your side will make the buying/selling process easy and painless.

Get informed about real estate in Anne Arundel County. Use the resources available to you on our website, [www.hoagmarylandhomes.com](http://www.hoagmarylandhomes.com), to find more information about buying and selling. We have free reports, features, and information for you, including:

- Local and State-wide listings,
- Financial partners, including Title, Mortgage, and Financial Services,
- Mortgage calculators, CMA, and Pricing Guides,
- Links to sports, recreational, and schools,
- Feature articles, and,
- Other general and specific information that we have found to be invaluable to our past and current clients.



We can assist you with relocation to Annapolis and Anne Arundel County, and can also assist you with all levels of properties; residential, new homes, historic homes, condominiums, land, multi-family, waterfront and luxury homes. Get the best homes, expert advice, local info, free reports, and more from proven area Real Estate experts by contacting us

today. Having us at your finger tips is going to save you time and money during your buying or selling process.

Whether you are buying or selling a Maryland home, selling another area home, or investing in Maryland real estate, we can help. A real estate agent is a great source for finding out the status of the local housing market.

Don't hesitate to contact us with any questions.

Thank you.

**Christopher P Hoag**  
Real Estate Consultant  
Keller Williams Select Realty





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**INTRODUCING - CHRIS HOAG**

**KELLER WILLIAMS SELECT REALTY**

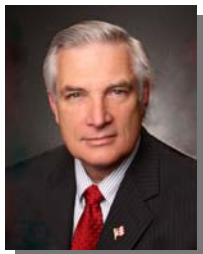


Founded in 1983, Keller Williams Realty Inc. is an international real estate company with more than over 600 offices located across the U.S. and Canada. The company began franchising in 1991, and following years of phenomenal growth and success, became the fourth-largest U.S. residential real estate firm in North America in 2006 and the only major company to increase agents in 2010.

Keller Williams Select Realty is a full service, Annapolis area, real estate company offering Residential, Commercial, Property Management, Leasing and Land acquisition. Our team of experienced real estate professionals provides unparalleled expertise in the unique qualities and demands of the markets we serve. At the heart of our approach is the belief that every client and property is special, and we are dedicated to providing careful counsel and personalized guidance throughout every real estate transaction.

The company has succeeded by treating its associates as partners and shares its knowledge, policy control, and company profits on a system-wide basis. The interdependent business model of Keller Williams Realty supports real estate agents and brokers working as a team to maximize results for our buyers and sellers.

**PROFESSIONAL BACKGROUND**



Chris was raised in Syracuse, NY, received a BS from St. Lawrence University, and was a Captain, United States Army, Corps of Engineers. After his military Service, he became a very successful National Account Manager for High Technology companies in Washington, DC, including: AM International, Digital Equipment Corporation, and Wang Laboratories, with a "Who's-Who" Fortune 500 client list including: NASA, DOD, USGS, FNMA, TRW, GE, MCI, COMSAT, and the Washington Post.

As a former computer professional, his grasp of computer technology is an important asset in the real estate industry and makes him a consistent Multi-Million Dollar Top Producer, ranking him in the top 2% nationally. His vast experience with computer systems and major account management, give him a professional, almost unfair, advantage over most agents.



He is exceptionally technically proficient, writes and publishes real estate newsletters and articles for local publications, and enjoys coaching youth sports and volunteering at local schools.

As a Certified Distressed Property Expert {CDPE<sup>®</sup>}, *Certified Residential Specialist* [CRS<sup>®</sup>] and *Shortsale Foreclosure Resource Specialist* [SFR<sup>®</sup>] prove his professional ability and experience to assist distressed homeowners save their home and/or their credit history through Short Sales and other HR3648 programs.





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**PROFESSIONAL REAL ESTATE SERVICES**

**PROFESSIONAL REPRESENTATION**

This is the cornerstone of a Realtor's stock in trade. We will always represent you to the fullest extent possible, protecting your interests, and gaining a clear market advantage.

- **FULL-TIME** Real Estate Professionals
  - 95% of Real Estate is sold by 5% of the agents.
  - 73% of all agents sell nothing ever.
  - 80% annual turn-over in agents nationally.
- **EXPERIENCED** and Successful Team
  - Mortgage, Title, Legal, and Repair services.
- **SINGLE AGENCY**, Comprehensive Representation
  - Not "Limited-Liability" Brokerage.



**REALTOR**

**LISTING AGENT SERVICES**

As your marketing partner, assisting you in the sale of your home, we strive to maximize your return using:

- **EMPIRICAL** evaluation of your home's
  - Fair Market Value vs. Current Market Price
  - Comparative Marketing Analysis (CMA)
- **MULTI-MEDIA** Advertising
  - Integrated Internet Solutions
  - Local & National Multiple Listing Service (MLS)
- **DYNAMIC** 5 Point Marketing Plan
- **SHORT-SALE**, HR3648, Lis Pendens, and Foreclosure Special Services



**BUYER'S AGENT SERVICES**

As your exclusive Buyer's agent, our goal is to find you the best home at the best price,



- **PROFESSIONAL COUNSEL**, to Explain EACH Step of the Process
  - Vast Experience on Valuation, Contracts, and Disclosure.
- **REFERRAL NETWORK**
  - Partnered with Top-Notch Legal and Financial Professionals
- **COMMUNICATION**, Negotiation, and Supervision,
  - Through All Phases of Inspections & Financial Benchmarks

*Whether buying or selling, we will orchestrate it all together, address your concerns and needs, and make your real estate experience both memorable and profitable.*





**FULL SERVICE LISTING & MARKETING PROGRAM**

**DYNAMIC 5 POINT MARKETING PLAN**

Our marketing program is separated into 5 distinct phases. It is dynamic, ordered, and easily adaptable to changing market conditions to maximize your investment.

**1. BEFORE THE SIGN GOES UP**

- Single Agency Relationship
- Documentation
  - **Full Representation** Relationship Listing
  - Comparable Marketing Analysis, (CMA)
  - Good Faith Estimate, (Net Sheet)

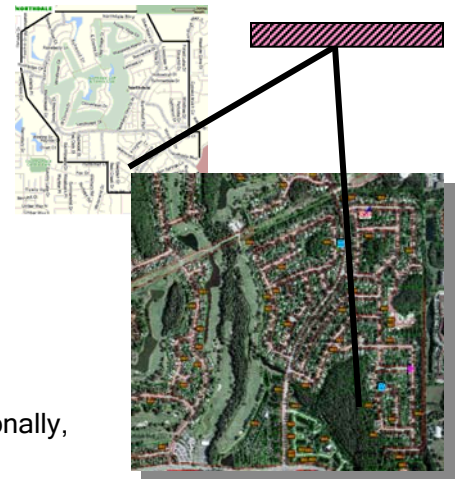


**2. GETTING YOU & YOUR HOME READY FOR SALE**

- Recommend Repair/Cleanup
- **Keller Williams** - Yard Sign
- Provide an Electronic Lockbox,
- **Coded** & Timed for Added Security

**3. THE ADVERTISING CAMPAIGN**

- **Major Internet/Website** Exposure
  - 50 Major Search Engines
  - Personal Website
- Multiple Listing Service (MLS)
  - Pictures, Descriptions, 360° IPIX



**4. SELLING YOUR HOME**

- Showings
  - **Only Pre-qualified Buyers**
  - WE Schedule ALL Showings Personally,
  - Obtain Agent/Buyer Feedback
- Offers
  - Present, Analyze, and Negotiate

**5. CLOSING THE DEAL**

- Coordinate the Contract
  - Buyer's Financing Status
  - Inspections & Repairs
  - Closing, HUD, & Title
- **Follow-Up** After The Closing





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**ADVERTISING**

**Our Personal Commitment to ALL our clients is to:**



- **EXPOSE** your Home to the Maximum Number of Buyers,
- **ENHANCE** the Presentation of Every Listing,
- **MAXIMIZE** the INTERNET via Sponsored Sites, &
- **CREATE** a High-Technology Advantage for You.

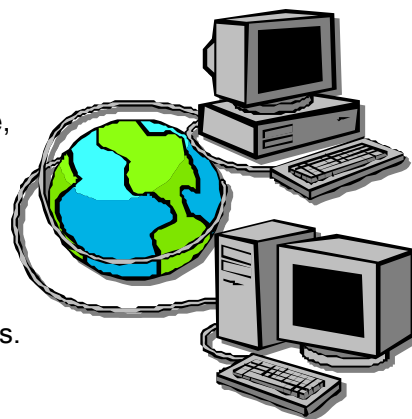
**WORLD-WIDE WEB (INTERNET)**

**MORE THAN 80% OF ALL HOMEBUYERS UTILIZE THE INTERNET;**

**www.CHRISHOAG.net**

To maximize your home's INTERNET exposure, ALL listings are uploaded to:

- HOMES.com
  - Yahoo.com
  - MSN.com
  - Earthlink.com
  - kw.com
  - Real Estate.com
  - Google.com
  - Lendingtree.com
- **and** many other MAJOR Search Engines.



**www.REALTOR.com**

- All our listings are FEATURED on REALTOR.com, The ***MOST visited*** real estate website in the World,

**MULTIPLE IMAGE PHOTOGRAPHY**

Listings with multiple pictures get 90% more viewings than those with 1 or no pictures.

We utilize computer enhanced digital photography and panoramic views, which are combined into multiple image publications to best exemplify your home.





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INTEGRATED INTERNET SOLUTIONS

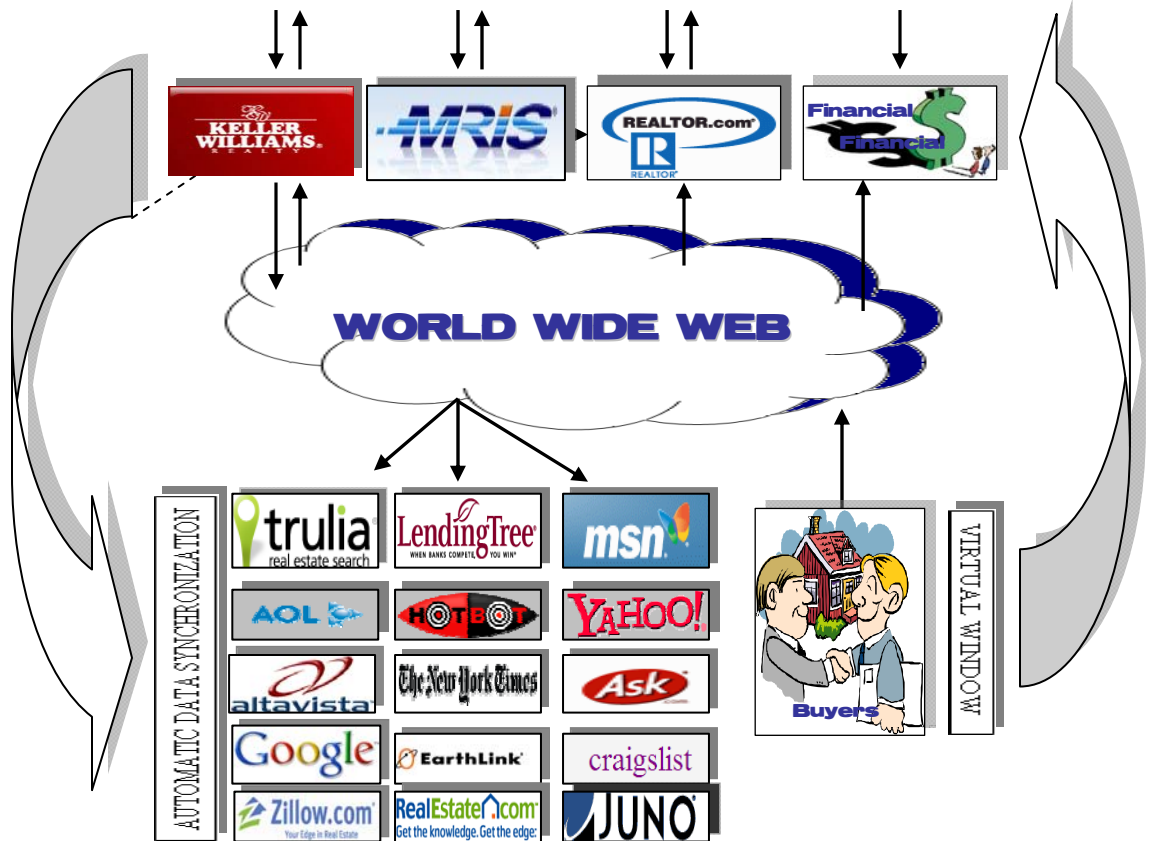
WWW.HOAGMARYLANDHOMES.COM

My website provides a "Virtual Window" for Buyers as they access the internet. After logging on to HOAGMARYLANDHOMES.com, buyers have instant access to ALL available listings, not only in Tampa, but in all of Florida, the US, and the World. All listings entered are "Data Synchronized" to Major Websites and Search engines, such as MSN, Yahoo, and Google.

Visitors can also financial & real estate information, such as:

- Mortgage rates, payment schedules, newsletters.

Finally, you can up-to-date information on sporting events, concerts, and other area entertainment venues, making HOAGMARYLANDHOMES.com, a true "CLEARING HOUSE" for all your Real Estate Information.





## FAIR MARKET VALUE vs MARKET PRICE

### Fair Market Value

*Fair Market Value* is defined as:

- The price a property will bring in the open market, when contracted between an **EQUALLY MOTIVATED** and equally knowledgeable Buyer and Seller.

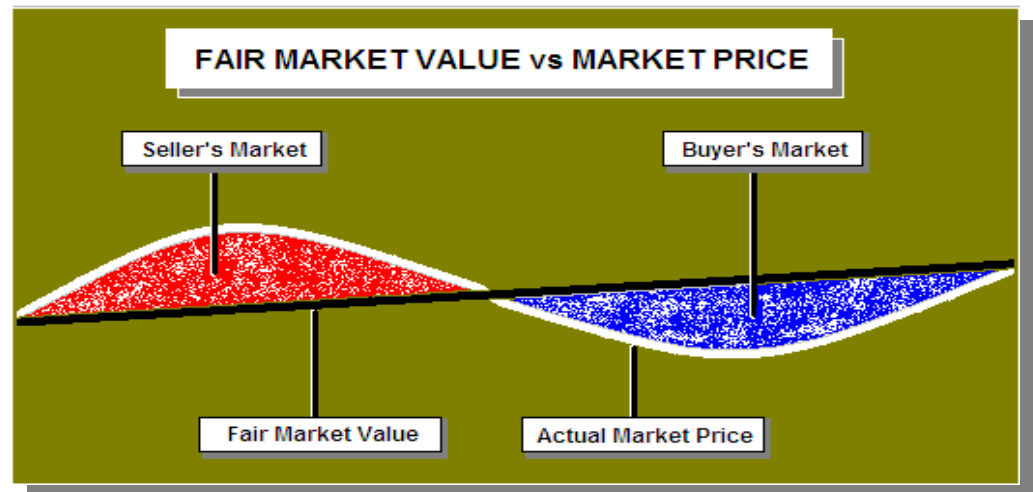
Fair Market Value fluctuates within a given market. Because time is major factor, the up and down fluctuations are subtle and relatively flat.

### Market Price

*Market Price* is defined as:

- The price in a given market that a good or service will actually sell for.

Market Price is based upon more immediate conditions, so it fluctuates very rapidly.



### SELLER'S MARKET - (RED)

When the **Buyer is more motivated**, than the Seller:

- The Market Price will **RISE** above the Fair Market Value.
- Available properties are scarce, and buyers are plentiful. Competition is fierce without as much regard for features and subtle negotiations.

### BUYER'S MARKET - (BLUE)

When the **Seller is more motivated**, than the Buyer:

- The Market Price will **DROP** below the Fair Market Value.
- There are more properties for sale than buyers to purchase them, so marketing and curb-appeal become eminently more significant.



## SHORT SALE

### WHAT IS A "SHORT SALE"

A Short Sale is also known as a "Pre-foreclosure". When the sale price of a home is insufficient to pay for outstanding costs, including:

- Mortgage balance and
- Closing Costs
- ... *AND* ...
- The Seller can prove a financial hardship,
- ... *THEN* ...
- The financial institution (and only the financial institution), can grant a "SHORT SALE", or a renegotiated sale price below the outstanding mortgage balance.



### HIGHLIGHTS

This is a great opportunity for ALL parties, in that:

<u>RESULT</u>	<u>BENEFIT</u>
- The <i>Seller</i> receives:	A satisfaction of mortgage
- The <i>Buyer</i> receives:	A below-market price on a nice home
- The <i>Mortgage Holder</i> avoids:	The high costs of a foreclosure.

### REQUIREMENTS

These requirements vary from lender to lender, but many of the forms and procedures have now been standardized throughout the industry, but for the most part..

1. The seller must write a financial hardship letter and provide financial statements to the Mortgage Lien-Holder showing that they can no longer make the payments.
2. The home must be listed through a Real estate agent. The agent represents BOTH the Seller's and the Lien-Holder's interests. The asking price of the home will be below the current market price to attract an offer quickly.
3. Any contract/offer received will be forwarded to the Lien-Holder for evaluation.
4. The Lien-Holder will evaluate the offer, and respond with an acceptance or a counter-offer for the Buyer and Seller.
5. The closing date will be dictated by the Lien-Holder. The entire process usually takes 45 - 90 days, but can take up to 6 months.

### CONCLUSION

At the closing, the Seller does not receive any money from the sale, BUT does receive a *Satisfaction of Mortgage*, thus avoiding Foreclosure. Credit scores go down depending upon how many "*lates*" the borrower has had (typically by 200 points), but this score can rebound in as little as two years with diligence on the part of the borrower.







## OPTIONS TO FORECLOSURE

### FORBEARANCE

Your lender may reduce or suspend payments. At the end of the forbearance, you begin making payments **plus** the additional amount of the past due each month until you are caught up.

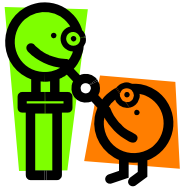
**PRO:** You remain in your home. A temporary reduced or suspended payment provides time needed to save money, pay bills, find employment or recover from injury.

**CON:** At the end of the forbearance period, your payment will be higher with past due amounts, perhaps 20% - 25% higher for 1-year or more.



### LOAN MODIFICATION

If you can make payments on your loan, but can't bring your account current, your lender may change the terms. Your loan could be permanently changed by adding the missed payments to the end, lowering the interest rate or making an adjustable rate fixed, or extending the number of years to repay.



**PRO:** You remain in your home.

**CON:** Because of debt such as credit cards, car payments, medical, and student loans, or if you purchased your home with little or no money down, you may not qualify.

### SHORT SALE

If you cannot bring your loan current, afford to make payments, and are unable to sell for the full loan amount, your lender may accept less than the amount as full payment.

**PRO:** Your lender may forgive your debt in its entirety. Fannie Mae has announced a reduced waiting period to establish credit history to 2 years after a short sale, instead of 5-7 years following foreclosure.

**CON:** You must sell your home.



### DEED-IN-LIEU OF FORECLOSURE

If you are unable to bring your loan current or sell your home in a reasonable amount of time, you may voluntarily transfer the deed to the property to the lender to avoid the impact of a foreclosure.



**PRO:** you save your lender tens-of-thousands of dollars in foreclosure proceedings. And Fannie Mae has reduced the mandatory waiting period to establish credit history to a minimum of 4 years.

**CON:** Although a deed-in-lieu of foreclosure may have less impact than an actual foreclosure if you are going to cooperate with your lender and be proactive, a short sale is the better option.