

Run the numbers... Seal the deal!

Discover the Finance Difference

to help buyers and sellers make better decisions and create a niche at the same time. Effortless, online apps will run the numbers so you can illustrate the tax advantages, financing alternatives and investment aspects of homeownership that eliminates confusion to get buyers off the fence and sell more homes.

The emotional objections of today's buyers need sound, logical information to justify taking advantage of the reduced prices and incredibly low interest rates. Financing is as important as price when it comes to the cost of housing and you must be able to show buyers why.

- Deliver compelling reasons to buy
- Overcome the most common objections
- Negotiate the best terms available
- Instill confidence with your professionalism
- Offer alternatives to lower the cost of housing
- Help them be better homeowners
- Learn dialogues that WORK!

"Tenants have a conversion experience once they see the Rent vs. Own app."
- **Joe Pryor, CRS, RFC**
Rose Bud Realty

"My listing sold for full-price after a low offer by countering with a buy-down and being able to show both the other agent and his buyer what it was."
- **Brian Copeland, CRS**
Village Real Estate



Buyer & Seller Apps - Create a point of difference by specializing in something that affects 92% of transactions but avoided by most agents. You'll have a niche in the market that will be protected because most agents won't make the effort or invest the money to gain the advantage.

Buyer Apps

- Mortgage Payment
- Rent vs. Own
- Initial Qualifier
- Homeowner's Analysis
- Equity Accelerator
- Adjustable Rate Comparison
- Buyer's Closing Costs Worksheet
- Cost of Waiting to Buy
- Your Best Investment
- If the Rate Goes Up
- Isn't it Worth It
- Interest Affects the Price
- Will Points Make a Difference
- Amortization Schedule

Seller Apps

- Unpaid Balance
- High-Low Estimate
- Hold or Sell & Buy
- Refinance Analysis
- Seller's Net Sheet

Buyer & Seller Apps

- 2/1 Buydown
- 3/2/1 Buydown
- Financing Concessions
- 80/10/10 Comparison
- Income Estimator

"It has really opened the agents' eyes to the opportunities that they have in the future to build their careers. I know of multiple negotiations that have succeeded as a result of the reports in this system!"
- Jim Fite, President, Century 21 Judge Fite

Wealth Building Apps are additional tools to analyze rental and flip properties to objectively measure the risks and rewards. Today's market has lots of opportunities for the savvy investor who understands the difference.

- Investment Analysis
- Fix & Flip Analysis
- Discount Note
- Retirement Projection
- Savings Plan
- College/Special Event Savings

Embedded & Linking - Enhance your own website or blog by embedding any of the financial applications in your subscription. You can easily copy the generated HTML code into your webpage or email, instantly giving your buyers and sellers the information they need.

Consumer Financing Blogs - License the consumer-oriented content for your own newsletter, blog, Facebook page or mail merge messages. Stay in touch with your contacts by keeping them up-to-date with timely topics that will make them a better homeowner while showcasing your distinct point of difference. Each week you'll receive a new article ready to be distributed.



Pat Zaby has been providing cutting edge tools and information to real estate professionals for over 25 years. This program is absolutely the best he's produced and at a time when agents need it the most. Invest in your future!



Try it for 30 days and if you're not totally satisfied, we'll refund your money.

Membership includes



Online Apps



Monthly Coaching



Marketing Materials



Point of Difference



Designation

"Pat's RFC course and Internet based apps contain valuable information to give an agent a decided advantage over the competition and a unique marketing position."
- Mark Minchew, CRS, RE/MAX Austin Associates

"I feel so much more prepared to handle so many financial scenarios."
- Dianna Doyle, CDPE, RFC, RE/MAX® Properties

Pricing

<p>Basic Package Includes: Buyer & Seller apps and 6 hour Discovering the Finance Difference webinar</p>	<p>Start up fee \$50 \$10 Monthly</p>
<p>Complete Financing Package Includes: Basic package plus Embedded & Linking, Wealth Building Apps and 6 hour Discovering the Investment Difference webinar</p>	<p>Start up fee \$100 \$20 Monthly</p>
<p>Point of Difference Package Includes: Complete Financing Package plus weekly Consumer Financing Blogs</p>	<p>Start up fee \$100 \$39 Monthly</p>

For more information and an online demo visit <http://member.PatZaby.com>

