YOUR HOME SELLING PLAN

Higher rates are the seller's problem. Here's how we solve it.

Buyers shop by monthly payment. Help them with the payment, and your home stands out from the rest.

The plan: help with the buyer's interest rate, not just the price.

78%	22%	$189
of buyers use a loan	pay cash, the only buyers a price cut really helps	a month saved for your buyer in our example

Why a price cut doesn't work like it used to

- Most buyers use a loan, so they care about the **monthly payment**.
- Cutting your price $10,000 only saves them about **$64 a month**.
- Putting that $10,000 toward their interest rate saves them about **$189 a month**.

What to be ready for

- Plan to put some money toward the buyer's interest rate.
- Keep your price strong and offer rate help instead of price cuts.
- Show the lower monthly payment in your listing to bring in more buyers.
- If an offer comes in low, offer rate help before you drop the price.

Example only: a $400,000 home with 10% down and a 30-year fixed loan, with $10,000 from the seller used either as a price reduction or toward a lower interest rate. Monthly payments shown are principal and interest only (no taxes or insurance). How much a seller credit lowers the rate depends on the loan program and pricing on the day you lock. Your numbers will be different. Ask your lender for yours. This is not a loan offer.

SEE THE DIFFERENCE

Same $10,000 from you.
A much bigger deal for your buyer.

A $400,000 home with no help: the buyer pays **$2,395 a month**

OPTION 1

You lower the price by $10,000

$2,331

buyer's monthly payment

Buyer saves $64 a month
Your home sells for $390,000

OPTION 2 · OUR PLAN

You put $10,000 toward the buyer's rate

$2,206

buyer's monthly payment

Buyer saves $189 a month
Your home sells for $400,000

It costs you the same $10,000 either way.
Option 2 is **about 3 times** more helpful to your buyer.

1

Price your home to leave room to help with the rate.

2

Show buyers the lower monthly payment in the listing.

3

Use rate help to win the right offer and get to closing.

YOUR LISTING AGENT

LENDING PARTNER

Example only: a $400,000 home with 10% down and a 30-year fixed loan, with $10,000 from the seller used either as a price reduction or toward a lower interest rate. Monthly payments shown are principal and interest only (no taxes or insurance). How much a seller credit lowers the rate depends on the loan program and pricing on the day you lock. Your numbers will be different. Ask your lender for yours. This is not a loan offer.