ROBERT CARUSO



HOW TO GET TOP DOLLAR FOR YOUR HOME IN ANY MARKET

USING A VALUE APPROACH FORMULA VS THE OUTDATED CMA

PLUS...A GUIDE ON HOW TO AVOID REAL ESTATE GREED

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Introduction

If you're Selling your home soon or in the near future, you NEED to read this book?

What you hold in your hands is a practical guide to help you sell your home without stress, quickly and for the highest possible price.

Every agent makes that exact same promise…but, they're all using outdated systems that offer no real value to you. We will introduce a proven/documented formula that has helped our clients realize higher prices for their homes over and over again. This book will also expose what I call "agent greed" and after reading this book, you will learn to spot it and most importantly find an agent who is really there for YOU and your Best Interests.

If you've ever sold a home before, you know the process. Hire an agent, put a sign on the lawn and wait for a buyer to give you an offer. A relatively simple process, but if you make the mistake of hiring the wrong agent, it can cost you thousands of dollars and waste a lot of your time.

We have a lot to cover in this book.

- We're going to expose many of the **tricks** agents use to get you to call them.

- We will save you the trouble of sitting through hours of **wasted time** with an outdated "comparative market analysis" only to realize that *your home value is not just about recent sales alone. Or even worse, that the presentation is more about the agent than what you really want…'How much is your home worth'*

- We will also explain how to put potentially **thousands of more dollars in your pocket** by following a Value Approach Formula to selling your home by approaching the sale of your home like an investment…not using outdated tactics that most agents use.

Have you ever wondered why some homes sell quickly and some seem to take forever to sell?

By following a Value Approach over the traditional approach that 99% of agents use, you will realize the highest and best price for your home, quickly and without stress. There's that promise again.

This time however, it's not an empty promise…keep reading and you will read all the proof for yourself.

Who is Robert Caruso?

Real Estate Agent, Co-Founder of Real Estate Advisors Inc., a Real Estate Brokerage that was created by Robert along with 3 other like minded Real Estate agents that saw many flaws in the Real Estate "world" and the brokerage model and especially in how the public were being treated.

People that need our services in this day and age are being treated more like transaction and less personal.

The home buying and selling process, most importantly, the Client must be Advised and not be treated like a commission. This belief was so important that it was ingrained right in the name itself!

Agents have control in a sense, of their client's biggest financial investment at risk. It's becoming easier to mislead people in this technological age we live in and the need to treat the client with care and respect is more important than ever.

Robert was not always a Real Estate agent and like most agents, became agents after being on another career path. Robert trained right out of high school to become an automotive technician. Opened an automotive repair business in 1997. After 5 years, it was clear that this was not the right path and decided to seriously look at his True Passion…real estate.

After buying a business, then a home, selling and buying another home and getting to know his agent personally, Robert decided that this is exactly where he needed to be.

From day one as a mechanic, he was lucky to have learned from "honest" mechanics and never forgot the one the thing that set him on the path to do what's right for people. From day one, this Phrase was repeated over and over again:

"Treat every customer like they were your own Mother"

You would never do anything to hurt your own mother…would you?

By 2003 he was licensed as a Real Estate Agent and the new journey began.

Mechanic to Real Estate, Co-Owner of a Real Estate Brokerage and now an author.

The inner world of real estate…the part that consumers never see is not what you see in the outside world.

People see signs of smiling agents trying to look honest, tough yet empathetic all at once along with their catchy tag lines are used to "lure" you in to call them. What they don't see is how deceiving almost all their advertising really is. What they don't see is how many real estate trainers out there train them to be this way.

Then you have agents that are in a different situation. Their set of circumstances are not about greed…they come from a position of "lack" and "desperation" with bills to pay and will do **anything** to get a sale. That desperation is what brings them to do just about anything to make the sale.

Robert will not stand by and watch most agents deceive people for a commission…it's what he calls "Agent Greed" and this book was created to open people's eyes to the greed that you can't possibly know exists unless of course, you read this book.



1

How to Protect Yourself from Real Estate Greed

There is Greed in Real Estate, and if you don't believe me, keep reading. Deception is all around us in the Real Estate industry. From Bait-and-Switch to deceptive advertising, you are bombarded daily with advertising from agents that may sound like a benefit you, but in reality, they can cost you potentially thousands of dollars if you're not careful.

You get flyers in your mailbox, in your front door and/or hanging on your doorknob. There's bus stop bench ads, billboards, the Internet, Facebook, Instagram and even T.V. & radio advertising. It's all around you and the only time Real Estate advertising becomes important to you is when you're thinking of selling your home. For years, you've seen all the ads and the only time you care is when you need to sell.

Most of the advertising you see is basically **Tricks** to get you to call them first.

Ok, so if you need to sell your home, you need to do something and start somewhere. It would be logical to start with any/all the advertising you see out there. Agreed… however, think about this statement/question:

If an agent is using DECEPTIVE TECHNIQUES to get their phone to ring, how can you TRUST them? In other words, if they need to deceive you to get you to raise you hand, what makes you think that you can TRUST them to sell your home without putting their NEEDS above YOUR NEEDS?

If the first communication is based on lies or deception, then they will continue with their lies and deception all the way to their commission cheque. Usually at your expense.

The good news is that the book you hold in your hands is your best chance at protecting yourself from Real Estate Greed. I'll review some of the deceptive advertising you may have seen already and never probably never thought twice about in the past because you weren't looking for an agent before.

"Your Home Sold Guaranteed or I'll Buy it for Cash"

This Gimmick is used by many agents that promise to sell your home and if they can't sell it, they will buy it themselves. If this were true, why wouldn't every home seller be using them? The reason why is because if you reviewed their "Guaranteed" sale program, you'd kick them out of your home for even suggesting it. First of all, their contract contains numbers that only benefit the agent. They make you agree to a list price that's much lower than the real market value. Then, if they don't sell your home, the "agreed" price that they will buy your home is 20% lower than fair market value.

You read that right, 20%! I assure you that if an agent had an agreement in place to buy a home for 20% less than market value, they can make 2 phone calls at most and have it sold in minutes! In other words, if you agreed to this and they proceeded to "buy" your home, they would Flip it to someone else at a profit. And that profit would be more than the commission they would get if they sold it on the regular market in the first place. In other words, since they would make more by supposedly "buying" your home, they don't have any interest in selling it to a regular buyer. Which is why agents never buy any homes…who would ever agree to those terms?



YOUR HOME SOLD GUARANTEED OR I'LL BUY IT AD EXAMPLE

"Your Home Sold in 90 Days Guaranteed or I'll Sell it for Free"

This is another variation of the I'll Buy your house for Cash. This twist in this advertising removes the agent's obligation to buy the home. In this deceptive ad, they promise to sell it within a stated time frame and if they don't sell it, they won't charge you a commission. First of all, they will again likely suggest a low listing price so that they can obtain a quick

sale. If you don't list it at their "low" price, you don't qualify for the program. Second, what they don't mention is that as with most sales, there are usually two agents involved. The listing agent and then the buying agent who works for the buyer. The "sell for free" although sounds like a great deal, it's not really free because in order to take part in their program, you would need to agree to pay the other agent commission, so it's not really "free" because you would still need to pay for the buyer's agent commission.



YOUR HOME SOLD IN 90 DAYS AD EXAMPLE

The Asterisk (*)

What needs to be addressed at this point is the use of the Asterisk that's used in a lot of advertising including the examples above. Take a look in both advertising examples and you'll find it in both and whenever you ever see advertising from now on that sound too good to be true and have questionable conditions you'll always know what to look for from now on. With just one asterisk, they're able to "mislead" people with offers that are always too good to be true.

When people who get lured in to calling them and invite the agent over to explain the program they, never qualify because Nobody would agree to their outrageous terms.

"Free Home Evaluation"

Almost every agent will send flyers, have on their bench ads or anywhere else for that matter the offer of a Free Home Evaluation or Free Market Analysis. I don't need to tell you that it's ALWAYS FREE and there's nothing special or unique about what they're offering you.

I will dig further into this later on, but the Evaluation or Analysis, if you did rely on it, it can cost you Thousands of Dollars!

Any advertising that offers this is simply using the word "FREE" as their hook to get you to call. They offer this message multiple times over and over again in different ways in hopes to catch you whenever you are ready. Their angle is that they're trying to bombard you enough times to "get their name in your head" so that you somehow feel like that you know them.

This is really the goal of all advertising, isn't it?

Think of all the biggest companies in the world. They bombard you hundreds of times of day in some cases. Some are so big, that they don't even need to give you an actual offer. Most of the time, they just plaster their logo everywhere so you see it multiple times per day.

Agents somehow think that if they continuously send flyers, buy bench ads, billboards and online ads, they are hoping that they become known to you.

I'm getting a little off track here, but I think it's important that you know how agents and most advertisers think.

The bottom line is that as you read on, their promise of the free analysis is their only tool for coming up with a price for your home. This one tool is how an average or below average agent thinks it can be done when in actual fact, it should ONLY be used as a guide. They will flip though comparable sold and listed properties, noting the differences or finding equal comparisons.

They will then either add or subtract based on the differences and suggest a price range…or even worse, ask you what you think the price should be. (read on to discover that sneaky trick you should NEVER fall for)

Don't Fall for Gimmicks

I'm sure you've heard the saying…"If it's Too Good to be True, it Probably is"

This applies to advertising in the Real Estate industry as much as it does for any other type of advertising you see out there. Government bodies, however, regulate agents because some search for loopholes such as the Asterisk example I gave you above, they will try to take advantage whenever they can and get away with it. All at the risk of the home seller.

The best advice you can get from reading this book is to watch out for Gimmicks like the ones mentioned above so that you don't fall victim to false promises or deceit.

The Goal of their deceiving ads is to get their phone to ring first. Once they have you on the phone, they're doing

everything to get an appointment with you at your home. Even if you were to ask about their Bigger than life promises, they will try to avoid explaining it to you over the phone. Obviously, because as soon as you know what it's all about, you would NEVER allow them into your home.

The Listing Presentation Pitch

Once in your home, they have their "Plan of Action" and well-scripted presentation that's exactly the same for everyone.

Below are the steps they take to get your precious signature:

- After you open the door and formalities, they usually ask for a tour of your home. Commenting on any good features of your home. After the tour, they usually suggest sitting at the kitchen or dining table.

- They pull out their computer or tablet…old school agents might use a flip chart.

- As I mentioned in the Introduction, this is the part where they spend 30 to 45 minutes of self-promotion that seems to be endless and brain numbing.

- Finally, after they finish telling you about why they're the best, they go over recent sales, available listings and expired listings. A lot of time is spent on the expired listings and how you "don't" want to ever become one.

- Depending on their sales training, this is where they either tell you a range of what your home is worth or ask you what you think it's worth after seeing the numbers. (hint…they ask you for your opinion in

hopes that you "undervalue" your own home) WHY? Because if you're already in a low price range, they don't need to provide proof in why you need to drop the price from the beginning and after 1 or 2 weeks without an offer. See, their goal is to get you to list for as low as possible so that they can have a quick sale…quick sale equals a quick commission cheque in their pockets.

- After you decide on a price, this is where every sales tactic in the book comes in to get you to sign the paperwork. Because, once it's signed, you're committed.

At this point, they expect objections; questions about the Ad Promises they made and they have an answer for every objection you throw at them.

Some will not leave until you either sign or throw them out. Seriously.



2

"Top Agents" Myths and Deceptive Mass Advertising

You've seen their signs everywhere from bench signs to billboards and even on the Radio or Television. They are perceived as "Top Agents" because they advertise the most.

Seems logical doesn't it? If they advertise the most, they must be the best choice…right? That is not always the case.

Some of the top agents out there advertising the most use examples of deceiving advertising mentioned in Chapter 1. Some don't and spend hundreds of thousands of dollars with one goal in mind. The goal of making their name a household name. Some may use catchy phrases, unique pictures of themselves to stand out from the rest of the agents out there.

There are two reasons why they spend all that money on advertising:

- Blanket the market in hopes of more market share
- Proof that they're advertising works

More advertising might equate to more sales. However, just because an agent spends the most on ads to get more phone calls, to get more appointments and more listings, it doesn't necessarily mean that they are a better agent or more important, the right agent for you.

Most of their advertising is about they're a better choice over other agents, not about their client's homes for sale. Sure, you'll find them advertising in the real estate magazines or newspapers. However, I only have one comment for those two mediums…advertising in magazines or newspapers **DON'T SELL HOMES!** Even online advertising does not sell homes. If you keep reading, you'll understand why.

Here's a secret that no agent will ever tell you the truth about.

Advertising is not paid for by agents to sell their listings. Ok, they'd really like it if that happened, but advertising their listings gets calls from buyers. Those buyers almost never buy the homes advertised in newspapers, magazines, online or wherever. Their ultimate purpose is to get that buyer to call so that they can sell them another home on the market… because your home is unlikely the right home for them. The ads are designed specifically to get phone calls. They may use a picture that gets a buyer interested and leave out the price so they **HAVE** to call to get more info.

So all the advertising you see, whether it's in a magazine, newspaper or online ad is not for the seller's benefit at all. It's for agents benefit from gaining a new client. In other

words, they're using your listing as a means to get other clients. Sure, if by some remote chance, their ad brings them a buyer for your home, they'll be happy to sell it to them, but the chances of that happening are very slim.

Here's another unknown fact with most of the top agents advertising the most that you probably don't realize.

You know that bright colourful picture of the agent advertising their pearly whites that you see everywhere? When you call that agent, you expect that agent to work for you. Wrong…sure, they may show up at the listing presentation pitch and go through the scenario I went through earlier. Obviously, because they're the best at doing just that…pitching their presentation to get your signature. Essentially, they really are a great salesperson. It's just that they're great at selling their services to you first and foremost.

There's more…

Once they have your contract in hand, it's probably the last time you'll ever see them. That's right, they hand off the rest of the process to their team that are usually much less experience than they are to handle the rest. From measuring your home to getting all the details about your home to arranging the photographer and basically everything else that needs to be done to get your home on the market is all done by other people…

Even negotiations when an offer comes in!

Imagine that…you call the top agent expecting the best and you get less experienced agents doing everything instead. The only job of the top agent was to get your signature, handle some objections and drive over to their next homeowner victim to do it all over again. I've heard

of agents that have non-stop appointments all day long doing this over and over again.

That "Top Agent" is a great Sales Person…Great at Selling You on Signing With Them!

The Question you NEED to be asking is this: If they're really good at accumulating a lot of Listings…is their Focus more on Accumulating or actually Selling Your Home?

We can all agree that assembly line type systems work well in many industries from building cars to making burgers. Think Ford and McDonalds and how they changed industries.

After many years in this business, the one thing that can never be systematized is negotiations. I'll agree that measuring rooms, ordering pictures and uploading details to the MLS can be done by anyone. To this day, I have never seen in a "typical" negotiation that went 100% smoothly. Smooth enough that a good and experienced agent is not required. I've seen errors on offers way too many times made by agents that would make lawyers cringe.

There are two sides to a very personally attached outcome that always involves a large sum of money, cherished memories of families growing up in homes over many years and so many other variables that you can't leave negotiations up to someone that's not personally involved 100%.

In other words, if a top agent shows up, makes a connection with you, talks to you about the history of your home and a bond is formed, you would WANT to have that same agent there for you ALL along the way from beginning to the end. And I will tell you that a lot comes up in between that can't be handed off to someone that's not fully informed in all the details from the beginning to the end of the sale.

The other part of the myth that most advertising gets homes sold is that almost all buyers buy homes with an agent. You could search online all you want for homes and all homes being advertised start in the same place…the MLS. They originate there and when a buyer works with an agent they're actively looking for homes for their clients on the MLS. So when the right home comes up they are going to see it. One way or another.

I'll dive deeper into the process of getting your home listed the RIGHT WAY later on in this book.

As you can see, just because an agent advertises the most and in most cases, they may sell more than other agents, it doesn't mean that they're the best choice for you. The very reason they advertise the most is to get more clients from your listing. They use your listing to either get more buyers calling them so they can sell them other homes or use your listing to show other potential sellers how much advertising they do to sell homes. But it's really not in the way you think.

It's all about personal attention to detail. An agent who's selling 100++ homes every year can NEVER be personally involved in every sale all along the way. It's impossible because of the assembly line approach.

In contrast, if you have an agent that sells anywhere from 10-30 homes a year, you know that they are there in every step of the way with you to ensure that the whole process is going as smoothly as possible. For every home sale, there are countless hours an agent is working in the background that homebuyers and sellers never see. The "top agent" can never be there every step of the way if they have more clients than one agent can handle on their own.



3

Don't Make Pricing decisions based on a typical CMA

If you're not familiar with the term "CMA" it's the abbreviated version of a Comparative Market Analysis, also called a Free Home Evaluation. Basically stats of recent sales and current listings of homes that are comparable to your home.

The biggest mistake home sellers make when deciding on the price of their home is to only rely on the CMA.

I know what you're thinking…what else could there possibly be?

Typical agents, top agents, and especially inexperienced agents rely solely on the CMA when pricing a home for sale. This is a Mistake because if that's the Only way that they're basing a home's value on, then they may be costing you Thousands of Dollars!

Costing You Thousands of Dollars!

Value Approach vs CMA Approach

In Chapter 1, I explained how agent's use comparable sold and listed homes to come up with a price range on how much your home is worth.

What you're going to learn is that there is a Better way, a Better Approach to ensuring that you're NOT leaving potentially Thousands of dollars out of your pocket when selling your home.

Most of the time, your home has endured many memories of your family growing up. Possibly it was your first home or even your last home.

Emotional attachment

Let's face it; you have many emotions attached to your home. This is essentially the best reason why you need an outsider impartial to your home, someone, who's not emotionally attached to it like you are. This is why agents are the best choice. Sure, we have the MLS, we have a system in place that's organized, we have a legal understanding of the process and ultimately here to protect what's usually the Biggest Investment in your life.

That term…Investment is what I think is what we need to focus on so that you can understand where I'm going with this.

When you think of the most famous investors in the world… who comes to mind first?

Most people think of Warren Buffett.

It doesn't matter who you think of. My point is that if you want to ensure that you make the most possible profit on the sale of your home, you need to treat the Sale of your home like an investment.

I know, I know…this is personal and sometimes it's a very difficult decision that can be very emotional for many different reasons.

I'm not suggesting that we treat this as a cold unemotional sale and that Profit is the ONLY option!

Not at all.

What I am suggesting is that we change the approach from the normal or average way of listing a home for sale to a way that **Stands Out** in comparison to how most homes are listed for sale.

No two homes are alike. Have you ever seen two seemingly identical homes that although virtually identical have sold for two totally different prices?

Maybe you haven't seen this as you're not in our position where we scour the MLS daily, it happens more times than you think.

I'm going to twist this around a little…we use an Investment Strategy Approach that hits on Emotions. In other words, combining the two strategies is what will ensure that you, as a seller will get the highest possible price for your home by playing on the Emotions of a buyer.

Now, I'm not suggesting any Ninja brain techniques here. As much as we all wish we had Ninja or Jedi Mind control, it's nothing like that at all.

A buyer simply buys with emotion. Remember when you bought your home? Remember how emotional that was for you. Searching for them, visiting them for the first time and falling in love with the one. When you finally decided on the one, with the help of your agent, you put an offer together. They took your signed offer and went to present it on your behalf. As you sat and waited for them to call or return, every minute felt like an hour. Your heart was beating with every passing minute of silence, thoughts ran through your head such as: "Maybe the seller doesn't like my offer and I should have offered a little more?" "I should have increased the deposit…my agent told me it was just as important as it shows how serious we are."

Buyer's emotions can be much higher than the seller's emotions and when you list your home for sale, if you want to have the "upper hand" to make the most profit, you need to play on those emotions.

Again, we're not playing any tricks here…this is just the reality of how emotional it really is for any buyer.

Back to those two seemingly identical homes, two different prices…How does it happen?

There can be many reasons why it happens. First of all, market conditions have a huge effect. From January 2017 to March 2017, every home…just about every single new listing went up for sale, there was a line-up of buyers overbidding and outbidding each other. Removing all conditions and prices went through the roof…35% increase year over year!

If you compared the exact same style home that sold in that time frame to one that sold after June, there was at least a 20% price drop. So you need to take timing and market conditions into consideration.

However, if all else was equal and there wasn't a big market shift. Both homes sold in the same market conditions, why would one sell for more than the other?

Outstanding Condition vs Normal Condition

Almost always, the home that shows it's absolute best will outsell the average showing home. Hands down.

Positioning

When listing a home for sale, there's more to it than just measuring, taking pictures and listing it on the MLS. For the last 10+ years, Home Staging has been a buzzword in Real Estate. Home Staging, however, is more than just decluttering and moving around furniture. Although there are many homes that just require a little bit of decluttering because they already show very well, it's one of the MOST IMPORTANT steps in the process.

Here's a tip for you to help you choose the right agent for selling your home.

If you're talking to an agent about listing your home and they don't suggest Home Staging before listing your home, they're probably not the right agent for you.

Today, many agents recommend Home Staging. However, there are differences in **HOW** homes are staged compared to others. Not all Home Stagers are equal.

We only use Home Stagers that do what I like to call, Scientific Home Staging. What we do is guide them as to what EFFECT we're trying to end up with. We have a specific type of look

we're after and the Home Stager like an artist creates the masterpiece so that the home shows a specific way.

Maybe you didn't know this, but Home Staging can range from advice on decluttering to renovations!

Many have asked…Why can't I just list my house for sale the way it is?

I get questions like this all the time. You can do whatever you want is my answer. The question I usually ask after that is do you want to make the most that you possibly can on your home resulting in higher amounts of money in your pocket or do you just want a fast sale and don't care about extra profits?

I also follow up with: Do you want to sell your home as quickly as possible with more in your pocket or are you ok with it taking a long time and ending up with less money in your pocket?

Remember that this is your choice. Most people who read this book are looking for more money in their pockets.

We've helped hundreds of Happy home sellers with outstanding results over the last 10+ years from following the approach of Scientific Staging resulting to positioning the home in a way that then results to that Emotional Buyer I talked about earlier that will be willing to pay Top Dollar because they WANT your home really Badly.

It's a fundamental process that produces Predictable Results Every Time! Step 1, Step 2 and so on are required for the desired result. Skipping just one step can affect your outcome considerably.

Choose wisely!



4

Don't be Fooled by BS Sales Pitches

Let's face it, agents work on commission so they wake up unemployed every day. Basically there are desperate agents who will say or do anything they can to pay their bills. With so much competition out there and most agents producing average results, they might say things in desperation to get a sale.

The Open House Myth

From real estate reality shows to the agents working in the field every day, public perception is that homes need open houses in order to sell.

One of the biggest myths out there is that houses sell at the open house. It's simply not true. People don't randomly drive around neighbourhoods while doing other errands and see an open house sign, stop and buy a home along with groceries sitting in the car.

Yes, there are actual house hunters driving around to open houses on purpose because they're actually looking for a home. Statistically, however, the percentages of homes that sell at open houses are very low. I've read that it's about 6% and I personally believe that it's actually lower than that because there's no way of formally tracking that statistic.

If you do a search online on the importance of doing an open house, it can go both ways. Interestingly enough, agents say it's highly important while public blogs created by non-agents seem to say the opposite.

Here's the truth that no agent will ever admit.

Agents for one reason and one reason eagerly suggest the open house only. So they can get more clients from using your home to advertise for buyers.

Their only purpose of the open house is to get more clients and because we already know how low the chances are of a buyer walking into an open house and buying it are… the agents holding the open house are really only after new clients, not selling the home.

They use directional signs, balloons and whatever else to drive people into your home just so that they can get more clients to buy OTHER HOMES.

The only strategic open house is having one for other agents that may have buyers…however because your home is listed on the best platform, the MLS, there's little need to invite a bunch of agents to see your home because they've already seen it if they have a buyer looking online.

Back when pictures and virtual tours weren't around because we didn't have the technology, the need to have an open house just for agents was the only way for agents

to get a preview of them…listings had one black & white photo and that's it. These days, high definition pictures are good enough as a preview.

On top of the fact that your home has little chance in selling because of an open house, why would you want to have all those strangers in your home with little to no security at all to your personal belongings?

Remember the Listing Presentation Pitch?

Many agents list all the added services they perform to get your home "exposed" to the most amount of people with their "81 Step Marketing Plan" or whatever number they made up.

If you ever examined that 81-step plan, there are likely about 70 steps that are clerical like enter listing onto MLS. They may mention things like it's Exposed to Multiple-Channels of marketing to 50 different websites all over the world. Yes… that happens automatically when it's uploaded to the MLS.

Remember the Newspaper or Magazine ads I talked about earlier? They'll also add these into their Marketing Plan and we already know that their ads are used again, to market for buyers of other homes. Just like the open house.

The Open Houses until Sold step specifically is the one to watch out for because as mentioned, it's not for your benefit at all and it's all BS!

So the question I usually get at this point is: So what do you do?

Simple…we do not use your home as a means to get more clients to sell other homes.

The steps taken from Scientific Staging, Professional High Definition Photos along with pricing your home strategically will absolutely bring you the best possible buyer.

It's a simple process with a lot of moving parts with only one goal in mind…to get the best possible price for your home without all the "fluff" that other agents promise that really only benefit the agent so that they can get more clients by using your home as bait.

If a home is listed properly with Staging, the best Photos and strategically priced according to market conditions…it will sell. Faster and for the highest possible price.



5

The Truth Behind the No Commission or Low Commission Pitch

Nothing is more appealing to the soon to be Home Seller than a chance to SAVE on commissions or even better, don't pay them at ALL!

This is when huge Red Flags should be raised. If there was any benefit to these options, why isn't every home for sale on the market with these companies or agents?

There are two different approaches here, which I will explain in order for you to save yourself the trouble of doing the research.

There is one huge player as I write this pushing the No Commission model. They're advertising budget is huge and they're claiming that it's a mistake to actually pay any commission at all when selling your home.

Let's look at the process for this model.

The "No Commission" claim doesn't mean that you don't pay commission. They charge a fee to list your home. It's a low fee in comparison to the going rate, however, their fees don't include marketing, pictures and they charge fees just to handle appointments. If you want them to handle negotiations, it also comes at a price. Now that you've discovered the "fees" they charge, then you find out that if you really want an agent to bring you a buyer, you will need to offer them a commission as well. It's suggested that you offer the going rate.

After all the fees and paying the going rate for an agent representing a buyer, you will in fact still save in commissions as a whole.

However…what you don't receive in the so-called savings is an actual agent with what I call "skin in the game"

Let me explain. If you were to pay for the no-commission service to have an agent handle negotiations for you, what you really get is an hourly rate employee who happens to have a real estate license. They work on multiple clients at the same time and are there to help a seller with the offer paperwork.

What you don't get with the hourly employee is dedicated and personal service. They are usually not there every step of the way in the process because the company has different people in every step of the process…if you pay for the extra services.

After so many clients and so many sold homes, the one thing that I always bring to the table is personalized service. I have sometimes become an extended part of the family.

I've worked with many family members and known to bring true integrity and honesty to the business relationship.

Just because the no-commission strategy looks like a good deal, it doesn't necessarily mean that the home seller will save money.

The fact is that you get what you pay for and it applies to Real Estate services just as it does to any product.

If you pay for a discounted listing service, you will likely get low-quality service.

After listing homes for sale personally for people who've tried the no-commission route in the past, they have the same complaints over and over again.

Even if they provided all the other services at par with the traditional agent…MLS listing, pictures, and appointment setting. The Biggest problem that most people complain about is the fact that their "hourly paid agents" either don't have the time to actually work to get the best price and terms for the seller. And because they get paid either way and don't care if your home sells or not, they don't put in the effort you deserve.

I've also experienced for myself first-hand trying to contact an agent after 5pm on a weekday and not returning my call until after 9am the next day…why? Because they're off the clock at 5pm. In the last 16 years, almost all of my negotiations are done after 5pm. How does a corporate run real estate company think that 9-5 can actually work in real estate?

Remember when I mentioned that a traditional agent has skin in the game? An agent doesn't get paid unless they provide Results…bottom line. If the no-commission

company has salaried employees that get paid no matter what, how can they be trusted to do what's best for you?

Caution: This is where you need to ensure you have an agent who puts your best interests above their interests. So follow the advice given to you in this book to ensure you hire the Right Agent.

To recap, if you have an agent who does what's best for you and is only compensated for results that you're ultimately happy with, then you have the right combination to get the highest possible amount of money in your pocket.

The Low Commission Agent Pitch

The next sales pitch is something that a handful of agents will offer. They usually fall into two categories:

- Lower quality or less busy agent willing to do anything for sales
- The agent who's advertising to get the most calls

I don't think that you need me to explain how much you risk by hiring an agent who offers low quality service or an inexperienced agent trying "anything" just to get the phone to ring.

Bottom line is that you want to make sure you don't hire a low-quality agent at all costs and if an agent who isn't busy is trying anything is not an agent who you'd want to represent you.

If they're desperate in any way, can you only imagine what tricks they'd try to pull just to get your house sold for their benefit only?

The other type of agent who's been around and only advertises low commissions are a different type of agent. They're purposely offering low commissions as a way to get more market share. They could be good agents. However, most agents who use this approach are only using it to get the phone to ring.

Let's say they're offering 1.5% commission for example. That number sounds great, but that asterisk is there again because you must pay the buyer agent and that's not a total "all in" commission. In other words, it's Bait-and-Switch advertising to get the phone to ring and all they want next is to get an appointment. So they can give you their presentation and hope to do as many as they can and the more they have the more potential clients they will sign up.

You're nothing more than a number to them and once you agree, they're likely going to treat you like one.



6

The Biggest Problem with CMA's or a Market Analysis

They are referred as CMA's (Comparative Market Analysis) or a Market Analysis by agents, they offer them for free obviously and contain market stats on sold homes as well as what's on the market.

We can all agree that stats are required in order to properly price homes for sale. Without knowing what has been sold or what is available, it's nearly impossible to estimate what you should be listing your home for and expect to sell it for.

The typical CMA contains the following:

- Cover page with a photo of your home
- Initial cover letter from the agent thanking you to allow them to prepare the CMA

- Summary of your home and its standard features (4 bed, 3 Bath, 2 Car Garage etc.)
- Minimum of 3 resent sold comparable homes
- List of home features of each home that add or subtract value compared to your home
- Listings of comparable homes on the market
- Again, the list of home features that add or subtract value compared to your home
- It may contain interior pictures of all the comparable sold or listed homes
- A summary page itemizing and plus/minus features and coming up with values of the comparable homes
- Lastly, a summary letter of opinion of what your home is worth. Usually suggested in a range from $… to $….

I have no argument about using stats as a starting point. I use them myself. The problem with the "typical CMA" is that most people don't really understand most of the data. They understand the bottom line of suggested price range, but many people don't fully understand why a larger lot would add value or a finished basement would add value.

Yes, anyone can understand why a finished basement would add value. However, since there are no two identical homes, it's not easy to put an exact number on what a finished basement would be worth.

The reality is that just as there are no two identical homes and there are no identical buyers as well.

Emotional vs Practical Buyers

Some buyers buy based on emotions and how much they love the way a home looks or feels. Other buyers buy based

on practical means…affordability, location, meeting their needs rather than having all the bells and whistles.

The "CMA" although a nice guide to have to use as a starting point lacks what I would call…**Emotional Salability**.

This is because most typical agents are looking to list and sell your home. They're not looking at possibilities. They're not considering the Emotional Buyer. Sure, you could have a home with the best updates that make it easy for any average agent to sell your home. However, not every homeowner has all those bells and whistles.

The Solution

There is no one-size-fits-all approach and every home and home seller is unique.

Before I offer you a proven formula, a word of caution. Beware of the agent who offers you a CMA with a very high-suggested price range.

There are agents out there trained in an approach that has ZERO benefit to you and will guarantee a lower price than you deserve!

The agent's "high price strategy" is designed to get your attention because if you have an idea that your home is worth in the $800k range and they present you with a CMA that suggests you can sell for $900k, you need to escort the agent to the front door and ask them to leave and never return.

The strategy is to list your home for an outrageously high price and getting your hopes up. If you interviewed 2 other agents that had suggested prices of about $100k lower

and you obviously wanted/needed the extra $100k, that overpricing agent is only after one thing. Your listing.

Once they have your listing, part two of the strategy comes into play. They endless Price Reduction phone calls, emails, text messages and they will not stop until you reduce the price.

They even have a way to "plant the seed" right from when you list your home with them. When you're signing the contract, they sometimes even add a schedule in there stating that if you're home doesn't sell in 2 weeks or a month or whatever that you agree to a price review and/or reduction. Even though they promised you a higher than realistic price, they're already getting you ready in advance that they will be hounding you to reduce in the next week, two weeks and so on with their pre-signed form.

Overpriced Listings ALWAYS end up Badly

Starting too high compared to fair market value will almost always result in a lower than fair market value price eventually.

People will not overpay for a home. There are exceptions such as the last real estate boom that got way too out of hand from 2016 to early 2017 when people were overbidding on homes, buying without any financing or inspection conditions.

Those types of markets are an anomaly and are not typical. You're likely reading this book because it's not an overheated market and know it'll be a challenge to sell for top dollar.

How do you get Top Dollar?

The proven formula is as follows:

1. Strategize
2. Prepare
3. Promote & Market

The first thing that needs to be done is to Strategize how we're going to set up your home before anything. Decisions need to be made on what improvements can be made. If they should be done at all and if we are catering to the Emotional or Practical buyer.

Once we establish our position, we initialize and Prepare for the decided strategy.

Once steps 1 & 2 are done, we Promote and hit the Market.

Although its only 3 steps, I've had homes that took up to several months in preparation. Some however, have been ready in only a couple of days.

In the next chapter, I'll cover what I call the "Diagnosis" and what it entails.



7

Maximizing Profits The Next Step? Comprehensive Diagnosis

If someone had a sudden health concern, the immediate action would be to visit a doctor. The doctor would follow a set of procedures and diagnosis such as blood work or whatever necessary in order to determine what prescription would be needed to get a person back to optimal health.

If a person had an unfortunate legal problem and talked to a lawyer, they will ask for all the details about the case and based on all the info, they would make their suggestions for the next logical and legally safest step for them to take.

When you have an end goal and need professional advice, a professional will not suggest anything until they have all the facts. Without all the facts, they'd be guessing. Health or legal, you would never leave anything up to a guess. Never!

Knowing this, selling a home with a goal of receiving the highest and best price for you and ultimately the most profit in your pocket requires a full "diagnosis" as it does involve many different activities. What may work for one home may not work on another.

A typical agent who walks into your home walks through, takes some measurements, photos and lists it on the MLS is not going after top dollar by any means. If it was early 2017 when there was a line up of buyers willing to out-bid each other, this plan would have been "good enough" however, in any other type of market, every step you make in order for your home to stand out against the competition with other similar homes on the market is a MUST!

Our approach is different. We do tests.

Like your doctor or lawyer, we can't give you a prescription or suggestions without a proper diagnosis. When it comes to the biggest financial investment of your life, there are no cutting corners. Some clients say, "no big deal, let's cut some corners," but this is not how we work. On top of that, we won't accept a client who's willing to "cut corners" because if our beliefs are opposed from each other on how to sell their home, we can't take the risk of working with someone who's not compatible with how we work.

Bottom line is that we're not the type of people that would tell a potential client what they want to hear or just do what they want me to do. Following this path will NOT lead to Superior results. This requires you, the client to understand that in order to get to the outcome you want, will require you to hear the Truth about what needs to be done.

Sometimes, potential clients don't like what I have to say. Whether or not it's good news or bad news about what needs

to be done, it's always the truth. Most people appreciate the truth and when they hear it, say to themselves:

It's about time, thank you!

Maybe you've had that same reaction while reading this book. I can only hope so because although the truth isn't always pleasant to hear, armed with the truth is the only way you can make smart decisions.

Plus, it's the only way that I've ever found that can prevent clients from making fundamental mistakes that expose them to unnecessary risk.

In order to prevent risk, you need to perform the necessary research to obtain the truth. When you have a proper diagnosis, you can confidently take the next steps to get exactly what you want…top dollar for your home. At the end of this book in the resources section, you will find instructions on how to request your Diagnosis and it's free to readers of this book. Again, it's free and there's no obligation to become a client. It is free, simply my gift, as a "thank you" for purchasing this book. How to get Top Dollar for Your Home in Any Market

When selling a home, most people often hope for a smooth and profitable experience, many unfortunately are not willing to do the legwork in order to ensure that "hope" becomes a reality. Hope is not a strategy that anyone can depend on. The bottom line is that you have choices. You have choices on how to prepare your home for sale, pricing it and marketing it for sale. I can only suggest that if your goal is maximum profit, then do as much research as you possibly can.

If you're willing to put in the extra research, you will set yourself apart from the average homeowner. The one that

asks the question…"Why did that home sell for more than mine did?"

What to expect at the Diagnosis

After you request the Diagnosis, the first appointment will be about collecting the necessary information needed to be able to make a proper and accurate diagnosis.

Either my assistant or I will call to arrange the best time to meet.

We will also ask you for some details about your home and request some documentation from you for our visit.

The first appointment will likely take about 45 minutes to an hour or so. This appointment will also help both of us decide if this approach is a good fit for you. If not, at least you will be armed with the truth.

In order to achieve a successful home sale, is by being informed. My only hope is that our Diagnosis will help you get informed.

What's Next?

Now that you've read this book or really a guide on how to sell your home for the highest possible price, avoid what I call "Agent Greed" and you're armed with the knowledge to make good decisions, you may be asking yourself, "what's next"?

The next step, after you've made the decision to sell your home is to start the process of getting your home diagnosed so that you know what needs to me done before you list.

The process is quite simple and involves the following steps:

1. We arrange a visit to your home so I can do an initial walk-through

2. After the walk-through, we'll start talk about the major things that need to be done that I can see

3. Decide on which experts are needed. This depends on how much work may be required. This can range from simple staging to renovations. Keep in mind that the goal is remain profitable. You don't want to invest in renovations that do not give you a return. For example: If an 50+ year old all original home that needed a complete update that cost $100,000 and if that money was spent and you would only be able to get $50,000 more for the home, it would be a waste

of $50,000. If a 10 year old home in great condition that just needed more "light" and we could buy a couple of packages of brighter light bulbs for $50 and made the home "feel" better and in turn make buyers want the home that much more, we're going to strongly suggest the investment.

4. Once all or most of the recommendations are complete, we plan on the best approach to listing and marketing your home for sale.

In the next section are two examples of success we've had using our unique approach. Read them too see how this approach works in real life.

When you're ready, then schedule your Diagnosis.

Success Stories Using the Value Approach

I'm sharing only 2 of the many homes that we listed using the Value Approach over the CMA approach. Although these are from a couple of years ago…and depending on when you read this, it may be longer, they were in two very Challenging Markets and proof that our Method works!

John & Samantha

In April 2017, the Foreign Buyer Tax was implemented. Up until then, basically every home that went on the market for sale had a bidding war. It was as though there were 10 buyers for every available home.

To give you a sense of how this affected the market, shortly after the tax being implemented, many closings were delayed and some didn't close at all because many foreign buyers actually walked away from closings. Prices fell by 20% almost overnight and many homes sat on the market unsold for weeks or months.

The standard process, if you were looking to buy & sell a home from 2016 to early 2017 was to buy first, then list your home because it was easy to create a bidding war.

John & Samantha purchased their new home in April right in the transition from bidding wars to no sales.

The worst position a homeowner could be in was to buy at the height of the market and sell and the bottom of the market.

One positive point was that because we were in the middle of the transition from all homes going to bidding wars to none at all, was that they didn't have to "over pay" for their new home and I was able to formulate a buying strategy and was able to help them get it for a reasonable price.

The largest obstacle we had ahead of us was selling their home. What I didn't mention was that they were downsizing and the hardest hit homes that were hit by the new tax was homes over $1.5million. We were dealing with a $2million dollar home.

We also had a home that although updated and very well taken care of, the updating was not in the last 5 years and would not attract the "modern" buyer.

The Value Approach doesn't just look at recent sales. If we followed the traditional approach where we looked at the last 2-10 sales in the area, compared features, added and removed value based on the subject property, then pick the "average" price and pray it sells…especially in that market. We would have been TOAST!

With the Value Approach, we use the past sales only as a guide. The process to a successful sale with the highest possible price doesn't occur when you average out sold prices and pray.

To get the highest price, it requires Scientific & Strategic Staging. The end goal is to make your home so DESIRABLE to buyers that they will pay whatever it takes to get it.

By following all the recommended steps we outlined, John & Samantha received a full price offer within one day! In the most challenging market. Needless to say, they were extremely happy.

Sandra M.

The Foreign Buyer Tax was implemented in April 2017, the Government or OSFI to be exact then implemented the Stress Test. Anyone who applied for a mortgage would require that they qualify at the posted rate.

Sandra had a larger home to sell and downsizing to a condo. As with many people downsizing from a home to a condo and never lived in one before, it can be a little overwhelming.

We needed to find the "perfect" condo before we sold her home. We found the one and were put in the position of selling her home that needed to be sold by a certain deadline.

By March, the Stress Test was creating actual stress for buyers trying to buy a home. A home that was easily affordable only a few months earlier was now off limits according to the new rules.

Homes over 3000 square feet by now were sitting longer and longer on the market since the 2017 Foreign Buyer Tax and now with the Stress Test, even longer.

Sandra was obviously very concerned with the state of the market.

Her home had a large lot, fantastic layout and although lovingly cared for, wasn't updated since it was built over almost 25 years earlier. Move in ready for some buyers, but most buyers in that neighbourhood would have wanted to make a lot of changes.

The reality is that if you looked at the comparable homes with the traditional method, most agents would have probably listed it lower in the hopes of attracting a buyer that would want to make some major renovations.

What I didn't mention was that she sat through a long and boring Comparative Market Analysis that the agent spent more time boasting about how good they were for 2 hours. They suggested a price based on the outdated approach.

I was recommended to her for a second opinion from another past client who had success using the Value Approach.

We didn't follow the outdated CMA method obviously and strategically implemented our Value Approach with Scientific Staging and as a result, she received 2 offers in 48 hours.

That "CMA" that was done prior to my help would have resulted in a **Loss** to Sandra.

How much? Our proven method literally put **$80,000** more in her pocket than what the other agent recommended with their CMA!

Free Offer From The Author: Robert Caruso

For more information on 'How to get Top Dollar for Your Home in Any Market'

www.YourFreeDiagnosisRequest.com or call 416-918-2758

To Schedule your Free Diagnosis

Selling your home for most people can create feelings of anxiety…packing, planning and making the move is stressful enough. What about the actual process of selling your home? The market conditions, the agent you hire and avoiding being on the market for Months without an offer is potentially a whole other nightmare in itself.

Does Real Estate Greed worry you? Feeling stressed about being ripped off or lied to?

Don't trust real estate agents to tell you the truth? Don't know where to start or how to put your home in the best position possible for maximum profit? You're right to be concerned - the traditional approach is an Outdated process, consisting of price reductions and excessive waiting.

The good news is that you don't need to panic. It's not too late to take control of your home sale and profit. This book will open your eyes to a very different approach. From the beginning, it starts, not just in how to select your agent or the program you choose, like the one presented in this book, but fundamentally, it requires a different mindset.

Don't be one of the hundreds who end up saying, "I wish someone would have told me that." You can't control

many things - the housing market, interest rates, lending rules, and requirements - but what you can control is what approach you take getting your home on the market. That "approach" can be the defining factor that gives you the extra profit you can get from your home that you desserve.

Request Your Free Diagnosis

Call 416-918-2758

to schedule your appointment

A Personal Message from the Author

Robert has been in the Real Estate industry for over 16 years. An industry with an enormous amount of competition. There are over 55,000 Agents all with one purpose…to dominate and outperform their competitors. Some that willing to do whatever it takes to win clients over other agents.

What Robert has learned over the years is that to "win" people over DOESN'T require sneaky or scrupulous sales tactics such as "bait-and-switch" advertising. He has learned that being honest has been the biggest reason for his success.

Robert is an open book when it comes to his style of work. What you see is what you get when you work with him.

Even before opening a brand new brokerage with three other partners with similar work ethics, he willfully shared his honest approach to working with clients to his competition. Now after about 6 years of owning a Brokerage, he's teaching every agent who works with Real Estate Advisors Inc. the same ideas, the same honest approach and to work by the Golden Rule: "Treat others as you wish to be treated yourself."

Behind the "closed doors" of the Real Estate industry, agents keep secrets from each other and some would do

just about anything in order to take a client away from another agent.

The absolute worst part about the above paragraph is that if agents are willing to do "whatever it takes" to their peers, imagine what they're willing to do to their clients. Much of this has been shared within the pages of this book.

The Biggest reason why I wrote this book is to make people aware that not everything is as it seems when it comes to what agents promise and YOU NEED to know what's really going on when you get a flyer, see an ad on a bench or online.

Armed with the information in this book, you know what to look for, what questions to ask and most importantly, know "who" to avoid when it comes time for you to buy or sell a home.

My only hope is that you use this information and more importantly, share it with anyone you know and care about. Which is why I've made it as easy as possible for you to share this book with everyone.

So please, if you have a friend or family member who you think could benefit from this book, either direct them to the website below or, simply go there yourself and sign them up for a copy…only if you know their address info of course.

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