

The Power of Real Estate Reviews

A Ninja Webinar

With Larry Kendall @ Garrett Frey

1. A History of Real Estate Reviews
2. The Ninja Mindset: Relationship & Service
3. The Best Ways of Doing Real Estate Reviews:
 - a. Low Returns
 - b. High Returns
4. Examples of what to take. (Keep it simple!)
 - a. www.fhfa.gov (big picture)
 - b. Local market (1 or 2 pages) MLS, Focus 1st, Trend Graphics
5. What if they ask, “How much will my house sell for?”
6. Who should I have real estate reviews with?
7. How do I call to make the appointments?
 - a. 5-Step calling process
 - b. “I’ve created a packet of information for you.....”
 - c. What if I get voice mail?

8. The most powerful question: _____?

9. Things to discuss:

a. Their house and their real estate holdings

b. A house for every child

c. "Wake-Up Money"

d. "If you could live anywhere....."

10. Do's and Don'ts of Real Estate Reviews

11. What are the results?

12. What is the greatest regret?

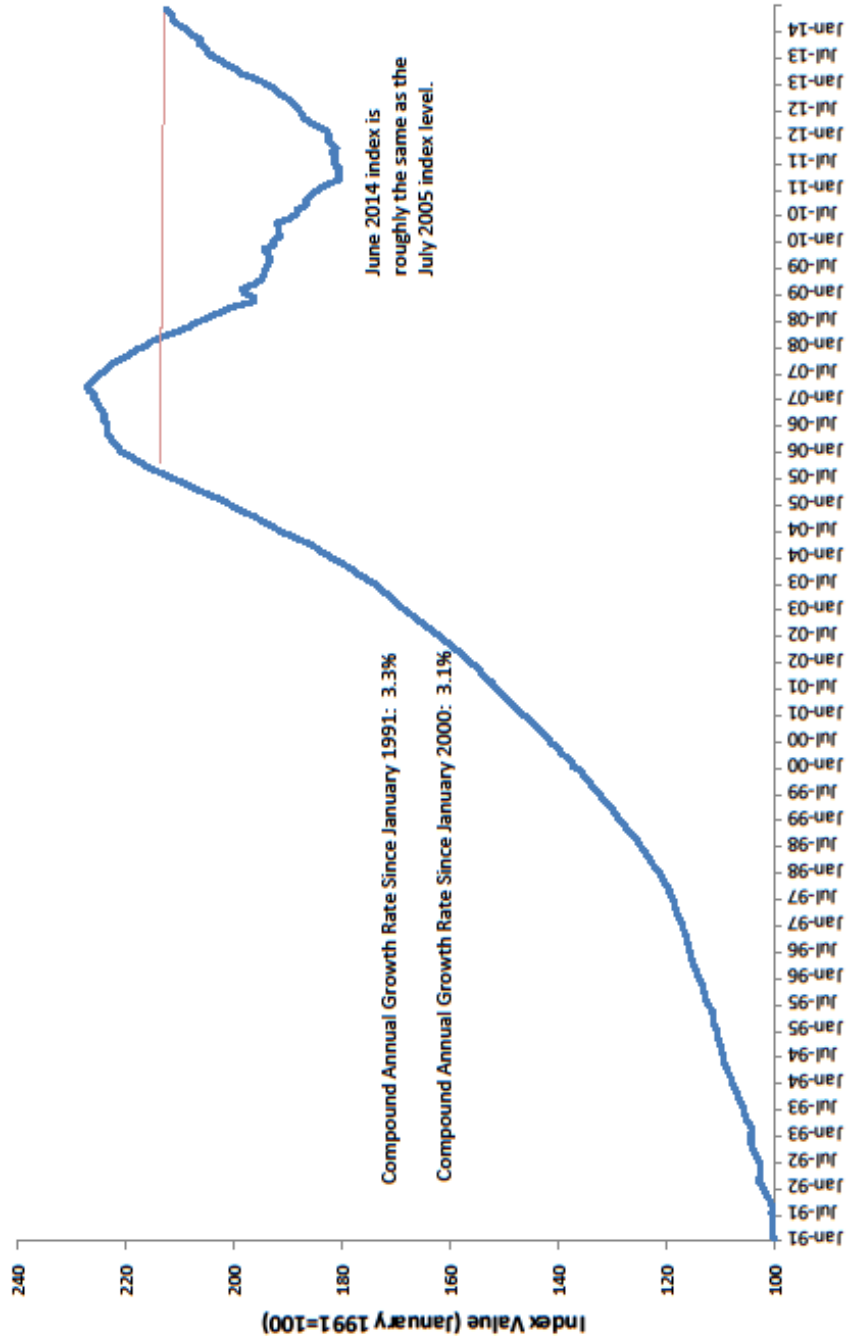
13. What are the two most powerful Ninja systems for generating business?

a. _____

b. _____

14. What is the cost?

Monthly House Price Index for U.S.
 Purchase-Only, Seasonally Adjusted Index, January 1991 - Present



Source: FHFA

House Price Appreciation by State

Percent Change in House Prices

Seasonally Adjusted, Purchase-Only HPI

Period ended June 30, 2014

State	Rank*	1-Yr	Qtr	5-Yr	Since 1991Q1
Nevada (NV)	1	14.80%	0.87%	18.07%	68.95%
California (CA)	2	11.38%	1.33%	30.16%	112.60%
District of Columbia (DC)	3	10.74%	-1.94%	40.12%	349.76%
North Dakota (ND)	4	8.68%	1.72%	30.79%	185.08%
Arizona (AZ)	5	8.39%	0.61%	16.30%	135.91%
Florida (FL)	6	8.32%	1.25%	12.34%	115.40%
Georgia (GA)	7	8.13%	0.45%	7.12%	85.00%
Colorado (CO)	8	7.76%	0.69%	19.92%	219.86%
Michigan (MI)	9	7.18%	1.46%	13.45%	75.41%
Oregon (OR)	10	6.98%	1.15%	6.61%	207.11%
Washington (WA)	11	6.97%	2.43%	2.36%	148.61%
Idaho (ID)	12	6.56%	1.25%	-1.84%	129.62%
Texas (TX)	13	6.46%	0.17%	17.55%	121.85%
South Dakota (SD)	14	5.94%	0.70%	11.24%	150.33%
Minnesota (MN)	15	5.89%	1.81%	6.59%	134.50%
USA		5.25%	0.81%	8.25%	108.94%
Utah (UT)	16	5.24%	0.64%	10.17%	197.44%
West Virginia (WV)	17	4.99%	0.72%	7.45%	104.80%
Massachusetts (MA)	18	4.95%	2.50%	7.44%	136.09%
Tennessee (TN)	19	4.85%	0.63%	7.44%	104.67%
South Carolina (SC)	20	4.60%	0.90%	0.74%	93.28%
North Carolina (NC)	21	4.35%	1.91%	-0.02%	94.46%
Ohio (OH)	22	4.09%	0.38%	4.20%	65.10%
Kansas (KS)	23	4.03%	0.08%	5.58%	104.01%
Montana (MT)	24	4.03%	0.88%	7.39%	224.92%
Nebraska (NE)	25	3.99%	1.21%	9.80%	112.66%
Indiana (IN)	26	3.71%	0.53%	6.56%	70.58%
Wyoming (WY)	27	3.69%	-0.54%	5.91%	209.52%
Maryland (MD)	28	3.60%	1.22%	2.66%	127.05%

*Rankings based on annual percentage change.

House Price Appreciation by State

Percent Change in House Prices

Seasonally Adjusted, Purchase-Only HPI

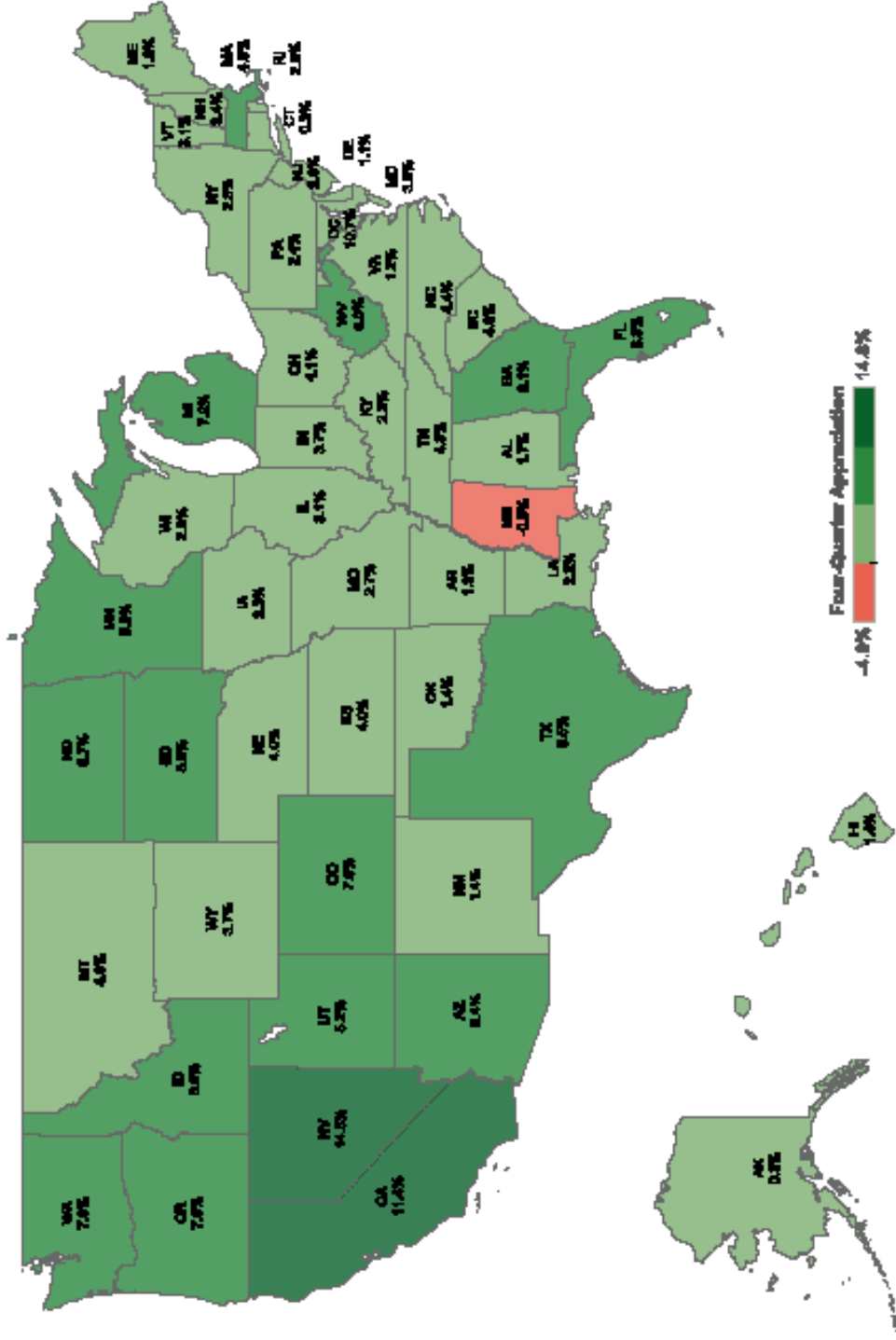
Period ended June 30, 2014

State	Rank*	1-Yr	Qtr	5-Yr	Since 1991Q1
New Hampshire (NH)	29	3.40%	-0.50%	-0.43%	104.26%
Illinois (IL)	30	3.11%	1.06%	-3.33%	80.09%
Vermont (VT)	31	3.06%	6.18%	2.29%	118.06%
Wisconsin (WI)	32	2.77%	1.01%	-1.34%	112.91%
Missouri (MO)	33	2.68%	-0.14%	1.21%	93.69%
New Jersey (NJ)	34	2.62%	0.80%	-4.25%	117.37%
Rhode Island (RI)	35	2.57%	-0.49%	-2.66%	87.45%
Pennsylvania (PA)	36	2.40%	1.43%	3.11%	96.44%
Iowa (IA)	37	2.35%	0.11%	7.36%	109.17%
Kentucky (KY)	38	2.28%	0.34%	4.54%	97.26%
New York (NY)	39	2.28%	0.64%	1.31%	110.42%
Louisiana (LA)	40	2.22%	0.89%	6.79%	145.34%
Alabama (AL)	41	1.70%	-0.94%	-2.81%	87.21%
Maine (ME)	42	1.60%	1.02%	-1.45%	109.16%
Hawaii (HI)	43	1.40%	-4.55%	10.01%	101.01%
Oklahoma (OK)	44	1.38%	-0.77%	6.73%	107.03%
New Mexico (NM)	45	1.37%	1.26%	-6.10%	113.11%
Arkansas (AR)	46	1.28%	0.74%	3.47%	90.96%
Virginia (VA)	47	1.24%	-0.23%	4.33%	125.32%
Delaware (DE)	48	1.13%	2.41%	-9.14%	86.68%
Alaska (AK)	49	0.34%	0.91%	7.68%	133.24%
Connecticut (CT)	50	0.29%	-1.18%	-5.96%	66.58%
Mississippi (MS)	51	-0.51%	-0.72%	-0.48%	80.48%

*Rankings based on annual percentage change.

Four-Quarter Price Change by State: Purchase-Only Index (Seasonally Adjusted)

U.S. Four-Quarter Appreciation = 5.2% (2013Q2-2014Q2)



SOURCE: FHFA

**20 Metropolitan Areas
with Highest Rates of House Price Appreciation
Percent Change in House Prices with MSA Rankings**

All-transactions HPI which includes purchase and refinance mortgages

Period ended June 30, 2014

Metropolitan Statistical Area	National Ranking*	1-Yr	Qtr	5-Yr
Modesto, CA	1	24.99%	3.82%	22.53%
Merced, CA	2	24.45%	1.53%	33.29%
Vallejo-Fairfield, CA	3	23.78%	4.07%	20.68%
Yuba City, CA	4	23.07%	4.39%	10.99%
Stockton-Lodi, CA	5	21.12%	4.77%	26.69%
Las Vegas-Henderson-Paradise, NV	6	20.67%	3.69%	2.52%
Riverside-San Bernardino-Ontario, CA	7	20.04%	2.46%	24.35%
Bend-Redmond, OR	8	18.99%	4.61%	7.25%
Santa Rosa, CA	9	18.37%	3.20%	17.73%
Reno, NV	10	18.36%	4.10%	-1.29%
Napa, CA	11	17.19%	3.41%	14.52%
Salinas, CA	12	17.11%	4.50%	10.60%
Oakland-Hayward-Berkeley, CA (MSAD)	13	16.42%	3.38%	23.63%
Sacramento-Roseville-Arden-Arcade, CA	14	16.01%	2.80%	11.97%
Santa Maria-Santa Barbara, CA	15	15.69%	5.51%	8.62%
Naples-Immokalee-Marco Island, FL	16	14.98%	9.86%	10.35%
San Francisco-Redwood City-South San Francisco, CA (MSAD)	17	14.96%	3.66%	25.78%
Bakersfield, CA	18	14.85%	2.94%	9.96%
San Jose-Sunnyvale-Santa Clara, CA	19	14.51%	3.75%	30.44%
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL (MSAD)	20	14.49%	1.88%	11.92%

Note: Purchase-only indexes, which omit appraisal values, are available for select metro areas at <http://www.fhfa.gov/DataTools/Downloads/Pages/House-Price-Index-Datasets.aspx#top>.

For composition of metropolitan statistical areas and divisions see FHFA HPI FAQ #7 or <http://www.whitehouse.gov/sites/default/files/omb/bulletins/2013/b13-01.pdf>.

Source: FHFA

*Rankings based on annual percentage change for all MSAs containing at least 15,000 transactions over the last 10 years.

**20 Metropolitan Areas
with Lowest Rates of House Price Appreciation
Percent Change in House Prices with MSA Rankings**

All-transactions HPI which includes purchase and refinance mortgages

Period ended June 30, 2014

Metropolitan Statistical Area	National Ranking*	1-Yr	Qtr	5-Yr
Lima, OH	276	-3.49%	-3.94%	-6.98%
Fond du Lac, WI	275	-3.11%	0.58%	-6.70%
Atlantic City-Hammonton, NJ	274	-2.75%	-1.29%	-15.94%
Rockford, IL	273	-2.49%	0.26%	-19.49%
Las Cruces, NM	272	-2.18%	-0.45%	-15.90%
Columbus, GA-AL	271	-2.04%	-0.03%	-14.83%
Kankakee, IL	270	-1.84%	2.43%	-12.69%
Kingsport-Bristol-Bristol, TN-VA	269	-1.82%	-0.90%	-1.59%
Sheboygan, WI	268	-1.71%	-0.76%	-10.85%
Decatur, IL	267	-1.30%	-0.19%	-4.05%
Hickory-Lenoir-Morganton, NC	266	-0.96%	0.81%	-8.91%
Jefferson City, MO	265	-0.87%	1.98%	1.07%
Kingston, NY	264	-0.84%	-0.62%	-12.06%
Pueblo, CO	263	-0.63%	-2.94%	-7.72%
Reading, PA	262	-0.57%	-0.88%	-9.94%
Tuscaloosa, AL	261	-0.57%	-0.20%	-1.18%
Racine, WI	260	-0.57%	1.53%	-15.56%
Blacksburg-Christiansburg-Radford, VA	259	-0.56%	0.89%	-5.66%
Fayetteville, NC	258	-0.45%	1.50%	-4.01%
New Haven-Milford, CT	257	-0.26%	0.70%	-10.13%

Note: Purchase-only indexes, which omit appraisal values, are available for select metro areas at <http://www.fhfa.gov/DataTools/Downloads/Pages/House-Price-Index-Datasets.aspx#qtr>.

For composition of metropolitan statistical areas and divisions see FHFA HPI FAQ #7 or <http://www.whitehouse.gov/sites/default/files/omb/bulletins/2013/b13-01.pdf>.

Source: FHFA

*Rankings based on annual percentage change for all MSAs containing at least 15,000 transactions over the last 10 years.

Rankings by Metropolitan Areas
Percent Change in House Prices with MSA Rankings
All-transactions HPI which includes purchase and refinance mortgages

Period ended June 30, 2014

Metropolitan Statistical Area	National Ranking*	1-Yr	Qtr	5-Yr
Akron, OH	115	4.21%	4.55%	-4.30%
Albany, OR	109	4.60%	0.88%	-8.55%
Albany-Schenectady-Troy, NY	254	-0.11%	0.25%	-2.77%
Albuquerque, NM	203	1.75%	0.78%	-7.87%
Allentown-Bethlehem-Easton, PA-NJ	200	1.90%	0.83%	-9.94%
Amarillo, TX	170	2.63%	1.22%	5.86%
Anaheim-Santa Ana-Irvine, CA (MSAD)	27	13.08%	1.68%	20.42%
Anchorage, AK	146	3.22%	1.92%	6.52%
Ann Arbor, MI	59	9.17%	2.90%	11.30%
Appleton, WI	236	0.56%	2.60%	-2.52%
Asheville, NC	125	3.82%	1.96%	-7.00%
Athens-Clarke County, GA	101	4.99%	1.36%	-10.13%
Atlanta-Sandy Springs-Roswell, GA	46	10.77%	3.75%	-5.95%
Atlantic City-Hammonton, NJ	274	-2.75%	-1.29%	-15.94%
Augusta-Richmond County, GA-SC	183	2.38%	1.90%	-10.73%
Austin-Round Rock, TX	28	13.07%	5.27%	22.02%
Bakersfield, CA	18	14.85%	2.94%	9.96%
Baltimore-Columbia-Towson, MD	140	3.33%	1.70%	-5.50%
Barnstable Town, MA	107	4.72%	2.83%	-0.57%
Baton Rouge, LA	193	2.09%	2.13%	1.93%
Beaumont-Port Arthur, TX	179	2.41%	0.74%	-0.86%
Bellingham, WA	105	4.85%	0.41%	-4.17%
Bend-Redmond, OR	8	18.99%	4.61%	7.25%
Billings, MT	124	3.84%	-1.37%	7.61%
Birmingham-Hoover, AL	187	2.32%	0.10%	-6.60%
Bismarck, ND	58	9.27%	2.59%	39.83%
Blacksburg-Christiansburg-Radford, VA	259	-0.56%	0.89%	-5.66%
Bloomington, IL	210	1.66%	1.34%	1.31%
Bloomington, IN	123	3.84%	2.97%	6.73%
Boise City, ID	32	12.42%	2.93%	-1.92%
Boston, MA (MSAD)	88	5.81%	2.26%	4.70%
Boulder, CO	55	9.60%	3.81%	13.70%
Bowling Green, KY	166	2.67%	0.37%	2.75%
Bremerton-Silverdale, WA	154	3.05%	1.35%	-12.31%

*Rankings based on annual percentage change for all MSAs containing at least 15,000 transactions over the last 10 years.

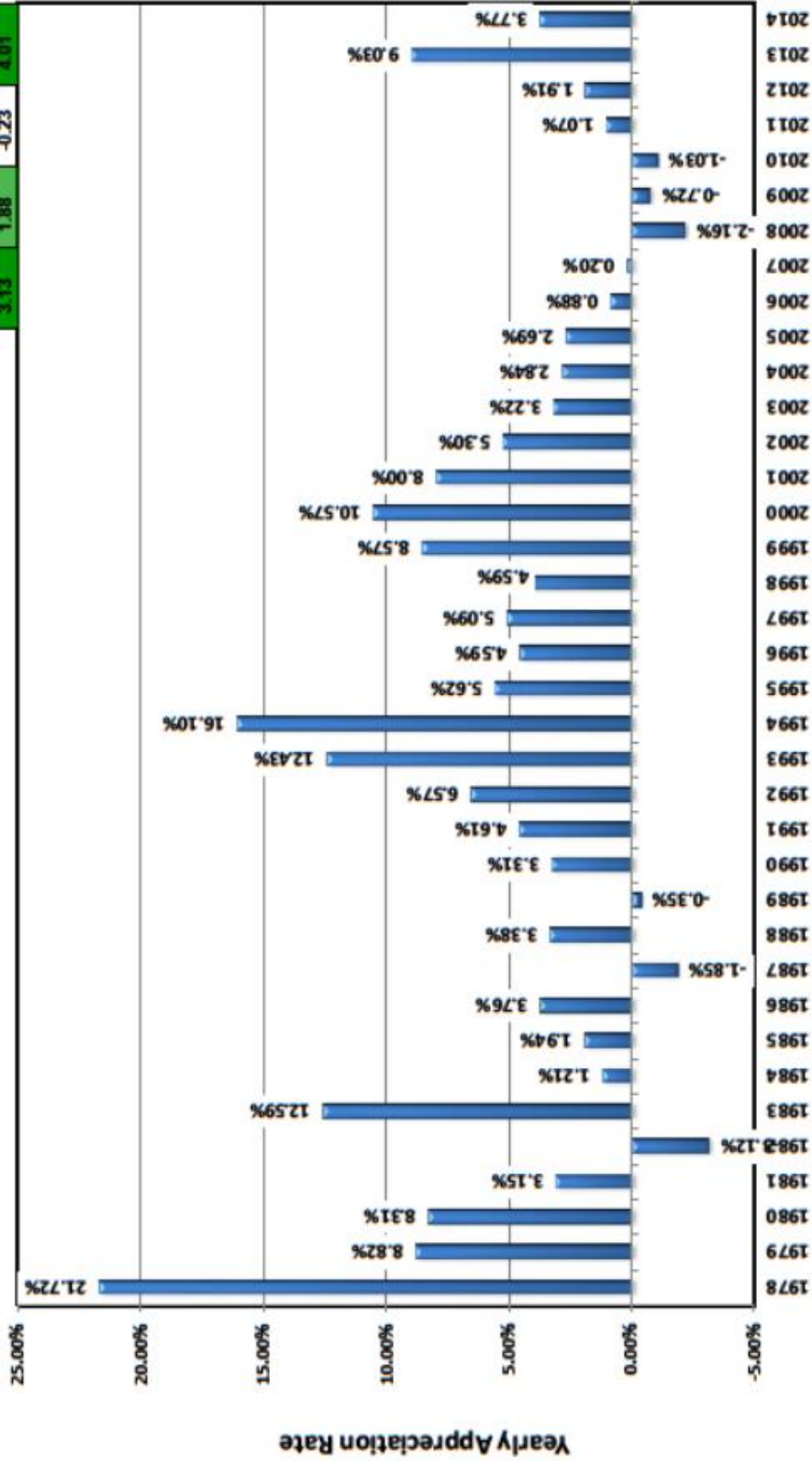


Annual Appreciation: Fort Collins, CO

1978 - 2014 Home Price Index

(*Note: 2014 Appreciation Rates based on Jan-Jun data)

Recent Quarter Appreciation			
3Q'13	4Q'13	1Q'14	2Q'14
3.13	1.88	-0.23	4.01



Data Reported: 8/28/2014, source: www.fhfa.gov

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