

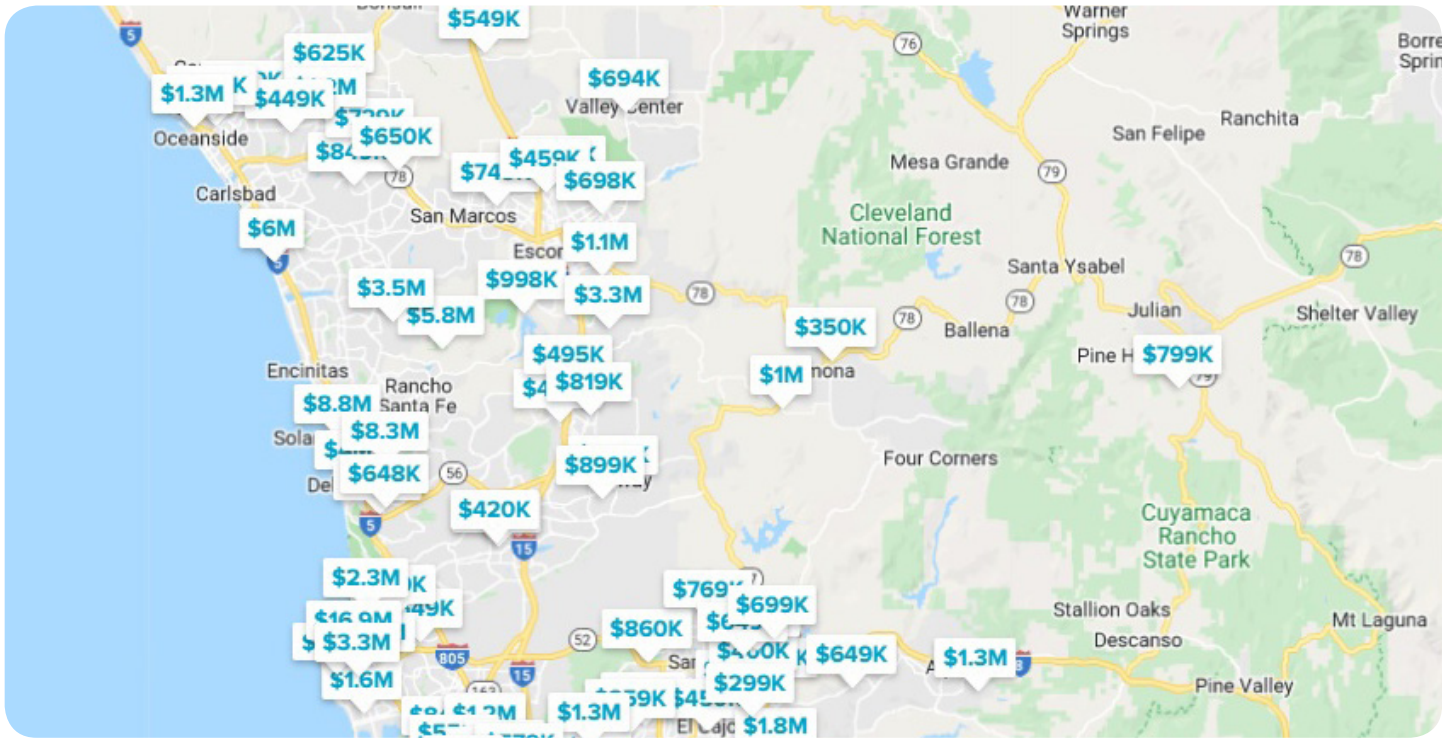
WHAT MATTERS TO YOU,
**MATTERS
EVEN MORE**
TO US.

[**BUYERS** BOOKLET]



WANNEBO REG SECRET SELLER'S MAP

Get Access to HUNDREDS of homes that are not marketed online anywhere and beat out other buyers to the best homes using the Wannebo REG Secret Seller Map.



HOW WE FIND HOMES VS. OTHER AGENTS



OTHER AGENTS

• MLS (MULTIPLE LISTING SERVICE)	✓	✓
• INTERNAL AGENT NETWORK	✓	✗
• POCKET LISTINGS	✓	✗
• EXPIRED / CANCELED LISTINGS	✓	✗
• PRE-FORECLOSURES & FORECLOSURES	✓	✗
• FOR SALE BY OWNER	✓	✗
• FLIPPER/BUYER INVENTORY	✓	✗

STORY...

"Our agent was working with buyers looking to purchase in Carmel Valley. We educated them on all the nuances of the different areas in the zip code. We then combined that local area expertise with their preferences to identify the top three developments that would fit their needs. We then called the other top agents in the area to see if they had anything coming soon in those developments. After several weeks of correspondence, one of the top agents had a property coming soon and gave us the opportunity to view it before it went to market. This gave our buyers the rare opportunity to put in an offer with NO other competition!"



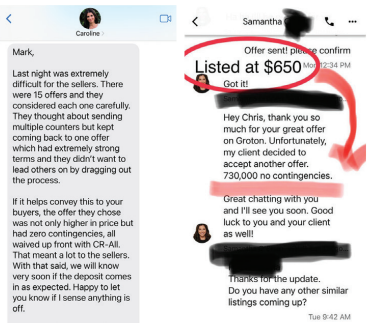
“Every battle is won before it’s ever fought” -Sun Tzu

You will work directly with your WANNEBO REG agent to come up with a battle plan specific to your situation in order to help your offer get accepted in this Crazy Market.

In this insanely hot market you need an agent with a REAL and TESTED plan for getting your offer accepted. Below is an always-evolving list of the strategies we are employing to get our offers accepted over other buyers' offers. Scan the QR code for a full video explanation of all of these by our team leader Kurt.

- Get prequalified for a cash offer using the WANNEBO REG Cash Offer Program™
- If you don't qualify get fully pre-approved and waive your financing contingency
- Create a love letter template now so you are ready when the time comes.
- \$ _____ per day penalty for late close
- Be prepared to offer \$_____ over the asking price and set your search max up accordingly
- Remember to factor in what that cost is per month. Your interest rate is apx ____% so every \$10,000 costs you \$_____ per month
- Appreciation is currently ____% meaning every month you don't buy costs \$_____
- Escalation clause of \$_____ with no limit
- Earnest money \$_____ this is the money at risk. Make this enough to hurt but not kill you if you lost it
- Earnest Money will go hard after _____ days (or ____% goes hard)
- Your biggest risk here is low appraisal and loan denial. Discuss these risks and how to mitigate them with your agent
- See screenshots, many people are releasing this right away!
- If not making EM hard after a short period of days are you willing to waive the loan contingency?
- Inspection period _____ days
- Closing date will be _____ days (ideally you are flexible and we can offer to do whatever the seller wants
- Free rent back for _____ days if the seller wants it
- As is?

Just a few examples of what we are seeing the field right now



We make an all-cash offer on your behalf. That has real value. Cash offers are 3x more likely to win and buyers get a 5% savings, on average, versus offers with a loan.*

How does The WANNEBO REG Cash Offer Strategy work?



1) GET APPROVED

We connect you with our lender partners who will verify your income, assets, and purchasing power so that we're ready to make the strongest offer possible - one that's cash.



2) FIND YOUR DREAM HOME

This is the fun part: You tour homes with your agent until you find the right one.



3) MAKE AN ALL-CASH OFFER

Our lender uses their funds to make an all-cash offer on the house on your behalf and close as quickly as 8 days. You don't need to move a muscle.



4) THE OFFER IS ACCEPTED

You do the celebrating and our lender does the buying. They purchase the home and hold it while you secure financing.



5) TAKE OWNERSHIP & MOVE IN!

As soon as your loan closes, they sell the home to you at the same price they purchased it at!

What are the ASSOCIATED FEES?

As little as \$0. Ask us our latest terms.

Who is eligible?

- Credit score of 620 or above
- Jumbo loans: 10% down, plus reserves
- Conforming loans: 5% down
- A max debt-to-income (DTI) ratio of 43% for jumbo and 49.9% for conforming

And properties that are one of the following:

- Single-family home
- Townhome
- Condo* (subject to property approval)



YOU'LL LOVE YOUR NEXT HOME OR WE'LL SELL IT FOR FREE!



STORY...

"Buyers who were new to the area and didn't know a local realtor researched some top agents and gave our office a call. Even though they were very impressed, after having a consult with one of our agents they were still reluctant to trust someone that they had just met. However, they found comfort knowing that we operate with a contract that binds us to act with their best interest in mind. Furthermore, they felt relieved by our cancel at anytime agreement. We are SO sure that we are going to provide stellar service, our clients can cancel at any time without any fees paid! This gave them the confidence to work with us. They allowed our agent to earn their trust, which is exactly what happened. These clients were so happy that they have even referred many of their friends and family to us!"

NO HASSLES... IT'S SO EASY.

We are so committed to your finding the perfect home that if you're not 100% satisfied with the home you purchase with us representing you we will sell it without charging you any commission for our listing agent services! All that is required in order for you to take advantage of this amazing guarantee is that you notify us within 12 months of the purchase of your home and that you use the Wannebo Real Estate Group to represent you on the purchase of your next home.

WHY DOES IT MATTER?

HAVING A DEDICATED REPRESENTATION WILL:

- Ensure YOUR rights are protected throughout the transaction
- Help you identify inventory that fits your needs
- Coordinate and facilitate showings
- Convey your strong motivation to the seller prior to seeing the property
- Draft/submit your offer in such a way that maintains protections for you
- Negotiate terms on your behalf
- Negotiate price on your behalf
- Guide you in choosing inspection vendors that will protect your interests
- Draft the Buyer Agent Visual Inspection
- Guide you in choosing insurance, and home warranty options that protect your interests
- Keep you informed of contingency deadlines
- Constantly check in with your lender, escrow company, and title company to make sure everything is running smoothly and on time
- Solve transactional issues/delays as they arise
- Properly and thoroughly explain disclosures, title report, HOA documents, and inspections
- Negotiate on your behalf during the request for repair process
- Guide you through the final walkthrough



It's critical that you make the right decision about who will handle what is probably the single largest financial investment you will ever make. Not all real estate agents are the same. If you decide to seek the help of an agent when selling or buying your home, you need some good information before you make any moves.

AN AGENT CAN COST OR SAVE YOU THOUSANDS OF DOLLARS.

Picking an agent is one of those critical issues that can cost or save you thousands of dollars. There are very specific questions you should be asking to ensure that you get the best representation for your needs. Some agents may prefer that you don't ask these questions, since the knowledge you'll gain from their honest answers will give you a very good idea about what outcome you can expect from using them as an agent. And let's face it - in real estate, as in life - not all things are created equal.

Hiring a real estate agent is just like any hiring process - with you on the boss's side of the desk. It's critical that you make the right decision about who will handle what since this is probably the single largest financial investment you will ever make.

9 Things You Need to Know Before You Hire an Agent

1. What makes you different? Why should I use you to help me buy a home?

It's a much tougher real estate market than it was a decade ago. What unique plans and programs does this agent have in place to make sure that you end up with the best possible home and price? What things does this agent offer you that others don't to help you buy a home in the least amount of time with the least amount of hassle and for the best price?

2. What is your company's track record and reputation in the market place?

It may seem like everywhere you look, real estate agents are boasting about being #1 for this or that, or quoting you the number of homes they've sold. If you're like many homeowners, you've probably become immune to much of this information. After all, you ask, "Why should I care about how many homes one agent sold over another. The only thing I care about is whether they can find me the perfect home with no hassle." Well, because you want the best possible experience, you should be asking the agents you interview how many homes they have sold. I'm sure you will agree that success in real estate is selling homes. If one agent is selling a lot of homes where another is selling only a handful, ask yourself why this might be? What things are these two agents doing differently?

You may be surprised to know that many agents sell fewer than 10 homes a year. This volume makes it difficult for them to offer special programs and systems to put you ahead of all the other buyers you are competing against. Also, at this low level, they probably can't afford to hire an assistant, which means that they're running around trying to do all the components of the job themselves. Bottom line, their service to you may suffer.

3. How many buyers like me have you helped this year?

Are you a first time homebuyer or are you moving up from a previous home? Has the agent that you are interviewing represented other people just like you this year? If not, they may not be well prepared for all of the emotion, challenges, and excitement that is ahead for you. Be sure your agent has worked with lots of people just like you this year.

4. How much money do you save your buyers on average?

It's one thing to help someone buy a home, it's another to get them the best possible deal. How much money does your agent save their average client and how does that compare to other agents? Do they even know that number?

5. What is your track record with getting homes for your clients in multiple offer situations?

In this market it is not uncommon for your offer to be up against several other buyers' offers. How many of these situations has your agent been in this year and what is their strategy to be sure your offer is the one that is accepted?

6. On average, how long does it take for you to help your buyers find a home?

You will want to be sure that your agent has a track record of helping their buyers find homes in a timely manner. Nothing is more frustrating than spending week after week looking at the wrong houses!

7. How many buyers are you currently working with?

Obviously, the more buyers your agent is working with, the more familiar they will be with current market conditions. There simply is no substitute for experience. If you were getting heart surgery would you want the surgeon who performs 5 or 6 surgeries a year or the surgeon that performs that many each month?

8. Do you have a reference list of clients I could contact?

Ask to see this list, and then proceed to spot check some of the names.

9. Do you provide any assurance that I will be happy with the home I buy?

Buying a home is a huge decision. What assurance does your agent offer that you will be thrilled with the home you end up with? Are they offering a home warranty or any kind of buy back guarantee? What assurances do you have that they will be around if something goes wrong?



8 VIP BUYER BENEFITS

OUR EXCLUSIVE SERVICES

- You Get Pre-Qualified FREE of Charge for a Home Loan and get access to special financing.
- You Receive The Best New Listings that match your criteria BEFORE the average buyer knows about them!
- You Are Backed by our Specialized Market Knowledge.
- You Have An Entire Team of Pros and Leading-Edge Technology at your disposal, at no extra cost!
- You Get a Written Cancellation Guarantee, signed by us, that allows you to cancel if we do not live up to the promises we make!
- You Get a Written Satisfaction Guarantee, that ensures you are satisfied with your purchase.
- You Get Priority Access to Competent Affiliates that can assist you with your total home purchase needs and circumstantial details.

THE BENEFITS TO YOU

- You Get More Home For Your Money, you don't waste time on homes above or below your price range and beat out buyers not pre-approved.
- You Can Beat Other Buyers to all the HOT NEW LISTINGS!
- You Get The House You Want at the lowest possible price on the best terms and conditions.
- Our State-Of-The-Art Technology and unique Team Sales System means you save time and money, and your transaction is hassle-free.
- You Are In Control, Not The Real Estate Agent. You get our signed, written commitment - we take all the risk so you don't have to!
- If within 12 months you are not 100% satisfied with your new property the Wannebo Real Estate Group will sell it for free!
- We have special relationships with Title Companies, Home Inspectors, Certified Contractors and others that can handle those special needs.





OUR GUARANTEES

VIP BUYER CANCELLATION GUARANTEE - if we don't deliver the service we promise, you can cancel your agreement with us. We are so confident that our real estate system will work for you that we guarantee you the right to cancel our buyers agreement at any time with no penalties or obligation if our service doesn't live up to our promise.

VIP BUYER SATISFACTION GUARANTEE - if you are not happy with the home you purchase within 12 months of the date you close, we will sell it for FREE!

If we don't deliver the service we promise, you can cancel your agreement with us. We're so confident that our real estate system will work for you that we guarantee you the right to cancel our Buyers Agreement any time prior to submitting an offer to purchase a property, with no penalties or obligation, if our service doesn't live up to our promise.

Entering into a buyer's agreement with a real estate agent can be a risky business. Every sales representative will promise the world when it comes to finding you a home, but how many of them can back that up with a solid performance? According to a recent survey, more than 80% of homebuyers were dissatisfied with the performance of their agent, even if that agent sold property. However, most buyer agreements lock you into long-term commitments and lengthy broker protection periods with heavy cancellation fees. In other words, it's an agreement your agent can get out of, but you can't. We're offering you a way to work with us that is risk-free!

For you, success in real estate is the ability to locate houses faster and for less money than the competition. We're confident that we can do this for you because our team has already helped several hundred people just like you. Our pledge is to provide you with the highest level of service in the real estate industry, and our commitment to this pledge is 100%. Your right is to evaluate whether we live up to this standard, and to cancel your agreement with us at any point prior to submitting an offer to purchase, with no penalties or obligations, if we fail to deliver the service we promised.

Remember, you are never under any obligation to purchase any property!

WE TAKE ALL THE RISKS SO YOU DON'T HAVE TO!

Buyer Signature

Date

WANNEBO REG Agent Signature

Date



There are many unquantifiable benefits to owning. Having autonomy over your home use and design is immeasurably important. However, there are also quantifiable financial benefits that not everyone is aware of. We want to make sure you make an informed home purchase!

EQUITY

- $\text{Equity} = \text{Value} - \text{Mortgage}$

HOME VALUE

- $\text{Home Value} = \text{Appreciation} + \text{Principle Reduction} + \text{Down Payment}$

WHY SHOULD YOU CARE?

- Equity is an asset! Part of your net worth
- Used to create family wealth
- Can be used to buy your next home
- Can be used to buy an investment property
- Can be borrowed against for home improvements, college etc
- Can be used to fund retirement

STORY...

*"One of our agents was working with a first-time homebuyer. He was apprehensive to buy, especially because he had heard that the market was advantageous for sellers, not buyers. However, he knew that real estate is a fantastic investment and one of the best ways to build wealth. After learning how much equity he could have after 5 years he was no longer hesitant to enter the market. He did not let the competition scare him away and moved forward with his home search. He was able to purchase a property that fit his needs and benefitted from an 18% appreciation in the FIRST year that he owned it and expects it to go up at least 10% this year! **He is enjoying \$210k in equity after only one year of homeownership and anticipates he will have \$433k in equity after five years of homeownership!**"*



RENTING

- Equity position after 5 years = \$0
- Landlord's profit after 5 years: \$132k

OWNING

- Assume you purchased a condo for \$550k

- Put 10% down (\$55k)
- Monthly Principle = \$775
- Monthly Interest = \$1,378
- Monthly Tax = \$458
- Monthly HOA = \$300
- TOTAL monthly payment = \$2,712

- Consider your tax savings

- Monthly interest + tax = \$1,836
- Annual interest + tax = \$22,032 = Annual tax deduction
- Assuming a 20% tax bracket: $\$22,032 \times .2 = \$4,406$ Annual Refund
- Monthly equivalent tax savings = \$367/month
- Lowers effective monthly payment to \$2,345!

- Consider your equity position

- Original purchase price of \$550k
- Assume a conservative annual appreciation of 5%/year
- After 5 years it will have increased in value by \$151,954!
- New estimated value = \$701,955
- Principle reduction over 5 years = \$46,500
- **Equity Position = \$151,954 (appreciation equity) + \$46,500 (principal reduction) + \$55k (down payment) = \$253,455**

COMPARE & CONTRAST

- Renting = \$2,200/month in rent
 - Only contributing to the landlord's wealth. Landlord's profit after 5 years= \$132k
 - Renter has ZERO equity after 5 years
- Owning = \$2,345 effective monthly payment
 - \$253,455 in equity after 5 years!



“Amazing experience”

WANNEBO REG WHAT PEOPLE SAY MATTERS

Kurt is easily the most professional real estate agent I've ever met, and that proved itself over a very extended period of time. We selected Kurt prior to March of 2020, then due to COVID, delayed listing our home until May of 2021. Kurt was an excellent listener, always put our needs and concerns above his own, and was 100% honest through the entire process. His associate Felicia is a rock-star. She made us feel like we were the most important people that Wannebo Real Estate Group was working with. We interviewed MANY MANY agents, and are thankful that Kurt and Felicia are the ones who became our trusted partners to find wonderful new owners for our beloved home.

06/27/2021 - Zillow User



TESTIMONIALS WHAT PEOPLE SAY MATTERS

Kurt and his team is amazing at what they do, true professionals. From day 1 to even post close, the Wannebo team proactively plans then guides you through every step of the way and finally delivers better than expectations. I had an urgent need to sell and gave Kurt the shortest possible timeline you can give to any listing agent, not only did he sell my house faster than my tight timelines with a great price, I really felt like I was in good hands throughout the process. If you want quality, I strongly advise to go with Kurt's team!

06/11/2021 - Zillow User

When I decided to sell my Carmel Valley home, Kurt was the real estate professional I trusted most to get the job done. Because he represents a significant volume of home sales in 92130, I knew I could count on him to be up-to-date on market trends. When it came time to close, his team worked efficiently and anticipated all my needs. They were responsive to all emails, text messages, and phone calls, day-and-night, seven days a week. They were always patient and never condescending. They made escrow a breeze. I was most surprised by how hands-on Kurt was. He was personally involved throughout. He always made time to meet me at the property and explain things over the phone. I felt like I had a true VIP experience.

05/03/2021 - Zillow User

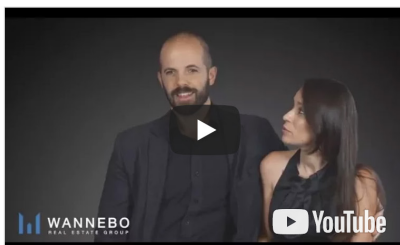
Kurt, Felicia, and their team demonstrated professionalism. They helped us sold two of our homes. Their made the entire process simple. I appreciated their knowledge, expertise, and had full confidence in Kurt and his team.

05/23/2021 - Zillow User

“five stars”

VIDEO TESTIMONIALS

Real Clients, Real Stories, Real Success! Watch Video Testimonials at WanneboREG.com



HOW DID KURT HANDLE YOUR FEARS OF BUYING AND SELLING AT THE SAME TIME?

Hears these clients describe the process and how it all worked out for them.



WHAT WOULD YOU SAY TO SOMEONE CONSIDERING HIRING KURT AND THE TEAM?

Hear what these past clients had to say about working with Kurt and Listing Partner Nicole Furlong



WHY DID YOU WORK WITH OUR TEAM TO BUY?

Hear these clients thoughts on working with Nicholas Iannitti

WANNEBO REG HOW WE MEASURE UP TO THE COMPETITION

WANNEBO REG

VS.

OTHER AGENTS

• Access to Listings BEFORE they hit the Market!

• No Access

• Access to Off Market Properties throughout the county!

• No Access

• Unique Showing System to Save you time and \$\$

• No Defined System

• 5 Strategies to get your offer accepted in multiple offer scenario!

• No Strategies or Hope and Pray!

• Resources to Find New Construction

• Limited Resources

• 5 Strategies to save money in a shifting market!

• No Strategies or Hope and Pray!

• Understanding of the 3 pricing Strategies Sellers use, and how to take advantage of them.

• No understanding – can't even name them.

• Our Agents specialize and ONLY work with BUYERS!

• Work with anyone: buyers, sellers, renters.

• Our Agents work within a team with enhanced availability and experience

• No team support

• Experience and understanding of dealing with multiple counter offers

• Not a lot of experience

• Marketing Team and Transaction Coordinator Support

• No Support. Do it themselves.

• Understanding of how to get out of lease so you can buy NOW!

• No understanding

• Help you understand Features VS Benefits to save you time and money!

• No understanding

• Understanding of homebuying and timeline process

• Some Understanding

• Part of team that has done Thousands of transactions

• Handful of Transactions

• Part of team that has 500+ reviews and video reviews

• None or a handful of reviews

WE. FIND. PROPERTIES.

We can help our Buyers find properties that are not yet active on the market or found on real estate websites. Many times these properties can be bought below market value and may include Sellers who have not Listed their home for sale, Foreclosures, Short Sales, Job Relocations, and various other types of situations.

12676 Caminito Radiante, 92130



WREG
Success:

We found the property before it was listed!

Buyer paid **under** market value

11023 Cloverhurst Way, 92130



WREG
Success:

We helped our client get this property into escrow before it ever came on the market!

12692 Sandy Crest Court, 92130



WREG
Success:

We found this unlisted property for our Buyer.

13015 Caminito Bautizo #37, 92130



WREG
Success:

We found this unlisted property for our Buyer with a mailer.

4238 Kerwood Court, 92130



WREG
Success:

We found the Buyer for this unlisted property with a mailer

4118 Via Candidiz #115, 92130



WREG
Success:

We found the property before it was listed!

Buyer paid **under** market value



WE KNOW **WHAT MATTERS.**



WanneboREG.com

WANNEBO REAL ESTATE GROUP
OFFICE: (888) 473-7324

3636 NOBEL DRIVE, SUITE 160
SAN DIEGO, CA 92122
DRE #01468255