

THINGS TO CONSIDER WHEN FACING
FORECLOSURE | SHORT SALE



BILL BYRD, REALTOR®

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INTEGRITY, TRANSPARENCY, COMPASSION

I care, I mean, I really do

Help Is On The Way

WHATEVER YOU'RE LOOKING FOR, I CAN HELP

At this point, it feels like the end of the world, I know. My wife and I lost 7 homes and all we had striven for **in a blink**. No one can truly understand completely what you are going through. It is your home, your pain. Honor how you feel. But, you must take action. And, we are the team that can help, and we care, no I mean, we really do care, because we have been where you are. No matter what, we really do care. My team and I have been known to prevent clients like you from filing bankruptcy and recovering from extreme financial hardship.

YOUR EMOTIONS ARE A MESS

Crisis causes disbelief, emotional numbness, nightmares and other sleep disturbances, anger, moodiness, and irritability, forgetfulness, denial, guilt, and panic. The constant collection calls that are persistent and even abusive will turn a perfectly tolerable day into a day of despair. And get this – **debt can hurt**. I mean, really hurt.

A study of 33,720 U.S. households published in the January 2016 edition of Psychology Science found that thinking about the prospect of financial insecurity was enough to increase pain. We have all been there, myself included. Build a circle of helpers to get you through. I can be one of these helpers for you.

WHAT I CAN DO FOR YOU

I can guide you through this difficult process and help you make the best decisions for your family and yourself. I can help you evaluate your options; for example, save your home or sell your home, file bankruptcy, or forbearance. I can help you liquidate your property before things spiral out of control and the vultures come out to get a great deal from your hardship.

The simple decision of taking the first step by asking for help, is going to make all the difference. Act, before it spirals out of control. Having gone through this myself, in retrospect, what I really needed and wished for was somebody to take the time to help me look at my situation, and advise me through the process, so I could have done what was best for my family, and reduce the pain. Talking to your financial and legal advisors is so important to understand your options. (See My Story on the next page.)

I hope we can meet soon. Call me, anytime. I care, I mean, I really do.

Sincerely,

William P. Byrd

Tel: 415.559.5660 | Email: bill@byrdre.com

About Bill

My Story

LIVING THE HIGH LIFE

We were living the high life – a gorgeous home, five cars, two boats, and several incredible vacations as a family. If only I had known that our dream life was going to vanish before our very own eyes in the felt like days. I wish I could have saved our family from the suffering we endured next.

I got into the lending business early in my career and it profited us well. It wasn't too long before I became a mortgage broker, was running a successful company, and reaping the rewards of it all. I gave my family everything they (or I) could've dreamed of. We lived on a gorgeous five-acre lot in a beautiful home. We had seven different rental properties throughout Sacramento. We even owned 16 horses, five cars, and two boats. Every weekend was spent on the lake or soaking up the sun on incredible family vacations. We had it made.

To top it all off, I had an even bigger ego to go with all of that "stuff". In other words, I was about as self-absorbed as they come. I only ever cared about me, myself, and I. Looking back, I seldom worried about how a decision or transaction would affect the lives of others around me – if it worked out favorably for me and my family, I was happy.

THE FALL

When the economic crash of 2007-2008 hit, everyone was impacted. The

market crashed and businesses were crumbling – mine included. Things quickly deteriorated and my \$750,000 a year income plummeted to poverty level. No matter how hard I worked, I couldn't make ends meet. My company closed and the luxuries I had long enjoyed in my life were disappearing.

Soon, the bank started showing up at our house to repossess our cars and boats. We were receiving non-stop subpoenas about credit debt we owed. The IRS viciously sank its teeth in, and we had nowhere to turn. We tried everything to keep our tenants in our rentals and maintain a steady income, but tenants were moving out at a rapid rate. Eventually, PG&E came to shut off our power and only because of a true miracle were we able to keep the lights on for just a little while longer.

Finally, I made the incredibly painful decision to declare bankruptcy in one last effort to save our family from being on the streets. We lost our home and income in the same year and still had two children to feed – I felt like a complete failure.

We worked hard to find odd jobs and make any amount of money. My wife scrubbed toilets and offered to be a chauffeur for minimal pay. At night, I was fortunate to occasionally find work as a security guard. I spent most mornings going from one construction site to the next, offering to clean it for just \$20 pay. We barely made enough to keep the lights on and food on the table.



THANKFUL

Never again will I take this life for granted. The parts of myself that I lost along the way were the parts that only held me back. Now, I do my best to focus on all the blessings and helping others.

It is that same sense of gratitude and service that has brought me so much happiness as a REALTOR®. I would love nothing more than to have an opportunity to serve you and your family as you embark on your next real estate journey. I know just how stressful and important this process is. I promise that I will put all my energy, experience, and heart into finding you your dream home or helping you sell for maximum value.

And for those who are experiencing some of what I went through, I have build of team of professionals to guide those in need through this unspeakable journey that I wish on noone.

Thank you for taking time to learn more about my story to becoming the man I am today. I hope to continue to improve and be a better version of myself each day; all while helping you and your family.

With gratitude,
William Byrd, REALTOR®
Husband to a Wonderful Wife and father of three adorable children:
Savannah, William and Gianna

For months, all we could afford to buy was milk, cheerios, bread, and bologna. My wife and I often skipped meals in order to ensure there was enough food for our growing kids. My sweet daughter, just five years old at the time, would wake up early in the morning and cut out cardboard to line the inside of her shoes so that the holes wouldn't hurt her feet. My heart broke as I watched my family endure our poverty.

BOUNCING BACK

I wanted to give up. I had failed them and I didn't know how we were ever going to get out of that place. It was during that dark, depressing time that I decided to take a leap of faith and turn my heart and hope to God. I had nothing to be proud of anymore, so I stopped focusing on me and chose to look outward. It was difficult and unnatural at first, but it set me free.

Free from pain and anguish, free from pride and egotistical mindsets, I felt enabled and empowered to try again and fight for my family's livelihood. In 2011, I started down an unknown path into the real estate industry. With nothing left to lose, I decided to become a licensed REALTOR®.

Slowly but surely, we rebuilt our lives from the ground up. Except this time, I was going to leave my pride and ego behind. We lived within our means and cherished everything we had. Life felt richer, sweeter, and fuller than it ever did before. Today, I have a career that brings me joy and helps others find joy in their own lives. My family is happy, healthy, and my wife and I now have three beautiful children. We truly have it made.

Pre-Foreclosure|Foreclosure

WHY WORK WITH BILL?

"I can help you. I understand the helpless, numb, paralyzing feelings. You know, 80% of people do nothing. Don't make this mistake. It will only get worse as you procrastinate. It is important to partner with extremely experienced professionals; like a foreclosure realtor, lawyer, and tax accountant. Choose carefully. Don't get stuck in a situation whereby your professionals are learning on the job. Hire wisely, even if it costs a little more, you will save in the long run. Also know that inexperienced professionals will end up feeling helpless along with you. You don't need this added stress! You need a team that will work for you, and care about you," says Bill. "I have to say, this is the one thing I did right, and I am still happily married, with great kids, and a great career."

It's important to know what will happen once your situation becomes public record, and your property is flagged as a distressed sale. It complicates your situation and devalues the perceived value of your property. We are experienced in dealing with pre-foreclosure, notice of default, auction, notice of sale, tax liens by state, federal and private entities, abatement lien, mechanics lien, and more.

THE GOOD NEWS

As long as you have not completed an auction, we can still help. So take a deep breath. It's time to make a move, and I can help you build a strategy.



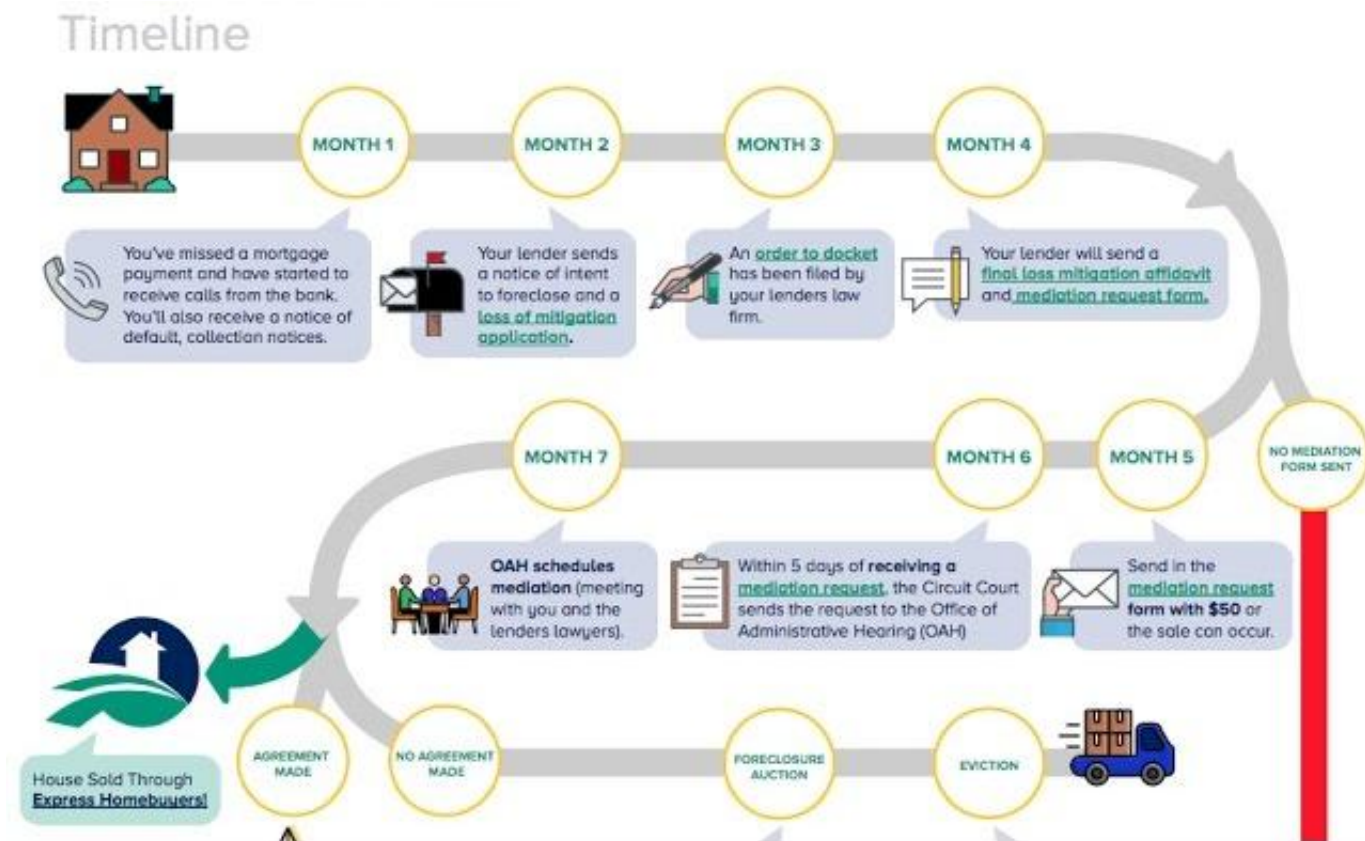
SO TAKE A SELF CHECK

Loosing your home or property is full of pain. It's so painful, it can eat your gut and the fear paralyzes you into denial. Your options may include:

- 1) File bankruptcy, to postpone the sale while you get your bearings;
- 2) Sell fast, and you walk with your equity money, if you have equity;
- 3) Short Sale if you have negative equity;
- 4) Just simply, walk away, and let your secured creditors deal with the property.

Walking away from your home voluntarily, may seem like the best solution; especially when your home is valued lower than what you owe. However, this action may lead to financial consequences in the future. In some states, you may be required to pay a portion of your mortgage debt even after the home has entered foreclosure.

If you owe state or federal taxes, these will also **not be forgiven** after the sale. In some states, you may be able to negotiate a debt reduction, but you will still owe something. Also, the impact to your credit may make it difficult to rent or purchase a home in the future. It may be best to explore other options to foreclosure with your mortgage company before making a decision to leave your home. **Again, we can help you with some of your options, pending your circumstances.**



TYPES OF FORECLOSURES

In California, lenders can foreclose on deeds of trust or mortgages using a nonjudicial foreclosure process (outside of court) or a judicial foreclosure process (through the courts). The nonjudicial foreclosure process is used most commonly in our state.

NONJUDICIAL FORECLOSURE

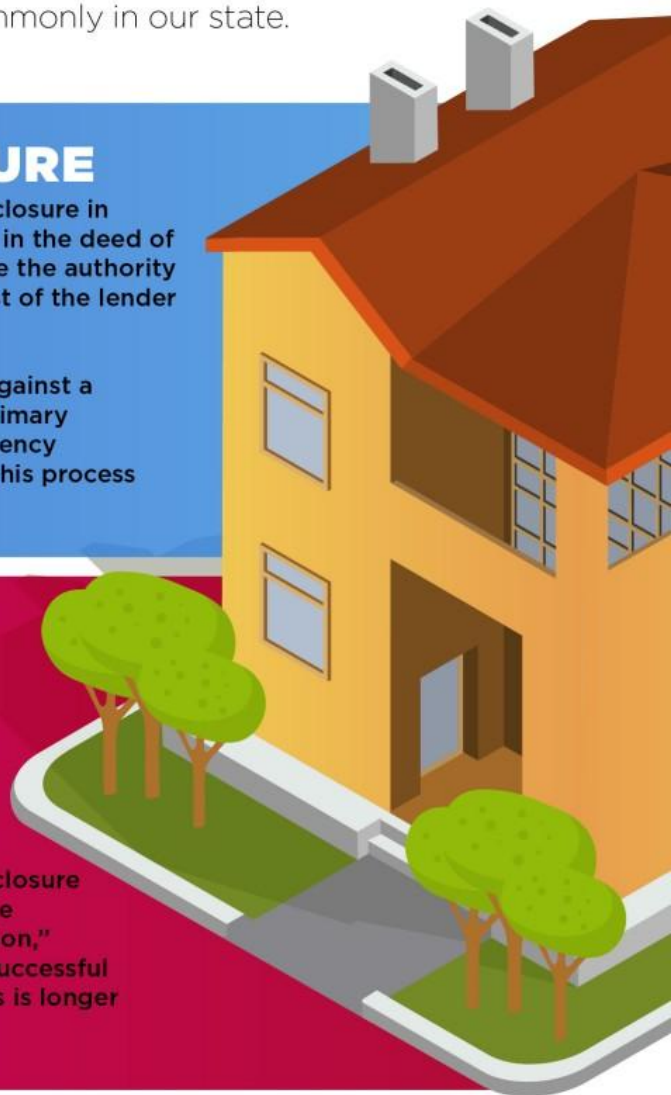
Nonjudicial foreclosure is the most common type of foreclosure in California. It is used when there is a power-of-sale clause in the deed of trust that secures the mortgage loan by giving the trustee the authority to sell the home to pay off the loan balance at the request of the lender if the borrower defaults (fails to make payments).

When a lender uses the nonjudicial foreclosure process against a borrower who fails to pay on a mortgage for his or her primary residence, the lender gives up the right to collect a deficiency judgment against the borrower. But most lenders prefer this process anyway because it is much faster and less costly.

JUDICIAL FORECLOSURE

Judicial foreclosure involves filing a lawsuit to get a court order to sell the home (foreclose). It is used when there is no power-of-sale clause in the mortgage or deed of trust. Generally, after the court orders the sale of your home, it will be auctioned off to the highest bidder.

Judicial foreclosures are rare in California. A judicial foreclosure allows the lender to get a deficiency judgment against the borrower. BUT the homeowner has the "right of redemption," which allows him or her to buy the home back from the successful bidder at the auction for 1 year after the sale. The process is longer and more costly than a nonjudicial foreclosure.



COMMON MISTAKES MADE BY BORROWERS

1. Ignoring calls / letters from the bank.
2. Not considering all your options - not trying to negotiate or restructure.
3. Letting the property go into disrepair.
4. Doing damage to the property.
5. Not considering a short sale.
6. Not saving money.
7. Avoiding facing reality.
8. Not fully understanding the legal implications of foreclosure.
9. Not seeking help.

Keep In Mind

YOUR MORTGAGE COMPANY DOESN'T WANT TO FORECLOSE ON YOUR HOME.

FACT: “Lenders and investors do not make money on foreclosures. Losses range from 20 cents to 60 cents on the dollar. Lenders typically lose \$50,000 or more on one foreclosure.”

This may be hard to believe, but just like there are consequences for you, the foreclosure process is time-consuming and expensive for lenders. They want to work with you to resolve the situation. Neither the homeowner nor the bank greatly benefits from a foreclosure sale. Lenders offer multiple avenues including payment arrangements, short sales and loan modifications to avoid a foreclosure scenario.

However, some homeowners simply don't take advantage of the help available and foreclosure becomes the only option. For example, foreclosure *could* result in you:

- owing the mortgage company the deficiency balance of your mortgage (the deficiency balance is the remaining total mortgage balance after the sale price of the home)
- lengthening the time you could receive a Fannie Mae mortgage to purchase your next home for at least 7 years (Ch. 11) or 10 years (Ch. 7).
- still owing IRS and State taxes. The liens are not forgiven upon the liquidation of your assets.
- damaging your credit for 7-10 years

And just to be clear, Deed In Lieu, is a very bad idea 99% of the time. Don't get trapped by bad advise.

SPECIAL CONSIDERATIONS WITH COVID-19

The coronavirus pandemic has quickly led to a loss of employment and income for many borrowers. Both Fannie Mae and Freddie Mac have responded by offering mortgage relief options, such as providing mortgage forbearance for up to 12 months, waiving penalties and fees, and suspending credit bureau reporting of delinquency for those in forbearance.

To be clear, though, forbearance isn't free money or loan forgiveness. The missed payments must be repaid later, or your loan will go into default and you may lose your home to foreclosure. There's no set standard for the repayment schedule on a forbearance. Your lender might let you pay the entire past due balance in a lump sum at the end of the forbearance term.

Under the CARES Act, there should be no negative impact to a borrower's credit score for payments missed during an approved forbearance period. But don't stop making mortgage payments until you have a written forbearance agreement in place. If you stop the payments, your credit will be impacted.

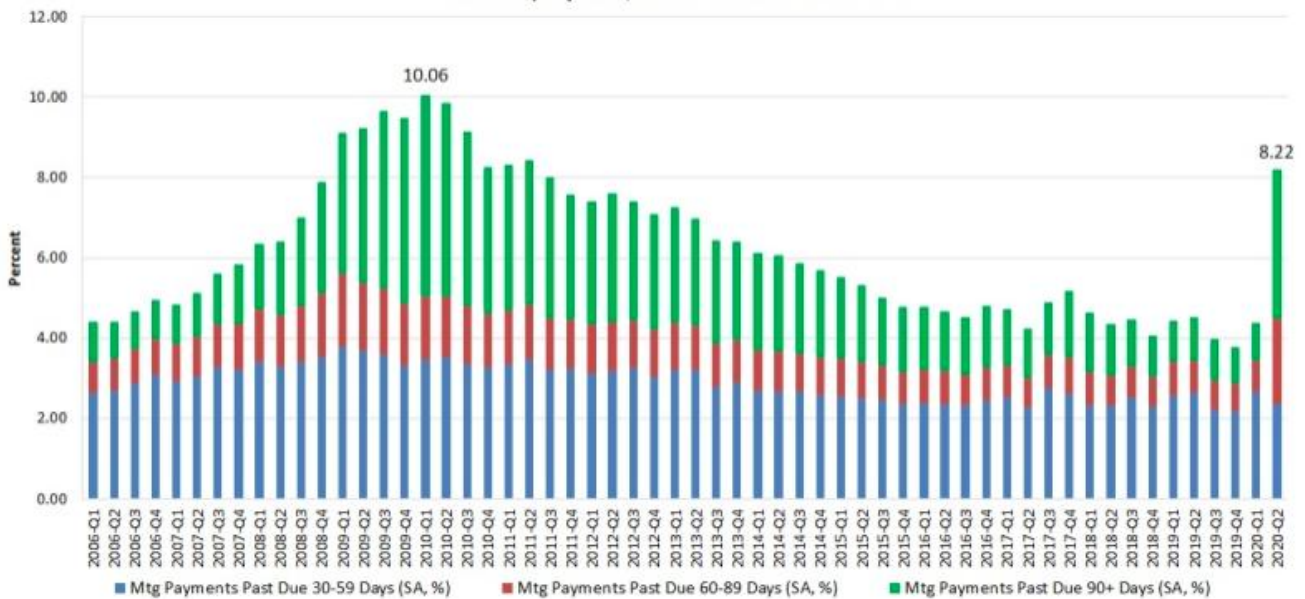
At the end of the day, consider a loan modification, mortgage refinance, short sale, Deed-in-lieu of foreclosure, or sell your home.

Others Are Impacted, Too

MBA RELEASED ITS NATIONAL DELINQUENCY SURVEY RESULTS

For the second quarter of 2020, the key findings revealed that the COVID-19 pandemic’s effects on some homeowners’ ability to make their mortgage payments could not be more apparent. Mortgage delinquencies spiked 386 basis points from the first quarter to the second quarter to a seasonally adjusted rate of **8.22 percent –the highest overall delinquency rate in nine years.** You are not alone.

Chart of the Week: August 21, 2020
Mortgage Delinquency Rates
Seasonally adjusted, excludes loans in foreclosure



Source: MBA's National Delinquency Survey

DON'T GET PARALYZED

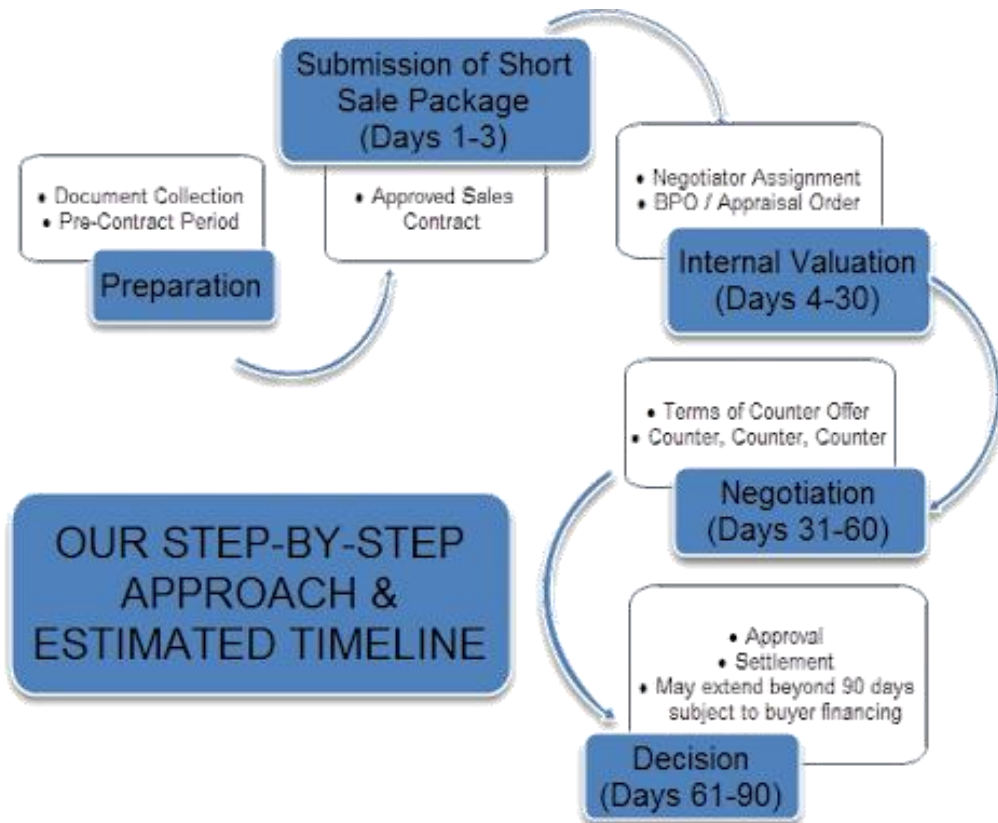
Even though you may have received a forbearance, the bank will come knocking when the 12 months is up. You need to start planning now for how you will navigate out of this situation, now. Again, consider a loan modification, mortgage refinance, short sale, Deed-in-lieu of foreclosure, or sell your home.

This is what I am here for. Call: 415.559.5660. Let's get started.

Alternatives to Foreclosure



- + **Deed in Lieu of Foreclosure:**
Allows borrowers to surrender their home in exchange for release from their mortgage.
- + **Pre-Foreclosure Sale/Short Sale:**
Allows homeowners to place their home on the market at less than their mortgage.



California Homeowner Bill of Rights:

Notification of foreclosure-prevention options: Your servicer must try to contact you at least 30 days before starting the foreclosure process to discuss your financial situation and explore your options to avoid foreclosure.

Guaranteed single point of contact: If you ask for a foreclosure-prevention option, your servicer must assign you a point of contact who can give you information about your application, including application requirements and status.

Acknowledgment of application: If you apply for a loan modification, your servicer must notify you within five business days of any missing information, other errors, and deadlines for completing your application.

Restrictions on fees: You cannot be charged a fee for applying for a loan modification.

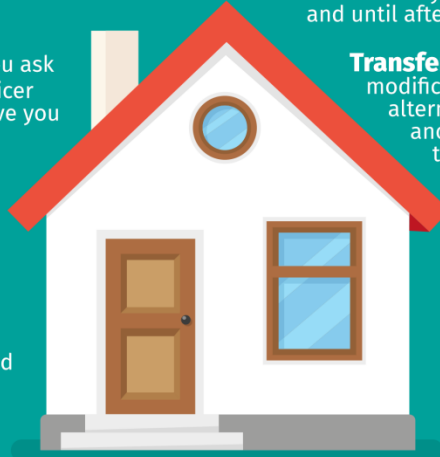
Denial rights: If your servicer denies your loan modification application, it must state its reasons in writing and give you a chance to appeal the denial.

Restrictions on dual tracking: Your servicer must generally pause the foreclosure process while it is making a decision on your completed loan-modification application and until after it gives you time to appeal a denial.

Transfer rights: If your servicer approves a loan modification or other foreclosure-prevention alternative and then sells or transfers your loan to another servicer, the new servicer must honor that foreclosure-prevention alternative.

Verification of documents: Your servicer must review certain foreclosure documents to make sure they are accurate, complete, and supported by reliable evidence.

Tenant rights: Purchasers of foreclosed homes must give tenants at least 90 days before starting eviction proceedings. Tenants with fixed-term leases may have more rights.



OAG.CA.GOV/HBOR



COMMON MISTAKES MADE BY LENDERS

A federal law, the Real Estate Settlement Procedures Act (RESPA), provides a way for you to dispute errors with your servicer and obtain specific information about your account. The way to do this is to send your servicer a letter.

Under amendments to RESPA, your letter will be considered a “notice of error” or a “request for information.” There are different time limits for the servicer to respond to your letter based on which type of request you send.

COMMON TYPES OF SERVICER ERRORS

With so many different duties and variables, there's a lot of room for error when it comes to loan servicing. Under the law, the following servicer errors (among others) can be addressed in a notice of error:

- refusing to accept conforming payments
- improperly applying or crediting payments
- imposing unreasonable fees or charges
- neglecting to pay taxes or insurance
- failing to provide accurate information regarding workout options and foreclosures
- dual tracking the customer (where the servicer pursues a foreclosure while simultaneously evaluating you for a modification or other workout option), and
- improperly starting a foreclosure or conducting a foreclosure sale.

Resource: <https://www.nolo.com/legal-encyclopedia/how-dispute-errors-made-mortgage-servicer.html>

Why Choose Bill



William P. Byrd

Agent and Advisor



The Byrd Team

From All Walks of Life
Appraisers, Contractors,
Lenders, Title Companies,
Distressed Specialists, Legal
Support, and much more.



RE/Max Gold

47 Years & 90,000 agents
and over 500 employees

We Know How to Leverage The Pulse of The Markets

Buyer's Market

Demand is Lower
Inventory is Higher
Longer Listing Time
Fewer Offers
Lower Price Offerings
Price Reductions

Impact on Seller:

May have to accept lower than asking price, pay buyer concessions, and/or make repairs / staging in order to sell.



Seller's Market

Demand is Higher
Inventory is Lower
Shorter Listing Time
Multiple Offers
Home Selling Above
List Price Holds

Impact on Seller:

May receive multiple offers at higher than selling price with minimal or no repairs / staging in order to sell.

Inspiration

“ **The first step towards getting somewhere is to decide you're not going to stay where you are.** ”

J.P. Morgan

RE/Max vs. The Industry

NATIONAL, FULL-SERVICE BROKERAGE BRANDS

	TRANSACTION SIDES PER AGENT (LARGE BROKERAGES ONLY) ¹	U.S. TRANSACTION SIDES ²	BRAND AWARENESS (UNAIDED) ³	COUNTRIES & TERRITORIES	OFFICES WORLDWIDE	AGENTS WORLDWIDE
RE/MAX	17.0	1,036,000	30.2%	100+	7,841	119,041
	11.1	Not Released	0.4%	11	500	8,000
	9.4	Not Released	4.5%	1	1,400	45,000
	8.8	133,225	1.3%	32	2,300	39,900
	8.2	731,486	15.0%	47	3,200	94,300
	7.8	417,337	21.0%	80	8,000	118,600
	6.8	72,424	0.8%	3	350	11,500
	6.6	122,475	2.1%	69	950	21,900
	6.6	1,041,948	8.0%	30	930	177,000
	5.2	10,543	0.1%	1	45	2,043
	3.9	50,000	0.1%	1	127	14,500
	3.8	24,655	0.1%	2	46	6,417

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TAN Member Agents Get Powerful Benefits

The **exclusive benefits** – gained only by working with a TAN agent – allow home buyers and sellers to be more confident of their decisions as they proceed through the demanding process of buying or selling a home.


Where verified top producers collaborate and prosper, Top Agent Network information is exclusive.

Visit www.TopAgentNetwork.com for more information.



BUYERS

- Access to homes not in MLS
- Announce your specific buying objectives to home sellers – even those who have not yet officially decided to sell.
- Access to community of proven agents whose collective experience allows deals to happen quickly, reliably and often privately.
- Referrals to proven best service providers in your area.
- Instant answers to your unique real estate questions – with a level of expertise and commitment not usually found outside *the best of the best.*



SELLERS

- Ability to test market your home and price with less hassle and without it becoming stale on the MLS.
- Access to pre-qualified and highly motivated buyers.
- Access to community of agents whose collective experience allows deals to happen quickly, reliably, and often privately.
- Referrals to the proven best service providers in your area.
- Instant answers to your unique real estate questions – with a level of expertise and commitment not usually found outside *the best of the best.*



Courtesy of
William Byrd
bill@byrdre.com

The Byrd Advantage

The Pre & Non-MLS information shared on Top Agent Network gives you exclusive advantages in today's real estate marketplace.

Top Agent Network (TAN) is a private, membership-based, online communications system that allows the top-producing real estate agents in local markets to share exclusive, non-MLS information. This privileged information can be crucial to your success as a buyer or seller of a home. Member agents post and share information about private listings, motivated buyers, local resources, even the latest industry trends. This ongoing exchange allows TAN agents to be “dialed in” to local real estate as few agents are.

Only one real estate agent in ten qualifies for membership.



Certificate



Accolades

A Bit Of Bragging

35 years of Real Estate experience

Pride in giving back to the community

Long Time Contributor to Make A Wish Foundation

RE/Max Gold Platinum Awards 2015-2020 & Hall of Fame RE/Max Gold 2017

Commercial and Residential Sales

Sold/Represented 356 Homes in the past 4 years

Top Producer, Century 21 North Bay Alliance 2013

#1 Producer in Novato 2012

Caldwell Banker's 2011 Rookie of the Year

Centurion and Double Centurion

Century 21 Quality Service with Excellence Award

Performed over 4616 Price Opinions/Selling Strategies for investors, lenders,

REO companies, developers and estates

Distressed Property Acquisition & Sales

Property Management

Development, Financing and Distressed Sellers Services


Risk-free Listing Agreement

Communication Guarantee

A flexible fee program to fit all sellers

Will be your Realtor for life...



 **BEST OF ZILLOW**

Accreditation

Specialties and Education

Real Estate Practices

REO – Agent-ORDMS- REO Training Solutions

RE Appraisal

Certified Probate Expert

Real Estate Principle & Marketing

Income Property Evaluation

Real Estate ECO, Agency

Real Estate Contract Management

Real Estate Negotiating

Certified Commercial Investment Member candidate

CCIM 101 and CCIM 102

Code of Ethics, Accredited Buyer Representative/ABR

Specialties: RELO, MIL, LUX, DL, INT, RA, OTHR, HP, HSP, VINE, BB, LP,

AUC, SS, INV, FP, NEW, CON, FL

Distressed Property Acquisition & Sales Certifications : BPOR 2010

(Broker Price Opinion Realtor), SFR (Short Sale & Foreclosure Realtor)

2011, Corelogic 2011

Harris Real Estate University Graduate

Tom Perry #1 Real Estate Coach "Ongoing" Student

Will be your Advocate for life...



9 Reasons Why A Property SELLS FASTER

Beyond the obvious elements such as location and size, here are nine factors that can affect how quickly your home sells.

1

CURB APPEAL.

Realtors named curb appeal the **No.1** factor affecting the amount of time a home is on the market. ~ *Zillow Study*

2

SCHOOL RATINGS.

Homes linked to good schools sell faster and at a premium. In one study, buyers said they would pay **6-10%** above their budget for the right school.

3

MOVE-IN CONDITION.

Homes that can be marketed as move-in condition sell **12%** faster. ~ *The Wall Street Journal*

4

QUALITY PHOTOS.

Homes that were marketed with professional photos sold faster in one study, and for **\$3,400-\$11,200** more. ~ *Redfin study*

5

STAGING.

Staged homes spend 73% less time on the market than non-staged homes. ~ *The Real Estate Staging Association*

6

360° DRONE TOURS.

Adding a virtual tour to marketing decreases sales time by 209% and increases price by 2%. ~ *George Washington University study*

7

DESIGN FEATURES.

Homes marketed with: farmhouse sink, subway tile, quartz, barn door shaker cabinets, pendant light, exposed brick, frameless shower, stainless steel & tankless water heater sold 38-63 days faster. ~ *Zillow Digs study*

8

PROPER PRICING.

Homes priced around or slightly lower than market value sold 50% faster. ~ *Zillow Study*

9

THE RIGHT AGENT.

An experienced agent with a solid network sell 32% faster. ~ *Longwood University study*



3 Ways to Think About Pricing FOR YOUR HOME



% of Sellers Use These Strategies:

MARKET VALUE

87%

Pricing property **above** market value.

FAIR-MARKET

46%

Pricing property **at** market value.

PRICE TO SELL

9%

Pricing property **below** market value.

PROS:

Good strategy in a seller's Market. You may get above market value.

CONS:

In a Buyer's Market, will likely undergo price reductions, property will sit on the market, and you may **lose** Buyer interest in the market.

PROS:

Usually 4 times faster to sell, and generates multiple offers.

CONS:

It's always a risk to price your home at market value since it may **not** sell at its maximum price.

PROS:

Creates a large amount of interest with multiple offers. Great for a quick sale.

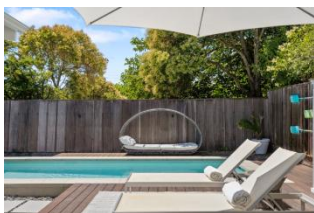
CONS:

This is a gambler's strategy. You may not get the maximum price. Occasionally, home owners get more than the conventional price.

I recommend that we use the right strategy for your ideal outcome.

How I Promote Properties

ON A ROLL



DAYS ON MARKET

03

30

21

06

06

LOCATION

Price Sold: \$603,000
21594 Starrett Hill Drive
Monte Rio, CA 95462
Video: www.starrethilldr.com

Price Sold: \$745,000
1192 Castelletto Place
Windsor CA 95492
Video: www.1192castellettopl.com

Price Sold: \$1,469,500
46 Cavalla Cay
Novato, CA 94949
Video: www.46cavallacay.com

Price sold: \$829,000
8 Nova Lane
Novato, CA 94945
Video: listings.aerialcanvas.com/8novaln

Price Sold: \$1,571,000
575 Woodbine Drive
San Rafael, CA 94903
Video: listings.aerialcanvas.com/575woodbinedr

Showcase Sample Video Delight! Went Live in 48 Hours.

<http://www.46cavallacay.com/>

My Communications

The Byrd Guarantee

Fact: According to the National Association of Realtors, 70% of the public thought their agent did a poor job communicating with them. Not with William Byrd.

1. I guarantee we will provide feedback to you within 48 hours after showings (when available), either by phone or email.
2. I guarantee we will call you weekly to discuss feedback, showing traffic, market activity, and price adjustments, if necessary, with regards to positioning your home on the market.
3. I guarantee to be available by phone between 9am to 9pm Monday through Sunday.
4. I guarantee we will return all phone calls and emails expeditiously.
5. I guarantee that you will be kept informed regarding new homes that come on the market to compete with yours, as well as recent sales around you.
6. I guarantee you will visually see any brochures, websites, video, Facebook, Instagram, etc., to see how your home is being marketed.
7. I guarantee that we will hand deliver any correspondence that is of an urgent nature.
8. I guarantee we will update all Buyers in the area about your home.
9. I guarantee that your home will have take-away brochures in the home at all times.
10. I have a proven system! From my attention to detail to my commitment and follow through, I will have covered every step of the way.
11. Lastly, my unparalleled communication and aggressiveness to get you the top offers for your house and to help you reach your goals is why I am the best person for the job!
12. I guarantee that you are my priority.

My commitment to you — *William Byrd*

Inspiration

“Believe you can and you’re halfway there.”

Theodore Roosevelt

PEACE OF MIND

Makes a world of difference

LET'S SUCCEED TOGETHER
THANK YOU



CONTACT ME, ANYTIME

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BILL BYRD, REALTOR®