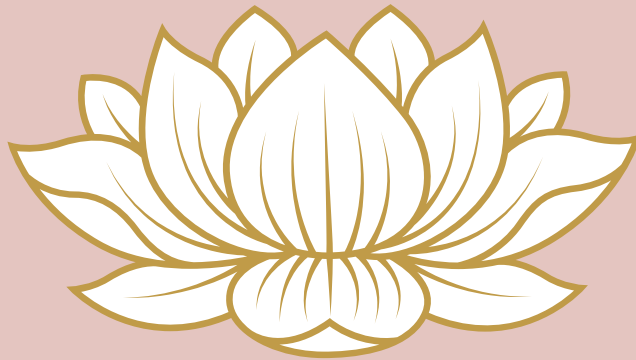


FIRST-TIME HOMEBUYER COURSE



Emily Jones



PATH TO BECOME A MILLIONAIRE

In 15 years of working full time in real estate, I've watched thousands of people make money and lose money in real estate. In this FREE course, I will chart out a plan for you to WIN in Real Estate. There are basic principles that lead to winning in real estate and becoming a millionaire. Weekly I hear college students or parents telling me this generation will never be able to afford a home. I am here to show you HOW YOU CAN buy a home in any market & chart the course!



CREATING WEALTH

www.deervalleycustomhomes.com



www.deervalleycustomhomes.com

This Real Estate course is not a get rich quick scheme and does not require your parents to gift you a down payment. My goal is to help young people own homes and **MAKE MONEY. NOT JUST OWN HOMES.** I am frustrated with misinformation. This course is the stable path to invest in real estate, enjoy your life and make money while sleeping in your own bed. You will finish the course and think...that is too easy. That's it? Why hasn't anyone told me this?

In this course you will learn



1. How to use data informed decisions in real estate.
2. The 3 steps to success in a first time home purchase.
3. How to use real estate to grow wealth.



REALTOR + BUILDER

EMILY JONES

Full-time Realtor for 15 years. Rookie of the Year for the Western Region of KW, featured on CNBC and Top individual performer in subsequent years. Sold over a hundred million in Real Estate. I sell homes faster and for more money than my colleagues. I work in land development, custom home building. I work in San Diego CA and Park City UT. Currently own Real Estate valued at over 4 million. I bought my first home at age 36.

1.It's tougher for young people to afford a home today compared to previous generations.

- A. True
- B. False

2. Which of the following are major factors making it difficult for Gen Z to buy homes?

- A. Student loan debt
- B. Rising home prices
- C. Higher cost of living
- D. All of the above

3. Why are many potential homebuyers waiting to purchase a home in 2025?

- A. Interest rates are too high
- B. There are no homes available
- C. Home inspections are banned
- D. It's illegal for Gen Z to own homes

4.Gen Z will never be able to afford a home.

- A. True
- B. False

5. What does it mean when people say "homes are no longer affordable"?

- A. Home prices are cheaper than ever
- B. Wages have kept pace with home prices
- C. The cost of homes has outpaced income growth
- D. Gen Z just isn't interested in owning property

6.My kids will never be able to afford a home.

- A. True
- B. False

Quiz

ANSWERS FROM CHAT GPT

1.CHAT GPT: Correct Answer: A. True

Explanation: Home prices have risen significantly faster than wages and inflation in many areas, making it harder for young adults to afford homes.

2.CHAT GPT: Correct Answer: D. All of the above

Explanation: Many Gen Z buyers are struggling with student debt, inflated housing markets, and stagnant wages, making homeownership feel out of reach.

3.CHAT GPT: Correct Answer: A. Interest rates are too high

Explanation: High mortgage interest rates have significantly increased monthly payments, causing many buyers to delay purchasing until rates drop.

4.Correct Answer: B. False

Explanation: While it's much more difficult for Gen Z to afford homes due to high prices, debt, and interest rates, many are finding creative solutions — such as co-buying with friends or family, moving to more affordable areas, or building income through side hustles or remote work.

5.Correct Answer: C. The cost of homes has outpaced income growth

Explanation: While home prices have risen dramatically over the last decade, wages have not kept up, making it harder for many — especially younger generations — to afford homeownership.

6. Correct Answer: B. False (but with context)

Explanation: It may feel that way — especially with rising home prices, debt burdens, and high interest rates. But many younger buyers are finding creative ways into the market, such as co-buying, relocating to more affordable areas, or leveraging remote work to earn more while living where housing is cheaper.

ANSWERS

Headlines vs Reality

FACTS VS FEELINGS

The answers you just read are

FALSE

I HEAR THE FOLLOWING TOP 6 MYTHS ALMOST DAILY AND
YOU WILL TOO FOR THE NEXT DECADE.
WE CAN DISPROVE EVERY MYTH USING DATA!

My goal is to provide you with data
and that disprove every chat gpt
answer. I will show you REAL WORLD
examples of numbers 4 & 6.

We have ALWAYS had to be creative,
re-locate, pay off debt, save money,
work extra jobs and wait to buy
homes. This is NOT new!

WELCOME TO Real Estate 101

Media Headlines vs Reality

1

FEELINGS

It's tougher for young people to afford a home today.

FACTS

There are zero down, 3% down & down payment assistance programs today. Easier!

Media Headlines vs Reality

2

FEELINGS

School loan debt, and home prices makes buying a home is impossible for Gen Z.

FACTS

You can pay off debt and I will share stories of clients who have succeeded and own millions in real estate.

Media Headlines vs Reality

1

FEELINGS

It's tougher for young people to afford a home today.

FACTS

There are zero down, 3% down & down payment assistance programs today. Easier!

2

FEELINGS

School loan debt, and home prices makes buying a home is impossible for Gen Z.

FACTS

You can pay off debt and I will share stories of clients who have succeeded and own millions in real estate.

3

FEELINGS

Rates are too high

FACTS

Tell that to someone who paid 17% interest on their home in the 80's. Average over last 50 years is 7.81%
Today rates average 6.5%

Media Headlines vs Reality

4

FEELINGS

Gen Z will never be able to afford a home.

FACTS

If you save money, have a stable job- you can own a home.

5

FEELINGS

Homes are no longer affordable.

FACTS

The pandemic created inflation and home prices appreciated at unusual rates. It will stabilize.

6

FEELINGS

My kids will never be able to afford a home.

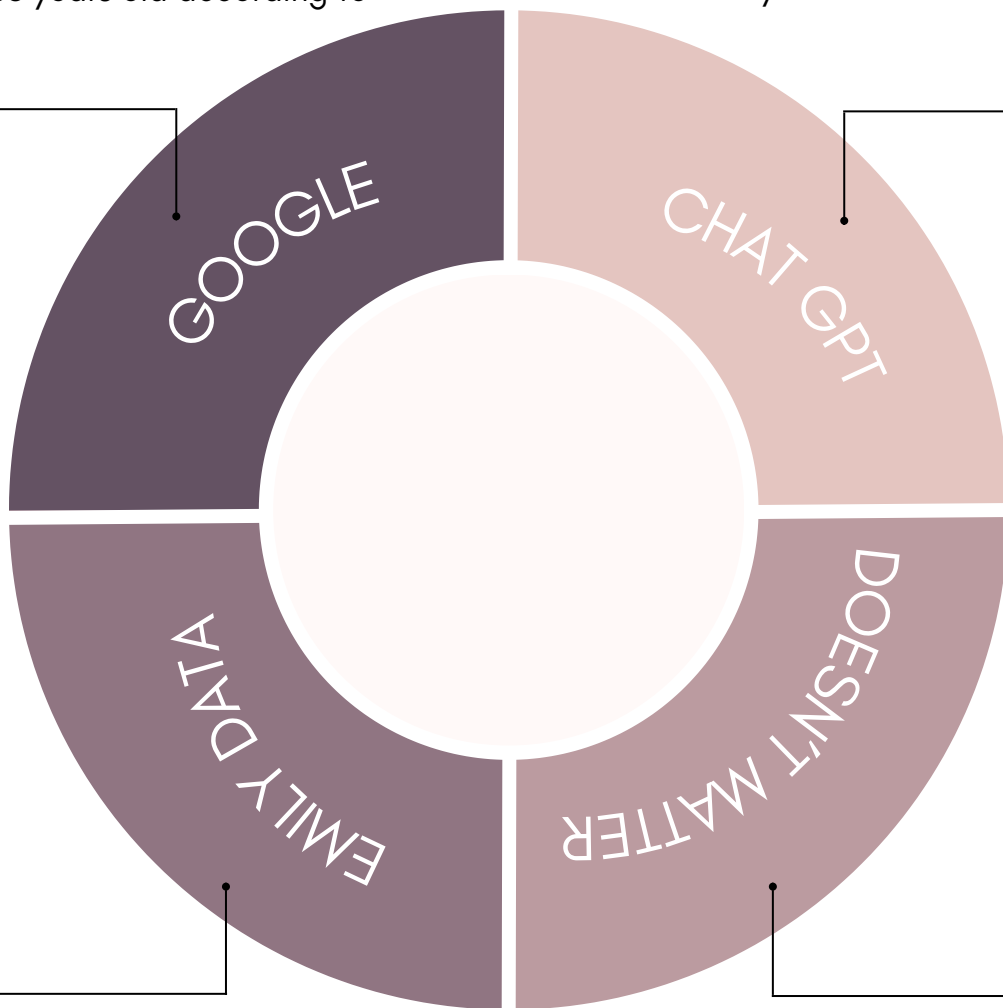
FACTS

How old were you when you bought your first home?

HOW OLD WERE YOU WHEN YOU BOUGHT YOUR FIRST HOME?

Google: U.S. the average age of FTHB is 38 years old according to NAR.

U.S. the average age of FTHB is 33 years old according to NAR



Survey of 62 people the average age of FTHB is 30

Age is not important when you purchase. Smart decisions matter.



AGE DOESN'T MATTER

Google & Chat GPT both use NAR
and have different data

When did you buy your first home?

62 individuals

40% Age 19-26 (25 people)

52% Age 27-34 (32 people)

8% Age 35-42 (5 people)

I was 36 when I bought my 1st home.

RENTING IS OK

There is a time to RENT

“What? A real estate agent telling me I should rent? I am throwing away my money and making my landlord rich.”

In 1982, Mark Cuban arrived in Dallas and shared an apartment with five other guys. They split the \$600 monthly rental six ways. Billionaires once rented apartments too! It's ok!!!

Age 20-30 Focus on

- Income Production
- Relationships
- Opportunity & Mobility

You make money on real estate by holding it long term.

Flexibility ages 20-30 allows you to move for job opportunities with increased income or job satisfaction. You can gain more education, check out locations & find a partner. Travel and explore so when you settle down you can stay for an extending period of time.

The more money you save for a down payment, the more you can invest. 4% on \$300,000 versus 4% on \$600,000 avg per year appreciation means MORE MONEY TO YOU long term!!!

REAL WORLD STORY

EVERYONE IS BUYING
A HOME! YOU NEED
TO BUY A HOME!

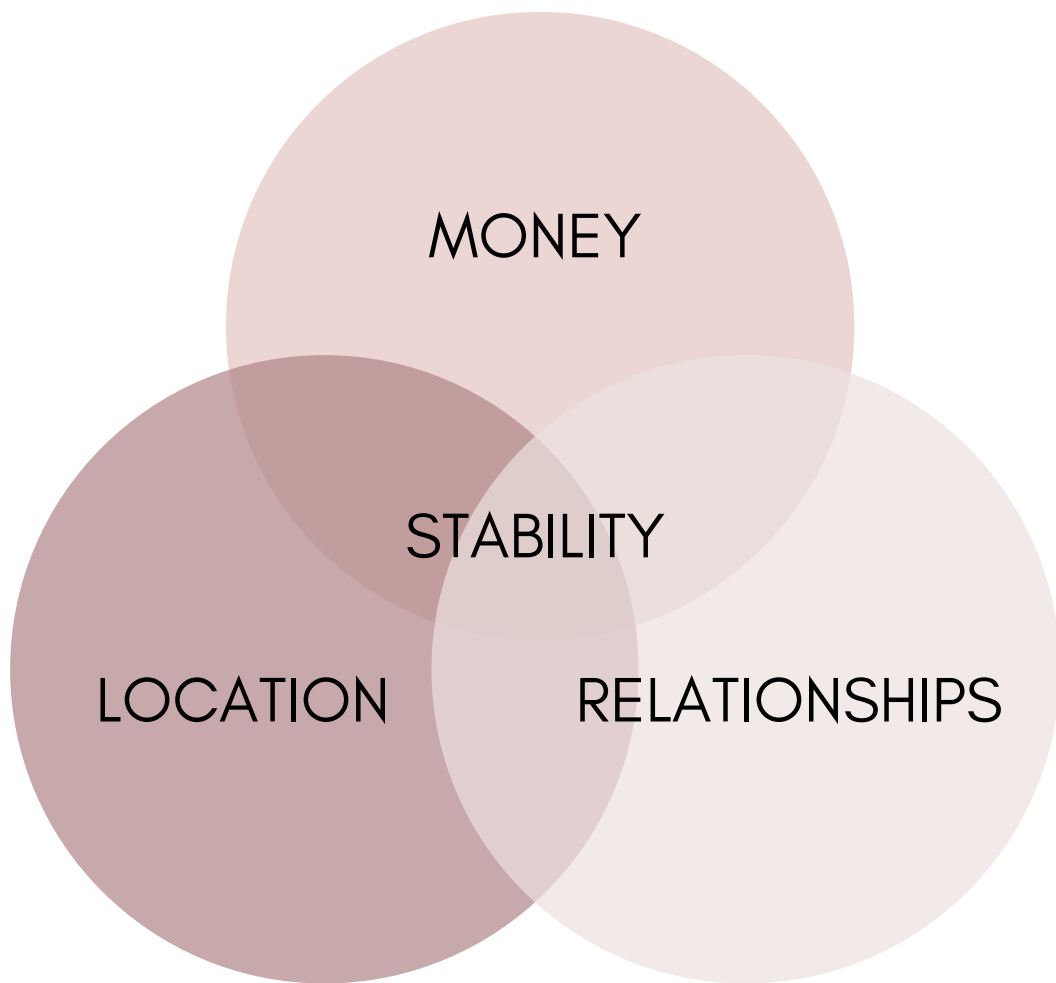
I would have lost hundreds of thousands of dollars and had no credit for 7 years if I had listened to that advice.



We graduated college in 2001 huge economic .com bubble burst. No jobs. Then came the greedy housing crisis of 2003-2007 with interest only and negative am loans. No income no documentation loans. I couldn't figure out how people could afford million dollar starter homes. I spent a decade feeling behind. How can all my friends be doing this? Our income was several hundred thousand and when I plugged it into the mortgage calculator we still couldn't afford it. Luckily I listened to Suze Orman who said, when you save a 20% down payment, then you can buy a home. Saving money instead of buying a home that I could not afford set me up for long term success.

You buy a home when the timing is right for you! How do I know when the timing is right? The 3 principles in the following slide will create real estate success for YOU!

Success in REAL ESTATE



YOU NEED 3 THINGS TO
SUCCEED IN REAL ESTATE

1. Stability in your relationships
2. Stability in your location
3. Stability in your money



NUMBER ONE RULE IN REAL ESTATE

LOCATION! LOCATION! LOCATION!

The longer you stay in a home the more money you will make. Choosing locations that have family, friends, jobs, activities, and a great communities always will outperform for you. Location is the MOST IMPORTANT foundation of a real estate purchase.

People first—then money—then things!

LOCATION

PRIMARY REASON TO OWN A HOME

Primary Reason for Purchasing a Home

	2006	2010	2018	2019	2020	2021	2022	2023	2024
Desire to own a home	32%	31%	29%	29%	27%	28%	22%	26%	22%
Desire for a larger home	14	9	9	9	10	11	7	11	10
Desire to be closer to family/friends	*	5	8	9	9	10	16	12	14
Change in family situation	9	8	7	8	8	7	6	8	8
Desire for a home in a better area	8	5	7	7	6	7	8	1	7
Retirement	4	3	5	5	5	5	8	5	7
Job-related relocation or move	12	7	8	7	6	5	6	6	6
Desire for a smaller home	5	3	5	6	6	5	8	6	6
Desire to be closer to job/school/transit	7	3	3	3	3	2	1	3	3
Affordability	*	6	2	2	3	2	2	2	2
Financial Security	*	1	2	2	2	2	2	2	2
Desire for a newly built or custom-built home	N/A	N/A	2	2	2	2	1	2	2
Establish a household	*	2	2	3	2	3	2	2	1

* Less than 1%

National Association of REALTORS® Winter 2025

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Source: 2024 Profile of Home Buyers and Sellers KW RESEARCH

Desire to own a home has gone down 10% while desire to be closer to family and friends has gone up 14%!
Affordability is 2%.



THEY ARE ALL JUST BOXES!
FOCUS ON LIFESTYLE! PURCHASE A
HOME NEAR FAMILY, FRIENDS, & JOB.



NUMBER ONE FACTOR IN A HEALTHY REAL ESTATE MARKET IS JOBS



JOBS * JOBS * JOBS *

Jobs create income which creates stable real estate markets. To see trends in Real Estate look at the unemployment rate of the state you are looking to purchase a home. The reason the Utah market is outpacing the nation is directly correlated to JOBS!

LOCATION

HOME PRICES TOO EXPENSIVE?



In 2006 prices were 21% above trend and had to correct for a decade. Post Covid we are 9.9% above trend nationally. This can vary based on location. We will see prices stabilize over the next 5 years.

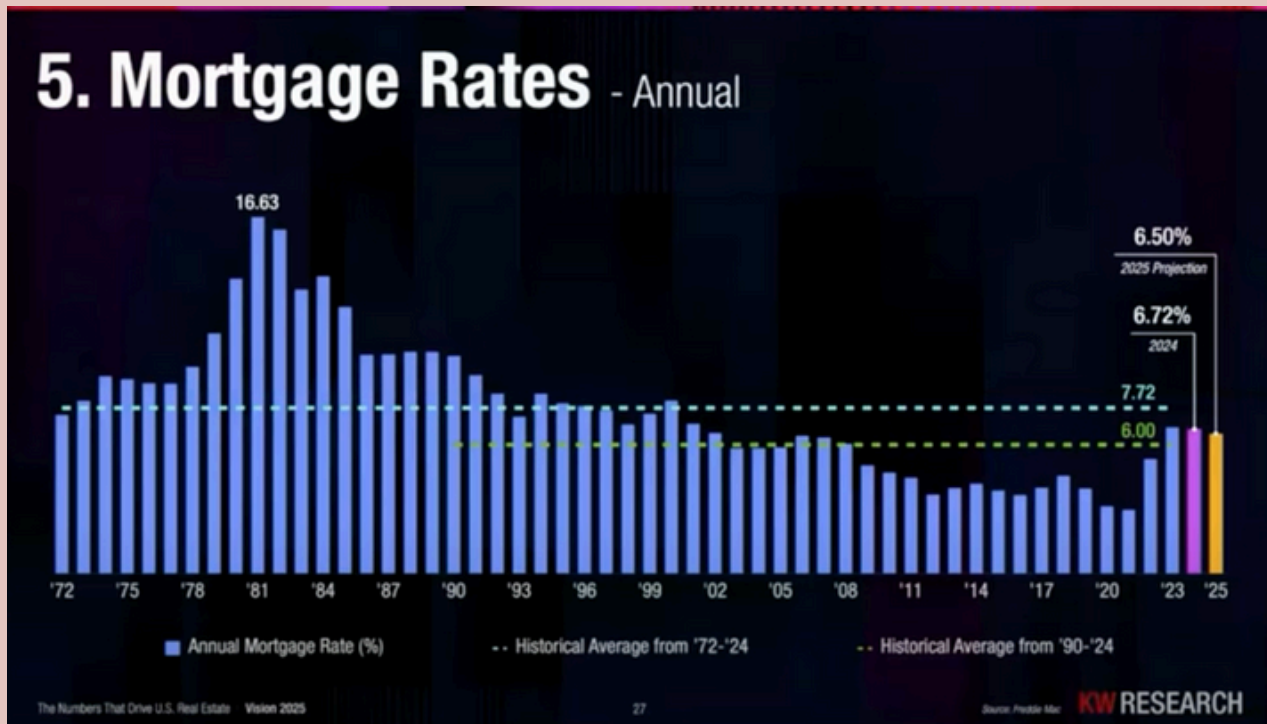


HISTORICALLY HOMES APPRECIATE AT 4% ANNUALLY

NATIONALLY WE SAW 5.4% IN 2024

REAL ESTATE IS LOCAL. WE WILL DISCUSS LATER.

RATES ARE TOO HIGH

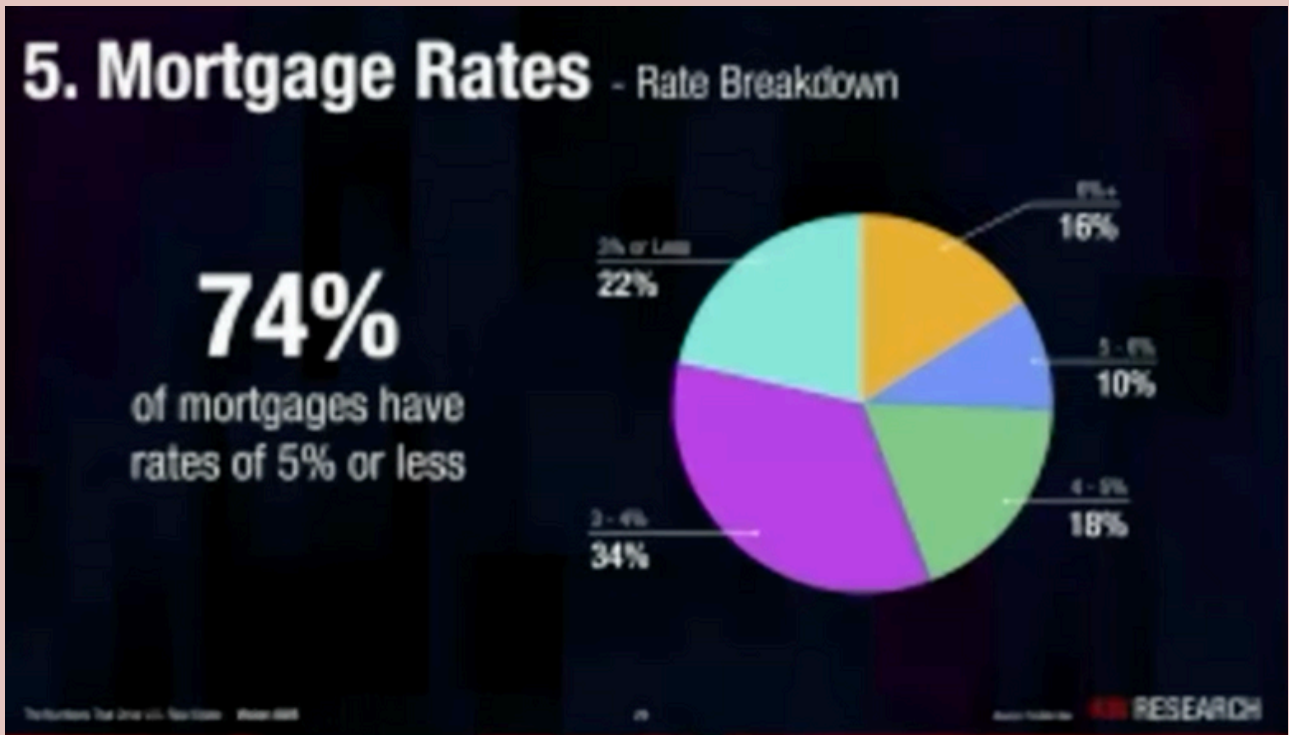


Historically the average rate is 7.81%.
You can get a 6.0%–6.5% rate as of 2025.
Builders continue to offer 4%–5% rates



RATES ARE NOT THE PROBLEM!

IT'S NOT FAIR!!!



They all have rates less than 5%! I currently have a 5.875% rate on one of my homes and it is located in an area appreciating at 20%. Don't worry about rates! It's a black dot on a big piece of white paper. Real Estate is the long game.



FOCUS ON LOCATION!
YOU CAN REFINANCE LATER
OR KEEP THE HOME FOR 10
YEARS AND IT WON'T MATTER!

WHAT IS STEP 1

First Step in Buying Process

	2007	2010	2018	2019	2020	2021	2022	2023	2024
Looked online for properties for sale	32%	36%	44%	44%	43%	41%	52%	41%	43%
Contacted a real estate agent	20	19	17	16	18	19	19	20	21
Looked online for information about the buying process	12	11	11	12	9	10	6	11	9
Contacted a bank or mortgage lender	7	8	7	7	7	9	7	8	7
Talked with a friend or relative about buying process	9	7	6	6	7	7	4	7	6
Drove by homes/neighborhoods	1	7	6	5	6	5	5	4	5
Visited open houses	7	4	4	4	4	2	1	3	3
Contacted a home seller directly	2	1	1	1	2	1	2	2	2
Looked up neighborhood information	*	*	1	1	1	1	2	2	2
Looked in newspapers, magazines, or home buying guides	5	2	1	1	1	*	*	*	2
Contacted builder/visited builder models	1	1	1	1	2	2	1	2	1
Attended a home buying seminar	1	2	1	1	1	1	*	1	*

* Less than 1%

National Association of REALTORS® House 2025

85

Source: 2024 Profile of Home Buyers and Sellers

KW RESEARCH

It's NOT looking at homes online!

Step 1: 100% Contact mortgage Broker

Step 2: Save \$20,000

Step 3: Contact an expert realtor to consult!



UNLESS YOU ARE PAYING CASH –
YOU ARE BUYING A MORTGAGE.

HOW DO I GET IN?



Don't listen to the headlines. Follow the principles of homeownership and you will own a home.



We work on....
How To Buy a Home Mortgage



MONEY

Number one thing you control is SAVING money. We cannot predict real estate markets or rates. You can start saving in high school, college, or when you start your first job. Just start!

Open a savings account/Roth IRA

\$1,000 deposit & \$200 month for 5 years.

In 5 years @ 3% rate = \$14,000

\$3,000 deposit & \$300 month for 10 years.

10 years @ 3% rate = \$45,000

\$3,000 deposit & \$300 month for 10 years.

10 years @ 8%rate = \$60,000



SAVE

SET A SAVINGS PLAN

OPEN A SEPARATE SAVINGS
ACCOUNT TO AUTODRAFT \$\$\$
EVERY PAYCHECK



\$400,000

\$12,000 3% DOWN PAYMENT (THIS IS THE PORTION YOU NEED TO SAVE) (EVEN IF YOU GO 0% DOWN NEED SAVE)

\$12,000 CLOSING COSTS (ASK THE SELLER TO PAY, HOME BUILDER TO PAY OR YOU MIGHT NEED TO PAY)

6.5% INTEREST RATE (ECONOMIC FORECASTS THAT WE WILL BE HERE FOR SEVERAL YEARS)

\$2690 PAYMENT WITH
PRINCIPAL/INTEREST/TAXES/INSURANCE

DOWN PAYMENT

THE MONEY \$400,000 @ 6.5% Rate

Payment \$2655 month w/taxes & insurance

YEAR 1 APPRECIATION 4% AVG \$16,000	\$416,000	OWE MORTGAGE \$383,663
YEAR 2 APPRECIATION 4% AVG \$16,640	\$432,000	OWE MORTGAGE \$379,036
YEAR 3 APPRECIATION 4% AVG \$17,280	\$449,280	OWE MORTGAGE \$374,098
YEAR 4 APPRECIATION 4% AVG \$17,971	\$467,251	OWE MORTGAGE \$368,831
YEAR 5 APPRECIATION 4% AVG \$18,690	\$485,941	OWE MORTGAGE \$363,210

REMEMBER

On average after 5 YEARS

\$122,731 in equity

- \$30,000 fees sell

NET \$90,000

**On average you can make \$90,000 in 5-7 years
sleeping in your own bed.**

Townhome vs Condo

If you can't afford a townhome WAIT!
#1 Rule for First Time Homebuyers

DO NOT BUY A
CONDO! RENT!

Real estate is local. Utah is NOT New York City. Condos do not appreciate enough for you to make money in Utah. You live an apartment lifestyle with people above and below you. Quality of life does not improve & you pay too much for the investment.

Do Not Buy a condo!

Rent condos

Buy townhomes or single family homes in Utah!

YOUR FIRST HOME IS AN ATM FOR YOUR NEXT HOME PURCHASE

Your first home purchase should focus on...

“What do I project this home to be worth in 7 years?”

You live in your own bank account saving enough
for your next down payment.

Buying a home when you are young is VERY risky and can limit opportunities. It is easy to lose money due to instability in your job, relationships & location choice.

No one can predict real estate markets in 2 year increments.

Common issues I see are young clients:
Need to move for a job & can't afford to keep the home.
Spent \$12,000 in closing costs to buy your mortgage
Spent \$15,000 savings for down payment
Need to pay \$30,000 in realtor/closing fees

REMEMBER

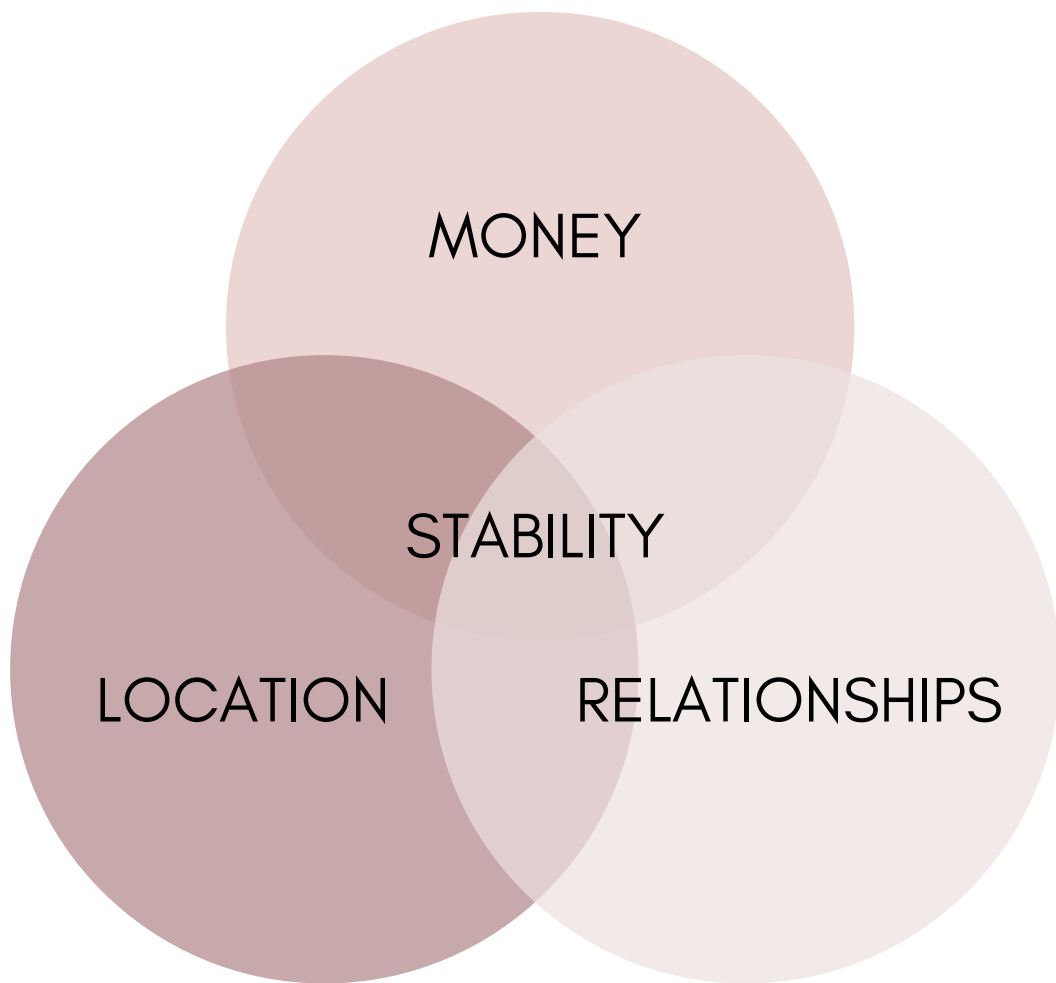
On average after 2 YEARS- you will throw away your entire gain plus your savings used for down payment and closing costs. That is assuming the market goes up both years.
What if you hit a down market?

2 Year hold =0 or net negative

Don't waste your money! YOU WANT TO WIN!

**Barbara Corcoran was 29 when she bought her first home.
She is now worth over 100 million dollars.**

Success in REAL ESTATE

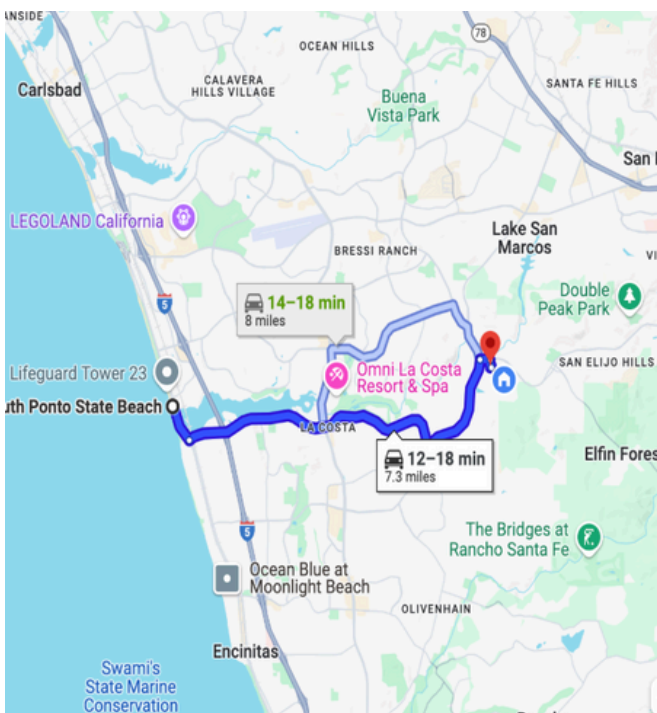


YOU NEED 3 THINGS TO
SUCCEED IN REAL ESTATE

1. Stability in your money
2. Stability in your location
3. Stability in your relationships

I STILL CAN'T AFFORD IT

SOLUTION #1

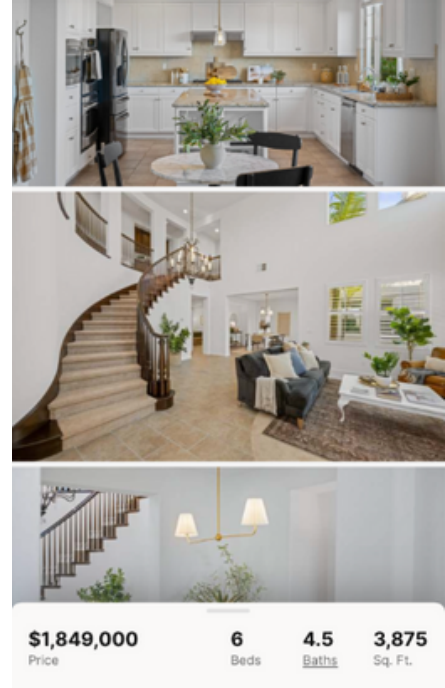


\$8,500,000
Price

4
Beds

5
Baths

3,500
Sq. Ft.



\$1,849,000
Price

6
Beds

4.5
Baths

3,875
Sq. Ft.

6 million dollar spread in a 12 minute drive.



MOVE 20-30 MIN AWAY

30 Minute Rule



Client Story



Client stories: Client living in Encinitas CA where the median home was \$2,000,000. We found a comparable home in Fallbrook 35 minutes away for \$864,000 on half an acre with views.

Can you commute 25-30 minutes?

30 Minute Rule

Client Story

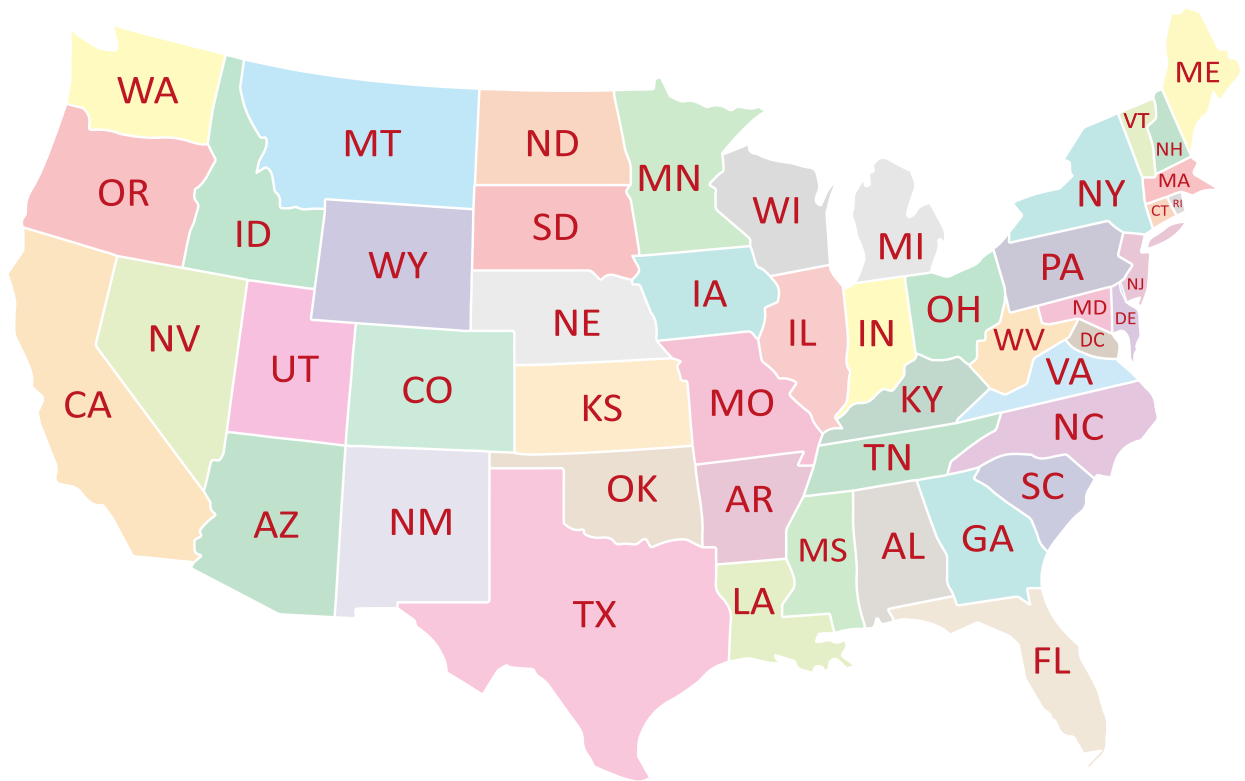


Client story: I had a client looking in Orem, Utah. They wanted a second home and the \$3500 payment felt too high. I saw DR Horton offering NEW townhomes with a community pool and pickle ball courts in Santaquin. 4.9% rate 30 year fixed for \$390,000. They were as surprised as I was when we enjoyed the quiet peaceful area and signed a contract.

The above properties show \$3450 payment versus \$2400 with 3% down and a better rate with a new home builder. \$1,000 a month savings and within 30 minutes of desired location. What could you do with an extra \$12,000 a year?

I STILL CAN'T AFFORD IT

SOLUTION #2

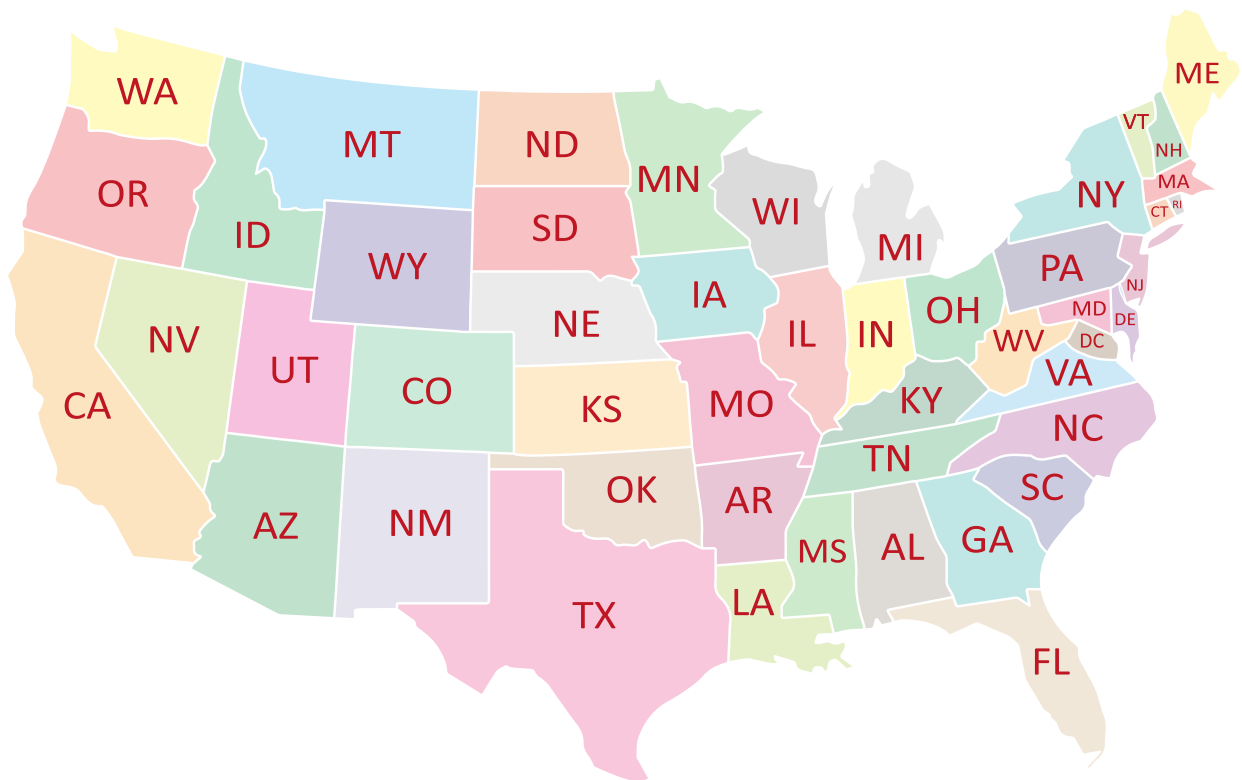


RELOCATE

Move states

Move States

Client Story



Client stories: I had a client in L.A. RENTING a 1200sq ft original 1950's bungalow at \$4,000 a month. Homes in L.A. would have cost \$6,000 a month to purchase, They researched communities and found a beautiful town near Atlanta GA - Peach Tree City. Their current employer had workforce in Atlanta and offered to keep their CA salary if they relocated. They PURCHASED a 5 bedroom home on a half acre wooded lot in a golf course community. House payment was \$2,000 a month. Homes were \$400,000 in this neighborhood. Several years later they sold and moved up to their dream home backing a lake.

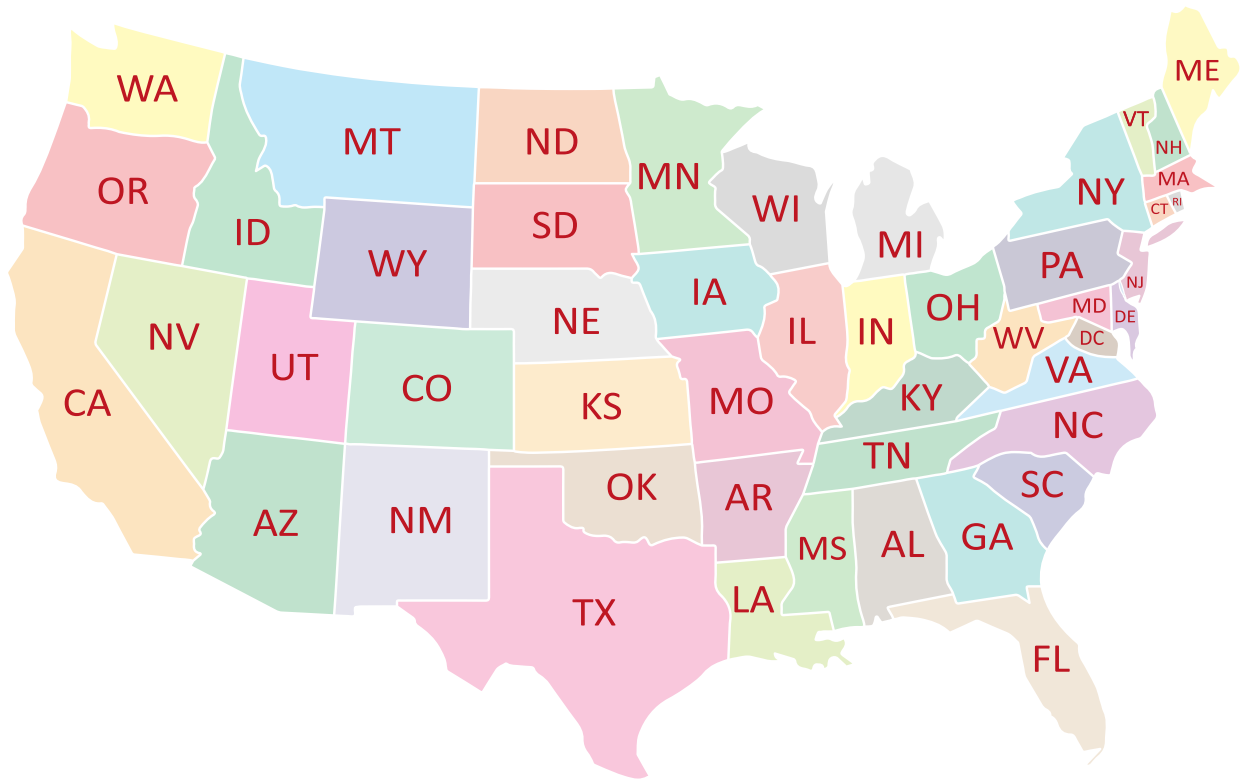
It's ok to move. You might even like it. You might make new friends. Cost of living could go down and income can increase.

Where do I go?



This is a slide from the Toll Brothers catalog. These are cities that national luxury home builder Toll Brothers owns land and builds homes. What does that mean? Toll Brothers researches communities, future growth, unemployment rates, and spends hundreds of millions of dollars on land in areas to build homes where they can make money. Use data! These locations are luxury high end subdivisions. You can focus on neighborhoods within 30 minutes of these cities and find good real estate investment opportunities and safe neighborhoods to live in.

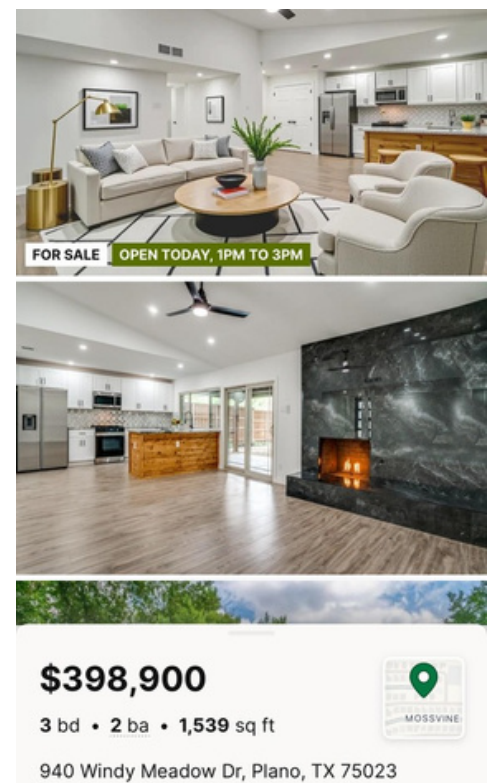
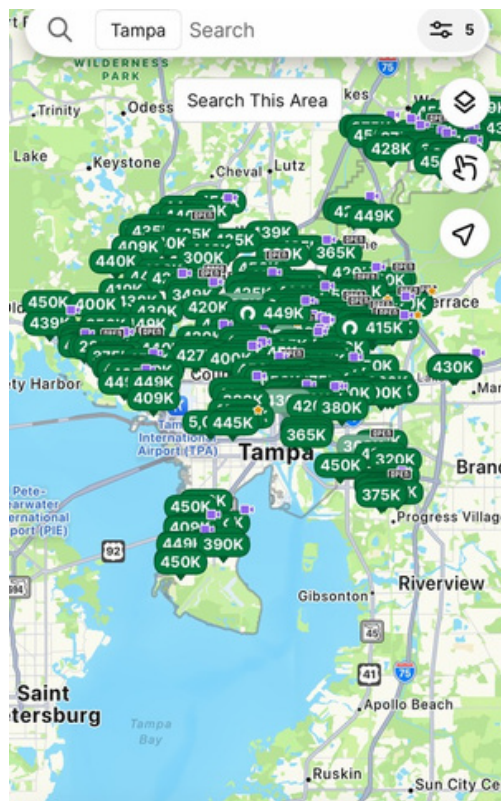
Examples



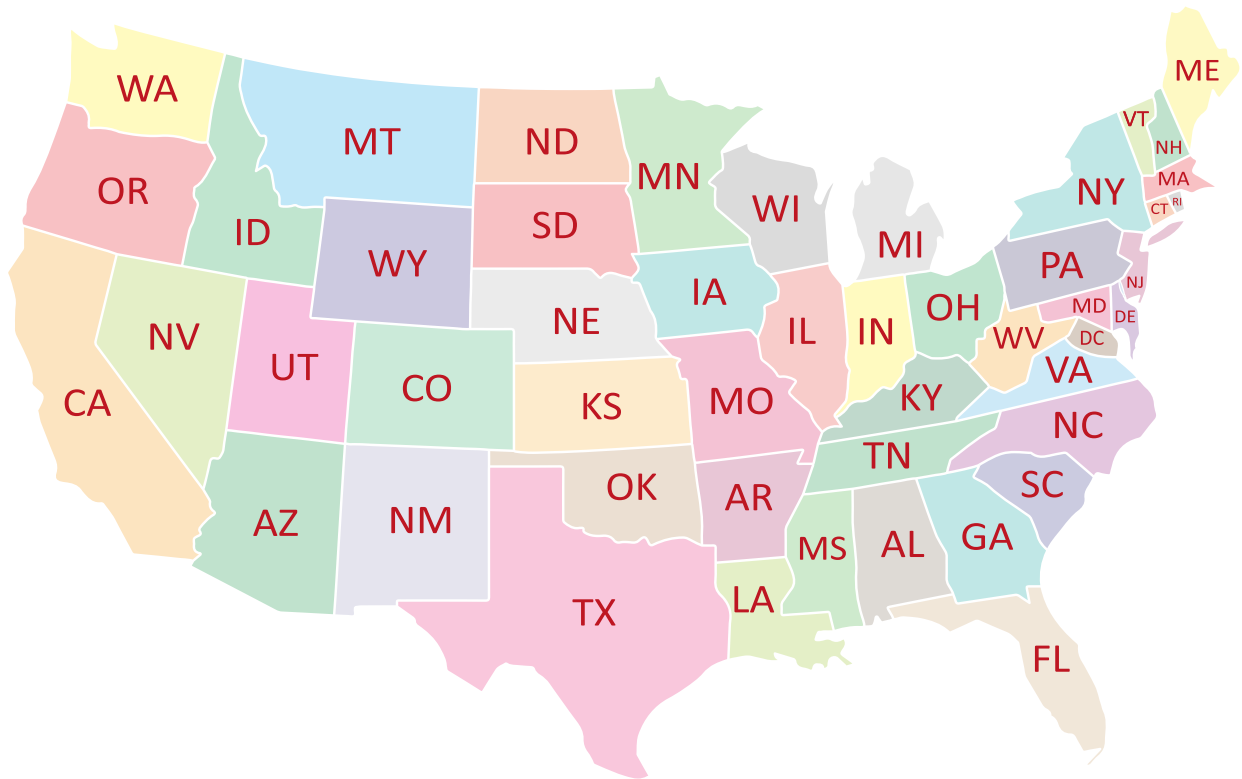
Boise Idaho

Tampa Florida

Plano Texas



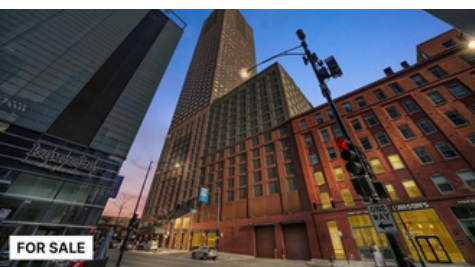
Examples



Chicago Illinois

Nashville Tennessee

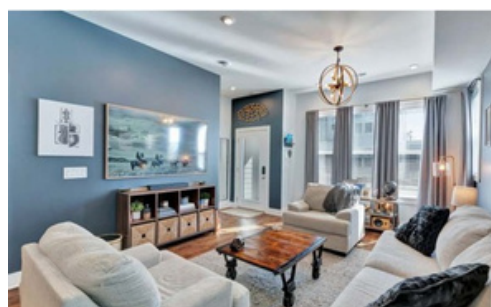
San Diego California



\$450,000

2 bd • 2 ba • 1,265 sq ft

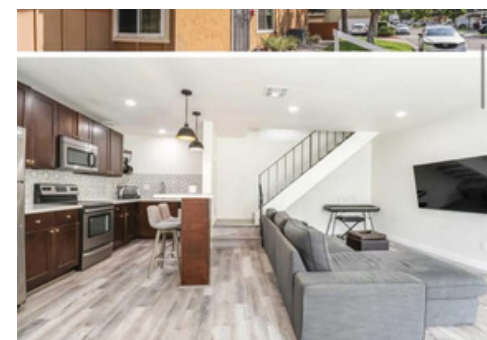
474 N Lake Shore Dr #3108, Chicago, IL 60611



\$398,900

2 bd • 2.5 ba • 1,198 sq ft

500 Creative Way #9, Madison, TN 37115



\$450,000

2 bd • 1 ba • 882 sq ft

10444 Caminito Rimini, San Diego, CA 92129

I STILL CAN'T AFFORD IT

SOLUTION

#3



**Move States then go back to
where you want to live!**

Use your first home as an ATM

CLIENT STORY

*You can pay off student loan debt

*You can move back to your desired location

*You can work extra hours or jobs to save for a down payment



Client story: Remember student loans? My client had \$60,000 of student loan debt and rented a 2 bedroom apartment in CA with 2 children for 4 years while they paid off their debt. They were making 6 figures and stayed in the apartment until the debt was paid off. They still couldn't afford to buy in CA so they used solution # 2 and moved to Utah to purchase their first home using an FHA loan. After a few years they had \$60,000 in equity. They sold their first home and used their \$60,000 ATM on a 10% down loan to purchase a home in CA 15 minutes from the beach. Years later they worked a second job selling mattresses and earned \$100,000 to build a luxury Air bnb worth over 2 million dollars.

CLIENT STORY

My student loan debt is over
\$400,000



Client story: My client had \$400,000 of student loan debt. They did an additional 3 year fellowship after completing medical school and had 3 children in the home.

Step 1: They applied for and received a government grant assisting specialized doctors in paying off student loans.

Step 2: They bought a modest first home to live in for several years to acquire the down payment to buy what they thought was their dream home. The day after they bought their dream home for \$600,000, the 2007 market crashed. Neighbors began to foreclose, short sale and walk away from their mortgages. To qualify for this home the client had a second mortgage at 9.8% INTEREST ONLY Their mortgage was eating them alive but they could afford it so they held on. Fast forward 5 years later in 2012 when they contacted me to figure out what to do? Do we sell? Do we walk away?

We refinanced their home into a 4.5% 30 year mortgage wrapping the 2nd interest only mortgage into one loan and made a plan to pay the same amount per month they had been paying on both mortgages plus a few bonus payments over the years. Last week they contacted me to let me know they have paid off their home and own it FREE AND CLEAR at age 53! The home is now worth 1.4 million dollars.

YOU ARE BUYING A MORTGAGE! Let's figure out the \$\$\$

- 
1. Do I feel pressured to be like my friends?
 2. Am I going to live here in this location for 5 + years?
 3. Do I like the community?
 4. Do I have a stable job? Are there other jobs available in my area?
 5. Am I open to areas and housing that fit my budget?
 6. Do I have savings? How much?
 7. Do I have a down payment saved?
 8. What is my credit score? What debt can I payoff?

QUESTIONS TO
WIN IN
REAL ESTATE!

REAL ESTATE APPRECIATION

Wait...why am I buying a home?

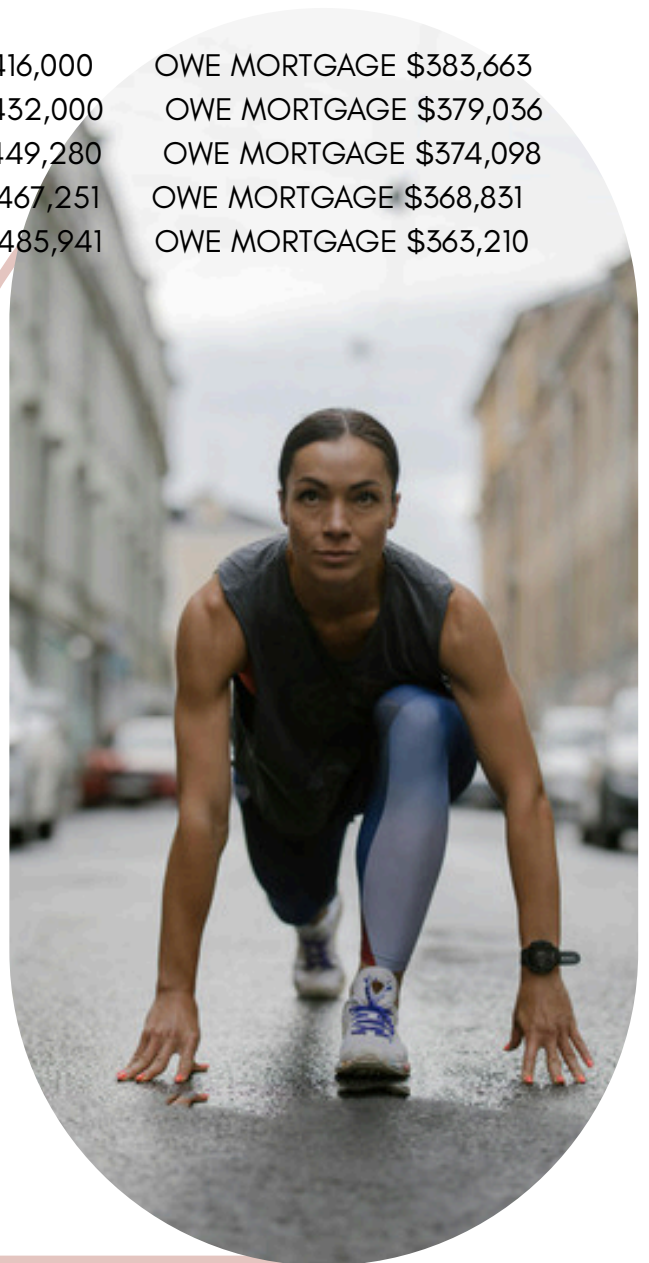
This seems like a lot of work.

YEAR 1 APPRECIATION 4% AVG \$16,000	\$416,000	OWE MORTGAGE \$383,663
YEAR 2 APPRECIATION 4% AVG \$16,640	\$432,000	OWE MORTGAGE \$379,036
YEAR 3 APPRECIATION 4% AVG \$17,280	\$449,280	OWE MORTGAGE \$374,098
YEAR 4 APPRECIATION 4% AVG \$17,971	\$467,251	OWE MORTGAGE \$368,831
YEAR 5 APPRECIATION 4% AVG \$18,690	\$485,941	OWE MORTGAGE \$363,210

It is a lot of work and comes with repairs, fees, taxes and commitment.

IT IS OK TO WAIT!

When you are ready—
Go for it! And if you are wondering if you are ready... Take the following quiz



AM I READY?

Take time to rate the following on a scale of 1-10 then tally your score.

RELATIONSHIPS

Name & rate the stability of your 3 closest relationships on a scale of 1-10

- 1.
- 2.
- 3.

JOB

How much you like your job

10 love it

5 Pays the bills

0 hate it

SAVINGS

\$10,000 1 point

\$30,000 5 points

\$50,000 8 points

\$80,000 + 10 points

DEBT

0 = 10 points

\$10,000 or less 6 points

\$30,000 or less 3 points

\$50,000 plus 0 points

LIKELY TO STAY IN THIS LOCATION FOR 7 YEARS +

7 + years = 10

Not sure = 5

Looking to move 0

PERSONAL DESIRE TO OWN

I feel ready to own 10

I am not sure 5

It seems overwhelming 0

Results

Total possible score is 80 because the first box has 3 to tally.

If you scored 60 and above you need to call a mortgage broker immediately and look at buying a mortgage.

If you scored 40 and above you might want to call a mortgage broker and get their opinion on what you can do to prepare to own a home.

If you scored 40 and below you should evaluate your job, relationships, debt, savings and see what needs to change. You can contact a friend, therapist, mortgage brokers, debt consolidators, and maybe start looking for a new job.



GOAL SETTING

For each of the categories below, write down where you are NOW and where you want to be by the end of the year. Take the time to reflect on these, and write a goal for each category. Are you putting in extra hours at work? What is your monthly savings goal? What locations do you like?

	SAVINGS/DEBT	LOCATION	RELATIONSHIPS	JOB
1 Year				
2 Years				
3 Years				
4 Years				

REALTOR

Do I need a Realtor?

86% of buyers/sellers continue to use a realtor.

Why would I use a realtor? I can find my home online? There are many factors such as safety, future city planning, future appreciation, advice that is invaluable and not found online. Most real estate investors love when someone is unrepresented as it is easy to take advantage of you. On the biggest purchase of your life- get professional advice. Chat GPT, Homes.com, and Google don't always have accurate information. Zillow right now has one of my homes valued at \$900,000 below market. 2 buyers lost \$25,000 earnest money to a local home builder last month and were unrepresented. PLEASE DO NOT DO THIS! Half a million dollars is A LOT of money.

R

REALTOR

If you choose a trusted advisor (note I do not recommend using a part time agent or friend. This is not helpful!) - you will save money on your loan, your home, & you will buy a better asset with data and information. I just saw a great deal on a home. Upon reviewing the location, noticed that in a recent city council meeting this home is located in the path of a future highway. Another neighborhood with amazing views of the lake and mountain consistently has homes slip off the mountain and serious foundation problems. I recently stayed in one that was turned into a air bnb(most likely because they couldn't sell it). I was able to visually see ½ inch-1 inch slippage in certain areas.

Our job is to look out for you and provide you with the safest asset possible. To find you an investment that will grow and make you money while you sleep. I help realtors find homes all the time and they help me. And YES we pay each other commission because we the buyer end up making a lot of money on good investments.

One of my best friends, a very successful realtor just called to thank me for referring her to a lender that is giving her a 5.3% interest rate on her construction loan. Her other quotes were at 7% as of July 2025. Even realtors use realtors.

CONSULT

Congratulations on completing the course! 🎉 If you have questions or want guidance on your next steps, I offer free 15-minute consultations every Friday between 10:00 a.m. & 12:00 p.m.

Click on Schedule your appointment below or email me at emoore40@gmail.com with any questions



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