

First Time Home Buyer Seminar

SALGADO REALTY GROUP, LLC

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Why should you consider offering a lunch and learn seminar to your teams?

Lunch and Learn events have shown to provide:

- ▶ Team members' gratitude towards employer
- ▶ Relevant topics that will enable participants to make informed decisions
- ▶ Accessible to all in a less formal setting
- ▶ Boost of employee motivation and loyalty



FIRST-TIME HOMEBUYER FACTS

US EDITION



44% of buyers in the Northeast

38% of buyers in the Midwest

31% of buyers in the South

32% of buyers in the West

For 67% of first-time buyers, the desire to own a home was the primary reason they purchased one.



18% were single females

8% were single males

14% were unmarried couples

First-time buyers financed 94% of their home purchase.



32 The median age of first-time homebuyers.

\$72,000: The median income of first-time homebuyers.



21% lived with parents, relatives or friends.

76% of first-time buyers are inspired to buy for emotional reasons, including wanting to have a place of their own and wanting to put roots down.

66% of millennial first-time buyers expect their parents to help with their home purchase in one of the following ways:

36% help moving in

25% deciding which home to buy

19% money for a down payment

15% help with mortgage payment



Seminar Topics



- ▶ Buying process overview
 - ▶ Mortgage pre-approval, search, placing an offer, negotiating terms, performing inspections, closing....
- ▶ Credit overview
 - ▶ Types of Loans
 - ▶ Affordability calculation - Debt vs. Income ratio
 - ▶ Building credit tips
 - ▶ Sources of down payment
- ▶ Typical transaction costs
 - ▶ Down-payment, Inspections, Appraisal, Title work, Home Insurance
- ▶ Q&A

Seminar Details



- ▶ 30 to 45 minute session (depending on company's policies)
- ▶ Lunch and learn or during-before-or-after working hours
- ▶ Facilitated at employer's premises (conference room, break room, cafeteria, anywhere where we can gather a team)
- ▶ Facilitated by licensed Realtors and Mortgage professionals
- ▶ Company may opt to provide lunch or employees bring their own lunch
- ▶ Complimentary dessert/cookies and beverages provided by us
- ▶ Valuable information at no cost to employer or team members

We will be happy to comeback as often as your team members will benefit from what we can offer.

Our goal is to build value and gain trust in order to earn referrals



WHY I WORK BY REFERRAL

US EDITION

Studies show **82%** of real estate sales are the result of agents' contact with previous clients, referrals, friends and family.

88% of buyers would use their agent again or refer them to others.

Relationships are more important than transactions.
Since my primary source of new business is referrals from people who know and trust me, I can dedicate myself fully to the activities that benefit you most and always deliver truly exceptional service.

You control my business.
I know that I must earn your referrals, so I aim to exceed your expectations.

Service that continues after the sale.
I devote myself to serving the needs of my clients before, during and after each sale.

What do buyers want from their real estate agents?

1. Help finding the right home to purchase
2. Help negotiating the terms of sale
3. Help with the price negotiation
4. Help determining the sales prices of comparable homes
5. Help with paperwork

Let's schedule a conference call or meeting to define the best date to conduct a seminar for your employees.

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