

# FL CUREN

Understanding the Realtor-Lender Relationship

# Members

- 2731 Dover Glen (Pending)
- 506 Fortanini (Closed)
- 13166 Heming (Closed)
- 1659 Via Pilar (Closed)
- 1431 Sharon Rose (Closed)
- 363 Eagle Creek (Closed)
- 2783 Monticello (Closed)

In the Absence  
of Value,  
Price is all  
that's left



# Big Banks



# Mortgage Brokers



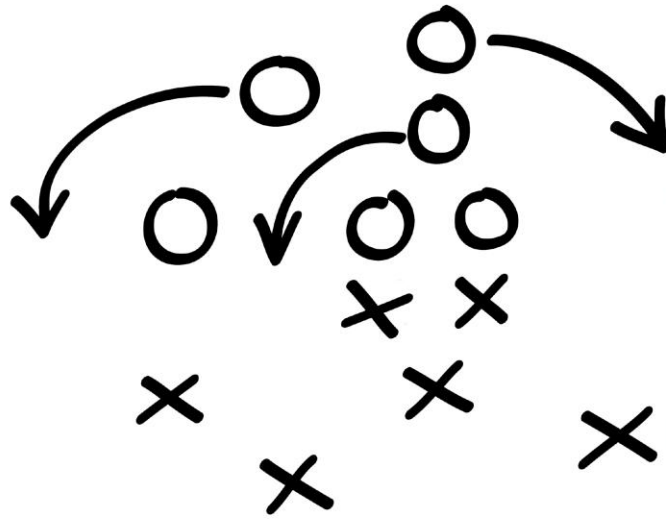
Direct Lenders



# Credit Unions



# Assembling your team





# Synergy

The Market vs Guidelines



# Understanding the Market



“He’s reacting to a customer shift  
that only he can hear.”

# The Market

- 3.1% Inventory
- 12% Increase in Median Price
- Seller Greed
- Overpricing
- Inquires are up
- Multiple Offers
- Buyers are priced out
- New Agent Count is up (1,100 since last year)
- Insurance Issues
- Millennials

## The Realtor-Lender Relationship

- Appraisal's
- Closing Costs
- Communication (Buyer Agent/Listing Agent/Member)
- Lender at closing (Required?)
- Calling Listing Agents When Offers are Made
- Social Intelligence

Thank you!

