



HousingHeroes

If We Can't Help, No-One Can!

The Deposit Layby™

Making it easy to sell, by selling it for a higher price!

Explained for Sellers!





The Deposit Layby™ Explained for Sellers

Make it easy to buy and you make it easy to sell!

Sadly, traditional agents think the only way to make a property easy to buy is by reducing the price.

Housing Heroes makes your property easy to buy without reducing the price!

In fact, we make it easy to buy by achieving a higher selling price!

We achieve this outcome with a product from our trademarked Live-In Layby™ program.

The product is called the Deposit Layby™.





Two Types of Buyers



There are two types of Buyers in the property market; "Bank-Ready" Buyers, and Premium Flexi-Buyers.

1) "Bank-Ready" Buyers

"Bank-Ready" Buyers are in a strong financial position. They have their deposit ready and normally have their finance pre-approved.

Because "Bank-Ready" Buyers are in a stronger financial position, **they only focus on price.**

Their whole objective is to pay LESS for your property. This type of Buyer is the only type of Buyer targeted by traditional agents.

2) Premium Flexi-Buyers

Premium Flexi-Buyers want to buy now, however they need some help getting ready for the bank.

Premium Flexi-Buyers are more focused on the terms of the sale (as opposed to the price).

If we help them with the terms and make it easy to buy, **they'll pay the price we ask!**

Traditional agents can only attract one type of Buyer (the "Bank-Ready" Buyer who wants to pay less).

Housing Heroes can attract both types of Buyers (thanks to our unique, trademarked product suite).





Price V Terms & Conditions

When buying or selling anything, **there are two parts to the sale:**

- 1) The **Price** we pay,
- 2) The **Terms & Conditions** that surround that price.

They have a relationship.

In a retail environment, **we all ask for a discount when we buy a TV with cash**, however **we don't receive a discount when we layby the TV**. It's exactly the same with houses.

It's the relationship between price and terms.

People don't negotiate the selling price if we give them flexible, attractive Terms & Conditions!

This is how we achieve a higher selling price (**putting more money in your pocket**) by using our unique product called the Deposit Layby™!





Money Makes the World Go Round!



Buying and selling houses comes down to finance.

If a Buyer can't get the finance to buy a home, they can't buy it. This means the Seller can't sell it.

The biggest hurdle to home ownership is saving a deposit.

Unfortunately good people remain stuck in the "Rent Trap" while they try to save.

The Deposit Layby™ solves that very problem!

Rather than renting, saving a deposit, then buying a home, **the Deposit Layby™ lets them do it in reverse.**

They buy the home first and pay off the deposit later; while they're living in their home!

In exchange for this flexibility, Buyers will pay more for the property!





Why would a Buyer pay more? Because it's cheaper!

Renters know they **waste tens of thousands of dollars in rent while they save their deposit!**

If they pay \$400/wk rent while saving \$100/wk towards their deposit, they waste \$20,000 every year (rent) for every \$5,200 they save towards their deposit.

If \$25,000 deposit is needed to buy a home, they have to rent for five (5) years to save their deposit.

That's \$100,000 wasted in "spent rent" while they rent & save.

They'd prefer to pay more for a home today, if it means they can get out of the "Rent Trap" sooner and avoid wasting the \$100,000 in dead rent money.

They can put the "unspent" rent money towards paying off their own home; as opposed to paying off their landlord's property.

Our Deposit Layby™ lets them do that.

Ironically, they actually save money by paying more for your property!





The “Rent Trap” Explained



Renters can stay locked in the “Rent Trap” forever!

Today, a house they want to buy might cost \$400,000.

To buy the home, they need to save a 10% deposit (\$40,000) PLUS an additional 3-5% of the purchase price to pay their stamp duty, legal fees, finance fees, moving costs and other purchasing costs.

In total, they need to save about \$50,000.

They start saving \$200/wk (\$10,000 per year) towards their deposit while they continue to rent at \$400/wk (\$20,000 per year).

After five years of saving (and losing \$100,000 in rent during that period), they finally have their \$40,000 deposit saved and \$10,000 to cover the other expenses needed to purchase.

However, the same house may now cost them \$480,000 (based the market 5 years later).

Their \$40,000 deposit saved is now less than 10% of the new \$480,000 purchase price. They have to continue renting until they can meet the new 10% deposit requirement (i.e. \$48,000).

The cycle repeats, continues and repeats. They’re TRAPPED!





**We Lend the Buyer's Their Deposit to Buy Your Home!
...So they can stop renting sooner.**

Housing Heroes is the only agency lending Buyers deposits to help them buy your property!

The Deposit Layby™ is an advanced, cutting edge product (exclusively available to Housing Heroes clients) **designed to attract more Buyers and achieve higher selling prices.**

We can lend the Buyers up to 5% of the purchase price as deposit finance so they can become an owner sooner, they can stop wasting money on dead rent, and they can have price certainty for their home.

This lets increasing house prices work in their favour; because they "own" the growth.

If they don't own the growth, they'll pay for the growth when they can finally buy the home at a higher price.

Because Housing Heroes do this, Buyers are prepared to pay more for your home!

You can only sell your property once, so **you need to ensure you consider every option available to put the most money possible in your pocket.**





Where does the money come from?



It comes from us!

We lend our money to the Buyer to make your property easier to buy.

They'll pay more for your home because they can buy sooner and stop wasting money on rent.

They don't have this option when dealing with other agencies so you have an immediate advantage when you sell with Housing Heroes.

We risk our own money and invest it in "the deal" to ensure we facilitate a premium sale for you!





You can Transfer the obligation of paying the selling commission to someone else!

WHAT???

Yes that's correct, **you can transfer the obligation of paying the commissions to someone else and you can walk away "scot-free" at settlement.**

This is the heart and soul of the Deposit Layby™ program.

We transfer the obligation of paying the commission from the Seller to the Buyer!

Because we're flexible with who pays our fees, we call them "Flexi-Fees."



Some people call our Flexi-Fees magic because of what they can do!





How it Works!



Traditionally, real estate agents charge the Seller a percentage of the Sale Price (i.e. the Purchase Price paid by the Buyer) as the Agent's Fee.

100% of Purchase Price = Agent's bit (A%) + Seller's bit (S%).

This means the Buyer needs to save their deposit first, secure bank finance, then give the Seller 100% of the Purchase Price as a lump sum at settlement.

The Seller receives the lump sum (100% of the Purchase Price) from the Buyer, then the Seller pays the Agent their bit (A% - i.e. their fee) as a lump sum.

The Seller then keeps the rest (S%).

**The Deposit Layby™ changes the traditional payment process.
Our unique approach now gives everyone a genuine advantage!**

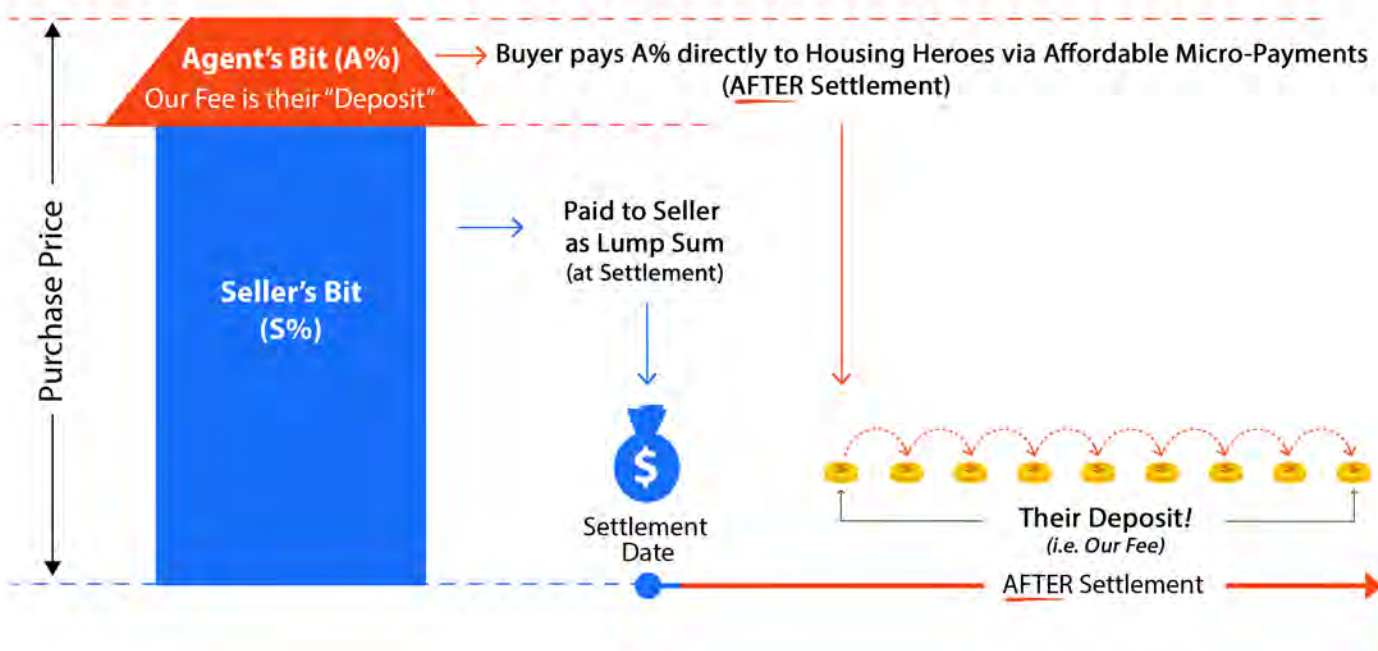
Under the Deposit Layby™, the Buyer only needs to pay the Seller their bit (S%) as a lump sum at settlement.

The Buyer pays Housing Heroes our bit directly to us (i.e. A% - our fee), via affordable weekly micro-payments after settlement.

This means **they don't need 100% of the Purchase Price at settlement**, so they can buy sooner.

They can use our Agency Fee as their "Deposit".

Effectively they're paying off their "Deposit" (i.e. our fee) after they own the home; via affordable weekly or monthly micro payments. **It's Magic!**





Why would a Buyer agree to pay the Seller's Fees?

Put simply, **we let them use our fee as their “deposit”** so they can buy a home sooner. It's **Magic!**

This lets them buy a home **NOW** and “save” the deposit later (via our affordable payment plan).

That's why it's called the Deposit Layby™ they Layby their deposit.

Because they can buy sooner, they're happy to pay more for the property in exchange for this flexibility.

- They **avoid wasting time and money renting** while they save!
- They have **price certainty!**
- The **capital growth belongs to them!**
- They **buy first, save later**. They live in their own house while they pay off the deposit!

As a result, we achieve a higher selling price, a faster sale and a better outcome for everyone!

Agent's Commission = Buyer's Deposit

We're putting our own money into the "deal" to ensure everyone gets the best possible outcome.

No other agency will do this for you!





More Money in Your Pocket!by charging a higher fee.



Because traditional agents can only attract "Bank-Ready" Buyers (wanting to pay less), the agents bring "low-ball" offers and convince you to take a discount to "meet the market".

It's your money they're giving away. **How much is left in your pocket? (after their fees)**

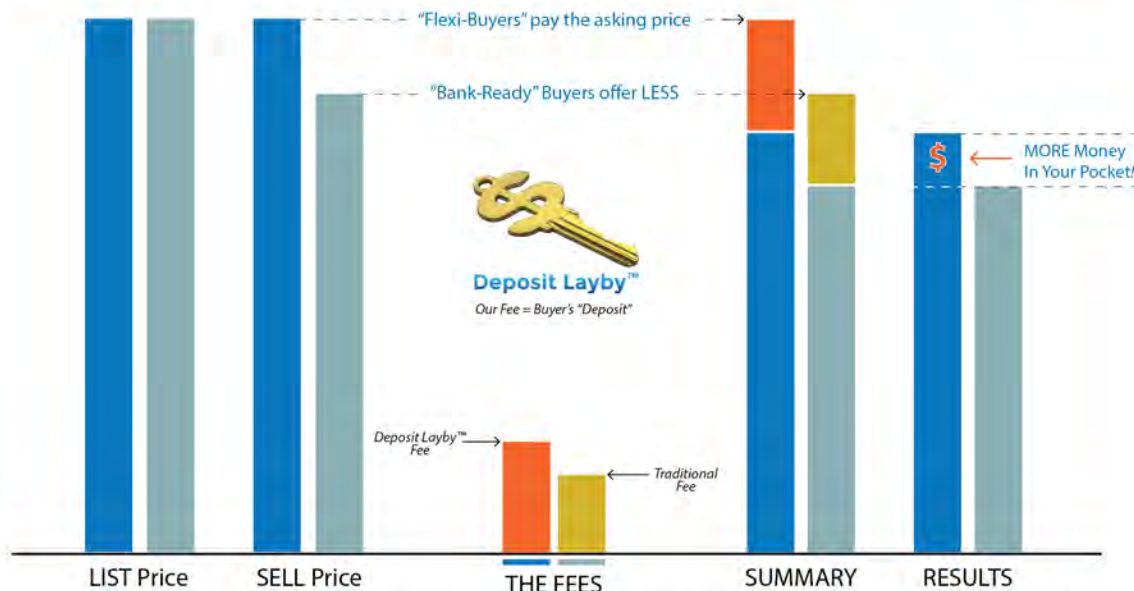
The Flexi-Fee for the Deposit Layby™ is higher than the standard fee, however the higher fee actually puts MORE money in your pocket (than traditional agents) because of the higher selling price achieved.

List Price: \$295,000	
Traditional Agent	Deposit Layby™
Traditional Fees	"Magic" Flexi-Fees!
Comm %: 3.30%	Comm %: 5.50%
Sale Price: \$ 280,000	Sale Price: \$ 295,000
Comm \$: \$ 9,240	Comm/Deposit \$: \$ 16,225
Net to Seller: \$ 270,760	Net to Seller: \$ 278,775
	Extra \$ to Seller: \$ 8,015

LIST vs SELL

Deposit Layby™
vs
Traditional Sale

LESS vs MORE!



LIST PRICE vs SELL PRICE

- Deposit Layby™ Method attracts Flexi-Buyers who are happy to pay MORE!
- Traditional Sales Method attracts "Bank-Ready" Buyers who want to pay LESS.

LESS vs MORE After Sale

- MORE Money In Your Pocket!
- LESS Money In Your Pocket

Under the Deposit Layby™ Program, the Buyer uses our agency fee as their "Deposit".
This means the Buyer pays the selling fees; not the Seller!





Flexi- Fees with GUARANTEES!

Our fees are totally flexible to ensure we put **more money in your pocket** at the end of the transaction.

This is another reason why we call them "**Flexi-Fees**".

Although the Flexi-Fee appears high under the Deposit Layby™ program, it's important to remember **the fee is used as a "technique" to achieve the highest possible selling price:**



- Banks need a minimum 5% deposit. The fee is the deposit, so the fee needs to be 5%.
- The Premium Flexi-Buyers pay more for the home.
 - They can buy now and save tens of thousands in unnecessary rent!
 - They don't ask for a price discount; because they need the flexible terms.
- **Our fee is totally at risk.**
 - We may never get paid, so the higher fee covers the higher risk.
- The Buyer is paying the higher fee, not the Seller!

Our Flexi-Fees give you confidence you'll never pay more than you need too!

The Deposit Layby™ requires us to leave our fee "in the deal" as the Buyer's deposit. This attracts the Premium Flexi-Buyers who pay the premium prices.

If we find a Buyer who doesn't need to use our fee as their deposit, our fee is not at risk.

Because there's no risk, we reduce our Flexi-Fee back to the traditional agent's fee of 3.3%.

In addition to reducing the Flexi-Fee, if we fail to achieve a minimum agreed selling price, we discount our Flexi-Fee by a further 10% to honour our **BEST VALUE AGENCY GUARANTEE!**

You Can't Lose with our Flexi-Fees!





Q & A and the FAQs



Can Housing Heroes guarantee a result?

We can't guarantee we'll sell the home to a Premium Flexi-Buyer, however we can guarantee **the Deposit Layby™ makes it easier to buy, which attracts more potential Buyers.**

More potential Buyers means we have more people to negotiate with and more opportunities to achieve a sale. The increased competition creates a better opportunity to achieve a higher price.

Our BEST VALUE AGENCY GUARANTEE! ensures you have the **best value fee structure** in the market.

Are we just “Puffing Up the price?”

The short answer is **NO!**

Quite frankly we can't sell a house for more than it's worth. It still has to “value up” when the primary lender approves the finance. Their independent valuer won't let it sell for more than it's worth.

In real terms, all that's happening is **the buyer is not getting the cash discount** they would normally receive if they had the deposit ready and were in a stronger financial position to negotiate the price.

It's our way of legally and ethically achieving full market value for your home, in a way that puts more money in your pocket.

Other agents can only sell your home by discounting the price, we give you better options!





Q & A and the FAQs

Why doesn't every agency offer this product?

The main reason..... **legally they can't.**

Lending deposits to Buyers is **regulated by ASIC** (Australian Securities and Investment Commission) as we are providing credit.

This means we **need to hold an Australian Credit Licence** to provide the credit. No other known-brand agency has this licence so they cannot provide this selling solution.

Any agency that tries to offer this product without a licence is operating illegally and may put you at risk.

In addition to the strict licensing requirements, **most agencies won't risk their own commissions for your benefit.**

Their business model is to get the listing, negotiate the price down, take their fee and run.

Housing Heroes use every resource we have to genuinely achieve the highest price possible.





Q & A and the FAQs



Is there a conflict of interest?

The short answer is **NO!**

As your selling agent, **it's our legal obligation to achieve the highest possible selling price for your property.** Therefore we should engage any and every legal strategy available to us.

The risk is on us!

Our client is the Seller. The Buyer is simply agreeing to pay our Seller's fees. To achieve a higher selling price, we agree to let the Buyer pay the Seller's fees via easily-affordable regular payments.

It's that Simple!

What's the "catch"?

There is a "catch".

Our fee is at risk, so the "catch" is on us, not you!

You get more money in your pocket than you would if you used a traditional agency and someone else pays your fees. You walk away "scot-free" at settlement and have nothing further to worry about.





Q & A and the FAQs



Agent Alliance

What's the Housing Heroes Agent Alliance?

The Agent Alliance program is **unique to our agency!**

Most agents want to “**sign you up**” for **90 days** on an exclusive basis.
This means **you cannot have any other agency sell your home during this time.**

You sign with one agent and **you're stuck with them!**

“Conjunctions” occur when the listing agent shares their commission with another agent (when the other agent brings them a Buyer).

Traditional agents don't like sharing commissions (not even with the other sales people in their own office), so they don't if they can avoid it.

Because they don't like sharing, **they don't promote doing conjunctions with other agents.**

When they do “conject” with a selling agent, they normally do an 80/20 split. They get the 80% and the selling agent gets the 20%. It doesn't motivate the selling agents to bring their Buyers.

Our Agent Alliance program makes the property available to every single agent from every single agency. We pay 50% of our fee as a conjunction fee if they sell your home to one of their buyers.

Effectively **you have access to the Best-Of-The-Best agents from every agency all working to sell your home.**

Finally, you can list your property with one agency (Housing Heroes), and you have access to every agency and all of their sales people.

The successful salesperson gets paid the same to sell our listings as they do to sell their own.

Once we commit to selling your home, we engage every options available to us to make it happen!





Q & A and the FAQs

So why is Housing Heroes better than a traditional agency?

Put simply, **we can do everything traditional agents can do, but traditional agents can't do the extra things that we can do!**

Our **unique credit licence** lets us **provide more selling options** than traditional agents who don't hold a credit licence.

These **additional, advanced strategies** give you and your home a **distinct competitive advantage** that simply **cannot be offered by other properties listed with other agencies.**

Our **Magic Marketing programs** give you more “bang for your buck”. This ensures you receive a **Champaign Campaign on a Beer Budget!**

- The aim it is to **achieve the highest possible price** by attracting the **maximum amount of Buyers** for the **minimum advertising investment.**

Our BEST VALUE AGENCY GUARANTEE puts more money in your pocket!

It's GUARANTEED!





HousingHeroes

If We Can't Help, No-One Can!



Australian Credit Licence: 443249
Real Estate Agency Licence: 3036593



www.HousingHeroes.com.au



1300 00 HERO (4376)



info@HousingHeroes.com.au