

# How do you differentiate yourself?

## 5 WAYS VIP BUYER PROGRAM **DIFFERENTIATES** YOU

1. Offering solutions buyers are starving for (solutions to core problems – housing affordability)
2. Creating value across all dimensions
3. Pricing to position effectively
4. Stacking value through offer presentation
5. Mitigating risk

# What shapes your client's perception of value?

# 4 DIMENSIONS OF VALUE

1

## Dream Outcome

**WHAT DOES THE CLIENT HOPE TO ACHIEVE  
BY PURCHASING YOUR SERVICES?**

### **Sell the vacation, not the plane flight**

- Buying dream house
- Buying at great price
- Buying with a good mortgage interest rate
- Buying on convenient time frame
- Mitigating risk following purchase (rate + relo)

## 4 DIMENSIONS OF VALUE

1

Dream Outcome

2

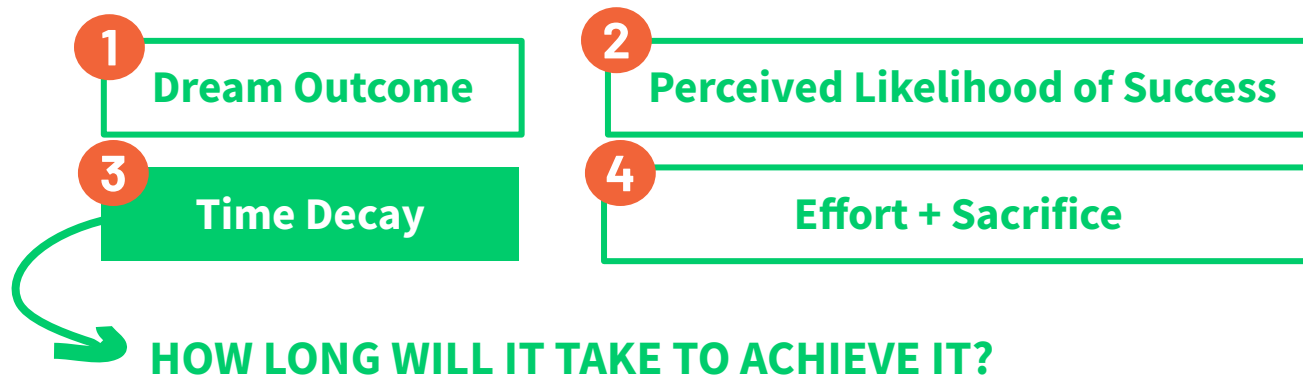
Perceived Likelihood of Success

HOW LIKELY ARE THEY TO ACHIEVE IT?



- Moxie can get more buyers pre-approved (down to 500 credit score)
- Moxie provides lower interest rates and ability to buy on their timeframe
- Buying on their time frame improves chances of securing dream home

# 4 DIMENSIONS OF VALUE



Quick Wins: Deliver a win as closely in following of the “purchase” of your services

1. Pre-approval
2. 72 Hour Role
  - 3 properties in 72 hours
  - 3 properties in following 72 hours
  - 3 properties in following 72 hours

**At least 1 property has  
to be off-market!**

# 4 DIMENSIONS OF VALUE



One stop for multiple solutions

- Real estate brokerage
- Renovation
- Title
- Financing
- Moving



[moxiemortgage.com](http://moxiemortgage.com)

NMLS #: 1660690





# SAVE THOUSANDS WHEN YOU BUY WITH MOXIE.†

## CURRENT RATES †

As of April 26, 2024

	MOXIE	LEADING COMPETITOR
CONV	30 YEAR: 6.75% / 6.961%	↑ 7.5% / 7.847%
FHA	30 YEAR: 5.75% / 6.514%	↑ 6.75% / 7.681%
VA	30 YEAR: 5.75% / 6.105%	↑ 6.625% / 7.071%

† Not a commitment to lend. All loans are subject to qualification per full underwriting guidelines. Conditions apply. Rates presume 30-year fixed-term, 760 FICO, 2.125 points paid at closing, \$275,000 loan amount. Payment assumes a loan-to-value (LTV) of 80.00%. The actual payment amount will be greater.

## MOXIE RECENT APPROVALS

<b>Moxie Rate</b>	<b>7.124%</b>
National Average Rate	7.873%
Rate Reduction	-0.748%
Monthly Payment Savings	\$195
<b>Total Savings</b>	<b>\$70,058</b>
<b>Clear-to-Close</b>	<b>5 Days</b>

# MOXIE RECENT APPROVALS

*800,000 purchase, 5% down*

<b>Moxie Rate</b>	<b>6.998%</b>
National Average Rate	8.253%
Rate Reduction	-1.255%
Monthly Payment Savings	\$655.95
<b>Total Savings</b>	<b>\$236,142.34</b>
<b>Clear-to-Close</b>	<b>10 Days</b>



**HELP YOUR CLIENTS SAVE THOUSANDS  
WHEN THEY FINANCE WITH MOXIE. †**

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