

PERCY^{AI}

Driving Predictable Listings

The Power Play

300% More Conversations with Homeowners



Presented by:

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First, a quick poll to
see where we stand as
an audience today!

POLL

YES or NO: Have you leveraged Equity Insights with Percy?

A. YES

B. NO



Agenda

1. **The Problem: Low Inventory**
2. The Solution: The Power Play
3. How To: Implement
4. Important Stats
5. Summary & Next Steps

CHALLENGES IN REAL ESTATE TODAY

Inventory Is Super Low:

→ Lack of Inventory

69% of buyers have a home to sell.

→ Poor Retention

70% of Borrowers Say They'd Use Their Agent Again. However Only 18% Do!

→ Little Differentiation

The home is their most valuable asset and your most relevant connection



Current State of the Market

Right now:

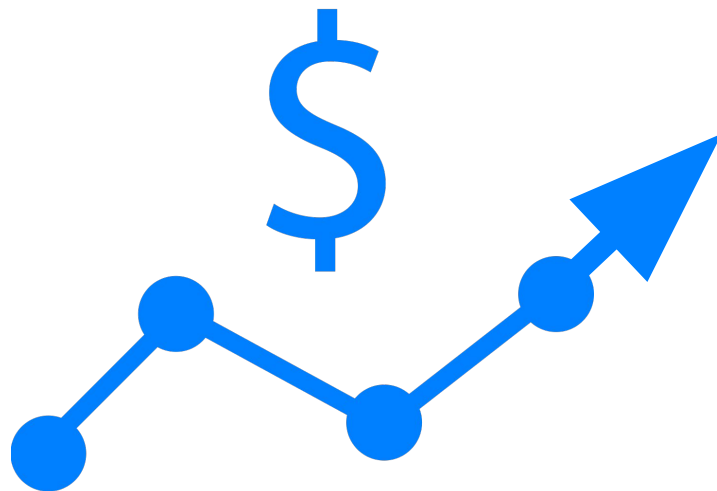
- Homeowners have seen an increase in their home's value
- Homeowners are exploring and acting upon **equity options**:
 - **Example:** Borrowers struggling to make payments are taking advantage of the increased value and refinancing or selling for profit.



Current State of the Market

Right now:

- Mortgage rates are rising:
“ The average mortgage rate for a 30-year fixed is 7.83%, more than double its 3.22% level in early 2022. ” → [forbes.com](https://www.forbes.com), 9/30/2023
- Supply costs are rising
- Inflation economy = home values are rising



Current State of the Market

Right now:

- Recent buyers are staying put
- Inventory is stressed:

“ Homeowners who had locked in low mortgage rates in 2020 and 2021 [have been] unwilling to list their homes for sale. The number of existing-home sales plunged 36.9% from January 2022 to January 2023. ”

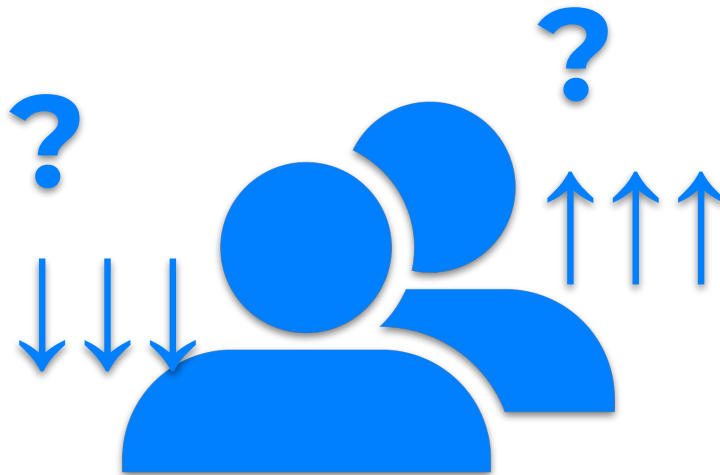
→ [Mansion Global / WSJ](#), 3/6/2023



Current State of the Market

Right now:

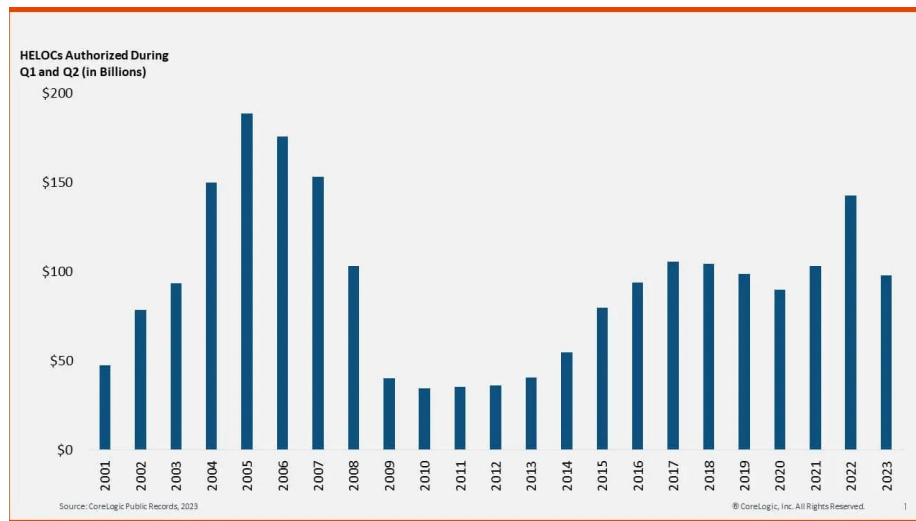
- Confusion in the Marketplace
 - *Sellers:*
 - Still act like it is a hot market
 - Believe they can price as high as they want & still sell
 - Think buyer bidding battles are still as common as 2022
 - *Buyers:*
 - Believe market will go down
 - Do not bite. Instead, they wait.



Current State of the Market

Right now:

- HELOC Demand has slowed, but it is still an attractive option for homeowners
- The average 30-year, fixed-rate mortgage reached its highest level in 21 years.
- It has never been more important for real estate agents to be seen as a *trusted advisor*



Current State of the Market

Real Estate **in 2023**



MORTGAGE RATES & INFLATION

- Mortgage rates rising
- Supply costs rising
- Inflation affecting home values



CONTINUED LOW INVENTORY

- Those who bought in '20 & '21 – staying put
- Inventory down ~37%
Jan '22 to Jan '23
 - Has been a down year overall



CONFUSION IN THE MARKETPLACE

- Sellers think market is still hot
- Buyers starting to wait & avoid bidding wars



LEVERAGING POSITIVE EQUITY

- Homeowners exploring options with equity
- Economically stressed borrowers refinancing

The Problem: Low Inventory

POLL

Does this resonate with you so far?

- A. YES
- B. NO

ANY QUESTIONS?

Here's the GOOD News

Important Facts: Life Events

Life Events Will Happen

- In your database of clients and prospects, regardless of rates, there are people who will:
 - Get married
 - Get divorced
 - Have a child and want to upsize
 - Want to retire and downsize
 - Pass away, leaving family members behind

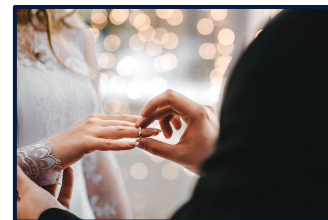


PEOPLE WILL NEED YOUR HELP

Important Facts: Life Events

This Year in Numbers

- 4m people will graduate college
- 2.5m weddings will happen
- 3.5m babies will be born
- According to the US Census, up to 10 million families may relocate in the next 12 months
- 600,000 people will get divorced
- 10,000 baby boomers reach retirement age every day
 - 3.5M baby boomers will retire this year





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The Solution: The Power Play

The Power Play

Equity Insights

\$ Equity In Your Home

Equity is your home's worth to you!
[EDIT DETAILS](#)

Estimated Equity Today

\$625,090

[EDIT DETAILS](#) [How is this calculated?](#)



Do you have questions on how to leverage your home's equity?

[Element Mortgage](#) is a lender Hawaii Life trusts to answer questions

[Ask Us](#)
[Disclaimer](#)

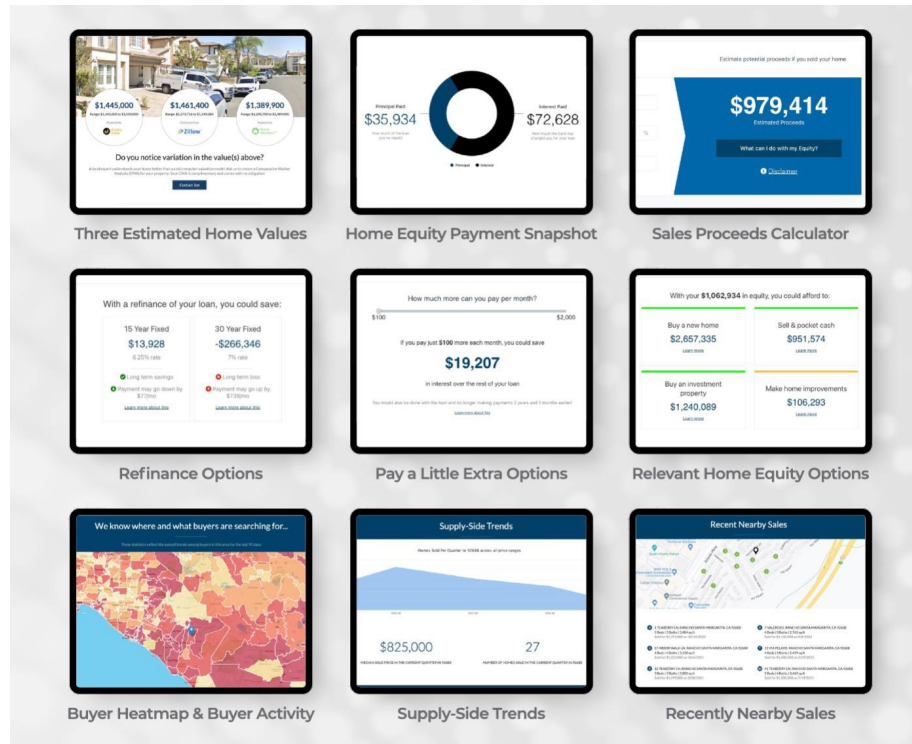


Past Client Bulk Upload



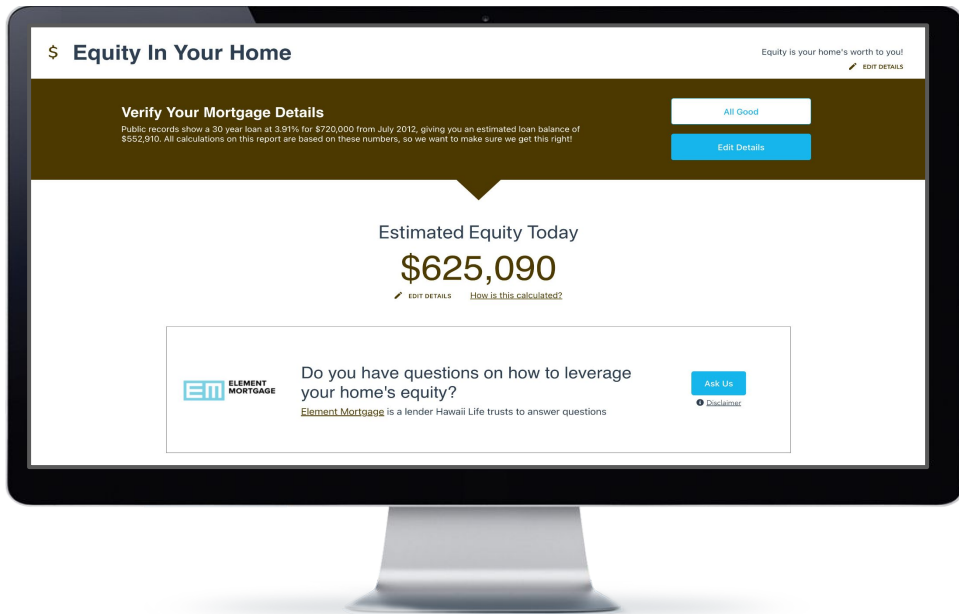
Power Play: Equity Insights

- Equity Insights makes a more **comprehensive** home valuation report
- Increased number of calls-to-action.
- **Drive 300% more conversations via the “Ask Us” button**
- Increase conversion rates by 15+%
- [Sample link](#)



PERCY HOME EQUITY STATEMENT

Homeowners track your 401k/Roth IRA with a dashboard, why not track their largest asset, their home, with an Equity Statement?



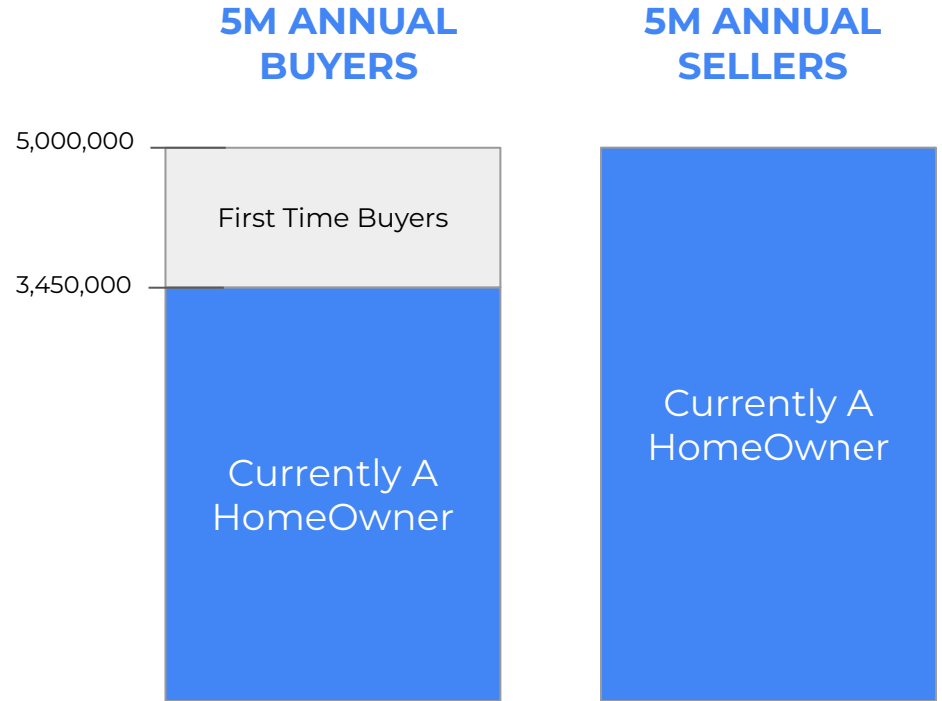
START WITH HOMEOWNERS

DID YOU KNOW: Your Next Borrower Is A HomeOwner

69%

Of Buyers Are Homeowners.

By Generating Inventory, You're Effectively Creating **Future Purchase Business.**



START WITH HOMEOWNERS

DID YOU KNOW: Your Next Borrower Is A HomeOwner

- ◆ **There Are 140 Million US Homeowners**

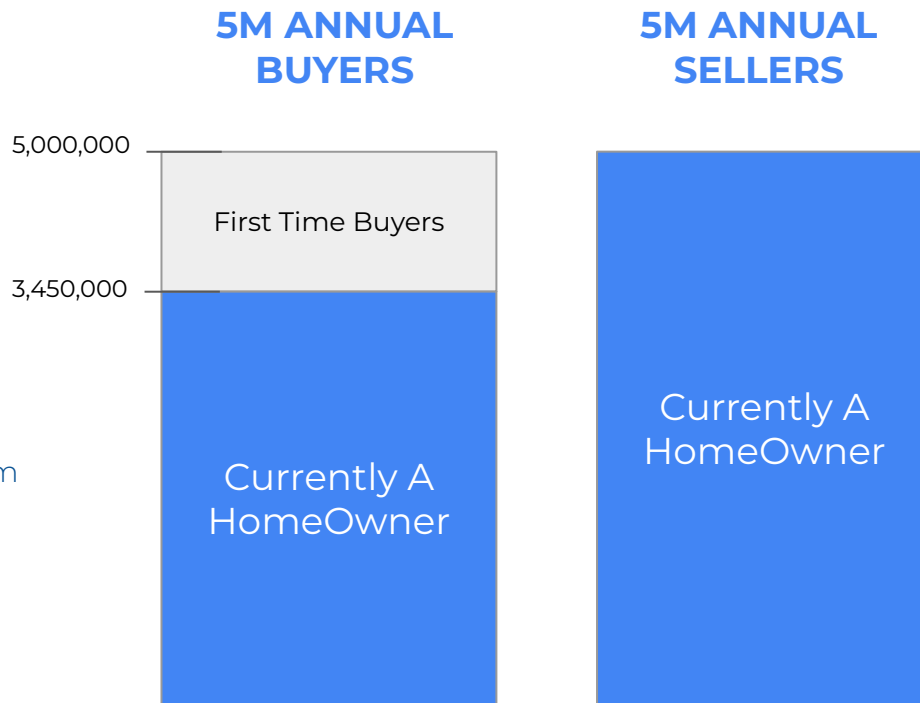
7M Will Buy or Refi This Year

- ◆ **69% of Buyers Are Homeowners**

According to National Assoc of Realtors

- ◆ **Their Home is Their Largest Asset**

83% Of US Homeowners' Personal Wealth Comes From Their Home Equity, Upon Retirement.

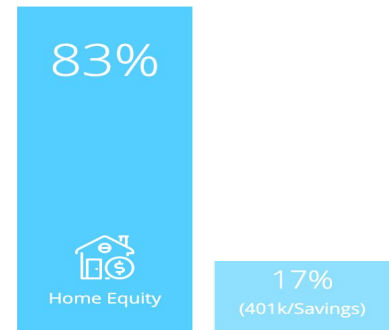


DID YOU KNOW: Their Home Is Likely Their Most Valuable Asset

ENGAGE OWNERS WITH RELEVANT CONTENT

EQUITY IS MONEY.

- **85%** of homeowners use their **home equity** for their new purchase down payment
- At Retirement, 83% Of The Average US HomeOwners' Wealth Will Come From Their Homes' Equity

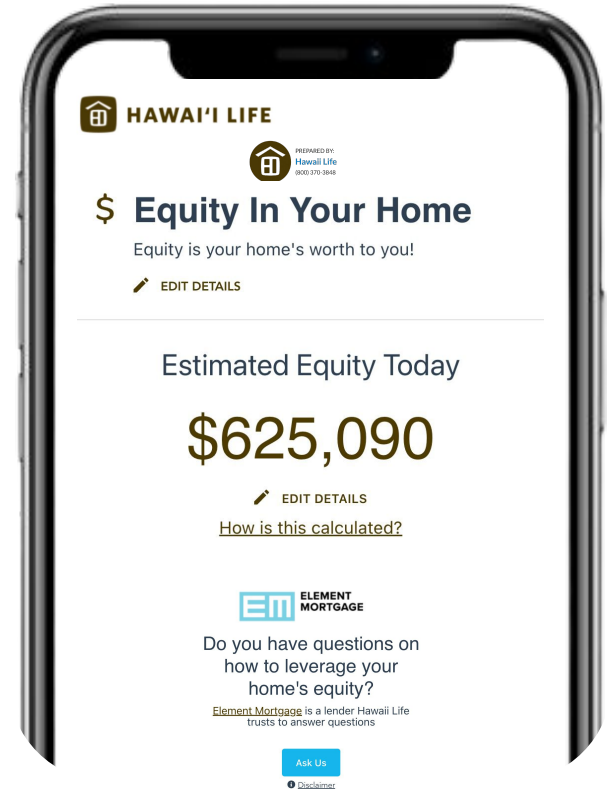


Why Is Equity Important Today?

Percy Equity Insights

Facts & Figures

- 65% of Americans own real estate.
- Housing prices have increased 393% since 1985. After adjusting for inflation, the median American household income has increased by just 17% in total since 1990.
- Tappable home equity is to be around \$18.1 trillion by the end of this year
- The average homeowner has somewhere between **\$200k and \$300k dollars in equity.**



A house is more than just a home ... it's an investment too. And most home buyers have a home to sell first.

Build meaningful relationships with homeowners and position yourself as a **trusted advisor** on their home investment.

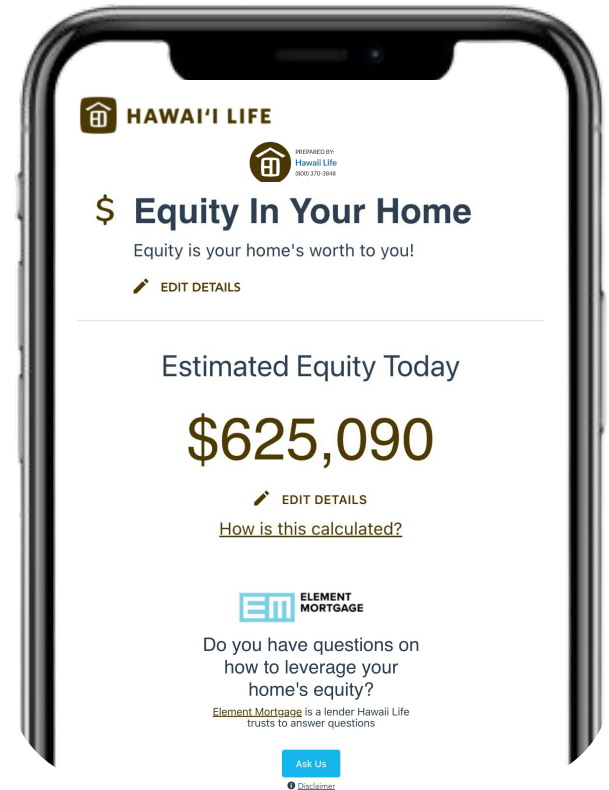
PERCY HOME EQUITY STATEMENT

With Personalized Wealth Tips

PERCY^{AI}

Benefits to you:

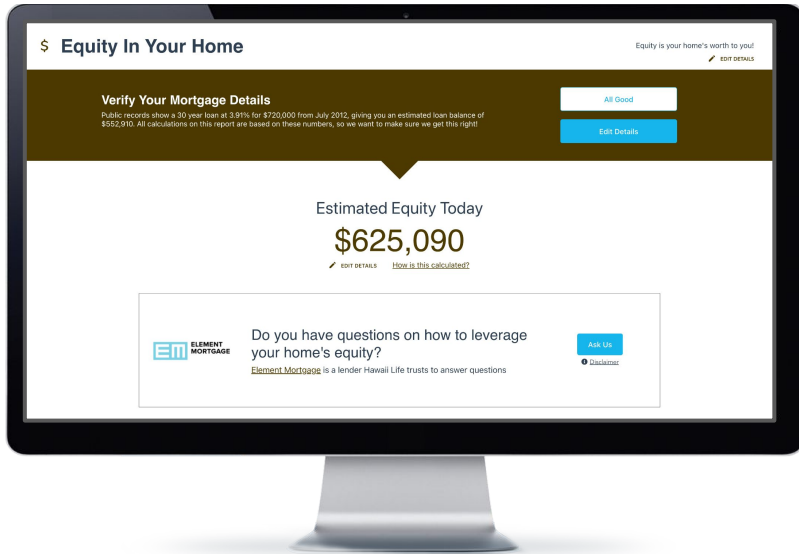
- Makes the report more valuable; shows their overall ROI from their home and how much purchasing power they have.
- Puts you at the center of the conversation; whether at the dinner table, amongst their friends and family, etc.
- Positions **you** as the knowledge broker; enables you to have a deeper relationship with your clients.
- Strengthens the LO-Agent Relationship



By providing Equity Insights to your clients, you are adding value to their overall report, whether that's the immediate report or the monthly one.

ANY QUESTIONS?

Overview of Home Equity Insights



Home Valuation

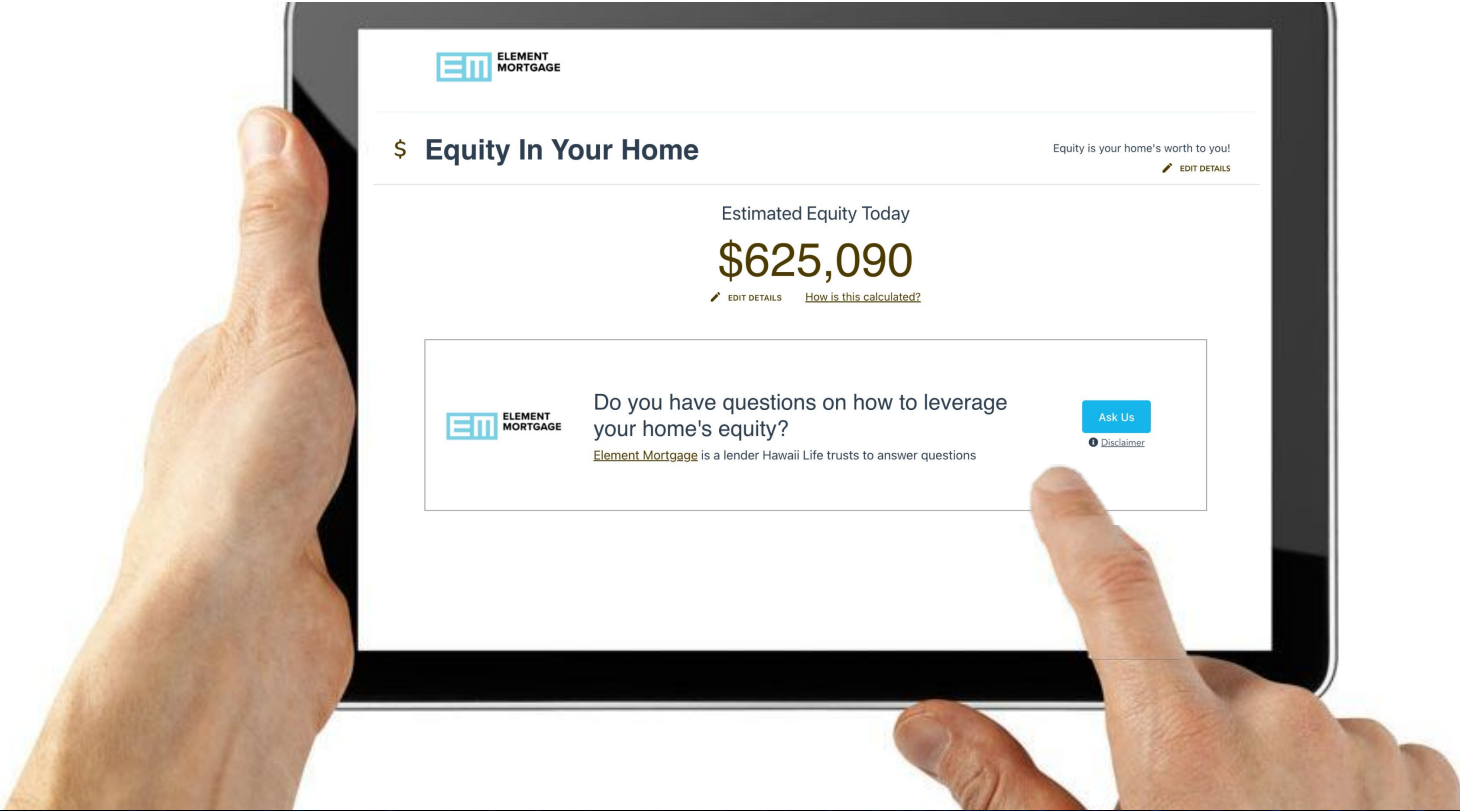
- Mortgage pulled from public records; allows the homeowner to update information.
- Calls to action that go to both you and a lender (optional)
- (6) different sections that provide *valuable insights* to the homeowner, on your behalf.

From Home Valuation → Home Valuation + **Equity Insights**

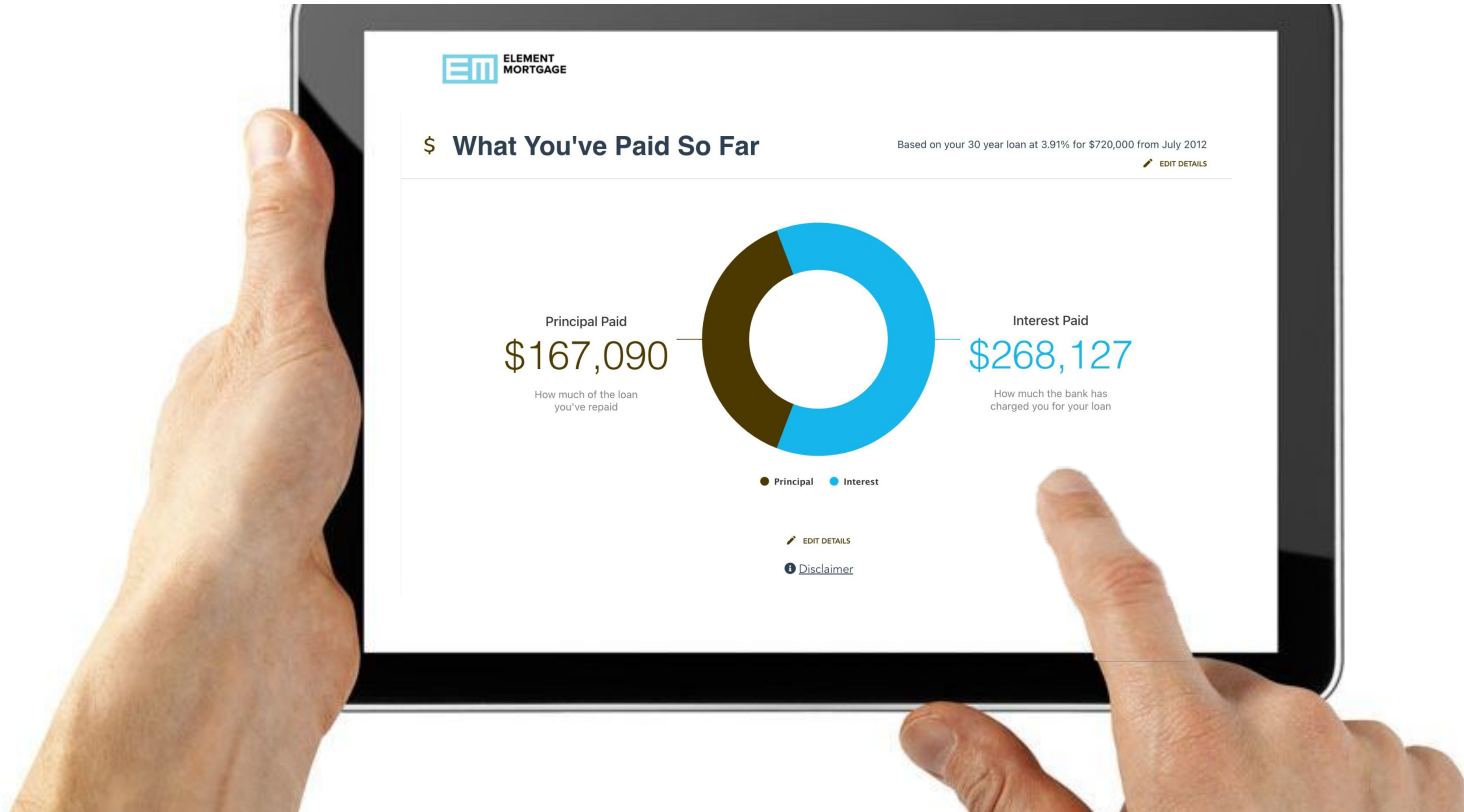
- 3 Estimated Home Values
- **Home Equity Payment Snapshot**
- **What You've Paid So Far**
- **Sales Proceeds Calculator**
- **Pay A Little Extra Options**
- **Home Equity Loan Recommendations**
- Buyer Heatmap & Activity
- Supply-Side Trends
- Recent Nearby Sales



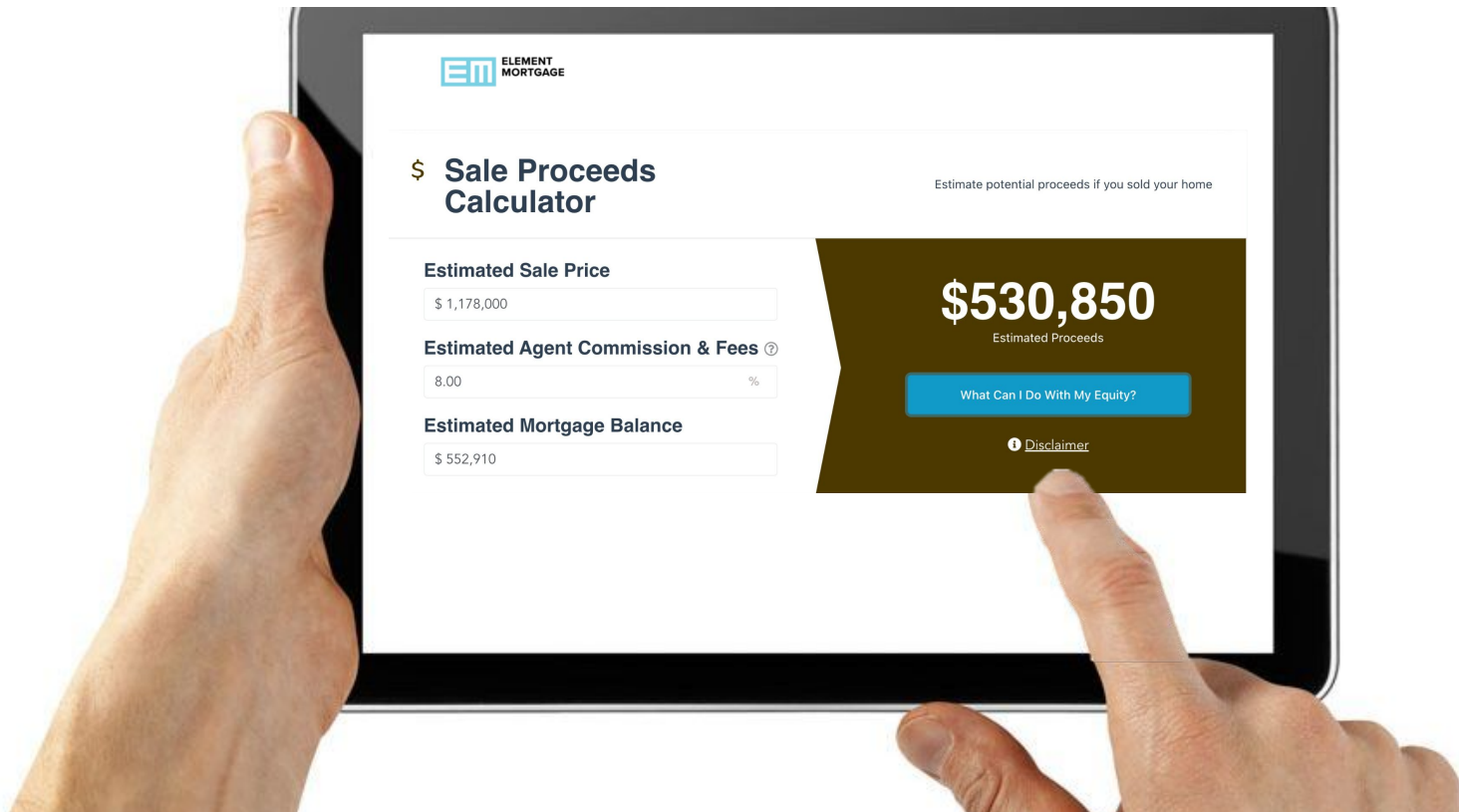
HOW MUCH EQUITY DO I HAVE?



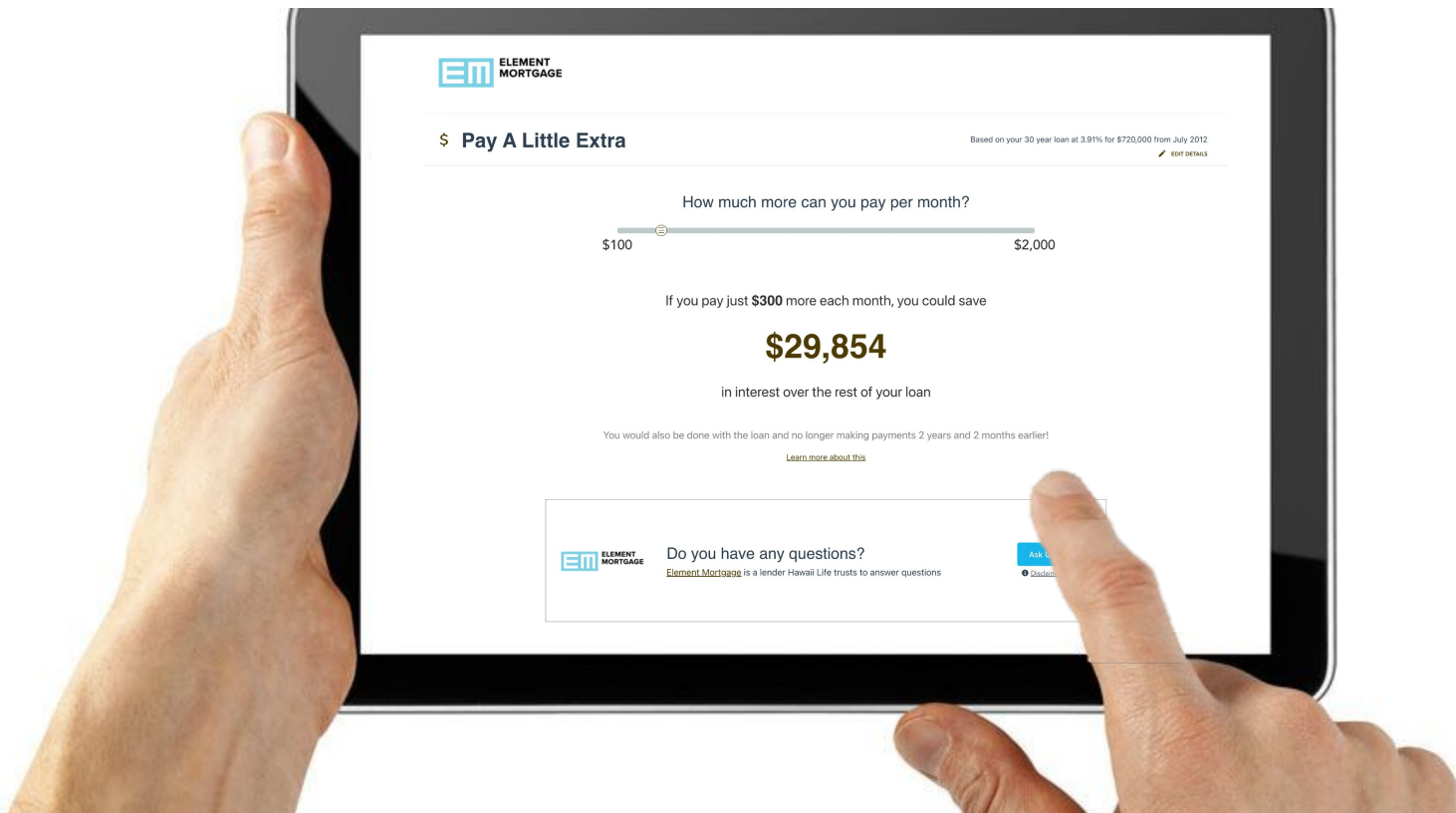
WHAT YOU'VE PAID SO FAR



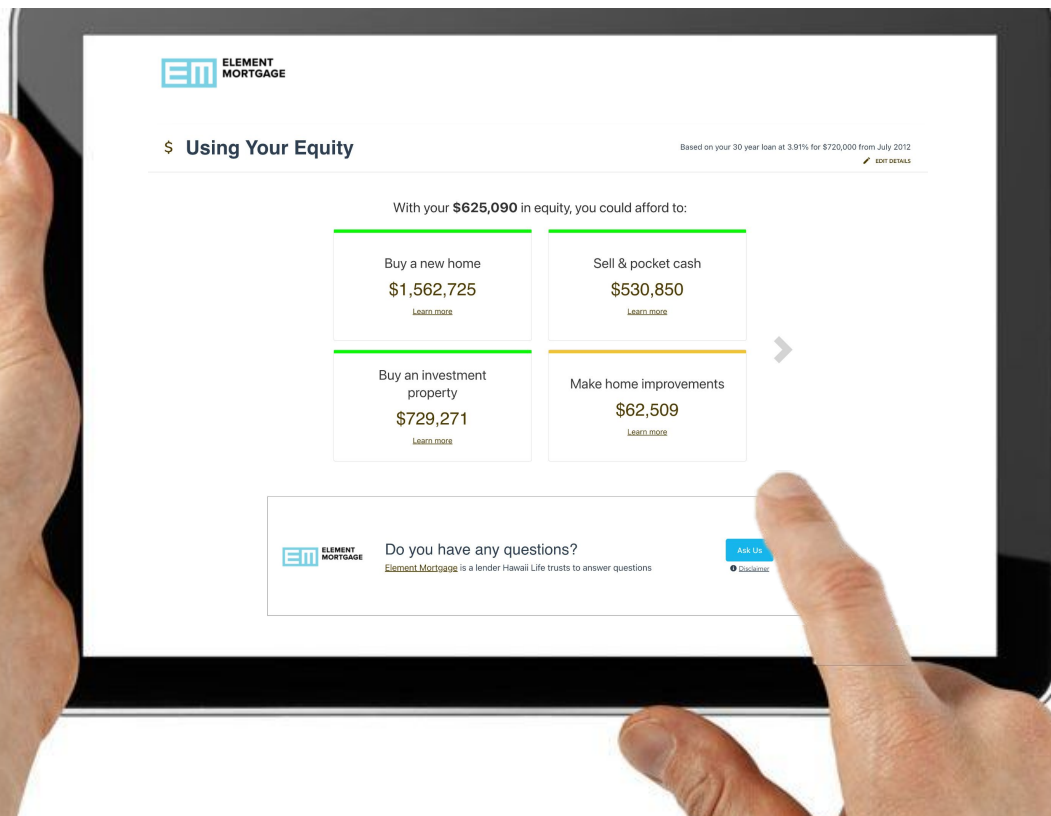
WHAT IF I SOLD MY HOME?



WHAT IF I PAID **A LITTLE EXTRA?**



WHAT CAN I DO WITH MY EQUITY?



Co-Sponsored AGENT BRANDED PAGES

Lender Sponsorship

Using Your Equity

Based on your 30 year loan at 3.8475% for \$500,000 from July 2017

With your \$927,326 in equity, you could afford to:

Buy a new home \$2,318,315	Sell & pocket cash \$816,286
Buy an investment property \$1,081,880	Make home improvements \$92,732

Do you have any questions?
Capital HomeMortgage is a lender.
Sara trusts to answer questions.

Ask Us

- Mortgage Companies
- Insurance Companies
- Title Companies

Loan Officer Sponsorship

Using Your Equity

Based on your 30 year loan at 3.8475% for \$500,000 from July 2017

With your \$927,326 in equity, you could afford to:

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Buy an investment property \$1,081,880	Make home improvements \$92,732

Do you have any questions?
Sara trusts to answer questions.

Ask Me

- Per Office Assignment
- Dual Lead Routing
- Optional Redirect

ANY QUESTIONS?

DEMO

Percy turns every one of our sites into 24/7 data portals, giving sellers exactly what they're looking for:
real-time market insights.

Power Play: Past Client Upload

- Subscribe past clients and any buyers you are working with to receive the monthly report.
- Provide it as a *service* to your past clients to ensure you always stay top of mind.
- **You can expect a ~3% conversion rate**



Long Realty Case Study

- Partnered with agents and subscribed 4,900 Past Clients en masse to receive the monthly report.
- Had 3 listing appointments within the **first few hours.**
- Since launching it in Q3 2022, they **saw 195 listings turn to active or sold from that list of 4,900.**




The Power Play: Summary

Equity Insights

\$ Equity In Your Home Equity is your home's worth to you! [EDIT DETAILS](#)

Estimated Equity Today
\$625,090
[EDIT DETAILS](#) [How is this calculated?](#)

 Do you have questions on how to leverage your home's equity?
[Ask Us](#) [Disclaimer](#)
Element Mortgage is a lender Hawaii Life trusts to answer questions

↑ 15% Conversion Rate
↑ 279% Conversations

Past Client Bulk Upload



↑ 3% Conversion Rate



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How It Works: Two Options



























Option 1: Send Us A Completed File

Must be *THROUGH* your Brokerage Leadership

Column Name	What It Means	Why It's Important
agent_email	The Agent's email	This determines who the monthly report comes <i>from</i> . If it is left blank, it will come from the Corporate account
first_name	Homeowner's first name	This personalizes the email and home valuation report experience
last_name	Homeowner's last name	This personalizes the email and home valuation report experience
email	Homeowner's email	This ensures the right homeowner is receiving their valuation report
Address	Homeowner's full address	This is what we use to run the valuation report
City	Homeowner's city	This is what we use to run the valuation report
State	Homeowner's two letter state abbreviation	This is what we use to run the valuation report
Zip Code	Homeowner's 5-digit zip code	This is what we use to run the valuation report

Option 2: In App

Must be turned on via a request FROM your Brokerage Leadership

<div style="display: flex; justify-content: space-between;">Download All ResultsDownload Avery LabelsDownload Valuation AttemptsImport Subscriptions</div>					
My Leads (39)					
<div style="display: flex; justify-content: space-between;">Lead Type: All (39)Receiving Monthly Reports: All (2)Claimed a Property: All (39)Sent an Inquiry: All (39)</div>					
NAME / EMAIL	OWNER NAME	ADDRESS	LAST REPORT ACTIVITY	VALUATIONS	ACTIONS
1  No name provided 6/16/23 @ 2:41am	Compton Matthew Andrew	 42 Golf Dr Aliso Viejo, CA 92656 6/16/23 2:41am	 MONTHLY  INQUIRY  CLAIMED	🇨🇦 \$1,541,000 +2	ARCHIVE ASSIGN TO AGENT
2  No name provided 6/6/23 @ 8:32pm	Clements Stephen C	 45 Golf Dr Aliso Viejo, CA 92656 6/6/23 8:32pm	 MONTHLY  INQUIRY  CLAIMED	🇨🇦 \$1,479,000 +2	ARCHIVE ASSIGN TO AGENT
3  No name provided 5/12/23 @ 11:28am	Merriman John	 15 Shane Ct Dillon, CO 80435 5/12/23 11:28am	 MONTHLY  INQUIRY  CLAIMED	🇨🇦 \$1,814,000 +2	ARCHIVE ASSIGN TO AGENT
4  No name provided 5/12/23 @ 11:24am	Richardson Kenn	 12503 Cherry St Thornton, CO 80241 5/12/23 11:24am	 MONTHLY  INQUIRY  CLAIMED	🇨🇦 \$603,000 +2	ARCHIVE ASSIGN TO AGENT
5  test test (Mortgage) preeti@getbyside.com 1231231234	FUNK,JORDAN	 45 Gema San Clemente, CA 92672 5/11/23 3:38pm	 MONTHLY  INQUIRY  CLAIMED  UNSUBSCRIBE 5/11/23 3:38pm 5/11/23 3:38pm	🇨🇦 \$1,168,000 +2	ARCHIVE CREATE BMA ASSIGN TO AGENT

Demo

How It Works (Once Uploaded)

Initial Email

Dear Brandon,

As part of my ongoing service to you, you have been subscribed to receive a personalized monthly report containing valuable information to empower you to make smarter financial decisions when it comes to your home at [4611 Ayron Ter in Palm Harbor, FL](#)

This report will show you multiple valuations, market trends, activity around your home and much more.

We are here if you have any questions about your home.

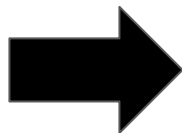
[View your Monthly Report](#)



Brandon Carroll

PERCY REALTY

P: [\(213\) 123-4567](tel:(213)123-4567) | [MESSAGE ME](#)



Monthly Email

PERCY^{AI}

Dear Brandon,

Your Report for 4611 Ayron Ter is ready!

Your home's value may have changed recently. Check it out now.

[VIEW REPORT](#)

What you'll get in the report

- ✓ Changes in your home's value
- ✓ Recent nearby sales
- ✓ Buyer demand in your market

Real Estate



Brandon Carroll

brandon+demo@percy.ai

123-456-7890

Note: You were subscribed to receive these updates on 01/27/2023. To unsubscribe, [click here](#).

Implementing the Power Play: A Strategic Rollout

1. Subscribing All Past Clients

Treat it as a service and value add; track their investment over time



2. Update Calls to Action to Include Equity

Become the agent that provides even more value



Example Equity Social Calls to Action



Three Sample Posts (Copy/Paste)

1. If your home is your largest asset, maybe you should keep track of its value? Just click the link and you will get your report on your home's value, for free.
2. Just saw these stats: At Retirement, 83% Of The Avg US Homeowners' Wealth Will Come From Their Homes' Equity."

And, there's 10 trillion dollars in equity in the country right now.

See how much equity you have today:

3. There's 10 trillion dollars in equity in the country right now. Make sure you are taking advantage of that potential. Check out how much equity you have here:

3. Give homeowners ideas on what they can do

Prescribe best practices, like buying an investment home in an up and coming area



4. Recommend home improvements

Share contractors with them and help them increase their equity



5. Partnering with your loan officer

Creating meaningful conversations to transition from an agent to advisor



ANY QUESTIONS?



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Important Stats

Important Stats

Remember: Your Goal Is to Qualify the lead (Short Term vs. Long Term vs. Not Interested)

- If someone is checking the value of their home, on average, they start the selling or buying process **within 35 to 40 days**
- The average conversion rate from listing opportunity to commission dollar **is 9%**. This is around 3x the average conversion rate from Zillow
- Speed to lead matters; **if you engage with a lead within 24 hours, you DOUBLE your likelihood of having a conversation with that lead**
- One follow up leads to a **48% likelihood of connection**
- 7 follow ups within 42 days (1x/wk) leads to a 96% likelihood of connection
- Agents who use Percy's Home Valuation Site, on average, receive 15x more leads and 25% more listings compared to those who don't use it.



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Recap & Next Steps

Recap & Next Steps

Recap

- The Market has changed; it's important to transition from an agent to an advisor
- The Power Play:
 - **Leverage Equity Insights** to your advantage with homeowners
 - **Subscribe Past Clients** to a Monthly PercyHome Report to make clients for life!
 - **Gain 300% More Conversations!**




Recap & Next Steps

Next Steps

- Review current Equity Insights access
- Analyze financial advisor modules on 3 current properties to note how Financial Suggestions are applied
- Reach out to past clients and offer your services with a Monthly PercyHome Report to track their Equity over time
- Subscribe past clients to a Monthly PercyHome Valuation Report



Coming Up! *Wednesday* @ 1 pm ET



**Clients for Life:
Driving Repeat and Referral Business**



Presented by:

Brandon Carroll
Vice President, Client Success
brandon@percy.ai

Clients for Life: Driving Repeat and Referral Business

Hosted by:
Brandon Carroll,
Percy Vice President - Client Success

ANY FINAL QUESTIONS?

PERCY^{AI}

WE VALUE YOUR PARTNERSHIP.