

# INSIGHTS, IDEAS & INSPIRATION

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## What my Aunt Mary and ketchup taught me about selling homes

By Suzanne MacDowell

My Aunt Mary was the most amazing woman. She had these 'super powers' that no one else could quite match. Her house was immaculate. Her clothes were fashionable and modest. Never a hair out of place. She always knew just the right thing to do and just the right thing to say. And when she made a meal, it was impeccably done, perfectly timed and delicious.

When I was young, and didn't feel well, Aunt Mary would make me Tea and Toast. Sometimes, she would put cinnamon and sugar on the toast, and sometimes she would even put warm applesauce on the cinnamon toast. And when she did, I always felt better. When something was troubling me, especially during my teens, Aunt Mary would invite me over and we would bake, cookies, pastries or pies. And while we measured and mixed, we would talk about what was on my mind. Her advice was as good as her cookies.

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But the most amazing thing was watching her make a meal. Yankee Pot Roast was my favorite. The table was always beautifully set. Everything came out of the oven and went onto the table at the same moment so it was piping hot when we sat down. But what really made that particular meal so special was the 'sauce'. Really it was only ketchup, served just for me because I liked ketchup on my pot roast.



After I told this story to my daughter, she found this silver dish at a thrift shop and bought it for me! Came complete with a silver spoon! Isn't it gorgeous?

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**ABOUT THE AUTHOR:** An entrepreneur and a relentless innovator of the real estate industry, Suzanne MacDowell is the creator of the "Value Driven Approach to Sell Real Estate" and is a licensed agent with Century 21 Joe Tekula Realtors. Suzanne has been called "provocative and entertaining," but also "a committed philanthropist" for her mission to raise/donate over \$10,000 to local and charities each year. Suzanne is a leader in the Morris County business community as well, and co-founded ENG (Entrepreneurs Networking Group™) Central Morris Chapter—an exclusive group of business owners, sales professionals and entrepreneurs, focused on three core pillars of impact: Philanthropy, Business, and Growth!

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But Aunt Mary would pour the ketchup into a crystal dish and serve it with a silver spoon. She transformed ketchup into a fine sauce fit for a queen.

I have always tried to be like my Aunt Mary. I have not always succeeded but I have tried and when I think about my real estate business, and my documented approach to selling homes, I think of Aunt Mary and that crystal dish full of ketchup served with a silver spoon.

Your home is a product, like ketchup. To sell it, we could get a fresh bottle and photograph that bottle to its best advantage, or we could take a page from my Aunt Mary's book. We could grace the table with a beautiful lace tablecloth. We could place a vase of fresh flowers in the center. We put a sparkling crystal dish next to the flowers, and set a silver spoon alongside. Then pour the ketchup into the dish. We could make it the most attractive ketchup anyone has ever seen, so attractive, in fact, that everyone forgets it is just ketchup instead of some exotic, delicious, red sauce fit for a queen. Now, which would you rather buy? And which would tempt you to pay more.



## Just tell me what to do *Take small steps and breathe*

By Suzanne MacDowell

Have you ever climbed a mountain? I have. It was one of the most daunting experiences of my life. I was at a self-improvement retreat. If I had known what was involved, I never would have signed up. The entire week was one physical test of strength and endurance after another. I was middle aged, over weight and out of shape. But I am not a quitter. I was determined to face every challenge laid before me. I never would have made it had it not been for a young man named Danila.

Danni was on my team and for reasons I will never understand, we clicked. The first challenge we faced was very difficult obstacle course. I was terrified. I was embarrassed. I was ashamed of myself for allowing myself to get so out of shape. I was trying desperately to make myself invisible when Danni walked up to me and said, "You can do it. I will help you. We will do it together. If you listen to me, you will do it." And so we did.

All week we did various challenge. They were difficult, but nothing I couldn't handle. I was feeling confident and rather proud of myself again. But then, on day four, there we stood with backpacks full of bricks and a big bottle of water, staring up the sheer face of a mountain.

Danni took my hand and said, "It will be fine, you'll see, we will do it together. Concentrate on your breathing," he said, "take small steps and remember to breathe."

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And up the mountain we went. Danni never left my side, never let go of my hand, except to go ahead a little way and scout out the best path, the most sure footing. He came back with a walking stick me fashioned from a fallen tree branch. "Here," he said, "This will help you keep your balance." If I began to take long strides, Danni would say, "You must listen to me, take small steps."

We walked and walked for hours, over treacherous terrain, across streams and up cliffs, he held my hand. Over and over, he repeated "take small steps, and breathe." It became my mantra "take small steps, and breathe." I thought how lucky I was to have this wonderful young man at my side.

When my back pack became heavy, he took it from me and carried both his own and mine as well. He stopped frequently to make sure I was staying hydrated. He helped me up when I fell and made sure I wasn't too badly hurt and washed all my cuts and scratches to ward off an infection.

When we got back to our base I was exhausted, humbled, and grateful. I told Danni, "In my entire life, nobody ever cared for me the way you did today out on that mountain." We walked back to the hotel together, and together we sat down to have lunch. I told the other people at our table, "this man is an angel, sent from heaven, and don't let him tell you otherwise."

Selling a house can sometimes be as daunting as climbing a mountain. I had a client who once came to me with a very complicated situation. He had just one request, "Tell me what to do". His ex-wife had stopped paying the mortgage which was still in his name. He didn't know. The foreclosure notices went to the house where he no longer lived, but when he and his new wife tried to purchase the home, he got a good look at his credit report.

The court had ordered the home to be sold. His ex-wife she did list it, but then refused to cooperate with her agent. He didn't know what to do, where to turn for help. My first recommendation was for him to go back to court, ask for the sun, moon and the stars and see what the Judge would do for him. "Ask the Judge to make her sell the house," I told him, "ask for power of attorney to sign all the documents and if you can, get me appointed as your real estate agent. I have handled situations like this before, I am confident I can do it again." The Judge granted Michael everything he asked for and we started up that mountain together.

We got a key. We got into the house to see what we were dealing with. It wasn't pretty. Like most owners facing foreclosure, the ex-wife had stopped any attempts at maintenance, or even cleaning. What we found was shocking.

*See How to Climb a Mountain continued on page 4*

*How to climb a mountain continued from page 3*

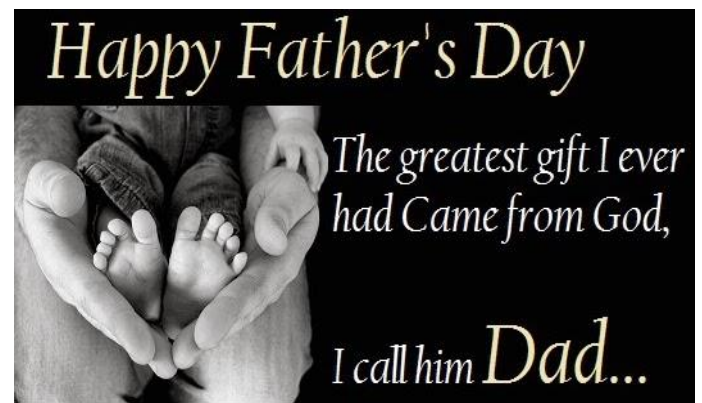
The roof was leaking. The kitchen was covered in a thin layer of grease. There were gnats everywhere. The plumbing was not functioning and the master bath smelled so badly you could barely open the door. As we wandered through the rooms I could hear Michael sniffing. I thought perhaps the dust was causing an allergic reaction. "Are you all right, Michael?" I asked. His response was simple, "Tell me what to do." "As your friend, or as your realtor?" "Please," he said, "Just tell me the truth, what do I do?"

And so I did, I was brutally honest. I could hear the words of Danila ringing in my ears, "take small steps and breathe". Kindly, softly, gently I said, "Get your kids out of here. This is not a safe or healthy environment." I felt so badly, I was sure the ex-wife must be depressed and over whelmed to allow the home to fall into such a state and I was determined to treat her with as much kindness and respect as I could and still get the job done. But, the children had to come first.

It became immediately clear that the most likely buyer for this home would be an investor. It was in a neighborhood of upscale homes so I knew it would attract buyers if the price was right. We put it on the MLS and I got busy. I prepared a special flyer outlining everything that we knew needed to be done

and the approximate cost of repairs. I prepared a market analysis showing the after-repair value. I contacted every investor I knew and brought them through the house. And in short order we had multiple offers.

The day after the closing, I received this email, "My wife and I have struggled with this house and situation for many years so seeing this account paid in full was probably one of the most relieving feelings I've had in a long time. I want to thank you for all of your effort in helping us sell the house and more importantly, being a great person and point of support in advising us throughout the last very difficult few months. We both value your consummate professionalism and your compassionate 'personalism' that got us through it. This was a major cleared hurdle for my wife, the kids, and me and you were such an important part of freeing us from this emotional and financial hardship. Thank you, thank you, thank you for all you've done for us." Michael and I had successfully climbed the mountain!



## Whose side are you on anyway?

This week Zillow® launched a new program called Instant Offers. Home owners can post their homes on Zillow® and receive cash offers from 15 of the biggest Wall Street investors in the country. A Zillow Premiere Agent will provide the owner with a Comparative Market Analysis. The owner then has three choices, accept the offer and sell the home without an agent, sell the home with an agent TO MANAGE THE TRANSACTION (very careful wording here), or list the home for sale on the open market.

The benefit to homeowners, they say, is a fast and certain sale. The benefit to the investors is an almost total lack of competition and the benefit to realtors is the potential for listings from homeowners that decide to sell on the open market.

But, what are the detriments?

Homeowners will have no one representing them. They are entirely on their own. But, what about the realtor that did the Market Analysis? Don't they represent the owner? No, they do not. If offer is accepted, the agent is NOT representing the owner, they are only managing the transaction and representing neither the buyer nor the seller. In addition, the owners, in one example, are being asked to pay a 9% "service fee". Pretty excessive if you ask me. And if you've ever negotiated a realtors' fee, I think you will agree.

Zillow® Premier Agents, if they are not careful, could create an 'implied agency' situation, one that is not written, but is implied by the words and/or actions of the agent. Helping an owner

to formulate a counter offer would be an example of actions creating an implied agency. These agents will not only need to make it perfectly clear, in writing, that they do NOT represent the homeowner in their dealings with these Wall Street Bankers, they had better not ACT like they are either. They better be VERY careful that their Market Analysis does not favor one party or the other as far as pricing goes. And, if the investors offer is accepted they better not give guidance or advice to EITHER PARTY.

And what is the detriment to the Wall Street Bankers? Let me think, nope, nope, nope I can't think of one. There is almost no competition. They are licensed brokers so they have the advantage of knowledge, education and experience. And, as Brokers, they represent themselves, as professionals, while the owners are on their own.

The fact is there is only one way to be sure you get the best price for your home and that is competition and exposure. Exposure to as many potential buyers as possible. And Marketing, to make your home stand out from every other home currently on the market. And the way to get competition, exposure and marketing is by putting the property on the Multiple Listing Service with a licensed agent.

And, if you want a quick sale, tell your agent, AFTER you have hired them to represent you.

**Disclaimer:** The opinions expressed herein are those of the individual agent and author, and in no way reflect the opinion or policies of Century 21, or Century 21 Joe Tekula Realtors.

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(Especially by a Real Estate Agent)  
....is WRONG?**

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