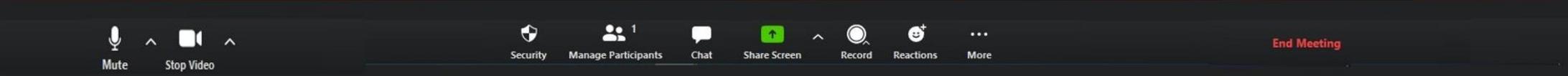




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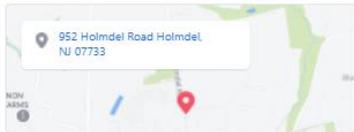
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Facebook profile for Paul Giannantonio, REALTOR, ERA Statewide Realty. The profile features a banner with a house interior and a photo of Paul Giannantonio. A red call-to-action button with a thumbs-up icon and the text "click here" is overlaid on the bottom right of the profile.

Facebook profile for Keller Williams Village Square Realty - Keren Abraham. The profile features a banner with a house exterior and a photo of Keren Abraham. A red call-to-action button with a thumbs-up icon and the text "click here" is overlaid on the bottom right of the profile.

Facebook profile for Prime Real Estate Group - Stephanie Casazza. The profile features a banner with a house interior and a photo of Stephanie Casazza. A red call-to-action button with a thumbs-up icon and the text "click here" is overlaid on the bottom right of the profile.

Facebook profile for Crossroads Realty - Stacy M. Vetrini. The profile features a banner with a family sitting on a lawn and a photo of Stacy M. Vetrini. A red call-to-action button with a thumbs-up icon and the text "click here" is overlaid on the bottom right of the profile.

Facebook profile for The Weber Group - Bergen County Realtor. The profile features a banner with a house exterior and a photo of Kelly Weber. A red call-to-action button with a thumbs-up icon and the text "click here" is overlaid on the bottom right of the profile.

Facebook profile for Coldwell Banker Realty - Kristina Mager. The profile features a banner with a house exterior at night and a photo of Kristina Mager. A red call-to-action button with a thumbs-up icon and the text "click here" is overlaid on the bottom right of the profile.

Facebook profile for Re/Max Pinnacle - Lisa Clark - Gibbs. The profile features a banner with a family and a photo of Lisa Clark-Gibbs. A red call-to-action button with a thumbs-up icon and the text "click here" is overlaid on the bottom right of the profile.

Facebook profile for Napp Realty - Dante Nappi. The profile features a banner with a house exterior and a photo of Dante Nappi. A red call-to-action button with a thumbs-up icon and the text "click here" is overlaid on the bottom right of the profile.

Facebook profile for Jay Tatar. The profile features a banner with a house interior and a photo of Jay Tatar. A red call-to-action button with a thumbs-up icon and the text "click here" is overlaid on the bottom right of the profile.

Facebook profile for Keller Williams Realty - Desiree Zardavets. The profile features a banner with a house interior and a photo of Desiree Zardavets. A red call-to-action button with a thumbs-up icon and the text "click here" is overlaid on the bottom right of the profile.

Facebook profile for Weichert Brigantine Realty. The profile features a banner with a waterfront house and a photo of Alan Weidner. A red call-to-action button with a thumbs-up icon and the text "click here" is overlaid on the bottom right of the profile.

Facebook profile for Carrado Homes. The profile features a banner with a house interior and a photo of Paul Carrado. A red call-to-action button with a thumbs-up icon and the text "click here" is overlaid on the bottom right of the profile.



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Facebook page for Century 21 - Lucia Bonsante. Profile picture shows a woman in a suit. Cover photo shows a modern interior. Bio: Century 21 - Lucia Bonsante, @21ersyhomes. Contact info: Lucia Bonsante REALTOR®, Cell: 908-930-5337, Office: 732-338-1300, C21ersyhomes.com, lucia@21ersy.com. A red call-to-action bubble says "click here" with a "LIKE & SHARE" icon.

Facebook page for Better Homes & Gardens Real Estate - Christian Lugo. Profile picture shows a man. Cover photo shows a house. Bio: Better Homes & Gardens Real Estate - Christian Lugo, @christianlugo/realtor. Contact info: Christian Lugo REALTOR®, Cell: (845) 648-8748, Office: (845) 358-7310. A red call-to-action bubble says "click here" with a "LIKE & SHARE" icon.

Facebook page for Exp Realty - Anthony Pezzello. Profile picture shows a man. Cover photo shows a kitchen. Bio: Exp Realty - Anthony Pezzello, @Anthony'sYourRealtor. Contact info: ANTHONY PEZZELLO REALTOR®, Mobile: 732-491-9316, Anthony'sYourRealtor.com, Anthony.Pezello@exprealty.com. A red call-to-action bubble says "click here" with a "LIKE & SHARE" icon.

Facebook page for Re/Max Gateway Realtors - Thea Bowers. Profile picture shows a woman. Cover photo shows a house. Bio: Re/Max Gateway Realtors - Thea Bowers, @Theabowers/realtor. Contact info: THEA BOWERS Broker - Associate, Cell: 732-481-2119, Office: 732-381-9778, TheaBowers.com. A red call-to-action bubble says "click here" with a "LIKE & SHARE" icon.

Facebook page for EXIT Realty East Coast - Janice Troiano. Profile picture shows a woman. Cover photo shows a house. Bio: EXIT Realty East Coast - Janice Troiano, @janicetroiano/realstate. Contact info: Janice Troiano REALTOR®, Broker/Associate / Office Manager, JaniceTroiano.Realtor, Cell: 732-366-8997, Office: 732-944-3000. A red call-to-action bubble says "click here" with a "LIKE & SHARE" icon.

Facebook page for Michelle Pearson/Realtor Associate C21. Profile picture shows a woman. Cover photo shows a house. Bio: Michelle Pearson/Realtor Associate C21, @mpearsonc21. Contact info: REALTOR ASSOCIATE®, Cell: 908-421-0923, Office: 800-339-1219, PearsonRealty.com, mpearson@pearsonrealty.com. A red call-to-action bubble says "click here" with a "LIKE & SHARE" icon.

Facebook page for Veltri Realtors - Bridget McKinley. Profile picture shows a woman. Cover photo shows a boat. Bio: Veltri Realtors - Bridget McKinley, @duyorsewithbridget. Contact info: BRIDGET MCKINLEY REALTOR® Associate, Cell: 908-208-0982, Office: 888-229-1810, bduyorse@veltri.com. A red call-to-action bubble says "click here" with a "LIKE & SHARE" icon.

Facebook page for Keller Williams Realty - Maureen Scheper. Profile picture shows a woman. Cover photo shows a house. Bio: Keller Williams Realty - Maureen Scheper, @maurensandirealtygroup. Contact info: MAUREEN SCHEPER REALTOR®, KARENOVA PROPERTIES, Cell: 973-809-4932, Office: 732-830-1335, maureen@kellerwilliams.com. A red call-to-action bubble says "click here" with a "LIKE & SHARE" icon.

Facebook page for Glen Kelly Real Estate - Dawn Stagliano. Profile picture shows a woman. Cover photo shows a house. Bio: Glen Kelly Real Estate - Dawn Stagliano, @dawnstagliano. Contact info: DAWN STAGLIANO REALTOR®, Cell: 732-232-2524, Office: 732-244-0567, DawnStagliano.com, dawnstagliano@glenkelly.com. A red call-to-action bubble says "click here" with a "LIKE & SHARE" icon.

Facebook page for Gabrielle Magsino, HALO Realty. Profile picture shows a woman. Cover photo shows a house. Bio: Gabrielle Magsino, HALO Realty, @gabriellemagsino/realty. Contact info: GABRIELLE "GABBY" MAGSINO REALTOR®, Cell: 908-208-0982, Office: 888-229-1810, gabby@halo.com. A red call-to-action bubble says "click here" with a "LIKE & SHARE" icon.

Facebook page for Frank Pentto - Your Real Estate Resource. Profile picture shows a man. Cover photo shows a house. Bio: Frank Pentto - Your Real Estate Resource, @FrankPenttoRealEstate. Contact info: FRANK PENTTO Broker/Associate / Office Manager, Cell: 845-648-8748, Office: 732-338-1300, frank@pentto.com. A red call-to-action bubble says "click here" with a "LIKE & SHARE" icon.

Facebook page for Coldwell Banker Residential Brokerage - Audrey Callahan. Profile picture shows a woman. Cover photo shows a house. Bio: Coldwell Banker Residential Brokerage - Audrey Callahan, @AudreyCallahan. Contact info: AUDREY CALLAHAN REALTOR/ASSOCIATE®, Broker/Coldwell.com, Office: 732-980-1346, Office: 732-927-1300. A red call-to-action bubble says "click here" with a "LIKE & SHARE" icon.



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**Advisors' 30 Second Market Update for the week of January 3, 2022. Experts Weigh In On Expectations For The 2022 Housing Market!**

As we enter the first few days of the 2022 housing market, experts continue to weigh in on their expectations for the upcoming year, focusing on the three main driving factors: inventory, interest rates, and home prices. Over the past few years, we have experienced tight inventory, record low interest rates, and home prices that continue to set record increases month-over-month. For the most part, analysts expect a lot of these factors to continue throughout the year.

Inventory was scarce in 2021, as it was in previous years, and that trend is expected to continue. The pandemic has brought along supply chain issues, labor shortages, and overall uncertainty, leaving a strong demand for housing due to limited inventory. November represented a record low number of active listings on the market. However, analysts still anticipate inventory to ramp up during the typically strong spring season.

With little doubt, interest rates are expected to rise in 2022. The Federal Reserve has referenced possible three or four rate increases. A bump from record low interest rates to low interest rates is not always a bad thing, since it often weeds out buyers looking to scoop up homes as investment properties, and opens up the door for homebuyers only looking to purchase their primary homes.

Based on the previously mentioned inventory shortage, home prices will continue to surge in 2022, but not at the same pace as 2021. That being said, Zillow is still forecasting that home prices will rise 11% in 2022. As in 2021, bidding wars will continue to be expected on properly priced properties, but may taper down a bit as the year goes on.

<https://icnb.cx/3jrx27d>

**Contact your Advisors Mortgage Loan Officer today to discuss the current market in more detail and to learn what you qualify for.**

\*\*\* This is intended for informational purposes only, please reach out to an accountant or tax attorney to better understand your situation.

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Advisors Mortgage Group: Published by William P. McLennan • Yesterday at 9:53 AM

Advisors 30 Second Market Update for the week of January 3, 2022. Experts weigh in on expectations for the 2022 Housing Market! Contact us today at 855-LOANS-USA or <https://advisorsmortgage.com/contact> for a personalized rate quote or to get started with your new home purchase or refinance. Visit <https://advisorsmortgage.com/blog> for an expanded 30 Second Market Update for this week. #advisors22 #marketupdate

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A Guide To Buying Your **FIRST HOME**



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## First Time Home Buyer's Guide



The process of buying a home can be overwhelming at times, but you don't need to go through it alone. You may be wondering if now is a good time to buy a home... or if you should continue renting. The eGuide below will answer many of your questions and likely bring up a few things you didn't know you should consider when buying a home. Fill out the form below to receive your copy of the eGuide, and feel free to get in touch if you have any questions.



Your Name (required)

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### Checklist To Determine Your Must-Haves

Feeling overwhelmed to make your home? Let's help you simplify the home buying process. We'll provide you with a checklist to determine what you need in your first home.

| Must-Have                | Nice-To-Have             | Indoor                                 | Must-Have                | Nice-To-Have             | Outdoor                              |
|--------------------------|--------------------------|--|--------------------------|--------------------------|--------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | Open Floor Plan                        | <input type="checkbox"/> | <input type="checkbox"/> | Large Backyard                       |
| <input type="checkbox"/> | <input type="checkbox"/> | Ample Storage Space                    | <input type="checkbox"/> | <input type="checkbox"/> | Fenced-in Yard                       |
| <input type="checkbox"/> | <input type="checkbox"/> | Updated Kitchen                        | <input type="checkbox"/> | <input type="checkbox"/> | Outdoor Living Area                  |
| <input type="checkbox"/> | <input type="checkbox"/> | Designated Home Office                 | <input type="checkbox"/> | <input type="checkbox"/> | Garden Space                         |
| <input type="checkbox"/> | <input type="checkbox"/> | Walk-in Attic and/or Finished Basement | <input type="checkbox"/> | <input type="checkbox"/> | Patio/Spa                            |
| <input type="checkbox"/> | <input type="checkbox"/> | Guest Room                             | <input type="checkbox"/> | <input type="checkbox"/> |                                      |
| <input type="checkbox"/> | <input type="checkbox"/> | Laundry Room                           | Must-Have                | Nice-To-Have             | Other                                |
| <input type="checkbox"/> | <input type="checkbox"/> | Room for a Home Gym                    | <input type="checkbox"/> | <input type="checkbox"/> | Short Commute Time                   |
| <input type="checkbox"/> | <input type="checkbox"/> | Walk-in Pantry                         | <input type="checkbox"/> | <input type="checkbox"/> | Access to Bike Paths or Parks        |
| <input type="checkbox"/> | <input type="checkbox"/> | Updated Bathrooms                      | <input type="checkbox"/> | <input type="checkbox"/> | Near Shopping and Leisure Facilities |
| <input type="checkbox"/> | <input type="checkbox"/> | Garage                                 | <input type="checkbox"/> | <input type="checkbox"/> | Near Public Transit                  |

SCAN ME!



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Read Estate with ADVISORS MORTGAGE GROUP - ALON TABAK

BUYERS GUIDE SELLERS GUIDE HOME VIDEOS LANGUAGE

**What You Need To Know About Selling in a Sellers' Market**

Even if you haven't been following real estate news, you've likely heard about the current sellers' market. That's because there's a lot of talk about how strong market conditions are for people who want to sell their houses. But if you're thinking about listing your house, you probably want to know what does being in [...]

**Are There More Homes Coming to the Market?**

Wednesday May 11th, 2022

According to a recent survey from the National Association of Realtors (NAR), one of the top challenges buyers face in today's housing market is finding a home that meets their needs. That's largely because the inventory of homes for sale is so low today.

**Will Home Prices Fall This Year? Here's What Experts Say.**

Tuesday May 10th, 2022

Many people are wondering: will home prices fall this year? Whether you're a potential homebuyer, seller, or both, the answer to this question matters for you. Let's break down what's happening with home prices, where experts say they're headed, and how this impacts your homeownership goals.

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Advisors Mortgage Group - Alon Tabak  
April 14 at 7:56 AM

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Homeownership is Still Affordable Even with today's growth...

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Page created - January 6, 2020

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Advisors Mortgage Group  
April 14 at 7:56 AM

**Post example of "Asking for the business" with a "Call To Action".**

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**Knowledge Is Power When It Comes to Appraisals and Inspections**

Buyers in today's market often have questions about the importance of getting a home appraisal and an inspection. That's because high buyer demand and low housing supply are driving intense competition and leading some buyers to consider waiving those contingencies to stand out in the crowded market.

Real Estate with **CENTURY 21 SYLVIA GEIST AGENCY - LUCIA BONSANTE** GUÍA PARA LOS COMPRADORES GUÍA PARA LOS VENDEDORES PÁGINA PRINCIPAL



**Los vendedores están regresando al mercado de la vivienda**

18 18UTC agosto 18UTC 2020 1h For Buyers, For Sellers, Housing Market Updates

En el mercado de la vivienda actual, puede ser un gran desafío para los compradores encontrar casas para comprar, ya que el número de casas en venta está muy por debajo de la demanda actual. Sin embargo, hoy estamos viendo a los vendedores lentamente comenzando a volver al mercado, una chispa brillante para los compradores potenciales. Javier Vivas director de investigación económica de reator.com explica:

*"La confianza de los vendedores ha ido mejorando gradualmente después de tocar fondo a mediados de abril, y ahora parece haber alcanzado un hito importante de recuperación... Después de cinco largos meses, los vendedores están de vuelta en el mercado de la vivienda, a la vez que es alentador, la mejora en las casas para la venta es solo el primer paso en el largo camino para resolver los problemas del inventario bajo manteniendo a raya a muchos compradores".*

Incluso con el número de casas que entran en el mercado, el inventario disponible está muy por debajo de donde debe estar para satisfacer el interés de los compradores. La Asociación Nacional de Realtors (NAR por sus siglas en inglés) informó:

*"El inventario total de las viviendas a finales de junio ascendió a 1.57 millones de unidades, un 1.3 % más que en mayo, pero aun así bajó un 18.2 % con respecto al año pasado (1.92 millones). El inventario no vendido se sitúa en un suministro para 4.0 meses al ritmo de venta actual, en vez de los 4.8 meses de mayo y de la cifra de 4.3 meses registrada en junio de 2019".*

Century 21 Sylvia Geist Agency - Lucia




**Avoid the Rental Trap in 2022**

Tuesday January 4th, 2022

Are you one of the many renters thinking about where you'll live the next time your lease is up? Before you decide whether to look for a new house or another apartment, it's important to understand the true costs of [renting](#) in 2022.



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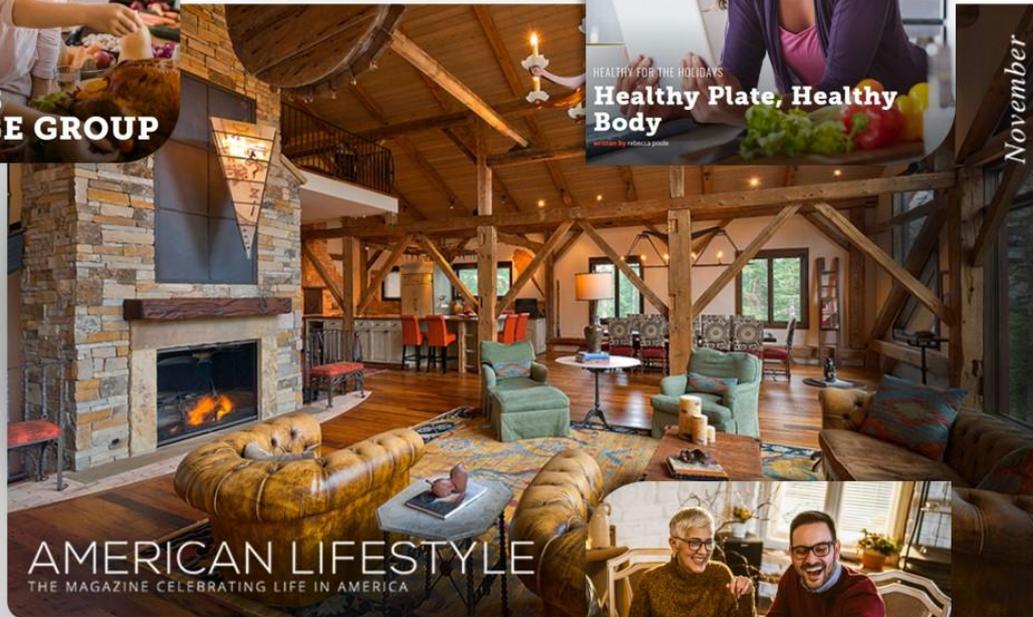
*About Donald Martin - Originally from Patrasburg, Don came into the real estate business in 1985. He quickly completed Coldwell Banker's Career development course and NJ insurance licensing requirements in addition to his real estate license. In 1988*

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## SOCIAL MARKETING GROUP FOR LOAN OFFICERS AND THEIR REALTOR PARTNERS

The screenshot shows a Facebook group page for 'Advisors Mortgage Group - Social Marketing Tips'. The page features a cover photo with the text 'SOCIAL MARKETING FOR LOAN OFFICERS' and a video player. To the right of the video is a profile card for William P. McLennan, Marketing & Business Development at Advisors Mortgage Group, LLC. Below the video, the group name and description are visible: 'Advisors Mortgage Group - Social Marketing Tips', a private group with 75 members. The page includes a 'What's on your mind?' section with options for photo/video, tagging people, and feelings/activities. A 'Featured' section displays two posts by William Patrick McLennan, one dated November 30, 2021, and another dated March 3, 2021. The 'About' section on the right provides details about the group's purpose: 'SOCIAL MARKETING PRESENTATION FOR REALTORS AND LOAN OFFICERS'. Below this, the group's privacy settings are listed as 'Private' and 'Social learning'. A 'Topics in this group' section lists several pinned topics, including '#HolidayPost', '#virtualmeetings', and '#30secondmarketupdate'.

Advisors Mortgage Group – Social Marketing Tips  
[AdvisorsHomeSellingGuide.com](http://AdvisorsHomeSellingGuide.com) & [AdvisorsHomeBuyingGuide.com](http://AdvisorsHomeBuyingGuide.com)



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**MARCH 2023**

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2. The Value of Your House Has Increased
3. Your Home is Hard to Maintain
4. Increased Cash Flow
5. You're Living in an Empty Nest

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**GREG'S MARKET UPDATE** 0:30 SEC

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**Two Reasons To Move This Year**

- Today's Home Prices Are Rising
- Mortgage Rates Are Projected To Increase

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| Home Loan Amount (P&I) | 3.00%   | 3.25%   | 3.50%   | 3.75%   | 4.00%   |
|------------------------|---------|---------|---------|---------|---------|
| \$250K                 | \$2,360 | \$2,255 | \$2,147 | \$2,040 | \$1,932 |
| \$300K                 | \$2,835 | \$2,731 | \$2,626 | \$2,522 | \$2,418 |
| \$350K                 | \$3,289 | \$3,128 | \$2,977 | \$2,825 | \$2,674 |
| \$400K                 | \$3,744 | \$3,566 | \$3,398 | \$3,249 | \$3,100 |
| \$450K                 | \$4,198 | \$4,005 | \$3,829 | \$3,654 | \$3,479 |
| \$500K                 | \$4,653 | \$4,445 | \$4,252 | \$4,076 | \$3,900 |
| \$550K                 | \$5,107 | \$4,886 | \$4,696 | \$4,520 | \$4,344 |
| \$600K                 | \$5,562 | \$5,328 | \$5,131 | \$4,954 | \$4,778 |
| \$650K                 | \$6,016 | \$5,771 | \$5,568 | \$5,390 | \$5,214 |

**Buyer's Purchasing Power**  
Monthly Mortgage Payment (Principal and Interest)

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- Work with a REALTOR to Find Your Home
- Make an Offer \$\$\$
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DATE: 06/09/2021  
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ZOOM: <https://us06web.zoom.us/j/85806159877>  
Presented by:  
**WILLIAM P. McLENNAN**  
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**TIME: 1:00 pm - 2:30 pm**  
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- Ready to Make an Offer?
- 5 Tips for Success
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**FALL 2021 EDITION**

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AVA does everything you want to be doing, should be doing, but never do.

## ZOOM presentations with Loan Officers and their Realtors partners

[Click Here](#) or the image below to watch a presentation to see how we can truly help realtors to sell and list more homes.

### Key points reviewed at this presentation –

- \* *KCM, Keeping Current Matters* – your number-one resource for amazing, personalized content to share on your social media
- \* *Internet Data Exchange (IDX)* - software that lets buyers search for their area's MLS properties
- \* *Reciprocity* - shared dependence, cooperation, or exchange between persons, groups
- \* *Sharing to Groups* – the best way to share your content with many prospects
- \* *GoDaddy* – this name for your website, <https://ataylor784.kw.com> or [AmyTaylorRealtor.com](https://AmyTaylorRealtor.com) ???

Advisors have the resources and knowledge that will enhance your realtor's current social marketing platforms! Great job [Jason Falasco](#) setting up your realtor for my ZOOM social marketing presentation and how we can truly help them to sell and list more homes! Example - Get started, STEP BY STEP with social marketing to sell and list more homes with [Jason Falasco](#) and [Amy Taylor](#) with Keller Williams Ocean County, LBI



VIRTUAL MARKETING PRESENTATIONS  
ZOOM MEETINGS