

WASHINGTON EDITION

TOP AGENT

MAGAZINE

How to Answer the
Inevitable Question:
**WHY SHOULD I
CHOOSE YOU?**

**MILLENNIAL
BUYERS:**
Where They Are
& What to Know

**BEYOND
CLEANING AND
DECLUTTERING:**
*What Improvement
Expenses Make the
Most Sense?*

How to Incorporate
Current Events to
Your Email Blasts
and Stay Relevant

FEATURED AGENT

CRYSTAL HILL

COVER STORY

Area Specialist

MERNA ELAGGAR

WASHINGTON EDITION

TOP AGENT MAGAZINE



MERNA ELAGGAR



CRYSTAL HILL

CONTENTS

**4) HOW TO ANSWER THE
INEVITABLE QUESTION: WHY
SHOULD I CHOOSE YOU?**

**6) BEYOND CLEANING
AND DECLUTTERING: WHAT
IMPROVEMENT EXPENSES
MAKE THE MOST SENSE?**

**15) MILLENNIAL BUYERS:
WHERE THEY ARE & WHAT
TO KNOW**

**21) HOW TO INCORPORATE
CURRENT EVENTS TO YOUR EMAIL
BLASTS AND STAY RELEVANT**

Phone 310-734-1440 | Fax 310-734-1440

mag@topagentmagazine.com | www.topagentmagazine.com

No portion of this issue may be reproduced in any manner whatsoever without prior consent of the publisher. Top Agent Magazine is published by Feature Publications GA, Inc. Although precautions are taken to ensure the accuracy of published materials, Top Agent Magazine cannot be held responsible for opinions expressed or facts supplied by its authors. To subscribe or change address, send inquiry to mag@topagentmagazine.com.

Published in the U.S.

TOP AGENT MAGAZINE

**Realtor® Vendors, Real Estate,
Mortgage, and Insurance Companies
– GET INTERNATIONAL EXPOSURE!**

*Top Agent Magazine is seen by Real Estate Agents,
Mortgage Professionals, Insurance Agents, and Home Buyers
and Sellers in every U.S. city and internationally.*



CONTACT:

mag@TopAgentMagazine.com

310-734-1440

FOR AD RATES AND INFORMATION

*Top Agent Magazine is the premier real estate magazine featuring the
best real estate agents, mortgage professionals, and insurance agents in
the USA, Europe, Canada, Australia, and New Zealand.*



How to Answer the Inevitable Question:

Why Should I Choose You?

In some markets, a real estate agent is competing against thousands of other individuals and teams. There are only so many bells and whistles—so many buzz words you can throw at prospective clients. To a buyer or seller who has interviewed several other agents already, all of it begins to blend together and every realtor sounds as though they're reading off the same script.

Your clients want to know why they should choose you. They want to know what makes you different. It's highly likely they'll even

ask you this question directly in your initial interview, but as an agent, you might have a hard time coming up with a response that either you or your clients are truly satisfied with.

To answer your client's why you must go back to your own why.

WHAT SKILLS DO YOU HAVE THAT OTHERS DON'T?

Just because there are other agents in your area doesn't mean those agents have the

same skills that you do. We each bring our own backgrounds and experiences to the table. What comes naturally to you? Maybe it's your negotiating skills or your ability to connect people that sets you apart from the rest.

WHAT PART OF THE BUSINESS DO YOU ENJOY THE MOST?

There are skills and then there are passions. In real estate, there's so much to enjoy. There's the opportunity to match a family with the right home and the sense of safety and comfort that brings their loved ones. There's the ability to give someone a sense of financial security by advocating and negotiating on their behalf. And then there's the houses and neighborhoods themselves—the architecture, history, and community.

WHAT ARE YOUR ACCOMPLISHMENTS?

When you look at your client list and the portfolio of work that you've built over the years, what are you most proud of? Sure, there are financial rewards, but there are also other accomplishments that your prospective clients will likely be eager to hear about, such as happy client testimonials, a thriving referral business, volunteer and charity work, or even how you lift and support your own team.

Everyone needs money, but those other accomplishments and how you speak about them show your client what kind of person

you are and if that's the type of person they want to work with.

WHAT ARE YOUR INTERESTS?

Real estate might seem like your entire world at times, but you also have a life outside of work. Maybe you like music or traveling or being outdoors. The best part about being a realtor is that there are often ways you can thread these interests into your work, like hosting client functions and events.

WHAT DOES YOUR CLIENT CARE ABOUT THE MOST?

Let's face it, your clients likely care the most about only a few things: saving or making the most money, doing it as soon as possible, and making sure that doing so isn't too stressful. Your response to your client's question—why should I choose you?—should address these concerns.

Maybe you excel at creating systems that make the selling process efficient and profitable for your client. Or maybe you excel at providing a personalized experience for homebuyers.

Try out a few responses. You might even start with a template: My [skills or passions] helps me [provide this service] because I can [achieve my client's goal].

Like most things in life, coming up with a compelling and concise response for why clients should hire you will take time and practice.



Beyond Cleaning and Decluttering: What Improvement Expenses Make the Most Sense?

Decluttering open spaces, emptying cabinets and drawers and removing knick-knacks might seem like obvious – and free – ways to improve a home's presentability. Unfortunately, however, not all sellers or agents are willing to do much more than decluttering and cleaning.

Think of the listing as a reflection on yourself. If you didn't comb your hair, shine your shoes, dress

neatly and drive a clean car, people would think you don't care about yourself. They may wonder, "If he doesn't care about how he presents himself, how is he going to present my house?" Likewise, not prepare a house for its most beautiful presentation might cast doubt on how the overall marketing will go. And, while not all changes will be immediately noticeable, chances are that what isn't changed will be noticed.

Ashley Aguilera, REALTOR®, broker and owner of The Aguilera Team in California's Murrieta Valley and Temecula, says that after every consultation, her team formulates a game-plan. "We want to set their property apart from everything else on the market, but also fall within the comfort zone of the seller's lifestyle," she says. Changes may run the gamut from minor repairs and moving furniture for better flow, to adding accent pieces to harmonize the home's look or create a "wow" factor before professional photography.

Many agents recommend conducting a professional inspection prior to listing; some will even hire the inspector at their own expense. Of course, any necessary repairs found during inspection and not repaired before listing must be formally disclosed. But wouldn't it be nice to have no surprises during the buyer's formal inspection?

In general, some improvements are required, others are low-cost and others pay for themselves

with lower time on the market, competing offers or higher sale price.

Landscaping & Exterior

First impressions begin outside. Be sure to mow and edge the lawn regularly; prune back overgrown trees and hedges; hire a professional to repair uneven pavement (especially if it's a hazard); remove or replace dying annuals; and clean or repair porches or railings. Are there dry or dead patches of lawn? An inexpensive repair to the irrigation system might be the solution.

While painting an entire house can be extreme, a wise investment is to paint trim, porches, steps or railings that may look tired or have too many colors; choosing a single, neutral color for trim can create a bright, cohesive look. Finally, check the roof, gutters and windows, looking for spots to caulk, shingles to replace, or debris to remove.





Walls, carpets, ceilings and trim

Next, it's time for agent and seller to open up to one another about the interior. Janelle Holte, who leads Seller's Edge Home Team in the Minneapolis/St. Paul area, loves walking into a home knowing that her team will be the driving force behind selling it. "I like seeing how owners took care of it and raised their family in it," she says. "But I won't sugar-coat anything, so I tell them not to shoot the messenger!" She gives it to them straight, explaining what needs to be done to stage it to present well from a buyer's perspective.

Those changes often include repainting at least the primarily living areas and replacing carpet, especially worn carpet or carpet that has faded or stained beyond what professional carpet cleaning could remedy. Sometimes, all that's needed is professional carpet stretching to remove any buckling prior to cleaning.

Paint is extremely important if the home has faded or dirty walls, holes or chips on paint or plaster. If an entire paint job is not feasible, at least consider cleaning repairing the obvious and adding a fresh coat of semi-gloss to baseboards, moldings, windowsills, doors, banisters balustrades and built-ins. Don't overlook the ceilings! A long-ago leak from a second-floor bathroom may have been completely repaired and moisture abated, but a patched-up ceiling is a red-flag.

Kitchens and baths

Most agents agree that the easiest costs to recoup in home improvements prior to selling are those spent in bathroom and kitchen updates. Complete remodels are unwise; you can't anticipate the style preferences of their buyer. But refinishing, touching-up or painting cabinets can create a great impact, while also forcing the seller to remove unwanted or overstocked items from cabinets and drawers. Don't forget the cabinet pulls – shiny, new nobbs look nice.

Lee Ritchie of Ritchie Realty Group in Columbus, Ohio, gives a reminder to discuss any and all issues up front. "People need to be able rely on the professional who's presenting, pricing and marketing their home," she says. An honest and diligent agent will be an open book about the current market conditions, the quality of comparable listings and the potential return-on-investment for improvements.

Some agents, like Debra Dobbs of @properties in Chicago, even roll up their sleeves to help with decluttering and repairs. While not at all required or expected, doing so sure lets sellers see the investment their agent is willing to make for them.

TOP AGENT

MAGAZINE



Area Specialist

MERNA ELAGGAR



With a strong reputation as one of the top brokers in the Seattle, Washington, Merna Elaggar works independently with 100% of business based off of referrals.

From a very young age, REALTOR® and broker Merna Elaggar fell in love with architecture and home design. After three years of studying architectural engineering in Egypt and earning a bachelor's degree in interior design from the AIS, Merna acquired her REALTOR® license and was ready to conquer the real estate world. Since then, she has loved every minute of helping homebuyers and sellers. With strong negotiation skills, an eye for enhancing property value, and a willingness to go the extra mile for clients, Merna has built a strong reputation as one of the top brokers in the Seattle, Washington area.

While Merna works independently, she has built a team of trusted brokers that work alongside her including showing agents, a transaction coordinator, and a listing specialist supporting her and her clients. Her business is 100% based off of referrals, and she's been recognized by the larger real estate community as well as major publications like Forbes and Fortune 500 for her achievements.

She was also featured as an honored guest on the “Close Up Radio” talk show as well as “Coffee with Closers.”

Buying or selling with Merna always begins with an initial consultation where she learns about the client, their goals, and their family.

In order to guarantee that her clients’ homes will sell for top dollar, Merna gets all her listings market-ready by staging and having a team of contractors come in to complete any work before the listings go live. “Recently, I’ve had a number of properties that have sold above asking price in a day or less with





Hearing about the high level of service Merna provides, it's no surprise that she has been named as 1 of the Top 10 Real Estate Brokers in Washington State for client satisfaction by the American Institute of Real Estate Professionals.

multiple offers. This is very rare in this shifting market," she explains. "A small facelift to the property can make a big difference." Once the home is sold, the relationship goes far beyond the closing table. To keep in touch with clients, Merna sends gifts, handwritten notes, as well as yearly home anniversary gifts to all her clients.

After the sale of every home, part of Merna's commission goes to the Windermere Foundation, which serves her community in different

ways. For example, each Christmas, the foundation helps families in need by taking children shopping. "We serve hundreds of families and on average, each family receive about \$500 in gifts and gift cards every year," Merna explains. The rest of her free time goes to spending time with her two daughters and doing the activities she enjoys, from playing the piano to volleyball.

This year, Merna has already executed almost \$50 million in sales volume. Hearing about

the high level of service she provides, it's no surprise that she has been named as 1 of the Top 10 Real Estate Brokers in Washington State for client satisfaction by the American Institute of Real Estate Professionals. For the past five years, she has also been a 5-Star Professional Award winner, making her one of only 0.003% of brokers in Washington

state to have received the recognition that many years in a row. However, her clients see her as even more than that, praising her for her "7-star service." As she continues to grow her business, Merna is focused on making sure her clients are educated and well taken care of throughout the real estate process.





For more about Merna Elaggar, please call 425-802-6044,
email merna@windermere.com or visit MernaRealEstate.com



Millennial Buyers:

Where They Are & What to Know

Homebuyers and sellers come from all walks of life. If you've been an agent for long, you've likely worked alongside a wide variety of folks—from first-timer homeowners and down-sizers, to second home searchers and those finally hunting for their dream home. While there is hardly a shortage of diversity in the housing market, there

is one generation that is making big strides in homeownership these days: Millennials.

Millennials can be loosely defined as those between the ages of twenty-two to thirty-seven. As you can see, this constitutes a wide swathe of the population. If you're an agent who stands to learn a bit more about

a demographic whose influence and home-ownership goals are rapidly evolving, tune in below for a few pointers that can help you expand a segment of your clientele in the process.

Where do Millennials prefer to buy?

Many Millennials came of age during or immediately following the Great Recession, and as such, many of them relocated or returned to mid-size cities and smaller communities where the cost of living was most affordable. Of course, there are countless Millennials that call the U.S.'s major cities home—especially those in the

tech industry. The good news is that you can court Millennial clientele no matter where your service area is located. That said, community amenities are of great importance to this generation. They value public transportation, green space, and entertainment—from coffee shops and top-notch restaurants to farmer's markets and boutiques. Emphasizing those attributes will be key in selling to Millennials and locating neighborhoods they're most interested in.

What sort of communication do Millennials prefer?

Most Millennials are digital natives, or close to. That means they grew up learning



how to navigate digital spaces, and prefer to communicate through mediums like email, text, and social media. This isn't to say that Millennials aren't good communicators, but they're often on the go, and have learned to research and shop online. To accommodate this, it's best to build a presence across the most popular listing portals and social media platforms. Although, it's not enough to establish a site and wait for the calls to come in. Responsiveness is a key factor for Millennials, who expect speedy response times. Make sure you're checking your inbox frequently, responding accordingly, and engaging with your audience online. This will let Millennials know

that you're savvy, available, and understand the value of their preferred method of communication.

Are Millennials ready to buy?

It's a common misconception that Millennials are uninterested in the rite of passage of purchasing a home. While Millennials maybe waiting a bit longer than their parents did to buy a home, there are good reasons to explain this phenomenon. For starters, Millennials entered the job market during the downturn, which means they are more conservative when making big purchases, and have to play catch-up to reach a sound





financial position. Likewise, student loan debt has proved a major financial inhabitation for Millennials. Instead of socking away a few hundred a month to save for a home, they're forking over that cash to pay down their educational loans. How does a Realtor compete with this reality? For starters, a bit of understanding goes a long way. Work with your mortgage partners to find financing possibilities that cater to this younger demographic. Recognize that Millennials—like most buyers—have some trepidations when buying a home. Also consider fielding Millennial clientele with the long view in mind. You might be

courting them for months or more until they're ready to take the plunge, but they're also famous for their reviews. When a job is done well, Millennials shout it from the rooftops—or at least share it a dozen time from their phone.

As time passes, Millennials will continue to dominate the marketplace when it comes to buying and selling homes. A little self-education on this powerful demographic can go a long way. If you know your clients and your audience, you'll be in a far better position to serve their interests and make a customer for life.

TOP AGENT MAGAZINE

CRYSTAL HILL

Crystal Hill of Bainbridge Island, Washington, has built a successful real estate enterprise by combining her love of architecture with a straightforward model that relies on simplicity, diligence, and a client centered approach to business. “I just love working with people. I like helping them find their next step, I like helping them make good decisions to help build their own wealth, and I love the relationships you make with your clients.”

As an extension of her innate love of people, Crystal graduated with a BA in Psychology and a minor in Neurology, and her original career was dedicated to helping those desperately in need. “I was a social worker for the state of Washington, and I worked with kids and adolescents who were victims of sex crimes and sex trafficking. But eventually I had to give that up, because as my family grew we could no longer afford childcare.” After relocating to Bainbridge Island, she returned to the workforce hoping to supplement her family’s income and connect with her new hometown. “My original goal was one or two homes each year, just a little icing on the cake so that the kids could do some extracurriculars, or we could take a vacation. But once I got started, things just skyrocketed.”

Crystal became a fully licensed REALTOR® at the start of 2020, and she hit the ground running. “I wish I could say that there was a secret sauce to getting this job done right, but it’s just about doing the work. I follow up on every Zillow lead that I can, I advertise in local papers (especially if it’s a luxury listing), and I do reverse prospecting to help find potential buyers, especially now that homes are sitting longer than they have the past two years. You’ve got to work at it, you’ve got to get creative, and you’ve got to stick to your morals!” In her first nine months, she cleared over \$22 million in total volume, and in 2021 she nearly doubled that figure, closing the year with a collective \$42 million. Her success has spurred her to launch her own company, Chill Homes,



alongside Keller Williams. “I have just started to really build the team. I’ve got three agents with me now, and hopefully signing a fourth, and all of them are newbies. I have a licensed administrator who can help with showings and serve as a transaction coordinator, and I’m trying to streamline everything for 2023.”

As her business scales, she continues to focus on serving Bainbridge and the greater Seattle area, but she has lofty ambitions for the future of her enterprise. “I have a ten year plan, and growth is always a part of the plan, but I want to build my residual income to retire in ten to fifteen years so I can spend the later teenage years with my daughters and expand my roots in the community. I have been supporting the Wing Point Charity Invitational benefiting the Evan’s Scholars Foundation every year, and I sponsor Bainbridge Youth Services, but I plan to foster adolescent youth similar to those that I worked with in my career as a social worker. One thing I noticed as a social worker was many of the homes were lacking the tools to really help these youth. You need somebody at home with them, mentoring and guiding them. I had so many people help me along my path as a youth and I want to provide a safe shelter to someone else.”



Contact Crystal at 206-683-2805
email chillhomes@kw.com,
or visit chillhomes.kw.com

TOP AGENT MAGAZINE

NOMINATE A COLLEAGUE TO BE PROFILED IN ONE OF OUR EDITIONS

Candidates are evaluated based upon uniqueness of story,
production as well as industry and community involvement.

Name _____

Company _____

Email _____

Submitted by _____

Name _____

Fax to: 310-734-1440

Email to: mag@TopAgentMagazine.com

You can also submit your nominations online at:
www.TopAgentMagazine.com





How to Incorporate Current Events to Your Email Blasts and Stay Relevant

Email marketing is a cost effective and straightforward method of getting your name and services in front of clients with just a few keystrokes. This tried-and-true approach to digital marketing is a favorite of many, and there are countless ways to customize (and maximize) your email blasts to reap superior results. Despite this, many real estate profes-

sionals are content to standardize their email advertising and take a broad, one-size-fits-all approach to capturing interest and leads. While an up-front sales pitch certainly has its uses and benefits, it doesn't hurt to shake up your routine and refresh your email marketing approach by adding specifics that draw renewed interest from your audience.

One way to accomplish this is by tying in current events and local happenings to your email blasts. After all, your sphere of influence likely receives countless marketing emails per day. To cut through the noise, sharpen your message with a few specifics that separate your communications from the pack. Not every email should be focused on closing a sale, or else your audience will learn to stop listening. How do you build your brand, stay top of mind, and keep the lines of communication open with your clientele? Here are a few ideas to get you started.



Sports news makes a splash

People love to rally behind the home team. Is a regional, local university, or professional sports team in your area headed to the playoffs or the championship? Are they facing off

against an old rival? Do they host themed fan days honoring veterans or catering to families? Tailoring your communications to a local sports franchise's big news or next event can draw intrigue and provide added value for your clients. Remember, not every communication you send should be focused on pitching and closing a sale, otherwise your audience will tune out your emails altogether. Instead, incorporate fun, community-oriented content that lets readers know you're a resource for much more than real estate.



Become a one-stop-shop for holiday fun and seasonal ideas.

From Mother's Day to Thanksgiving, anyone can send an email wishing clients a happy holiday. While the sentiment is a good one, you'll be one of dozens flooding inboxes with

your well-wishes. Instead, go beyond the traditional greetings and good tidings and become a hyper-specific resource for clients. Create a gift guide for Mother's Day, outline family-friendly local events occurring in your area around the holidays, or engage in a promotional partnership with a local business who's offering a holiday special of their own. In other words, don't settle for just saying hello during certain times of the year. Instead, up the value of your email blast by offering clients curated information that relates to their interests and area. Doing so makes your emails a must-read, while demonstrating your ability to go the extra mile.

Pop culture serves as a fun and timely tie-in.

Is a new gaming app sweeping the nation? Have your social media feeds been flooded with the same viral video? Is everyone gossiping about the same TV show premiere? Pop culture tie-ins in your email marketing campaigns can be extremely effective, but in order to for

them to work, you'll need to move quickly and keep your focus on the phenomenon, rather than your service pitch. The goal behind pop culture marketing tie-ins is communicating the progressiveness and hip factor of your brand, while capturing timely, topical interest that's at a fever pitch. Everyone wants to be in on a running joke or trend, and if you leverage trending pop culture moments in your email marketing, you'll be able to draw views and clicks from a wide audience.

Plenty of services offer standardized email marketing templates and content for today's real estate professionals, and while the motivation behind marketing is transactional, your communications don't have to be. The surest way to make an impact in your clients' inboxes is to add original value and break apart from the pack. Consider updating some of your routines with these current events oriented techniques and your email audience is sure to take a second look.



TOP AGENT MAGAZINE

**Realtor® Vendors, Real Estate,
Mortgage, and Insurance Companies
– GET INTERNATIONAL EXPOSURE!**

*Top Agent Magazine is seen by Real Estate Agents,
Mortgage Professionals, Insurance Agents, and Home Buyers
and Sellers in every U.S. city and internationally.*



CONTACT:

mag@TopAgentMagazine.com

310-734-1440

FOR AD RATES AND INFORMATION

*Top Agent Magazine is the premier real estate magazine featuring the
best real estate agents, mortgage professionals, and insurance agents in
the USA, Europe, Canada, Australia, and New Zealand.*