

REAL ESTATE AGENT TOOL KIT

TOOLS TO HELP YOUR BUYERS

APPROVED CONDO LIST

For Condo shopping. Know which condos are approved for FHA, USDA, VA and Conventional.

DETAILED HOME VALUE ESTIMATOR

An in-depth report on a home's value based on recent comparable sales, *before* you make the offer!

MORTGAGE CALCULATORS

Estimate monthly principal & Interest payment. Get a quick buy vs. rent comparison, and more. www.BlueSkyeLoans.com Select "Learn" -> "Mortgage Calculators" or contact us. Mortgage calculations are what we do.

BUY VS. RENT ANALYSIS

For renters who think they can't afford to buy. Let us run the numbers for you. This is a detailed analysis comparing the cost of buying to the cost of renting. A cost of waiting analysis is also available.

PRE-CONTRACT APPROVAL

For Buyers with unusual qualifying criteria, or to outshine other bids. Pre-contract approvals are as close to cash as you can get. Take concerns about the buyers approval off the table. The borrower is fully underwritten with the home TBD!

CLOSING COST ESTIMATOR

For a quick estimate of closing cost and pre-paid expenses for your buyers. Also good for negotiating seller credits.

BID OVER ASK

For buyers contemplating making a bid over ask price. This analysis shows when the property appreciation will cover the add'l bid, based on historical and forecasted appreciation models.

INVESTMENT PROPERTY ANALYZER

For Investors. Shows estimated annual cash flow, return on investment (ROI) and more.

COMMUNITY REPORT CARD (COUNTY)

For buyers considering moving to the area. Get stats on the demographics, education, labor force, housing data and crime.

APPRECIATION ANALYSIS (COUNTY)

Shows forecasted appreciation and return on investment (ROI) based on a specific purchase price, down payment and estimated closing costs.

REAL ESTATE REPORT CARD (COUNTY)

For buyers interested in the economic well-being of the area. Also shows forecasted home appreciation for the area.

TOOLS TO HELP YOUR SELLERS

DETAILED HOME VALUE ESTIMATOR

Help sellers have a realistic idea of what their home will sell for based on a 3rd party, unbiased report. This is a good back up to your CMA and about as close to an appraisal as you can get without an appraiser.

ONSITE PRE-QUALS

Your best lead is the one right in front of you. Arrange to have a Blue Skye Lending Mortgage Loan Originator attend your Open Houses and pre-qualify potential buyers.

PERSONALIZED LISTING SHEETS WITH FINANCE OPTIONS

Includes your personalized listing photos, description and contact info combined with 3 loan products and payment estimates.

BUYDOWN CALCULATORS

Want to compete with builders' incentives? Do what they do. Have your seller offer a credit to buydown the buyers interest rate. We'll show you the options.

POWER TOOLS FOR PROS

BLUE SKYE LENDING'S EXPERTISE

Blue Skye Lending was established in 2006. We are a local Mortgage Broker, specializing in Florida. We have a ton of mortgage knowledge and expertise which translates into closing more deals. Kind of like with the old carpenter, we're not just creating a façade, you can expect a quality masterpiece.

TRUE BLUE TRUSTED PRE-QUAL & PRE-APPROVALS

Blue Skye Lending has been voted the area's Best Mortgage Lender for numerous years. Locals trust us to provide quality advice. We like our clients, and they like us. We're not sending them shopping for a home they can't qualify for. Your buyers and sellers can rest assured our clients are truly qualified before we send a letter.

BLUE SKYE LENDING'S WHOLESALE LENDERS

Blue Skye Lending has wholesale relationships with multiple lenders. Why does this matter? Aside from allowing us to shop rates, it allows us to get more loans approved. Not all 30-year fixed loans are the same: One lender may turn down a loan while another is completely fine with it. It's our job to find the right lender for your buyer.

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Together, we succeed!

