



**COLDWELL
BANKER**

The following messages can be used by Coldwell Banker-affiliated agents in their personal marketing.

MESSAGE #1 – A Message from Coldwell Banker®

Dear Valued Client,

During this time of uncertainty surrounding coronavirus (COVID-19), please be assured that Coldwell Banker® is committed to serving you with the same level of dedication and care that you have come to know and expect. For over a century, home has been our purpose. It defines us and everyone in our network. Our mission to fulfill the dream of home will never waver.

We know that as you prepare to buy or sell a home, the current environment may cause additional stress. We take pride in our ability to continue to serve you. Our affiliated agents and employees can help you continue your journey of buying or selling a home successfully and safely. We are closing transactions and keeping America moving every single day.

We have invested heavily in the tools and technology to enable our employees and agents to work entirely remotely. We will continue to follow the guidance of the U.S. Centers for Disease Control and Prevention (CDC) and local and government mandates. This includes practicing social distancing, implementing work-from-home policies for employees, and expanding cleaning schedules to maintain safe environments within our offices.

We also encourage all agents to follow the [guidelines](#) set by the National Association of REALTORS®. We are grateful to our incredible team and network of partners that allow us to safely keep our commitments to you, our valued client. To that end, we will never knowingly place you in a situation where you are in close proximity to any person who has tested positive or is otherwise exhibiting known COVID-19 symptoms. In order to help us keep you safe and do our part to limit the spread of COVID-19, we expect that you will tell us if you or anyone living with you has tested positive or is exhibiting known COVID-19 symptoms as well.

Coldwell Banker has withstood numerous adversities throughout our 114-year history. In fact, our company was born in crisis, founded following the 1906 San Francisco earthquake to bring honesty, integrity and service to those in need. Those values have been our core ever since.

We're all in this together and we look forward to guiding you home.

Thank you for your partnership.

MESSAGE #2 – Real Estate in a Virtual World

Providing exceptional real estate service has always been my top priority, but right now, it's the health and safety of my clients, family, friends, and our community as a whole. At Coldwell Banker®, we already have a very strong digital platform in place, so I am well-equipped to serve my clients virtually, even during these challenging times.

- **New Listings** – Our exclusive marketing program enables me to reach potential buyers quickly to get the news out when a new property hits the market, ranging from a property tour video and dedicated property website to online advertising, customized email distribution, social media posts, mailed property announcements and a digital area REALTOR® notification.
- **Property Showings** – I can show properties virtually using video and apps to keep both sellers and buyers safe while still showcasing a home's unique features.
- **Your Home's Value** – I can send you a detailed report showing your home's value as well as comparable homes that have sold nearby.
- **Market Updates** – If you want to learn more about how real estate is doing in your area, I can send you a weekly Market Report detailing activity to keep you fully informed.
- **Mortgage** – Our mortgage partner, Guaranteed Rate Affinity, offers a suite of digital tools that allow buyers to get pre-approved online, or by phone, and to complete and sign mortgage documents digitally.

While our country, and in fact, the entire world faces this challenging situation, Coldwell Banker is prepared and ready to continue to help you reach your real estate goals. Please contact me today if you have any questions or would like to discuss selling or purchasing a property.

MESSAGE #3 – Guiding You Home

I want to thank you for your business and your trust in Coldwell Banker®. The news about COVID-19 is at the top of everyone's mind, and my priority is the health and safety of my clients, family, friends and our community.

Like many other businesses, Coldwell Banker is closely following guidelines from the U.S. Centers for Disease Control and Prevention (CDC), the World Health Organization and our local and national governments. During this time, we are continuing to serve clients and are committed to protecting you and your home as well as we can in this unprecedented environment.

We are actively taking the following steps to ensure that we are doing what we can to keep everyone safe:

- Posting signage asking anyone who has been or has had contact with someone who has been diagnosed with COVID-19 or is exhibiting symptoms to not enter the property but to instead reschedule their tour.
- Wiping down all doorknobs, counters and points of high touch before and after showings.
- Asking visitors to remove their shoes when they enter a home.
- Encouraging our team to work remote and engage in social distancing.

We will never knowingly place you in a situation where you are in close proximity to any person who has tested positive or is otherwise exhibiting known COVID-19 symptoms. In order to help us keep you safe and do our part to limit the spread of COVID-19, we expect that you will tell us if you or anyone living with you has tested positive or is exhibiting known COVID-19 symptoms as well.

We're all in this together and we look forward to guiding you home.

MESSAGE #4 – Home. It's Everything.

Home. It's a part of our DNA. Has been since we were founded over 114 years ago.

But so has the unexpected. It's part of our founding story and over our history we've seen the unexpected change our business, our mindset and our homes.

The unexpected has come once again. It's changing our normal lives and reminding us of the importance of home. Not just the place where we reside, but the communities and people we love.

In this time of change Coldwell Banker and our tens of thousands of agents across the globe are still actively working to serve our communities in whatever way we can, even as many of us do so from our living rooms, kitchen tables and spare bedrooms.

If there's one thing we understand more than most, it's the value of home.

MESSAGE #5 – What's Your Home Worth?

If you are considering selling your home, you probably have a lot of questions and concerns. On the top of your list may be, "What's my property currently worth?" Let me offer you an in-depth analysis using Coldwell Banker's property valuation tools.

I can send you real-time information on current real estate market activity in your area, including homes that recently sold and their selling price, pending home sales, how long homes have been on the market and how they compare. With these comparative market analysis data, I can offer you a reliable, current value price approximation of your property.

I can also show you who the most likely buyers will be for your home and how I can market specifically to them. Using an innovative tool developed exclusively for the Coldwell Banker network, I'll use big data to analyze your market, your neighborhood, and discover information like average family size and income to create a defined buyer profile.

Coldwell Banker was founded in 1906 in the aftermath of another emergency of great magnitude, the San Francisco earthquake. For 114 years since, we have been guiding people to that special place called home, even during challenging times.

Let me be your trusted advisor – I'm ready to share my expertise and answer all of your real estate questions. Please contact me today for a virtual presentation and discussion.

MESSAGE #6 – Selling Your Home in These Challenging Times

Thinking of selling your home in today's market? Buyers are motivated by low interest rates, but it's going to take more to sell your home now due to uncertainty in the market. What's needed is an aggressive digital marketing approach to reach buyers where they are – at home on their phones and computers.

My exclusive marketing program will reach buyers quickly and virtually. From a property video tour and dedicated property website to online advertising, customized email distribution, social media posts and more, I have the technology and resources that are needed to sell your home in today's market.

I can also show your property virtually using video and apps to keep you and potential buyers safe, while still showcasing your home's unique features.

Whether you are interested in selling your home now or in the future, contact me today to discuss your real estate needs and to schedule a virtual appointment.

MESSAGE #7 – Keep Moving Forward, Virtually

Considering selling your home? Let me show you how I can market your property in these uncertain times. We will meet virtually, and I'll show you all the ways I can market your home to today's buyers, who are doing the majority of their research and home viewing online.

My exclusive marketing program lets me reach buyers quickly to get the news out when a new property hits the market, ranging from a property video tour and dedicated property website to online advertising, customized email distribution, social media posts and more. Coldwell Banker is the #1 real estate brand online*, and your properties will be syndicated to hundreds of websites to ensure buyers will see them online.

You will receive a digital copy of my presentation, and when you are ready to list your property, I will work with you to handle all of the paperwork with as little face-to-face interaction as possible.

If you are interested in selling your home, now or in the future, contact me today to schedule a virtual appointment.

MESSAGE #8 – The Secret to Selling Homes in Today's Market

If you are considering selling your home, now more than ever it is crucial to capture the attention of online buyers. I would love an opportunity to tell you about how I can get the most online attention for your property, including:

- **Exclusive Marketing Program** – I reach buyers quickly to get the news out when a new property hits the market, with property marketing that is designed to reach a virtual audience. From a property video tour and dedicated property website to online advertising, customized email distribution, social media posts and more, I will aggressively market your property online.
- **Website Exposure** — Coldwell Banker is the #1 real estate brand online*, and your properties will be syndicated to hundreds of websites to ensure buyers will see them online.

- **Social Media Advertising** – My extensive social media advertising campaigns will market your property on Facebook and Instagram, using industry-leading algorithms to reach potential buyers.

Whether you're interested in selling your home now or in the future, contact me today to discuss your real estate needs and to schedule a virtual appointment.

MESSAGE #9 – REAL ESTATE QUESTIONS?

Coldwell Banker has been a trusted advisor for more than 114 years, helping buyers and sellers make the right decisions in times of prosperity and times of crisis. We have withstood numerous adversities throughout our history and were in fact born in crisis following the 1906 San Francisco earthquake. Our goal has always been to bring honesty, integrity and service to those in need.

As the news headlines raise questions and uncertainty in today's market, I am happy to provide you with real-time information and answer all of your real estate questions. I can supply you with vital market reports so you can be well-informed, including data on homes for sale in your area, homes sold and your home's current value.

Let me be your trusted advisor – I'm ready to share my expertise and answer all of your real estate questions. Please contact me today for a virtual presentation and discussion.

MESSAGE #10 – THE STIMULUS BILL: WHAT YOU NEED TO KNOW

The recently passed \$2 trillion Coronavirus Aid, Relief and Economic Security (CARES) Act is 800 pages long. If you're like me, your head is swimming with all the details floating around and trying to figure out what all of this means to you and your family. Hopefully, this will shed some light.

Housing Provisions – The act allows for mortgage forbearance for borrowers of government-backed mortgages and owners of multifamily properties, and places a moratorium on eviction filings and fees/penalties for tenants for rent nonpayment for properties backed by HUD. There are also provisions for rental assistance for seniors, the disabled and low-income working families, and more. Visit the link below for more details.

How Much Would I Get – Single individuals would receive a one-time payment of \$1,200 and married couples would receive \$2,400. In addition, parents would receive \$500 for each child under 17. Payments start phasing out for individuals making more than \$75,000, and those making more than \$99,000 would not qualify at all. According to the Treasury Secretary, most payments would be received via direct deposit sometime in mid-April.

For Those Who Have Lost a Job – In addition to state unemployment benefits, which vary by state, the federal government would give jobless workers an additional \$600 a week for up to four months. The act also includes a pandemic unemployment assistance program that provides jobless benefits to those partially unemployed, self-employed and others affected by the virus who don't qualify for traditional benefits.

Help For Small Businesses – Under the stimulus package, the Small Business Association will oversee the Paycheck Protection Program, which will distribute \$350 billion to small businesses that can be partially

forgiven if the companies meet certain requirements. The loans will be available to companies with 500 or fewer employees.

Student Loan Payments – The Department of Education would suspend payments on student loan borrowers without penalty through September 30.

For more information on the act, [click here](#). I hope that you and your family stay well during these challenging times. If you need someone to talk to – whether it’s about real estate, the news or your favorite new binge watch – I am always here for you. We’re all in this together!

MESSAGE #11 – TIPS FOR POSITIVITY

I have personally set a goal to stay positive and spread kindness, especially during these challenging times. Here are a few simple, effective ideas to make sure we see the silver lining each day.

- Get outdoors. Walk, garden or just take time to reflect and smell the roses.
- Use FaceTime, Zoom, Teams or pick up the phone to check in on friends, family, neighbors and colleagues.
- Spread some kindness each day. Nextdoor lets you see what others in your community may need. Give back – helping others helps you, too.
- Have a laugh! Share some jokes or funny videos to alleviate stress and lighten up with laughter.
- Be grateful. Leave a reminder in your phone each day to give thanks for all the good in your life.
- Schedule some downtime from social media and the latest headlines. Quiet time is essential, and you might find a break from the headlines brightens your day.

Remember, today’s issues are temporary. I believe we can stay strong and persevere. Please feel free to contact me for any reason – whether you have real estate questions or you just need someone to talk to. We’ll get through this together!

MESSAGE #12 – 6 WAYS TO ENHANCE YOUR SHELTER-IN-PLACE TIME

In these challenging times, trying new activities is one of the best ways to keep your spirits up and help pass the time. No matter what happens in the days and weeks to come, here are six things you can do to stay on your game and even have a little fun.

1. Turn Your Fridge and Pantry Into Tasty Recipes

Your local grocery store isn’t exactly a “safe space” right now, but don’t worry! You can still cook up some fun without leaving your home. Check out these [19 easy recipes](#) to make with stuff you already own and you’ll be saying, “Yummy in my tummy” in no time.

2. Donate Items You Don't Use

Extra time on your hands means this is the perfect opportunity to dig through your closets, basement or garage and get rid of items you no longer use. Creating more living space is an excellent stress reliever. Plus, there’s no better feeling than helping those less fortunate in this time of need. Find a Goodwill [drop-off location](#) near you or your charity of choice and pay it forward while staying in your vehicle.

3. Learn a New Skill

With so many online education platforms available today, it's easy to learn new skills or brush up on current ones. [LinkedIn Learning](#) offers a variety of business courses for professionals, these [10 educational websites](#) are great for kids, and [YouTube](#) offers something for everyone.

4. Catch Up with Family and Friends

During uncertain times, it's especially important to reach out to loved ones and make sure everyone is safe and doing well. It's also a great excuse to catch up with grown kids and grandkids. So, pick up the phone and make a few calls, FaceTime with distant friends or organize a group video conference with Zoom or Google Hangout. There's no right or wrong way to do it. It's the thought and your effort that matter the most.

5. Keep Young Children Entertained

With so many schools and day cares closed, if you have kids, you will want to keep them busy and entertained, too. Here are [125 ideas](#) to keep youngsters happy and active.

6. Take a Virtual Tour

You don't have to leave your home to get your fill of the great outdoors. These five national parks offer [virtual tours](#) that feel so real, you'll be gasping in no time. When your "trip" is over, call or FaceTime a friend and share your experience or tell your friends on social media.

Our lives have all changed a lot recently, but I do take comfort knowing that this is a temporary situation and things will get better. I hope you and your family are safe and healthy, and look forward to seeing you again soon. Please feel free to contact me for any reason – whether you have real estate questions or you just need someone to talk to. We'll get through this together!

MESSAGE #13 – REAL ESTATE IS “ESSENTIAL”

While most people and businesses are hunkered down, the real estate industry is still operational and moving forward, thanks to the Department of Homeland Security's [decision](#) to include it in a list of essential services deemed critical to public health and safety.

If you are considering selling your home and/or buying a new one, now is the time to get started. Interest rates are at historically low rates, which is an advantage to both buyers and sellers. As a Coldwell Banker® real estate agent, I have access to a comprehensive suite of marketing tools that I can use virtually, to help you achieve your goals.

- **New Listings** – Our exclusive marketing program enables me to reach potential buyers quickly to get the news out when a new property hits the market, ranging from a property tour video and dedicated property website to online advertising, customized email distribution, social media posts, mailed property announcements and a digital area REALTOR® notification.
- **Property Showings** – I can show properties virtually using video and apps to keep both sellers and buyers safe while still showcasing a home's unique features.
- **Your Home's Value** – I can send you a detailed report showing your home's value as well as comparable homes that have sold nearby.

- **Market Updates** – If you want to learn more about how real estate is doing in your area, I can send you a weekly Market Report detailing activity to keep you fully informed.
- **Mortgage** – Our mortgage partner, Guaranteed Rate Affinity, offers a suite of digital tools that allow buyers to get pre-approved online, or by phone, and to complete and sign mortgage documents digitally.

Let me be your trusted advisor – I'm ready to share my expertise and answer all of your real estate questions. Please contact me today for a virtual presentation and discussion.

MESSAGE #14 – HISTORICALLY LOW RATES, GREATER OPPORTUNITIES TO SAVE

Today's housing and lending market may present an opportunity for you to save every month*. Mortgage rates have declined to historic lows, and refinancing at a lower rate could help reduce your monthly payment, shorten your loan term or even give you funds to make some home improvements through a cash-out refinance.

Guaranteed Rate Affinity, a proud partner of Coldwell Banker® Realty, will provide a personal mortgage evaluation to help you learn if you could save. Your safety is always our top priority, so the entire evaluation can be performed over the phone in only 5-10 minutes.

Visit GRArate.com/cbrefi or call 1-800-775-2031 for more information about refinancing opportunities and to connect with a professional Guaranteed Rate Affinity loan officer who's ready to serve you.

Please let me know if you have any questions about this or any other real estate matters. I'm here to help.

MESSAGE #15 – 7 TIPS TO KEEP PRODUCTIVITY UP WHEN WORKING FROM HOME

If you're working from home like I am, you may have found it a bit more challenging than you expected. Here are seven simple tips that can help you make sure your work time remains productive, and that you keep a balance between work time and personal time.

1. Create a Designated Workspace (And Keep It Tidy) – Have a designated workspace that you can call your "office" to help make the distinction between where you work and where you live. Then keep your workspace organized and your essentials at hand – notes, office supplies, water and brain-food snacks.

2. Stick with Your Regularly Scheduled Programming – Keep your normal work routine and schedule in place. Use the time you would usually take to commute to do something for yourself, like make a healthy breakfast, work out or walk the dog a little longer.

3. Dress for Success – While you may not want to dress up as much as you did for the office, getting out of your pajamas helps put you into a productive and more energetic mentality. Dress professionally for your video calls. It reminds your clients and colleagues that you're always a professional on your A-game.

4. Stay Connected – Embrace technology that helps you keep in touch with your clients and colleagues. From Microsoft Teams and Skype to Zoom, there's no shortage of options to help you message, share files, create appointments and videoconference.

5. Coordinate "Do Not Disturb" Times – For those who aren't home alone, coordinate the silent hours you absolutely need with those you live with. Create the Zen space that you need to concentrate – noise cancelling headphones, calming sound effect apps, instrumental music online. A recommended Spotify station for working: Chill Lofi Study Beats.

6. Remember to Take Breaks and Get Fresh Air – Productivity doesn't occur from non-stop, limitless hours of work. Sitting at a desk for extended periods of time can also be detrimental to your health. Take short breaks throughout the day to stretch your legs, go for a quick walk, grab a snack or reconnect with loved ones.

7. Log Off – It might be tempting to work a little later each night because your computer is so handy, but it's important to keep that work/life balance. So make sure to log off when you normally would if you were at the office and try to reduce your screen time. It's fine to catch up on the news, but then step away and enjoy a walk outside, play a board game with your family or get back to a hobby you may have forgotten about.

If you have any other tips you'd like to share, let me know! I'm always on the lookout for additional ways to increase productivity and live a more enjoyable lifestyle, even in these challenging times. And if you have any questions about the real estate market, give me a call.

MESSAGE #16 – WHAT'S HAPPENING IN REAL ESTATE TODAY (RYAN GORMAN MESSAGE)

If you're considering buying or selling a home, you're no doubt wondering what impact the pandemic is having on real estate. Ryan Gorman, President and CEO of Coldwell Banker®, recently hosted a live Q&A with home buyers and sellers to answer their most pressing questions. You can watch the 30-minute session by clicking on the play button above or [click here](#) to listen using Spotify.

Here are some of the highlights from the session:

Selling and Buying Process – Agents have adopted a wide range of apps and tools that enable us to list, market, show and sell properties virtually. Transactions are still closing across the country – much of the work to make this happen is just being done virtually instead of with in-person meetings.

Mortgages – Rates are unprecedentedly low, which is good news for buyers, sellers and those considering refinancing. But they are not expected to stay at this level indefinitely, and it's impossible to time the market, so now might be your best opportunity to take advantage of these low rates. Because technology is rapidly being embraced by lenders, the mortgage process can now be handled virtually without any physical contact.

Prices – Home prices are not dropping as a result of the pandemic. It's important to remember this is not a real estate-led economic crisis, and many of the layoffs and furloughs are expected to be temporary.

If you're interested in buying or selling, I would love to tell you all the ways I can assist and help you navigate today's market. Contact me today and I'll be happy to answer all your real estate questions!

MESSAGE #17 – VIRTUAL SERVICES FOR ALL YOUR REAL ESTATE NEEDS

If you're considering buying or selling a home but are concerned about the impact COVID-19 will have on your success, I can help! I am able to assist with all of your real estate needs – from selling your current property to finding the home of your dreams – and just about everything can be done virtually. Just consider all the things that we can now do with the use of technology and creativity:

- **Virtual Property Valuation** – I can send you real-time information on current real estate market activity in your area, including homes that recently sold and their selling price, pending home sales, how long homes have been on the market and how they compare. With this comparative market analysis data, I will provide a reliable, current price approximation for your property.
- **Virtual Presentations** – I will send you a digital presentation that we can discuss, outlining why I'm the best agent to help you find your dream home or market and sell your property. I can show you who the most likely buyers will be for your home and how I can market specifically to them. When you are ready to list your property, I will work with you to handle all the paperwork virtually.
- **Virtual Property Marketing** – I can effectively market your home to today's buyer, who is online. Your property will appear on all the major websites including realtor.com, Zillow, Trulia, coldwellbanker.com and ColdwellBankerHomes.com, plus hundreds more. I will send "just listed" postcards throughout the area, and advertise your property on news websites and Facebook and Instagram using industry-leading algorithms to reach potential buyers.
- **Virtual Property Showings** – I can show your property virtually using video and apps to keep both you and potential buyers safe while still showcasing your home's unique features. And if you are also looking for a new home to purchase, I can make sure you get an inside look at all the properties that meet your criteria.
- **Virtual Mortgage** – Rates are unprecedentedly low, which is good news for both buyers and sellers. Our mortgage partner offers a suite of digital tools that allow buyers to get pre-approved online or by phone and complete and sign mortgage documents digitally.
- **Virtual Closings** – Real estate transactions are still closing every day, and much of the work to make this happen is being done virtually instead of with in-person meetings. I will work with mortgage and title partners to ensure we take advantage of every virtual tool and opportunity for a safe closing.

Whether you are interested in selling your home now or in the future, contact me today to discuss your real estate needs and to schedule a virtual appointment.