



THE

MELISSA MASON

LUXURY LENDING. EVERY PRICE POINT.



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FLORIDA • NORTH CAROLINA • VIRGINIA



60-SECOND MORTGAGE UPDATE

Freddie Mac Weekly Average
July 2, 2026



30-YEAR FIXED
6.43% ↓

(down from
6.49%
last week)



15-YEAR FIXED
5.79% ↓

(down from
5.84%
last week)

Source: Freddie Mac PMMS



OUTSIDE-THE-BOX STRATEGY OF THE WEEK

Become the Local Expert for One Apartment Complex

Instead of trying to market to an entire city, choose one luxury apartment community.

- ✓ Visit monthly.
- ✓ Learn the floor plans.
- ✓ Introduce yourself to the leasing staff.
- ✓ Post social media videos about buying versus renting there.
- ✓ Create a "Move From Here to Homeownership" campaign.

Most Realtors market to everyone.
Top producers dominate small niches.



MARKETING IDEA OF THE WEEK

Instead of posting another "Just Listed"...

Ask:

"If you had \$700,000 to spend in your city, what feature would you refuse to compromise on?"



Questions generate engagement.
Engagement generates reach.
Reach generates clients.



AI CORNER

Use AI to Save Time & Attract More Clients

Try this prompt:

"Write me 5 Facebook posts that would attract people getting ready to relocate to your area."



AI can help you create content, emails, captions and more—in minutes.
Work smarter, not harder!



BUSINESS GROWTH CHALLENGE

This Week's Challenge:

Message 10 people who rented from you or bought 3-5 years ago.

Ask:

"If someone you know is thinking about buying or selling this summer, I'd be honored if you'd think of me."



MORTGAGE INSIGHT

Did You Know?

A buyer who couldn't qualify six months ago may qualify today.

- 🏠 Income changes.
- 🏠 Credit changes.
- 🏠 Guidelines change.

Never assume yesterday's "no" is today's answer.



BUYER STRATEGY TO SHARE

Encourage Your Clients to Get Pre-Approved Early

- ✓ It shows sellers they're serious.
- ✓ It helps them shop with confidence.
- ✓ It can help you win in multiple offer situations.

A small step now can save time, stress, and missed opportunities later.



FAQ OF THE WEEK

Q: Can my buyer use their tax refund for down payment?

A: Yes! In most cases, tax refunds can be used for down payment, closing costs or reserves. They just need to be documented and in the bank.

When in doubt, reach out and I'll confirm!



PARTNER SPOTLIGHT

Congratulations to Amanda Jones

for closing an amazing deal this week!

Your hard work, creativity and dedication to your clients is inspiring!



BOOK / PODCAST / TOOL RECOMMENDATION

This Week's Pick:

Book: Who Not How by Dan Sullivan

A must-read for any agent who wants to stop doing everything themselves and start building a business that runs without them.



Melissa's Take

I've noticed the agents growing the fastest aren't necessarily the ones with the biggest budgets. They're the ones consistently trying new ideas while everyone else is repeating the same marketing. Stay curious. Stay consistent. Keep showing up. That's how you win!



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YOUR LOVER, YOUR RESOURCE,
YOUR PARTNER.



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Here for you
and your clients!