

RL INGRAM TEAM

HOME SELLERS GUIDE



Best of Zillow



www.ingramteam.net



WHO WE ARE

Our team is a group of highly skilled real estate professionals, and friends. We have all lived and worked in southeastern Pennsylvania our entire lives. We serve Berks, Lancaster, York, Lebanon, and Chester Counties. Our unified goal is to help our clients whether they are buying their first home, downsizing, increasing their living space or purchasing an investment property.



RACHEL INGRAM, TEAM LEADER, REAL ESTATE AGENT (RS329325)

**AWARDED BEST OF ZILLOW, RANKED TOP 15% OF REALTORS
NATIONWIDE BY HOMESNAP, 2021 BLACK AND GOLD AWARD,
REALTY ONE GROUP UNLIMITED, 2023 #1 IN CLOSED VOLUME,
REALTY ONE GROUP UNLIMITED, 2025 #1 TEAM IN CLOSED
VOLUME, KELLER WILLIAMS ELITE, 2025 CULTURAL ICON
KELLER WILLIAMS ELITE**

Rachel Hummel-Ingram, is a lifelong resident of Southeastern Pennsylvania, born and raised in Southern Berks County and happy to call Eastern Lancaster County home for the last 25 years. Her deep roots in the community, combined with an intimate knowledge of the local market, allow her to guide clients with confidence and insight. Real estate is more than a profession for Rachel - it's a passion. At Keller Williams Elite, she combines her love of homes and her commitment to people with cutting-edge tools and technology to deliver an exceptional client experience. She is dedicated to walking her clients through every step of the process, from the first meeting to the settlement table, ensuring each transaction feels seamless and well supported. Outside of real estate, Rachel enjoys cooking and baking, and relaxing in her favorite place, Chincoteague Island, VA.

AMANDA FUNK, OPERATIONS MANAGER



Amanda earned a graduate degree in clinical psychology from Millersville University. For 18 years she worked with adults with traumatic brain injuries before deciding to make a career change. She joined our team as the operations manager based on her interest in real estate and desire to help others find a home they love. Amanda lives on a farmette in southern Lancaster County with her husband and 3 children. Amanda enjoys gardening, cooking, baking, reading and spending long weekends on Raystown Lake.

Contact Information:

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WHY CHOOSE US?

The RL Ingram team strives to provide you with unparalleled service during the listing process of your home. We work with the best vendors and professionals in the area to ensure a seamless transaction and help ease what can be a painstaking process. We want to maximize the return you receive on your home while giving you the most value for your listing fee. Our standard listing fee is 3% and we advise a 2.5% - 3% buyer agency compensation, for a total listing cost of 5.5% - 6%. Additionally, a \$695 administrative/broker fee. For each listing, we provide the following services:

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- Professional photography
 - Personalized home staging
 - Marketing across all media platforms
 - Open houses (upon request)
 - Administrative and transaction support
 - Professional cleaning service
 - A team approach - meaning if for any reason your primary contact cannot be reached another team member is there to help.

We are honored to be a part of your home selling experience!



ELEMENTS of a successful listing

Details are important! But when broken down, there are three key elements to a successful listing.

#1 - PRICE

Your home should be priced against the current competition on the market. More importantly, your home should be compared to similar homes (year built, square footage, bedroom/bathroom count, acreage, school district, etc.) that have sold within the past 6 months. Our agents will set up a free, no obligation tour of your home and follow up with a CMA (comparative market analysis) which will show you recently sold homes similar to yours. This visual and factual evidence will show you what buyers have been willing to pay in your neighborhood or local area. An accurate price is extremely crucial to a successful home sale!

#2 - PRESENTATION

It is always important to present your property in its absolute best condition. Your agent will tour your home with you and discuss the best ways to both prepare for listing and later stage your home for photography, showings, and open houses. Since homes are almost always viewed first by potential buyers online, a professional photographer is the best choice for photos. They are accustomed to photographing homes and know the best way to capture your home and its unique characteristics in pictures. It is also important to keep your home in its absolute best shape throughout the listing process – toys picked up, beds made, dishes clean, and yard mowed. We know this can be an exhausting time for homeowners but it will pay off in the end!

#3 - MARKETING

A critical element of a successful listing is your marketing plan. Yes, it should be priced competitively and presented beautifully, but everyone needs to know about it! Potential buyers will have multiple ways to know about the availability of your home with our team's marketing plan. These include:

- Listing your home on the MLS (Multiple Listing Service)
- Presenting it on all major real estate websites (such as Zillow, Trulia, Realtor, etc.)
- Using our social media presence to advertise your home
- Agent to agent exposure throughout our many connections in the industry
- Open houses with directional signs at all of the nearest major intersections to catch occasional buyers passing by!

The more buyers who view your home, the more likely you are to get an offer



PREPARING YOUR HOME

for photography and showings

In real estate optics are everything.

Give buyers the best impression possible by following the list below:

Inside the Home

- Turn on all lights
- Open all curtains and blinds to allow natural light in
- Close all closet doors
- Dust and vacuum - don't forget the ceiling fans!
- Toilet seats are down
- Make all of the beds, fluff the pillows, and smooth any bedskirts
- Clear bathroom countertops of all personal items, other than soap
- Store all pet food, water dishes, and crates in the basement or garage
- Remove magnets and papers from the kitchen refrigerator
- Clear all kitchen countertops - only one or two small appliances or decorative items
- Kitchen tables, coffee tables, end tables, and dressers should be cleared with the exception of a lamp, flower vase, or small decor
- Pack away personal photographs

Outside the Home

- Have the lawn trimmed, leaves raked, and bushes and trees pruned
- Clean up after any pets
- Put away garbage cans, hoses, garden tools, toys, bikes, etc. in the shed or garage
- If it's winter, ensure that all walkways, driveways, patios and decks are cleared and salted
- Open the umbrellas on your patio sets
- Turn on all outdoor lights
- Clear the driveway of cars closest to the house so they are not in any pictures
- Consider adding splashes of bright colors using potted flowers around the patio



LISTING PROCESS

Timeline

FIRST VISIT

Initial property tour

The agent who has been in contact with you will come to tour your property and give you advice on how to best prepare your home for sale. Having your home clean and tidy is helpful, but it does NOT need to be perfect at this point. We are looking for a general impression of your home and how it compares to others. We also hope to give you pointers on how to best prepare it for photos and showings.

SECOND VISIT

Presenting the CMA and providing further instructions

Upon returning to your home, the agent will now have a Comparative Market Analysis to discuss with you so the best list price for your home can be determined. Often, agents will email these to you ahead of time as well. In addition to determining the list price, your agent will also accomplish the following during this visit:

- Map out a complete listing timeline.
- Review showing procedures tailored to your needs and preferences.
- Discuss further tips and suggestions for preparing your home for the market.
- Provide and review all required paperwork including an estimated cost sheet showing the potential equity you may earn from the sale of your home and all liens, taxes and fees associated with the process have been satisfied.



LISTING PROCESS

Timeline

THIRD VISIT

Photo shoot and final preparations

The final visit before your home actively enters the market is usually to both stage and then photograph your home. Our team coordinates with our preferred photographers to schedule a time for photos, and then often one or two of us head over before that to decorate and provide finishing touches to your home the day of the photo shoot. (It's like the hair and makeup session for your home!) Additionally, we will also do the following at this visit:

- Measure all rooms for accurate listing records
- Collect all completed paperwork from our last visit
- Install the lockbox on your preferred door
- Put up the for sale sign!

FOURTH AND MOST EXCITING VISIT

Presentation of offers!

After your home has made an excellent impression on buyers and an offer(s) is received, your agent will then set up a time for offer review. It is best to do this in person, as offers - especially in a highly competitive market - can be rather complex. We do our best to break all offers down so you understand the true potential of what has been received, and educate you on all facets. Additionally, should you receive more than one offer, our guidance will help you compare and contrast the pros and cons of each. Choosing an offer is ultimately your decision, but it is best to be well educated on the contract that you are choosing.





COST TO SELL

My Home

This is often one of the first questions a seller will ask when listing their home. The fees are typically brokerage commissions, state taxes, property taxes and utility bills (when applicable). In this area, typically the entire commission will cost a seller 5.5 - 6% depending on the list price and location. 3% is our teams listing fee. The other 2.5%- 3% is paid to the brokerage of the buyers agent. Please note, paying a buyers agent is NOT a requirement, however it is strongly recommended. In Pennsylvania the real estate transfer tax is an additional 2% fee. Traditionally this is split between the buyer and the seller. Smaller costs would include the broker administrative fee, title company document prep fee, notary fee and final water and sewer payments if you have public utilities. Real estate taxes are also prorated to the day of closing. Below is a sample fee sheet on a \$300,000. home with a current mortgage of \$100,000.

Keller Williams Elite
Seller's Estimated Net Sheet courtesy of: **Ashley Marshall**

Mobile: 4843436496
ashley@ingramteam.net

Seller's Estimated Net Sheet

Seller:	John and Jane Doe	First Mortgage Payoff:	(\$100,000.00)
Property:	84 Clover Drive	Total Payoff:	(\$100,000.00)
Township / Borough:	Brecknock Twp	Sale Price:	\$300,000.00
County:	Lancaster County, PA	Gross Equity:	\$200,000.00
Settlement Date:	4/1/2024		

CHARGES PAID BY SELLER

Transfer Tax (1.000%):	\$3,000.00
Brokerage Commission: (6% + \$0.00):	\$18,000.00
Settlement:	\$150.00
Notary:	\$28.00
Broker Fee:	\$695.00
Certifications:	\$50.00
Express Shipping:	\$30.00
Final Water and Sewer:	\$150.00
Total Charges to Seller:	\$22,103.00

CREDITS TO SELLER

Municipal Tax:	\$159.15
County Tax:	\$511.17
School Tax:	\$772.72
Total Credits to Seller:	\$1,443.04

SETTLEMENT SUMMARY

Sale Price:	\$300,000.00
Mortgage Payoff:	(\$100,000.00)
Charges to Seller:	(\$22,103.00)
Credits to Seller:	\$1,443.04
Net Proceeds to the Seller	\$179,340.04

The above figures are estimated settlement costs only. These will be adjusted as of the date of final settlement, if necessary. I (we) acknowledge receipt of a copy of this information.

Seller: _____

Seller: _____

Date: _____

Date: _____



SALE PENDING *Now What?*

Have you accepted an offer and is your home now pending? Congratulations! After a successful run in an active market, here is what to expect during the “sale pending” process:

EARNEST MONEY DEPOSIT

Most buyers offer an earnest money deposit with their offer and on average will submit it within 5 days. This check is usually given directly to your agent or mailed to the Keller Williams Elite. Your agent will make sure this is handed in on time so the contract is still valid - you do not need to worry about it.

INSPECTIONS (If applicable)

Did the buyer of your home elect to have any inspections performed? If so, they need to be completed within 10 days (unless the contract stated otherwise). Look for a notification request on showing time for an inspector to come to your home. Your home no longer needs to be quite as picture perfect as it was during showings, but make sure the inspector has access to everything they need to check. It is also recommended that you not be present in your home during this time. The inspector will use the lockbox just as the showing agents did. Should any repairs/remediations need to be done via the results of the inspection - your agent will let you know and walk you through this process. You have the right to request a free copy of the inspection report should any repairs be requested.

APPRAISAL

If the future buyer of your home is obtaining financing to purchase the property, their lender will most likely require an appraisal be performed. Just as with the inspections, a certified appraiser will schedule this through showing time. With the exception of moving boxes, try to have your home be in “showing mode” and look just as great as it did when actively on the market. You want the appraiser to have a great impression of your home so they can justify the purchase price that has been offered. For this process, it is actually okay to be home, in fact, some appraisers prefer it! Often the appraiser may have questions for you while they tour the home so they can gain the most accurate information on the value of your property. You do NOT have the right to request a copy of the appraisal - this is property of the buyer.



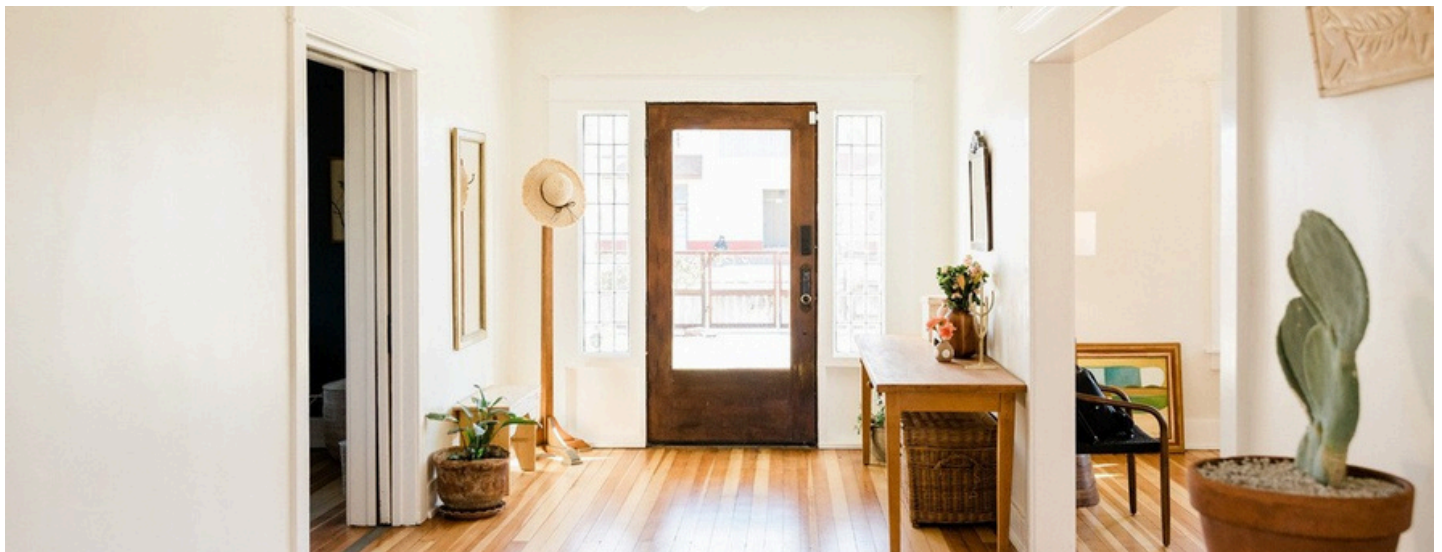
SALE PENDING Now What?

WALK-THROUGHS

Per the Agreement of Sale contract, the future buyer of your home is allowed to perform up to TWO walk-throughs prior to going to settlement. Similar to a showing, these will be scheduled in showing time and you will need to leave the home. The buyers' agent will accompany them. Oftentimes, buyers may schedule their first walk-through within a week or two of going pending on the home. Many buyers like to come in and measure for appliances, furniture, and window treatments that they now plan to buy as they make plans to move in. Sometimes, they may also want to bring along a trusted parent or their children to see the home that they are waiting to purchase. Not all buyers take advantage of this walk-through, but some do. On the other hand, nearly all buyers will do a final walk-through before closing on your home. This is often scheduled the day before or morning of closing. At this point, the buyer is checking on the following: Have all requirements for repairs/remediations from the inspections been completed? Has anything changed about the home since the sale went pending? For example, did you damage a wall or doorway while moving out furniture? Should the buyer and their agent find anything they feel needs to be addressed, your listing agent will be notified and guide you through this process.

TOWNSHIP REQUIREMENTS

Some townships/boros require a home to be inspected by them before it is transferred. Should this be the case where you live, your agent will let you know and help you set this up. You may be required to pay a fee to have your township inspect your home and any parts of your property that are accessed by the public, such as sidewalks. It is your responsibility to make any necessary repairs before your home can be properly transferred. Should this not be possible given a short timeline or issues due to the weather, arrangements can be made with the future buyer to have repairs made after they take possession by holding funds in escrow.





SALE PENDING Now What?

UTILITIES & BILLS

Once your home is pending, continue to pay all utility bills and taxes on your home. The title company coordinating your closing will check that all bills are paid in full within one or two days of settlement. Should you have paid any utilities or taxes that serve AHEAD OF TIME - into the new buyer's ownership - you will be REFUNDED at the settlement table. Should you have not yet made payments on taxes or utilities for the time while the home was occupied by you - you will OWE these on the day of settlement. All utilities/taxes are pro-rated accurately by the title company and you will have the opportunity to check these documents before closing for verification. Additionally, it would be wise to begin calling your utility companies and letting them know the date you will be leaving the home. Most likely, the buyer is doing the same and the provider will be able to coordinate the transfer of utilities to occur on the day of closing.

DAY OF CLOSING

Congratulations, you are about to officially sell your home! At this point, all furniture and personal items should have been completely cleaned out of your home. If your settlement time is early in the morning, it would be best to plan to be out the evening before if at all possible. If your settlement is later in the afternoon, plan ahead so your final morning at the home is just a few boxes or items to move out and you are done! Keep in mind that even though you may be rushing to get everything packed up and moved out, the future buyer is also planning to do a final walk through. You will need to provide time for them to come in for approximately 45-60 minutes and check on the status of the home. Additionally, the agreement of sale states that the home must be "broom swept" and "cleared of all debris" upon transfer of ownership. It is best to leave time once the home is empty to vacuum/sweep all floors and double check no small items were left behind - inside AND outside. The RL Ingram team offers a complimentary cleaning session per transaction and you are more than welcome to utilize our preferred cleaner to come in and prep your home for the future buyers.

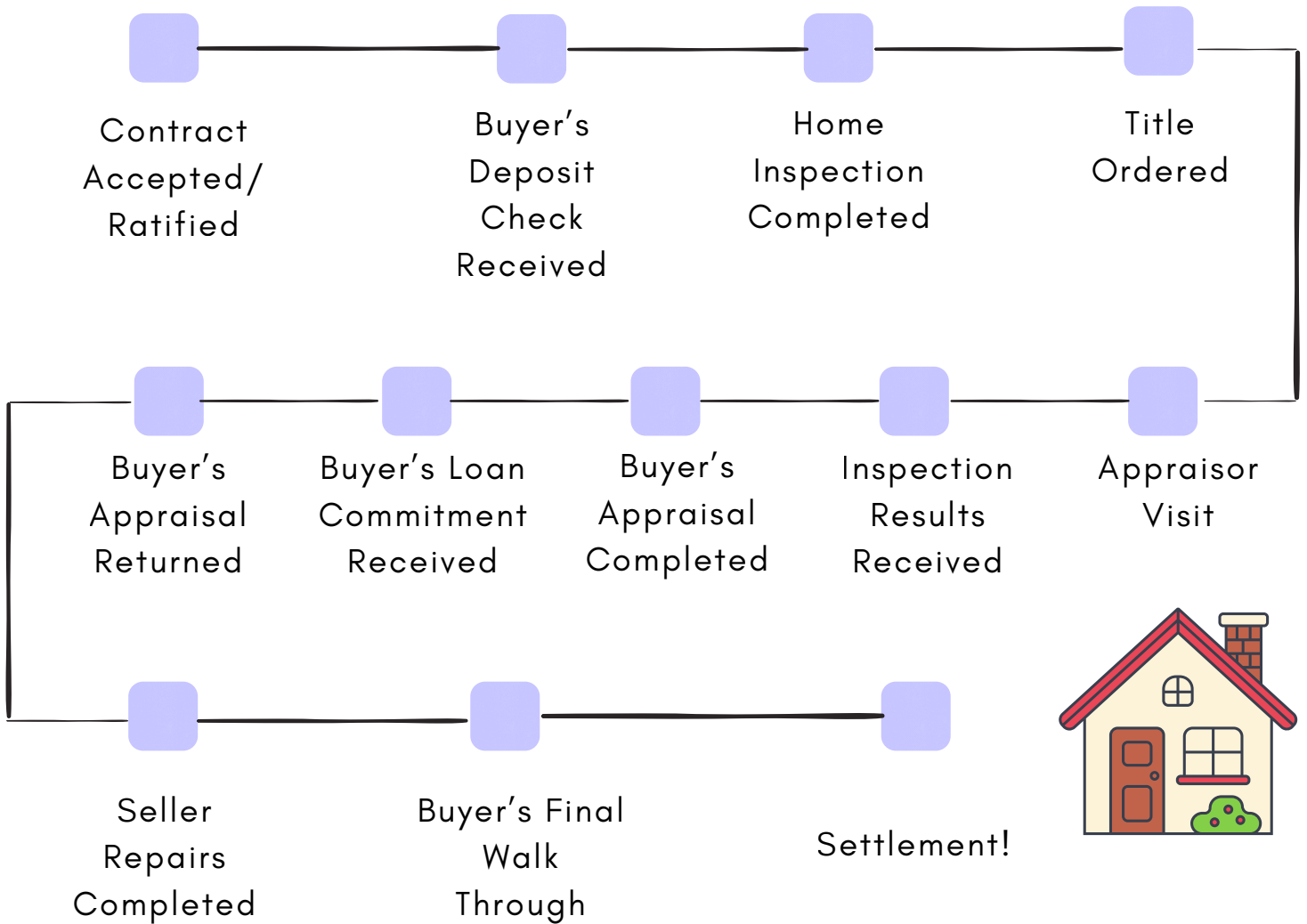
WELCOME THE NEW OWNERS

Remember that upon leaving settlement, the home is now officially the property of the buyers! You need to bring all items for them so they may return to what is now their home and have access to it. This should include:

Keys for any interior/exterior doors, including sheds and garages. Garage door openers. Manuals for any appliances or smart devices that stay with the home (preferred but not required). Make sure you disconnect your accounts on any electronic home devices such as Ring Doorbells, Security Systems, etc. It would be helpful to leave in the home or bring with you to closing any user manuals so the new homeowners will know how to set these up for their own use.



TRACK YOUR HOME SELLING JOURNEY





WHAT OUR CLIENTS are saying...

"As first time home buyers our expectations were low. We had heard horror stories from our friends and family about their home buying process and wanted to avoid a similar fate. Rachel quickly set our minds at ease in our initial meeting and she set out to help us find our dream starter home. She guided us through several homes until we finally stumbled onto the one that was perfect fit for us! With her expertise in her field she quickly negotiated us successfully through the buying process and got us into our first home. We are very thankful that we got to work with Rachel and her team. We couldn't have asked for a better experience."

-Mary Byerly

"It was my first time looking to buy a house and one of my coworkers referred me to Rachel Ingram. Rachel was awesome and was always willing to help with any questions or concerns that I had. She is very kind, patient, very understanding, and also professional. She's very knowledgeable and always keeping me updated on houses that are on the market. My experience from beginning to end overall with Rachel exceeded my expectation and if I have to do it all over again I would definitely have Rachel as my realtor. Thank you to Rachel and to her team! I would highly recommend her for anyone that is looking for a realtor."

- Pheng Sai

"Rachel is a truly exceptional professional and her team has done an excellent job in helping us get the house we wanted. As a first time home buyer, Rachel was very patient and has taken the time to explain the whole process. She is very knowledgeable of the local area and always up to date with the housing market status. If I will sell and buy another house she will be the one I will call first! Highly recommended."

-Adrian Pietreanu

"When I first met Rachel walking into the model home for the development I now live in, I wasn't sure where my first home buying search was going to go. As a first time home buyer at 23, it was very intimidating but exciting! Not knowing what I was doing or how to even go about applying for a mortgage and picking a house that I would make my home. Rachel took me under her wing and led the way. No matter what obstacles or challenges I would face in the process, she was always there. Someone to listen to and someone to count on. She walked me through the entire process and became a big support system for me alongside of my parents. There is no way I could have done it without her and I am forever thankful and blessed to have had her to share my experience with."

-Aubrey Mogel



FANTASTIC Vendors

Mortgage Lenders:

Guild Mortgage

Robert Cardina

Phone: 717-925-1770

Email: robert.cardina@guildmortgage.net

Lending Heights Mortgage

Todd Hummel

Phone: 610-401-4071

Email: thummel@hloans.com

Home Inspectors:

Inside and Out Home Inspections LLC

Adam Weber

Phone: 717-203-9453

Email: iandohomeinspections.com

Home Services:

Clean Bee Cleaning

Jessica Carrol

Phone: 717-283-7202

Clymer Landscaping

Eric Clymer

Phone: 717-475-3414

Email: clymerslandscaping.com

Title Companies:

Regal Abstract

Phone: 717-399-9600

Email: apace@regal-abstract.com

T.A. Elite of Pennsylvania

Phone: 717-553-0712

Email: elitepa@aelitepa.com

Professional Photography:

Ben Sauder Visuals

Ben Sauder

Phone: 717-475-1851

Email: ben@bensaudervisuals.com