

# Home Seller GUIDE

Tierra  
Antigua  
REALTY

SARAH CHRISTINE





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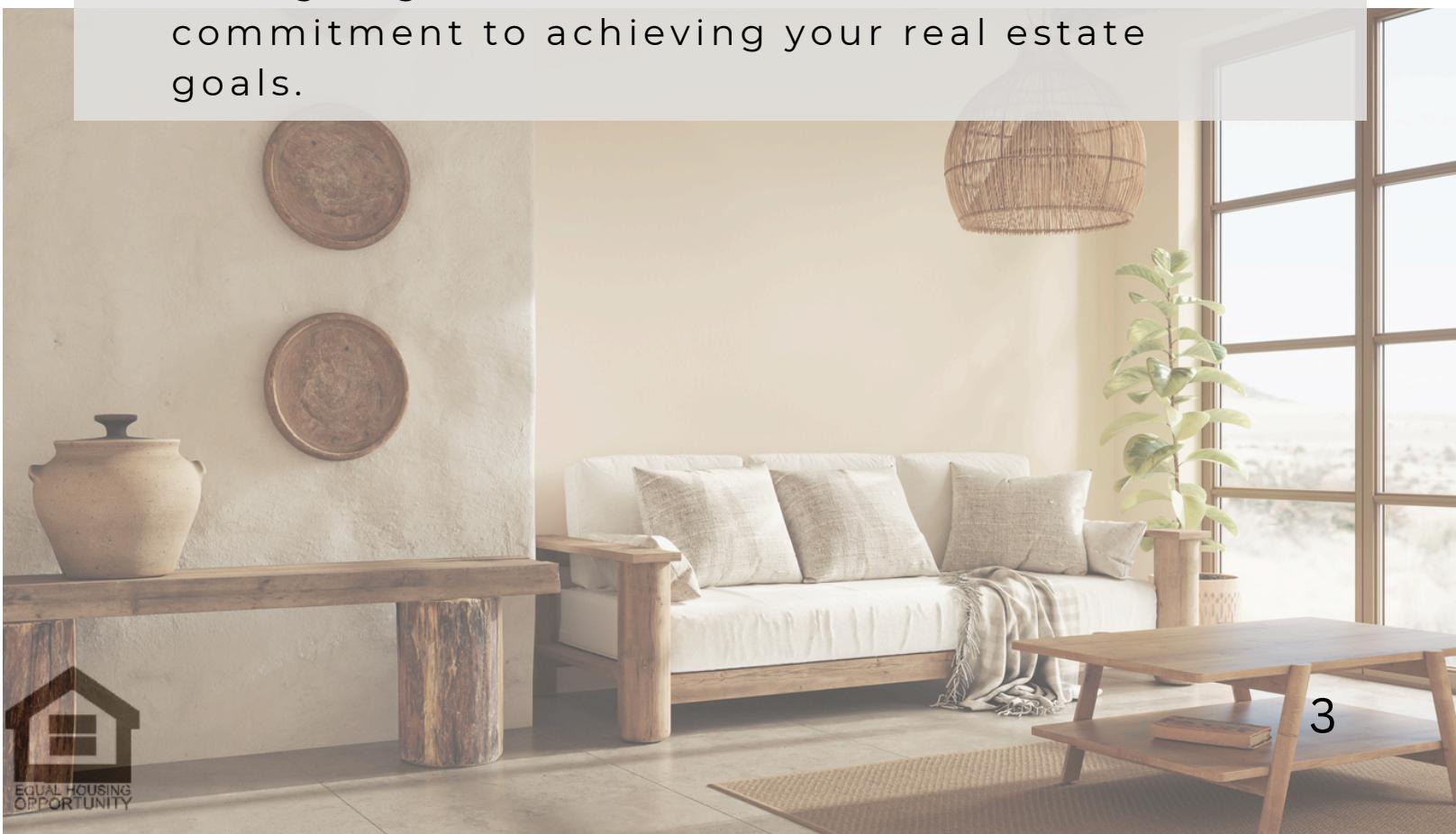


# Your Trusted Agent

## SARAH CHRISTINE

*hello*

Welcome! I'm Sarah, and I pride myself on being more than just a real estate agent – I am a dedicated guide for my clients through the journey of buying or selling their homes. With years of experience in the Tucson, AZ. real estate market, I bring a wealth of knowledge, strong negotiation skills, and a tireless commitment to achieving your real estate goals.





## SARAH CHRISTINE

*Tierra Antigua Agent*

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# Welcome Message

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Welcome to the exciting journey of selling your property!

I understand that deciding to sell your property can stir up a whirlwind of emotions: the anticipation of moving on to a new phase in your life, the excitement of showcasing your property to potential buyers, the hope of finding the perfect match, and perhaps a touch of apprehension about the intricacies of the selling process.

That's precisely why we've crafted this comprehensive Home Seller's Guide just for you!

My mission is to guide you through every step of this intricate process with clarity and ease. My goal is not only to ensure a successful sale but also to make the experience enjoyable and stress-free for you. For us, this journey is more than just a transaction; it's about helping you achieve your selling objectives and transition smoothly to your next adventure.

# Sarah Christine @ Tierra Antigua

As you embark on your real estate journey, it's important to know who you're partnering with. At Tierra Antigua we believe that understanding our background, mission, and objectives is key to building a strong, trusting relationship with our clients.

## Our history

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Founded in the heart of Tucson, AZ. in the early 2000s, Tierra Antigua emerged from a simple yet profound idea: to revolutionize the real estate experience for buyers and sellers alike.

## Our mission

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"To elevate the real estate experience in Southern Arizona by exceeding expectations and enhancing our community. We are dedicated to the personal and professional success of our agents, guided by unwavering values of honesty, professionalism, integrity and knowledge. We pursue excellence in every aspect of our business."

## The goals

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My primary goal is to redefine the essence of exceptional real estate service. We are committed to ensuring every client's satisfaction by offering personalized, informed guidance throughout their real estate journey.

# Transparency & Commitment to You

I am committed to providing complete transparency and open communication throughout the home selling process. My goal is to ensure you are fully informed, confident, and supported every step of the way as we work together to sell your home.

---

## **CLEAR AND OPEN COMMUNICATION**

**O1**

I represent your best interests and am dedicated to helping you successfully market and sell your home.

## **PROFESSIONAL GUIDANCE**

**O2**

I offer expert advice, market insights, and negotiation skills to ensure a successful and profitable sale.

## **TRANSPARENT COMPENSATION**

**O3**

I clearly outline the compensation structure upfront, ensuring you understand exactly how your agent is compensated.

## **COMPENSATION SCENARIOS**

**O4**

I will explain all potential compensation scenarios to ensure you fully understand how each situation may impact you.

## **FREQUENT UPDATES**

**O5**

I will keep you informed at every stage of the process, providing regular updates and clear explanations of any developments.

## **ACCESSIBLE INFORMATION**

**O6**

All relevant documents, agreements, and reports are shared with you promptly, ensuring you have access to all necessary information.

## **NO HIDDEN FEES**

**O7**



# TRANSPARENT COMPENSATION

## UNDERSTANDING HOW YOUR AGENT IS COMPENSATED

At Tierra Antigua, we believe in complete transparency regarding our compensation. It's important that you understand how we are compensated for the services we provide and that there are no hidden fees involved.

### HOW WE GET PAID?

**Compensation:** As your agent, I earn compensation based on the final sale price of your home. The buyer will negotiate compensation directly with the seller for their agent.

**Value of My Services:** My compensation covers a wide range of services, including photos, marketing your home, negotiating with buyers, and managing the entire sales process from listing to closing.

### ENSURING TRANSPARENCY

**Upfront Disclosure:** I will provide a clear and detailed explanation of my compensation structure from the beginning. Once we receive an offer, you as the seller will have full discretion to determine the buyer's agent compensation.

**No Hidden Fees:** I am committed to transparency, and there are no hidden fees or unexpected charges. All potential costs are disclosed upfront, ensuring you have a complete understanding of your financial commitments.



# COMPENSATION SCENARIOS

It's essential to understand the various compensation scenarios that might arise during your home purchase and how they could affect you:

## SELLER AGREES TO FULL COMPENSATION

In certain real estate transactions, the seller agrees to pay the full compensation for both the listing agent and the buyer's agent.

## SELLER AGREES TO PARTIAL COMPENSATION

**Scenario:** In some cases, the seller may offer less compensation to the buyer's agent.

## HOW IT'S HANDLED?

**Adjustment in Purchase Price:** The buyer may choose to slightly increase their offer to ensure their agent's services are fully compensated, or reduce the purchase price to offset the compensation at closing.

**Impact on You:** Depending on the approach, there could be a minor adjustment in the overall cost. We will discuss all options with you to ensure you make an informed decision.



# SELLER OFFERING NO COMPENSATION

**Scenario:** Occasionally, as a seller, you may choose not to offer any compensation to the buyer's agent.

## HOW IT'S HANDLED?

**Negotiation:** The buyer's agent will likely attempt to negotiate with you or your listing agent to reconsider offering a compensation.

**Direct Compensation:** If you choose not to offer compensation, the buyer would be responsible for covering their agent's fee directly.

## WHY REPRESENTATION MATTERS?

Ensuring you have professional representation is crucial. Our role is to protect your interests, provide expert advice, and negotiate the best possible terms. Our compensation reflects the comprehensive services we offer to achieve the best outcome for your sale.

SARAH CHRISTINE

YOUR TRUSTED AGENT



# Let's Sell YOUR HOME



# Home Seller's Road Map



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## ORGANIZE AND STAGE

Organize your home and remove excess items to create a clean, spacious feel. Arrange furniture and decor to showcase your home's best features.



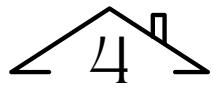
## RENOVATE REPAIR STAGE

Define home repairs and fixes. Complete repairs with high return on investment. Ask your agent about the fixes and repairs



## DECIDE SELLING PRICE

Research recently sold properties in your neighbor. Ask your agent about the market. View the Comparative Market Analysis report. Don't set a price higher than home value.



## GET PROFESSIONAL PHOTOS

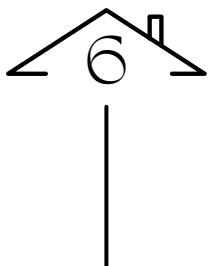
Remove all superfluous items to create more space. Remove family photographs. Remove children and pet toys. Deep clean.



## LIST YOUR HOME

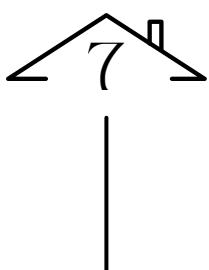
Your home will go live on the MLS, Zillow, Trulia etc. Market your home online & offline. Prepare your home for showing day.

# Home Seller's Road Map



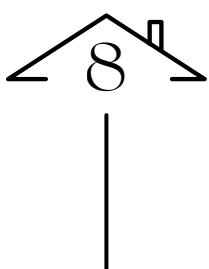
## **PREPARE YOUR HOME FOR SHOWING**

- Make beds, put all dishes away.
- Do laundry, sweep floors/vacuum carpets.
- Wipe down all countertops & sinks.
- Depersonalize your home.



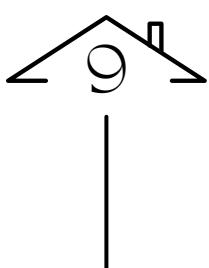
## **REVIEW AND NEGOTIATE OFFERS**

- Review all offers.
- Accept it, make a counter-offer or reject the offer.
- Look closely at closing dates, types or payment, and earnest money.



## **PURCHASE AND SALE AGREEMENT**

Confirm the specific conditions required for the sale to be finalized. Clarify the closing costs and identify which party is responsible for each expense. **Refer to the Home Seller's Guide for a detailed breakdown of costs.** Outline the circumstances that allow either party to legally terminate the contract.



## **APPRAISAL AND INSPECTION**

Understand your rights during the appraisal and inspection process. Ensure all responsibilities outlined in the sales agreement are fulfilled on your end. Once the inspection report is complete, be ready to negotiate repairs, concessions, or price adjustments based on the findings.



## **SIGN AND CLOSE THE SALE**

- Buyer's final walkthrough.
- Signing final documents.
- Prep for closing.
- Make the sale official.

# Real Estate terms

## Appraisal

An evaluation of a property's value conducted by a licensed appraiser is typically for the benefit of the lender.

## Broker

A person who has pursued education beyond the agent level, as required by state laws, and has passed a broker's license exam.

## Buyer's Agent

The real estate agent representing the buyer.

## Closing

The final step in executing a real estate transaction. The closing date is set during the negotiation phase, and is usually several weeks after the offer is formally accepted.

## Closing Costs

These are fees paid at the closing of a real estate transaction. This point in time called the closing is when the title to the property is conveyed (transferred) to the buyer.

## Compensation

The compensation given to real estate professionals for their services. It's usually a percentage of the property's selling price.

## Comparative Market Analysis

A report that includes sales of homes in the area similar to yours. It is used to help determine a reasonable asking price.

## Contingency

A condition that must be met in order for a real estate contract to become binding.

## Counteroffer

An offer made in response to a previous offer, in which the terms of the original offer are changed.

## Deed

A legal document that grants the bearer a right or privilege, providing proof of ownership of real estate property.

Sarah Christine



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# Real Estate terms

## Disclosure

**A statement by a seller or broker about a property's known defects.**

## Earnest Money Deposit (EMD)

**A deposit made by a buyer towards the down payment in evidence of good faith when the purchase agreement is signed.**

## Equity

**The amount of the home actually "owned". It's the current market value of a home minus the outstanding mortgage balance.**

## Escrow

**Refers to a third-party service that's usually mandatory in a home-selling process. An escrow holds onto funds and distributes them accordingly to process a close on a home.**

## Fair Market Value

**The price that a buyer would probably pay and a seller would accept, both being willing parties.**

## For Sale By Owner (FSBO)

**A property that's being sold without a real estate agent. The owner handles all aspects of the sale.**

## Home Inspection

**An examination of a real estate property's condition, usually performed by a professional home inspector.**

## Home Warranty

**A policy that covers the cost of maintaining household systems or appliances.**

## Listing

**A property listed for sale. The term "listing" also refers to the contract between the home seller and the real estate agent who will market the home.**

## Listing Agent

**The real estate agent representing the seller.**

## Mortgage

**A loan to finance the purchase of a home, where the property serves as the lender's security for the loan.**

*Sarah Christine*



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# Real Estate terms

## Multiple Listing Service (MLS)

**MLS** A tool that real estate brokers use to establish contractual offers of compensation and compile property data to share with other brokers.

## Offer

The price that a buyer suggests they are willing to pay for a property.

## Open House

An event during which potential buyers can tour a house that's for sale.

## Pre-approval Letter

A letter from a lender indicating that a buyer qualifies for a mortgage of a specific amount.

## Real Estate Agent

A professional licensed to negotiate and conduct real estate transactions.

## Short Sale

A sale of real estate in which the proceeds from selling the property fall short of the balance of debts secured by liens against the property.

## Staging

The act of preparing and showcasing residential or commercial property for sale.

## Title Insurance

An insurance policy that protects the holder from financial loss sustained from defects in a title.

## Under Contract

A term used to describe a home that has an accepted offer but the sale has not yet been completed.

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let's turn your  
dreams

*Into Reality!*

# Deciding to sell

The decision to sell your home is a significant one, and it often involves more than just a financial transaction. It could mean saying goodbye to a place filled with memories or taking the next big step in your life's journey.

## Timing

Timing plays a vital role in the real estate market. While homes can be sold at any time, certain seasons may prove more favorable. For instance, the spring season often sees increased activity as buyers look to move before the start of the new school year. Furthermore, understanding broader market conditions and economic trends can help you time your sale effectively.

## Financial Implications

Before deciding to sell, take a comprehensive look at your financial situation. This includes understanding your equity in the home, potential selling costs, and your options for your next home. You'll need to consider agent compensations, home repairs, staging costs, and closing costs in your financial planning.

## Future Plans

Are you planning to buy a new home after selling? Do you need to relocate for a job? Your future plans will significantly influence your decision to sell and your timing.

## Market Conditions

I'll provide an in-depth analysis of the current real estate market conditions. This will include looking at comparable home sales (comps), recent sale prices, and the average length of time homes stay on the market. We will also consider broader economic factors such as interest rates, employment rates, and economic forecasts that influence buyer behavior.



# Preparing for Sale

## Your Home

### First Impression

First impressions are everything when selling your home. A well-presented property can be the difference between a quick sale at a good price, and your home sitting on the market for weeks or even months. Here's how you can prepare your home to attract potential buyers:

**Deep Cleaning:** A clean home is an inviting one. A deep clean not only enhances the appearance but also signals to buyers that the property has been well-maintained.

**Decluttering:** Clutter-free spaces make rooms appear larger and more appealing. Consider temporarily storing excess belongings off-site.

**Staging:** Staging involves arranging furniture and decor to showcase your home's best features. While professional staging can be worth the investment, even minor adjustments can make a significant impact.

**Neutralizing:** Consider depersonalizing your home to help potential buyers envision themselves living there. This might mean painting over brightly colored walls or removing family photos.



#### Repairs and Improvements:

Address any necessary repairs to avoid potential buyers being deterred. Certain improvements, such as applying a fresh coat of paint, can also significantly enhance your home's appeal.

**Curb Appeal:** Don't underestimate the importance of the exterior. Landscaping, a fresh coat of paint, and clean gutters can all contribute to a positive first impression.





# Getting Ready to Sell

## A Practical Checklist for Homeowners

Preparing to put your house on the market? Even with the right asking price, presentation matters. A home that feels clean, spacious, bright, and well-kept often sells faster and for more. Use this guide to make sure buyers see your home at its best:

### **Make It Sparkle**

A spotless home tells buyers it's been cared for. Dirt and clutter only highlight flaws.

### **Clear the Clutter**

Declutter closets, storage areas, and living spaces. Donate, sell, or toss what you don't need. Open space makes rooms feel larger.

### **Freshen the Air**

Eliminate odors from pets, smoke, or cooking. Add pleasant scents—flowers, potpourri, or even baked goods—to create a welcoming atmosphere.

### **Brighten the Rooms**

Open curtains and blinds, raise shades, and use stronger bulbs (without glare). Light makes spaces feel bigger and more cheerful.

### **Repair and Replace**

Fix leaks, faulty switches, broken windows, or damaged screens. Buyers notice disrepair and may lower their offer.

### **Manage Pets**

Keep animals out of sight during showings. Some visitors may be uneasy or allergic.

### **Add a Coat of Paint**

Fresh paint is an inexpensive way to boost appeal. Stick to neutral tones like off-white for broad appeal.

### **Limit Distractions**

Arrange for kids to be elsewhere during showings. Buyers need quiet to focus.

### **Keep It Peaceful**

Turn off TVs and radios. If you want background sound, choose soft instrumental music. Close windows if outside noise intrudes.



## Home Showing Preparation Checklist

### EXTERIOR

Task	Notes
Tidy up outdoor areas and trash bins	
Ensure house numbers are clearly visible	
Touch up paint where needed	
Mow the lawn	
Trim overgrown bushes	
Weed flower beds	
Remove dead or dying plants	
Clear away cobwebs	
Pick up yard debris	
Fix or remove broken outdoor items	
Clean oil spots from driveway	
Replace worn welcome mat	

### CLEAN & WASH

Task	Notes
Wash windows and screens	
Clean blinds and curtains	
Scrub BBQ grill	
Wipe down outdoor furniture	
Sanitize pet areas	

### DECLUTTER & REARRANGE

Task	Notes
Remove personal photos	
Store religious and political items	
Pack away knick-knacks and toys	
Recycle magazines and newspapers	
Remove excess furniture and clothing	
Clear counters, closets, cabinets, and drawers	



## LIGHTING

Task	Notes
Replace bulbs in fixtures and lamps	
Check closet and garage lighting	
Ensure porch and carport lights work	

## CLOSETS

Task	Notes
Organize and declutter	
Remove broken hangers, shelves, rods, and lights	

## ALL ROOMS

Task	Notes
Clean around switches, knobs, and doors	
Wipe baseboards, walls, and floors	
Wash windows, sills, and tracks	
Dust ceiling fans and light fixtures	
Clean lamps, furniture, and shelves	
Vacuum vents and replace air filters	
Wipe thermostats, outlets, and cords	
Polish mirrors, picture frames, and TV screens/remotes	

## KITCHEN

Task	Notes
Clean inside/outside of cabinets, drawers, and appliances	
Sanitize sink, faucet, and trash can	
Freshen garbage disposal gasket	
Remove excess items from all surfaces	
Replace broken or worn items	

## BATHROOMS

Task	Notes
Clean all surfaces, fixtures, and trash cans	
Remove clutter from counters, cabinets, and drawers	



EQUAL HOUSING  
OPPORTUNITY

Replace damaged or worn items	
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#### BATHROOM DETAILS

Task	Notes
Remove soap scum and hard water stains	
Replace missing towel bars, toilet paper holders, and curtain rods	
Fix or replace toilet seats, knobs, drawer pulls, and bulbs	

#### GARAGE / CARPORT / SHED

Task	Notes
Clear floors, shelves, drawers, and counters	
Remove broken or worn items	
Sweep and clean oil stains	
Remove cobwebs	

#### LAUNDRY AREA

Task	Notes
Declutter all surfaces	
Replace broken or worn items	
Clean washer, dryer, and lint trap	

#### BASEMENT

Task	Notes
Remove clutter from all areas	
Replace broken or worn items	
Sweep and remove cobwebs	

#### HEATING & AIR CONDITIONING

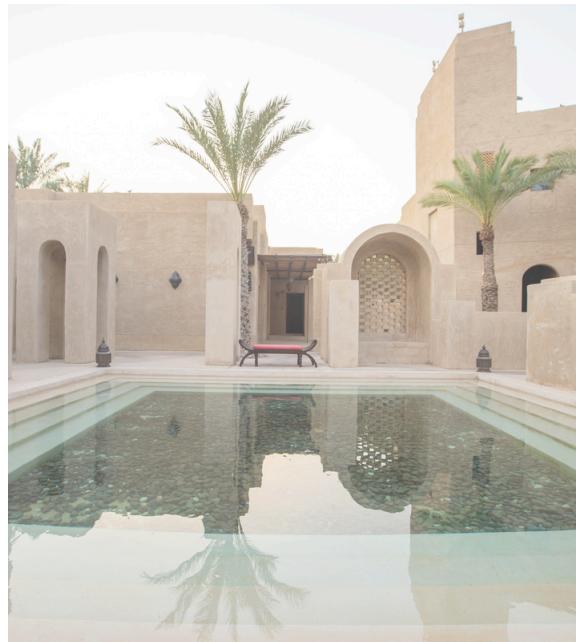
Task	Notes
Clean the unit	
Replace air filter	

# Pricing Strategy



# Setting the right *Price*

One of the most critical aspects of selling your home is determining the right asking price. Pricing your home correctly from the start can make the difference between a swift, lucrative sale and a drawn-out process with multiple price reductions.



## *Understanding the Market*

The real estate market is driven by supply and demand, which varies by location, season, and economic climate. As your agent, I will help you understand the current market conditions and how they should influence your pricing strategy.

## *Comparative Market Analysis (CMA)*

A Comparative Market Analysis (CMA) examines the prices at which similar properties in the same area have recently sold. The CMA is the best indicator of what buyers are willing to pay for a home like yours.

## *Home's Unique Features*

While the CMA provides a base, we'll also consider the unique aspects of your home. Upgrades, additional features like a pool or a large garden, and the overall condition can add value.

## *Market Trends*

Broader market trends can impact your home's price. For instance, low mortgage rates can lead to increased buying power, potentially allowing for a higher asking price.



Remember, setting the right price is both an art and a science. It's about understanding the data behind recent sales while also factoring in the unique qualities of your home. As your real estate agent, my role is to guide you in setting a price that meets your objectives, backed by a deep understanding of the market.

# Understanding Seller

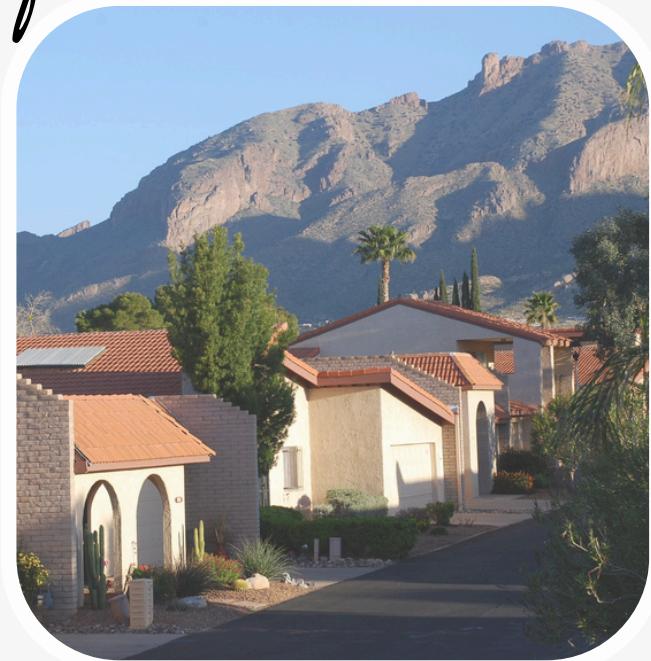
When selling your home, it's crucial to fully understand the financial implications involved. Your net proceeds from the sale will be the selling price minus any outstanding mortgage balance, closing costs, and other expenses.

**Agent compensations:** Real estate agent compensations are typically the largest selling cost and is split between the buyer's and seller's agents.

**Home Repairs or Improvements:** You might choose to invest in certain repairs or improvements to increase your home's appeal. These costs should be factored into your budget.

**Closing Costs:** As the seller, you're typically responsible for several closing costs, which can include a number of fees, such as transfer taxes, title insurance, escrow fees, and notary fees. Generally, you can expect these to total about 1-3% of the sale price.

# Finances



**Staging Costs:** If you decide to professionally stage your home, this will be an additional cost to consider. Staging can often help a home sell faster and for more money, but it's essential to weigh the potential return on investment.

**Capital Gains Tax:** If your home has significantly appreciated in value, you might have to pay capital gains tax on the profit from the sale. However, there are exclusions and tax breaks available for selling primary residences, so it's advisable to consult with a tax professional.



Let's list your *Property*



# Listing your *home*

*Listing your home effectively is a critical step in attracting the right buyers and getting the best price. Here are the key components of a successful listing:*



*High-quality photos and a virtual tour can make your home stand out online, where most buyers start their search. They showcase your home's best features and give potential buyers a sense of what it's like to live there.*

*The listing description should highlight the unique features and selling points of your home. It's not just about listing facts; it's about telling a story that makes potential buyers want to see your home in person.*

*The listing price should be competitive, based on the comparative market analysis (CMA), your home's unique features, and current market conditions.*

*Accurately list important details such as square footage, the number of bedrooms and bathrooms, lot size, location, upgrades, and unique features.*

*Once the listing is live, it's time to attract buyers. This might involve advertising on real estate websites, social media platforms, direct mail campaigns, open houses, or private showings.*

*Be prepared for inquiries and showings. Timely responses and flexibility in scheduling visits can make the difference in securing the right buyer.*

# Listing for home



## MLS Listing

**Getting your home listed on the MLS is essential. This platform is used by real estate agents to find homes that match their buyers' criteria and also syndicates to numerous online real estate sites.**

## Market Timing

**The timing of your listing can significantly impact your sale. Certain times of the year, or even specific days of the week, can generate more buyer interest. As your agent, I can provide advice on the best timing based on local market trends.**

## Home Inspection

**Having a pre-listing home inspection can uncover any issues that might impede a sale. It offers the chance to address necessary repairs beforehand, allowing you to present potential buyers with a home in excellent condition.**

# Cleaning Decluttering Staging



*These steps are essential for showcasing your home's strengths, creating a sense of spaciousness, and enabling potential buyers to envision themselves living in the space. They are crucial in distinguishing your home from the competition, potentially leading to faster sales and more competitive offers.*



# Let's Clean

## Your Home

*Cleaning: An immaculate home speaks volumes about its upkeep. Begin with a thorough deep clean, paying extra attention to high-traffic areas such as the kitchen and bathrooms, as well as often overlooked spots like baseboards and light fixtures. For a truly pristine environment, consider hiring professional cleaners. This step helps ensure that potential buyers encounter a spotless, fresh-smelling home upon their visit.*



# Decluttering your Home

*A cluttered space can detract from your home's features and make rooms appear smaller. Start by removing excess items from countertops, closets, and rooms. Less is more—the aim is to create an open, inviting space where potential buyers can envision their own belongings. Consider renting a storage unit for larger items that you're not ready to part with but that don't serve a purpose during showings.*



# Staging



*Staging: Staging is the art of arranging furniture and decor to highlight your home's best features and potential. Professional stagers understand buyer psychology and market trends, making them invaluable assets. If professional staging isn't feasible, there are still plenty of ways to maximize your home's appeal:*

- Arrange furniture to create a sense of space and flow in each room.
- Use lighting to create a warm, welcoming atmosphere.
- Add some neutral decor to make your home feel inviting without being overly personal.

*Each of these steps plays a crucial role in presenting your home in the best possible light. A clean, clutter-free, and strategically staged home can dramatically enhance its appeal to potential buyers, leading to faster sales and better offers.*

# Property Marketing

Successfully selling your home involves a strategic approach to promotion, reaching potential buyers across a variety of mediums. Here's how we'll market your property:

## Online Advertising

We'll list your property on popular real estate websites and use targeted social media campaigns to capture the attention of potential buyers.

## Postcards and Flyers

I'll design and distribute attractive postcards and flyers that highlight the unique features of your home. These can be mailed directly to potential buyers or distributed at strategic locations.



## Open Houses and Private Showings

Allowing potential buyers to experience your home firsthand can be a powerful selling tool. We'll coordinate these visits to fit with your schedule.

## Signs

A professional and eye-catching "For Sale" yard sign can attract passersby and spark interest in your home.

## Social Media Promotion

We'll create engaging posts and eye-catching graphics to reach potential buyers. Instagram's visually driven platform is ideal for showcasing your home's aesthetics.

# Showing your *Property*

Showing your home to potential buyers is a crucial part of the selling process. This is when buyers get to see and feel what it would be like to live in your home. Here's how we can make the most of this opportunity:

**Scheduling Showings:** We'll work together to schedule showings at times that are convenient for you, while also being considerate of when potential buyers are most likely to be available. This often includes evenings and weekends.



## OPEN HOUSES

**Open Houses:** Open houses can be an effective way to get a large number of potential buyers through your door. We'll plan these strategically to generate maximum interest.

## PREPARING FOR SHOWINGS

Prior to each showing, we'll ensure your home is clean, tidy, and well-lit. It's often a good idea to vacate the property during showings, allowing potential buyers to comfortably explore and envision themselves living in the space.

## PROVIDING PROPERTY DETAILS

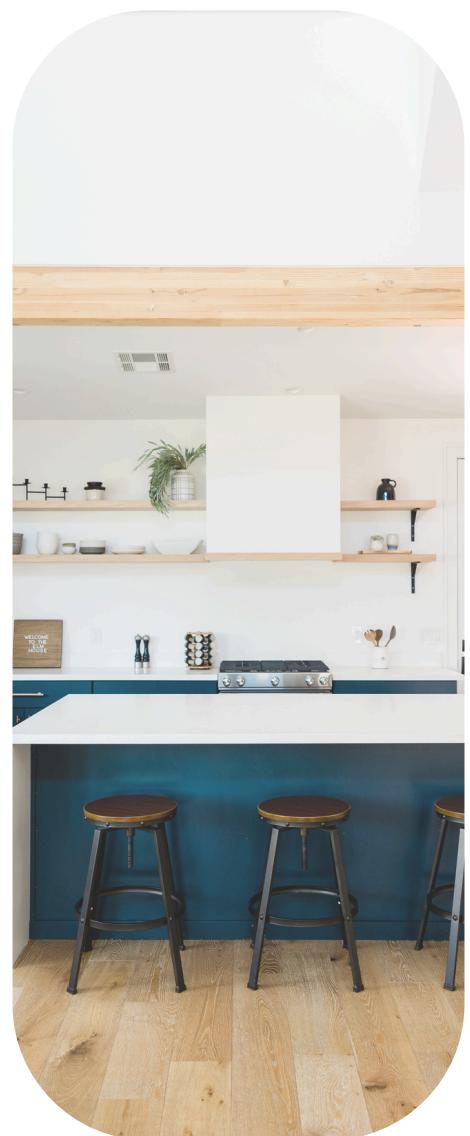
During showings and open houses, we'll provide potential buyers with a fact sheet that details your home's key features, upgrades, and selling points.

# Receive and Review *offers*

Once we begin receiving offers on your property, it's important to carefully review each one to understand its merits and potential drawbacks. Here's what this process entails:

**Understanding the Offer:** Each offer will include the proposed purchase price, financing details, closing date, contingencies, and any additional requests or conditions. It's crucial to understand all these elements before deciding how to respond.

**Evaluating the Offer:** Not all offers are created equal. A higher purchase price might be attractive, but the offer could also include contingencies or financing that is less secure. On the other hand, a slightly lower offer with fewer contingencies or a quicker closing date might be more appealing, depending on your circumstances.



# Receive and Review offers

Once we begin receiving offers on your property, it's important to carefully review each one to understand its merits and potential drawbacks. Here's what this process entails:

**Buyer Pre-qualification:** Consider the buyer's pre-qualification status. Buyers who have been prequalified or pre-approved for a mortgage may be more likely to secure financing quickly and close the deal.

**Reviewing Multiple Offers:** If you receive multiple offers, we'll review each one carefully. Sometimes, it can be advantageous to counteroffer multiple potential buyers to create a bidding war.

**Making Decisions:** After reviewing each offer and considering all aspects, you'll need to decide whether to accept an offer, make a counteroffer, or reject the offer outright.



**Negotiations:** If you decide to counteroffer, we'll enter into negotiations with the buyer. This is a normal part of the process where both parties work to reach agreeable terms.

Each offer represents a potential sale, so it's crucial to review them carefully. As your real estate agent, I will guide you through this process, helping you understand the nuances of each offer and advising on the best course of action to reach your selling goals.



# Art of Negotiations

# Mastering the Negotiations

*Negotiating the sale of your home may feel like a high-stakes poker game, but there's no need for concern. With the right strategy and maintained composure, you can navigate this stage proficiently.*

## *Understand the Dance*

**Negotiation is a two-way street. When you respond to an offer with a counteroffer, the potential buyer can accept it, counter it, or walk away. The back-and-forth can continue until you either land on agreeable terms or decide to part ways. Remember, it's a process!**

## *Know Your Non-Negotiables*

**Before negotiations begin, identify what matters most to you in the deal. Is it the sale price? A firm closing date? The removal of certain contingencies? Defining your priorities upfront will give you a roadmap to follow during negotiations.**

## *Keep Calm and Carry On*

**Selling your home can tug at your heartstrings. It's only natural - you've made memories here! But when it comes to negotiation, try to keep emotions in check and approach the process as you would any business transaction.**



# Mastering the Negotiations

*Negotiating the sale of your home may feel like a high-stakes poker game, but there's no need for concern. With the right strategy and maintained composure, you can navigate this stage proficiently.*

## *Patience is a Virtue*

*Just as Rome wasn't built in a day, your negotiation likely won't conclude swiftly. Patience can be your greatest asset during this time. It helps prevent hasty decisions and enables you to wait for the best possible deal.*

## *Use Your Secret Weapon*

*Having a seasoned agent during negotiations can prove invaluable. As an experienced market insider, I will champion your interests and provide counsel based on extensive industry expertise.*

## *Play Nice*

*While it may seem obvious, it's crucial to maintain professionalism and respect toward potential buyers. Even if the process encounters setbacks, it's important to remember that everyone is aiming for the same outcome: a successful home sale.*



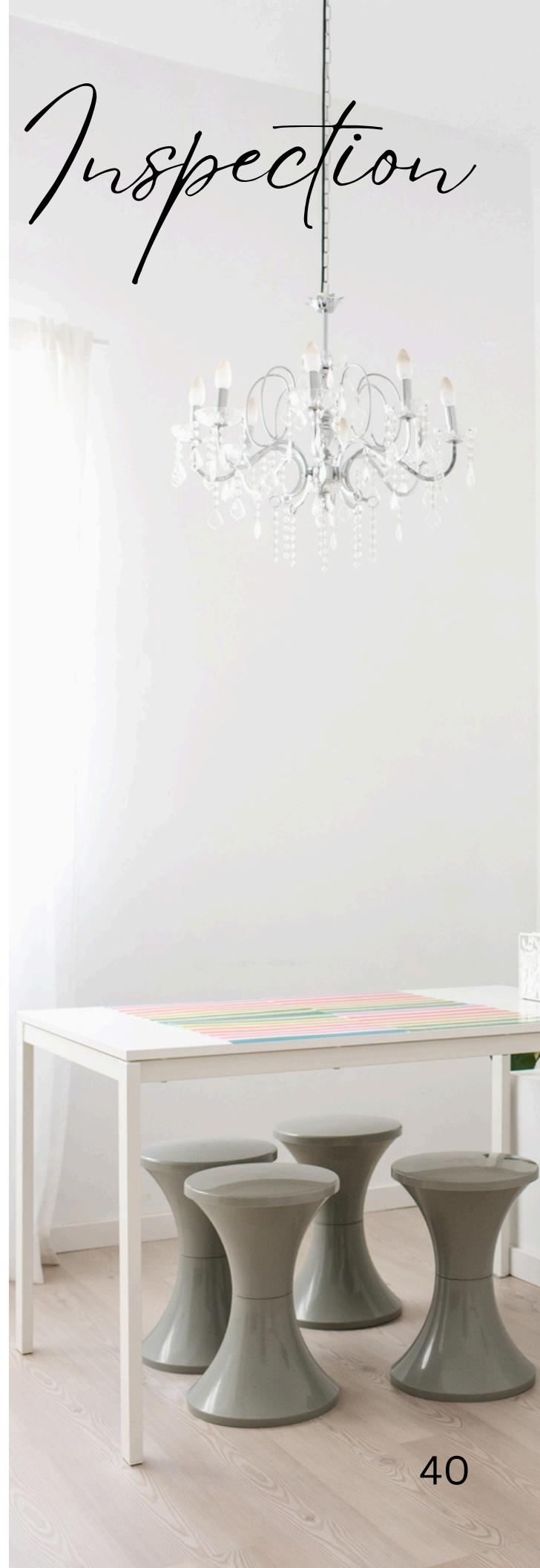
# Undergoing ~~the~~ the Inspection

After an offer on your home is accepted, it's time for one of the most critical stages in the home selling process—the home inspection. Don't worry; we've got you covered on what to expect.

**Understand the Purpose:** Home inspections are designed to protect the buyer from any unforeseen issues with the property. The inspector will conduct a thorough examination of your home, looking for anything from structural problems to minor maintenance issues.

**Be Prepared:** Ensure your home is clean and accessible for the inspection. Clear away any clutter that might hinder the inspector's access to areas like the basement, attic, and electrical panels.

**Expect Some Findings:** No home is perfect, and inspectors are trained to find issues. It is entirely normal if the report comes back with a few (or several) items.



# Your Home's Value Revealed

# Appraisal

It's a moment of anticipation in the home-selling process: the appraisal! This key step provides a concrete figure for your home's value. Here's a brief rundown of what to expect:



## The Basics

An appraiser, hired by the buyer's lender, will evaluate your home based on a variety of factors, including size, condition, and recent comparable sales, to determine your home's current market value.

## Preparation

Just as you'd stage for a showing, ensure your home is clean and presentable for the appraisal. Highlight any recent upgrades or renovations you've made—they can add to your home's value.

## The Outcome

The appraisal report will come in one of three ways: at value, above value, or below value. If it's at or above the contract price, great! If it's below, don't panic. We can negotiate with the buyer or contest the appraisal.

## Know Your Options

Remember, if the appraisal comes in lower than the sale price, it's not the end of the road. You can reduce your price, or the buyer can bring more money to the table. Sometimes, a second appraisal might be an option.



# The Closing Process

## 7 Final Steps

**7. The title insurance policy:** is issued and sent to both the buyer and the lender, completing the transaction.

**6. Disbursement & Recording:** Payments are made to all parties as outlined in the settlement statement. The deed and loan documents are sent to the county for recording.

**5. Signing the Paperwork:** Buyers and sellers sign all required documents, including the deed, settlement statement, and loan paperwork (if applicable).

**4. Settlement Statement Preparation:** Once invoices and loan documents are received, the settlement statement is drafted. It outlines the final financial details for both buyer and seller.

**3. Inspections & Documentation:** Over the next few weeks, inspections take place, repairs may be negotiated, and documents are collected from lenders, HOAs, and lienholders. Prompt responses from buyers and sellers help keep everything on track.

### 2. Confirm Ownership:

A title search verifies the legal owner and checks for any liens or assessments. This ensures the property can be legally transferred to the buyer.

**1. Start the Process:** The signed contract and earnest money are delivered to the settlement agent (often the title company). They begin gathering key details like taxes, loan payoffs, and lien information.



# Preparing for Closing

## Final Countdown!

You've made it! The journey of selling your home is nearing its end, and closing day is almost here. But before that day arrives, there are a few crucial steps to prepare for. Here's what you need to know:



**Understand the Closing Disclosure:** This document outlines all the costs for both the buyer and seller related to the closing. Review it carefully. As your real estate agent, I'll help ensure everything is correct and as expected.

**Funds for Closing:** If you owe any funds at closing, be prepared to provide these in the form required by the escrow company, typically via a cashier's check or wire transfer.

**Gather Necessary Documents:** Bring all necessary paperwork to the closing, such as identification, copies of pertinent contract documents, and keys to the property.

# Last Look: Final Walkthrough

*The final walkthrough is the last milestone before the finish line in your home-selling journey. Here's what to expect:*

**Purpose:** The final walkthrough gives buyers the opportunity to verify that the home's condition remains unchanged since their last visit and to ensure that all agreed-upon repairs were completed.

**Preparation:** Ensure the home is clean and vacant, except for any items included in the sale. Documentation of completed repairs should be provided for the buyer's reference.

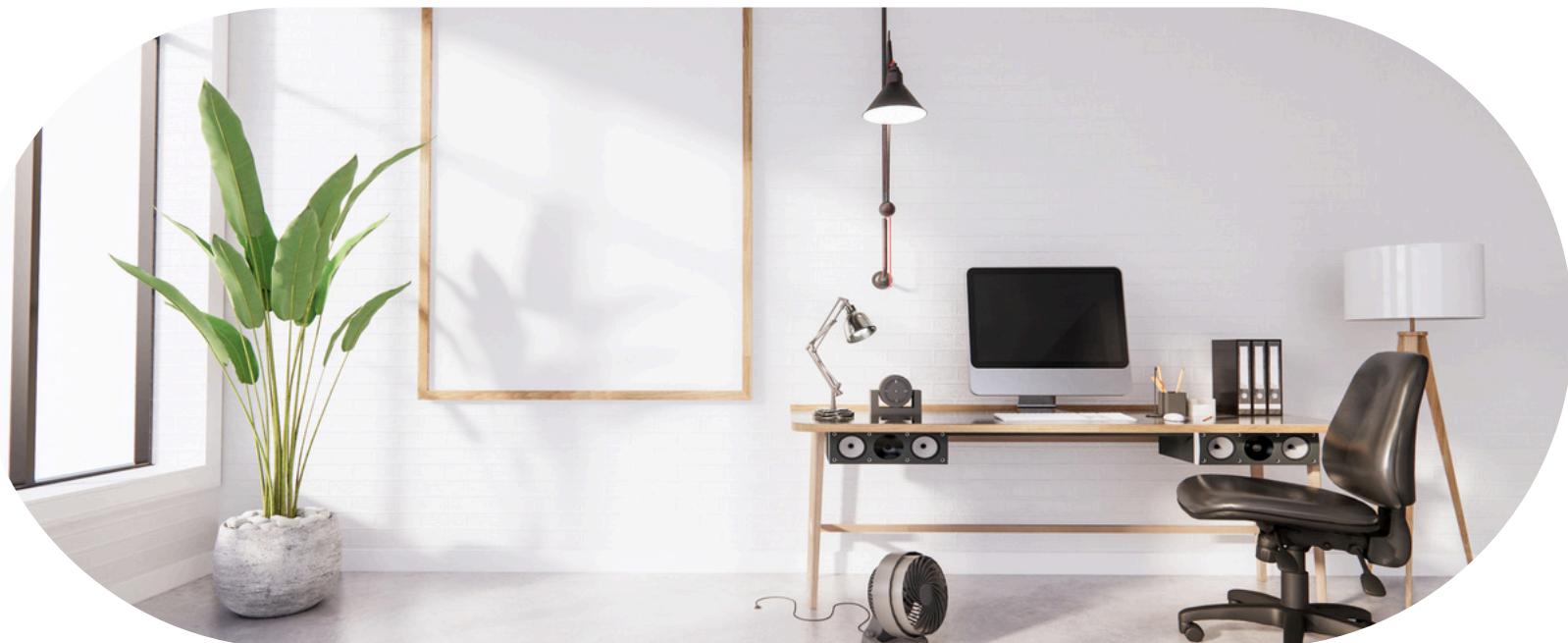
**Timing:** Typically, the final walkthrough occurs one to three days before closing. This timing allows any issues to be addressed before the transaction is finalized.

**Problem-Solving:** If the buyer identifies new issues, don't panic. Solutions can range from negotiating a price reduction to addressing the issues before closing.



# Dealing with Unforeseen Issues

*In the home-selling journey, surprises can and do occur, but don't fret. From sudden repairs to renegotiations, your real estate agent (yours truly) is equipped to handle these bumps in the road.*



*We'll work together to address issues swiftly, keeping your sale on track. Remember, a hurdle is just another opportunity for problem-solving and growth.*

# The Grand Finale!

## Closing day

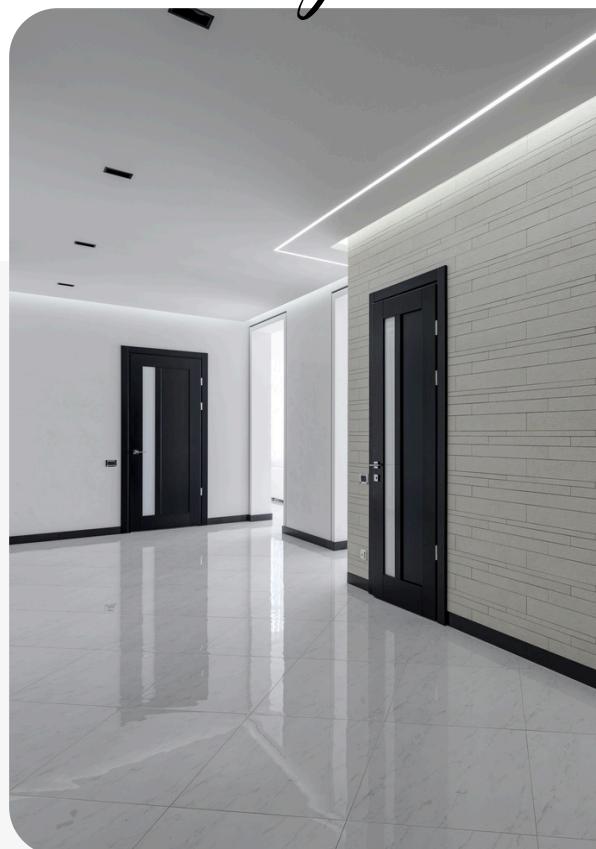
*Congratulations! You've made it to the end of your home-selling journey: Closing Day. This is the day when ownership of your home officially transfers to the buyer. Here's a brief rundown:*

*The Closing Table: Closing usually takes place at the office of an escrow agent, closing agent, or title company. All parties involved in the transaction will be present, and it's where you'll sign the final paperwork.*

*Bring Necessary Items: Don't forget your photo ID and any other documents relevant to the sale. Be ready to hand over keys, garage remotes, and any other devices the new owners will need.*

*Review the Documents: You'll be signing a lot of legal documents, mainly the deed of the home, which transfers ownership to the buyer, and the closing statement, which itemizes the financial transactions enacted in the process.*

*The Final Farewell: Once all the documents are signed and payments are exchanged, you've officially sold your home!*





# *closing* DOCUMENTS

The necessary documents for closing on a home may vary depending on your specific situation and location, but here's a general list of documents you can expect during the closing process.

**PROPERTY DEED**

A legal document that proves ownership of the property. Make sure you have the original or a certified copy.

**PROPERTY SURVEY**

A document showing the legal boundaries of the property, including any improvements or encroachments.

**TITLE INSURANCE POLICY**

This document protects the buyer and lender against any claims or disputes over the property's title.

**MORTGAGE PAYOFF STATEMENT**

A document from your mortgage lender that shows the outstanding balance of your mortgage and any fees associated with paying it off.

**TRANSFER TAX DECLARATIONS**

Documents required by local or state authorities for tax purposes when transferring ownership of the property.

**HOMEOWNERS ASSOCIATION (HOA) DOCUMENTS**

If applicable, provide the buyer with copies of HOA bylaws, rules, financial statements, and any other relevant documents.

**PROPERTY TAX STATEMENT**

A document showing the current property taxes and any unpaid amounts or liens.

# *closing* DOCUMENTS



The necessary documents for closing on a home may vary depending on your specific situation and location, but here's a general list of documents you can expect during the closing process.

## **UTILITY BILLS**



Provide copies of recent utility bills to help the buyer understand the costs associated with maintaining the property.

## **HOME WARRANTY**



If offering a home warranty, provide the buyer with the warranty documentation and contact information for the warranty company.

## **SELLER'S DISCLOSURE STATEMENT**



A legally required document in which you disclose any known issues or defects with the property.

## **PEST INSPECTION REPORT**



If required by the buyer or their lender, provide a copy of the pest inspection report.

## **CERTIFICATE OF OCCUPANCY OR COMPLIANCE**



If required by local laws, provide the buyer with the certificate that confirms the property meets local building codes.

## **RECEIPTS FOR REPAIRS OR IMPROVEMENTS**



Provide the buyer with receipts for any repairs or improvements made to the property, especially those requested during the inspection process.

## **FINAL WALKTHROUGH**



A list of items the buyer should review during the final walkthrough to ensure the property's condition has not changed since the initial inspection.

# *closing* DOCUMENTS



The necessary documents for closing on a home may vary depending on your specific situation and location, but here's a general list of documents you can expect during the closing process.

## **CLOSING STATEMENT OR SETTLEMENT STATEMENT**

A detailed accounting of all the financial transactions between the buyer, seller, and lender, including credits, debits, and the final amount due at closing.

## **BILL OF SALE**

A document that transfers ownership of any personal property included in the sale, such as appliances, window treatments, or outdoor furniture.

## **KEYS, GARAGE DOOR OPENERS, & SECURITY CODES**

Ensure you have all keys, garage door openers, and security codes ready to hand over to the buyer at closing.

## **CONTACT INFORMATION**

Provide the buyer with a list of important contact information, such as utility companies, local schools, and emergency services.

## **ADDITIONAL DOCUMENTS**

- .....
- .....
- .....
- .....
- .....
- .....

## Moving Checklist

### SIX WEEKS BEFORE

- Create an inventory sheet of items to move.
- Research moving options (DIY vs. moving company).
- Request moving quotes from multiple companies.
- Discard unnecessary items (yard sale or donate).
- Gather moving boxes and packing materials.
- Contact insurance companies (Life, Health, Fire, Auto) to cancel/transfer policies after escrow closes.
- Seek employer benefits if move is work-related.
- Contact new school for registration if changing schools.

### FOUR WEEKS BEFORE

- Contact utility companies to set turnoff date, seek refunds, and provide new address.
- Obtain medical records from doctors, dentists, and specialists.
- Check cupboards, refrigerator, and freezer to use perishable food.
- Service small engines by draining gas and oil.
- Transfer jewelry and valuables to a safety deposit box.
- Return borrowed or rented items; collect items loaned to others.

### ONE WEEK BEFORE

- Plan itinerary and arrange sitters for kids and pets.
- Visit USPS for change of address form.
- Notify bank of address change; prepare money order for movers.
- Service automobiles for long-distance travel.
- Cancel remaining services (newspapers, lawn care, etc.).
- Begin packing for new location.
- Set aside travel items and essentials not to be packed in moving truck.
- Check furniture for scratches and dents before moving day.
- Prepare floor plan for new home.

### MOVING DAY

- Review the house (closets, attic, basement) to ensure nothing is left.
- Sign the bill of lading after confirming items are packed.
- Accompany mover while truck is weighed if possible.
- Double check mover has new address and contact info.
- Vacate home: turn off utilities, lock doors/windows, notify real estate agent.

## Moving Address Change Checklist

### FINANCIAL INSTITUTIONS

- Bank and credit unions
- Credit card companies (including department store cards)
- Lenders (mortgage, home equity, auto, student)
- Insurance companies (health, renters, auto, home, medical, dental, disability, life)
- Retirement accounts (pension plan, 401(k), retirement accounts)
- Investment services (Wealth Management)
- Tax authorities (IRS, state and local)

### UTILITIES

- Phone services (cellular, landline)
- Internet service provider
- Cable/satellite TV provider
- Water (water delivery, water service)
- Sewer
- Gas
- Electric
- Trash/recycling
- Other (e.g., propane, home utilities)

### GOVERNMENT AGENCIES

- Department of Motor Vehicles
- Social Security Administration
- Voter registration
- USPS (submit a Change of Address form)

### JOBs

- Current employer
- Former employers (for W-2s, retirement accounts, cards)
- Unions
- Professional organizations
- Licensing boards
- Pension plans
- Payroll services

### HEALTH

- Doctors, dentists, specialists
- Veterinarian
- Health insurers (HMOs, DMOs, agencies and brokers)

### SERVICE PROVIDERS

- Cable company
- Phone company
- Housecleaning service

## Moving Address Change Checklist

- Childcare providers
- Lawn care
- Pet care (boarding center, pet sitter, baby sitters)
- Pest control
- Security company
- Storage facility
- Other

### LAWYERS

- Attorneys
- Legal aid services

### AUTOMOTIVE

- Car insurers (insurance agencies and brokers)
- Car loan providers (banks, credit unions)
- Car registration (DMV)
- Roadside assistance (AAA, AARP, or similar)
- Car repair shops
- Car dealerships (especially if leasing)

### MEMBERSHIPS

- Gym/fitness clubs
- Religious organizations
- Community organizations (neighborhood associations, clubs)
- Alumni associations
- Charities
- Subscription services (magazines, newspapers, etc.)
- Retail stores (loyalty programs, memberships)
- Online retailers (Amazon, eBay, etc.)
- Other

### OTHER

- Air miles reward program
- Video rental services
- Children's schools

## NOTES

