

# HOME *Seller's* GUIDE



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# SELLER'S GUIDE

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# WELCOME!

Hello,

I'm a licensed REALTOR® proudly serving sellers throughout El Dorado County and the greater Bay Area. My passion is helping homeowners navigate the selling process with clarity, strategy, and confidence.

With a strong understanding of both local market trends and neighborhood dynamics, I provide insightful guidance to help you maximize your property's value and appeal. Whether you're in Placerville, Cameron Park, El Dorado Hills, or surrounding communities, I'm here with the local expertise you need.

I hold the Short Sales and Foreclosure Resource (SFR®) certification and bring hands-on experience in competitive markets. From creating standout marketing campaigns to negotiating top-dollar offers, I tailor my approach to meet your specific goals.

Whether you're a first-time seller or a seasoned homeowner, I'll serve as your trusted advisor from start to finish — keeping the process smooth, strategic, and rewarding.

Let's connect and discuss how we can make your next move a success.



Thank you,  
Erika Navarro  
REALTOR®  
DRE#02130700

 **SFR**  **ABR**

*List with Confidence!*



# Find Your Opportunity



**With unexpected opportunities everywhere,  
now is the time to sell.**

## **Explore Your Options with a Certified SFR®**

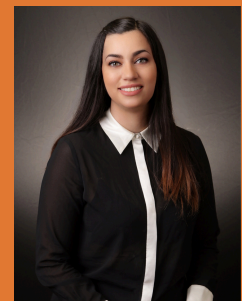
If you're facing financial challenges and think you're out of options, I'm here to help. As a Short Sales and Foreclosure Resource (SFR®), I have specialized training in distressed property transactions and can guide you through your best course of action.

I'll evaluate your situation, connect you with trusted finance, tax, and legal professionals, and help you navigate foreclosure avoidance options. I also educate homeowners on the differences between short sales and foreclosures while protecting them from potential scams.

You have options—let's find the right one for you. Contact me today to discuss your next steps.

For more information on the SFR® certification, visit [RealtorSFR.org](http://RealtorSFR.org) or email [SFR@realtors.org](mailto:SFR@realtors.org).

**"Hello, I'm your SFR®."**



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# Why Work with an Accredited Buyer's Representative?



Buying a home may be the largest and most complex financial transaction you ever undertake. If you're ready to buy, wouldn't you rather work with the most qualified real estate professional you can find?

## **An Accredited Buyer's Representative (ABR®) stands out in the crowd.**

If your agent holds the ABR® designation, you know they offer more, in terms of knowledge and experience.

The ABR® designation is only awarded after an agent completes specialized training in understanding buyer's perspectives and protecting their clients' interests.

Before earning the ABR® designation, buyer's reps must also prove that they have already helped other buyers complete their purchases. Also, ABR® designees have access to exclusive resources that help them maintain their edge and stay current on the latest issues and trends in buyer representation.

## **Not all buyer's reps are equal.**

Only agents who have earned the ABR® designation have made an extra effort to raise the bar, with additional training and experience. If you work with an ABR®, you can feel confident that you'll receive the highest level of buyer representation services.

## **You can expect your ABR® to:**

- Understand your specific needs and wants, and locate appropriate properties.
- Assist you in determining how much you can afford.
- Preview and accompany you in viewing properties.
- Advise you in formulating your offer.
- Help you develop your negotiating strategy.
- Assist you in identifying vendors for other services you may need (inspectors, attorneys, lenders, etc.).
- Keep track of every detail throughout the transaction, to closing and beyond.

## I am a REALTOR®.

As a real estate professional, laws and regulations set the minimum standards I owe to my clients, customers, and the public. In that regard, my duties are the same as other practitioners.

As a REALTOR®, I embrace and I am bound by the duties spelled out in the REALTORS® Code of Ethics. In addition to the duties owed to my clients and customers, to the public, and to other REALTORS®, I strive for the aspirational goals of the Preamble, knowing that the term REALTOR® stands for competency, fairness and integrity.

I believe in the value of the land. I understand the importance of adequate housing, functioning, livable cities, productive industries and farms and a healthful environment, and their role in nurturing a free society in the United States and internationally.

As a real estate professional I may be required to meet ongoing education requirements to maintain a license, certification or designation. As a REALTOR®, I continuously enhance my grasp of issues affecting real estate, and I willingly share my experience and expertise with other professionals. My dedication to the satisfaction of my clients' best interests is my primary goal.

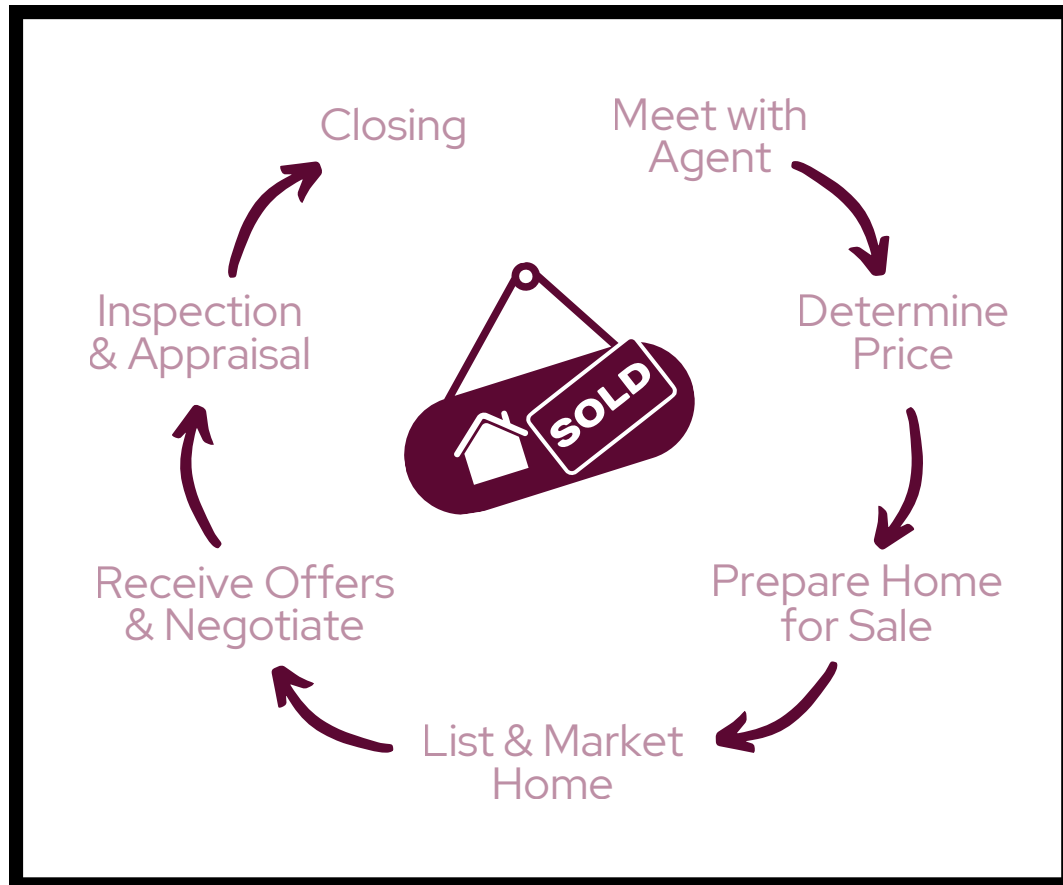
Understanding that the pursuit of knowledge continues lifelong, as a REALTOR® I will strive to achieve excellence in the following competencies:

- **Being current and knowledgeable** about the laws, regulations and legislation affecting the real estate disciplines I engage in, and about real estate in my community generally.
- **Understanding** the Code of Ethics is a living document, and keeping myself informed about its duties and obligations on an ongoing basis.
- **Providing** equal professional services to all consistent with Article 10 of the Code of Ethics.
- **Advocating** for property ownership rights in my community, state and nation.
- **Acknowledging** and valuing that honesty and integrity are fundamental and essential to REALTORS® being known as consumers' trusted advisors.
- **Becoming** and remaining proficient in the use of technology tools to provide the highest levels of service to clients, customers and the public, and facilitating cooperation by sharing accurate, current information with consumers and with other real estate professionals.
- **Keeping** up-to-date on laws and regulations governing data privacy and data security, and taking necessary and appropriate steps to safeguard the privacy and integrity of information entrusted to me.
- **Committing** myself to enhancing my knowledge and skills in the real estate areas of practice I engage in on an ongoing basis.
- **Providing** superior customer service.
- **Appreciating** that courtesy, timely communication and cooperation are fundamental to facilitating successful real estate transactions, and to building and maintaining an impeccable professional reputation.
- **As a broker-owner** or principal of a real estate company, I am committed to creating and maintaining an environment that promotes excellent customer service consistent with these standards.



# THE HOME SELLING PROCESS

Taking You From Listed to Sold



## Pre-Listing Preparation

- 1 Schedule a tour of your home with your agent.
- 2 Discuss any potential repairs, upgrades or staging to be completed before listing your home.
- 3 Establish an asking price based on the current market and comparable property listings.
- 4 Prepare your home to be photographed and put on the market.

# PRICING YOUR HOME TO SELL

## My Pricing Strategy

The market value of your home is based on a combination of factors including:

- ✓ The Current Market
- ✓ Comparable Listings
- ✓ Location
- ✓ Neighborhood
- ✓ Age of the Home
- ✓ Condition of the Home
- ✓ Improvements



Pricing strategy plays a key role in the home selling process, and can mean the difference between selling right away or sitting on the market for months.

It's important to understand that the amount you want for your home may not be a realistic price for the market, and the amount of money you have spent on it does not determine the market value.

## Green Homes Can Increase Your Property Value

Green Certifications: If your home has LEED, ENERGY STAR, or a HERS score, showcase these credentials.

Energy & Water Savings: Emphasize solar panels, energy-efficient appliances, water-saving landscaping (xeriscaping), and smart home technology.

Recent Eco-Friendly Upgrades: Mention new insulation, efficient windows, and sustainable building materials that improve efficiency and comfort.

Green homes often sell faster and at higher prices, as buyers recognize the long-term benefits of reduced utility costs and environmental impact.



# 7 EASY CURB APPEAL TIPS

To Make Buyers Fall in Love

## 1 FRESH COAT OF PAINT ON THE FRONT DOOR

Make a great first impression of your home with a freshly painted front door. Evaluate the condition of your home's exterior paint as well as the front steps, patio and railings. A fresh coat of paint can make all the difference!

## 2 ADD FLOWERS TO THE FRONT PORCH

Sometimes the simplest things can make the biggest difference. New planters on the front porch filled with beautiful, vibrant flowers will make your home appear more inviting, warm and welcoming.

## 3 PRESSURE WASH THE DRIVEWAY

While a dirty, oil stained driveway gives the impression of a home that may need some work, a pressure washed driveway and walkway presents a clean, well maintained home.

## 4 UPDATE EXTERIOR LIGHT FIXTURES

Replace faded, builder grade exterior lighting with new, up to date fixtures. Shiny new fixtures will brighten up your home at night, and look clean and polished during the day. Evaluate the front door handle and lockset as well.

## 5 KEEP THE LAWN & GARDEN TIDY

An abandoned looking yard makes buyers think the home might be neglected, but a freshly cut lawn and well manicured gardens shows a well cared for home. Be ready for showings by staying on top of lawn mowing.

## 6 ADD OR REPLACE HOUSE NUMBERS

Clear, crisp numbers that can be seen from the street make your home easier to find as well as giving the overall appearance a little boost. You may also want to evaluate the condition of your mailbox.

## 7 ADD A WELCOME MAT

Add a brand new welcome mat to greet buyers as they walk through the front door. Even the smallest details like these can make a home feel more inviting.

# LISTING YOUR HOME

## Putting Your Home on the Market



### MLS Listing

Your home will be put on the MLS where it can be seen by other real estate agents who are searching for homes for their buyers. Your listing will also be posted on websites like Zillow and Realtor.com where potential buyers will be able to find your home.



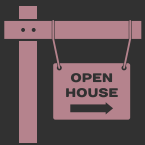
### Signage

A For Sale sign will be placed out in front of your home, as well as Open House signs before an open house takes place.



### Lock Box & Showings

A lock box will be put on your door once your home is on the market. It's best for sellers not to be present at the time of showings, and a lock box allows agents who schedule showings to access your home with interested buyers.



### Open House

An open house will be strategically scheduled to attract attention to your home. Open houses are a great way to generate interest and get more potential buyers to see your home.



### Virtual tour

Creating a virtual walkthrough to give your listing an advantage over other listings by allowing buyers to see your home in more detail online.



# MARKETING STRATEGY

For Maximum Exposure

Your listing will receive maximum exposure using extensive marketing techniques.

## Email Marketing

Your home will be featured in our email newsletter as well as sent out to our active buyers list of clients who are currently looking for homes.

## Network Marketing

Your listing will be shared with our extensive network of real estate agents to increase your home's visibility.

## Social Media Marketing

Using a variety of social media networks like LinkedIn, Trulia, Zillow, Nextdoor, and LinkedIn to get the word out about your listing.



# OFFERS & NEGOTIATIONS

## Factors to Consider

Choosing the highest-priced offer may seem logical, but considering various factors and knowing your options helps you determine the best plan for your needs.

### CASH OFFER

Sellers may choose to accept a lower-priced cash offer instead of a higher-priced loan offer due to the potential for fewer complications, such as the risk of a loan falling through. It's important to consider both your timeline and financial situation when deciding whether it's worthwhile to accept a lower offer for a quicker closing and a generally smoother process.

### CLOSING DATE

Buyers have different timelines: some want a quick move-in, while others need time to sell their current homes. You can choose an offer that suits your preferred timeframe or be flexible to close the deal.

### CLOSING COSTS

Closing costs are typically the responsibility of the buyer, but it is not uncommon for buyers to negotiate with the seller to cover a portion or all of these expenses as part of the sale agreement. This negotiation can be done to help alleviate the financial burden on the buyer and reduce their upfront costs.

### CONTINGENCY CLAUSES

A contingency clause is a condition that must be fulfilled for the buyer to proceed with the sale. It typically involves financing, inspections, and home sales. The terms can be negotiated, and if they're not met, the buyer can withdraw from the contract without any penalties.



# UNDER CONTRACT

## Steps Before Closing

After reaching an agreement with the buyer on the terms of the sale, a sales agreement is signed, and your home is considered officially under contract.

## Disclosure & Inspections

Once under contract, sellers must comply with disclosure requirements and assist in the inspection and closing process.

- **Lead-Based Paint:** If the home was built before 1978, sellers must provide the Lead-Based Paint Pamphlet and Disclosure Form. Buyers may request an inspection.
- **Natural Hazards:** An NHD Report discloses risks like floods and earthquakes. See the [Sample NHD Report](#) and [NHD Guide](#).
- **Air & Water Quality:** Buyers may consult resources from the American Lung Association, Radon Guide, California Water Resource Control Board, and local agencies.
- **General Inspections:** Buyers may hire an inspector, and if significant issues arise, they may renegotiate or withdraw. Sellers should be prepared for potential repair requests.

Full transparency helps ensure a smooth transaction and minimizes legal risks.

## Possible Repair Requests

After a property inspection, buyers may request repairs or adjustments. Negotiating repairs or price deductions is common, and both parties must come to an agreement on which repairs will be made and whether any price reductions will be applied. Clear communication and flexibility during this process are essential to ensure a smooth transaction.

## Appraisal

If the buyer is financing the purchase, the lender will typically require an appraisal to confirm the home's value aligns with the loan amount. The appraisal considers factors like comparable property values, the home's age, size, location, and condition to determine its market value.

## Final Walk through

Before signing closing paperwork, buyers conduct a final walk-through to check for any damage, confirm agreed repairs are completed, and ensure that all items from the purchase agreement are still in the home.

# CLEARED TO CLOSE

Congratulations, You've Made it to Closing!

Closing is the final step in the selling process. During this stage, both parties sign the required documents, funds are exchanged, and ownership of the property is officially transferred to the buyer, completing the transaction.

CLOSING EXPENSES FOR SELLERS CAN INCLUDE:

- Title insurance policy
- NHD Report
- Home warranty
- Real estate agent commissions
- Recording Fees
- Property Taxes (split with the buyer)
- Remaining balance on mortgage
- Any unpaid assessments, penalties or claims against your property

Items to Bring to Closing:

- ✓ Government Issued Photo ID
- ✓ House Keys
- ✓ Garage Openers
- ✓ Mailbox Keys



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REAL ESTATE

THANK YOU

I look forward to working with you

Visit Me Here:

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