

## ON YOUR OWN A SELLER'S GUIDE







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Dave is a Veteran of 20+ years in the U.S. Army, and 12 years selling to the U.S. Government. He chose to stop the extensive travel and focus not only on his family, but also those in his community. Dave has a passion for helping everyone around him and now focuses on helping others with their real estate dreams.



Kim's career path started in accounting but eventually shifted to working with builders and other trade professionals. She then became a general contractor, custom home builder and REALTOR<sup>®</sup> in Kentucky.

Together they have a son, a daughter, and 5 grandchildren.

INTEGRITY CANDOR COMPETENCE COMMITMENT OPTIMISM PROFESSIONALISM ETHICS

## PREPARING YOUR HOME FOR SHOWING

You've probably heard that the most important thing to consider when purchasing a home is "location, location," While this is certainly true, there are other deciding factors for buyers as well.

Among the most important of these when selling is first impressions and curb appeal. Knowing how to prepare your home for showing is crucial. You should first make necessary repairs in order to make your home look it's best. Don't invest in overly expensive or large-scale improvements such as room additions, etc. These costs will only come back to you at a very reduced rate.

Keep in mind, it's easier and less costly to disclose any problem areas and make price adjustments accordingly. You should, however, invest money in minor repairs like cleaning and painting. How you decorate your home is not nearly as much a factor as how clean it is or what condition it is in. Be objective about it; if you immediately notice cracks or peeling paint, you can be sure the buyer will also notice. In general, the appearance must be clean and neat throughout. "Little touches go a long way in providing good curb appeal."



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Adding flowers to the front of your home is an inexpensive way to dress it up.
Be sure the lawn is trimmed, the driveway is clean, and the garbage doors stay closed.
Be sure the front door is clean and freshly painted, if necessary.
The window-sills and screens may need some work. Where possible, open draperies to brighten the rooms.
A fire in the fireplace and cookies in the oven lend a certain charm to a home. Display fresh flowers when possible.
Eliminate any cracked plaster, loose boarding, or otherwise unsightly features.
Make kitchens and bathrooms sparkle. Fresh towels, attractive shower curtains, and clean area rugs help to spruce up bathrooms. Close the lid to the toilet!
Remove furniture in rooms that look too crowded. Most of us tend to have too much, and a general rule of thumb is to remove about one third of it.
Pack up knickknacks and paperwork to create an uncluttered atmosphere.
Dishes should be put away and counter-top appliances hidden.
Carpets and area rugs should be cleaned.
Throw out items you haven't used in the last year. This will make moving easier as well!
Turn on the lights in every room to show your home at it's best.
Use lamps rather than overhead lighting whenever possible.
Children and pets should not be around during the showing as they tend to distract buyers. Large dogs in particular, should be contained to avoid intimidation.



HOMEOWNERS REPAIR CHECKLIST

#### **Exterior**

- What is the condition of the paint?
  Doorknobs polished and working properly?
  Any doors that "stick" when opening?
  Stucco free of cracks?
  Bricks firmly in place?
  Front entry clean (including door mats and entry rugs)?
  - Doorbell in good condition & working?
    - Gutters clean?
    - Roof in good repair?
  - Windows cleaned, caulked, and working properly?
  - Window screens in good condition?
  - Exterior lights working?
  - Fence paint attractive?
  - Sidewalks free of clutter, toys, etc.?
  - Trash cans out of sight?
  - ] Lawn green, mowed, and trimmed?
  - ] Trees and shrubs trimmed?
  - Flower beds need sprucing up?
  - Workbench free of tools, etc.?
  - Garage door working properly?
  - Driveway cleared of vehicles?
  - Auto stains in driveway?
  - Pool and spa clean and in good condition?
  - Pool equipment working properly?







HOMEOWNERS REPAIR CHECKLIST

#### Interior

Kitchen	Heating and Cooling Systems
Ceiling and walls clean?	Furnace and air conditioning filters replaced?
Flooring in good condition?	— Water heater clean?
Sink clean and in good repair?	
Faucet leaky?	Bedrooms
Countertops in good condition & uncluttered?	Paint in good repair?
Oven clean?	Window treatments fresh?
Stovetop clean with fresh drip pans?	Light fixtures or lamps make the room appear
Appliances in good condition?	bright and airy?
Pantry neat and organized?	Flooring clean and in good repair?
	All door hardware in good condition?
Great Room	Excess furniture removed?
Paint on ceilings & walls in good condition?	Closets neat and clean?
Flooring in good condition?	
Window treatments fresh?	Bathrooms
Room uncluttered?	Paint in good repair?
Too much furniture?	Wallpaper, if any, in good condition?
Fireplace clean with wood stacked neatly?	Flooring clean and free of grout stains?
	Showers, sinks, tubs, toilets cleaned and unstained?
Dining Area	Fixtures working properly?
Paint on walls & ceiling in good condition?	Caulking in good condition?
Too much furniture in room?	Cabinets and closets clean & organized?
Flooring in good condition?	Shower curtain or glass enclosure clean and attractive?
└── Window treatments fresh?	
Light fixtures clean and shiny?	Entry Hall
Room uncluttered?	Clean and attractive?
	Light fixtures in proper working order?
Laundry Room	Uncluttered?
Washer and dryer clean and free of dust?	Baseboards clean?
Floor clean?	

Light working properly?





#### The Most Important Step in Selling Your Home

Pricing your home correctly is crucial to the sale. You don't want to give away your property, but you also don't want to price it so out of proportion that you don't interest buyers. Today's buyers are much more sophisticated than those of yesterday. They've done their homework before deciding to buy and they expect you as a homeowner to do yours. Once they have previewed a few homes in the area, they develop a very refined sense of value - just as you would. So how do you go about pricing your home correctly? A good real estate professional could be an enormous asset to you. He or she has information about comparable sales that isn't easy for you to obtain. However, if you want to go it alone, there are other resources for you. The County Assessor's office has sales information on all properties that have been sold. As you check these comparable, be sure to compare "apples to apples". Make sure that the sold properties have the same amenities that your property offers and make appropriate adjustments if they don't. Visit open houses on neighboring properties for sale. You might collect the listing flyers to compare square footage, pool size, number of bedrooms, etc. You may find that you simply cannot be sufficiently objective about your own home. Remember, information is powerful. Consider contacting us and offer to exchange the names of buyers with whom you come in contact for help with pricing. And finally, consider carefully before asking a price that is higher than what you really want. Even though many people expect to negotiate, many other properties may be available in their price range. If the price is not realistic, most buyers will not bother to look at your home.



Advertising is very important in the sale of real property. Without it, most potential buyers will never know about your home. Although good advertising can be expensive, having your home on the market too long without advertising can be much more costly.

#### Some definite DO's including the following:

- Do contract a sign company to make the yard sign for you. A clearly visible sign with a holder for flyers is a powerful tool
- Do prepare an informational flyer providing details that highlight your home.
- Do prepare and use Open House signs. Again, be sure they are professionally prepared.
- Do plan to advertise on social media platforms.
- Consider preparing a financing options informational flyer.
- If your home is a luxury home, consider advertising on the "home selling" channel.
- Do mention in your advertising that you are a "For Sale By Owner". Some buyers are particularly interested in working directly with a seller. Be aware, however, that buyers working without an agent frequently expect that they will be the party who saves the commission rather than you. Expect lower offers as a result of this line of thinking.
- If you will cooperate with an agent who brings you a buyer (by paying them a commission), be sure to advertise that fact.

#### Some definite DON'T's including the following:

- Don't make a frail attempt at putting out a homemade yard sign.
- Don't skip the flyers. Buyers really want to know more about the property (especially the price) before looking.
- Don't include too much information in your advertising. Ads that are too lengthy don't get read as often. You may end up providing reasons to exclude your property.
- Don't stretch the truth with regard to factual information such as square footage, room dimensions, age, etc. We're all used to rounding off numbers, but in real estate that could be considered fraud after a sale is closed.
- Don't mention times you are available to show your home as you might be alerting would-be thieves about planned absences.
- Don't advertise that you must sell; especially if time or circumstances are critical. You'll only
  encourage poor offers. Instead, advertise the very best acceptable price on your home. It will
  sell if it's priced right.





#### **ABOUT SHOWING YOUR HOME:**

Have valuables stored away safely as not all people to whom you show your home will actually be buyers. Unfortunately, since you have no way of knowing anything about a "buyer" who comes to your door, being safe is truly better than being sorry. Beware of buyers who want to look at your home at odd times of the day or night. However, you'll need to keep some flexibility for people who really do work odd hours or keep tight schedules. The security of working with a real estate professional who has taken the time to pre-qualify buyers, learned something about whom they are and who accompanies them through your home is extremely valuable. Please be careful - if it doesn't feel right - it likely isn't.

Maintain a guest register. When showing your home, always insist that potential buyers "sign in". Perhaps you'll even want to jot down the license plate number. Realtors holding Open Houses often say sellers require it as a way to avoid the dangers of having an anonymous person in your home.

Be available, be available, be available! If you don't answer your phone or open your door, your home is effectively off the market. Again, you must compensate for the lack of a professional real estate agent with 24-hour phone coverage 7 days a week. You are also missing the multiplied efforts of all the agents belonging to the Multiple Listing Service who work with many, many buyers. And you are missing a secured Lock Box which allows the opportunity of documented access to your home when you are away. Have your home in "show condition" on a moment's notice. You often won't get more time than that. And buyers are usually not so abundant that you can afford to shoo them away.

Put out twice as many Open House signs leading to your home that you think you need. We often have 20-50 signs leading people in. Make sure at least one sign sits near a more heavily traveled street. Hold open house frequently and, better yet, on a regularly scheduled day and time. Balloons, flags, coffee and donuts are all good ideas.

If you're really not computer literate, consider hiring a printer or graphic artist to make your flyers. Be sure to mention the amenities your home offers as well as the price and any favorable financing which may be available. Include multiple photos of your home if possible, as a buyer may not remember which was yours after collecting many flyers.



**IMPORTANT ISSUES** 

#### THE PURCHASE CONTRACT

The Standard real estate purchase contract most commonly in use in Arizona is 10 pages long and almost 500 lines and may be obtained by giving me a call. You may also obtain a very basic one or two page form at any office supply store. Be aware that these brief forms may leave many potential issues un-addressed. Most buyers will not bring a contract with them and will expect you to provide the contract forms.

Do not sign anything until you have a clear understanding of what the purchase contract says. If you're not sure, see an attorney. The money you save will be well spent. Once a buyer has signed the contract, collect earnest money from them in a check payable to Security Title Agency. Open escrow by depositing the check and the contract with an escrow officer at one of their many convenient locations.

#### **FINANCING OPTIONS**

It's a good idea to sit down with a knowledgeable mortgage lender when you are ready to market your home. Understanding the financing options that are available to a potential buyer will help you in negotiating a contract. I can refer you to a few if you need. Depending on the price of your home, you may need to consider offering several different types of financing such as FHA, VA, or the many varieties of conventional loans. The choice of available mortgages can have tremendous impact on your closing costs. Providing this information to your buyer will streamline the buying process significantly.

Your particular tax situation might make it profitable to consider a seller carryback for a portion of the sales price. However, be sure that you first investigate the tax consequences and understand the benefits and risks associated with carrybacks.





#### **TAXES:**

Your taxes will typically be pro-rated to the day of closing. If you currently have an impound account of taxes and or insurance, those funds may be refunded to you upon the payoff of your loan or may be negotiated as part of the contract if your loan is assumed.

#### **ASSESSMENTS AND LINES:**

Assessments against the property or liens against either you or the property must be considered in escrow. Generally, they will be paid off at close of escrow with the amount being deducted from your proceeds.

#### **INSURANCE:**

Be sure your buyer has insurance in place before you cancel yours. Normally, this will be handled through escrow. If you negotiate a leaseback, you should also talk to your insurance agent to be sure that you have the proper coverage.

#### **ESCROW AND TITLE INSURANCE:**

The seller usually pays for the buyer's title policy. The premium is based on the sales price and you are welcome to call Security Title for a quote based on your anticipated sales price. Typically, the escrow fee is split half and half between buyer and seller except where a new VA loan is being placed. The amount of the escrow fee is also based on the sales price and will vary somewhat depending on whether there will be a new loan.

#### **INSPECTION AND APPRAISAL FEES:**

There are several different inspections which may be required in connection with the sale of your home. If there is a new loan, an appraisal will be required. Almost invariably, a termite inspection is required. You and the buyer must specify clearly who will pay these charges. If repairs are required as a result of any inspections, you must determine in advance which party will pay these costs. Make certain that these agreements are stated in writing as part of your contract.

#### **BUYER CONCESSIONS:**

Have you factored the possibility of paying for a portion of the buyers closing costs to your bottom line? How do you plan on working/negotiating this item?





Many of us have a "Do It Yourself" streak that needs to be satisfied. The great incentive in selling by yourself is a perceived opportunity to save the real estate commission. We encourage you to consider carefully whether the actual savings will be sufficient to offset the following hurdles which you may encounter. (Keep in mind that the buyer also expects to save the commission by offering you a lower sales price.)

- Do you have the knowledge to sell your home? Or better yet, the desire to be an agent?
- Have you gathered market condition data for your neighborhood from a qualified resource?
- Do you understand the real estate disclosure laws?
- Do you understand Fair Housing laws?
- Are you comparing homes in your area from an unbiased and unemotional viewpoint in order to determine real value?
- Do you feel comfortable showing your home to perfect strangers at whatever hour may be necessary?
- Are you prepared to be at home every weekend and in the evenings to show your property?
- Are you familiar with the multi-page real estate purchase contract commonly used in Arizona, and do you understand how to fill it out in order to protect yourself?
- Do you understand the financing products available to your buyer, including the advantages and disadvantages of seller carryback?
- Do you know how to choose a title company, a lender, appraiser, termite company, and home warranty company?
- Are you prepared to deal with the outcome of a property inspection and negotiate the repairs?
- Do you need to hire a real estate attorney and how much will he or she be charging for services?
- How and where will you advertise in order to achieve maximum exposure? (The first ten days are critical.)





## It will be very helpful for you to determine in advance what vendors you will be using during the sales process.

Your "Team" should be a group of professionals that have a good reputation and a helpful attitude. You should contact them before the sale to let them know you will be in need of their services. Get to know them and familiarize yourself with the process. Included in this group will certainly be a title company and a lender; with the possible addition of a home inspector and a home warranty provider.

#### **About Security Title Agency**

As a leader in the Metropolitan Phoenix real estate community, Security Title is uniquely capable and positioned to offer our customers the very best and most complete service. Having become a member of the Fidelity Financial group of companies, we now enjoy the strength of our association with the largest title insurance in the world combined with the same local decision making that marked our success. We are currently celebrating 30 years of doing business in the Valley. Our professional staff is widely recognized for the depth of knowledge and experience brought to each transaction. Our commitment to customer service is exemplified by our constant refrain: "Attitude is Everything". With more than 40 offices located throughout Maricopa County, Security Title is the premier choice in the Arizona's escrow and title insurance industry.

#### Some of Our Services Include:

**ESCROW SERVICE:** More than 40 branches located throughout Maricopa County, from Wickenburg and Litchfield to Superstition Springs and from Carefree to Ahwatukee, provide convenient escrow services. Our award winning escrow staff is dedicated to professionalism and customer care.

**TITLE INSURANCE:** Security Title offers title policies in Maricopa and Pinal Counties from three large national title insurance underwriters. This gives us the flexibility to offer the lowest filed rate possible and to provide additional problem solving when the circumstances demand it. In addition to the considerable financial strength of Security Title, these major underwriters, Ticor Title Insurance, Security Union Title Insurance Company, and Chicago Title stand behind the financial security of your transaction.

**ACCOUNT SERVICING:** If your purchase involved deferred payments, our Account Servicing department is available to process your payments, keep complete and accurate records of payment history and balances due, pay taxes and insurance if desire, and hold your original documents until the deferred balance has been paid in full. It's a wise Buyer and Seller who retain a neutral party for this important function.

**DELAYED EXCHANGES:** Our Trust Department offers superior experience, helpfulness, and financial security when your tax situation calls for a delayed exchange. For developers of commercial or subdivision property, our Trust department is imminently qualified to service your most complex trust requirements.

Security Title is a fantastic team who I trust completely.



To protect the most important investment most people will ever make – a home. It is a rare buyer who would risk such a purchase without title insurance. What if some matter arises affecting the past ownership of the property? When you convey the property to the buyer, you warrant the condition of the title. It is much wiser to pay a one-time premium to insure the buyer against unforeseen problems, then to assume such a large liability yourself.

How do you learn about what claims there are against the property? Title insurance is issued after a search of public records. Matters found, such as unpaid taxes or mortgages and other recorded documents that can affect title are reported to you so that these matters can be corrected before you sell. What protection does title insurance provide against defects and hidden risks? Title insurance will pay for defending against a lawsuit attacking title and, if the claim is valid, will either resolve title problems or pay the insured's losses. For a one-time premium, an owner's title insurance policy remains in effect as long as the buyer or their heirs retain an interest in the property or have any obligation under a warranty in any conveyance of it. By providing expertise in risk elimination at the time of purchase and protection against hidden risks, the title insurer protects against title loss.

#### What does title insurance protect against?

In addition to recorded matters that may affect title, here are just a few of the most common hidden risks which can cause a loss of title or create an encumbrance on title:

- False impersonation of true owner
- Forged deeds, releases or wills
- Undisclosed or missing heirs
- Instruments executed under an invalid or expired power of attorney
- Mistakes in recording legal documents
- Deeds by person of unsound mind
- Deeds by minors
- Deeds by persons supposedly single, but in fact married
- Lines for unpaid estate, inheritance income or gift taxes
- Fraud

What does this mean to you? The peace of mind in knowing that the investment your buyer makes in your home is a safe one. Most buyers would be very concerned about purchasing a home without title insurance.



Very few folks today buy a home with cash. therefore, it's very important to have a professional lender available to pre-qualify your buyer. Otherwise, you may spend countless hours showing your property to too many people who could never have afforded to buy it in the first place. You might even waste valuable days with your property off market before finding out your buyer cannot qualify. Your lender will pre-qualify each potential buyer to make sure that they are financially capable of purchasing your property.

A mortgage broker will shop for the best loan and the best possible terms for your buyer. They will provide you with information on various lending programs and will usually be able to provide flyers about the latest interest rates. Having this information available for potential buyers makes the purchasing process much less intimidating to them. You will add to the value of your home by saving your buyer from having to shop all over town for a lender.

If your buyer is not working with a real estate professional, the support of your "support team" may mean the difference between a successful closing and a lost opportunity. The lender works with the other member of the support group to make sure that the loan is approved and funded on time. In addition, they are capable of handling any unforeseen situations before they become a problem.









You might find that it's a very good idea to obtain a home warranty that will cover the major systems of your home for the new buyer. Heating, air condition, electrical systems, plumbing, and many more items could be covered in the event of a problem after close of escrow. Many buyers consider this to be a very attractive incentive to purchase your home over similar properties. It's wise to advertise that a home warranty will be included with the home sale.

Home warranties vary in price but usually range from \$350 to \$500. You may add additional coverage for pools and other special features. Some warranties will even cover your home while you have it on the market. Once a buyer takes possession of his/her new home, it can be very disheartening and expensive if a major system breaks down. There is a small deductible charged for services rendered; typically \$50 to \$65 per visit. The Buyer may also renew the coverage each year, if they wish. Assure yourself of hiring a reputable company by checking references of the company you are considering. You may find these services by looking online or by asking us for recommendations.





Handling the real estate disclosure issue has often been a challenge for homeowners. Using a home inspection company may alleviate some of those concerns. Almost all buyers today insist on a home inspection as a condition of the purchase.

The cost of a typical inspection is between \$250 and \$400. Some contractors offer to inspect homes at a nominal fee, but bear in mind that they may have a biased interest in doing repair work. It is important to hire someone who is familiar with all facets of construction and who only does inspections.

One way to qualify a potential inspector is to insist that he or she may be a member of the American Society of Home Inspectors (ASHI). This trade organization has been successfully raising the standards of home inspectors nationally. ASHI sets standards for inspectors and makes the efforts to see that the membership follows those standards.



#### If you are able to sell on your own, WONDERFUL!

If you find yourself 30+ days into it and you're having issues; it's a greater interruption of your day than you thought, people are not qualified to buy, REALTORS call more than buyers...you have my number in this pamphlet. *Let me remove that stress for you and get your house marketed and SOLD!* 

Please keep in mind:

- I am a veteran of more than 20 years and a \*Military Relocation Professional I never give up.
- I am a \*Pricing Strategy Advisor I will ensure you have all the data to best price your house.
- I am a \*Accredited Buyer's Representative I know what Buyers are looking for and that helps my sellers.
   \* Indicates National Association of REALTORS accreditation.
- We are RE/MAX the largest Real Estate Brokerage in the world. No one sells more real estate than RE/MAX.
- I am a professional, Full Time agent, this is what I do. You won't be calling my cell phone and find me at "my other job."
- I can walk you through the Buyers Inspection Notice and negotiate your reply.
- Explain contract clauses, disclosures, offers and counter offers.
- Negotiate inspection results and their implications.
- Facilitate the marketing of your home on Social Media as well as in print.

The list can continue, but it would be easier for us to have a conversation.

#### Remember: Price to SELL it - Not list it

Staging Accessibility Repair Negotiation Marketing Technology Professional Photography Flexibility Offer Analysis Put Down the Toilet Seat



### THINGS TO CONSIDER BEFORE DECIDING TO SELL YOUR PROPERTY YOURSELF:

Most of us do not like to spend money unnecessarily, especially when we think we can do a job as well or better than the person we're considering to complete the job. Please consider the following:

- Do you know how to determine your home's value other than a Zestimate?
- What is your marketing plan? Do you know where or how to effectively market Real Estate?
- Are you aware of the costs associated with marketing?
- Do you have access to the MLS and other national and international sites?
- Can you make your home available to show 12+ hours a day? If not it's essentially off the market.
- Are you knowledgeable on the countless forms associated with Arizona Real Estate and contract law?
- Are you ready to show the property to strangers?
- How do you know if those showing up are qualified buyers?
- Do you understand Escrow? Negotiating a BINSR?
- Do you know which Title company you can trust and the associated costs?

These are just a handful of questions, there are many more. Your home is your single Largest Investment and only you can determine if you should attempt to sell your home on your own. I do this for a living – I am a Professional, Full Time Agent. You will find that I can get you the full market value of your home, reduce your STRESS and do it much more quickly.

Nationally, it is proven Professional REALTORS<sup>®</sup> Sell homes faster and typically for thousands of dollars more than a home sold by owner.

Are you ready to do Open Houses or would you rather go out with your friends and/or family?



## GETTING PROPERTY READY TO SELL

#### MARKETING:

- MLS
- National Associations and Accreditations
- Custom Web page
- Local fliers
- Social Media Marketing

#### **CONTRACT NEGOTIATION:**

- Reviewing the contract
- Explaining Contingencies
- Explaining release clauses and disclosures
- Explaining counter offers
- Pest Inspections and Reports

#### **GETTING THE PROPERTY READY TO SELL**

- Photography
- First Impressions
- Clean bathrooms

#### TIPS TO SELL:

Don't Google "how to sell your home" Call me – I'm easier to work with than a search engine.

Pricing it to SELL not to list.

#### STAGING

- Marketing
- Flexability
- Accessability
- Technology
- Offer Analysis
- Repairs

#### **MANAGING ESCROW:**

- Interacting with the buyer's agent and lender
- Facilitating Appraisal
- Constant Communication with the Buyer's Agent
- Communication with the Title Company and Escrow Officer
- Ensuring YOU get your proceeds

# SOLD

DID YOU KNOW?...ABOUT REALTORS

Only a real estate professional who belongs to the National Association of Realtors may call him or herself a Realtor. He/She is bound by a strict Code of Ethics and has pledged to protect and promote the interest of parties involved in a transaction by providing fair treatment. I am a REALTOR with the largest brokerage in the world.

#### In addition:

- I am knowledgeable about market conditions and have easy access to information that a seller would have to work hard to accumulate.
- I know how to advertise in order to achieve maximum exposer for your property. I belong to the local Multiple Listing Service and can ensure you that your property will be available to all of the Realtors in your area.
- I understand competitive pricing and I'm a certified pricing strategist.
- I can provide many tips on how to "stage" your home for viewing.
- I can give you information about closing costs and let you know what you can expect. This will provide you with realistic expectations about your net proceeds.
- I can tap into a large market of potential buyers through various referral networks.
- I can free you from the hassle of showing your home and handling phone inquiries while you're at work. Your home will be shown only to serious, qualified buyers.
- I will remain objective when presenting offers and counter-offers. Unfortunately, homeowners are emotionally "tied" to their homes and can cost themselves thousands of dollars by not staying objective. The negotiation of your contract with the buyer is far too important to leave to chance.
- I carry errors and omission insurance.





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