Home Seller GUIDE









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ABOUT ME





Jour Trusted Algent Rotosha Cormier

hello

With over a year of experience in the vibrant real estate market of Florida, I, Rotosha Cormier, have dedicated my career to helping clients navigate the often complex journey of buying and selling homes. My passion for real estate goes beyond transactions; it's about building relationships and helping people achieve their dreams.





Rotosha Cormier

Realtor with LPT Realty

Welcome Message

Welcome! My name is Rotosha Cormier, and I am deeply passionate about assisting clients like you in the exciting journey of selling or purchasing a home. I believe that every key opens doors to endless possibilities. With over two decades of experience in customer service, I am committed to providing exceptional service and ensuring that your real estate experience is smooth and rewarding. Let's work together to turn the key to all the possibilities awaiting you in the real estate market!



Aur Services

At LPT Realty, we pride ourselves on offering a wide array of real estate services, each tailored to meet the diverse needs of our clients. Here's a closer look at some of our key offerings:

Property Management:

We provide full-service property management solutions for investors and homeowners. Our services include tenant screening, rent collection, maintenance coordination, and financial reporting.

Market Analysis:

We offer comprehensive market analysis for buyers and sellers, helping you understand current trends and property values.

Estate Sales and Probate Real Estate Services:

We specialize in handling real estate transactions involved in estate sales and probate. Our team is equipped to navigate these complex processes with sensitivity and professionalism, ensuring a smooth transaction during challenging times.

Home Sellen's

Road Map



Rotosha Cormier

REALTOR



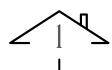
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Rotosha.Cormier @lptrealty.com

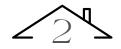


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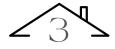
FIND A REAL ESTATE AGENT

Research real estate agents in your area Explore online reviews about agent Make sure agent knows the market



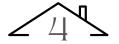
RENOVATE REPAIR STAGE

Define home repairs and fixes Complete repairs with high return on investment Ask the real estate agent about the fixes and repairs



DECIDE SELLING PRICE

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



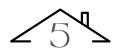
GET PROFESSIONAL PHOTOS

Remove all superfluous items to create more space

Deep clean and declutter

Remove all family photographs

Remove all children and pet toys



LIST YOUR HOME

Home go live on LMS, Zillow, Trulia etc.

Market your home online & offline

Prepare your home for showing day



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.

Commission

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 bindina

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









Disclosure

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

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



Lotosha Cormier



Multiple Listing Service

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



Lotosha Cormier

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 commissions, 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 could influence buyer behavior.



How to find a right

Determine Your Needs

Before you start searching for a real estate agent, take the time to understand what you're looking for in a home or what you want out of selling your current home. Are you looking for a quick sale, or do you have a specific location in mind for your next home? Understanding your goals will help you articulate your needs to a potential agent.

Ask for Recommendations

Start by asking friends, family, and colleagues for agent recommendations. People you trust may have used an agent they loved. Be sure to ask why they liked their agent.

Do Your Research

Use online resources to research real estate agents. Read reviews, and check out their professional profiles and websites. Look for agents who are active in your target neighborhood and price range.

Interview Potential Agents

Once you've found several potential agents, arrange a face-to-face meeting with each. During these interviews, assess their knowledge, experience, demeanor, and understanding of your needs. A good agent will be happy to answer your questions and will ask about your preferences and goals.

Review their Track Record

You want an agent who has a proven track record of success. They should be able to provide details about recent sales, including how long their listings tend to stay on the market and how close the sale price was to the listing price.







How long have you been working in real estate?

What's your average number of clients at a time?

Are you familiar with the area where I want to sell?

How often will we communicate, and what method?

Can you provide references from past clients?

How do you handle multiple offers?

What separates you from other real estate agents?

What is your marketing strategy for my home?

How do you price a home?

What's your strategy to get me the best price?

What's your strategy to get me the best price?

Preparing Your Home

Con Sale

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.



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.

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.



Setting the right



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 Commissions: Real estate agent commissions are typically the largest selling cost. The standard commission is usually about 5-6% of the sale price, which 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.

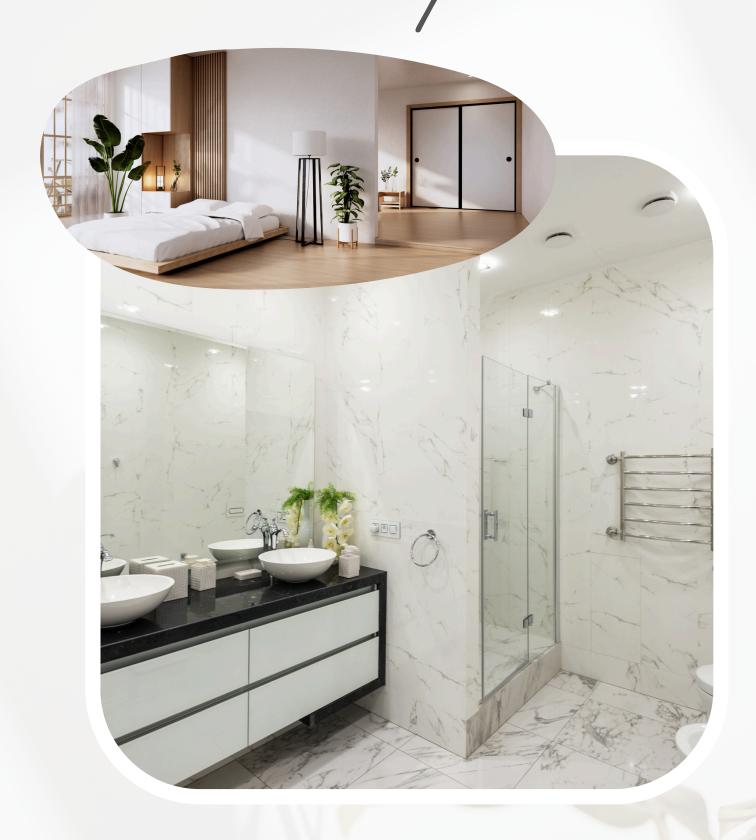


Staging Costs: If you decide to professionally stage your home, this will be an additional cost to consider. Staging can often help a home sell faster and for more money, but it's essential to weigh the potential return on investment.

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

Froperty



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.

Listingforhome



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.



Lets Clean

Jour 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

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 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

We'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.

Yard Signs

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

Billboards

In certain markets, billboards can be an effective way to reach a broader audience and generate buzz around your property.

Social Media Promotion

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

Showing your

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

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.



Mastering the Megatiations

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 Megatiations

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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, your agent will champion your interests and provide counsel based on extensive industry expertise.

Play Nice

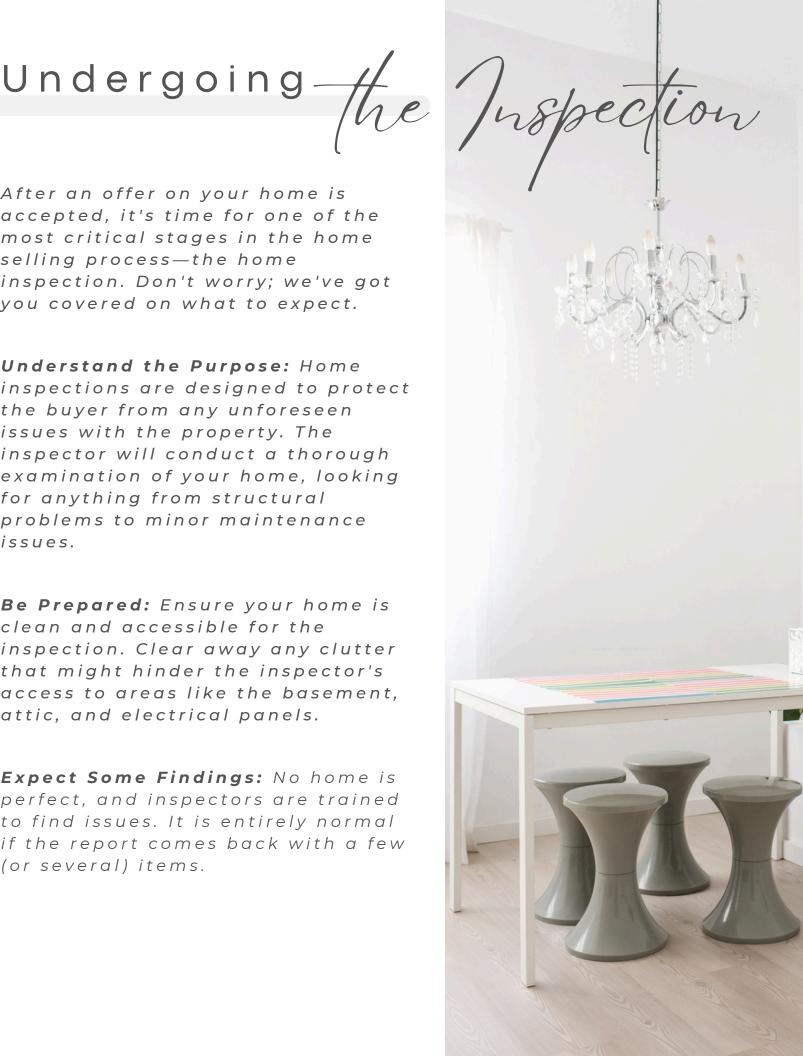
While it may seem obvious, it's crucial to maintain professionalism and respect toward potential buyers. Even if the process encounters setbacks, it's important to remember that everyone is aiming for the same outcome: a successful home sale.

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.

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 HUD-1 Settlement Statement: 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.

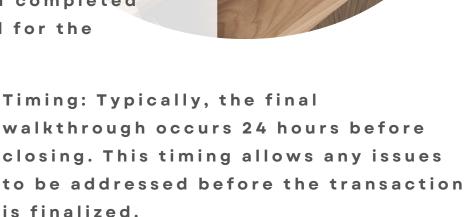
Last Look:

Final Walthrough

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.

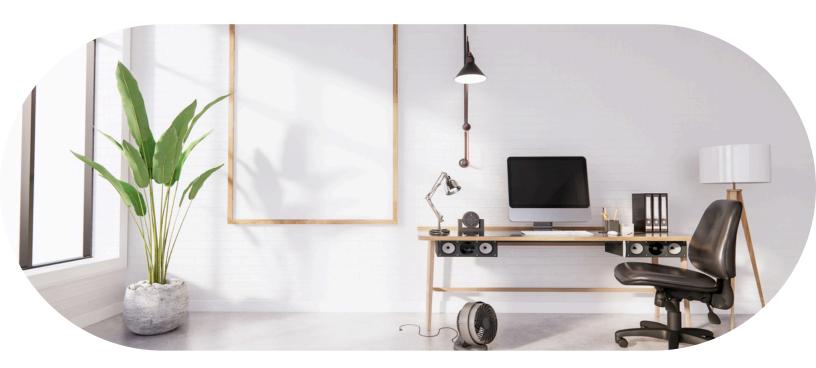




Problem-Solving: If the buyer identifies new issues, don't panic.
Solutions can range from negotiating a price reduction to addressing the issues before closing.

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.

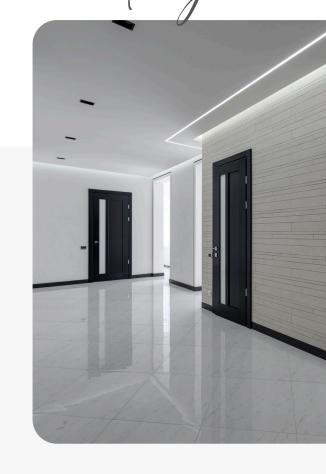
The Grand Finale!

Closing da

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.

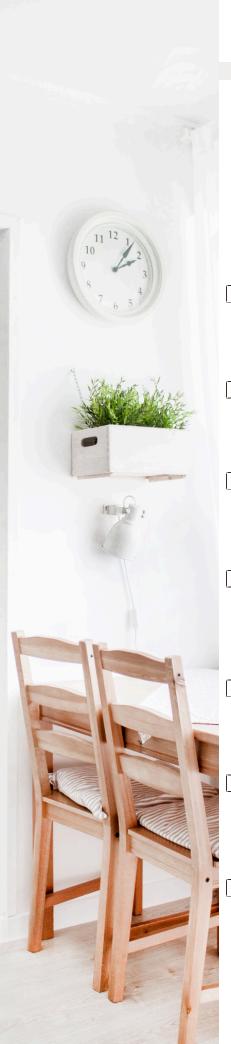
The Final Farewell: Once all the documents are signed and payments are exchanged, you've officially sold your home!



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
his 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 of
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





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





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, AND 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

*	NOTES	
	 	 J.
	 	 *



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@rotosha cormier

