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Professional Selling Specialist



*Seller's
Guide to Getting the Most
Value for your Home*

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TOP 7

Reasons to Work with a Realtor®



REALTORS® aren't just agents. They're professional members of the National Association of REALTORS® and subscribe to its strict code of ethics. This is the REALTOR® difference for home buyers:

I. An expert guide.

Selling a home usually requires dozens of forms, reports, disclosures, and other technical documents. A knowledgeable expert will help you prepare the best deal, and avoid delays or costly mistakes. Also, there's a lot of jargon involved, so you want to work with a professional who can speak the language.

2. Objective information and opinions.

REALTORS® can provide local information on utilities, zoning, schools, and more. They also have objective information about each property. REALTORS® can use that data to help you determine if the property has what you need.

3. Property marketing power.

Property doesn't sell due to advertising alone. A large share of real estate sales comes as the result of a practitioner's contacts with previous clients, friends, and family. When a property is marketed by a REALTOR®, you do not have to allow strangers into your home. Your REALTOR® will generally prescreen and accompany qualified prospects through your property.

TOP 7

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Reasons to Work with a Realtor®



4. Negotiation knowledge.

There are many factors up for discussion in a deal. A REALTOR® will look at every angle from your perspective, including crafting a purchase agreement that allows you the flexibility you need to take that next step.

5. Up-to-date experience.

Most people sell only a few homes in a lifetime, usually with quite a few years in between each sale. Even if you've done it before, laws and regulations change. REALTORS® handle hundreds of transactions over the course of their career.

6. Your rock during emotional moments.

A home is so much more than four walls and a roof. And for most people, property represents the biggest purchase they'll ever make. Having a concerned, but objective, third party helps you stay focused on the issues most important to you.

7. Ethical treatment.

Every REALTOR® must adhere to a strict code of ethics, which is based on professionalism and protection of the public. As a REALTOR®'s client, you can expect honest and ethical treatment in all transaction-related matters.



Meet Your Realtor®

One of the most important financial transactions of your life, will be the purchase of your home. I believe that allowing my clients a glimpse into who I am as a Realtor, and person, creates the unique level of trust, required to create a successful relationship. Mom. REALTOR®. Two of my favorite roles. I grew up in Germany, and moved to Orlando 20+ years ago and I'm fluent in German. I fell in love with Orlando and surrounding areas, and decided to make it home. "Real Estate is a unique investment because it has emotional and financial implications," I believe. "The right decision affects your bottom line and how you sleep at night." Whether it's winning a negotiation or finding the perfect neighborhood, I will always put my clients first. My goal as a REALTOR® is to help those that want to purchase or sell a home, accomplish their goals, and to educate them along the way. I've put together this guide as a tool for you to utilize so that there are no surprises. I look forward to working with you , and congrats on taking your first steps toward selling your home.

Finding the Perfect Agent



Finding the right professional through the sale of your home is an invaluable asset. You want to make sure you get the most out of your property!

- Works & negotiates for YOU, not the buyer's best interests.
- Can provide an accurate market analysis of your home.
- Handles the scheduling of buyer tour requests and ensures anyone viewing is pre-approved.
- Able to navigate legal contracts to ensure you're being taken care of, not taken advantage of, when selling your home.
- Helps you navigate the selling process to easily transition into your new home.
- A great agent stays aware of local and federal laws, that are ever changing, in pertinence to home selling.
- Your agent will help you negotiate the best price and best terms so you aren't underselling your home.



Understanding the Market

Being aware of market conditions gives you the right outlook when it comes time to putting your home on the market to sell.

We all want the most out of our home, if we can make more than we put into it, the better! Keep in mind that market conditions are always changing and this can impact the value of your home. Relying on sites like Zillow or Trulia to give an estimation of your property's value can and often times leads to disappointment. Their values can differentiate by up to 20% of what their Zestimates claim, their words, not ours. This is why it's imperative to hire a professional to provide a true analysis of your property so you can have a better understanding of what your home is worth in current market conditions. You can then make the decision of selling your property if it's the right step to take based on its value.

When Considering Selling

These questions will help you decide whether you're ready for a home that's larger or in a more desirable location. If you answer yes to most of the questions, you may be ready to move.

Have you built substantial equity in your current home?

Check your annual mortgage statement or call your lender to find out how much you've paid down. Usually you don't build up much equity in the first few years of your mortgage, as monthly payments are mostly interest. But if you've owned your home for five or more years, you may have significant, unrealized gains.

Has your income or financial situation changed?

If you're making more money, you may be able to afford higher mortgage payments and cover the costs of moving. If your income has decreased, you may want to consider downsizing.

What's next?



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When Considering Selling

Have you outgrown your neighborhood?

The neighborhood you pick for your first home might not be the same one in which you want to settle down for good. You may have realized that you'd like to be closer to your job or live in a better school district.

Are there reasons why you can't remodel or add on?

Sometimes you can create a bigger home by adding a new room or building up. But if your property isn't large enough, your municipality doesn't allow it, or you're simply not interested in remodeling, then moving to a bigger home may be your best option.

Are you comfortable moving in the current housing market?

If your market is hot, your home may sell quickly and for top dollar, but the home you buy will also be more expensive. If your market is slow, finding a buyer may take longer, but you'll have more selection and better pricing as you seek your new home. Ask your real estate professional what they see happening locally.

Are interest rates attractive?

Low rates help you buy "more" home, and also make it easier to find a buyer for your current place.

Is the effort and cost of maintaining your current home becoming difficult to manage?

A REALTOR® can help you decide whether a smaller house, condo, or rental would be appropriate.

Before Putting Your Home up for Sale

Here are a few items to take care of before listing your home. This can make the sale process quicker and easier in the long run.

Consider a pre-sale home inspection.

An inspector will be able to give you a good indication of the trouble areas that will stand out to potential buyers, and you'll be able to make repairs before open houses begin.

Organize and clean.

Pare down clutter and pack up your least-used items, such as large blenders and other kitchen tools, out-of-season clothes, toys, and seasonal items. Store items off-site or in boxes neatly arranged in the garage or basement. Clean the windows, carpets, walls, lighting fixtures, and baseboards to make the house shine.

Home Sellers To Do Check List



Kitchen and baths sell a home. Make sure your kitchen looks, feels, and smells clean and fresh.

Turn your bath into a spa! Your goal is for buyers to envision themselves living in the space.



Taking the personality out of the bedroom allows potential buyers to see the room as theirs, not yours.

Your homes first impression is vital! When a buyer drives by your home, does it scare them away or tempt them to see the inside?



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Before Putting Your Home up for Sale

Get replacement estimates.

Do you have big-ticket items that will need to be replaced soon? Find out how much it will cost to repair an older roof or replace worn carpeting, even if you don't plan to do so. The figures will help buyers determine if they can afford the home, and they'll be handy when negotiations begin.

Locate warranties.

Gather up the warranties, guarantees, and user manuals for the furnace, washer/dryer, dishwasher, and any other items that will remain with the house. It may seem like this task can be left until closing, but you don't want lost paperwork or last-minute scrambling to cause the deal to fall through.

Spruce up the curb appeal.

Walk out to the front of your home, close your eyes, and pretend you're a prospective buyer seeing the property for the first time. As you approach the front door, what is your impression of the property? Do the lawn and bushes look neatly manicured? Is the address clearly visible? What do you see framing the entrance, if anything? Is the walkway free of cracks and impediments?



Receiving an Offer

Now what?

When you receive an offer on your house, it is imperative that you review it carefully. The offer tells you the price the buyer is willing to pay and under what terms. We will review the offer with you. You may also wish to consult with an attorney before you sign it, and it becomes a contract of sale.

A good offer is close to the list price, sometimes exactly your asking price. That just means you priced your home correctly.

If the offer is less than you wanted, look at the contract as a whole. Perhaps the buyer is assuming some of the closing expenses. Consider possession and financing terms, as well. You can also consider splitting the difference.

Remember that time on the market to find another buyer is an additional expense.

Once you've read the offer, you have several choices.

- Accept the terms with no changes and sign the offer.
- Make a counteroffer to the buyer by making some changes. In some cases, a series of counteroffers will take place before the final agreement is signed.
- Reject the offer entirely.

Once you've signed an offer, you may accept a backup offer if that buyer clearly understands the house is under contract. The backup offer becomes effective only if the first offer falls through and the transaction fails.

About the Appraisal Process

Once you are under contract, the buyer's lender will send out an appraiser to make sure the purchase price is in line with the property's value.

- Appraisals help guide mortgage terms.

The appraised value of a home is an important factor in the loan underwriting process. Although lenders may use the sale price to determine the amount of the mortgage they will offer, they generally only do so when the property is sold for less than the appraisal amount. Also, the loan-to-value ratio is based on the appraised value and helps lenders figure out how much money may be borrowed to purchase the property and under what terms. If the LTV is high, the lender is more likely to require the borrower to purchase private mortgage insurance.

- Appraised value is not a concrete number.

Appraisals provide a professional opinion of value, but they aren't an exact science. Appraisals may differ quite a bit depending on when they're done and who's doing them. Changes in market conditions also can dramatically alter appraised value.

- Appraised value doesn't represent the whole picture of home prices.

There are special considerations that appraised value doesn't take into account, such as the need to sell rapidly.

- Appraisers use data from the recent past.

Appraisals are often considered somewhat backward looking, because they use sold data from comparable properties (often nicknamed "comps") to help come up with a reasonable price.

- There are uses for appraised value outside of the purchase process.

For selling purposes, appraisals are usually used to determine market value or factor into the pricing equation. But other appraisals are used to determine insurance value, replacement value, and assessed value for property tax purposes.

Prepare for Your Move

Congrats!

- Update your mailing address at usps.com or fill out a change-of-address form at your local post office.
- Change your address with important service providers, such as your bank(s), credit companies, magazine subscriptions, and others.
- Create a list of people who will need your new address. Whether you plan on sending formal change-of-address notices in the mail or just e-mailing the family members, friends, and colleagues who should be informed, a list will ensure no one gets left out.
- Contact utility companies. Make sure they're aware of your move date, and arrange for service at your new home if the service provider will remain the same.
- Check insurance coverage. The insurance your moving company provides will generally only cover the items they transport for you. Ensure you have coverage for any items you'll be moving yourself.
- Unplug, disassemble, and clean out appliances. This will make them easier to pack, move, and plug in at your new place.
- Check with the condo board or HOA about any restrictions on using the elevator or particular exits or entrances for moving, if applicable
- Pack an "Open First" box. Include items you'll need most, such as toilet paper, soap, trash bags, chargers, box cutters, scissors, hammer, screwdriver, pens and paper, cups and plates, water, snacks, towels, and basic toiletries.

If you're moving a long distance:

- Obtain copies of important records from your doctor, dentist, pharmacy, veterinarian, and children's schools.
- E-mail a copy of your driving route to a family member or friend.
- Empty your safe deposit box.

Reviews:

My husband and I recently relocated to Central FL and needed to find a rental property quickly. Susanne went above and beyond to find the perfect rental that would accept our two dogs (believe me - it wasn't easy). So when we were ready to purchase a home, we didn't think twice about enlisting Susanne. She is extremely knowledgeable about the area and really helped us narrow our search criteria. Susanne is also very patient, as we changed our minds frequently. We viewed several properties before finding our ideal home. We couldn't be happier with our purchase!! We highly recommend Susanne to anyone looking for a real estate Professional!!

Carter Family, Relocation/Home Buying

Susanne went above and beyond for my husband and I. She was extremely knowledgeable and fought for what we wanted. We couldn't be happier with our purchase. Thank you Susanne!

Kyle Ann - First Time Homebuyer

My experience with Suzanne was awesome, I would recommend Suzanne to anyone. She very polite, patience and very attentive. She will go that extra mile for her clients.

Odum Family, First Time Homebuyer

She is amazing and so knowledgeable! She will certainly go above and beyond to find your dream home! As first time home buyers we were glad to find someone who would take us through the process and teach us every step. I highly recommend her!

Fuentes Family - First Time Homebuyer

We are about to become happy homeowners THANKS to a TREASURE Susanne Moser. We were even doubtful this time around that we were going to partner with an agent and mortgage co. We started our search 3 years ago and ALWAYS were misrepresented by other agents and Mortgage Brokers. A friend of us gave us Susanne's phone number and immediately I explained to her how disappointed we were in the house hunting purchase and how did we already gave up she immediate apologized for the other agents that misrepresent us. Then she reassured us that she was going to help us and that she will do anything in her power to find us our dream home. Then we met in person Susanne, in seeing our first pick it was a Saturday night and late in the day and she didn't hesitate to contact us and offered us to view the property. To be honest this was a surprise for us. We always had to beg the other agents to view a property. She narrowed down our choices so good that the very first house we saw is our NEW home. She knew exactly what we were looking for. Susanne has an uncanny ability to read her clients. She puts this quality to work exclusively for her clients' interests. By listening to us and our individual taste, she knew before we did which house matched us best. Her knowledge is incredible. She knows about building construction and quality, or lack thereof. Susanne IS amazingly responsive. The poor lady is ALWAYS available, and does so without a note of hesitation in her voice. She go above and beyond for her customers. She gives her clients the sense that they really enjoy what she does. And what hard worker she is !! But Susanne and Tom are the REAL DEAL !!!!!. BEYOND 5 stars * * * * * Our hope now is that Susanne keep making more families happy as mine is right now! Thank you from one happy family

Martinez Family, First Time Homebuyer

*** Asked me about special loan programs for our local heroes, first time home buyers, investors, and many more...***





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from a customer ...

Please call me if you think anyone
including friends or family would
benefit from my services.