

Selling a home can be a lot of fun when you understand the process. Selling with confidence.

**H2H**

**Home2Heart REAL ESTATE**

*We simplify buying and selling, opening the door to your dreams!*

## PLAN 1. HIRE A STELLAR REALTOR

### Hiring the right Realtor is Imperative

- Consider establishing a relationship with a Listing Agent to assist you! Don't be afraid to interview them. This may be the largest investment you have ever made, make sure you have an expert on your side to serve you through the process!
- A Superb Listing Agent that is ready to super serve you will have powerful tools that will benefit you at no cost to you!
  1. Willingness to Educate, Serve & Assist in the sale of your home
  2. Intense Negotiating Skills, willingness to fight for your best interest
  3. Proven track record--Numerous Homes Listed & sold each year, positive referral rating
  4. Exceptional Experience, really knows the local real estate market
- Request a time to interview the Realtor(s).
- Make the Hire.

## PLAN 2. ESTABLISH MARKET VALUE

### Plan and Prepare:

- Clean, Clean, Clean! - From a buyer's perspective a clean home is a well-maintained home
- Repairs? Fix the minor yet distracting issues such as aged/worn door knobs, leaky faucets, holes in the drywall, squeaky hinges, clogged drains, etc.
- Paint! Neutral color, earth toned colors are best for appealing to a wide array of buyers! Gray, beige, sage, soft yellow and spa blue are just a few that most buyers find warm and welcoming.

## Price it Right

- If you set the price too high it will lead to lengthy days on the market, too low, and you may leave money on the table.
- Keep in mind your home is worth what a Buyer is willing to pay.
  1. Request a Free CMA (comparative market analysis), to determine your home's value.
  2. Your CMA is a packet of comparable, photos & reports.
  3. What is the average price per square foot of the sold comparables?
  4. What are the adjusted values?
  5. Set list price on fact, not emotion.
  6. Assessed value – Assessed Values alone is not an accurate estimate of market value.

## PLAN 3. MAKE A CHECKLIST

### Checklist

- Break your checklist down.
- Set priorities, focus on one task at a time.
- Hire a Home Inspector to get ahead of the game.
- Being proactive will save you time and money.

### Pre-Home Inspection - Recommended

- Review report and look for any Major Repairs
- Fix required repairs due to financing for FHA, VA, USDA to attract all types of buyers financing.

## PLAN 4. LIST PROPERTY

### Set the Stage

- Staging will get you offers, price will get you showings
- De-clutter – clean out closets, clear off the kitchen counter, clean out the junk drawer, pantry and garage, organize toys, etc.
- Deep Clean
- Add visual square footage; remove a piece or two of furniture to make the room more spacious, pull furniture away from walls or rearrange furniture if necessary
- Clear out a few family photos.
- Add a mirror or two, maybe a floor and/or table lamp, possibly an area and throw rug, plant or flowers would be attractive
- Stage Outdoors-Landscape; pull the weeds, add some mulch and flowers
- Add Finishing Touches-Be camera ready

### Market Effectively

- [www.home2heart.com](http://www.home2heart.com)
- Multiple Listing Service
- List Hub – links to numerous websites such as, Realtor.com, Trulia, Zillow
- Virtual Tours
- Social Media
- Drive by text
- For Sale Sign

## Market Effectively

- Clean and pick up
- Bake apple pie or homemade bread; the aroma will be breathtaking and welcoming. If you don't have time to bake, place a drop of vanilla or a small drop of cinnamon on the stove eye or burner. Light candles prior to the showing or use lightly scented plug-ins.
- Leaving lights on make your home feel as inviting as possible- not everyone will be in love with your dog or cat, please take them with you.

## PLAN 5. LET'S SELL

### Receive Offer

- Negotiate until both parties agree to all terms

### Buyers Home Inspection & Appraisal

- Receive Buyer's Inspection Response through your Realtor.
- If applicable negotiate repairs until all parties agree to Inspection Response
- Appraisal – Lender Required evaluation of the property
- Appraisal goes to underwriter for approval
- Cash offers- no appraisal

## PLAN 6. CLOSING & BEYOND

### **Close On Your Home!**

- Sign the documents and obtain your keys if possession is taken at closing.
- The Title Company will record the deed at the county recorder's office for you
- The Title Company will also instruct you on what property tax exemptions you need to file

### **Time to Move**

- Turn over possession – whether that be at closing or 15 days after closing be sure to leave the buyer's new home in move in condition, along with garage door openers, informational or warranty pamphlets & keys.
- If you haven't already done so, transfer the utilities out of your name-coordinate with your Realtor
- Look forward to making memories in your new home

This is a lot of information, and can be overwhelming, rest assured we will guide you each step of the way.

**“It's more than a transaction it's a transition, we will take it one Plan at a time.”**

## QUESTIONS TO ASK LISTING AGENT DURING INTERVIEW

1. How many years have you been in Real Estate?
2. How long have you been with your agency?
3. What does your agency have to offer compared to your competitors?
4. Which percentage do you work with most; buyers or sellers?
5. Why should I list with you?
6. How many listings did you have last year?
7. How many of those listings closed?
8. What is the dollar volume of all your transactions last year?
9. What is the average sales price you sold last year?
10. What is the average sales price for our market area or neighborhood?
11. What is the primary market area you cover?
12. What type of property do you list most often? Single family dwellings, foreclosures, investment, etc.
13. Do you know the area, schools, community?
14. Do you charge any upfront fees at closing such as a tech fee, admin fee or transaction fee above and beyond the commission?
15. Can you provide a Comparative Market Analysis plus provide at least two if not three calculation of estimated market value and why I should list at your recommended List Price?
16. How often will I hear from you?
17. What type of communication do you communicate with seller most often? Text, phone, email
18. How do you prefer to be contacted? Text, phone, email
19. Do you work with an assistant if so will I be working with you or the assistant?
20. How will you market my home?
21. Is List Hub a part of your marketing?
22. Do you use social media to market?
23. If so, what social media do you use?
24. Do you utilize you tube and/or virtual tours?

## TRANSACTION FLOW

1. Buyer obtains pre-approval letter from buyer's lender of choice.
2. Buyer writes offer
  - Earnest Money check to be written out to Listing Agency, held by Buyer's Agent until accepted offer.
3. Offer is submitted to seller
4. Seller has four options, accepts, counter or reject or ask for highest and best offer.
5. Negotiations continue until the offer is accepted and agreed upon by both parties.
6. Once offer is accepted Earnest Money must be turned over to Listing agency and deposited in an escrow fund within 2 banking days.
7. Listing Agent orders Title Insurance.
8. Buyer chooses Home Inspector, your or your agent calls to schedule the appointment.
  - Home Inspection to be done 7 to 10 days of an accepted offer
9. If there is a MAJOR DEFECT with the inspection you can ask the seller to repair or replace the MAJOR DEFECT.
  - Seller has the right to agree to the request, or reject or even agree to part of the request. Negotiated on Inspection Response Forms.
  - Banks like Fannie Mae, Freddie Mac and HUD are sold in "AS-IS" condition, you may ask for the repairs to be done, although it is rarely agreed upon. If repairs are agreed upon most likely repair cost is added to purchase price.
10. Appraisal is ordered by buyer's lender.
11. Wait Time: during this time period your mortgage company is working on sending the loan through for final approval and underwriting. The title company is preparing the owners and lenders policy along with the deed.
12. Receive final Lender Approval.
13. Lender will send Closing Disclosure 3 days prior to closing. Buyer must sign & send it back to keep closing on schedule.
14. Receive Settlement Statement (ALTA) & review with your Agent.
15. Buyers to get a certified check made payable to Title Company for the amount owed.



- If amount owed is over \$10,000 funds must be wired, Title Company will provide wiring instructions.
16. Closing; Buyer and Seller will either meet at the Title Company or if a remote closing meet at one of the Agent's offices.
  17. At the closing the Settlement statement known as the ALTA must be signed by buyers and sellers along with miscellaneous closing documents. Buyers will also sign any documents that is required in the lender package.
  18. Once all documents are signed and the monies have been received by Title Company the buyers receive the keys if possession is at closing.
  19. The Title Company will record the deed and finalize all the closing documents.
  20. Celebrate!!

NOTE: Estimated time frame from beginning to end can vary from 30 to 60 days on financed loans, 14 to 21 days on cash offers.

That's it! We'll help and guide you along the way.