

2018 EDITION

# seller's

GUIDE TO GET TOP DOLLAR FOR YOUR HOME





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# Your Property Info

Home Address: \_\_\_\_\_

Bedroom Count: \_\_\_\_\_

Bathroom Count: \_\_\_\_\_

Sqft: \_\_\_\_\_

Purchase Price: \_\_\_\_\_

List Price: \_\_\_\_\_

Property Condition: \_\_\_\_\_

Extra Home Features:

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# Finding The Right Agent

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With a whopping 95% of home buyers using a real estate agent in the past year, and only 2% buying directly from a FSBO, selling with an agent statistically will get your home sold faster in today's market. Although online resources have made it easier to list your home, the exposure from sites like Zillow, Trulia, and others won't guarantee a sale. They may get views, but without agent representation, it's less likely to have offers rolling in. Another downfall to listing on popular internet sources is the incorrect home valuation estimates that are stated. Most of which significantly undervalue or overvalue properties; which cause a lot of frustration for buyers, and especially sellers.

Agent representation not only brings in a substantially larger sales price, but the protection that comes with experienced guidance can ensure you avoid the pitfalls of legal situations that can arise if a sale is not handled properly. Not only do you have a greater chance of a higher sales price with the use of an agent, but the stress it relieves you from the process is significant in it's own measure. Agents have the systems in place to have your home securely shown to buyers, and buyers that are already pre-approved to purchase.

Having a great agent by your side means the legal documents and disclosures are written up as they should be, in order to protect you from any troubles buyers may attempt to cause. Although DIY can be fun in many instances, in such an expensive transaction in your life, having the help of a real estate agent proves to be far more beneficial than the anticipated savings of not hiring one. And in most cases, the anticipated savings are ate up by other means of the transaction; so sellers without an agent are left to their own devices in a stressful situation. Hire an agent that will work hard for your best interest during the transaction, it will be worth your time.

# The Current Market

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We all want to get the most value out of our homes. Let's be honest, they are an expensive investment, with a lot of money and time put into them. However, it's also important to take into consideration what the market actually values your home for, because if the home is overpriced, it will sit stagnant on the market without any written offers.

In real estate, there is a solution to every home that doesn't sell, and that's decreasing the price. And it's not associated with your agent's efforts, because they can be pulling every trick out of their hats to market your property, but if your local market shows that your house on paper is overpriced, it simply won't sell.

We'd love a cash buyer who will fall head over heels in love with our homes, enough so that they are willing to pay over the appraisal. And although this can happen, it is incredibly rare, and should not be relied on. Because most buyers apply for a mortgage to purchase a home, and the bank will not finance your sales amount if the appraisal comes back lower.

By listing your home at the correct market price, not only can you guarantee a much faster sale, you can also avoid the headache of going under contract with a buyer, with the anticipation of a close, only for everything to fall apart towards the end because the appraisal values did not match up. Discuss with your agent a realistic price point for your home. Choose one that you can trust to list at a price that ensures it's sale, at a value that works best for you, in terms of what the market will allow. Keep in mind that listing it slightly lower than it's value is going to have a greater likelihood of a bidding frenzy that drives up the cost than expecting an offer on an overpriced home.



# Your Motivation To Move

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Whether you're selling your home on your own, or are moving your spouse and family, it's important to sit down to discuss the motivations for the move. Putting your home on the market and getting it sold is quite the process, and it has a lot of fast moving components. Especially based on how desirable your home is, a sale can happen the moment your house goes on the market.

Planning and evaluating your motivation to move out of your current house will give you a better chance of completing the sale, stress-free. You can have an understanding of what your next steps will be, and can have your agent assist you with the transition into a new home. Discuss with your agent if you will need help finding another home locally, or if you need a referral for an agent who can help you transition comfortably into a new house in a different state/country.

Make sure when it comes time to talking with an agent and putting your house on the market, that you are certain selling is the right decision for you and/or your family. Having cold feet in the middle of a transaction can create legal issues brought on by the buyer, so protect yourself by ensuring the decision to sell is what is best for you in your current situation. Once you have the motivation to take the next step in your life, discuss with your agent how he or she can help you move forward.




# Preparing To Sell

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Before you put your home on the market, you want to make sure it's in a condition buyers can envision their own lives in. The first thing you want to do is remove as much clutter out of the house as possible. You can put them in boxes and store in the attic, put them into a storage unit, or any part of the house that won't have them in the way. By removing a lot of your personal knick-knacks, you leave room for buyers to come in and see the house for it's full potential, and in their own eyes.

After you've removed the majority of clutter, be sure to put away personal photos from around the house. You want people to come in and feel like it's a home they can own, instead of feeling like they are intruding in someone else's personal space. Because that won't leave them with the feeling of wanting to buy. Discuss with your agent if staging your home is a necessary investment.

Having a professional come into to make sure your home look it's best can really boost the offers that come in. However, staging isn't always a necessity. Use an agent who has a photographer who will take professional photos of the home. A buyers first resource is to look online for a home, before contacting their agent. You want your home to be incredibly appealing in the photos, so it encourages more showings. If there are any evident repairs that need to be done, it's in your best interest to fix those prior to listing. Some properties generally need some paint touch up, light bulbs and batteries in smoke detectors replaced, and other minor repairs that can go a long way if fixed. Don't forget to have your home thoroughly cleaned, especially if you have pets.



# Curb Appeal

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When prepping your home for sale, a lot of sellers focus on repairs and touch-ups on the inside of the home, and forget to put any energy on the outside. A lot of buyers will drive away, prior to looking inside, if they don't like the way the outside looks. A couple hundred dollars in repairs can make a world of a difference in the offers you have coming in.

Be sure to clean up any trash or debris around your yard. Throw out sticks and rocks that are out of place. Have your yard mowed during the spring and summer seasons, so the grass looks kept. Adding a door mat, some plants, and a wreath on your front door can go a long way. And these are items that are fairly inexpensive.

Remove any dead plants and shrubs you may have around your home. If you can afford to, have them replaced, and put fresh mulch/rocks around them so it looks appealing. You can visit online sources like YouTube or Pinterest to find some great ways to fix up your curb appeal for pennies on the dollar. And the time and small amount of money invested will be well worth it in the results you get. Showcase your home's best features, it'll be the difference in low offers, or over-asking price offers.





# Getting Offers

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Getting an offer can be an exciting experience! Depending on the price point and location of your home, you can get into a multiple offer situation, or it may take a couple of weeks to see one come through. With luxury properties, it can take extra time to find the perfect buyer for the home. In some occasions, buyers will submit low offers in hopes to get a deal on the home; so long as the home is priced correctly, this isn't a negative reflection of your property, simply an attempt by buyers to save some money.

If you get a strong offer that is for full price or over asking, that's great! If you get an offer slightly lower, your agent will be able to advise you, based on market conditions, how best to proceed. In some scenarios, if your home is still brand new on the market, you can hold out for a new offer. If your home has been sitting on the market for a while, it would be best to counter the offer, but review the information with your agent to ensure you are making the best decision.

An offer is more than just a price. Be sure to review the contracts and choose one that has other aspects of it that make the best sense for you. Will they be buying with cash or applying for a loan? How soon can they close? Do they want any repairs or any additional items to remain? These are all things you can discuss with your agent, so you get more than just a good sales price, but also a deal that makes it to the closing table.



# The Contract Process

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Once you've signed off on the right buyer's offer, you can move forward with the sale. Generally the period of waiting to close can last between 2 weeks to 45 days. This is dependent on the buyer's lender and how soon they can close. If they are a cash buyer, they will generally be able to close in a couple of weeks. But the details of this are outlined in the contract. This waiting period is also when the Title company can ensure the transfer of the title on the property to the buyers without any complications.

During this period, buyers will generally conduct 3 inspections. A home inspection for their own benefit, and their lender will require an appraisal and in most scenarios, a termite inspection. It's important to be open to making repairs if a repair request is sent in after the home inspection, to keep the deal in place. This step will be something you can discuss with your agent, so you aren't being taken advantage of.

If an appraiser comes back and requests repairs, these will need to be completed in order for the loan to be approved. This is true in regards to the termite inspection. If termites are found in the home, they will need to be removed for the loan's approval. Once the inspections and appraisal clear, and any requests are agreed upon, you will be closer to closing on your property. The clear to close will come a few days prior to closing, after the buyer has fully been approved by the bank for the mortgage. After your clear to close, you will meet with your agent at the title company specified in advance, and sign over the documents to the buyers. Your agent will be able to give you a better estimate to the exact cost, but keep in mind that you will also be paying seller's closing costs on top of the agent commission. If you end up selling your home for more than what you owe, you will receive the funds by wire transfer or check

# Meet Your Agent



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*Jeanne Judson has been happily working and living in the Merrimac area for over twenty years, with her husband and six children. As a family, they enjoy camping and exploring New England in their RV. Whether she's buying or selling real estate, volunteering, or checking out the newest local hotspot; she does it all with heart and commitment.*

*To Jeanne, real estate is about more than just liking a house – it's about truly loving where you live. She will always strive to match her clients with a home and community they'll enjoy just as much as she does hers.*



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