



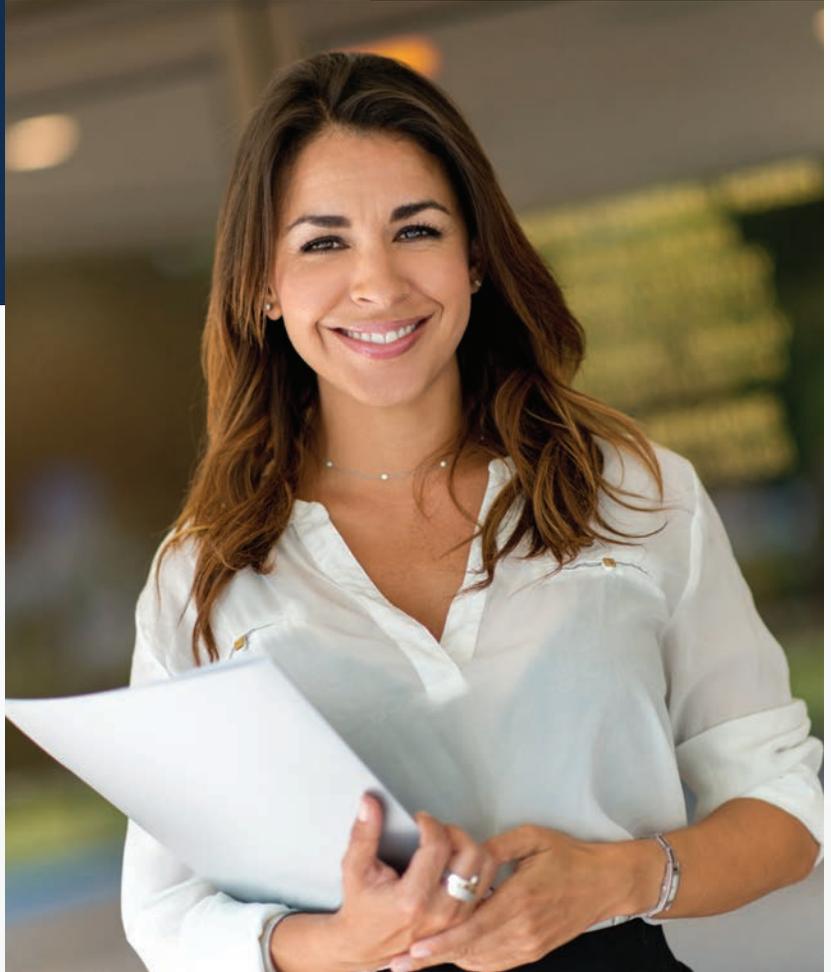
Stewart Realty
— MANAGEMENT —

SELLER'S RESOURCE GUIDE



Agent

RESPONSIBILITIES



Expert Guidance

- Research the comps in your area & complete a competitive market analysis to determine the best list price for the sale of your property.
- Make recommendations on potential repairs and cleaning of your property in order to make your home more attractive to buyers.
- Suggest quality professionals, including attorneys, handymen, and inspectors.
- Guide you in making informed decisions leading to a satisfactory sale.
- Present and respond to all offers in a timely manner.
- Negotiate the best price & terms available, always keeping your specific needs in mind.

Responsiveness

- Act in good faith at all times
- Adhere to your instructions & concerns
- Return calls & emails promptly
- Closely track dates & deadlines

Accounting

- Track receipts and all earnest money deposits
- Receive and deliver all documents in a timely manner
- Review final settlement statements

Loyalty

- You are my priority!
- Place your interest above all others
- Keep your personal information strictly confidential
- Ensure you are fully informed

Selling in **10** STEPS

1 DISCOVERY & RESEARCH

I will tour your home and give my insights on what will help your sale. We will discuss the process and develop initial marketing strategies.

2 LISTING APPOINTMENT

We will discuss the value of your home, review the calendar of expectations, sign documents, and enter into an contract. You're ready to list!

3 PRE-LAUNCH

All of our marketing materials are collected. From photography to lock boxes on your home, I make sure everything is prepared for launch day.

4 LAUNCH DAY

It's time!
Your home's profile is posted online. A yard sign is placed on your property. Any and all marketing materials we've agreed upon will be rolled out.

5 BUYER PROSPECTING

Consistent exposure of your home is spread across the marketing platforms. All scheduled events are completed until we reach a sales agreement.

6 SALES AGREEMENT

Once an offer has been made, we will review all terms and conditions and respond as needed.

7 INSPECTIONS

Your buyer will probably hire an inspector to inspect your home. The inspector is likely to recommend repairs or upgrades. I will negotiate the inspection repair request on your behalf and with your approval.

8 LOAN COMMITMENT

The buyer's loan is underwritten, and the appraisal is performed. The buyer's documentation is verified, and we wait on the buyer's final loan approval.

9 CLOSING PREPARATION

The lender's requirements have been met, and the documents have been ordered. Closing has been scheduled. I will review the figures, and the buyer has a final walk-through of your home usually 3-12 hours prior to closing.

10 CLOSING

The last step! Documents are signed, keys are exchanged, and proceeds received. You may cancel your utilities and insurance. I am here to help after the sale of your home - whenever you need me!

ENHANCE YOUR PROPERTY'S INTERIOR AND EXTERIOR APPEAL

Exterior

- Keep the lawn manicured and watered regularly.
- Trim hedges, weed flower beds, and prune trees regularly.
- Check the foundation, steps, walkways, walls, and patios for cracks and crumbling.
- Inspect doors and windows for peeling paint.
- Clean and align gutters.
- Inspect and clean the chimney.
- Repair and replace loose or damaged roof shingles.
- Repair and repaint loose siding and caulk.
- Keep walks neat and tidy.
- Add colorful annuals near the front entrance in spring and summer.
- Keep your garage door closed.
- Apply a fresh coat of paint to the front door.

Interior

- Clean every room and remove clutter. This alone will make your house appear larger and brighter.
- Hire a professional cleaning service every few weeks while the house is on the market.
- Remove items from kitchen counters and closets.
- Remove all personal photos from the walls, and patch the holes where they were removed.
- Re-surface soiled or strongly colored walls with a neutral shade, such as off-white or beige, and apply the same color scheme to carpets and flooring.
- Check and repair cracks & leaks.
- Repair holes or damage to plaster, wallpaper, paint, and tiles.
- Replace broken or cracked window panes, molding, or other woodwork.

HOW TO MAKE YOUR HOME SHOW READY IN ONE HOUR

- () Make the beds
- () Grab a basket and put personal items of clutter in your car
- () Make sure the bathroom towels are clean, straightened, and match
- () Wipe down toilets and put the lids down
- () Wipe down all countertops and sinks
- () Open all blinds & turn all the lights on in the house
- () Make sure the house temperature is comfortable
- () Make sure the house smells good, but don't overdo the air freshener
- () Vacuum all carpeted areas and sweep all surfaces
- () Clean all mirrors
- () Sweep the front doorway and wipe off the mat



4 FACTORS THAT AFFECT THE

Saleability OF YOUR HOME



Price Point

Pricing your home for the current market is important for maximum exposure and, ultimately, a satisfactory sale.

- Factors that determine a property's value: *location, design, amenities, competing properties, and economic conditions.*
- Factors that have little or no influence: *price the seller originally paid, and amount spent on improvements.*

Market Conditions

The real estate market is always fluctuating, and as your agent, I will be able to discuss the pros and cons of listing during various market conditions.

Property Condition

The condition of your property will have a lot to do with the selling price and how quickly it will sell. If there are repairs needed, or if professional staging is required, I will be there to assist and offer my guidance and network.

Market Exposure

My main focus will be on what we're able to control, which is market exposure and negotiating offers. I want to get the most qualified buyers into your home in the least amount of time and with minimal inconvenience. With a comprehensive marketing plan, your home will get noticed in any market.

INFORMATION PREP

Once your home is on the market, it's very important to have information ready to go in case the buyer or lender requests it. Below is a list of items that buyers, lenders, and title companies might request during this phase of selling your home.



Gather:

Manuals for appliances

Receipts of work done to the home - including all major & minor renovations

All keys and garage door openers

Surveys previously done

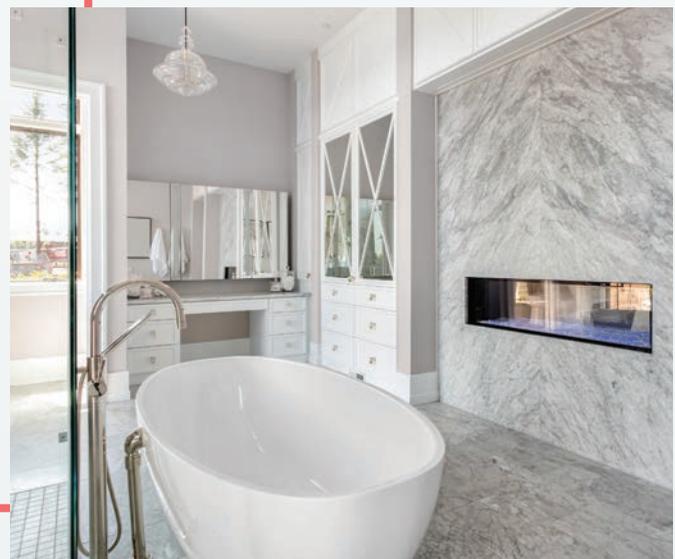
A list of utility providers & average costs per month

Alarm instructions

HOA Communities:

Check-in with the HOA to see if there are any restrictions or policies when listing your home

If you have any known info regarding assessments, certification letters or HOA covenants, please have those available for buyers





Successfully

NEGOTIATING THE DEAL

Disclose everything. Be proactive to disclose all known defects to the buyers to avoid legal problems later.

Remember your priorities, but also respect the buyer, as this will be their next home & they are nervous about the unknowns.

Ask all of your questions. Offers may include complicated terminology, which will be clarified for you.

Respond quickly. The mood for the buyer to buy is exactly when the offer is made - don't delay.

Meet halfway if there are disagreements about small expenses. Split the difference and move on.

Stay calm, even if the situation is tense.

HAVE YOU FOUND THE RIGHT BUYER?

Make the deal happen.



UNDER CONTRACT PROCESS

Offer Accepted

Now that you've accepted an offer, it's time to start the under contract process. There are few dates and deadlines to be aware of: title deadline, due diligence, inspection, appraisal, and loan approval. The under contract process can normally take anywhere from 30-60 days.



Inspection

One of the most crucial steps in buying a home is performing an inspection. The buyers elect to do this if they choose. The buyer's agent will set up a day and time to have the inspector perform a full inspection of your home. You don't have to be here during this time. It should take anywhere from 1-4 hours, depending on the size of your home. After inspection, the buyer's agent may send an inspection repair request.

At this time, you can decide which items you agree to fix, repair, or replace, if any. Remember, inspection items that affect health and safety are pertinent.

Appraisal

An appraisal will be required by the lender if the buyer is obtaining a loan. The appraisal could come in low, high, or at value. I will guide you through the process on the right moves to make if the appraisal comes in low. After the appraisal, we wait for the buyer's final loan approval and contingencies to expire. You are so close to the closing table.



CLOSING 101

THE CLOSING PROCESS FINALIZES THE SALE OF YOUR HOME AND MAKES EVERYTHING OFFICIAL. ALSO KNOWN AS SETTLEMENT, THE CLOSING IS WHEN YOU GET PAID, AND THE BUYER RECEIVES THE DEED TO YOUR HOME.



A FEW THINGS TO BRING TO CLOSING

- A valid government-issued picture ID
- House keys
- Garage door opener(s)
- Mailbox and any other spare keys

WHAT TO EXPECT

The attorney or title company will look over the purchase contract and identify what payments are owed and by whom, prepare documents for the closing, conduct the closing/make sure taxes, title searches, real estate commissions, and other closing costs are paid, ensure that the buyer's title is recorded, and ensure that you receive any money due to you.

YOUR COST

Sellers commonly pay the following at closing:

- Mortgage balance and prepayment penalties, if applicable
- Other claims against your property, such as current or past due unpaid property taxes
- Unpaid special assessments on your property
- Real estate commission
- Title insurance policy
- Home warranty, if applicable

AFTER CLOSING, MAKE SURE YOU KEEP THE FOLLOWING FOR TAX PURPOSES

- Copies of all closing documents
- All home improvement receipts on the home you sold

GLOSSARY OF TERMS

Acceptance - The time at which an offer to purchase is accepted. The fact that it was accepted must be relayed to the person that made an offer in order for all parties to be bound to the contract.

Appraisal - A professional determination of value. Mortgage companies usually require an appraisal of the property by a licensed, disinterested party before agreeing to loan money on the property.

As Is Condition - Disclaiming any warranties or representations regarding the condition of a property.

Back-up offer - A contract or offer that is in a secondary position to an already existing contract. This contract shall be elevated to the first position if some condition in the first contract is not met. If the first position contract is consummated, then the second contract is no longer in effect.

Closing - The transaction where title passes from seller to buyer and the seller is paid. A settlement statement shows all costs incurred and gained by both parties.

Comparable - When evaluating the value of your property, looking at other similar homes and seeing how they've been priced on the market would determine how you're going to price yours. The similar homes out there are considered "comparable."

Competitive Market Analysis (CMA) - This is a detailed evaluation of specific homes listed or sold on the market based on location, style and amenities similar to your own property. You complete this analysis to come up with an accurate price point.

Contingency - A condition that must be met before a contract is legally binding, or before a sale is to be completed. The contingency provides an out or an escape from performing if the condition is not met.

Counteroffer - If the receiver of an offer makes any changes to the original offer, it is considered a rejection of the initial offer and becomes a counteroffer.

Deed - The document that sellers and buyers sign when transferring title to real estate. It legally transfers the property from the seller to the buyer and is then recorded by the closing agency in county records.

Escrow - Refers to an account set up by the lender, which holds funds from the buyer pending completion of sale.

Fixtures - Items that are physically attached to the home and require tools to remove. Fixtures are included as part of the purchase. Examples of fixtures include ceiling lights, cabinet hardware and appliances. If the seller plans to take any fixtures with them when they move, either remove them prior to listing the home, or be sure to specify the fixtures in the Agreement of Purchase and Sale.

Lien - A monetary claim against a property that must be paid off when a property is sold in order for the new ownership to be legally recorded in county records.

Seller's Market - In a seller's market, there are more buyers than there are homes for sale. With fewer homes on the market and more buyers, homes sell quickly in a seller's market. Prices of homes are likely to increase, and there are more likely to be multiple offers on a home. Multiple offers give the seller negotiating power, and conditional offers may be rejected.

Warranty Deed - A deed warranting that the grantor has clear title and promises he has the right to convey the property to the buyer.

**THE DECISION TO SELL YOUR HOME IS ONE OF THE BIGGEST
DECISIONS YOU WILL MAKE SO MAKE SURE YOU GET IT RIGHT
THE FIRST TIME!**



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**AS YOUR AGENT, I GO ABOVE
AND BEYOND TO HELP!**

**Consistently providing you with the expert guidance,
you deserve throughout the selling process.**