
SELLER'S GUIDE

What to expect when putting
your home on the market



brad hutchinson
Real Estate





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 include: *location, design, amenities, quality, competing properties, economic conditions.*

Market Conditions

The real estate market is always fluctuating. We will 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 repairs are needed, or if professional staging is required, we will offer guidance and services.

Market Exposure

Brad Hutchinson Real Estate will focus on market exposure and negotiating offers. We want to get the most qualified buyers into your home in the least amount of time, and with minimal inconvenience.

With our comprehensive marketing plan your home will be noticed in any market.



SUGGESTED MARKETING PLAN

Selling a home is one of the biggest decisions you'll ever make. Our reliable team, with shared expertise, knows the best approach to marketing your home and we will collaborate with you every step of the way to make this a smooth process that satisfies your personal goals.

Included in our marketing program is a staging consultation, if necessary. We will advise you on the best way to market your home and how to make your home look as desirable as possible. It will address such things as contents, condition, paint, furniture placement and accessorizing. We have a team of staging professionals and contractors we are happy to share with you!

Depending on the property, our marketing program will include some or all of the below:

- Place a **lockbox** on property to facilitate showings.
- **Take interior and exterior photos** when your home is ready for the market which will be uploaded to MLS (Multiple Listing Service) and all websites as shown on the Advertising Outreach page.
- **Have a professional floor plan done** of your home, if appropriate, which will be uploaded to MLS.
- **Submit the listing with numerous photos to MLS and Realtor.com.**
- **Every one of our MLS listings is on Boston.com** (many offices only put selected listings on this site).
- **Your home will be on all websites as shown on the Advertising Outreach page.**
- **Create a mobile tour and listing video, and submit your home's video to YouTube, as part of our unique marketing system** (see Advertising Outreach page).
- **Mail out a postcard** of your property to neighbors, if considered helpful.
- In certain instances, check at the building department to identify any use status issues.
- Place a **FOR SALE sign on property**, with your approval.
- **Contact all present prospects** on file in the office.
- **Host a public Open House** on the first Saturday or Sunday that the house is available to market.
- **If appropriate, have offers due by a specific time**, with a 24-hr response time, or another strategy if we decide it may benefit the outcome of your sale more favorably.
- **Continue to show** to back-up buyers, if deemed appropriate.
- **Advertise in a variety of local mediums.**
 - **Internet & Social Media**
Including Facebook, Google, Instagram, LinkedIn, Twitter, YouTube (see Advertising Outreach page).
 - **Local Newspapers** as well as out of town papers, if needed.
- **We will assist you in negotiations, and offer you whatever advice is welcome.**

ADVERTISING OUTREACH



SELLER CHECKLIST & EXPENSES

DEED

Your attorney or the lender's attorney will prepare a new deed. You are responsible for this cost.

INSURANCE

Wait until your house has closed and is on record before canceling your insurance.

ADDRESS

Notify the Post Office of your change of address (in advance) so they can forward your mail. Obtain change of address forms to send to friends and family.

TAX STAMPS

At the time of closing/passing you will be responsible for tax stamps to the Commonwealth of MA that are \$4.56 per thousand of the sale price.

KEEP IT OR LEAVE IT

Most things that are attached inside (including light fixtures and curtain rods) and outside of the home stay unless otherwise specified in the Purchase & Sale agreement. An inclusions/exclusions list should be prepared at the time of listing.

ELECTRIC

Call the electric company roughly 2 weeks prior to closing to inform them that you are moving or you may request a final reading online.

SOLAR PANELS

If leased, need to be transferred.

OIL DELIVERY

Call the oil company to cancel future deliveries (as long as there is enough oil so that you won't run out!). If there is any oil left in the tank at the time of the closing you will usually be reimbursed.

GAS

Call the gas company approx. 2 weeks prior to closing; then call 1-2 days before the closing so that they can transfer the billing information. Final readings may also be requested online. If you are in a town that has municipal electric, you must obtain a final reading for the closing. If propane, you will need to contact vendor.

WATER

We will assist you to arrange final water(s) reading prior to closing. There is a charge for the meter reading and you are responsible for the amount of the bill. If you have 2 meters make sure both are done.

CABLE / INTERNET / PHONE

Call the cable company and have your number canceled or transferred to new location. Let them know approx. 1 week prior to closing.

SMOKE CERTIFICATE

We will call the Fire Department to set up an appointment for your smoke and carbon monoxide certificate. The town/city charges a fee for this certificate. Check with us or the Fire Department about proper placement of detectors. There are very specific types of detectors that are allowed. We can assist you with this.

AUTOMATIC PAYMENTS

Cancel any automatic payments set up for house related things.

ALARMS

If your alarm system is leased, you should cancel or transfer.

MISCELLANEOUS

There will be several miscellaneous charges at the closing, eg., payoff fees, recording fees.

PREPARE FOR SHOWINGS

Homes tend to sell more quickly and for higher prices when they show their best

Before each showing:

- **Pick up unnecessary items** from counters, floors and stairs (newspapers, magazines, mail, toys, clothing, recreation gear).
- **Turn on all lights**, even those in closets and storage rooms. Make your home as light and bright as possible.
- **Open all drapes**, shades and blinds (unless view detracts).
- **Make all beds** neatly and attractively.
- **Glass should shine!** Think of windows, doors, and light fixtures.
- **Be sure all dirty dishes are in the dishwasher** or washed and put away.
- **Be sure all kitchen appliances are “sparkling” clean and counter tops are clear.**
- **Take your pet for a ride.** Pet lovers will be distracted, those that aren't fond of pets might be “turned off”.
- **Place fresh towels** in kitchen and baths.
- **Keep front door scrubbed clean** (It's the first and last impression – make it a good one!) If the weather is right, an attractive pot of flowers on the front stoop adds an inviting touch.
- **Keep a well-manicured lawn and neatly-trimmed shrubs.**

SET THE STAGE to make the best impression on each prospective buyer. We have staging items and various services if you need help getting things done.





DATES & TIMES TO REMEMBER

HOME INSPECTION

Completed within 7-10 days from accepted offer. Buyer is responsible for paying for inspection(s). Average inspection duration is 3 hours (+ -). Buyer usually retains the right to withdraw and get their deposit back if home inspection is not satisfactory.

PURCHASE & SALE (P&S)

Usually signed within 10 days from the accepted offer. The deposit is held in our escrow account. If your real estate attorney is involved he/she should review P&S prior to the deadline.

FINANCING

An appraiser will come out to the home prior to lender commitment (very short visit). Commitment is approximately 30 days from P&S. If unable to obtain financing, buyer can withdraw by the deadline, and would be entitled to return of deposit.

COUNSEL

A bank attorney will conduct the title search and coordinate the passing of papers.

CLOSING

Usually within 45 - 60 days from the P&S date or some other date mutually agreed upon. Time and place are determined by closing attorney.

Note: The above dates are considered the norm. Your dates are determined through negotiations between yourself and the buyer.



SELLER DOCUMENTS & CONTACT INFO

Please provide the following items as soon as possible:

DOCUMENTS

- A copy of your Deed (if you have it)
- Property survey or plot plan (if you have one)
- Information on Easements
- Most recent property tax bill
- Copies of any inspection
- Information on any liens (existing or to come)
- Copies of warranties or annual contracts
- Information you have about water problems, termite activity or damage, UFFI and/or insulation, or other hazards
- Information on probate and any lien release
- Current lender's name and loan information, if relevant
- Information about other loans or mortgages against the property, if there are any
- If property is held in trust, a copy of the trust, name of the trustee, and any other trust information
- Your attorney's name, address, and phone number (if you have one)
- Info about any known underground oil tanks
- Flood insurance – if property in a flood area
- Copies of any available city permits

CONDOMINIUM OR TOWNHOUSE

- Association Declaration and By-laws
- Association Certificate of Insurance
- Association current budget
- Minutes of meetings

CONTACT INFORMATION

- Cell phone number(s)
- Home and work number(s)
- Email addresses

OTHER INFORMATION

- Utility Bills – if exceptionally high or low, history of heat cost
- Brochures/information about systems and/or appliances
- Attractive photos of home in other seasons, if available
- Your thoughts on special features of the home
- Personal property which may be included in the sale

OTHER REQUIREMENTS

- House Keys
- Remotes: garage, ceiling fans, window treatments
- _____
- _____

WHEN AN OFFER IS MADE

PRESENTING THE OFFER

Be assured that, as soon as your agent is aware that a written offer to purchase has been signed, he/she will contact you immediately. The timing may be inopportune, but it is usually best to move ahead rapidly to consider the contract. Please note that when the agent calls you, he/she may not yet be aware of the terms of the offer. When your agent has the contract in hand, he/she will study it closely and review each of the terms and conditions with you to your complete understanding and satisfaction.

THREE OPTIONS TO CONSIDER

When we consider the terms of the contract, remember that you are in charge. You are free to deal with the contract as you choose, and we, as your agent, will be there to assist you. Generally there are three options available to you:

- 1. Accept the offer as presented.** We will convey your acceptance and the home is SOLD!
- 2. Make a counter proposal.** Propose changes to the offer, i.e.: price, personal property, closing or possession dates, etc., so that it is acceptable to you. Be aware, however, that when you change anything, the buyer is completely freed from the earlier commitment to buy. Your agent will convey the terms of your proposal and the prospective purchaser may accept, reject, or offer a new proposal.
- 3. Reject the offer.**

DELIVERY OF THE CONTRACT

A copy of the finalized contract will be delivered to both buyer and seller by their respective real estate agents.

FINALIZING ALL CONDITIONS

- 1. Buyer's Financing:** If the contract states that the buyer has a specific number of days to secure financing for the home, it is his/her responsibility to apply for and to secure a loan commitment within that time period. The lending institution must: A.) verify that the buyer has the ability to meet the monthly loan payment. (They will examine the buyer's credit history, employment records, etc.) and, B.) verify the value of your home is enough to ensure the safety of their loan. An appraiser, assigned by the lender, will visit your home to affirm that its value, based upon a study of comparable homes, adequately secures the loan they are making to your buyer. The mortgage loan underwriter will approve the loan based upon a satisfactory review of the above information.
- 2. After the loan is approved,** more legal work is necessary, though you will have very little involvement. The property title will be searched, title insurance will be ordered, and an updated survey of the property may need to be ordered. If the property is a condominium, the Association may be contacted.
- 3. When the paperwork is in order,** the time and place of settlement will be agreed to by all parties involved. We will cooperate to ensure a smooth and timely closing.

- 4. Prior to the time of closing**, the buyer may request a physical inspection of the home. The buyers may or may not be accompanied by a property inspector whom they have engaged at their expense.
- 5. Keys will be delivered to the buyer at the closing**, or whenever possession of the property has been agreed upon.
- 6. At closing**, all documents finalizing the sale will be signed by all parties and all funds will be disbursed.

AGENT RESPONSIBILITIES are not fulfilled until the transaction is complete.

- Your agent will follow the transaction's progress and inform you of significant developments.
- Your agent will do everything in his/her power to work with your lender, accountant, lawyer, etc., to ensure a timely and highly satisfactory settlement for you.
- Beyond the above, your agent is here to answer any questions and to resolve any problem or uncertainty that you may have. Your agent wants this to be a positive experience for you!

Your agent will handle every step possible from beginning to end so you can focus on packing and moving on to your future plans with excitement!





Every real estate office is different. Our years of experience in the competitive real estate market, and our dedication and commitment to our buyers, sellers, and the communities we serve, set Brad Hutchinson Real Estate apart.

We look forward to helping you open the door to your real estate goals, hopes, and dreams.



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