Home Sellers Guide

STASH REALTY GROUP
SELL • BUY • INVEST • BUILD

BROKERED BY eXp REALTY™

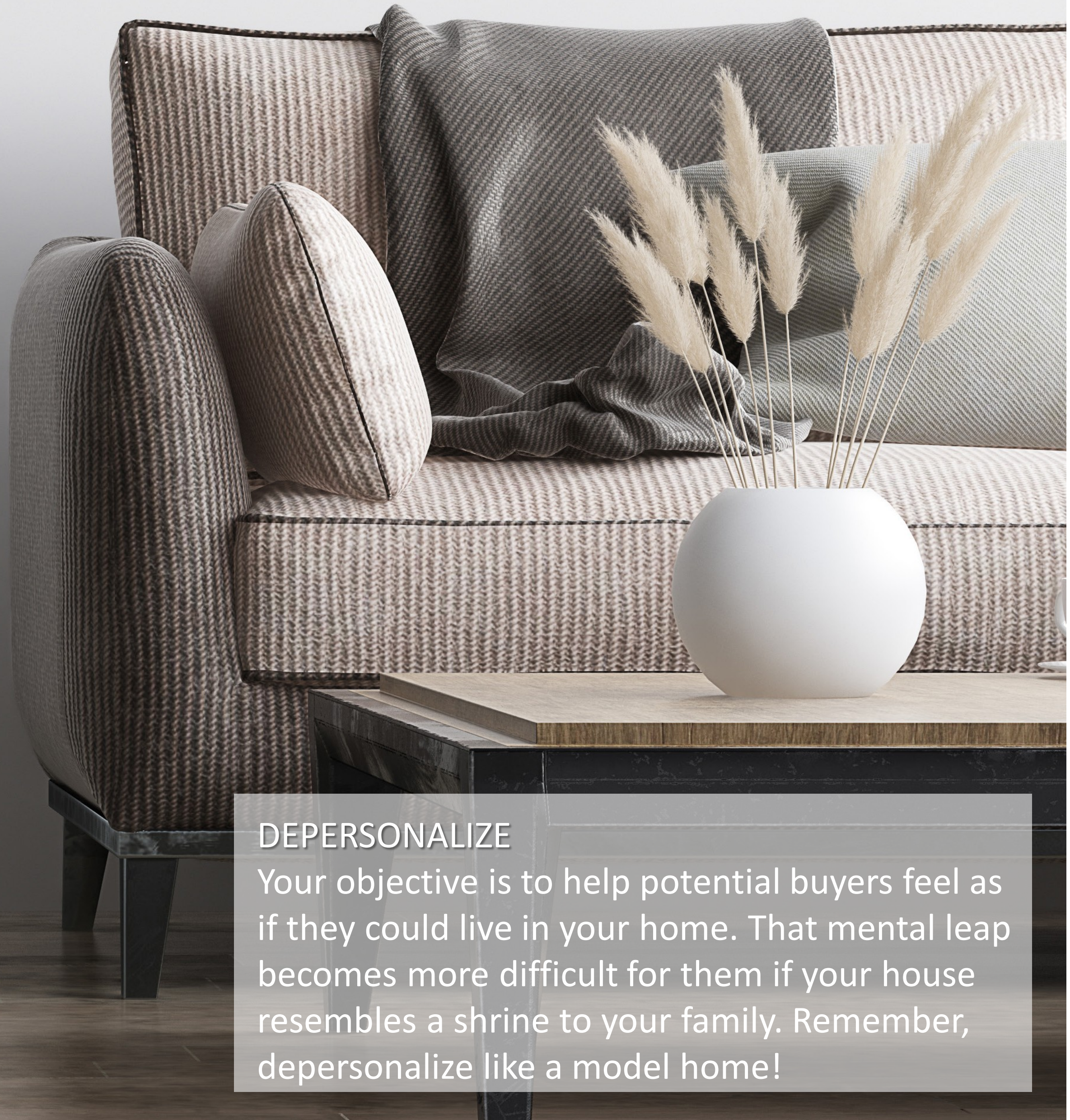
What does working with STASH Realty Group look like?

- Working with a team of seasoned professionals with years of experience in real estate and customer experience.

- A servant – leadership philosophy of giving the best service to our clients, colleagues, and the communities where we do business.

- Aligned industry partners; whether it be lenders, inspectors, title companies, home warranty companies, contractors, cleaners, insurance agents, and other home service companies, STASH Realty Group has trusted partners to assist their client’s needs.

First Impressions



DEPERSONALIZE

Your objective is to help potential buyers feel as if they could live in your home. That mental leap becomes more difficult for them if your house resembles a shrine to your family. Remember, depersonalize like a model home!

PROPERTY TOURS

A well-kept, neatly landscaped property will act as 'bait' to lure the potential buyer in to see your home. Refuse containers should be out of view and the lawn freshly trimmed. Fertilizing a few weeks prior to listing will help your lawn look lush and green. Woodwork should be free of chipped or cracking paint. If necessary, repaint. Try to figure out a color scheme for planting flowers in the early spring that will give your home a boost of color when it is being shown.

MAKE A GREAT FIRST IMPRESSION

The front door should be clean or freshly painted. Brass knobs should be polished with brass cleaner. You might consider placing a planter of fresh flowers on your front porch accented by a new door mat.

MINOR REPAIRS CAN HELP TREMENDOUSLY

Repair all loose doorknobs and cupboard hinges, dripping faucets, stained sinks, loose or missing caulking, sticking doors and windows, and damaged or missing window screens.

CLUTTER IS UNATTRACTIVE

Neatness makes a room look larger. Do you have too much furniture in each room? You may need to store artwork and furniture before your move. Are your shelves and closets overcrowded? Now might be a good time to start packing boxes. The result will be a far less cluttered home.

CLEAN YOUR HOME THOROUGHLY

Buyers react worse to dirt than clutter. They figure if you've let the cleaning go, it's possible that you've let other, more serious maintenance issues go as well. Consider hiring a service that will give your home a thorough going-over just to get you started.

BATHROOMS SHOULD SPARKLE

Remove stains from sinks, toilets, and bathtubs, including hard-water spots on shower enclosure doors. If drains run slowly, unclog them. Hang fresh towels on towel racks.

STASH REALTY GROUP
SELL • BUY • INVEST • BUILD

eXp REALTY

LIGHTING DOES WONDERS

Drapes, curtains, and mini-blinds should be open to allow plenty of light in your home. An open, airy feeling generates comfort and welcomes the potential buyer into your home. Turn on all the lights when showing your home. Use brighter bulbs if necessary.

CLOSET SPACE IS A PLUS

Neat, well-organized closets appear larger. Larger closets help sellhomes.

COUNTERTOPS SHOULD BE CLEARED

Less is more, because rooms look bigger and more inviting. Completely clear off your countertops in the kitchen and baths, office desk, the tables next to your bed, your coffee table in the living room, and your dining room table. You can then put a few decorative pieces back.

KITCHENS SHOULD BE CLEAN

The emptier it is, the larger it will appear. Avoid dirty dishes in the sink or on counters and run your dishwasher before every showing. Counter-top appliances should be kept in cupboards. Clean the ventilating hood over the stove. Replace or repair worn-out flooring.

TAKE A SNIFF

Are there any unpleasant odors in your home? If so, track them down and eliminate them. Ensure all your lights work and are free of cobwebs. You want your home to look spacious, bright, and fresh.

AVOID HAVING TOO MANY PEOPLE PRESENT

Try to leave your home during showings and let the real estate agents show your home to potential buyers. The potential buyer may feel uncomfortable or pressured and hurry through the house if too many people are present during their showing.

KEEP PETS SECURELY OUT OF THE WAY

(Preferably out of the house.)

CHECK YOUR HOUSE'S CURB APPEAL

How your house looks from the street is where prospective buyers will form that all-important first impression. Stand at the curb in front of your house and note what you see.

- ☐ Remove any clutter in your yard.
- ☐ Repair cracked or uneven driveway.
- ☐ Mow your lawn regularly and re-seed, if needed.
- ☐ Weed & mulch flower beds.
- ☐ Clean your windows and walls.
- ☐ Does your front door need paint?
- ☐ Ensure your eaves and downspouts are clear of debris and in good repair.
- ☐ Power wash your backyard deck and walkways.
- ☐ Are the deck and pool clean?
- ☐ Do all outside lights work? Replace burned out bulbs.
- ☐ Is there a shed? Make sure it looks presentable.
- ☐ Do windows and exterior doors need caulking?

GENERAL INTERIOR

A prospective buyer will usually enter through your front door; so that is where you should begin your interior inspection.

- ☐ Check stairs for loose boards and/or ripped carpeting.
- ☐ Ensure doors open and shut properly.
- ☐ Open and close all windows to ensure they work properly.
- ☐ Keep furniture to a minimum so rooms appear larger.
- ☐ Ensure closets look spacious, organized, and uncluttered.
- ☐ Remove or lock away valuables.

WHEN GETTING YOUR HOME READY TO SELL, YOU NEED TO LOOK AT YOUR HOUSE IN A NEW WAY. THINK OF YOUR HOUSE AS A PRODUCT ABOUT TO GO ON THE MARKET.

DIFFERENTIATE FROM THE NEIGHBORS

Upgrading your roof or windows can help improve the home's aesthetics, while potentially adding value to the home and positioning your property favorably against other listings. Improvements should be practical and use colors and designs that would appeal to the widest audience.

EXAMINE YOUR WALLS

- [ ] Is your exterior paint looking good? If you see faded colors and cracked or peeling surfaces, you might want to repaint.
- [ ] You can clean vinyl or metal siding, but defects or damage usually means replacement.
- [ ] Stucco can be repaired, but some skill is required to blend patches with existing stucco.

GARAGE

- [ ] Get rid of the broken tools, old car parts, discarded bicycles, empty paint cans, and the hundreds of other useless items that accumulate in garages. Again, you want a clutter-free home.
- [ ] Use cleaning solutions to remove oil stains from the floor.
- [ ] You can use your garage for storage of extra furniture or items, but be sure they're boxed neatly to give the garage a nice appearance. Consider getting a small storage unit.

AIR SYSTEMS

- [ ] Change the air filters in the attic, etc. They are inexpensive and will come up on an inspection. They are the number-one item purchasers want done after a home inspection.
- [ ] If you have a pet with a litter box, ensure the litter box is clean and dog droppings are not outside.

KITCHEN & BATHROOMS

- [ ] Check around sinks, tubs and toilets for rotting counter-tops and floors. Problems could be due to poor caulking or plumbing leaks. Fogged windows, molds, and sweating toilet tanks indicate high humidity levels, which you can remedy with exhaust fans.
- [ ] Clean all appliances, including your oven and your greasy stove hood filter. Clean your cabinets inside and out, as well as your counter-tops and backsplashes. Repair dipping faucets.
- [ ] Remove anything stored on countertops or on top of your fridge, and remove artwork and magnets.

WHEN IT'S SHOWTIME

Now you are ready for showings. You will need a plan of action that assigns duties to each family member so the place can quickly be whipped into shape.

- [ ] Be sure all lights are turned on to make the house bright. Open all drapes, blinds, etc.
- [ ] Air out the house to get rid of cooking or pet odors.
- [ ] Have fresh flowers in view or a nice bowl of fruit on the countertop for a bit of color.
- [ ] Turn on some classical music to showcase any surround sound or for atmosphere.
- [ ] Pick up clutter and empty garbage.
- [ ] Make sure any laundry is in laundry baskets or put inside washer/dryer so closets and laundry room space are maximized and presentable.
- [ ] Set your thermostat at a comfortable level.
- [ ] Remove pets from the house or put them outside.
- [ ] Leave when the house is being shown.

Selling Your Home with Pets

Your furry friends are the *purrfect* fit for your lifestyle or your family, but how do pets factor into decisions when you are selling a home?

There are many attributes of a property that could be selling points for those looking for a pet friendly environment for their beloved pooch, feline or equine friend. Often these homes are set back from roads or traffic, have large fenced-in yards, or have pasture land or barns with storage areas for feed. Homes located near dog parks or walking trails might also be of special interest. Real estate agents can promote these features, but it is important that they can point out these benefits without also having to overcome obstacles from pet odor and damage on the property. As a general rule, keep in mind that while people love pets, they don't necessarily love your pets. When viewing a home, evidence of animals can be a major distraction for buyers, and it can diminish the value of the home.

CREATE A PET-NEUTRAL ENVIRONMENT FOR VISITORS:

- Remove food bowls, toys, and pet furniture before a showing.

- Consider doggy day care or boarding or crating your pet while visitors are at your home.

- Always alert the listing agent of the presence of a pet.

-If a pet remains on the premises, ensure that arrangements are in place for pets requiring special attention.

-Keep your pet groomed to reduce odors, and make sure all shots are up to date and all ID licenses are current in case of an accidental release.

WHAT TO LOOK FOR INSIDE:

- Vacuum to remove fur, and clean to remove feces, carpet stains, marks and pet odors.

-Stained carpets should be professionally cleaned or removed

-Look for scratches, chewing or paint damage on doors and molding.

- Clean air ducts and filters in the home's HVAC system for circulation and to remove odors.

- Consider removing furniture that reveals the presence of animals, as well as professional cleaning for projects you can't take on yourself

WHAT TO LOOK FOR OUTSIDE:

- Look outside at the landscaping and grass to ensure there is no sign of wear and tear and all holes are filled.

- Check porches, deck areas and fences to ensure scratched or chewed wood is fixed and is in good repair and painted.

- Look at entry ways and screen doors for evidence of scratching and repair any marks.

- Evaluate your home for security, from pet access ways such as doggy doors or unlocked yards, and make sure these areas are secure.

Who's Who?

PROFESSIONALS INVOLVED IN YOUR TRANSACTION

REALTOR®

A licensed real estate agent who is a member of the National Association of REALTORS®, a real estate trade association.
REALTORS® also belong to their state and local associations of REALTORS®.

LISTING AGENT

The listing agent or broker forms a relationship with the homeowner to sell the property and place the property in the Multiple Listing Service.

TRANSACTION MANAGER

A Transaction Manager is a part of the real estate team to help coordinate all the paperwork and scheduling between the agents, clients, title company, and lender. A transaction manager helps get the clients to the closing table.

BUYER'S AGENT

A key role of the buyer's agent or broker is to work with the buyer to locate a suitable property and negotiate the home purchase.

ESCROW OFFICER

An escrow officer facilitates your closing, including coordination of document preparation, recording, and disbursements.

APPRAISER

Before you can get a loan, the bank will have an appraiser look at the home and decide if it's really worth the money you're planning to spend. Many homeowners hire their own appraisers to make sure they're getting the best value.

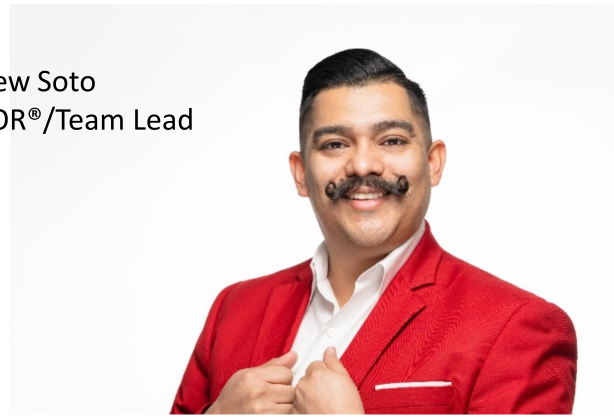
MULTIPLE LISTING SERVICE (MLS)

The MLS is a database of properties listed for sale by real estate agents who are members of the local Association of REALTORS®.

Meet Our Operations Team

STASH Realty Group?

Matthew Soto
REALTOR®/Team Lead



Diana Soto
Director of Business
Development
REALTOR ®

Sarah Kugel
Director of Operations
Transaction Manager/ REALTOR®

BENEFITS OF USING A **REAL ESTATE AGENT**

UNEMOTIONAL NEGOTIATION

An agent can write requests objectively and submit them to the seller which saves you from getting overly emotional about the transaction. An agent can take the heat in difficult negotiations in a businesslike manner, negotiating all facets of the transaction in your best interest.

TACKLING THE PAPERWORK

A real estate transaction involves an extensive amount of paperwork. An agent can properly prepare the necessary real estate purchase contract, disclosures and associated forms that are required to be fully executed by the buyer and seller. The odds of missing something, not initialing a page or failing to check a box, can substantially decrease when you're working with a professional who knows the paperwork.

REQUESTING REPAIRS

Request for repairs can make or break a deal. The touchiest part of a real estate purchase often involves requesting repairs. An agent may be able to identify trouble that you may not see and recommend a good independent home inspector who can provide a detailed report on problems with the house. The agent will have a good sense of what's reasonable to request and what's excessive.

AVOID CLOSING PROBLEMS

Pitfalls can occur towards the end of a transaction. An agent can see the completion of the transaction is smooth right through to signing the papers as well as advise as to any contractual changes which might be necessary prior to the closing. Your real estate agent will assist to ensure that all of the professionals involved in the transaction are staying on task and on timeline.

PRICING EXPERTISE

Agents can be provide all the data on local home sales and deliver in-depth knowledge regarding your purchase that comes from years of watching transactions close in the neighborhood.

Inspection *Process*

During the contingency period, the buyer or seller will order physical inspections
as specified in the Purchase Agreement. Legislation mandates that the seller has the responsibility to reveal the true condition of the property on a Seller's Disclosure Notice. This may help determine what kind of property inspections are desired or necessary.

WHO PAYS?

Generally the buyer pays for the inspection. It is negotiable between the parties and should be considered carefully. Your agent will advise you what is customary and prudent.

STRUCTURAL PEST CONTROL INSPECTION

A licensed inspector will examine the property for any active infestation by wood-destroying organisms. Most pest control reports classify conditions as Section I or Section II. The inspection and the ensuing Section I repair work is usually paid for by the seller. Section II preventative measures are generally negotiated, and not necessarily completed.

SECTION I CONDITIONS

are those currently causing damage to the property. These conditions generally need to be corrected before a lender will make a loan on a home.

SECTION II CONDITIONS

are those not currently causing damage but which are likely to, if left unattended.

HOME INSPECTION

After execution of the purchase contract, the buyer should order a home inspection by a licensed home inspector. This inspection may encompass roof, plumbing, electrical, heating, appliances, water heater, furnace, exterior siding, and other visible features of the property. A detailed report will be written with recommendations and pictures, and may include the suggestion to consult a specialist (such as a structural engineer or roofing contractor).

Home *Warranty*

Home Warranty plans protect the Buyer's major investment beginning immediately upon close of escrow.
The plans cover major mechanical systems in the home as well as certain major appliances. REALTORS® are familiar with some of the various plans available and will be happy to gather a selection of programs for you to study.

Escrow

Process

Escrow is the depositing of funds and documents that establish the terms and conditions for the transfer of property ownership with an impartial third party (the title company) for delivery upon completion of the terms of the escrow instruction.

When parties deliver documents and money to the impartial escrow holder to be held for future delivery until certain conditions have been met, we say the documents are held "in escrow." We may also say the parties have "opened escrow." The buyer and seller, through their respective agents, shall provide the escrow holder with a fully executed contract.

THE PURPOSE OF ESCROW

The common use of escrow is to enable the parties in a real estate transaction to deal with each other with less risk, since the escrow holder acts as:

- Custodian for funds and documents.
- A house clearing for payment of all demands.
- An agency to perform the clerical details for the settlement of the accounts between the parties.

TYPICAL ESCROW TRANSACTION

Escrow begins with the real estate agent opening the order for Title Work and providing the Purchase Agreement and all executed documentation to escrow. Once received, the title company prepares a Title Commitment. Upon receipt of the Title Commitment, an analysis is made to determine the necessary action and documents required to complete the transaction:

- Demands for satisfaction of liens not acceptable to buyer and/or lender
- Documents for recording
- Instructions and requirements of the new Lender

When all the title and financial requirements are met, escrow is said to be "in perfection" and can close. Once the financial settlement takes place pursuant to the contract, documents are recorded and the title insurance policies are issued.

Understanding
Home Warranty

THE HOME WARRANTY'S ROLE IN YOURSALE

As a seller, a home warranty is basically an insurance policy covering the mechanical, electrical, and plumbing systems of a house against unforeseeable events after you close escrow. A policy can ward off potential disputes after the sale for repair and/or replacement of covered items. Whether the seller pays for the home protection plan and home warranty coverage or whether the buyer pays for it, will depend on your local customs. In many regions, the seller often pays for the coverage because it's a seller benefit in that the buyer won't be calling after closing if something breaks.

TYPES OF COVERAGE

Home warranty plans range, on average, from $250 to $450, depending on coverage, and are prepaid for a year in advance. When used, the homeowner often pays a co-pay directly to a service provider when a service covered under the plan is rendered. Most home warranty payments are not due until the close of escrow, when it becomes part of the seller's closing costs. The policy is mailed to the new policy holder and can be renewed on an annual basis going forward. Coverage varies from state to state and from policy to policy. Basic home warranty plans cover routine heating, plumbing, and electrical systems. Optional coverage for air conditioning, pools and spas, and appliances is often charged on a per item basis. More comprehensive plans cover such items as irrigation systems, roofs, and garage door openers. A home warranty plan can also be ordered at the time of listing to protect the seller during the listing period, usually not exceeding six months, then assumed by the buyer at the time of the sale.

HOW IT WORKS

Once the policy is in effect, when service is needed, the policy holder often has the option to either: 1) call the warranty company, who will facilitate a call directly from an outside service company to arrange for service, or 2) they can call the warranty company's in-house service department directly to arrange service. If an appliance is malfunctioning and cannot be repaired, depending on contract coverage, the home warranty company may pay to replace and install the appliance.

Understanding
Appraisals

If the buyer is securing a new loan to purchase your home, the buyer's lender will require an appraisal to determine the fair market value of the property. A licensed or certified appraiser will research nearby 'comparables,' which are houses in your immediate area that have sold in the last six months and are similar in size, age, construction, and amenities.

An appointment will be made for the appraiser to measure your home, draw a representative floor plan, take photographs inside and out, and confirm the property's condition, specific improvements, and features. After a few days, the appraiser delivers an appraisal report on a standardized form to the buyer's lender which includes the appraiser's opinion of the market value of the property. Sometimes the appraisal report is used by both parties to set the sale price of the property appraised.

Extra Survey Coverage Protection
in Title Policies

TREC 1-4 Residential Contract (Resale) Form includes the option to obtain valuable title policy "Survey Coverage." This is an option to amend or delete the general survey exception in the Owner's Title Policy.

Survey coverage gives additional protection against title defects that would be shown by an accurate survey by removing policy exceptions that limit coverage. When the buyer gets survey coverage, the title policy gives the buyer more protection because the survey exception is removed from the policy (except for "shortages in area" because the title company does not calculate the number of square feet in the property).

Without survey coverage, title policies contain a standard "survey exception" so that the policy does not protect against title defects that would be shown by an accurate survey, such as:

- *Improvements that encroach into an easement or protrude over a boundary or setback line.*
- *Fences that are not on the boundary line.*
- *Surveyor errors in locating boundary lines or improvement.*
- *An adjoining landowner's improvements that encroach into the buyer's property.*

How much does survey coverage cost?
In the typical residential sale, the additional coverage costs **5% of the basic premium** payable for the owner policy. For example, if a title policy costs $1,000, then the survey coverage will cost 5% of that, or $50.00.

What is required to obtain survey coverage?
An accurate and complete survey is needed for review.

Why is the phrase "shortages in area" not deleted from the general exception?
The only exception that is never removed is "shortages in area," which means the policy does not insure the number of square feet of land contained in the property. The title company insures the location of boundary lines, but does not calculate or insure the amount of area within the boundaries. That calculation is obtained from the surveyor.

Closing *Day*

Once your offer on a home has been accepted, your inspections are complete, and your financing is in order, you'll likely breathe a sigh of relief and get focused on packing for the move. But before you're handed the keys to your new home, you'll need to attend the settlement, or "closing." The more you understand about the closing process, the easier it should be.

VALID ID

Bring valid identification to closing, including any person signing with a Power of Attorney. To comply with federal security, banking, and notary laws, you must bring valid government issued identification (drivers license or passport).

FUNDS DUE AT CLOSING (IF APPLICABLE)

If you have to bring funds to the title company, Fair Texas Title can accept personal check or money order if the total is under $1500. If you have to bring $1500 or more to the title company, plan to send "good funds" in the form of a wire transfer or cashier's check. Note that cash, ACH transfers, and online banking transfers are not accepted.

MARITAL STATUS CHANGES

Alert your escrow officer if there are any changes to your marital status since signing the contract, ideally prior to sitting down at the closing table.

LINKED TRANSACTION

If your transaction is linked to another closing (e.g., you're selling, and using the proceeds on a purchase later that day, or you're buying with proceeds from a closing that happened earlier), let your escrow officer know as soon as possible so he or she can better coordinate all the moving parts.

POWER OF ATTORNEY

If a party to the contract is using a Power of Attorney (someone else will sign for them), make sure Fair Texas Title has the original executed document at or prior to closing. Also, the title company is legally required to contact the person granting the power of attorney on the day of closing - make sure this person is available and expecting the call.