

A COMPLETE GUIDE FOR THE HOME SELLING PROCESS

# SELLER'S GUIDE



Betty Torano - Peattor



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# things to consider WHEN SELLING YOUR HOME

Our main goal is to prioritize your needs and make the home-selling process as stress-free as possible. We are equipped with the expertise and tools to guide you effectively.

This guide is packed with insights gathered from our extensive experience in real estate. It's designed to answer your questions and fill in any gaps, ensuring a smoother experience for you. We utilize cutting-edge digital marketing strategies to showcase your home effectively in today's market.

If you have any questions or need further clarification after reading this guide, please don't hesitate to reach out. Our passion lies in helping people, and as leaders in the community market, we're committed to providing exceptional service. We're here to assist you on this significant journey.

We're eager to help in every way we can.

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Betty Torano - Reattor

# meet BETTY TORANO your real estate agent

Betty has called the San Diego area home since she was ten years old when her father retired from the U.S. Army. With a deep-rooted connection to the region, she has developed a genuine love for everything San Diego has to offer. As a long-time resident of San Diego County, Betty's extensive knowledge of neighborhoods, schools, and community organizations is invaluable to both long-time residents and newcomers. Her expertise and insights serve as a valuable resource, helping others navigate the area and make the most of their San Diego experience.

Leveraging her diverse background as a software engineer with a degree in Mathematics and a passion for design, Betty found her calling in real estate. As the former owner of White Magnolia Home, combining her expertise in staging homes with her passion for real estate, Betty brings a unique advantage to her clients. Betty's forward-thinking approach extends to her real estate career, where she embraces technology and stays ahead of market trends, particularly in the realm of digital marketing.

Since 2013, Betty has been a licensed REALTOR®, specializing in residential sales across San Diego County and beyond. Known for her dedication to client satisfaction, Betty goes above and beyond, prioritizing integrity, trust, and client education to empower informed decision-making. With Betty as your agent, you can expect exceptional service and support every step of the way.

















#### Credentials

- Licensed Real Estate REALTOR®
- Digital Marketing Expert
- Top 5% of Realtors in All of San Diego County Award, PSAR
- Recognition Circle of Excellence Award, SDAR
- Master Certified Negotiations Expert (MCNE)
- Member of Institute of Luxury Home Marketing
- Senior Real Estate Specialists, SRES®
- Probate and Trust Certification, CAR
- BS Degree in Mathematics with Emphasis in Computer Science. SDSU
- Software Engineer, Science Application International Corporation, SAIC
- Past Business Owner, White Magnolia Home, Interior Design & Staging
- Board of Trustee, Meals on Wheels San Diego County



#### WE DO REAL ESTATE DIFFERENTLY

We have one goal: TO GIVE YOU AN ELEVATED FULL-SERVICE CLIENT EXPERIENCE! With more than 10 years of real estate experience, we will bring you a fresh, modern, and forward-thinking experience that will make you a client for life. Consider us your personal home concierge: Hand us the keys and we'll do the rest!

#### **COMMITTED SERVICE**

We promise to give you the level of service you deserve starting on the day you put your faith in us to sell your property. Our team is committed to providing you with the very best in professional and individualized service.

#### MANAGING DIFFICULT CONVERSATIONS

When selling a house negotiating is required. Don't worry! We will be your mentor and liaison throughout the whole process. We will handle negotiating pricing modifications, and help you secure and schedule necessary repairs.

#### **BEHIND YOU**

A seller's agent will be looking out for your best interest, as it is their fiduciary responsibility. With our knowledge of the local market and a sound understanding of what amenities and upgrades bring value to your home, we will make sure to price your home competitively and gain you the most amount of money in the shortest period of time.

#### ONGOING COMMUNICATION

We will go over the specifics of how our team operates and what you may anticipate working with us. Rest assured you will be kept up to date on all that is happening thanks to our regular communication.

#### **PROBLEM SOLVER**

Throughout the entire home-selling process, we will make every effort to safeguard your interests and handle any problems that might come up. Making the process of selling your house as enjoyable and stress-free as possible.

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- STEP 1: PREPARE
  - Pre-Meeting Preparation and Home Evaluation
  - · Listing Appointment
  - · Hire a Professional Real Estate Agent
- STEP 2: PRE-LISTING
  - Setting the Right Price
  - · Preparing Your Home for the Market
  - Marketing Strategies
- STEP 3: LISTING TIME
  - Your Property is Now on the Market
  - Buyer Engagement and Retargeting Strategy
  - · Get Ready for Showings and Open Houses
- STEP 4: OFFER PROCESS
  - Understanding the Purchase Agreement
  - Understanding Contingencies
  - Under Contract/In Escrow Phase
- STEP 5: CLOSING DAY
  - Getting Ready for Closing Day
  - Moving & Packing
  - · Closing Day is Here!

# STEP 1: prepare

## PRE-MEETING PREPARATION AND HOME EVALUATION

Before our scheduled meeting, we will conduct thorough research and prepare a Comparative Market Analysis (CMA) report for your home. This report will be based on recent market activities and comparable properties in your area, including those that are active, pending, and recently sold. During our meeting at your home, we will take a detailed tour to assess its condition and any upgrades, which will help us in further refining our market analysis and strategy.

#### LISTING APPOINTMENT

Once we've completed the tour of your home, we'll determine an appropriate listing price. This will be based on the condition and any upgrades of your home, along with current market trends and recent sales data from your neighborhood. During our appointment, we'll also cover the entire home selling process, including timelines and what you can expect from the sale. Moreover, we'll outline our innovative marketing strategies that blend digital and traditional methods to ensure your home receives maximum exposure. Our goal is to sell your home quickly and at the best possible price.

## HIRE A PROFESSIONAL REAL ESTATE AGENT

Selling your home represents a significant financial decision. It's crucial to have a seasoned real estate agent by your side, someone committed to representing your best interests throughout the selling process.

Below are some of the unique key services we provide to all our sellers:"

- top priority and attention to your property
- regular and timely communication with you
- active follow-up of every buyer prospect
- work with you and for you to obtain top dollar
- fully customized strategic digital and traditional marketing materials
- handle all the negotiating and use our internal systems to make your transaction seemless



# STEP 2: pre-listing

#### SETTING THE RIGHT PRICE

It's essential to price your home accurately from the start to maximize its exposure and sell it swiftly at the best possible price. An appropriate price not only helps in selling your home quickly but also saves you time and money. The ideal price is influenced by several factors: your property's location, its current condition, any upgrades or improvements made, its age, and the prevailing market conditions at the time of listing.

Our expertise, combined with access to exclusive data from various sources, enables us to determine a competitive listing price that aims for the best possible outcome.

For additional details, refer to the 'Pricing Strategy' section on the next page.

## PREPARING YOUR HOME FOR THE MARKET

Ready your home for sale by decluttering and depersonalizing; remember, 'less is more.' Next, consider refreshing and rearranging your furniture and decor or even engaging a professional stager. This is a key marketing tactic to present your home in its best light, creating a clean, neutral, and inviting atmosphere. This approach helps potential buyers envision themselves living in your home, thereby facilitating a quicker sale.

Drawing on my experience as a professional home decorator and stager, I'll offer you tailored advice during our initial walkthrough of your home. Additionally, you'll receive a comprehensive home staging checklist for your convenience. For more insights, refer to the 'Twelve Steps to Sold' in the following pages.

# marketing STRATEGIES

We delve deeper into our marketing strategy in the following pages, but here's a glimpse of what to expect: Our approach starts with engaging professional photographers, including aerial drone specialists, to capture high-quality images of your home post-staging and preparation. Concurrently, our team will design bespoke marketing materials, incorporating these stunning photographs, to showcase your home's best features. Once our marketing materials are ready, we'll ensure they are prepared for both print and digital formats. Before your listing goes live, we'll personally deliver some of these materials to you.

Our digital marketing efforts don't stop at printed materials. We will actively promote your property on social media with professional "Coming Soon", "Just Listed", and "Open House" posts, supplemented with paid advertisements to extend our reach. This includes retargeting strategies to re-engage interested buyers. Additionally, a dedicated website for your property will be created, emphasizing its unique features and the beautiful photographs.

For a more detailed understanding, please refer to the sections "Marketing Your Home", "Pricing Strategy", and "Profile of Home Buyers and Sellers" in the following pages.

# pricing STRATEGY

# THE FIRST LISTING PRICE CAN AFFECT the entire outcome of your home sale.

Pricing a home correctly is the number one factor in getting it sold in a timely fashion for the most money possible. Using a comparative market analysis (CMA) is the best bet for setting your price correctly the first time. Using this CMA, we will research sold properties in your area and determine the best listing price for your home. When a home is priced correctly the first time it generally sells quickly as there are buyers who see its value and jump at the chance to see it, hopefully creating a multiple offer situation. A home gets the most traffic when it is first listed so the first listing price is crucial to capturing all those buyers attention.

#### THE PROBLEM WITH LISTING TOO HIGH

#### PROBLEM 1: exclusion

Inflating the value of your home inadvertently could exclude your property from online search results to those that would be able and willing to pay you the actual value for your home.

#### PROBLEM 2: appear distressed

Due to a lack of interest you may have to later drop the price and now your house appears to be a distressed property.

#### PROBLEM 3: appraisal

Even if you are successful in finding someone to pay more for your house, you still need to go through the appraisal process so your buyers can secure financing. If the appraisal comes back with a much lower figure, the buyers will have difficulty obtaining a loan because lenders won't pay over-market prices. Your whole deal could fall through because your listing price was too high.

# the price of your home

- ·market condition
- ·comparative sold properties
- ·current inventory
- property features
- ·exposure
- ·location
- ·condition

#### DOES NOT DETERMINE

the price of your home

- ·what you paid for the home
- ·what online sites think it is worth
- ·what you need to make on the home

# TWELVE STEPS to sold







#### STEP ONE: DEEP CLEAN

Before you can really tackle all the things that need to be done before selling your home, you need to have a good look at what you are dealing with! Which means a thorough deep cleaning. A deep clean can also help you with foul odors. Ask a friend to give you an honest opinion if any scents could be a deal breaker. Avoid masking scents with strong candles and plug-ins and get rid of the source that is creating the smell.

#### **STEP TWO: DECLUTTER**

Buyers have a hard time picturing themselves living in your home when your clutter is all over the home. Get rid of all items in your home that you don't want or need. Your home will sell more quickly and your move will go more smoothly. It's no secret that the hardest part of the decluttering process is getting started. Dive in by taking one room, or even a portion of one room, at a time. Shred or recycle paper. Donate duplicate household items, and old clothing, toys, and books. A buyer may find it more difficult to picture living in your home if there are many personal objects and pictures on display. Consider storing family photos, and any political or religious items until you can proudly display them again in your new house.

#### STEP THREE: COMPLETE REPAIRS

The time has come to address all of those troublesome concerns that you have been putting off. Look for signs of neglect inside the home. Look for stained or broken surfaces and walls or ceilings that need to be painted. Make a list of everything you see, then choose what to work on first. Finding out what has to be done and what doesn't can be made much easier with the help of a real estate agent.

#### STEP FOUR: NEUTRALIZE

A coat of fresh paint can make a world of difference! Use neutral colors if you decide to paint the interior of your home. Loud paint colors are a very personal choice, and often distract the buyers from the great things about the room. Neutral colors allow your prospective buyers to easily picture their belongings in your home.

#### STEP FIVE: REMOVE SCUFF MARKS

So you are not up for undertaking a full-scale paint job? Pay close attention to cleaning and then touching up baseboards, walls, and doors to make the property glisten and look well-maintained. Using an eraser pad can make a world of a difference on scuffed walls and baseboards!

#### STEP SIX: CREATE A WARM ENTRYWAY

A home's entry is also an important first impression. Create your own entryway if your home does not have one. To prevent clutter, have plenty of baskets for storage, or purchase a simple entryway organizer. Place a comfortable bench, and place some hooks to hang bags and outerwear.

# TWELVE STEPS to sold

#### STEP SEVEN: REARRANGE FURNITURE

A home is meant to be lived in and so we often arrange our furniture for that. When it's time to sell the goal is to arrange your furniture to make your space look as big and as open as possible. You may need to remove some pieces (although it may not be ideal) so that your spaces don't look over crowded. Move furniture away from the walls to open a room.

#### STEP EIGHT: UPGRADE LIGHTING

Replace out-of-date and obsolete lamps and other lighting fixtures with more modern ones. This inexpensive modification can have a big impact and will aid in the sale of your house.

#### STEP NINE: PET ISSUES

We love our furry friends! However, selling a home with pets can be a challenge. While you might consider them part of the family, not everyone agrees. To make your home appealing to everyone make sure to remove any evidence of pets just to be safe. Make sure to pick up all pet bowls, beds, and toys. Avoid using scented candles or perfumed goods to merely cover up scents. Strong perfumes can be irritating to certain people and don't get rid of the odor altogether. Instead, use pet-specific deodorizers or enzyme cleansers to neutralize odors.

#### **STEP TEN: EXTERIOR**

The outside of your home is the first impression of your home. Make sure the exterior of your home is in tip-top shape so that possible buyers will want to take a look inside. Pay close attention to your siding, gutters, and windows, and make sure they look fresh and clean. Repair any cracks in the driveway, walkway, or patio. Make sure the roof is in good condition. Nothing turns a buyer away faster than a leaky roof. Take care of any repairs to your fence if there are broken pickets. If any of these issues come up and you are unable to make the repairs be prepared for buyers to ask you to drop your asking price.

#### STEP ELEVEN: CURB APPEAL

Catch a buyer's attention by making sure walkways are clear, landscaping is freshly mulched, plants are freshly placed by the door and a colorful welcome mat welcomes them to a freshly painted front door. All of these things help create a sense of home to prospective buyers.

#### STEP TWELVE: GATHER PAPERWORK

Being prepared is the key to a smooth sale. Having said that, don't forget to have the house's paperwork prepared and organized. The loan information, appliance warranties, trust or LLC docs, and any other information regarding the property are some of the documents that you will need when selling a home.









# MARKETING strat

#### PROFESSIONAL PHOTOGRAPHY & VIDEOGRAPHY

In today's digital age, where numerous buyers rely on online real estate platforms to find their next home, professional real estate photography videography have become marketing tools. We invest skilled photographers and videographers to capture high-quality images, engaging video tours, enchanting twilight shots, and expansive aerial drone photographs of your home and its surroundings.

Visually appealing and professionally presented properties stand out on these platforms, drawing the attention of potential buyers who might otherwise overlook less visually appealing listinas.

Moreover, homes showcased with professional photography and videography typically enjoy several advantages: they tend to sell quicker, fetch higher prices, attract a wider range of generate international buyers, and interest, leading to increased in-person visits from prospective buyers.

#### What other techniques do we use to promote your property?

- Networking
- Signage (including a lawn sign)
- Email Marketing
- Custom Designed Property Flyers
- Custom Designed Brochures
- Postcards "Just Listed", "Open House"
- Open Houses
- Social Media Marketing & Retargeting (Paid Ads)
- Single Property Website

#### STRATEGIC NETWORKING

maintaining Building and strona connections with fellow real estate agents and industry professionals is a key part of our approach to marketing your home. I will actively engage with my network of esteemed colleagues to promote your listing. By doing so, your property gains increased visibility within our professional circles, enhancing its exposure and appeal to potential buyers.

#### ADVERTISING & MARKETING

In addition to the list below, we will: place signage on your lawn, send out postcards to your neighborhood, host open houses, create a personalized email campaign, distribute stunning customized property flyers, and promote your home all over our social media networks with paid ads.

#### Where do we promote your property online?

- Facebook
- Instagram
- Realtor.com
- 7illow
- Homes.com
- YouTube
- TikTok
- Trulia
- LinkedIn
- My Website
- Others













the advantage of MLS?

Listing your home on the Multiple Listing Service (MLS) offers extensive exposure. Once your property is on MLS, all its details, including descriptions, photos, and other key information, are disseminated nationwide. This wide-reaching visibility means your home will be seen by potential buyers from across the country and even internationally. Additionally, local licensed real estate professionals are alerted as soon as your property is listed. This enables them to swiftly schedule viewing appointments for their qualified and interested clients, increasing the chances of a quick and successful sale.

# STRATEGY FOR selling your home

### Marketing

Facebook Paid Ads **Retargeting Campaigns Digital Repurposing Digital Marketing** Traditional Marketing: Postcards, Flyers, Direct Mail, & Borchure **Design Consultant** Neighborhood Outreach Open House Professional Photography Professional Videography **Aerial Drone** eMail Blasts Social Media: Facebook. Youtube, Instagram, TikTok, LinkedIn Mass Web Exposure **Buyer Attraction** Signage Single Property Website

## Disclosures What To Disclose

Anything That Has Been:
Repaired, Replaced, Modified, Added,
Fixed or Changed
Timelines
Any Material Defect (Past or Present)
Home Owners Association
Death, Drugs, Flood, Sump Pump, Golf
Course, Noise, Megan's Law,
Inspections, Location, Utilities, Mold,
Pool, and Lead Base Paint
Liens

Easements
Encroachments
Non-Permitted Items
Title / Escrow
Sellers Disclosures (TDS & SPQ)

## Negotiations

Contingencies
Notice To Perform
% of Down Payment
Earnest Money Amount
Inspections
Regulations
Appraisal Issues
Length of Contract
Types of Loans
Home Warranty
Closing Time / Timelines
Repairs
Proof of Funds
Title / Escrow
Possession/Occupancy

## Strategy For Pricing & Selling

## Preparing

Repairs
Staging
Updating
Declutter, Depersonalize
Prelist Inspections
Landscape/Exterior/Curb Appeal
Costs, Painting,
Cleaning, Carpets
What To/Not To Do

Timing
Premarketing
Seller Net Sheet

# Timing Market Conditions

Time From Contract To Close
Average Days On Market
Replacement Home Needed
Buying & Selling
Funds Needed From Sale To Purchase
Rentback
Moving Local Or Out Of State
Family Dynamic

## Pricing

Absorption Rate
Market Climate
Comparable Market Analysis
Age/Size/Beds/Bath of Property
Upgrades
Location/Desirability of Neighborhood
Views
School Proximity/School Ratings

School Proximity/School Ratings
Highway Access
Condition
Purchasing Contingent Or
Non-Contingent

## Showings

Liabilities
Policies & Procedures
Availability
Timeframes
Children/Pets
Cleaning (Show Ready)
Lock Box
Alarm
Security/Cameras
What To/Not To
Discuss With Buyer /
Buyer Agent

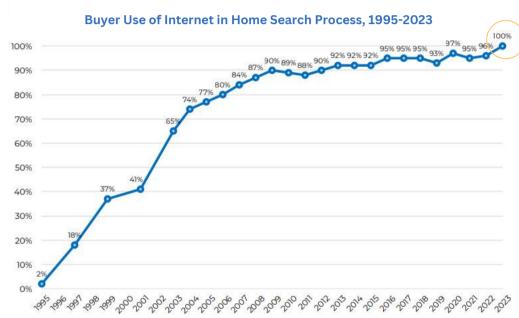


# PROFILE OF home buyers & sellers

The study of Profile of Home Buyers and Sellers is released annually by the National Association of REALTORS® (NAR). We use this and several other resources to derive data and statistics for our marketing tactics.

Other Resources: Inman News Digital Marketing Institute, Mortgage Bankers Association, CoreLogic, Home Price Expectation Survey, Forbes, Keeping Current Matters

#### Where are Buyers Looking?



By 2023, 100% of home buyers used an online website in their home search.

today's digital age, significance of an online presence in the real estate market cannot overstated. This underscores the critical need for sellers to ensure their homes are prominently featured online. By leveraging digital marketing strategies, sellers can vastly increase the visibility of their properties, thereby attracting a wider pool of potential buyers.

National Association of REALTORS® | 2023 Profile of Home Buyers and Sellers

#### Where are Agents Marketing?

- The majority of Real Estate Agents are still relying on traditional methods of marketina.
- 48% of Agents have a website.
- 21% of Agents are utilizing Social Media
- 12% of Agents are using video as a form of marketing.

Effective digital marketing is key in today's real estate market, yet only a small percentage of agents are utilizing it correctly. By leveraging these powerful online strategies, you can significantly expand your home's visibility and attract more potential buvers.

#### Methods Real Estate Agents Used To Market Home

	ALL HOMES
Multiple Listing Service (MLS) website	85%
Yard sign	60%
Open house	54%
Realtor.com	51%
Real estate agent website	48%
Third party aggregator	46%
Real estate company website	43%
Social networking websites (e.g. Facebook, Twitter, etc.)	21%
Virtual tours	16%
Video	12%
Direct mail (flyers, postcards, etc.)	8%
Other Web sites with real estate listings	6%
Online classified ads	5%
Virtual open houses	5%
Real estate magazine website	3%
Print newspaper advertisement	2%
Real estate magazine	2%
Video hosting Web sites	2%
Television	1%
Other	3%

# print MARKETING

Postcards • Flyers • Door Hangers • Borchures • Neighborhood Reports



# igital MARKETING O (1) (1) (2) (1) (2)







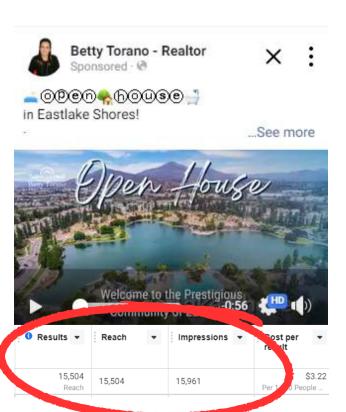


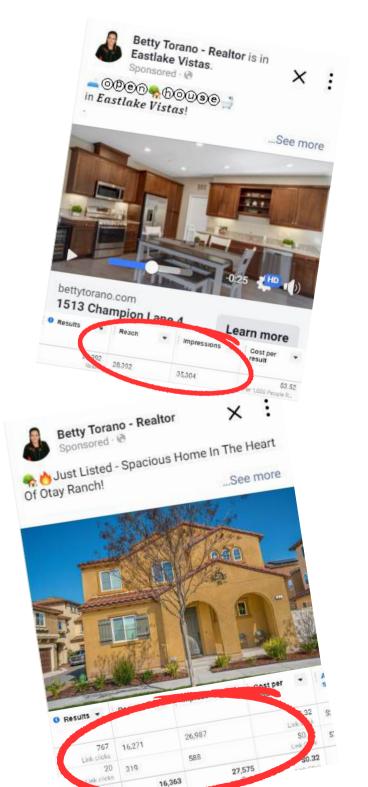












# STEP 3: listing time

#### YOUR PROPERTY IS NOW ON THE MARKET

The big day is here! On launch day, your property will go live online and show up as a fresh, active listing on the MLS. This marks the start of the period where real estate agents will request to show your property, which will continue until an offer is accepted.

We've put together a marketing plan that outlines a series of events aimed at getting your property the most visibility. This plan also considers your convenience, ensuring that showings are scheduled at times that work best for you, avoiding any disruption to your routine.

#### BUYER ENGAGEMENT AND RETARGETING STRATEGY

From the moment your property hits the market, our focus is on attracting a wide audience of potential buyers. We aim to maximize visibility and interest in your home. To achieve this, we'll consistently highlight your property across our social media platforms. This approach includes targeted and retargeted paid advertisements on Facebook and Instagram, specifically designed to engage the types of buyers we're looking to attract. Our retargeting efforts ensure that interested individuals are reminded of your property, increasing the likelihood of serious inquiries. In addition, we'll tap into our network of real estate professionals, encouraging them to share your listing with suitable buyers, further expanding our reach.

## GET READY FOR SHOWINGS AND OPEN HOUSES

With your property now on the market, the first opportunity for potential buyers to view it will be at the Open House. Following this, real estate agents will begin scheduling appointments for private showings. The frequency of these showings will depend on the specific characteristics of your property and current market trends. It's essential to ensure your home is always prepared for showings and Open Houses. To help you with this, we've included a 'Showing Checklist' on the next page for your reference.



# showing CHECKLIST

#### IT'S ALL IN THE DETAILS WHEN IMPRESSING A BUYER

While your house is on the market, preparing it for showings should be part of your daily routine. Aim to complete as many tasks from the checklist each night before going to bed. This way, your house will be 'show-ready' every morning, ensuring that potential buyers see your home at its best.

#### CURB APPEAL

- Mow Lawn, Pull Weeds & Rake Leaves
- Remove Toys, Bicycles, Tools and Trash Cans from Front Yard
- Tidy Up the Porch If Necessary
- Clean all Animal Waste Inside & Outside



#### **ENTRY**

- · Hang Coats
- Remove Shoes
- Remove Backpacks & Gear
- · Clean Fingerprints on Glass
- Vacuum / Sweep Floor



#### LIVING & FAMILY ROOMS

- · Hide Clutter & Remotes
- · Fluff Pillows & Fold Throws
- · Put away Toys and Pet Toys
- Clean Fingerprints on Glass
- Vacuum / Sweep Floor
- Empty Trash
- · Stream Soft Background Music



#### KITCHEN

- · Remove Knife Box for Safety
- Put Dirty Dishes in Dishwasher
- · Wipe Down Countertops
- · Clean Kitchen Sink & Faucet
- Sweep Floor
- Empty Trash
- Remove any Cooking Odors
- Clean Fingerprints on Stainless Steel Appliances



#### **BATHROOMS**

- Wipe Down Mirrors, Countertops, Sinks & Faucets
- Remove all Personal Items from Sink, Shower & Tub
- Toilet Seats are Closed!
- Sweep Floor
- · Empty Trash
- Hang New Towels Folded in 3rds



#### **BEDROOMS**

- Make Beds
- Fluff Pillows & Fold Throws
- Tidy Up Closet(s)
- Put away Toys
- · Clean Fingerprints on Glass
- Vacuum / Sweep Floor
- Empty Trash



#### **OFFICE**

- · Eliminate Piles of Papers
- Shut Down Computer
- Tuck away Cords
- · Clean Fingerprints on Glass
- · Vacuum / Sweep Floor
- · Empty Trash



#### LAUNDRY ROOM

- · Put Away all Clothes
- Make Sure All Dirty Clothes are Out of Sight
- Wipe Down Washer & Dryer
- Wipe Down Countertops
- Sweep Floor
- Empty Trash



#### BEFORE HEADING OUT THE DOOR

- · Turn on all Lights
- Open all Blinds & Curtains
- Adjust Thermostat
- · Set out Brochures
- Pets: Hide Feeding Bowls, Litter Boxes, Climbing Trees, Potty Pads, Beds and Toys



#### TAKE THE FOLLOWING ITEMS

- Extra Sets of House & Automobile Keys
- Garage Door Openers
- · Prescription Medications
- Mail & Personal Papers
- Money, Checkbook & Valuable Jewelry
- Laptops, Tablets, Cellphones & Their Charging Cords



# STEP 4: offer process

## UNDERSTANDING THE PURCHASE AGREEMENT

Once we receive an offer for your home, we'll review it together. While a high sale price can be attractive, it's important to consider entire offer, includina contingencies, financing conditions, and the proposed timeline for closing. In case of multiple offers, we'll create comparison а worksheet or spreadsheet, making it easier for you to evaluate and compare them side by side. simplifying your decision-making process.

After reviewing an offer, you'll have a few options: accept the offer as is, decline it, or make a counter-offer if you want to negotiate the terms. Should you opt for a counter-offer, the buyer will then decide whether to accept, reject, or counter your proposal. Once both parties reach an agreement, we'll complete all necessary signatures and initiate the escrow process. The buyer will place an earnest money deposit (EMD) in escrow, confirming the agreement. Following this, required inspections, appraisals, financing approvals and will proceed.

#### UNDERSTANDING CONTINGENCIES

In a purchase agreement, common contingencies include inspection, appraisal, and loan contingencies. A contingency is a condition in the agreement that must be fulfilled for the contract to be legally binding. Both buyer and seller must agree to these terms and sign the contract for it to take effect.

During the inspection contingency, the buyer may hire a professional home inspector to assess your property's condition. This inspection can take 1-4 hours, depending on your home's size. If significant repairs are needed, the buyer might request these repairs, to which you can agree, decline, or counter.

For the appraisal contingency, the buyer's lender will appraise your home to ensure the loan amount is appropriate. Regardless of the appraisal's outcome, I will be there to help you navigate the next steps.

The loan contingency is considered resolved when the buyer's lender issues a final loan approval.

All contingencies have specific deadlines. The buyer must lift these contingencies by their respective due dates to solidify the purchase agreement and move forward with the sale.

Once the buyer removes all contingencies, the earnest money deposit (EMD) held in escrow becomes at risk, indicating a commitment to the transaction.

## UNDER CONTRACT/IN ESCROW phase

Once the buyer and seller sign the purchase agreement, the property enters the 'under contract' or 'in escrow' phase. This phase signifies a legally binding agreement between you, the seller, and the buyer regarding the property. While your property is under contract, you are not allowed to engage in a contract with another buyer, as the current buyer has a committed obligation to purchase your home. Even when contingencies are still in play, the property remains 'under contract.' The agreement becomes fully binding and final once all contingencies are met and removed.

# Lone inspection ESSENTIAL FAQS & INSIGHTS



When does a home inspection usually take place?



During the inspection contingency period, the default timeline for an inspection as stipulated in the contract is usually 17 days. It's common practice to schedule the inspection appointment within the first week of the escrow period.



How much does the inspection cost and how long does it take?



The price of a home inspection varies based on the property's size, typically ranging between \$300 to \$600. This fee is payable to the inspector immediately following the inspection. Similarly, the duration of the inspection is contingent on the property's size, generally lasting anywhere from 2 to 5 hours.



What happens after an inspection in terms of negotiations?



Should the home inspection report identify problems with the property, the buyer has several options:

- Agree to purchase the property in its current condition "as-is".
- Withdraw from the buying process.
- Propose a request for repairs and engage in negotiations.



What is Included in an home inspection?



- Structure
  - Foundation
  - Walls
  - Floors
  - Ceilings
- Roof and Attic
  - Condition
  - Age
  - Leaks
- Plumbing
  - Pipes
  - Drains
  - Water Heaters
- Electrical System
  - Wiring
  - Outlets
  - Circuit Breakers
- HVAC System
  - Heating
  - Ventilation
  - Air Conditioning
- Exterior
  - Siding
  - Windows
  - Doors
- Appliances
- Evidence of Wood Destroying Organism
- Garage
- Smoke & Carbon Monoxide Detectors

# STEP 5: closing day

#### **GETTING READY FOR CLOSING**

At this stage, the buyer has secured their loan approvals and closing documents are being prepared. Your focus now shifts to getting ready for the closing day. To ensure a smooth closing, here's a checklist of tasks for you to complete:

- Gather and secure all necessary seller documents.
- Perform a thorough deep clean of your home.
- Turn off all valves and switches once you move out.
- Cancel any existing insurance policies on the property.
- Update your address for subscriptions, bills, banks, and other services.
- Transfer your utilities to your new residence.
- Collect and set aside all house keys, remotes, gate, pool, and mailbox keys to hand over to the buyer.

Keep in mind that the buyer is entitled to a final walk-through of your home, 5 days or less prior to closing. This ensures that the property is in the same condition as it was when the offer was made.

#### **MOVING & PACKING**

As closing day approaches, remember to plan and get ready for your move to your new home!

# CLOSING DAY is here!

Today is the day when the sale of your home is finalized. The process involves the buyer depositing all necessary funds into escrow, the funding of the loan, and the recording of the property's title at the county office. Once these steps are completed, the transaction is officially closed, and the buyer receives the keys to their new home.

As for you, the seller, you will receive the proceeds from the sale of your property. This typically happens 1-2 business days after the close of escrow, once all the necessary paperwork and financial reconciliations are completed.

# AFTER ESCROW checklist

So you just sold your home... Congratulations! Now it's time to move! You've got a lot on your plate, so we want to highlight some important tasks that are necessary for a smooth, comfortable transition.

Turn Off Utilities  Although this is on the 'After Escrow Checklist', we recommend that you call the utility companies 1 - 2 weeks before closing to schedule the termination of service on the day of closing.
GAS ELECTRIC INTERNET WATER TRASH
Cancel Homeowners Insurance Cancel your homeowners Insurance with your insurance company.
Update Change of Address at Post Office This can either be done at the local post office, or by visiting the link: <a href="https://moversguide.usps.com/mgo/disclaime">https://moversguide.usps.com/mgo/disclaime</a> r.
Notify Change of Address Notify change of address to your bank, subscriptions, bills, family and friends.
Contact Escrow to Confirm Transfer of Net Proceeds  Confirm with escrow your method of payment for your proceeds. You will receive your proceeds from the sale of your property from escrow once escrow reconciles the file, typically 1-2 business days after close of escrow.
If the Property Title was Held in a Living Trust Contact your trust attorney to amend your trust.





#### **1.MEET WITH YOUR AGENT**

- Discuss your needs
- Research CMAsSet a competitive list price



#### 2.PREPARE TO LIST

- Deep clean & declutterMake needed repairs
- Focus on curb appealStage home



#### 3.IMAGERY

- · Professional photo session
- · Professional video session
- Professional drone session



#### **4.MARKETING**

- · Online digital marketing
  - · Social media
    - · Signage
    - · Postcards
      - Flyers



#### **5.SHOWINGS**

- Ensure home is ready for showings • Schedule open houses
  - Schedule open nouses
     Receive feedback from agents



#### 6. RECEIVE AN OFFER

 Each offer is presented and we will discuss the benefits & risks of each offer



#### **7.NEGOTIATE**

• Most offers require negotiating either before or after inspections. I will negotiate on your behalf. • You can accept, counter, or deny an offer



#### **8.INSPECTIONS & APPRAISAL**

• I will work with the buyer's agent to coordinate and schedule inspections & appraisal. These are both ordered by the buyer.



#### 9.REPAIRS

- Likely some small repairs will need to be made after inspections.
  Review my list of
- Review my list of recommended vendors if needed.



#### 10. PRE-CLOSING

- · All contingencies are removed
- Final walk-throughSign closing documents



#### 11. CLOSING

- Prepare to move
- · Leave all the keys

# CORE VALUES

# UNCOMPROMISED INTEGRITY

Honesty and fairness, we will always do the right thing; people before things.

#### INNOVATION

Committed to continuous growth, we focus an adaptation to new & effective methods and technologies to be able to service our clients and community at any time.

#### VALUE PEOPLE

Like family, we will treat all people with courtesy, dignity, and respect.

#### COMMUNICATION

We communicate with clarity, concision, confidence and full transparency while actively listening with an open mind.

#### DEPENDABILITY

Our focus is to build reliable and lifelong relationships with our clients. We will tirelessly work for your best interests at heart.



# TESTIMONIALS \*\*\*\*

"Betty Is A Marketing Genius! Betty is absolutely faunistic! She proved to be indispensable as my selling agent. She assumed total responsibilities of so many aspects that sellers have to contend with. It was such a pleasure to have her unburden me of final details in readying my property for sale. And Betty is a marketing genius! She generated a huge awareness of the property that resulted in tremendous interest with many substantial offers."

"She Was My Advocate And Consistently Went The Extra Mile. Working with Betty was amazing - by far the best! She exceeded my hope in every way. She was an advocate and consistently went the extra mile. She stepped in and helped me however she could - she is beyond impressive. Betty was openly communicative and helped to create realistic and obtainable goals regarding every step. She is top notch!"

"Betty is outstanding. I recently embarked upon a quest for a house and let Betty be my guide. She was an absolute joy to work with. I think she worked harder than I did at some points. She is very attentive, helpful, and goes the extra mile. We closed on time and for much less than the asking price. I am extremely delighted with my new home and highly recommend her real estate prowess to anyone currently in the market."

"She's phenomenal! Very experienced, sharp and got it sold at first open house! She listens to what is important to you and gives sound feedback. She visited competing properties and strategized accordingly. She added staging to really show the assets of the home. I will literally only use her in the future for purchase of my next home. You will not be disappointed!"

"Betty is a force to be reckoned with! Her knowledge of the field is second to none and her attention to detail ensured we got top dollar for our home. We never had any doubt about her priorities and she kept us updated through the entire process. I would wholeheartedly recommend Betty to friends, family, or strangers!"

"After dealing with other realtors in the area, Betty was a breath of fresh air. Not only did she help us get exactly what we asked for but she made our home buying experience a memorable one. She got us more than we were expecting from our home sale and helped us to upgrade to\ our forever home all in a seamless transition. Betty was always on top of everything and kept us updated constantly which was a nice change of pace from other realtors. We could clearly see that Betty has her clients best interest at hand. It's nice to deal with someone who enjoys their job instead of someone that is trying to push a sale on to you. Thank you Betty for being so amazing!"

"Her Marketing Expertise Enabled My Property To Be Viewed By Many Potential Buyers. Betty Torano was a knowledgeable tireless advocate for the sale of my home. Her marketing expertise enabled my property to be viewed by many potential buyers almost as soon as it was listed and it sold very quickly for more than I was asking!"

"Betty Torano is the ultimate professional. We live out of state and she made the process so easy and quick. She follows the market area and knows how best to position your home for maximum results. She is passionate about her job and goes above and beyond to help her clients. She is persistent, compassionate, knowledgeable, organized, attentive and most of all honest. She walks you through the whole process, conquers any obstacles with professionalism and is extremely responsive. She is truly a 5 star winner."

# HOME SELLING difference



Betty Torano

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