

Your complete guide to SELLING YOUR HOME



presented by:

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REAL ESTATE
SERVICES

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Integrity

Service

Honesty

Excellence

YOU'RE ABOUT TO EMBARK...

on the journey of

SELLING YOUR HOME

dear reader,

Thank you so much for reading what is the product of hundreds of phone calls, emails, and transactions. As a Listing Specialist, I've made it my goal to become a master of the home-selling process. Although there is always much more to be learned, I've put my best foot forward in making this experience as enjoyable and exciting for you as possible, with the least amount of hassle.

I've done my best to think back through every question I've ever received from sellers, and done my best to answer them in this guide. My aim and hope is that this guide helps bring you confidence to take the next step in the rewarding journey toward purchasing your home!

I always appreciate feedback, comments, and further questions. Setting the gold standard in all that I do for my clients is what I'm passionate about, so please don't hesitate to reach out. I welcome you on this fun, crazy stressful yet so incredibly rewarding journey and can't wait to see you go from overwhelmed to empowered.

Wishing you success and happiness,

Ben Fuller

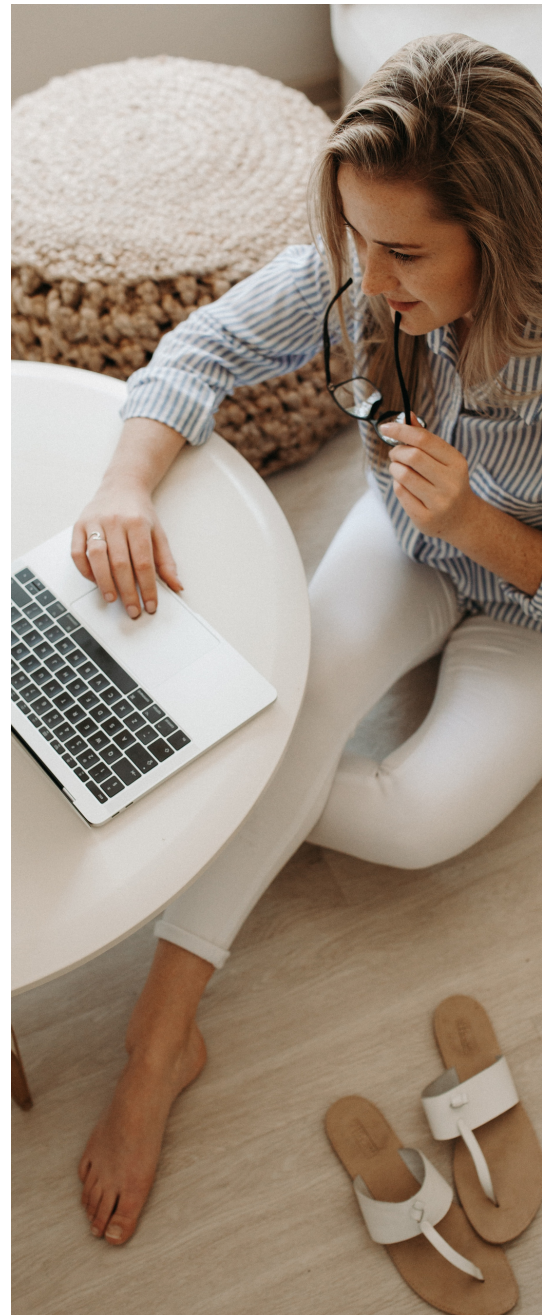
SO YOU DECIDED

it's time to sell your home

Usually when people decide to sell, it's because there are BIG things in store. Maybe you're ready to move into a bigger home because of a growing family, a new job awaits you in a shiny new city, or maybe your darling children have left the coop. Regardless, this is a big step - and not one that should be taken lightly. In order for you to get the most amount of money for the least amount of hassle, we've compiled this guide to... well, *guide* you step-by-step so that you can go from overwhelmed to empowered in your home selling process.

IT'S TIME TO GET *transparent*

We want to be as transparent as possible. You do not need a real estate agent to sell your home. There are people who decide to go without, often referred to as for sale by owners. Going the for sale by owner route can be rewarding for the right seller, but the truth is that most sellers aren't able or willing to do what it takes to market and sell their own home for top dollar. Most for sale by owners lack the exposure of the multiple listing service, struggle to get full list price, are overwhelmed by calls from unqualified buyers, and don't have the flexibility to make their home available for showings when the most qualified buyers are looking. If I think you have the ability, time, and skills to sell your home within 6% of where I expect to sell your home I'll happily let you know.



when in doubt


WRITE IT OUT

I've personally found it easiest to reflect on my 'WHY' when I use statements like the ones below. Take some time, put on a brain food playlist on Spotify and ask yourself these questions so that you can get crystal clear on what your overall outcome will be in this radical journey of homeownership.

we are deciding to sell our home because...




selling our home would allow us to...



NOW, FOR THE FUN PART

You fell in love with this home for a reason. Help us understand that. Reminisce on your journey through the home for the first time, paint a picture of every detail you fell in love with. That is what will help it sell. Of course people are looking for a certain amount of beds, baths, etc but *it's the small details that turn like into love into have-to-have.*

the features of the home we originally fell in love with are...



some upgrades we made are...



THE TIMELINE

what you should expect & when

- 1** *initial consultation*
Discuss your goals and how we can help you achieve them.
- 2** *getting prepared*
The money is in the preparation. We review how to show your home off the best way possible.
- 3** *professional photography*
Once the home is prepared, we bring in a professional photographer to ensure that the photos do the home justice.
- 4** *go live on the market*
After photos, we typically list the home on the market within a week.
- 5** *showings*
Interested parties will ask to see the home with their realtors. It's best to accomidate showings whenever possible.
- 6** *offer time*
Interested parties will submit offers, you can choose to accept, counter, or reject. You are in complete control.
- 7** *the negotiations*
We will fight for every penny as though it was our own money.
- 8** *managing the details*
We manage all the details necessary to get you to close.
- 9** *closing*
You will get paid and we hand the keys over to the new buyer, yay!
- 10** *after closing*
We pride ourselves on maintaining life-long relationships with our clients and continuing to add value.

STAGING TIPS

first impressions are crucial

1 *living room*

- Remove unnecessary furniture
- Pull furniture away from the wall
- Replace dark curtains with lighter colors
- Remove or tuck away wires and cords. Pack away family pictures

2 *dining room*

- Properly set dining table.
- Hang light colored, floor to ceiling curtains.
- Open blinds to add in natural light.
- Use 100W light bulbs to add in more light.
- Add plants to add more light and color.

3 *kitchen*

- Remove most items off the counters.
- Add a bowl of fruit to add color.
- Stain or replace dated cabinets.
- Replace old knobs and hardware.
- Add a new backsplash to add personality.

4 *bedrooms*

- Remove TV & other entertainment items.
- Use fresh white textured linens on bed.
- Add fun pillows and throw pillows.
- Bed should not be pushed in a corner.
- Pack away 50% of things in closet.

5 *bathrooms*

- Put away toothbrush and toiletry items.
- Hang new white towels (in thirds).
- Put away waste basket.
- Hang a new shower curtain.
- Use neutral colors.

ALL ABOUT ESCROW

Escrow is actually a person, place, and thing in real estate. It's the neutral 3rd party that takes paperwork from all sides, handles the process of delivering funds to the appropriate parties, and works with a title company to ensure the deed is recorded in the buyer's name. Escrow is also a process in which all that is handled, and can take anywhere from 20-45 days, depending on how quickly everyone can work together. Below you will find an example timeline of a 30 day escrow. Please know, nothing is ever set in stone in escrow - it's a fluid timeline.

01

open escrow

Pop some champagne! You got an offer and accepted it!

03

earnest money due

EMD is due within 3 days of opening escrow. This is the buyer's 'good faith' deposit.

07

seller disclosures due

You as the seller are required by law to disclose all material facts (for ex: any leaks, insurance claims, deaths, etc.) and the paperwork is due 7 days after opening escrow.

10

physical inspection period ends

The buyer typically has between 7-15 days to conduct inspections and decide what repairs they are requesting and to move forward or not. During this time they can back out and still likely have rights to their deposit if an undisclosed major defect is found.

21

loan contingency period ends

The buyer's lender has 21 days (this is negotiable in the purchase agreement) to collect documentation and to get full loan approval.

25

final walkthrough

Typically the day of closing, the buyer will walk through the property to ensure all requested repairs are done, and to make sure the property is in the same condition as it was when they submitted the offer.

30

closing

You will get paid and the buyer will get the keys to their new home.

what are

CLOSING COSTS?

Closing costs are the lender third-party fees paid at the close of a real estate transaction due at the close of escrow (hint the name). The seller closing costs usually total 1% - 3% of the final sale price which includes:

escrow fees

paid to the escrow firm for their services

city or county transfer tax

may vary by location, and in some areas may not even be applicable

agent commissions

comissions to both listing and selling side for their work on transaction

mortgage balance payoff

the cost of repaying your home loan may include fee from mortgator

title search fees

an amount title charges to provide a document stating you are the owner of record

property taxes

property taxes in Indiana are paid in arrears (fancy word for paid a year behind). This means at closing the previous year's unpaid taxes plus all taxes that accrued prior to closing will be taken from your proceeds.

recording fees

paid to the city or county to record your deed in public records

home warranty fees

Only if requested by buyer and agreed upon in purchase agreement
a cost of anywhere from \$250 - 1000 depending on size of home

homeowners association HOA dues

if your home has a homeowner's association, you may have to pay transfer fees

**please note that closing costs will vary by state, county, etc. this is just to give you a general idea but does not cover all possible costs.*

AFTER ESCROW

checklist

So you sold your home and are moving on to your next adventure... Congratulations! Time to move all the boxes, and start the next chapter of your life. You've got a lot on your plate, so we want to highlight some important tasks that are necessary for a smooth, comfortable transition.

change over utilities

Although this is on the 'After escrow checklist', we best recommend that you switch over utilities either day of/day before. Keep in mind internet often takes over a week to get scheduled/on the books.

- GAS
- ELECTRIC
- INTERNET
- WATER
- TRASH

update change of address at post office

This can either be done at the local post office, or by visiting the link: <https://moversguide.usps.com>.

update change of address to other important financial services and to friends and family