

THE HOME SELLING PROCESS

SELLER'S GUIDE



WHITE BIRCH
PROPERTIES



Selling your home is often one of the biggest single decisions you will make in your lifetime. At the same time, real estate transactions have become increasingly complicated.

New technology, laws, procedures and the increasing sophistication of buyers require real estate practitioners to perform at an ever-increasing level of professionalism. So it's more important than ever that you work with a reputable agent who has a keen understanding of the local real estate market, knows your neighborhood and community inside & out, possesses exceptional marketing skills, and has your best interests at heart.

Don't you deserve the best?



WHITE BIRCH
PROPERTIES



GET TO KNOW YOUR
REAL ESTATE AGENTS

White Birch Properties is a team of like minded individuals from different backgrounds who have come together with one common goal of making the home buying and selling process as enjoyable and stress free for their clients as possible.

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WHITE BIRCH
PROPERTIES



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Geller

QUESTIONNAIRE

WHERE ARE YOU GOING?

Have you begun looking for or already found where you are moving to?

PRICING

What did you have in mind regarding sale price?

TIMEFRAME

Do you need to close on a new home? Will you be leasing? Ideal move in time?

INTERIOR

Do you know of anything inside the house that could deter potential Buyers?

EXTERIOR

Do you know of anything outside the house that could potentially deter Buyers?
Neighbors? Schools? Noise?

Before we list



HAVE A PLAN

Make sure you're ready to sell. Ask yourself "Am I ready to make the move?", "Do I know where I plan to go next?" before you go further. Additionally, know that markets fluctuate and your home could sell the day we list it, or it could take months. Are you prepared for either scenario? Look closely at your finances and make sure you are prepared to move and possibly cover the costs of repairs that come up on the inspection report.



MAKE IT SPARKLE

Cleanliness implies a home has been well taken care of, so deep cleaning can win points with buyers. Buyers scrutinize homes, especially kitchens and bathrooms. Recaulk and repaint to give these grime-prone rooms a fresh and clean look. Clean rugs and carpets to eliminate unsightly stains or dinginess and eliminate odors. Tidy each room, including cabinets, closets and the garage before showing. And if it seems daunting to do all that cleaning yourself, consider hiring a professional cleaning company to take care of it for you.



START PACKING

Cramped and cluttered rooms turn buyers off and make your house look smaller. A home packed with your personal belongings also makes it difficult for others to envision living there. Start by storing away excess furniture, toys and personal decorations, such as family photos. Pack up things you don't use on a daily basis, and put them in storage or ask a friend or family member to hold onto them. Decluttering your house also gives you a head start on your move.

Selling your home with the assistance of an experienced realtor will garner you a higher sale price, an average of 13% increase, enough to cover the commission as well as put more money in your pocket.

Selling

STEP BY STEP

01

CONSULTATION

Meet with your Real Estate Agent! Discuss what your home is worth and sign a listing agreement.

02

HOUSE PREP

Make sure the house / yard is cleaned and de-cluttered before we officially hit the market.

03

MARKETING

I will schedule professional photoshoot, prepare all marketing materials, put my sign in your yard and go live online. it's show time!

04

REVIEW / ACCEPT OFFER

Negotiate the offer and get it accepted!
The Buyer will then typically schedule their inspection right away.

05

HOME INSPECTION

Buyers review inspection results, decide if any repairs are needed and if they want to move forward. They could ask for repairs to be made and we will negotiate any requests.

06

APPRAISAL & TITLE SEARCH

The Buyer's lender orders the appraisal and title search. Final financing is established.

07

CLOSING

That wasn't too bad!
Sign papers and pop the bubbly!
Congratulations,
you've just sold your home!



THE INITIAL PROCESS

1. CONSULTATION

I would love to chat with you about your needs, and discuss a detailed strategy and expectations as far as selling your home lightning fast and for top dollar.

- How long have you been thinking about selling?
- What area / neighborhoods are you thinking of moving into?
- What is your Plan B, if we don't sell as quickly as you have in mind?
- What first attracted you to this home?
- What are you thinking in regards to price?



2. HOUSE PREPARATION

This is a very critical step. This process involves getting your home ready to hit the market looking its best for potential Buyers!

Focus on the area around the front door. Pressure wash your roof to remove unsightly dirt and mold. Depersonalize the exterior of your home. Check your driveway and sidewalk in front of your house for any cracks. Open up curtains and blinds. Neutralize foul odors and make sure the house smells fresh for showings. Gather warranties for appliances. Sweep the garage, basement, and any other unfinished surfaces. Organize closets and drawers.

Did you know? Homes listed on Friday are 12% more likely to sell within 30 days

ON THE MARKET

3. MARKETING

Tailored marketing plan to attract the right Buyers:

- ✓ Hire professional photographer /Produce photos that "Sell"
- ✓ Create catchy MLS listing presentation
- ✓ Utilize Strong Online Presence to attract massive interest
- ✓ Optimize the listing campaign targeting the right buyer
- ✓ Leverage Social Media Platforms to effectively promote the listing
- ✓ Host the Open House
- ✓ Amplify marketing efforts with advertising
- ✓ Send mailers to the local community
- ✓ Share listing information with other agents

4. REVIEW / ACCEPT OFFER

Now is the exciting part! When we receive our first offer or multiple offers, I will discuss with you your options. It is important to understand every detail of the offer, contingencies, timelines and pricing.

- ✓ Review the Offer
- ✓ Negotiate the Offer
- ✓ Satisfy Conditions



APPROACHING THE FINISH LINE

5. HOME INSPECTIONS

The immediate step after we accept an offer is for Buyer to schedule a home inspection. The buyer will have a certain number of days to complete this inspection after the offer has been accepted (per contract)

The Buyer's home inspection report will address all items considered defective that may require fixing prior to closing.



6. APPRAISAL, TITLE SEARCH & FINAL LENDER LETTER

The title is right to own, possess, use and control of a property. When purchasing a home buyer is obtaining a seller's title to the home. Before finalizing the transaction, a title search is performed to ensure there are no liens or other issues that would complicate the sale of your property.

An appraisal, is an estimate of the fair value of your property. It not only justifies the lender's investment, but also protects the buyer from overpaying for the property. Buyer's lender typically hires an appraiser. Appraisal fee is covered by the buyer at the closing. As long as we're priced appropriately, this shouldn't affect us in any way.

Final commitment lender's letter approves the home loan! Buyer will receive a letter and loan term per mortgage agreement. While the buyer is wrapping up financing, it's time for you to finish up any packing!



CLOSING TIME

7. THE CLOSING

The closing process finalizes the sale of your home.

A FEW THINGS TO BRING

- A valid government issued photo ID
- Keys to the front door, back door, mailbox, garage, porch, and backyard.
- Punch codes for gates, fences, door locks, and garage doors.
- Access information for smart locks, thermostats, doorbells, or appliances.
- Any other remotes or devices that control systems of the house.

CLOSING COSTS

Closing costs are an assortment of fees—separate from agent commissions—that are paid by both buyers and sellers at the close of a real estate transaction. In total, the costs range from around 1% to 7% of the sale price, but sellers typically pay anywhere from 1% to 3%.

Seller Mistakes

AVOID THESE MISTAKES WHEN SELLING YOUR HOME

GETTING EMOTIONAL

Think it's impossible? It's actually not. Once you decide to sell your home, start thinking of yourself as a businessperson and salesperson rather than just the homeowner. In fact, forget that you're the homeowner altogether. By looking at the transaction from a purely financial perspective, you'll distance yourself from the emotional aspects of selling the property.

SETTING AN UNREALISTIC PRICE

Setting the right asking price is key. Remember the comparable market analysis your agent did when you bought your home to determine a fair offering price? Buyers will do this for your home, too. As a seller, you should always be one step ahead. You may think your home is worth more, but remember to set a realistic price based on comparable homes in the area. Overpriced homes generally don't sell.

LACK OF PREPARATION

Sellers who do not clean and stage their homes throw money down the drain. Don't worry if you can't afford to hire a professional. There are many things you can do on your own. Failing to do these things will reduce your sale price and may also prevent you from getting a sale at all. For example, if you haven't addressed minor issues such as broken doorknob, a potential buyer may wonder whether the house has larger, costlier issues that haven't been addressed. Have a friend or agent, someone with a fresh pair of eyes, point out areas of your home that need work. Because of your familiarity with the home, you may be immune to its trouble spots. Decluttering, cleaning thoroughly, putting a fresh coat of paint on the walls, and getting rid of any odors will help you make a good impression on buyers.

HIDING MAJOR PROBLEMS

Any problem will be uncovered during the buyer's inspection. You can fix the problem ahead of time or price the property below market value to account for it. Alternatively, you can list the property at a fair market price and offer the buyer a credit to fix the problem. Remember: If you don't fix the problem in advance, you may eliminate a fair number of buyers who want a turnkey home. Having your home inspected before listing is a good idea if you want to avoid costly surprises once the home is under contract.

REAL ESTATE TERMS

Sellers Need to Know

APPRAISAL

A DETERMINATION OF THE VALUE OF SOMETHING, IN THIS CASE, THE HOUSE YOU PLAN TO BUY. A PROFESSIONAL APPRAISER MAKES AN ESTIMATE BY EXAMINING THE PROPERTY, LOOKING AT THE INITIAL PURCHASE PRICE, AND COMPARING IT WITH RECENT SALES OF SIMILAR PROPERTY.

CLOSING COSTS

ALL SETTLEMENT OR TRANSACTION CHARGES THAT HOME BUYERS NEED TO PAY AT THE CLOSE OF ESCROW WHEN THE PROPERTY IS TRANSFERRED. THESE TYPICALLY INCLUDE LENDER'S FEES AND POINTS OR PREPAID INTEREST, A PRORATED SHARE OF THE PROPERTY TAXES, TRANSFER TAXES, CREDIT CHECK FEES, HOMEOWNERS' AND TITLE INSURANCE PREMIUMS, DEED FILING FEES, REAL ESTATE AGENT COMMISSIONS, INSPECTION AND APPRAISAL FEES, AND ATTORNEYS' FEES.

APPRECIATION

INCREASE IN THE VALUE OR WORTH OF AN ASSET OR PIECE OF PROPERTY THAT'S CAUSED BY EXTERNAL ECONOMIC FACTORS OCCURRING OVER TIME, RATHER THAN BY THE OWNER HAVING MADE IMPROVEMENTS OR ADDITIONS.

HEARTLAND MLS

A COMPUTER-BASED SERVICE, COMMONLY REFERRED TO AS MLS, THAT PROVIDES REAL ESTATE PROFESSIONALS WITH DETAILED LISTINGS OF MOST HOMES CURRENTLY ON THE MARKET. THE PUBLIC CAN NOW ACCESS MUCH OF THIS KIND OF INFORMATION THROUGH WEBSITES LIKE

ZONING

THE LOCAL LAWS DIVIDING CITIES OR COUNTIES INTO DIFFERENT ZONES ACCORDING TO ALLOWED USES, FROM SINGLE-FAMILY RESIDENTIAL TO COMMERCIAL TO INDUSTRIAL. MIXED-USE ZONES ARE ALSO USED. ZONING ORDINANCES CONTROL SIZE, LOCATION, AND USE OF BUILDINGS WITHIN THESE DIFFERENT AREAS AND HAVE AN EFFECT ON TRAFFIC, HEALTH, AND LIVABILITY.

CONTINGENCY

A PROVISION IN A CONTRACT STATING THAT SOME OR ALL OF THE TERMS OF THE CONTRACT WILL BE ALTERED OR VOIDED BY THE OCCURRENCE OF A SPECIFIC EVENT, USUALLY BY SPECIFIC DATES LEADING UP TO THE

ESCROW

THE HOLDING OF FUNDS OR DOCUMENTS BY A NEUTRAL THIRD PARTY PRIOR TO CLOSING YOUR HOME SALE. THIS IS TYPICALLY DONE BY A TITLE COMPANY.

HOME INSPECTION

AN EXAMINATION OF THE CONDITION OF A REAL ESTATE PROPERTY. A HOME INSPECTOR ASSESSES THE CONDITION OF A PROPERTY, INCLUDING ITS HEATING / COOLING SYSTEMS, PLUMBING, ELECTRICAL WORK, WATER AND SEWAGE, AS WELL AS SOME FIRE AND SAFETY ISSUES.

TITLE

OWNERSHIP OF REAL ESTATE OR PERSONAL PROPERTY. WITH REAL ESTATE, TITLE IS EVIDENCED BY A DEED (OR OTHER DOCUMENT) RECORDED IN THE COUNTY LAND RECORDS OFFICE.