

TOP SECRETS REVEALED

Home Selling 101

Steps to a Smooth Profitable Home Sale

Secret's Revealed by
Al Calvert Realtor
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Selling your home?

Want some tips and expert advice?

Want to get top dollar for your home?

Want everything to go as smooth as possible?

Want NO headaches when escrow closes?

**Want all the disclosures required by
California law to be done right?**

If you answered yes to the above questions,

This E-Book is for YOU !

Steps to a Smooth, Profitable Home Sale

By Al Calvert, Realtor®

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Century 21 Masters Ruby**

**National Association of Expert Advisers
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Important Home Selling Tips

What do sellers need to do when they plan to sell a home? There are so many aspects one needs to consider. In the seller's point of view, you should follow some expert home selling advice. Here are 6 important steps for selling your home:

First, you should be an informed seller gathering information from many sources such as a Realtor or the Internet. You could put the "Home for Sale" sign in your front yard, but you need to research a lot before trying to sell it yourself or you take a risk of having the following things happen. Do you want strangers coming by wanting to look inside your home, and you not knowing if they are even able to afford the payment? Do you want people interrupting your life at any time of day? Do you want to have your phone ringing with people asking questions at all hours? If not . . . Contact Al Calvert at 760-985-2805

Second, you should Understand "Fair Market Value", that is where your home is valued by the prices of homes comparable to your home. This process is usually done by a professional Realtor. Several factors affect the value of your home. The better location your home is in, the better price you may be able to get. The updates and improvements you have done may also

affect the value. The price is the **most important** aspect of selling your home. Don't forget that a buyer needs a realistic price. As hard as it may be, try to look at the home and price it from the buyer's perspective.

Third, related to the physical condition of your home, keep in mind that your home curb appeal is the first impression and the most important thing buyers see. You can do some work to improve the appearance of your home exterior. Make it beautiful, tidy, and fresh. The color of your home should always be considered when you paint. When painting you have 2 directions to go. You can be thinking about possible future resale value with a neutral color or you can choose a color you want to enjoy. Remember, a buyer may not like your choice of colors.

Fourth, get the buyer in the right mood by creating a cozy environment in your home. What do I mean by "cozy environment"? Very important is fresh air or clean fragrances, and the most important is a homelike situation. Just make a buyer feel like they are in their own home sweet home.

Fifth, do you want to try and be a professional negotiator? When you get down to the offer being made, if you're not a

world class negotiator, you are taking a sizeable risk. Negotiation is a skill that some professional Realtors constantly hone so they can get the buyer or seller the best deal for their home. The point is, if you are not a great win-win negotiator, leave it to the professionals.

Sixth, a good presentation of your home can add great value to attract a buyer. Know your entire home and its contents, and let your Realtor present it to the buyer. Tell your Realtor how sweet your home is, how much you love it, your experience in your home, the great moments you have passed by etc. Just be an informative seller that can give a lot of information that adds real value to a buyer.

Getting Your House Ready to Sell

How can you get a buyer interested in purchasing your house? Impression is the keyword. You need to get your house ready to sell by doing some preparation. Have your home inspected by a professional if you want to pay a little effort for maximum results, or if you don't want to spend much money by paying a professional, you can do it by yourself, but you need to have a critical eye.

Now the question is, "how do I get my house to impress a buyer?" These are the steps for getting your house ready to sell to a buyer.

Beautify your exterior

The goal is to make your exterior look pretty and fresh to impress a buyer. In case you are not aware, the exterior creates the first impression buyers see in a house. There are two sensory organs of a buyer you must impress. Those are the eyes and nose. Bringing the garden up to impressive condition for your house exterior and making it look pretty is a great way to capture the eyes, and nose if you have fragrant flowers in the garden. The following steps are simple ideas to beautify the exterior:

- Cut the grass, trim trees, plant flowers, tidy up the plants and water them
- Clean up the curb and entering path and put potted flowers on the sides.
- Freshen up the air by using scented potpourri.
- Clean all windows and entering doors. Open the blinds to let light in. (A bright home looks larger)
- Move lawn mowers and other equipment out of sight.
- Paint the walls **ONLY** if necessary. It's better to let the new owner paint the colors they want.

Make the Interior Cozy

After the buyer gets their first impression from your impressive house exterior, you should do some simple things to get the coziness of your house interior up to par. Your aim is to make a buyer feel at home when they enter your house. Here are some helpful steps:

- Clean up the tile floors; scrub it if there are some bad spots. (Professional cleaners may be recommended)
- Get rid of any possible cobwebs from your ceilings.
- Clean the carpets with a fragrant soap. (Again, a professional may be recommended) **Cleaning the carpets is crucial.**
- Have your furniture placed tidily and remove unnecessary clutter.
- Brush the clothes in the closets and arrange nicely.
- Clean the garage and attic if there is one.
- Have the windows opened and clean, it will bring fresh air into your house.
- Spray some fresh fragrance in the air conditioner vent.
- Replace the toilet seat(s).

Repairing and Replacing

Some repairing and replacement is necessary to do. If there are broken furniture pieces, equipment, or appliances you may want to replace or remove them. A good check list:

- Broken or missing door
- Cabinet handles
- Damage on ceilings
- A/C filters
- Broken tiles in bathroom and kitchen
- Leaking or dripping faucets
- Loose wallpaper
- Excessive furniture
- Clear weeds from the fence line. Repaint wooden fences and replace any damaged parts.
- Patch cracks in the driveway or walking surfaces

Another great idea is to have your friends give you their opinion.

Have your friends pretend they are a buyer, and look at your house. Get some advice and suggestions to make your house more ready to sell. And the most important thing is have your friends let you know if they feel that your home feels comfortable and cozy.

Do you want to “Stage” your home?

Home staging is an excellent way to highlight the property’s strengths. You can hire professional home stagers, or you can implement the following home staging tips yourself before your next showing.

Make the buyer imagine himself in your home. It is important he feels comfortable and not distracted. You can do that by:

- Depersonalizing the home. This is done by removing family photos, kid’s toys, toiletries, etc.
- Painting in neutral colors whenever you paint. Buyers can imagine putting their own color palettes on the walls.
- Remove excess furniture and clutter. Less is more; too much furniture will make the home feel and appear small.

Buyers are looking for the most amount of house for the least amount of money. To give the impression the property is upscale and luxurious, you can:

- Clean every inch of the house like several thousand dollars depends on it — because it does!
- Replace any outdated fixtures such as cabinet hardware, ceiling fans or old faucets with sophisticated and updated versions if your budget allows— they are noticed!
- Improve the lighting in your house with energy efficient and brighter bulbs for a warm and inviting atmosphere. Aim for a total of 100 watts for every 50 square feet
- Complete any unfinished projects. A house with a to-do-list is a quick turn off for buyers.

- Purchase slip covers, some new bed covers and color-coordinated towels. These purchases can really dress up your existing furnishings and they go with you after the move.

Decorate with fresh flowers and candles. The fragrances in a home during an open house or during showings are almost as important as the way it looks.

Ever wonder what happens during the purchase and sale process?

These steps have been numbered to make the process easy to follow, although some of them may occur simultaneously. Check with your Realtor®, Real Estate Agent or your Lender if you need more detail and clarification.

1. Choosing the right agent to work with. The wrong agent can leave you hanging and not be as proactive as you need.

Choosing the right agent is really more important than just finding the right home. Buying your home should be a joyful and exciting experience, not a stressed out, mad at the world event!!

2. Pre-approval and evaluation of your financing options. A very important step. Why look at homes that are way out of your price range or cheat yourself of your buying power?

3. Choosing the desired property, and presenting the purchase offer and the initial good-faith deposit.
4. Acceptance of the offer by the seller.
5. The transaction is started at the Title and Escrow Company.
6. The loan application form is completed and all documentation is provided.
7. Property inspections are ordered.
8. Credit report and property value assessment are ordered
9. The contract is reviewed with particular attention to the steps with specific dates.
10. The preliminary title report is reviewed and sent to the lender and the Real Estate Agent.
11. The State required disclosure reports are delivered to the buyer.
12. The preliminary report is reviewed by both agents.
13. The desired loan is selected by the buyer.

14. The inspections are reviewed by the buyer and/or the contingencies are eliminated.
15. The contingencies are removed from the loan and the deposit is increased if necessary.
16. Receipt of increased funds if increase is in the escrow instructions.
17. Final gathering of documents for loan approval.
18. The escrow agent ensures that that the title report is free of errors and that it complies with any additional instructions.
19. The package is sent to the lender (risk assessor) for final approval.
20. The loan is approved and the loan documents are ordered.
21. The loan documents are sent to the title company.
22. The closing date and the required final balance needed to close the transaction are confirmed.

23. The Real Estate Agents are given final instructions for the closing.

24. Final conditions of the loan are reviewed with the escrow agent.

25. The escrow instructions are reviewed and confirmed.

26. The escrow instructions are signed (by both Buyer and Seller) and the loan documents are also signed (by the Buyer).

27. The signed documents are returned to the lender.

28. Final visit to the property and verification of property condition.

29. The loan file is reviewed.

30. The monetary exchange occurs.

31. The buyer deposits the funds balance in the escrow account.

32. The team decides that other measures are necessary for closing.

33.The documents are registered (the deed) at the county office.

34.The transaction is closed. Final accounting. Checks are written and sent, a Final Closing Statement is produced known as the HUD-1, and all parties are notified of the closing.

35.The keys are handed to the new owner.

VERY IMPORTANT!!!

You **DO NOT** want to skip any of the important steps above.

Which are the important steps?? For answers to that question, all of **your** questions and for a joyful experience purchasing a home

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www.tinyurl.com/buyfromal