



YOUR HOME SELLER GUIDE

FROM JUST  
LISTED TO

*Sold*

CASSIE MONTANO, REALTOR®

**CENTURY 21.**  
Everest

# YOUR HOME MATTERS

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 thought of the many questions I've received from sellers, and answered many of them in the rest of this document. There is so much love and effort put into every single page, and I hope it brings you confidence so that you can move forward on what may very well be the biggest life decision you've ever made (no pressure).

I always appreciate feedback, comments, and further questions. This 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.



*I've made it my goal to become a master of the home-selling process. I believe in going above and beyond to provide top tier service & an exceptional client experience..*

*Cassie Montano*  
REALTOR®



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67 S Main, Ste #100, Layton, UT



# Client Reviews

## *What my past clients have to say*



Cassie is amazing! We were going through a difficult divorce which put Cassie in the middle of things. She was so patient and kind and always did what was best for us. She communicated with both of us separately but kept everyone on the same page and kept things moving forward. She truly is a Rockstar and I will be coming back to her for any of my own or my friends and family's real estate needs. - Sarah



Cassie was very professional and a total pleasure to work with. She was very knowledgeable about area we were selling in, and she gave great strategy plans to sell our property... Our sale was very quick and we would gladly give a reference to any one about our experience working with Cassie.  
Horrocks Family



Cassie was great to work with when selling the property. She is very knowledgeable and communicates clearly. She has a fun, upbeat personality and was easy to like. I would recommend her to others. -  
Jensen Family



We will never regret choosing Cassie Montano as our realtor. She worked hard and delivered. If you live in Syracuse you have to give her a call, take it from a very satisfied seller.

Darren & Adrienne



Cassie knows the Davis County area extremely well. She was able to price our home so that it sold so fast we could not believe it. She was able to get us in touch with contractors to do some last minute finish work so that we could make our home shine and list it as soon as possible. .... I felt that she had our best interest at stake all of the time.  
Thayne & Becky



We have personally used Cassie to buy or sell our property six times. Plus a few extra times that we've referred her for family members. Best real estate agent I've ever worked with.

Robert & Lori



# About Your Home

HELP ME UNDERSTAND YOUR HOME

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✓ What drew you to this home when you bought it?

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✓ What is your favorite feature of your home?

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✓ What do you like most about your neighborhood?

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✓ What are some nearby attractions and amenities?

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✓ Is there anything you don't like about your home?

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HELPING YOU NAVIGATE THIS SEASON

# About Your Situation

## *Understanding Your Goals*



01

### Your Why

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Why are you moving? What is the deadline for needing to move by?

02

### Your Plan

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What will you do if your home doesn't sell in the expected timeframe?

03

### Obstacles

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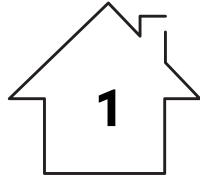
Do you anticipate any major challenges or issues with selling your home?

As your Real Estate Agent, my number one goal is to help you achieve your own. I make it my priority to understand your situation when it comes to selling your home so we can accomplish your goals.

## FINDING YOUR HOME

# My Proven Home Selling Timeline

## *The Seller Roadmap Overview*



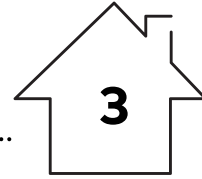
### Interview

Find the right Real Estate Agent for you



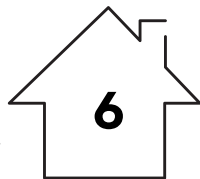
### Pricing

Review comparable homes and establish a price for your home



### Staging

Prepare your home to make it's debut on the market



### Marketing & Showings

We will use a strategic marketing plan to ensure maximum exposure



### MLS

Your home will go live on the MLS and will be viewable to potential buyers



### Photographs

We will have your home professionally photographed for the MLS and additional marketing



### Offer

We will review all offers and help you understand all the terms of the contract



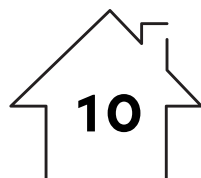
### Under Contract

After accepting an offer, your home will officially be under contract



### Negotiations

We will negotiate any repair requests made by the buyer



### Closing

Hooray! Time to hand over your keys and celebrate selling your home

# The Home Selling Timeline

## *Step One & Step Two*

### Listing Consultation & Pricing

After viewing your home, I will suggest recommended improvements, and present you with a Comparative Market Analysis. Together we will determine the best listing price, whether staging could benefit the home and when your home will go active on the market.

## *Step Three and Step Four*

### Staging & Professional Photography

After your home is prepared and staged, we will have your home professionally photographed by the top local real estate photographer. These photos will be used for the MLS listing, which means high-quality photos are a must.

## *Step Five and Step Six*

### The Marketing Plan & Showings

Your home will now be live on the MLS and viewable to potential buyers. We will use a strategic marketing plan to ensure maximum exposure. We will run social media ads, hold an open house, contact potential buyers, and commence our unique marketing plan specific to you.

It's important that you allow showings at your property, whether it be virtual or in-person. It's particularly beneficial to leave showings to an agent as we are trained in how to best show your home to potential buyers.

## *Step Seven*

### Receive an Offer

You will be notified when an offer is received. We will review all offers together and I will help you understand all the terms of the contract to decide if you would like to accept, reject or counter the offer.

## *Step Eight and Step Nine*

### Under Contract Inspections and Appraisal

The buyer will schedule any inspections during the time period negotiated in the contract. We will negotiate any repairs requested. Keep in mind, if the contract is contingent, the buyers are entitled to walk away from the offer if any big issues arise.

The mortgage lender will typically order an appraisal to determine the value of your home. I will educate you on your rights as a seller and will offer you alternative routes to take if the appraisal should go wrong.

## *Step Ten*

### The Closing

You will need to fulfill any closing obligations including: fixing agreed upon home repairs, submit disclosures, review closing costs, and move out. After you sign the documents, and the property records, it's time to celebrate because the home sale is complete.



# DETERMINING FACTORS

## FOR IF A PROPERTY WILL OR WILL NOT SELL

### Pricing

When pricing your home it is important to carefully consider top market value. Using my competitive market analysis tool, I will suggest your home's best listing price. I sell homes higher than the market average because I list homes at the correct price to start.

### How it shows

It is important to have your home ready for the market. I will help you make sure your home is ready for showings and online by decluttering, completing repairs, and making sure the home is clean and smells fresh. I bring in a professional stager that helps advise on how to show the property at its best so it sells.

### Marketing

My marketing techniques to get your home sold faster are:

- **Prospecting**
  - I prospect daily to potential buyers, talking with neighbors, our co-op agents, and past clients.
- **Marketing**
  - The second you sign with me, I go to work on marketing your home! Online, social media, and print marketing are all part of the success of getting your home seen by the most potential buyers.
- **Communication**
  - Actively communicate with you through every step of the process. I will be calling you weekly to discuss progress from the previous week.





FROM JUST LISTED TO SOLD

# A Proven Marketing Plan

*My Signature Strategy*



## Networking

Expose to my associates. A large percentage of real estate transactions happen with co-operating agent in the country. I expose your listing to this market.



## Signage

A professional post and sign will be placed in your yard as well as pointers and open house signs prior to an open house.



## Online Exposure

Buyers in today's market start their search online. Not only will your home be featured on the MLS, it will also be syndicated on hundreds of listing sites.



## Email & Postcard Marketing

An email will be sent out my current database of potential buyers and a new listing alert will go out to my agent network of thousands of agents in the area. I will mail postcards to your neighbors letting them know your home hit the market.



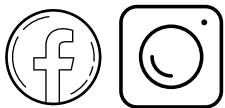
## Lockbox & Showings

Lockboxes are essential. When I list your home, you will be signed up for Aligned showing service that immediately communicates with you when a showing is scheduled. I am able to track showings from agents so I can get feedback.



## Photography

I use high resolution, professional quality real estate photography, 3D Tours & Drone photography. I also provide high-quality video of your home for social media and online advertising.



## Social Media Marketing

I practice regular social marketing on today's top sites which include and are not limited to Facebook and Instagram; as well as extensive online advertising.



## Open Houses

After reviewing many surveys, I have discovered that the perfect formula for what day is best to list a home and the perfect day for an open house.



## Door Knock & Call Database

Door-knock the neighborhood & pass out listing flyer. I will prospect by calling 3 lead sources for 2 hours a day.

We will work together to establish a winning marketing plan for your home. I approach each listing with a fresh perspective, so we will be sure to customize our marketing plan specifically for your property.



## OUR STRATEGY

# Strategic Pricing

*Pricing Your Home to Sell*

As the seller, it's easy to let emotions influence what you believe your home is worth. Pricing your home too low can cost you money while pricing too high can cost you buyers.

As your REALTOR®, you can trust my pricing strategy to be unbiased, and with my skill set, I can list your home at an accurate price, which will benefit you in the long run. I will also determine the best strategy for you with genuine and practical intentions. Your home will warrant its own particular pricing strategy based on several factors.

## THE TOP THREE

### Pricing Factors To Consider



#### 01. The Market

Your local area's current housing market conditions will play a large factor in helping determine the best price for your home to be listed at.

#### 02. The Competition

We will look to see what other homes are on the market to determine how your listing will compare to other listings in your area.

#### 03. Your Timeline

We will determine your urgency and flexibility for selling your home to set the best listing price for your home to meet your goals.

*Our goal is to price your **home** correctly the first time.*

# The Benefits of Offering A Buyer Agent Commission

WHEN LISTING YOUR HOME FOR SALE



## Increased Exposure

Offering a commission to buyer agents significantly expands the pool of potential home buyers, as numerous buyers may not have the financial capacity to cover their agents commission alongside the down payment and closing costs.

## Attracting Serious Buyers

Buyers who are represented by agents are often more serious and motivated to purchase a home. By compensating buyer agents, you attract these motivated buyers who are actively working with professionals to find their ideal property.

## Professional Representation

Buyers typically rely on agents to guide them through the complex process of purchasing a home. By offering a commission to buyer agents, you ensure that your home is being viewed by individuals who are receiving professional guidance and representation throughout the transaction.

## Expertise & Market Knowledge

Buyers represented by experienced agents may feel more confident in negotiating the purchase price, terms, and conditions of the sale. This can lead to smoother negotiations and navigating any challenges that may arise during the sale process.

## Streamlined Process

Working with buyer agents can streamline the home selling process. Agents handle tasks such as scheduling showings, facilitating communications between parties, coordinating inspections and appraisals, and making the transaction more efficient for all parties involved.

## Competitive Advantage

In a competitive real estate market, offering a commission to buyer agents can give your home a competitive edge over similar properties that do not offer compensation to buyer agents. This can attract more interest and potentially result in a quicker sale.

# Photo Prep Checklist

## *Preparing for Professional Photos*

- Clean the entire house
- Create a list for the photographer of areas of your home you want them to capture (and any areas you do not)
- Turn on all lights, lamps and overheads. Be sure to replace any burned out bulbs
- Shutters and blinds should all be open and set to matching angles
- Clean all glass mirrors
- Declutter all counter spaces in kitchen and bathrooms
- Turn off all ceiling fans
- Remove your furry friends from the areas being photographed
- Store away pet supplies, food bowls, toys, etc.
- Cut the lawn and make sure your patio furniture is arranged
- Sweep the porch and exterior area





## SELLING YOUR HOME

# Be Show Ready

## *Everyday*

- Lights - turn on all lights and open blinds and curtains. Let in as much natural light as possible.
- Bedrooms - make all beds
- Kitchen - put dishes away and clear kitchen and counter tops
- Daily - keep up with daily messes
- Bathrooms - wipe down bathroom counter tops and sinks
- Smells - avoid strong-smelling foods. Keep your meal prep as neutral and simple as possible
- Pets - keep pet areas clean. Hide pet food and litter
- Temperature - keep your home at a comfortable temperature (around 70 degrees)
- Personal items - make sure you place all valuables and prescriptions out of site and in a safe place.
- Vacate - leave or go for a walk during showings. Having the sellers present can make the buyers feel awkward.



# Under Contract

## WHAT IS INCLUDED?

Roof & Components  
Windows & Lighting  
Exterior & Siding  
Basement & Crawlspace  
Foundation & Structure  
Heating & Cooling  
Plumbing  
Electrical  
Doors & Garages  
Grading & Drainage  
Appliances (limited)  
Attic & Insulation

## HOME INSPECTIONS

### FAQ

Typically 7-14 days after signing the contract. Negotiations usually happen within 5 days.



### Costs

There is no cost to the seller. The buyer will choose and purchase the inspection performed by the inspector of their choice. There may be multiple tests completed.

### Possible Outcomes

Inspections and potential repairs are usually one of the top reasons a sale doesn't close. Common problems could be foundations, electrical, plumbing or structural.

**The Buyer can accept the property as-is. The Buyer can offer to renegotiate. The Buyer can cancel the contract.**

## HOME APPRAISAL

### **Appraisal comes in AT OR ABOVE sales price:**

You are in the clear, and the contract can move forward!

### **Appraisal comes in BELOW sales price:**

Renegotiate the sales price with the buyer

**OR**

The buyer may make up the difference in cash

**OR**

Cancel and relist the property

A home appraisal is conducted by a neutral, licensed appraiser to determine the fair market value of a home. After a buyer and seller agree to a price on a property, the appraiser is hired by the lender to give an opinion the home's fair market value based on the recent sales of comparable homes in the area.

As a seller, we want the property to appraise for at least the sale amount or more. It is very difficult to successfully contest an appraisal. When the appraiser looks at the house, the value in his or her eyes may be considerable less. Ultimately, the appraised value is more important in whether the lender will agree to the loan and the contract can go forward.

# CLOSING THE SALE

## *What to expect*

Closing is when funds and documents are executed and transferred in order to transfer ownership of the property to the buyer. The escrow officer will look over the contract and find out what payments are owed by who, prepare documents for closing, perform the closing, and make sure all payoffs are completed, the buyers title is recorded, and that you receive payoffs that due to you.

### **Transfer Funds**

The Transfer of funds may include payoffs to:

- Seller's mortgage company as well as any lien holders
- Local governments, if any property taxes are due
- Third-party service providers
- Real estate agent commissions
- Sellers, if there any proceeds from the sale

### **Transfer of Documents**

Transfer of documents may include:

- The deed of the house
- Certificate of Title, Bill of Sale, and other real estate related documents
- Signed closing instructions and/or settlement statement (Hud 1)
- Real estate agent commissions
- Receipts (if needed) for completed repairs, per sales contract

### **Transfer Property**

The Transfer of property may include:

- Recording of the signed deed
- Post-closing agreement, if seller will need to rent back home for specified time frame
- Exchange of keys, garage door opener, security codes, appliance manuals, etc.
- Home ownership legally transfers to the new owner when the signed deed is recorded at the seller's local courthouse.

### **What do I bring to the Settlement appointment?**

Make sure that you bring a government issued picture ID. Occasionally, you may need to have an additional form of identification.

For example, your Driver's license and you Costco card.



# Final Steps

## *For Sellers*

### **CANCEL POLICIES**

Once title transfer has occurred contact your insurance agent to cancel your policy so you can receive a refund of any prepaid premiums.

### **CLOSE ACCOUNTS**

Call the utility companies a couple of days before closing to close your accounts. Let them know that day you are closing so they can close your account and put them in the new buyer's name. Be sure to also contact your internet service and TV service to make arrangements or disconnecting services.

### **CHANGE ADDRESS**

Let everyone know your new address. Submit a change-of-address form to the post office or do it online.

### **DOCUMENTS**

Secure all closing documents as well as the contract. Keep them in a safe place.

### **CLEAR OUT PERSONALS**

Move out your personal belongings completely. Check all drawers, cabinets and closets.

### **CLEAN**

Ensure that your home is completely clean upon leaving the home. Clean the cabinets, refrigerators and other appliances inside and out. Thoroughly clean out the basement, garage and backyard. Schedule trash pick up prior to the day of closing. Leave your home the way you would like to find it if you were the buyer.

### **INCIDENTALS**

Leave all house keys, removes, gate keys, pool keys, manuals and mailbox keys in a drawer in the kitchen.

### **FLOORS**

Vacuum and sweep floors one more time.

### **TURN EVERYTHING OFF AND LOCKUP**

Turn off all light switches and fans. Ensure all blinds are closed and lock doors.





# Frequently Asked Questions!

## **Doesn't it make sense to list at a higher price and we can always negotiate down?**

I understand this is tempting, however I strongly discourage it. Sellers who intentionally price their home too high often times end up "Chasing Down the Market", effectively netting LESS than they would have had they priced their home properly to begin with. Remember, the longer a home is on the market, the more a buyer will start to question what may be wrong with the home, thus devaluing the property.

## **What happens if the property doesn't appraise?**

A bank will hire a third party appraiser to determine the fair market value of your property. If it is determined that the sales price is MORE than the fair market value, you will have three options. First, the buyer may make up the difference, in cash, between the appraisal price and the agreed upon sales price. However, keep in mind many buyers do not have extra funds to "over pay" for a home. Second, the seller may drop the sales price to the fair market value that was determined by the appraiser. Finally, if there is no meeting of the minds then all parties MAY walk away.

## **What items convey (stay) with the home?**

Typically, anything attached to the wall is to convey with the home unless it is a form of personal property. For example: cabinets screwed into the wall are to convey, as is an attached sink. Items that are plugged in, such as a refrigerator are considered personal property and are to vacate the property unless otherwise negotiated in the contract. Attachment is a "tricky" issue and we are happy to discuss specific questions.

## **How does the Due Diligence contingency work?**

The contract will outline the timeline agreed upon for the buyer to perform their inspections and supply you with a request for repairs. You will then have a certain amount of time to negotiate with the buyers on what you will and will not fix. I will guide you throughout this contingency and work to have it removed to the satisfaction of both parties.



## YOUR PERSONAL PREFERENCES

# Important Information

Preferred day for photographs:

Open House Best Day/Time:

Is a showing appointment required? If yes, preferred notice?

Do buyers need to take their shoes off?

Will pets be in the house during showings?

Do you have a security system that will be on during showings?

## Additional Notes

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# Your Home Matters

Selling a home is one of the most significant decisions you'll make. I understand it can feel overwhelming. That's why selecting the right agent matters. Who you choose can shape your entire home selling experience and its outcome.

If you decide to work with me, know that I'm committed to exceeding your expectations at every turn. With over 25 years of experience in real estate, I'm deeply passionate about turning client aspirations into realities. Choosing me means gaining a dedicated advisor with a proven track record of success.

Let's team up and work towards making your real estate dreams a reality.



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