HOMESELLER GUIDE





NOTES

Scott Spindler



SELLING YOUR HOME

(sell·ing - your - home) as defined by Merriam-Webster

1. transforming a beloved space into a new beginning, where memories are cherished and future dreams take flight.

Selling your home is more than just a move—it's a heartfelt transition. Your home has been a backdrop to your life's story, where cherished moments and milestones have unfolded. Now, as you prepare to pass on this special place, it's important to approach the process with care and understanding.

Deciding to sell your home is as crucial as choosing the right partner to assist you through this transition. Having navigated this process myself, I understand the mix of emotions and considerations you're facing. With my comprehensive expertise in the real estate market, I'm here to guide you through every step with assurance.

Together, we'll make well-informed choices that align with your goals and aspirations, ensuring a smooth and successful sale that sets the stage for your next chapter.

Scott Spindler

THE INSIGHT ADVANTAGE

MORE THAN A LISTING. A BETTER SELLING EXPERIENCE.

Expert property knowledge. Thoughtful preparation. Hands-on support from start to finish.

Selling a home takes more than a sign and MLS photos. My hands-on approach combines expert guidance, strategic preparation, and personalized service to reduce stress, maximize your home's appeal, and guide you confidently from listing to closing.

A BETTER SELLING EXPERIENCE

Your Personal Project Manager

My job is to help make the selling process as organized and stress-free as possible. From our first meeting through closing, I coordinate details, solve problems, and keep everything on track.

Clear Guidance Every Step of the Way

We'll create a selling strategy tailored to your home, goals, timeline, and current market conditions. You'll always know what's happening, what's next, and why.

PREPARING YOUR HOME FOR THE MARKET

Pre-Listing Property Walk-Through

With more than 22 years of full-time home inspection experience, I know what buyers and inspectors look for. I'll identify potential concerns before listing, helping you address red flags early, minimize surprises, and present your home in its best light.

Professional Staging Consultation

First impressions matter. I'll help highlight your home's strengths and determine whether professional staging or strategic updates using your existing furnishings will make the greatest impact.

Minor Repairs and Property Preparation

Small details can make a big difference. From minor electrical and plumbing repairs to touch-ups, lawn care, and snow removal, I'll help get your home market-ready. Drawing on my inspection, remodeling, and construction experience, I can often handle basic repairs myself. When additional help is needed, I'll cover the first three hours of handyman service.

CONTRACTOR COORDINATION

Need repairs, estimates, or improvements completed before or during this process? I'll help coordinate contractor appointments so you can stay focused on your work, family, and daily life while the necessary preparations are being completed.

PROFESSIONAL MARKETING THAT GETS ATTENTION

Professional Photography and Video

Professional photography is essential to presenting your home at its absolute best. High-quality photography and video help create a strong first impression online, where the vast majority of buyers begin their home search.

Professional Floor Plans

Floor plans are included with the professional photography package, giving buyers a better understanding of your home's layout, flow, and overall living space.

STRATEGIC PRICING AND POSITIONING

Comprehensive Market Analysis

Every home is different. I'll help determine what sets your property apart from competing homes and identify the features, improvements, location advantages, and amenities that deserve to be highlighted. Together, we'll develop a pricing and positioning strategy based on current market conditions and your specific goals.

Open House Opportunities

Open houses provide buyers with an opportunity to experience your home in person without the barriers of scheduling a private showing. When appropriate for your property and market conditions, an open house can increase visibility, generate interest, and potentially create additional buyer demand.

Maximum Online Exposure

Your listing deserves more than an MLS entry.
Your home will be strategically promoted through multiple marketing channels, which may include:
MLS and brokerage networks
Instagram® Realtor.com® LinkedIn®
Facebook® Homes.com® Zillow.com®
Redfin.com® Facebook Marketplace®
Email marketing
HomeSmart® marketing platforms
Local real estate networks and syndication platforms.

SUPPORT BEYOND THE LISTING

Moving Boxes

Moving is stressful enough. If boxes would make your move easier, just let me know how many you need.

Moving Truck Assistance

Need a moving truck for the day? I offer reimbursement toward a one-day moving truck rental to help make your transition a little easier, up to $250!

Home Warranty Options

A home warranty can give buyers added peace of mind by covering certain unexpected system or mechanical issues, subject to plan terms. We'll discuss whether it's a good fit for your selling strategy.

EXPERIENCE AND PROFESSIONAL RESOURCES

More Than Twenty Years of Real Estate Experience

With more than two decades of experience in the real estate and property industry, I bring a unique combination of market knowledge, property experience, and problem-solving skills to every transaction. When additional expertise is needed, I draw on an extensive network of experienced contractors, inspectors, tradespeople, and real estate professionals.

Professional Transaction Coordination

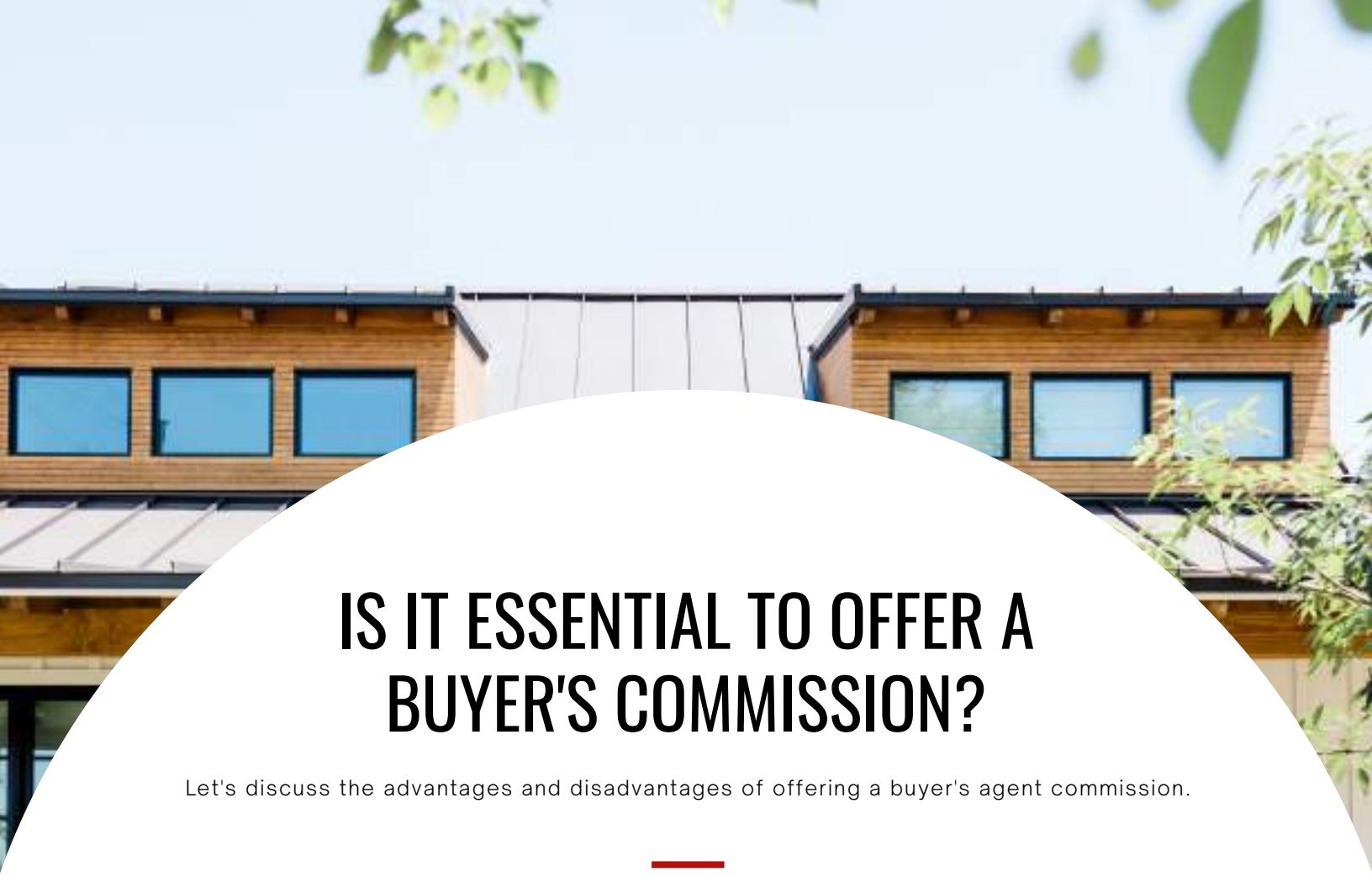
A successful transaction requires careful management of contracts, deadlines, documents, and communication. My transaction coordinator, Brittany, plays an important role behind the scenes in helping keep timelines organized and ensuring that the many details of your transaction stay on track.

Direct Access to Me

When you hire me, you work directly with me—not an assistant or someone you've never met. I won't disappear after you sign the listing agreement. You have my number; call or text whenever you need me. My goal is simple: to provide the communication, accessibility, and personal attention I'd expect when selling my own home.

My Commitment to You

Selling your home is a significant financial and personal decision. My commitment is to provide thoughtful guidance, professional marketing, strong organization, and hands-on support throughout the entire process. My goal isn't simply to sell your home. It's to provide one of the best real estate experiences you've ever had.



IS IT ESSENTIAL TO OFFER A BUYER'S COMMISSION?

Let's discuss the advantages and disadvantages of offering a buyer's agent commission.

Pros of Offering a Buyer's Agent Commission

Offering a buyer's agent commission can increase buyer traffic to your property, leading to a quicker sale. It incentivizes agents to promote your home to their clients, expanding your reach to a broader network of potential buyers. Additionally, having a buyer's agent involved can simplify the negotiation process, making the transaction smoother and less stressful for you.

Cons of Offering a Buyer's Agent Commission

The main downside of offering a commission is the cost, which reduces your net proceeds from the sale. You may also have less direct communication with the buyer, relying on the agent to manage the transaction, which can lead to potential miscommunications.

Scott Spindler

THE PERKS OF PROVIDING A BUYER'S AGENT COMMISSION

Maximize the Potential of Your Home Sale

1

INCREASED BUYER TRAFFIC:

Many buyers work with agents to navigate the home-buying process. By offering a commission, sellers can make their property more attractive to these agents, who may be more inclined to show the home to their clients. This can lead to increased exposure and potentially more offers.

2

COMPETITIVE EDGE:

In a competitive market, offering a buyer's agent commission can help your listing stand out. If other sellers in your area are offering commissions, not doing so might put your property at a disadvantage.

3

FASTER SALE:

Homes that are shown more frequently have a higher likelihood of selling quickly. By offering a commission, you increase the chances that buyer's agents will prioritize your listing, which could lead to a faster sale.

4

SMOOTH TRANSACTION PROCESS:

Buyer’s agents play a crucial role in facilitating the transaction, from negotiations to closing. By offering a commission, you ensure that the buyer's agent is incentivized to work diligently, which can lead to a smoother, less stressful transaction process.

5

WIDER POOL OF BUYERS:

Some buyers may be more willing to work with an agent knowing that the agent's commission is covered by the seller. This can expand the pool of potential buyers for your home, increasing the likelihood of finding a qualified buyer.

6

POTENTIAL FOR HIGHER OFFERS:

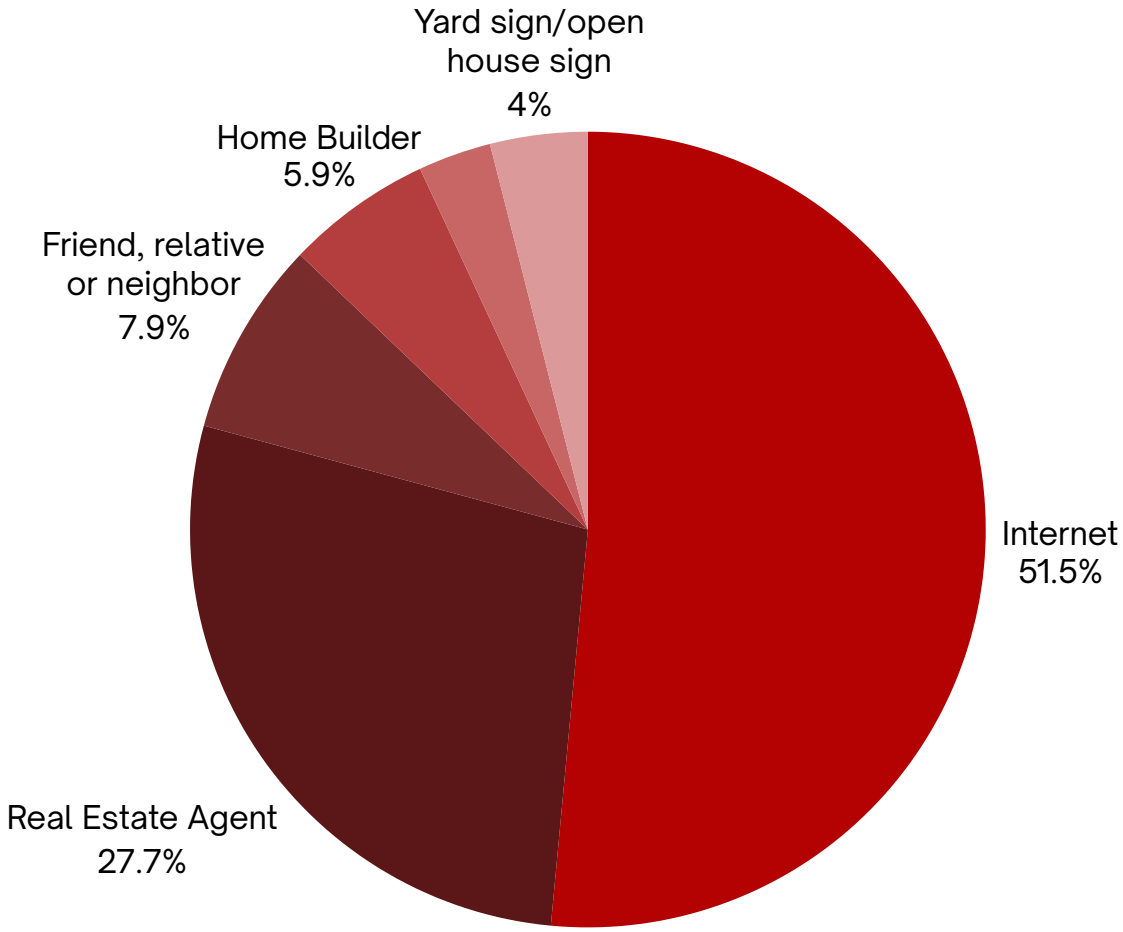
If buyer’s agents are more motivated to show your property, you might receive more offers, potentially driving up the price. Increased competition among buyers can often lead to higher final sale prices.

FINDING YOUR **BUYER**

The savviest marketing plan is one that targets the channels buyers are already using to find homes. From optimized internet exposure to networking with local agents, I'll work diligently to find your buyer as fast and efficiently as possible.

HOW HOME BUYERS FIND THEIR HOME

National Association of REALTORS Where Buyer Found The Home They Purchased 2024



WHAT DOES THE PROCESS LOOK LIKE?

PHASE 1: PREPARATION

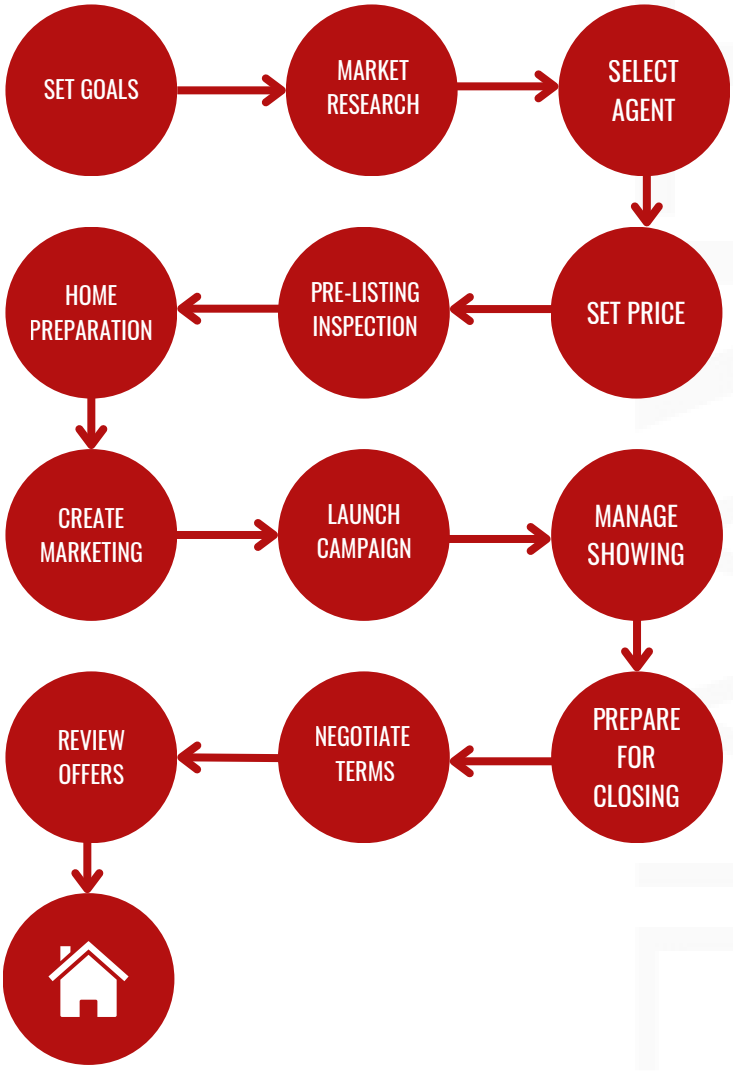
Set clear goals, research the market to determine the right listing price, prepare your home by making necessary repairs and staging it, and choose a qualified real estate agent.

PHASE 2: MARKETING

Use professional photography and compelling descriptions to list your home, launch a comprehensive marketing campaign, schedule showings and open houses, and respond to offers by considering both price and terms.

PHASE 3: CLOSING

Finalize negotiations, complete inspections and appraisals, prepare all necessary documents, and transfer ownership to the buyer on closing day.



ON TO NEW BEGINNINGS!



SELLER PRE-LISTING QUESTIONAIRE

To help us serve you best and tailor our strategy to your goals, please take a moment to fill out this quick seller questionaire.

Full Name(s): _____

Property Address: _____

Mailing Address: _____

Owners/Decision Makers: _____

Home Phone: _____ Cell Phone: _____

Email Address: _____

What is your prefferred method of contact? _____

Why are you selling? _____

When do you need to move? _____

Could you describe your house to me?

Beds: _____ Baths: _____ Sqft: _____ Lot Size: _____

Basement: Y / N # Garage Spaces: _____

How long have you owned your home? _____

_____

What sold you on your home when you bought it? What features did you like?

_____

_____

Have you done any updating to your house since you bought it?

_____

_____

If you were to stay in your house is there anything you would do to it?

_____

_____

SELLER PRE-LISTING QUESTIONAIRE CONT'D

Pretend for the moment to be a buyer and look at your home through "buyer eyes."
On a scale from 1 to 10 how would you rate its condition?

10 9 8 7 6 5 4 3 2 1

Perfect / Move-in Ready — Fair / Livable but Needs Updates — Very Poor / Needs a lot of Love

What would it take for your home to be a "10"?

_____

What price will you be listing your home at? _____

Have you had a recent appraisal? Y / N Appraisal value: _____

Have you recently refinanced?

Do you own your home free and clear or is there a loan balance? _____

What are three things you are looking for in a realtor?

_____

_____

_____

Have you sold a property before? Y /N

Is there anything else I should know about your home?

_____

_____

_____

Do you have any questions for me?

_____

_____

_____

BEST-IN-CLASS HOME FEATURES CHECKLIST



GENERAL INFORMATION

Year Built: _____

Square Footage: _____

Lot Size: _____

Number of Stories: _____

Style (e.g., Ranch, Colonial, Contemporary): _____

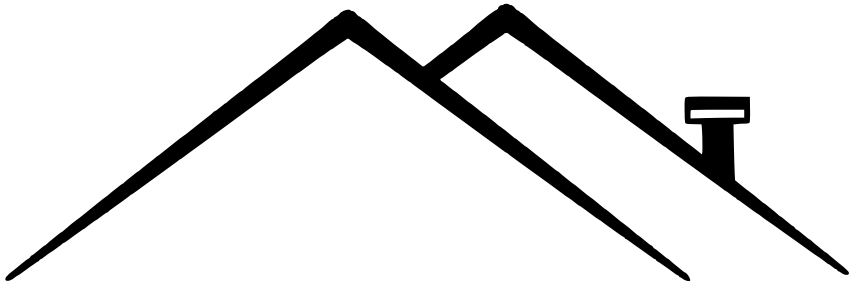
Square Footage: _____

HOA: Y / N Fee: _____ Frequency: _____

BEDROOMS & BATHROOMS

Number of Bedrooms: _____ Number of Baths: _____

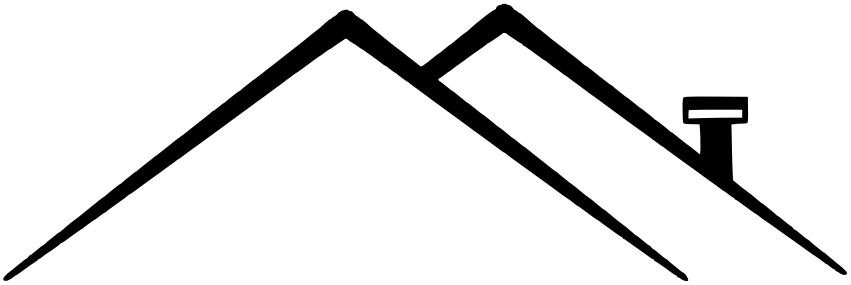
- ☐ Primary Suite (en suite bath, walk-in-closet)
- ☐ Guest Suite or In-Law Suite
- ☐ Jack & Jill Bathroom
- ☐ Half Bath(s)
- ☐ Double Vanities
- ☐ Garden Tub / Jetted Tub
- ☐ Walk-In Shower(s)
- ☐ Heated Floors (Bathroom)



INTERIOR FEATURES

- [ ] Open Floor Plan
- [ ] Formal Living Room
- [ ] Family Room / Den
- [ ] Fireplace (Gas / Wood / Electric)
- [ ] Vaulted / Tray Ceilings
- [ ] Skylights
- [ ] Built-in Shelving
- [ ] Wet Bar / Beverage Center
- [ ] Home Office / Study
- [ ] Mudroom
- [ ] Bonus Room / Loft
- [ ] Walk-in Pantry
- [ ] Laundry Room (Upstairs / Downstairs / Main Level)
- [ ] Hardwood / Laminate Flooring
- [ ] Tile / Stone Flooring
- [ ] Carpet in Bedrooms
- [ ] Smart Home Features (Thermostat / Lights / Security)
- [ ] Sound System Wiring / Built-in Speakers
- [ ] Carpet in Bedrooms

BEST-IN-CLASS HOME FEATURES CHECKLIST CONT'D

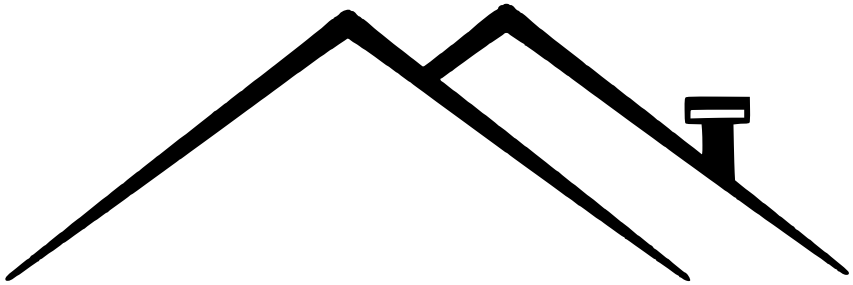


KITCHEN FEATURES

- [ ] Updated / Remodeled Kitchen (Year: _____)
- [ ] Island / Breakfast Bar
- [ ] Family Room / Den
- [ ] Granite / Quartz / Solid Surface Countertops
- [ ] Custom Cabinetry / Soft Close Drawers
- [ ] Tile Backsplash
- [ ] Stainless Steel Appliances
- [ ] Gas / Electric Cooktop
- [ ] Double Oven
- [ ] Built-in Microwave
- [ ] Wine Fridge / Cooler

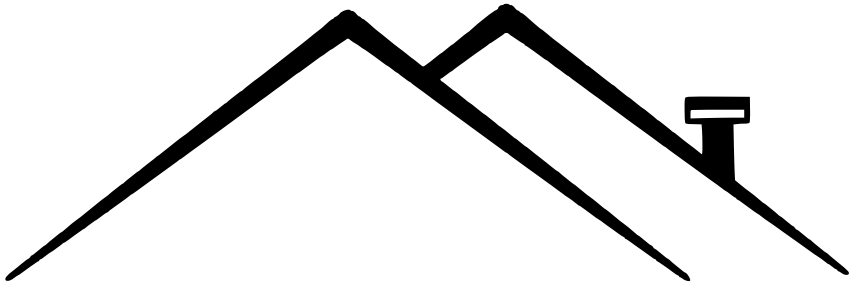
MECHANICAL & SYSTEMS

- [ ] Central HVAC (Year Installed: _____)
- [ ] Dual-Zone HVAC
- [ ] Tankless Water Heater
- [ ] Water Softener / Filtration System
- [ ] Solar Panels
- [ ] Generator (Whole Home / Partial)
- [ ] High-Speed Internet Available
- [ ] Smart Home Hub



EXTERIOR FEATURES

- [ ] Front Porch
- [ ] Covered Patio / Deck
- [ ] Screened Porch / Sunroom
- [ ] Balcony / Terrace
- [ ] Outdoor Kitchen / Grill
- [ ] Fire Pit
- [ ] Pool (In-ground / Above ground)
- [ ] Hot Tub / Spa
- [ ] Fenced Yard (Partial / Full / Privacy Fence)
- [ ] Sprinkler System
- [ ] Garden / Raised Beds
- [ ] Mature Trees / Landscaping
- [ ] Shed / Outbuilding
- [ ] Exterior Lighting
- [ ] Irrigation / Drip System



GARAGE & PARKING

- [ ] Attached Garage (_____ car)
- [ ] Detached Garage
- [ ] Carport
- [ ] Driveway Parking
- [ ] Electric Vehicle Charging Station
- [ ] Storage Shelves / Workshop Area

VIEWS & LOCATION

- [ ] Mountain View
- [ ] Golf Course View / Access
- [ ] Water View / Waterfront
- [ ] Greenbelt / Forest / Nature Preserve
- [ ] Corner Lot / Cul-de-sac
- [ ] Walkable Neighborhood
- [ ] Nearby Parks / Trails / Schools



HOA ACCOUNT LOGIN & OWNERSHIP TRANSFER CHECKLIST

FOR LOGGING INTO THE HOA ACCOUNT

- ☐ HOA Website or Portal Link
  - Direct URL, preferred.
- ☐ Username or Registered Email Address
  - Usually setup at the time of purchase or by the management company.
- ☐ Password
  - Or instructions if forgotten.
- ☐ HOA Account Number
  - Often found on monthly statement or welcome packets.
- ☐ Property Address
  - May be needed for verification.

FOR TRANSFERRING HOA OWNERSHIP TO THE BUYER

- ☐ Contact Information for the HOA or Management Company
  - Name, phone number, and email.
  - Website link for forms or portal.
- ☐ HOA Resale/Disclosure Documents
  - Includes governing documents, bylaws, financials, rules & regulations, etc.
  - Often required by the title company and buyer.
- ☐ HOA Transfer or Initiation Fee (if applicable)
  - Know the amount and who is responsible (buyer or seller)
  - Some HOAs require payment before releasing documents.
- ☐ Completed Transfer of Ownership Form
  - Provided by the HOA or management company.
- ☐ Buyer's Contact Information
  - Name, phone, and email to register them in the HOA system.
- ☐ Final HOA Payment / Account Status
  - Ensure dues are current; request a zero-balance or estoppel letter if needed.

MARKETING STRATEGY

Our tailored marketing strategy is designed to showcase your home to the right buyers, through the right channels, at the right time.

NETWORKING

A large percentage of real estate transactions happen with cooperating agents in the country. Your listing will be shared with our extensive network of real estate agents to increase your home's visibility.

SIGNAGE

A sign will be placed in your yard as well as pointers and open house signs before an open house. These will be placed at the most opportune times to gain the most exposure.

SUPERIOR ONLINE EXPOSURE

Buyers in today's market first start their search online. We will meet your potential buyer where they are … online! Not only will your home be featured in the local MLS, it will also be featured on the major 3rd party real estate sites, and syndicated to several other listing sites. Your home will be featured on our websites and social media.

EMAIL MARKETING

An email will be sent to our current buyer database of buyers searching for properties on our website. A new listing email alert will go out to my agent network of hundreds of agents in the local area.



MARKETING STRATEGY

Our tailored marketing strategy is designed to showcase your home to the right buyers, through the right channels, at the right time.

PROPERTY FLYERS

Highly informative and creative property flyers will be displayed inside your home. These help buyers remember the key items and unique features of your home.

LOCKBOXES

Lockboxes promote safety and convenience by allowing agents to access your home for showings without needing the owner present. Since sellers should vacate during showings, a lockbox makes the process smoother for everyone.

SHOWINGS

When your home is listed, you'll be enrolled in a showing service that notifies you instantly when a showing is scheduled. If feedback isn't provided, I personally follow up with the showing agent within 24 hours to request it.

SOCIAL MEDIA MARKETING

We practice regular social media marketing on today's top social sites which include but are not limited to: Facebook, LinkedIn, and Instagram.

SELLING DO'S AND ...

DO Provide Easy Access for Showings

Selling your home is about getting buyers through the door, so don't make the process difficult. Declutter your house so you can be ready for a showing at a moment's notice, and make your home available to buyers and agents for as much time as possible. Don't forget about the little things, like easy access to parking. If a buyer is looking at several similar listings, small things could push your home to the top of the list.

DO Take the Time to Clean, Declutter and Tidy Up

How perfect does your home need to be to sell? While perfection isn't realistic, buyers are all looking for the same thing, a clean, tidy, and clutter-free space. That means adding a deep clean to your to-do list, removing trash and clutter, and reorganizing every room and closet. Buyers will check everything - the fridge and cabinets to the pantry and bedroom closets.

DO Showcase Your Home's Best Features

Your house's furnishings suit you fine, but your beloved rooster wallpaper might not appeal to the masses. Look at your house from a buyer's perspective, and make minor enhancements to put its best foot forward.

DO RemovePersonal Effects

Your political banners, college diplomas, family portraits and bear rugs should be removed when staging your home for sale. Personal effects can turn off potential buyers if they don't share your beliefs and preferences.

DO Remove Valuables

Your political banners, college diplomas, family portraits and bear rugs should be removed when staging your home for sale. Personal effects can turn off potential buyers if they don't share your beliefs and preferences.

DO Focus on the Details

When buyers are looking at a home, they scrutinize the details. Do light fixtures work? What about appliances and doors? Are the windows clean? Paying attention to these little details shows the buyer the home has been cared for and loved, increasing the home's value.

... AND DONT'S

DON'T Try to Make the Hard Sell

No one knows your home better than you, but that doesn't mean you should stick around to show it to buyers. Buyers need to critically examine a property and begin to make an emotional attachment to the home before they can decide to buy it or not, and it's difficult for most buyers to talk frankly with their agent if the seller is listening in.

DON'T Wait Until Spring to Sell

Spring is the heaviest time for sales, but that doesn't mean people don't buy homes 365 days a year. Whatever season you choose, make the most of your home's seasonal amenities during that time.

DON'T Set Your Sale Price Too High

Your house is only worth what people will pay for it. Research recent home sales to make sure you're pricing your home correctly. You may miss a boatload of potential buyers if they think your home is out of their price range.

DON'T Do Major Renovations Before Selling

Huge construction projects aren't likely to bring you a big return when you sell. Small changes that play up your home's assets are more likely to increase your sale price.

DON'T Disregard Curb Appeal

Having a good landscape contractor can help you prepare your home for sale. Mulching, bush trimming, tree branch removal and simple plantings can go a long way in setting your home apart from the competition. These projects are generally affordable and can be done by the DIYer as well.

DON'T Be Offended by a Low Offer

It is all part of the game and you're supposed to meet in the middle at the end, right? A low offer shouldn't mean you walk away from the table. No one cares if you're insulted. This is business, after all!

CAPTIVATING STAGING

Staging is what creates a“wow factor” when a buyer walks through the door of your property. It's what creates an emotional response and can often influence whether or not an offer is made.

STAGING STATISTICS

31% of sellers agents said they staged all sellers' homes prior to listing them for sale, **13%** stated they only listed the homes that were difficult to sell.

The rooms most commonly staged are the living room at **90%**, kitchen at **80%**, master bedroom at **78%**, and the dining room at **69%.**

49% of the time, the sellers' agent used a staging service.

26% of the agents offered to personally stage the home.

$2,500 was the average cost to use a staging service.

$300 was the average cost when the sellers' agent personally staged the home.

23% of sellers' agents reported an increase of **1-5%** on offers compared to similar homes.

22% reported slight decreases in the time on the market when the home is staged.

Source: 2021 National Association of Realtors

CURB APPEAL TIPS

FRESH COAT OF PAINT ON THE FRONT DOOR
Make a great first impression of your home with a freshly painted front to welcome potential buyers. Evaluate the condition of your home's exterior paint as well as the front steps, patio, and railings. A fresh coat of paint can make all the difference!

ADD FLOWERS TO THE FRONT PORCH
Sometimes the simplest things can make the biggest difference. New planters on the front porch filled with beautiful, vibrant flowers will make your home appear more inviting, warm and welcoming.

PRESSURE WASH THE DRIVEWAY
While a dirty, oil stained driveway gives the impression of a home that may need some work, a pressure washed driveway and walkway presents a clean, well maintained home.

UPDATE THE EXTERIOR LIGHT FIXTURES
Swap out faded builder-grade lighting for modern fixtures. They brighten your home at night and look polished by day. Also, check the condition of your front door handle and lockset.



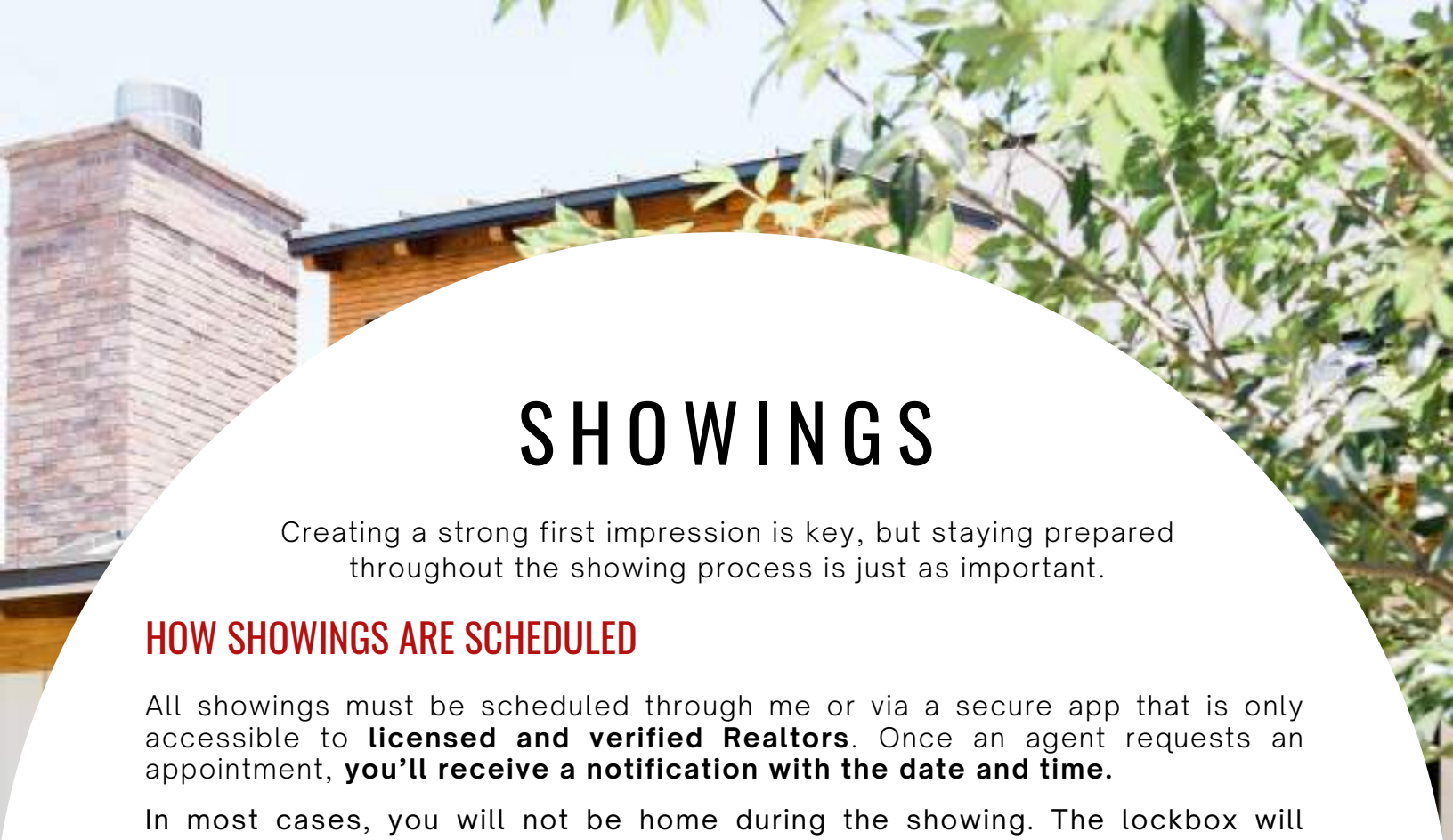


CURB APPEAL TIPS

KEEP THE LAWN AND GARDEN TIDY
An abandoned looking yard makes buyers think the home might be neglected, but a freshly cut lawn and well manicured gardens shows a well cared for home. Be ready for showings by staying on top of lawn mowings.

ADD OR REPLACE HOUSE NUMBERS
Clear, crisp numbers that can be seen from the street make your home easier to find as well as giving the overall appearance a little boost. The numbers should be a minimum size of four inches. You may also want to evaluate the condition of your mailbox.

ADD A WELCOME MAT
Add a brand new welcome mat to greet buyers as they walk through the front door. Even the smallest details like these can make a home feel more inviting.



SHOWINGS

Creating a strong first impression is key, but staying prepared throughout the showing process is just as important.

HOW SHOWINGS ARE SCHEDULED

All showings must be scheduled through me or via a secure app that is only accessible to **licensed and verified Realtors**. Once an agent requests an appointment, **you'll receive a notification with the date and time.**

In most cases, you will not be home during the showing. The lockbox will grant access only to approved agents during the scheduled time frame.

Reminder: All Realtors are instructed to **knock first** and **leave a business card** on the counter to indicate they've been there.

LAST-MINUTE SHOWINGS & NO-SHOWS

Some of the best buyers can be spontaneous, so please understand that:

- Showings may occur with little notice
- Buyers and agents are sometimes late
- A showing may be cancelled last-minute or result in a no-show

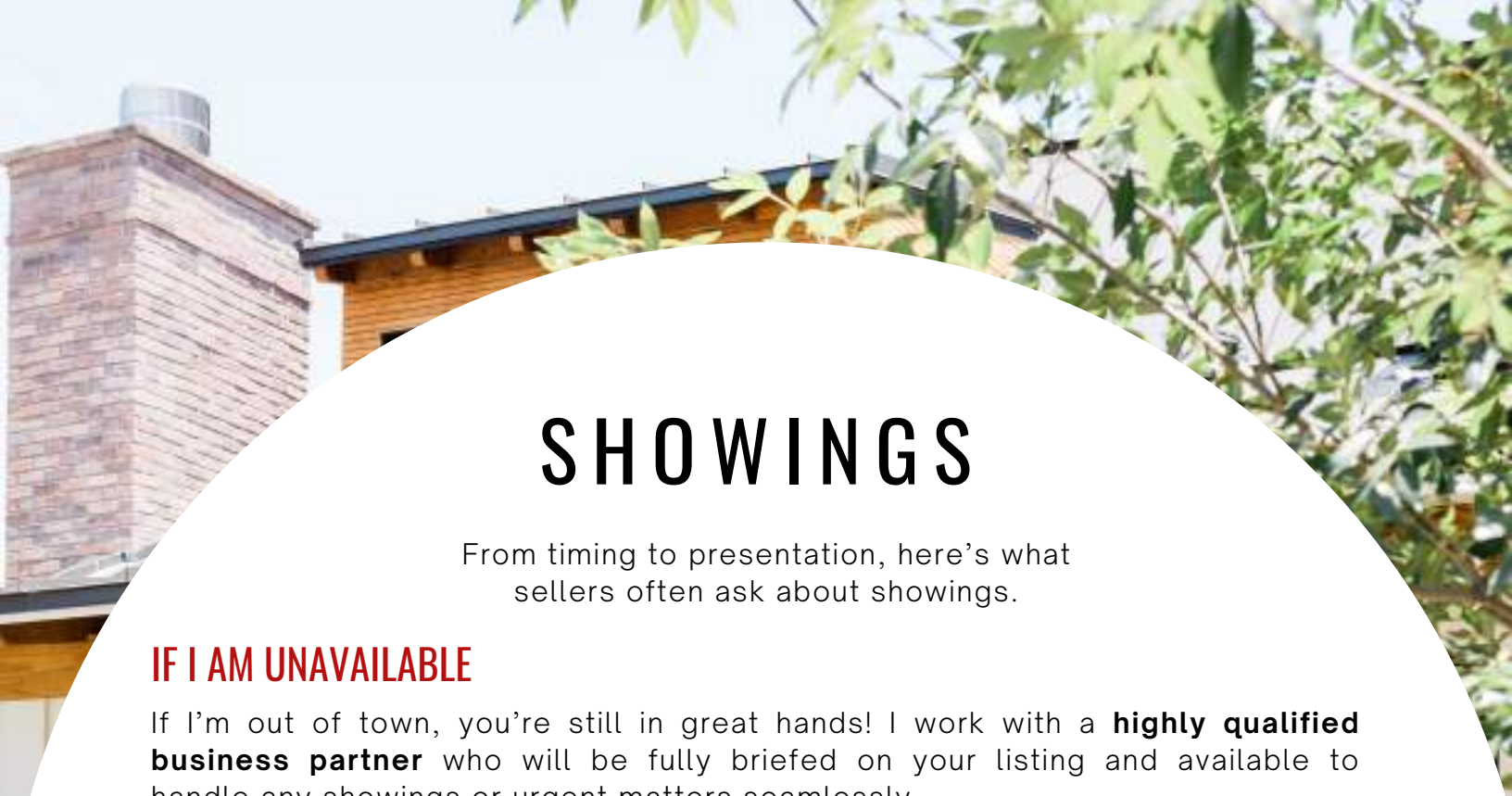
We do keep **detailed records of all scheduled appointments**, and I personally follow up with every agent to gather feedback.

UNSCHEDULED SHOWINGS

It's rare, but not unheard of, for someone to knock on your door asking to view your home, claiming their agent is "too busy."

- Be polite but do not allow entry
- Offer them a brochure and my business card
- Ask them to contact me directly for a proper appointment

Your safety and security come first.



SHOWINGS

From timing to presentation, here's what sellers often ask about showings.

IF I AM UNAVAILABLE

If I'm out of town, you're still in great hands! I work with a **highly qualified business partner** who will be fully briefed on your listing and available to handle any showings or urgent matters seamlessly.

IF YOU ARE UNAVAILABLE

If you'll be traveling or out of reach for more than a day, please let me know in advance. Should an offer come in or time-sensitive decisions need to be made, I'll need to know **how and when to reach you.**

ACTIVE SHOWING & PRESENTATION PROTOCOL

When a showing is scheduled, here's how to make your home shine:

- Vacate the property if at all possible
- Clean and declutter in advance
- Turn on all lights
- Open blinds or curtains to let in natural light
- Tidy up pets and personal items
- Light air freshening is welcome, but avoid strong scents

Being away from the home during showings helps buyers feel more at ease, take their time, and imagine themselves living there, which is exactly what we want!

BONUS TIPS

- Smart Devices: Temporarily disable or limit access to smart speakers, cameras, or home assistants to protect your privacy.
- Lights On Timers: If you're not living in the home, set timers for interior lights to give the appearance of activity.
- Pet Safety: If you have pets, secure or remove them during showings for both their safety and that of visitors.



SAFE SHOWINGS

Your safety and peace of mind are crucial, here are steps to help keep your home secure during showings.

A COMBINATION LOCKBOX

A secure combination lockbox will be installed at your home to give licensed real estate agents access to the keys for showings. This box is typically placed near the front door in a discreet location, not easily visible from the street. **You'll be provided with the code**, and it's only shared with professionals who have scheduled showings through our system.

DON'T ALLOW ANYONE IN WITHOUT AN APPOINTMENT

Now that your home is publicly listed, **never let anyone in who shows up without an appointment,** even if they seem friendly or claim to be "just curious." Kindly direct them to your listing agent, who will schedule showings through the proper channels. This ensures your safety and maintains a professional process.

OUTTA SIGHT, OUTTA MIND

Before each showing, take a few minutes to tuck away anything valuable, personal, or sensitive. Here's a helpful checklist:

- Mail and personal documents
- Prescriptions and medications
- Jewelry and small electronics
- Financial paperwork (bank statements, utility bills, tax records)
- Printed emails or notes related to your sale
- Spare keys
- Firearms or weapons (securely stored or removed)
- Any private information or irreplaceable items

KEEP DOORS AND WINDOWS LOCKED

Make a habit of double-checking that all **doors and windows are locked before and after showings**, especially if you've been away from home. While agents are instructed to lock up, it's always good to verify.

BEHIND THE SCENES



A duck is our spirit animal – calm, serene, and peaceful on the surface …
and paddling like mad underneath.

Here's a glimpse of what our team handles for you - quietly, thoroughly, and relentlessly:

- Conduct a full ownership and encumbrance investigation.
- Research and verify title status.
- Confirm current zoning regulations.
- Review covenants and HOA declarations.
- Investigate HOA status, rules, and requirements.
- Identify any special taxing districts.
- Review all contract offers for accuracy and completeness.
- Advise you of your obligations under each contract.
- Recommend strategic negotiation tactics tailored to your goals.
- Balance buyer and seller objectives to best protect your interests.
- Prepare and explain a detailed estimate of your net proceeds.
- Draft all required documents such as contracts, counterproposals, addendums, extensions, PCOAs, and others as needed.
- Coordinate appointments with contractors, inspectors, and appraisers.
- Meet the appraiser onsite and provide relevant sales data.
- Communicate regularly with the buyer's lender and track loan progress.
- Monitor and manage all contract deadlines and performance dates.
- Order the title insurance commitment and ensure timely delivery to the buyer, lender, and buyer's agent.
- Keep you informed, every step of the way.
- Order payoff statements for any existing mortgages.
- Coordinate all aspects of closing with every party involved.
- Carefully review closing documents to ensure accuracy.

SELLERS OFFERS AND COUNTER OFFERS



When an offer comes in, you can either accept it, reject it, or send it back with a counteroffer. In Colorado, you generally have 1-3 days to accept the offer in writing before it expires. If the offer is unacceptable, you can reject by a non-response, or by rejecting it in writing or through your agent. Or you can submit a counteroffer to the prospective buyer.

When you counteroffer, you can ask for more money or you can exclude, say, the appliances from the sale. **Stay flexible!** Negotiations may go back and forth, being patient and open to compromise helps reach an agreement. Consult with your agent to get a sense of how amenable the buyer might be to negotiation; was their initial offer their best and final, or was it a deliberate lowball offer to start negotiations?

If you're one of the lucky sellers who gets multiple bidders on your home, it's best to avoid giving individual counteroffers, as this can cause confusion. Consider asking all bidders for their best and final offers, and then reassessing.

You can also negotiate the closing costs; although sellers traditionally pay the lion's share of the closing costs (they are, after all, the ones receiving the money), this is certainly up for debate. Again, consult with your agent to see what path best suits your goals.

Finally, there's the purchase agreement. This spells out in detail all the conditions agreed to, including the purchase price, contingencies, earnest money, closing costs, and various deadlines. Once both parties agree, the home will be under contract.
After all the offers, counteroffers, inspections, appraisals, haggling and negotiation, you've come to a mutual agreement and are under contract!

ANATOMY OF AN OFFER

CONTINGENCIES:

The fewer the contingencies on an offer the better. Shorter time periods can be valuable too.

CLOSING COSTS:

Sometimes an offer comes in high, but the buyer asks you to pay a percentage of the buyer's closing costs.

THE CASH BUYER:

A cash offer is oftentimes very appealing as the seller doesn't need to worry about a bank or lender approving the loan or an appraised value.

REPAIR REQUESTS:

If the home is in need of some repairs but you don't have the resources to do them, a buyer who is willing to take on that task might be what you need.

LOAN TYPE:

A conventional loan is usually the least complicated and is an appealing choice for sellers. An FHA or VA loan can cause delays as they have their own set of requirements concerning the physical condition of the home.

OFFER PRICE:

Of course the price matters! However, if a high offer will cost you more in closing costs, repair obligations, or other factors... then it may not be the right offer.

CLOSING TIMELINE:

You might need to close quickly to meet deadlines with your next home or even have them pushed back to allow extra time for construction to take place if you are building a new home or making needed improvements. Choosing the offer with the closing time that fits your schedule will be the most attractive.



NEGOTIATIONS IN REAL ESTATE

CHOICES ALONG THE WAY

Receiving an offer is an exciting step, and it's important to understand the options available to you during the negotiation process.

WHEN AN OFFER IS RECEIVED:

You can chose to:

Accept the Offer
Agree to the terms as presented and move forward with the transaction.

Decline the Offer
If the offer doesn't meet your expectations or needs, you're under no obligation to negotiate.

Make a Counter-Offer
Propose different terms to the buyer, such as price, closing date, or contingencies. This keeps the conversation going.

THE BUYER'S RESPONSE OPTIONS:

The buyer can then:

Accept the Counter-Offer
Agree to your revised terms and proceed with the purchase.

Decline the Counter-Offer
Choose not to continue the negotiation.

Make Another Counter-Offer
Negotiations can continue back and forth until both parties reach an agreement—or decide to walk away.

WHEN AN OFFER IS ACCEPTED:

Once both parties sign the purchase agreement, you are officially **Under Contract**. This kicks off the next phase, which may include:

- Home inspection
- Appraisal
- Additional contingencies or steps outlined in the agreement

It's a busy time, but with the right guidance, you'll navigate it smoothly.



FACTORS TO CONSIDER

ACCEPTING THE HIGHEST PRICE OFFER:

While this may seem like the logical choice, there are many factors to consider. Knowing your options allows you to come up with a plan that works best for you.

CASH OFFER:

Some sellers accept a lower priced cash offer over a higher priced loan offer because there are typically less issues that come up, such as a loan falling through. Consider your timeline and finances to evaluate it it is worth accepting a lower offer for a faster closing and often a simpler process.

CLOSING COSTS:

Closing costs fall under the buyer's list of expenses, but buyers may ask the seller to pay for a portion, or all of this expense, as part of the sale negotiation.

CONTINGENCY CLAUSES:

A contingency clause is a qualifying factor that has to be met in order for the buyer to move forward with the sale. COntingency clauses often include details of financing, inspections, and home sales. The terms can be negotiated between the parties. The contingency allows the buyer to back out of the contract without penalty if the terms are not met.

WHO PAYS FOR WHAT

Understanding which party is responsible for specific costs can help avoid surprises during the transaction. Here's a general breakdown of typical buyer and seller expenses.

THE BUYER GENERALLY PAYS FOR:

- Lender’s title insurance policy premium
- Half of the escrow fee
- All loan fees except those required by the lender for the seller to pay
- Recording charges for all documents in the buyer’s name
- Interest on a new loan from the date of loan funding to 30 days prior to the first payment due date
- Hazard insurance premium for the first year in advance and impounds as required by the new lender
- Property tax impounds as required by the new lender
- HOA fees, initiation, monthly/annual dues as applicable
- Preservation fees, recreation center fees as applicable
- All inspections are the responsibility of the buyer

THE SELLER GENERALLY PAYS FOR:

- Owner's title insurance policy premium
- Real estate commissions
- Half of the escrow fee
- Any seller concessions specified in the purchase contract
- Payoff plus any fees, charges, and/or penalties and interest on all loans made by the seller, including statement fees, reconveyance fees, and/or prepayment fees
- Any encumbrance of record against the seller
- Recording charges to clear all documents of record against the seller
- Home warranty if specified in the purchase contract
- Prorated property taxes and/or delinquent taxes to date of close
- Unpaid HOA dues or assessments of record as applicable
- HOA disclosure statement as applicable

THE SELLER GENERALLY PAYS FOR:

There are many opportunities for negotiation in a home sale beyond the price of the property. Some things that are typically negotiated are closing costs credits, closing date, inspection repairs, HOA transfer fee and home warranties. All terms will be documented in the Purchase Contract. Decide what is important to you and ask your agent if there is something you want to negotiate.

*FHA, VA, and other speciality loans may have specific fee stipulations.



TITLE INSURANCE

WHAT IS A TITLE?

The title gives the holder the right to possess, occupy, use, control, enjoy, and dispose of the land. In other words, the title conveys the rights of ownership to the property.

WHAT IS TITLE INSURANCE?

Title insurance policies protect buyers and lenders from financial loss against possible issues or defects in the title. A title professional searches the public record (property records, tax records, and court records) to establish:

- legal ownership of the property being sold,
- reports and determines a cure for any title defect,
- accounts for and insures the entire transaction against fraud or defect, whether it is known or unknown.

If a claim arises, title insurance may also cover the cost of defense against the claim. An owner's policy protects the buyer, and their heirs, for as long as they own the home. A lender’s policy protects only the lender’s financial interest in the property.

WHO PAYS FOR TITLE INSURANCE?

Typically, the seller pays for owner’s title insurance as a way to prove to the buyer that they are making a sound purchase with a clear title. The buyer typically pays for the cost of the lender’s policy for similar reasons.

HOW MUCH DOES IT COST AND HOW OFTEN DO I HAVE TO PAY FOR IT?

There is a one-time premium paid at closing, and the coverage extends for as long as the buyer and their heirs hold an interest in the property. Policy costs can vary considerably. The cost is based on the sales price of the property for an owner’s policy and the loan amount for a lender’s policy.

FUN FACT: ⅓ of all transactions reveal a title or public record defect.



TITLE BENEFITS

TITLE INSURANCE: WHAT GOOD IS IT?

Title Insurance protects you against:

- Defects in the title to your property including unrecorded easements, forgeries, or other undisclosed contract issues.
- Loss due to unknown encumbrances on your title such as liens, judgements, or security instruments.
- Title claims to the property a s result of fraud, forgery, or incompetence of the party conveying the property.
- Loss due to a violation of subdivision law or regulation which affects your ability to obtain a building permit, correct or remove the violation, or remove any existing structures in violation.
- Lack of legal access to the property.
- Loss if you are forced to remove structures because they encroach on your neighbor's property, over an easement or building set-back line.
- Loss if a taxing authority assesses supplemental real estate taxes not previously assessed against the property prior to the policy date.
- Loss in the event the legal description of the residence purchased is not the same as shown on the final title policy.
- Loss if the title to the property is unmarketable which allows another party not to perform on a purchase contract to purchase the land, lease it, or make a mortgage loan on it.

TITLE INSURANCE: WHAT GOOD IS IT?

Some rights are not protected by your title insurance policy. Examples may include:

- Land trusts
- Life estates
- Air rights above the property
- Mineral, water rights, and timber reservations
- Restrictive covenants that limit the use of the property to a single use
- Matters that an accurate survey would show: Easements, rights-of-way, etc.
- Matters that a physical inspection would disclose
- Set-back requirements that designate where improvements must be located
- Rights of holders of liens such as judgements, tax liens, street improvement liens

*Some policies may be subject to policy deductibles. For all covered risks see a copy of the title policy which includes deductible amounts.



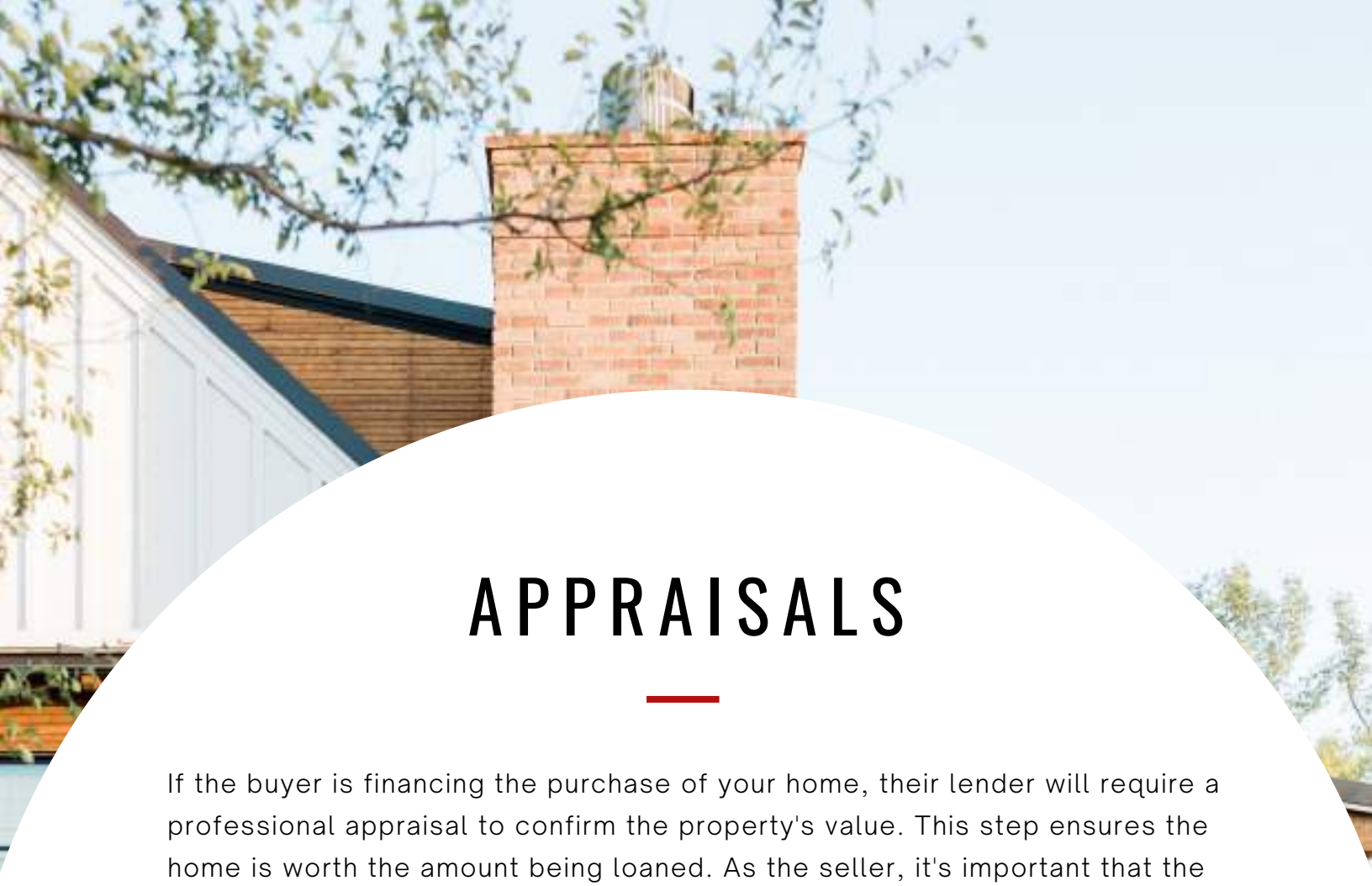
HOME INSPECTIONS

A home inspection is a comprehensive visual inspection involving a home's major visible, structural and mechanical systems for homeowners and prospective buyers and home owners alike. The items examined in a typical home inspection include the plumbing, electrical, heating and air conditioning systems, foundation, roof, exterior and interior structures and built-in appliances. The visual inspection culminates with a comprehensive report describing the condition of the items and systems inspected with pictures and illustrations as needed.

Most inspection companies offer ancillary inspections for additional fees. The most common are radon gas testing and sewer scope inspections. Mold/air sampling, water quality testing, infrared photography, and lead-based paint and asbestos testing maybe warranted too.

Many sellers consider having a pre-listing home inspection completed to possibly uncover any unknown defects prior to the buyers home inspection. This allows for repairs to be made or adjusting the list price to reflect recent improvements.

Basic home inspection fees typically start around $425 and increase with size and location of the home.



APPRAISALS

If the buyer is financing the purchase of your home, their lender will require a professional appraisal to confirm the property's value. This step ensures the home is worth the amount being loaned. As the seller, it's important that the appraisal supports at least the agreed-upon sales price.

It’s worth noting that successfully disputing a low appraisal can be challenging, so setting the right expectations and revealing the agreed-upon price before the appraisal is crucial.

If the appraisal meets or exceeds the sales price, you're in great shape! The transaction can proceed to the closing process without delay.

If the appraisal comes in below the sales price, there are several options to consider:

- ☐ Renegotiate the purchase price with the buyer.
- ☐ Ask the buyer to cover the difference in cash..
- ☐ Cancel the contract and put the home back on the market.
- ☐ Revisit and evaluate any cash offers previously received.

WIRE FRAUD

WHAT YOU NEED TO KNOW TO PROTECT YOURSELF

Everyday, hackers try to steal money by emailing or calling with fake wire instructions. Criminals will use a similar email address, steal a logo and other information to make it look like the email came from your real estate agent or member of the transaction team.

BE VIGILANT

Call, don't email: Confirm your wire instructions by phone using a known number before transferring funds. Don't use phone numbers or links from an email.

Be suspicious: It's uncommon for the title companies to change wiring instructions and payment information by email.

PROTECT YOUR MONEY

Confirm everything: Ask your bank to confirm the name on the account before sending a wire.

Verify immediately: Within four to eight hours, contact your bank or title agent to confirm the transaction.

WHAT TO DO IF YOU'RE TARGETED

Immediately call your bank and ask them to issue a Recall Notice for your wire.
Report the crime to www.IC3.gov
Call your regional FBI office and police.
Detecting that you sent money to the wrong account within 24 hours is the best chance of recovering your money.

THE WIRE INSTRUCTIONS YOU RECEIVE IN YOUR OPENING PACKAGE WILL NOT CHANGE. Always verify wiring instructions by CALLING your title agency officer.



FINAL STEPS FOR SELLERS

CANCEL POLICIES

After the title has transferred, contact your insurance agent to cancel your homeowner's policy. If you paid in advance, you may receive a refund.

CLOSE ACCOUNTS

Cancel or transfer utilities and any recurring services (lawn care, internet, etc.). Keep a list of account numbers and customer service contacts for reference.

CHANGE ADDRESS

Submit a change-of-address form with USPS online or at your local post office. Let friends, family, banks, and service providers know your new address. Heads up: this may trigger some spam mail and email.

TURN EVERYTHING OFF

Set the thermostat to a reasonable level. Consider turning off the main water supply if the home will be vacant for any length of time. Unplug small appliances and turn off lights and ceiling fans.

DOCUMENTS

Store your closing documents, home sale contract, and receipts (for moving or home improvements related to the sale) in a safe place—these may be useful at tax time.

CLEAN

Do a thorough final clean. Wipe down appliances, shelves, and cabinets. Don't forget the basement, garage, mechanical room, and any sheds. Vacuum/sweep one last time and close windows and blinds.

DOUBLE CHECK

Walk through one last time. Check drawers, closets, cabinets, crawlspaces, attic, garage, and behind doors to ensure nothing personal is left behind.

LOCK IT UP

Leave only the essentials behind for the new owners, placed in a visible spot. Lock all doors and windows before leaving.

- House keys
- Garage remotes
- Mailbox keys
- HOA fobs / access cards



REAL ESTATE CLOSING INFORMATION

In Colorado, real estate closings typically take place at the lender's office or a title company. Before the closing, a final walkthrough of the property is conducted to ensure that the home is in the same condition as when it was appraised.

PRE-CLOSING CHECKLIST FOR SELLERS

- ☐ Clean the property thoroughly.
- ☐ Remove all personal belongings.
- ☐ Cancel your homeowner's insurance and utilities effective on the day of closing.

SELLER'S FINANCIAL RESPONSIBILITIES

- Payoff of any remaining mortgage balance, including any applicable penalties. These costs are typically covered by the proceeds (equity) from the home sale.
- Real estate agent commissions.
- Owner's title insurance policy.
- Home warranty, if agreed upon in the contract.



REAL ESTATE CLOSING STEPS

WHAT HAPPENS AT CLOSING:

- The **buyer** will bring a **cashier's check** to cover the down payment, closing costs, and other associated fees.
- You'll **hand over all keys** and related items to the buyer.
- Both parties will **sign the closing documents.**
- The **attorney or title representative** will then **record the transaction** with the appropriate municipality.

WHAT TO BRING TO CLOSING

- A **valid government-issued photo ID** (driver's license, passport, or military ID).
- **All property keys** (house, garage, mailbox, pool, etc.).
- **Garage door openers** and any other relevant access devices.

WHAT TO KEEP FOR TAX PURPOSES

- Copies of all closing documents (these are usually provided at closing, either in print or electronically).
- **Receipts for any home improvements** made during your ownership.

Once everything is signed and recorded, congratulations!
The home officially changes ownership.

MOVING CHECKLIST

The process of moving is long and complex. Being organized, knowing what needs to be done, and tackling tasks efficiently can make your move significantly less stressful. Here's a checklist to keep you on task and help make your move successful.

SCHEDULE

Twelve weeks before:

- [ ] Get estimates from professional movers or truck rental companies, if needed.
- [ ] Once you've selected a mover, discuss insurance, packing, loading and delivery, and the claims procedure.

Six to eight weeks before:

- [ ] Use up things that may be difficult to move, such as frozen food.
- [ ] Sort through your possessions. Decide what you want to keep, what you want to sell, and what you wish to donate to charity.
- [ ] Record serial numbers on electronic equipment, take photos (or video) of all your belongings and create an inventory list.
- [ ] If you are moving yourself, use your inventory list to determine how many boxes you will need. Stock up on the items you'll need from our "Moving Essentials" list on the right.
- [ ] Obtain a change of address packet from the post office and send it to creditors, magazine subscription offices, and catalog vendors.
- [ ] Discuss tax-deductible moving expenses with your accountant and begin keeping accurate records.
- [ ] If you're moving to a new community, contact the Chamber of Commerce and school district and request information about services.
- [ ] Make reservations with airlines, hotels, and car rental agencies, if needed.
- [ ] Begin packing nonessential items.

Two to four weeks before:

- [ ] Arrange for storage, if needed.
- [ ] If you have items you don't want to pack and move, hold a yard sale.
- [ ] If you have items you don't want to pack and move, hold a yard sale.
- [ ] Update the address listed on your car registration, license, and insurance.
- [ ] Transfer your bank accounts and safe-deposit box items to new branch locations if needed.
- [ ] Cancel or redirect any direct deposit or automatic payments from your accounts.
- [ ] Make special arrangements to move your pets and consult your veterinarian about ways to make travel comfortable for them.
- [ ] Have your car checked and serviced if you'll need to drive it a long distance.
- [ ] Change your utilities, including phone, power, and water, from your old address to your new address.

Week of moving day:

- [ ] Defrost your refrigerator and freezer.
- [ ] Have movers pack your belongings? Label each box with the contents and the room where you want it to be delivered.
- [ ] If you're using a moving company, arrange to pay for their services in full, or the remainder of what you owe, upon delivery.
- [ ] Set aside legal documents and valuables that you do not want packed.
- [ ] Pack clothing and toiletries, along with extra clothes in case the moving company is delayed.
- [ ] Give your travel itinerary to a close friend or relative so they can reach you as needed.
- [ ] Pack a first-day box with items that you'll want accessible before other boxes are unpacked. See our list of suggested items on the right and add any others you'll want to include.

Moving day: OLD home

- [ ] Pick up the truck as early as possible if you are moving yourself.
- [ ] Make a list of every item and box loaded on the truck.
- [ ] Let the mover know how to reach you.
- [ ] Double-check your closets, cupboards, attic, basement, yard, and garage for any left-behind items.

Moving day: NEW home

- [ ] Be on hand at the new home to answer questions and give instructions to the mover.
- [ ] Check-off boxes and items as they come off the truck.
- [ ] Install new locks.
- [ ] Confirm that the utilities have been turned on and are ready for use.
- [ ] Unpack your first-day box.
- [ ] Unpack your children's toys and find a safe place for them to play.
- [ ] Examine your goods for damage.

PACKING LIST

Moving Essentials

Furniture pads
Handtruck or dolly
Packing tape
Bubble wrap
Newspapers or packing paper
Scissors
Box cutter
L ab els
Felt-tip markers
Packing "peanuts"
Plenty of boxes

First-Day Box

Scissors Box cutter
Coffee cups
Teakettle Instant coffee or tea Pencil and paper Soap, shampoo, etc. Bath towels Trash bags
Paper plates Snack s
Toilet paper
Children's toys and books
Pet food and bowls

RESOURCES

Electricians:
*Bryson Adler 720-252-3546
*Carry The Light 303-234-1235

Plumbers:
*Victor 970-590-9881
Colorado First Plumbing 720-280-5529
Joseph Smith 720-276-7660
Eric Zigler 720-745-3105

Handyman:
Chad Van Zandt 301-523-4686
*Bob Wright 303-619-1984

Painters:
Victor Reyes 720-224-3924
*Brent Duncan 303-249-2550
American Painting Specialist 303-937-1912

Landscapers:
Brandon Valencia 303-915-0501
Ulises Diaz 720-949-8439
Renovate N Landscape 720-421-4718

Flooring:
*Ron Schrantz 303-937-1699
Drew Boins 660-424-3446
Pinnacle Hardwood Inc 720-998-1200

Roofing:
*Brandon at Red Rocks Roofing
508-237-7552

*Doug Breinig J&N Roofing 303-913-2441

Structural:
*Gus Escobar 303-648-5225
*Rob McGourty 303-506-4724

Concrete:
Leba Concrete 720-365-1079
Legacy Concrete 303-917-5539
Joseph's Concrete 303-257-9041

Cleaners:
Maria's Cleaning 720-621-9163
*Clean Break Cleaning 720-556-4469 OCD
Home Services 720-525-5280

Contractors:
Safeguard Solutions 248-756-3512
Select Home Solutions 303-927-9728
*Seth Blehm 720-380-5945

H**VAC:**
*Lakeside Heating/AC 303-412-8015
*Mojo Heating and AC 720-261-0491

Masonry:
Noel Bustillos 720-385-9547

Insurance:
*Scott Green
Cactus Insurance Agency
scott@cactusagency.com
623-486-9963

Diane Jone for mountain properties
True North Insurance Co
303-268-4476 office
720-299-2094 cell
djones@truenorthcompanies.com

Amanda Garza for mountain properties
720-458-9700
Amandagarza3@allstate.com
(must say you are looking for the North Light product or she will start with Allstate)

*Denotes that I have used them in the past with great success.

**We've listed multiple contacts for each profession so you can compare quotes. Please gauge who will be the best fit for your needs as you pursue giving business to these professionals.



REAL ESTATE TERMINOLOGY

ADJUSTABLE RATE MORTGAGE (ARM)
The interest rate is tied to a financial index making the monthly mortgage payment go up or down over time.

ANNUAL PERCENTAGE RATE (APR)
The percent of interest that will be charged on a home loan.

APPRAISAL
A report highlighting the estimated value of the property completed by a qualified 3rd party. This is typically done for the benefit of the buyer to ensure the property is worth what they are paying.

ASSOCIATION FEE/HOME OWNERS ASSOCIATION (HOA) FEE
In addition to a mortgage, certain housing communities such as townhomes have a monthly fee associated with maintaining the common areas and amenities.

BALLOON MORTGAGE
A long-term mortgage loan that starts small but has a large payment due at maturity.

CLOSING
This is the final meeting where the buyer and seller sign the necessary paperwork, complete the transaction, and release/take possession of the property. Usually the representing agents and attorneys attend.

CLOSING COSTS
The buyer and seller have expenses associated with the transaction other than that of the actual cost of the home. For example, the buyer has a variety of fees due for obtaining a new loan and the seller must pay commission to both agents.

CLOSING DISCLOSURE
A form that provides the final details about the mortgage loan. It in-cludes loan terms, projected monthly payments, and how much the extra fees will be.

COLLATERAL
Something of value (in this case your home) that is held to ensure repayment of a mortgage or loan.



REAL ESTATE TERMINOLOGY

COMMISSION
A percent of the sale price of the home that is paid to agents. The seller pays commission to both the buyer and listing agent.

COMPARABLES
Homes in the area of interest that have recently sold that have similar features.

CONTINGENCIES
Conditions which must be met in order to close. Contingencies are typically tied to a date, referred to as a deadline. If the contingency is not satisfied the contract may be canceled.

COUNTEROFFER
The response from the seller in regard to an offer.

DEBT TO INCOME RATIO
A lender will look at a borrowers debt versus income to determine the amount of loan they are eligible for and if they can repay their debt plus the home loan.

DOWN PAYMENT
A percent of the cost of the property that is paid up front as a part of the mortgage.

EARNEST MONEY
The deposit made from the buyer to the seller when submitting an offer. This deposit is typically held in trust by a third party. Upon closing the money will generally be applied to the down payment or closing cost.

ESCROW
This term has multiple meanings; earnest money is typical held by a third party until closing in “escrow”. It can also be referred to as the time period from when the con-tract is written and accepted by the seller to when the home sale actually closes.

EQUITY
The difference in the market value of a home versus what is owed on the home.

FHA MORTGAGE
A mortgage that is financed through a private lender and insured by the Federal Housing Administration (FHA), often requiring a lower down payment and income to qualify.



REAL ESTATE TERMINOLOGY

FIXED RATE

The interest rate will remain the same for the entire life of the mortgage.

HOME EQUITY LINE OF CREDIT

A loan or line of credit that is determined based on the equity or homes value after subtracting the loans owed.

HOME INSPECTION

The process in which a professional inspects the seller's home for issues that are not openly apparent, then creates a report for the buyer to review.

HOME PROTECTION PLAN

An annual service that covers the cost of repairs or replacements to items covered in the plan; items like stoves, washer/dryers, etc.

HYBRID

A loan that starts with a fixed rate period, then converts to an adjustable rate.

MORTGAGE INSURANCE

Insurance written in connection with a mortgage loan that protects the lender in the event the borrower cannot repay their loan. This is usually not required if the borrower has 20% or more for the down payment.

MORTGAGE NOTE

A promise to pay a sum of money at a standard interest rate during a specific term that is secured by a mortgage.

MULTIPLE LISTING SERVICE (MLS)

The national list of real estate properties that are available for sale. These are the most reliable sources to receive up-to-date listing information.

PRE-APPROVAL

The process in which a buyer must provide a mortgage professional the appropriate information on income, debts, and assets that will be used to make the initial credit only loan decision.



REAL ESTATE TERMINOLOGY

PRE-QUALIFICATION

Once approved for a loan, this is the process in which the maximum sale price, loan amount, and monthly payments are calculated for the borrower. This is not a loan approval however, it is useful to know prior to searching for a home.

PRINCIPAL

The underlying amount of the loan which is actually borrowed.

PROPERTY TAXES

These are the taxes that are enforced by the city, town, county, and state government entities. These taxes are included in the total monthly mortgage payment and are held in escrow by the lender.

REAL ESTATE OWNED (REO)

Real estate owned properties or foreclosed properties currently owned by a financial institution such as the bank that made the loan to the previous owner

REVERSE MORTGAGE

This is specifically for seniors and it allows them to convert the equity in their home to cash.

SHORT SALE

A situation when the seller's lender is willing to accept an offer and allows the sale to be completed for an amount less than the mortgage amount owed by the seller.

TITLE

A legal document proving current and proper ownership of the property. Also referred to as a Title Deed, this document highlights the history of property ownership and transfers.

UNDERWRITING

The process in which the potential home buyer is evaluated for their financial ability to obtain and repay a loan. This normally consists of a credit check and appraisal of the property.

MULTIPLE LISTING SERVICE (MLS)

The national list of real estate properties that are available for sale. These are the most reliable sources to receive up-to-date listing information.

VETERAN AFFAIRS (VA) LOAN

Loans that are given to Americans who have served in the armed forces. They are administered by the Department of Veteran Affairs.



Scott Spindler
Realtor® | SRES®
303.229.8289

REAL
EXPERIENCE
REAL EXPERTISE

Receiving my real estate license after more than twenty years as a home inspector was a natural transition. Being available most hours of the day to answer questions or schedule work has become a routine. My huge success in this role made for a seamless transition to real estate, where I've been able to continue my meticulous attention to detail and communication prowess every day.

Throughout my career, I have always been passionate about helping people. Whether it be through real estate, helping neighbors, or continuing to develop a charity for students and families in-need at a local school. The personal fulfillment I get from guiding clients through what is often considered a significant life transition for them is what drives me. As your agent, you can expect persistence, unwavering support, and, of course, fun! I put in the hard work so that you can enjoy the process.

Outside of real estate, you might find me at a high school athletic event, having fun with the family, or working on something fun in the garage. Oftentimes I feel that I am the only realtor that finds comfort being productive in the garage versus on a mountain trail. When you're ready to find your place of comfort, I'd love to help you with all your real estate needs.

OUR MISSION AND CORE VALUES

OUR MISSION:

We aim to deliver outstanding service and support to establish and foster enduring relationships with our clients.

OUR VISION:

To foster a collaborative environment where we work as a team to assist our clients in achieving their aspirations!

OUR CORE VALUES:

Competence, Connection, Compassion

Connection:

We value deep connections with our clients, prioritizing their needs throughout the home sale or purchase process. We treat them with the care and respect we would give to our own family members.

Compassion:

We keep our clients informed throughout the process, aiming to positively impact their lives and address their emotional needs while always representing their best interests.

Competence:

We prioritize transparent communication, anticipate client needs to exceed expectations, and use our extensive experience to vigorously pursue our clients' goals.

The real estate market is dynamic and constantly evolving, so what works best can vary significantly based on your home's condition, neighborhood, and current market trends.

There isn't a universal solution that fits all cases. I will thoroughly assess these factors—your property's unique features, local statistics, and up-to-date market insights—to provide you with personalized advice that aligns with your specific needs.

My goal is to equip you with the information and support necessary to make well-informed decisions and navigate the process smoothly, ultimately helping you achieve the best possible outcome.

THE BOTTOM LINE



HOMESMART

HERE'S HOW YOU CAN GET IN TOUCH WITH ME

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