

# THE SELLER GUIDE

PRESENTED BY APONTE GROUP



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# YOUR TRUSTED LOCAL REALTORS.



We deliver the same high degree of service and attention to detail to each and every client transaction while approaching our relationships with our clients as a partnership.

HABLAMOS ESPAÑOL

# A TEAM WORKING AS ONE FOR YOU.



## OUR MISSION

Selling your home is likely one of the largest financial decisions you will ever make. If you are thinking about selling your home, our team has strived to streamline the process to make it easier for you to choose the right agent and make every real estate transaction smoother! We focus on taking the pressure off of you, so you can make clear, concise decisions throughout the process. Ultimately, a "successful sale" is our main goal and we utilize our expertise and drive to make that happen for you. Our clients receive the utmost care, attention, and accurate knowledge that's above and beyond the competition. Read this guide and save yourself tons of time, aggravation and keep a lot more money in your pocket

# SO, YOU'RE CONSIDERING SELLING YOUR HOME...

Most homeowners typically decide to sell about once every six to nine years.

## **Top Reasons Usually Are:**

- Wanting to upgrade.
- Moving out on their own.
- More affordable housing.
- Relocating for work.
- Moving closer to work.
- Lower crime rate.
- Loss of employment.
- Better weather.
- Due to natural disaster.



We've found that by the time a homeowner contacts us to sell their home, they have already made the decision to sell; provided they can achieve their goals through the selling process.

Many sellers dive into the process blindly. Considering selling your home will possibly be your single largest transaction representing your biggest asset, it's important you understand what it looks like.

This guide was created to help get you started!

# A SWIFTER SALE MEANS A MORE SEAMLESS SELLER EXPERIENCE AND GREATER VALUE FOR YOU.

Timeline:

- ## 1 POSITION

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  - Evaluate comparables
  - Analyze market trends
  - Competitively price
  - Discuss closing costs
- ## 2 PREPARE

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  - Create marketing strategy
  - Listing preparation
- ## 3 LAUNCH

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  - MLS and syndication
  - Networking
  - Signage
- ## 4 MARKET

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  - Prepare marketing material
- ## 5 SHOW

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  - Broker events
  - Open houses
  - Lead follow-up
  - Gather feedback
- ## 6 UPDATE

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  - Client progress reports
  - Listing statistics
  - Assessment
- ## 7 OFFERS

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  - Initial contact
  - Review offers
  - Appraisal Contingency removal
- ## 8 ESCROW

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  - Inspections
  - Title Disclosures
- ## 9 CLOSE

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  - Sales report

# PRIOR TO LISTING

Prior to listing your home it is important to strategize with a local realtor who has your best interest and understands your needs. Doing so will get you the most money for your property in the least amount of time while achieving your goals of selling your current home. Some questions you should ask yourself are:

- Where to next?
- Why do you want to sell?
- What is your timeline?
- What have you done to your home since your purchase?

**87%** of all homes sold in 2018 were sold with a realtor.

# FIRST IMPRESSIONS MATTER



If you think back to when you were first househunting prior to purchasing your home, you may remember a few before submitting an offer that were automatically crossed off your list. Depending on the current condition of your home, a few simple updates may impress buyers and help sell your home faster!



# QUICK IMPROVEMENTS

## Exterior:

- Fix or replace anything damaged or worn
- New paint or pressure wash
- Spruce up curb appeal; cut grass, clean up flower beds

## Interior:

- Fresh new neutral paint color or touch up paint if needed
- Update or clean flooring if needed
- Kitchen appliances
- Upgrade lighting
- Tighten up anything that may be loose; doorknobs, hinges, doors, pool screens

# PRICING

## What Is a Comparative Market Analysis?

A comparative market analysis (CMA) is an estimate of a home's value based on recently sold, similar properties in the immediate area. Real estate agents create CMA reports to help sellers set listing prices for their homes. Individuals can perform their own comparative market analysis by researching comparable properties (known as "comps") on real estate listing sites, such as [apontegroup.com](http://apontegroup.com).

It's important to compare homes with similar features as yours to determine how much your home may actually be worth.



## KEEP IN MIND...

Pricing is the most crucial factor for a successful sale. By considering both timing and value, we're able to strategically assess your home and price it for maximum buzz.

**80%**

The percentage of buyers who purchase a home at fair market value

**7 Days**

The period of time a home receives peak attention once it's been listed

**9%**

The average percentage below market value a home will sell for after 24+ weeks

# PRICING CONSIDERATIONS...



Pricing your home accordingly to your neighborhood's comparables will prompt for a faster sale without the exhaustion of constant showings and open houses.

**Price your home right the first time and the rest will fall into place.**

Playing it smart and pricing your home right from the start will immediately generate buzz in your community once it hits the market.

LIST WITH APONTE GROUP

# IF YOUR HOME IS OVERPRICED...

- It will create a bad first impression
- It will spend a lot of time on the market
- Buyers might not find your listing
- Competitors listings will be more appealing
- It can lead to low-ball offers
- May cause appraisal issues

Basically, the main disadvantage of overpricing your home is not selling it at all.



# MARKETING

It's important to focus on the right audiences across the most successful channels to elevate the style and story of your home. In order to do so, it's important to effectively reach your prospective buyer base.



# MARKETING TIMELINE

1

## Staging

- Furnishing
- De-Clutter
- Color Change
- Repair, Upgrade
- Virtual Staging

2

## Imagery

- Daytime photo's
- Lifestyle footage
- Aerial footage

3

## Listing Launch

- Private Network
- Compass.com
- MLS
- Online Syndications

4

## Signage

- Yard Sign

5

## Email/ Digital Campaigns

- Property announcements
- Open house invite's
- Paid social media ads

6

## Events

- Broker and Public Open Houses



# MARKETING STRATEGY

A more detailed marketing action plan for your home's listing.



## Prior to Listing

- Professional photographs
- Aerial footage if necessary
- "Property features" list
- Social media marketing
- Printed material (Just Listed postcards and flyers)
- Property website launch
- Open house planning

## Week of Listing

- List home on MLS unveiling professional photos, property details
- Place "For Sale" yard sign and lockbox on the property
- Begin email and social media marketing campaigns to agents and potential buyers
- Mail Just Listed postcards
- Open house

## After Listing

- Reaching out to past clients searching for a home like yours
- Follow up with open house prospects
- Continue marketing to agents

# MULTIPLE OFFERS & NEGOTIATING



As long as you're in a discussion, you can keep working to get the deal that you want. Of course, there are different factors but it's important to find the happy medium between "hardball" and "soft" to get what you want!

Every seller of course wants multiple offers! But getting them all to their highest and best offer takes patience and skill.

Keep in mind, the "best" offer is not always the "highest" price. Take into consideration:

- How qualified is your buyer
  - There's a difference between preapproval and pre-qualification letters.
- What's your timeline to move?
- Are one of the buyers sealing the deal with earnest money?

# DOCUMENTS NEEDED TO SELL



## **Before You List**

- Original Sales Contract
- Appraisal from the Purchase of Your Home
- Home Repair and Maintenance Records
- Home Insurance Records
- Mortgage Payoff Statement
- HOA Documents
- Receipts for Capital Improvements
- Manuals and Warranties
- Past Utility Bills

## **While You're on the Market**

- Preliminary Title Report
- Mandatory Disclosures
- Pre-Inspection Report

## **Once A Buyer Makes An Offer**

- Purchase Offer and Counteroffer
- Final Purchase and Sale Agreement
- Contingency Removal Form

## **Between Contract and Close**

- Home Inspection Report
- Appraisal Report

## **At Closing and Beyond**

- Most Recent Tax Statement
- Sellers Estimated Settlement Statement
- Deed
- 1099-S Tax Form

# ONCE YOU'RE UNDER CONTRACT



It's important to schedule and meet with your appraiser while your appraisal is being conducted to answer any questions that may arise.

Once your home inspection has been completed, a request for repairs or credit for any repairs may be presented to you.

It's important to handle either of these items within the first 10 days after going under contract as your home's potential buyer will have the opportunity to cancel the contract for the sale of your home if not completed within this time.

# AT THIS POINT, YOU CAN...

Once you know your closing date.



- Call your utility companies and take your name off the accounts as of the closing date
- Contact your post office to have your mail forwarded
- Schedule movers
- Call homeowners insurance to cancel your policy on your home

# WHY YOU SHOULD WORK WITH US

Aponte Group can bring a lot of value to your transaction. Here are a few of the benefits to choose us to sell your home.



## **You'll probably save more money.**

A study found that For Sale by Owners don't actually save anything, and in some cases may be costing themselves more. The study showed that FSBO's sold for 5.5-6% less than similar properties sold by realtors.

## **Expert navigation.**

We have an understanding of historic sales in your neighborhood and are able to conduct a detailed analysis of comparable homes in your area. In doing so, we can often predict what will happen during the negotiation and develop strategies to overcome any obstacles.

## **We always have your best interest.**

It's our fiduciary responsibility to our clients. That means we're obligated to put your best interest first.

You'll have a skilled negotiator advocating on your behalf. Resulting in better results and greater satisfaction for you in the end.

# WHY YOU SHOULD WORK WITH US

## **Save Yourself Time.**

Many homeowners that try to sell their home themselves give up after a week because it becomes a hassle. You'll be contacted directly by agents, neighbors, and potential buyers to see your home.

Next, you'll be dealing with disclosures, inspections, contracts, and potential re-negotiations. Once your home is under contract, you also have to deal directly with the title company and other parties to finally close the deal.

Did we mention we have our own in-house transaction coordinator for an even smoother transaction process?!

## **Exposure.**

Only agents have access to the MLS which is one of the main sites you NEED your home listed on. In addition to the MLS, we have a network built of other syndicated websites and relationships with potential buyers and past agents we've worked with.



# WHY YOU SHOULD WORK WITH US



## **You don't have anything to lose.**

Realtors only make a commission if your home sells. According to NAR, FSBO's sold for an average of \$200k, while agent-assisted sellers sold for an average of \$280k.

With a standard 6% commission which sounds high, on a \$280k home sale, this comes out to \$16,800 - with \$8,400 going to both the seller and buyers agents.

You'd potentially gain \$63,200 more than you would selling yourself subtracting the commission example above from a \$280k sale.

## **Compass Concierge.**

A hassle-free way to sell your home faster and for a higher price with services like staging, flooring, painting, and more.

EXCEEDING  
EXPECTATIONS.



HELPING EVERYONE  
FIND THEIR PLACE.

# REAL ESTATE TERMS

Get familiar.

## **Appraisal.**

An opinion of value; estate of value of property resulting from an analysis of facts about a property.

## **Annual Percentage Rate (APR).**

The borrower's costs of the loan term expressed as a rate.

## **Beneficiary.**

Recipient of benefits; usually the lender.

## **Disclosure Statement (CD).**

Form designed to provide disclosures to understand all costs associated with a transaction. Given a few days prior to closing.

## **Close of Escrow.**

Refers to the date a buyer becomes the legal owner and title insurance becomes effective.

## **Comparable Sales ("Comps")**

Sales with similar characteristics as a property.

## **TILA-Respa Integrated Disclosure (TRID)**

Issued rule by CFPB combining and integrating disclosures under the Truth in Lending Act (TILA) and the Real Estate Settlement Procedures Act (RESPA).

## **Legal Description.**

Description of land recognized by law, based on government surveys to identify a parcel of land which cannot be confused with another.

## **Deed Restrictions.**

Limitations to a property that dictate how it may and may not be used.

## **Deed of Trust.**

An instrument used in many states in place of a mortgage.

## **Disbursement Date.**

The date funds from a transaction or paid/disbursed to a buyer and seller in a transaction.

## **Earnest Money Deposit.**

Downpayment; deposit or partial payment made by a purchaser.

## **Recording.**

Process of filing documents to appropriate government public record.

## **PITI.**

Payment including Principal, Interest, Taxes, and Insurance.

## **Settlement Statement.**

A document providing a breakdown of real estate costs involved in a real estate transaction.

## **Hazard Insurance.**

Real estate insurance protection against some natural causes, vandalism, fire, etc.

## **Easement.**

Right/privilege/interest limited to a specific purpose that a party has in the land of another.

## **Escrows/Impounds.**

Established by lenders as a trust account for the accumulation of borrower's funds to meet periodic payments.

## **Lien.**

A debt or discharge of obligation held against a property.

## **Loan Estimate (LE).**

A form designed for borrowers disclosing key features, costs, and risks of the mortgage loan being applied for.

## **Power of Attorney.**

Document giving authority for an agent to act on your behalf. Also called and Attorney-in-Fact.

## **Consummation/Closing.**

The point in time when a buyer becomes contractually obligated to the creditor. Not the same as settlement or close of escrow.

# ARE YOU READY?

Making the big move can be exciting for some and stressful for others. Aponte Group, led by Roberto Aponte, is a top-producing real estate team serving the Central Florida market with a proven track record for delivering results.

We are dedicated to helping clients by consistently exceeding expectations on a foundation of transparency, trust and service ultimately leading to relationships that last long after a transaction is complete.

Of course, there are more pieces to the puzzle. If you have any real estate related questions or wish to set up a free, no-obligation consultation we are available! Please do not hesitate to contact us.





COMPASS