

BY SHANNON & JON YOFFIE Client Focused. Results Driven.

THE ULTIMATE HOME SELLER'S GUIDE

What you can expect, from start to finish!



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First and foremost, we're really looking forward to helping you sell your home!

We know you're even more excited than we are to get your home on the market, see buyers coming through, and of course, getting it sold!

Selling a house is a fun and exciting process, but it can also be stressful and aggravating at times. Which is why we're giving you this guide...

We do everything possible to make sure everything goes as smoothly as possible.

Many of the things that are stressful or aggravating can be avoided (or handled better) as long as you know what to expect and do ahead of time.

So please, give this guide a quick read, and refer back to it throughout the process of selling your home.

While this guide won't get into every little detail about the process, we'll be taking care of a lot of things behind the scenes, which you'll never need to worry about. The guide does get into some things you should know about, which will save you time, effort, money, and heartache.

We're looking forward to working with you, and thank you for the confidence you've put in us to assist your sale.





2. MISSION POSSIBLE

As a real estate agent, sometimes we're representing a buyer, and at other times a seller.

Obviously, our "mission" is different for both of those types of clients.

But, since we're representing you as a seller, our mission is pretty simple:

Sell your house for the highest amount the market will bear in as short a time as possible!

We can't and won't promise "quick." How long your home takes to sell depends on many factors. However, we can assure you that we will help you sell it as quickly as possible.

And while we can't predict exactly how much the market will bear, we can assure you we will help you get the maximum the market will bear.

Much of this depends upon you as well! Getting the best results only happens when clients make the best choices and decisions along the way. This guide will help you do that.





3. THE "CMA"

Before we do anything else, we need to determine an accurate market value for your home.

We do a thorough comparative market analysis (CMA), which will help us determine a price range in which your home should sell.

In the analysis, we look at similar homes to yours, which have:

- Recently sold
- Are currently under contract
- Are currently active on the market

This helps us to determine the appropriate price to list your house for against the current competition taking into account current market activity.

We'll give you our objective perspective and advice as to how much you should list your house for. While We hope you take our advice, ultimately you decide on the list price for your house.

However, while you determine asking price, buyers ultimately determine the market value (purchase price) of your home. A home is only worth what a willing, ready, and able buyer is willing to pay. That should be in line with the value we see in the CMA, as long as there are no major changes within the market and you make the right

decisions on pricing right from the start.

Many homeowners overprice their house when they first hit the market because:

- They believe they should have "wiggle room" to be able to negotiate to the price they want to get.
- They simply hope that someone will pay more than the market data indicates.
- They price it based upon what they "need to get" in order to sell their house.
- They add every dollar of improvements they have made to the house over the years onto the datadriven value.
- They value their own home higher than similar homes.

When an owner over-prices, for *any* of these reasons, they can quickly lose the market's interest by being out of line with buyers in the market. This causes their home to sit, accrue days on market, and cause buyers to wonder, "What's wrong with the house?" Before we even go over the market analysis, our best advice is to review the market data and price your home accordingly. You will save a lot of time, money, and aggravation by pricing ahead of the market.





One of the most basic, but also *most important*, marketing tools we use to expose your home to the entire market is the Multiple Listing System (MLS). (This is also where we get data to help determine your home's market value.)

The MLS is a database of *almost* every home on the market, and it's where buyers' agents go to find the appropriate homes to show their buyers.

Years ago, the MLS was only able to be seen by real estate agents, but nowadays there are websites where buyers have access to see the houses listed for sale. No matter where else they may be looking, every serious buyer is looking online to see homes as they come on the market. We make certain that your home is on the MLS and presented in the best possible light...from photography, to a compelling description of your home, all the way down to making sure that every bit of information is accurate.

This is so important, since your MLS listing is what will "feed" your listing to many other websites through what is called an IDX system. This way, your home will show up on almost every website a buyer may be searching.





We're sure one of your biggest questions is "How are you going to market my house?"

While the MLS will expose your home to the market, it is not enough to differentiate your home from others on the market and reach people when they aren't searching for homes.

- What if there's someone out there who isn't exactly in the market but would love your home?
- What if someone is just casually waiting to see the right home come on the market?
- What if someone has no intention of moving at all, but then they see your home is on the market, and the next thing you know they're in love with your house?
- What if someone in the neighborhood drives by and admires your house and sees that it's on the market?
- What if a neighbor has been keeping an eye on the market for an out of town friend?

Those are just a few of the "what ifs..."

The MLS is important and equally so is the additional marketing we will do to make sure anyone who may be interested in your house also sees it.

Our 17-Point Plan:

- 1. Prepare your home to sell.
- 2. Pre-inspection and staging consultation.

- 3. Develop a features list of your home for the Brokers to use with potential buyers.
- 4. Professional photography and where applicable, aerial photos & videography.
- 5. Price your home competitively to attract the most buyers vs. chase the market.
- 6. Listing published & optimized to online real estate sites.
- 7. Listing is optimized for mobile devices.
- 8. Single Property Website created.
- 9. Contact over the first 7 days our buyer leads, sphere of influence and past clients for prospective buyers.
- 10. Social Media Marketing for maximum exposure.
- 11. Promote your home at our local office meeting and Bay Area office meetings.
- 12. Local Agent & Broker Tour.
- 13. Open Houses published online for maximum exposure.
- 14. Update you on changes in the marketplace that may affect your home.
- 15. Follow-up with agents who have shown your home to get their feedback and communicate that with you weekly.
- 16. Negotiate the best price and terms possible as offers are presented.
- Handle all the details upon a contract being accepted including mortgage, title and other closing procedures.

While that should cover almost every marketing angle possible, if you have any specific requests, just let us know and we can certainly discuss working it into the mix!





Wanna hear some good news/bad news?

The good news is you don't have to pay us until and unless your house sells.

The bad news...

You don't have to pay us until and unless your house sells. Hmmmm, sounds more like good news/good news...for you! Not so much for us. Ha!

Pretty lopsided, huh? But that's how it works in this business. You get our time, thoughts, advice, skills, and marketing with no risk to you and all risk on us.

That probably doesn't sound so bad to you, right? But here's the deal...

It can hurt many real estate sellers because they end up not taking the advice of the agent they've hired to protect their interests! .

We invest considerable time and money in the thought, marketing, and advice we give you. The last thing we want you to do is question our motives.

This is why we consider the relationship with our clients as a partnership, we are in this together.

We'll take on the burden of not getting paid until your house is sold...

We ask you to be serious and committed to selling your house and committed and loyal to trust us as your agents.





7. OUR AGREEMENT

Before we can begin preparing the marketing for your home, or put it on the market, you'll need to sign a "listing agreement."

We'll schedule a time to sit down and do the paperwork. When we do, we'll review it with you in detail before you sign.

If you have any questions or concerns at all, just ask us. We're glad to clarify anything.

As we mentioned in the previous section, a lot of time, expertise, and money will be spent on selling your house so, please, before you sign the listing agreement make sure you're ready to commit to the process and our relationship for the long-haul.





Nowadays, buyers have almost always seen your home *before* they pull up out front to view it in person. With home listings on the Internet, buyers will see about every nook and cranny of your home from their phone or computer.

This is why it's so *important* to have the best photographs possible! Buyers will often decide whether or not they will view your house based upon the photos they see online.

We take considerable care when it comes to the photography by working with only highly skilled photographers.

In order for us to get the best pictures, you need to do a few things ahead of time::

- De-clutter every room.
- Make sure the house is clean.
- Make sure all beds are made and there is no laundry on the floor.
- Hide unsightly things like laundry baskets, garbage cans, vacuums, etc.
- Take down as many "personal effects" as possible (pictures, things hanging on the fridge, etc.).
- Make sure all light bulbs are working (for brightness).
- Make sure the yard is in tip-top condition.

We will work with you to stage your home to show it in its absolute best light.

Pro tip: If there's a particularly good time of day at your house to capture the best light, and you know when that is, let us know so we can schedule photography accordingly. Typically our photographer will have an idea of when the lighting is best.





The big day is here! Time to "hit the market." This is the day your home goes "live" on the MLS.

We're sure you're as anxious as we are to start seeing buyers come through the house.

Hopefully we'll see good activity right away. Typically, we'll get the most activity within the first two weeks of hitting the market. The most serious buyers in your price range, buyers who have been looking for some time already, will most likely show up within the first few days of your house hitting the market. If we are priced in the sweet spot for your home, we'll get an offer within the first several weeks.

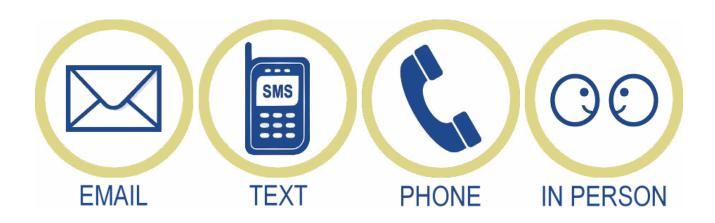
If we don't get an offer or see much activity in the first few days or weeks, it's not time to panic. We'll assess activity and feedback after a few weeks on the market.

The things we look for during this period are:

- How many showings were there?
- Did any of the buyers make offers? If not, why? What was the feedback from the buyers and agents?
- Were there few showings or no showings at all? Is it that the market is slow, or is it something to do with the house or price?

If the home is priced right in a healthy market, we see a good number of showings and strong interest early on. If not, don't get discouraged...many homes don't sell within the first couple of weeks.





10. WHEN TO EXPECT TO HEAR FROM US

One of the biggest complaints real estate consumers have is that their agent was never in touch with them once the house was listed. They stuck a sign in the yard and were never heard from again.

That is not how we do business. You will be kept informed all along the way.

You're certainly welcome to reach out to us whenever you have a question or concern. We also like to stick to a consistent schedule with our sellers. So, we will be reaching out to you weekly to give you a quick update. We can do this over the phone or via email, however you prefer.

We'll also make sure to reach out whenever we have a showing request, an open house, after each showing, and whenever an agent tells us they are preparing an offer. If you want to reach out to us, please call, text, or email any time. We always respond as quickly as possible. Generally speaking, we are available every day.







As anxious as sellers are to have buyers come see their home, they can get aggravated over the inconvenience at times.

Sometimes it's because the house is such a "hot listing" that it feels like you have a revolving door with buyers and agents streaming in and out.

Other times it's because it's a steady stream of buyers coming through for a lot of weeks straight, but no offers are coming in, and it gets tedious continually having your house "show ready".

There are also times when there's not a lot of showings, and a seller gets lulled into just living life, and a buyer wants to come see the house seemingly out of the blue.

No matter what the scenario, showings can get tiresome because you typically have to:

- 1. Keep the house ready to be shown.
- 2. Get out of the house on short notice.
- 3. Stay out of the house for longer than you want to.

It isn't uncommon for some sellers to get aggravated.

Please keep in mind that we will always screen buyers to be sure that they are qualified and approved to buy your home and that your home fits their criteria. We will do our best to make sure it is worth your while to schedule a showing.



If you did a good job of preparing your home for the photography, then you will be in good shape.

Make sure you give your house a good cleaning once a week. On a daily basis, you should make sure to tidy up and do some things that may slip through the cracks when your house isn't for sale, such as:

- Make sure beds are made.
- Make sure the kitchen is clean and dishes are either in the dishwasher or put away.
- Tidy up the bathrooms; put away toothpaste and brushes etc.
- Give the floors a quick sweeping and vacuuming if necessary.
- Turn lights on so the buyers walk into a bright home.
- If you have pets, make sure they are out of the house or are secured.
- Make sure the home smells clean and fresh and there are no odors from cooking, pets, etc.

Pro tip: Hide valuables and prescription medications. They should be safe since agents accompany their buyers and are responsible... but things can happen (though we've never experienced it in our listings).





Homeowners should always leave when there is a showing.

The main reason is that buyers need some "space" in order to make your space their own. Let them roam and chat without feeling like you're watching and listening. They need to feel they can speak freely without fear of insulting the seller.

Agents who know their buyers will know what to point out about your house and, as importantly, what *not* to point out. Let the agents have space to do the best job possible.

Another reason to your benefit is that if you're not around, you can't say something that may hurt you. An agent or buyer could get you into conversation that gives them a glimpse into your motivation. Or you might answer something incorrectly that comes back to haunt you in negotiations or legally.

Run an errand. Take a walk. Visit a neighbor... Trust us and the buyer's agent to do our jobs.





14. KEEP YOUR LIPS SEALED!

This might sound a bit over the top, but it isn't.

Don't chat with anyone about the sale of your home.

- Don't complain about the market.
- Don't chat about what you're willing to accept for a price.
- Don't let too many people know why you're selling.
- Don't even get into how many showings you're having.

This goes for friends, neighbors, and pretty much everyone and anyone, except us.

The less anyone knows, the better position you are in to negotiate the best price and terms of the sale.





Selling a house can be a stressful and aggravating process at times.

One of the biggest reasons homeowners lose money when they sell their home is because they get frustrated and make rash decisions.

We totally understand if you get frustrated or aggravated at times. And while we can say "stay calm", we know it might be tough for you. Since we do this day in and day out, we are used to the emotional ups and downs of the sale process.

You don't do this often, and this is your home and your money we're talking about, so "staying calm" can be easier said than done at times. So, if you feel frustrated, that is totally fine. We'll be glad to discuss anything that is of concern to you.

Remember, we both want your house sold as quickly as possible and for as much as possible.



16. HOW LONG SHOULD IT TAKE TO SELL YOUR HOME?

Earlier we talked about how you'll probably see the most activity in the first two weeks. Your house *may* sell in the first two weeks...but it could take longer.

The number one thing that aggravates sellers is the length of time it takes their house to sell. This is also one of the main things that causes the rash decisions we touched on earlier.

Interestingly, when an owner's house sells quickly they often get aggravated because they feel it happened too fast and they sold it for too low a price. That's most often not the case at all. It's almost always an indication that the house was priced, prepared, and marketed appropriately.

On the other hand, owners get frustrated when their house has been on the market for a few months with no offers at all. A few months may not be long at all in certain market conditions.

The reality is, there's no way to truly predict how long it

will take to sell your home...or any home for that matter.

We look at statistics to get a feel for how long houses in your area and price range have been taking to sell recently, but that doesn't mean it will play out that way on your house. Markets change. The number of buyers in the market goes up and down. The supply of houses for them to choose from goes up and down.

The most honest answer to the question is...the time it takes to sell your house depends upon the current market conditions and how appropriately your home is priced.

If a sale happens quickly, rejoice! If it takes a while longer than you hope or expect, have faith and patience.





17. HOW TO HANDLE "LOW-BALL" OFFERS

"Low-ball" offers, the biggest fear and expectation of almost every homeowner.

Not every homeowner receives a "low-ball" offer when they sell (and hopefully you won't either). Buyers don't *typically* come in really low in order to negotiate and eventually "meet in the middle" on price. This is the same reason you shouldn't overprice your home. If you do get a low ball offer it's human nature to be offended.

And here's the thing, a buyer who came in with a low-ball offer has to have some interest in the home. Their initial offer may be too low. However, you don't know what price

they'll eventually come up to if you negotiate wisely with them.

We always want offers! If you receive a "low-ball" offer, don't be frustrated; be grateful that we have an offer to work with.

Give it time to see if we can get the buyer up to a realistic number.



Multiple offers, every seller's dream scenario!

But it can also be a bit difficult.

If we do get multiple offers, how we deal with them will be important.

It's great to *get* multiple offers, but getting all of them to their highest and best offer, choosing the right one to move forward with, and keeping the deal together takes patience and skill.

It's good for you to know ahead of time: The "best" offer is not always the "highest" price.

There are many different ways to handle multiple offers, and we'll have to gauge and discuss which way is best, if and when we get multiple offers. We will walk you through the process so you have the information and time to make the best decision for you and your family.





Negotiating is a learned skill and one that we have spent years working on. The approach we take to negotiate the best deal for you depends on:

- The buyer we're dealing with.
- The agent we're dealing with.
- The overall situation. (How many showings you're getting, how many buyers have interest, the current pace of sales, etc.)
- Your personal situation and desired approach.

There are certainly other factors we'll discuss as well.

Many sellers think that to get the best price for their house they need to play "hardball." That might be appropriate... sometimes. Again, it depends on a lot of factors. That approach can also backfire. Sure, sometimes it makes sense to play hardball (We play that game well when necessary). But in a residential home sale, playing hardball can hurt you more than it can help your cause.

Sometimes it takes being a little "softer" to get a buyer to where you really want them to be. However, that isn't to say we're going to actually *be soft* and not negotiate the best deal possible.

We prefer to keep negotiations open rather than slam any doors. As long as we are in discussion, we can keep working to get you the deal you want.





You'd think that once you find a buyer and successfully put your house in a contigent or pending status it should be a done deal...smooth sailing all the way to closing.

Ideally, that will be the way it goes for you! But it doesn't always happen like that.

It takes a lot to keep a deal together at times, let alone going smoothly.

The two things that most often cause issues are:

- The home inspection
- The appraisal

HOME INSPECTION

The buyers will almost always want a home inspection. Their inspector will likely write a report that makes it sound like there are a lot of problems and that the problems are bigger than they really are. The buyer might then ask for a whole lot of things to be fixed, replaced, or credited.

We'll review the report with you and respond to their requests objectively. If there's something in the report that truly needs to be addressed (structural, safety, or operational issues), you'll probably have to address those. If they're minor repairs, you can probably deny the request.

We say "probably" because it depends on a number of factors. You might be able to decline addressing some major things other owners would have to address... You might have to address some minor things that other owners could easily decline... We'll have to make a judgment call when we get to that point.

The important thing is to keep the big picture in perspective — is it worth declining a request, or saying yes to a request, in order to keep the overall deal you have...or not? More often than not, it's better to negotiate a compromise than dig your heels in and say an absolute no. And more often than not, you don't have to agree to every request either.

THE APPRAISAL

By definition, you and the buyer have determined the fair market value of your house, which is: the amount a ready, willing, and able buyer is willing to pay and that a seller is willing to accept.

However, the buyer's mortgage lender wants and needs to make sure that the amount they are lending is justified and protected by having an appraisal done.

While appraisals aren't usually an issue, they can be. Sometimes appraisers simply can't find suitable "comparables" (homes similar to yours that have sold recently) to evaluate the property. We will always share the comps we used to price your home and add any other comps that come up subsequently.

If the appraisal does come back low, we'll address it.

"Addressing it" may amount to:

- The buyer agreeing to make up the difference between the appraised amount.
- You agreeing to lower the sale price to the appraised amount.
- You lowering the sales price a bit, and the buyer coming up with more down payment, to make the difference between the appraised amount and the sales price.
- Or, the appraisal may be contested, and we supply additional comparables for the appraiser and lender to consider.
- And, in some cases, an entirely new appraisal may be ordered.

The approach that works best (if this even occurs) will depend on many factors. We'll have to review and discuss if and when this happens.

Do not stress yourself out or worry in advance about the appraisal Just know that these are things we are familiar with, and we will help you deal with them appropriately.







Between the time your house goes under contract and closing day, it might seem like you have all the time in the world to get things done. You might be surprised how quickly that time flies by!

As soon as your house is under contract, you should do these things:

- Start lining up a mover. They often book up far in advance.
- If you'll be moving yourself and are hoping for friends and family to help, make sure to line them up.
- Call all of your utility companies and let them know you're selling the house and want to discontinue service as of
 the closing date. Let them know the buyers will be calling to get them transferred into their name so they don't
 just shut off service.
- Begin packing as early on as possible. Waiting until the last days will add a lot of stress.
- Make sure to freeze any home equity lines of credit weeks before the closing.

Doing a little bit of these every day over the course of time will make your move much easier!





One of the last things that happen before closing is the "walk-through."

This is when the buyer and their agent come to the house to make sure everything is in the condition it was when they agreed to purchase the house.

This is usually done a few days before closing.

They will be looking to make sure that:

- No damage has occured since the date they agreed to purchase it.
- All of the fixtures, appliances, mechanical items, and utilities are in working order.
- Everything you agreed to leave behind contractually is in fact being left behind.
- The house is clean. (Make sure to leave it as clean as possible!!!)
- You are entirely moved out. (You'd be surprised at how many times buyers show up and a seller isn't even close to being moved out!)

Pro Tip: When you start packing up and moving things out, you will notice some minor damage and dirtiness you probably never even noticed before, which is why it's good to be moved out a little ahead of time and budget some time and a few dollars or elbow grease toward patching small holes, cleaning, touching up paint, etc. Doing that will save you some grief and aggravation from a buyer who shows up and feels like the house is a mess due to some small issues you never thought existed until you moved the furniture out.





Congratulations! You're closing on the sale of your home!

There will be a lot of documents to review and sign, and this isn't meant to give you a play by play description of all of that. The title agent will review and discuss all of these at length.

Here are a few things you should do before you head to the closing table:

- Make sure to gather all extra keys, garage door openers, alarm codes, etc., to give to the buyer.
- Most likely, all of your closing costs will be paid out of the proceeds from your sale. If not, make sure you have a cashiers check in the amount the title agent calculated to be due from you at closing.
- Bring the proper identification. Usually a photo I.D. (like your license or passport).

After the closing, there will still be a lot going on behind the scenes. Many documents will still need to be processed and recorded. Once it's all complete, the final documents will be mailed to you at your new address.

We will always be available if you have any questions or concerns, even after the closing. Never hesitate to reach out to us!

We hope we stay in touch on a personal level too! Thanks so much for choosing us as your agents, we look forward to helping you with all of your real estate needs in the future and hope you will refer us to any friends or family who need real estate assistance!

Congratulations and thank you!!



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Shannon and Jon Yoffie run The Yoffie Real Estate Group, a boutique real estate service within the world's largest real estate company, Keller Williams Realty.

Started in El Dorado Hills in 2007, we focus on brilliant marketing, beautiful design, and luxury services and are quickly growing throughout the real estate markets in El Dorado Hills, Sacramento, and the neighboring communities.

Our approach creates partnerships and pairs the latest technology and social media with creative marketing to walk the line joining logic with emotion – a forward-thinking approach that moves people!

MARKETING THAT MOVES PEOPLE

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