



& LOCAL

seller's GUIDE



TO SELLING YOUR HOUSE WITH PEACE OF MIND

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meet Deborah Fink

YOUR LOCAL REAL ESTATE PROFESSIONAL

about

I was that little girl who built dream homes for my Barbie more than I ever played with her. I considered her hopes and her needs and sought out that cardboard box that would eventually become a city condo or cabin in the woods and pair the two up. While a home is a safe haven and comfort zone for most of us, it also helps define how we fit into or react with the rest of the world. Whether my clients are moving to their first home or preparing to move into their last, I want to be part of that experience with them. Smoothing out the bumps along the way so that they may enjoy the ride.

My eighteen years in Brevard County create a sort of local knowledge "tool box" to assist you as you transition from one dream home to the next

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REALTOR®

REAL ESTATE IS NOT ONLY MY PROFESSION,
it's also my passion.

5 EASY STEPS

to sell your home

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STEP 1: *prepare*

HOME TOUR & RESEARCH

Before we discuss the home selling process and your expectations, I will tour your property and offer you my insights on what can help you sell your home. Afterward, we will sit down and discuss the approximate value of your property based on current market trends and recent sales in your neighborhood.

HIRE A REAL ESTATE AGENT

Sometime around our home tour and listing appointment, you will have to decide who you want to represent you during the home selling process. If you choose to hire me, I will walk you through all the listing paperwork, and we will get all the necessary documents signed to move ahead with putting your home on the market!

To help you decide, here are some unique key services I offer all my seller clients:

- ✓ top priority and attention to your property
- ✓ regular and timely communication with you
- ✓ active follow-up of every buyer prospect
- ✓ work with you and for you to obtain top dollar
- ✓ fully customized marketing materials
- ✓ suggestions to increase your home's value

LISTING APPOINTMENT

After our initial meeting, I will prepare a Comparative Market Analysis (CMA) that includes sold prices of comparable properties in your area. Once I have finished all my research and data collection, we will meet again. Based on all the data I collect and your needs, we will establish a competitive listing price for your home. We will also discuss the home selling process, timelines, and expectations from the sale to be on the same page and head towards one same goal as a team. Additionally, we will discuss my unique approaches to marketing your property so that you can rest assured that I will do everything possible to get your home sold for top dollar and fast.



STEP 2: *pre-listing*

ESTABLISH A PRICE

Pricing your home at the right price the first time is crucial to obtaining maximum exposure and selling your home quickly for top dollar. Doing so will also help you save money and time. Pricing a house correctly is mostly based on five factors: the property's **location**, its **condition**, its **improvements** (or upgrades), its **age**, and the **market conditions** experienced at the time of listing.

Therefore, our experience and access to exclusive information from various sources will help us determine a competitive listing price to ensure optimal results.

STAGE YOUR PROPERTY

Staging a house is the process of strategically arranging furniture and decor to make a home look its best while selling. This may involve refreshing your belongings, or moving all of your stuff out and renting furniture and decor to better suit the room's staging arrangements. Our goal is to create a clean, neutral, and coherent look to help buyers imagine what moving into your home could look like.

To help, we will give you personalized tips during our initial home tour, and we will provide you with a home staging checklist for reference on the following page.

MARKETING MATERIALS ARE DESIGNED AND PREPARED

While we go further into detail about our marketing strategy in the following pages, we will have professional photographers take high-quality photos of your home after staging your property. At the same time, we will have all our marketing materials professionally designed and customized to match and include the stunning pictures of your home.

Once all our marketing materials are designed, we will download and prepare them for print. Before listing day, we will personally deliver some printed marketing materials to you (such as property brochures, "Welcome to our listing" signs, and business cards). That way, you may set-up for showings and help increase buyer turnout rates on offer day.

Aside from printed marketing materials, we will also tackle the digital world by having professional "Coming Soon" and "Just Listed" property social media posts posted on all our social media pages and sponsoring them to reach more prospective buyers.

HOME STAGING

checklist

To stage your home and get it ready for launch day, consider doing the following:

■ **Remove personal items.** A few personal things on display is acceptable, but we want to make sure we leave enough room for a prospective buyer to picture themselves living in the home (not you). These items include pictures, awards, personal collections, personal paintings, etc.

■ **Deep clean the entire house.** Don't forget to clean all flooring and pet areas as well!

■ **Decorate your home with neutral colors.** If you plan to paint or replace/rent décor items, consider choosing neutral colors to brighten up the living spaces. Great color schemes to choose from are light grays and whites for main areas and soft blues and greens for bathrooms.

■ **Clear all items from countertops (except for décor items).** Remember to remove all toiletries in the washrooms and all items on kitchen countertops. However, consider leaving a vase of flowers in the bathroom and a luscious bowl with fruit in the kitchen to add touches of color.

■ **Declutter, declutter, declutter.** Unless you have a minimalist lifestyle, you have likely accumulated many items during your stay in the house. As we aim to create an open and clean space inside your home, it is crucial to remove as many unnecessary items as possible. Furthermore, a decluttered home maximizes your home's space, which can give the impression to the buyer that your home has more square footage than it has in reality. If you have no space for storage, consider renting a short-term storage bin or locker.

■ **Keep the lawn manicured and watered regularly.** Don't forget to trim hedges, weed flower beds, and prune trees regularly as well. Also, keep the lawn free of clutter and add fresh mulch to garden beds.

■ **Make all beds and style them so they look inviting.** Tip: add multiple coherent décor pillows to make a bed look more comfortable and sumptuous.

■ **Organize closets.** If you have regular closets, try to make it look as organized as possible. If you have a walk-in closet, remove as many items as possible to make it look very spacious.

■ **Wash or paint the home's exterior.** A fresh coat of paint on the exterior of your home will make your property's curb appeal stand out. This is not really a low-budget job, if you can, we recommend doing it!

■ **Remove or hide any trash, recycling, or compost bins in all rooms.**

■ **Add a new or clean welcome mat on your front porch and hang a beautiful wreath on your door.** Depending on your front porch's size, consider adding outdoor pots with plants as well to finish off a warm look. To freshen up your front door, add a fresh coat of paint.

■ **Hide ALL cords from electronics.** Also, consider hiding or removing any unnecessary devices (such as video game consoles).

■ **Add clean towels in the bathroom and place them neatly.** You can also add rolled-up towels to create a more "spa" look.

■ **When you pair an item, do so in 1s, 3s, or 5s.** The eye appreciates these pairings!

■ **Try giving a fresh coat of paint to your home's interior.** If this is not possible, paint the trim to provide a pop of color throughout the house.

REAL ESTATE

photography pre-shoot

checklist

exterior.

- ☐ Clean up the landscaping: trim bushes and mow/edge lawn
- ☐ Close garage doors
- ☐ Pressure wash driveway/walkup
- ☐ Remove children's toys and patio furniture
- ☐ Remove yard clutter
- ☐ Remove cars from driveway

general.

- ☐ Leave all lights on and turn off any ceiling fans
- ☐ Turn off any devices (including TVs)
- ☐ Open all blinds and curtains
- ☐ Declutter the entire home: remove any excess furniture and any other items
- ☐ Touch up paint
- ☐ Deep-clean the entire home

bedrooms.

- ☐ Make beds and tidy up the rooms
- ☐ Remove any personal photos and items
- ☐ Store away toys, clothes, devices, and valuables

bathrooms.

- ☐ Clear countertops completely
- ☐ Keep toilet seats and lids down
- ☐ Remove plungers and cleaning items
- ☐ Clean all glass surfaces and mirrors
- ☐ Hang clean towels neatly and remove rugs
- ☐ Remove all personal items (i.e., soap, shampoo, etc.) from tubs and showers

kitchen.

- ☐ Clear countertops completely
- ☐ Empty sinks and store dishes away
- ☐ Empty and hide garbage bins
- ☐ Remove all magnets from refrigerator
- ☐ Remove or hide any pet food, accessories or kennels



OUR MARKETING *strategy*

PROFESSIONAL PHOTOGRAPHY

Since the internet's growth, more buyers have been using various real estate home search engines to find their next home. Therefore, real estate photography is an essential marketing strategy for sellers, so we invest in professional photographers to take stunning pictures of your home.

Properties that look visually professional and aesthetic will entice buyers scrolling through the web to click on those homes rather than poorly presented homes.

Additionally, listings that have professional photography tend to sell faster on the market, sell at a higher price point, and convince more buyers to visit the home in person.

NETWORK MARKETING

Investing time to create relationships with other real estate agents and industry professionals pays off when it comes to listing your home! I will personally reach out to all my wonderful colleagues and tell them about your home to spread the word. This will make your listing known around their networking circles, boosting your property's visibility.

ADVERTISING & MARKETING

Other than the marketing strategies listed above, we will: place signage on your lawn and around your neighborhood, host open houses, create a personalized email campaign, distribute stunning customized property flyers, and promote your home all over our social media networks.

What other techniques do we use to promote your property?

- Networking
- Signage (including a lawn sign)
- Email marketing
- Custom-designed property flyers
- Open Houses (weekends & weekdays)
- Social Media marketing
- Video

Places we promote your property online

- Realtor.com
- Zillow
- YouTube
- RE/MAX
- Facebook
- Instagram
- Twitter
- Pinterest

WHY MLS?

When your home is listed on Multiple Listing Service (MLS), all the property information, photos, and other details are published nationally. This means that your property is exposed to prospective buyers from all over the country and international buyers. Additionally, licensed real estate professionals in your area will be notified whenever your property gets listed. Therefore, they will have the chance to immediately book a viewing appointment for their qualified and interested buyer clients.

STEP 3: *listing time*

YOUR PROPERTY IS OFFICIALLY LAUNCHED ON THE MARKET

The day you have been preparing for is finally here! On launch day, your property will be officially posted online and appear as an active and new listing on MLS. From this day until an offer has been accepted, many real estate agents will be making showing requests. So get ready to leave your home on short notice and for a few hours at a time.

Now, a common question we get from sellers is: "When is the best day of the week to launch our listing?" One thing to remember is that whenever we list a property, we strive to obtain multiple offers on your home to ensure you get the best price for your home. To do this, it is vital to get as many showings compacted in the shortest amount of time as possible.

Weekends are the peak days of the week, where people are often most available to view homes. Therefore, if we list early on in the week and receive an offer immediately from few buyers who went to view your home, you will not be giving a chance to those who are mostly available on weekends to view the property. This is because you will have to decide on the offer you have already received. Therefore, we recommend launching your property closer to the weekend—more specifically, on a Wednesday or Thursday—to ensure maximum buyer exposure and get as many viewings as possible within a few peak days.

BUYER PROSPECTING TIME

Starting on launch day, we will go full-out on exposing your property to prospective buyers. Consistent exposure of your home will be spread across all our social media platforms. We will place targeted Facebook and Instagram ads and customize the audience according to the types of buyers we aim to attract. We will also personally reach out to our real estate professionals' networks and share your listing with them so they know of your property for any interested buyer clients they may know.

Additionally, all scheduled events (including open houses) will be completed until a sales agreement is negotiated and accepted.

BE PREPARED FOR SHOWINGS AND OPEN HOUSES

Once we launch your property, real estate agents will start contacting us to make showing appointments. Depending on your property and market trends, you may experience many showings in a short span or occasional ones. In any case, it is crucial to be prepared for showings and open houses. Here are some tips to help you during this time:

- Be **flexible** to prospective buyers' schedules to avoid missing out on a strong offer.
- Get everyone in your household on the same page to be all **informed** when showings are happening to help them maintain their spaces clean and tidy.
- Leave the property during showings allowing buyers to visualize themselves living in your home
- **Create a mood** by setting a tone that accentuates your property's features. Examples include: light a fire if you have a fireplace (even if it's summer), turn on any decorative water features (such as fountains), drape sensuous materials such as chunky knit blankets over your chairs and sofas.



SHOW YOUR HOME READY IN *one hour*

- Make the beds
- Throw all your clutter in a laundry basket and take it to your car
- Put up your "show" towels
- Create light in the house by opening curtains and blinds and turning on ALL lights
- Empty all garbages into a garbage bag and put it in an appropriate room or take it with you
- Vacuum all carpets
- Clean all glass and mirrored surfaces
- Sweep the front porch and shake out the door mat to remove debris
- Clear kitchen and bathroom countertops (except for decorative items)
- Close all the toilet seats
- Wipe down all countertops
- Secure your pets or take them with you
- Sweep and mop all hard-surfaced floors
- Put laundry away (or take it with you)

STEP 4: offer process

SALES AGREEMENT

Once a buyer tours your property and decides they would like to purchase it, the buyer's representative will prepare an offer and send it to us.

After an offer is submitted, we will sit down and go through the offer together. Although it may be tempting to go with an offer that has offered the highest sale price, we will also have to consider other sales agreement factors: contingencies, financing condition, closing timeline, buyer letter, and repair requests.

Once we have discussed an offer, you will decide how you want to move forward. You can: **accept** the offer, **decline** the offer, or **counter-offer** (which occurs when you want to negotiate on the sales agreement terms). If you choose to counter-offer, the buyer would have to decide whether they wish to accept, decline, or counter the counter-offer. After negotiations, if one party agrees with the offer, we will finalize all signatures. The buyer will have to bring the deposit to secure the contract. Now, any inspections, appraisals, financing approvals, or anything else will take place.

Contingencies (or conditions) are found in most sales agreement contracts. The most common ones included in a contract include home inspections and appraisals.

A buyer can hire a professional **home inspector** to review your property's condition closely. It typically takes 1-4 hours. Suppose the inspector finds anything significant that needs to be repaired. In that case, they may counter-bid on the sale contract, which you may accept, decline, or counter-offer.

An **appraisal** is often requested by the buyer's mortgage lender to ensure that the buyers are not over-paying too much for your property. No matter the result, I will assist you in making the right moves if required to make any moves.

All conditions have deadlines by which the buyer will have to waive the contingencies to make the sales agreement firm and proceed with the transaction.

CONTINGENCIES

UNDER CONTRACT

The "under contract" period begins after the buyer and seller finalize and sign the sales agreement. During this period, a binding agreement exists between a seller and a buyer involving a property. When a property is "under contract," the seller may not enter into another contract with a different buyer, as the buyer is now obligated to purchase your home. A property is still considered "under contract" with contingencies, and the contract firms up once all conditions are waived.



more about home inspections.

Q. When does a home inspection usually take place?

A. Although home inspections can take place later, usually the appointment takes place within a week after signing the contract.

Q. How much does the service cost for us sellers?

A. Good news! Buyers choose and purchase a home inspector's services, so they incur the whole cost. Therefore, there is NO COST to you, the seller.

Q. What happens after an inspection in terms of negotiations?

A. Negotiations usually happen within a few days of the home inspection appointment. If there are any issues with the property that the home inspector finds, the buyer can:

- **Accept** the house as-is
- **Back out** of the transaction
- **Negotiate.** They can offer you a lower sale price or ask you to fix the issues before closing day.

WHAT IS INCLUDED in an inspection

- Basement
- Foundation
- Crawlspace
- Roof + Components
- Doors (including garage doors)
- Electrical
- Attic + Insulation
- Appliances (select)
- Windows + Lighting
- Stairs
- Grading + Drainage
- Structure
- Exterior + Siding
- Plumbing
- Attached Garages
- Heating + Cooling



STEP 5: *moving out*

CLOSING PREPARATIONS

At this point, the buyer's lending approvals have been met, and closing documents have been ordered. The closing appointment has been scheduled, and now it is just a matter of preparing for the big day.

As you prepare for closing day, make sure you have completed the following duties:

- Secure your seller documents
- Deep-clean your house
- Turn off all valves & switches after moving out
- Cancel your insurance policies
- Change your address on subscriptions, bills, banks, etc.
- Transfer your utilities to your new home
- Collect all house keys, remotes, gate keys, pool keys, and mailbox keys for the buyer



CLOSING DAY REFERS TO THE DAY THAT FINALIZES YOUR PURCHASE. AT CLOSING, FUNDS AND DOCUMENTS ARE EXCHANGED TO TRANSFER OWNERSHIP TO THE BUYER. AFTER CLOSING, YOU WILL RECEIVE ANY REMAINING FUNDS FROM THE SALE OF YOUR PROPERTY.

MOVING & PACKING

While you wait for closing day to arrive, don't forget to plan and prepare for your move into your next home!

CLOSING DAY

Closing day is here! The buyer will have a final walk-through of your property 24-48 hours before closing. This is to ensure that you have left your home in the same condition as they purchased it (except for minor wear and tear).

Closing typically takes place at your lawyer's office. You will need to bring some documents with you, including:

- Valid government-issued ID
- All house keys, garage door openers, mailbox keys, pool keys, etc.
- Cashier's cheque to pay for closing costs
- Any outstanding documents requested from your lawyer or lender

Both the buyer and the seller will incur closing fees. For the seller, these fees typically include:

- Lawyer's fees
- Real Estate Commissions
- Title Insurance Home Warranty
- Any unpaid survey or assessment fees
- Any outstanding taxes, fines, or claims against your property
- Any mortgage discharge fees

FINALLY...
congrats!

YOUR HOME IS NOW
OFFICIALLY SOLD AND YOU
ARE READY TO BEGIN A
NEW CHAPTER!

LOCAL

recommendations

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PLATINUM TITLE SERVICES OF FLORIDA

Platinum Title Services of Florida has been successfully helping Sellers and Buyers close both residential and commercial transactions throughout the State of Florida for over seventeen years. Platinum Title is owned and run by Real Estate Attorney Jessica Davis. We are hands-on and can solve all sorts of title issues including complex ones. We believe in a timely examination of title and tackling issues early in the process in order to meet all contract deadlines. We also have vast experience in dealing with Probates, short sales, REOs, FRIPTA Sellers, and 1031 exchanges.

We are conveniently located in downtown Melbourne, and we have competitive fees

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Purchasing a home is a big deal.

The truth is that not all Mortgage Loan Advisors (and the lenders they represent) are the same. Just like in every industry, there are those that really care about the people they are working for as I do; and then there are those to avoid because you are just a number. When buying a home, you want to have a Mortgage Loan Advisor that will take the time to listen and answer your questions. You need someone you can trust to provide you with clearly defined options and help you make a loan decision that is right for you. You deserve someone that will guide you through the entire process and be there for you before, during, and after your loan. I'm available weekends to help with your home buying needs.

- Pre-Approvals in minutes
- Convenient technology - apply where and when you want.
- Loan options to meet your needs
- Competitive rates
- Quick closings

Ask about our discounts for community heroes and repeat customers

Please call, text, or email me anytime.

I look forward to working with you!!

Hamilton Home Loans

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LET ME HELP YOU SELL YOUR HOME!



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