

# Home Selling Made Easy



Learn how to compete in today's home-selling market.  
This booklet is full of tips to help you sell your home  
faster and for more money!

**Courtesy of:**



# How to Prepare Your House for Sale

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## Prepare your house for a successful sale

Now that you have made the decision to sell your home, you will want to look at your house differently. It is now a house for sale. Packaging or staging your house to appeal to more buyers can help you put the sold sign up more quickly and bring you a greater return on your investment.

By the time buyers arrive at your front door, usually your house meets their basic criteria for location, price and style the more rational side of home-buying. The purchasing decision is generally based on more emotional connection that begins when a buyer imagines life in your house.

Preparing your house for sale doesn't need to be expensive or overly time-consuming. Purchase items that can be used in your new space or borrowed, rent the extras from accessories and furniture to artwork to help build a series of positive first impressions. If you are short on time, consider hiring professionals.

As you prepare your success plan, take advantage of the experience and objectivity of your real estate professional. He or she can help you prioritize your effort and concentrate on the areas that will set you apart from the other houses on the market.

## A few helpful steps in preparing your house for sale:

### 1. Hire a Real Estate Agent

An agent experienced with the market in your neighborhood is the most qualified person to determine how potential buyers will perceive your house.

### 2. Evaluate Your Curb Appeal

Curb appeal is critical because many prospective buyers will only drive by your home. Ideally, you want every person who stops and looks at the house from the curb to be sufficiently enamored and want to come in to see more.

### 3. Landscaping

Another major component of curb appeal is landscaping. This includes the lawn, plants and such structures as retaining walls, walkways and steps. The trees and shrubs need to be well trimmed. Garden beds should be well defined and freshly mulched.

Keep in mind that many homes have overgrown shrubs that hide the house and make it look smaller.

Also, consider power washing the concrete surfaces to make them appear new again.

### 4. Update the Interior

Kitchens and bathrooms can present a problem. The question is whether renovating a kitchen or bath (or adding a bath) will ultimately pay for itself. If a kitchen is not updated, but is on par with the other houses on the market, no major changes need to be made.

Often a fresh coat of paint, a new countertop and a new floor are sufficient to bring a kitchen up to speed without great expense. The same is generally true of bathrooms.

### 5. Clean, clean, clean

Your home must sparkle! Spring Clean your house from top to bottom before putting it on the market.

### 6. Fixtures and Outlets

You should check electrical fixtures to make sure they are in working order. Go through each room and try each electrical outlet by plugging in a portable lamp. Test every light switch, replacing bulbs when necessary. Test the faucets in the kitchen and baths. Note any that are leaking or otherwise in need of servicing.

### 7. De-Clutter!

Think of this process as a head-start to the packing you will eventually need to do anyway.

## Disassociate yourself with your home.

Say to yourself, This is not my home; it is a house, a product to be sold much like a box of cereal on the grocery store shelf.

Make the mental decision to let go of your emotions and focus on the fact that soon this house will no longer be yours.

- Go outside and open your front door. Stand there. Do you want to go inside? Does the house welcome you?
- Linger in the doorway of every single room and imagine how your house will look to a buyer.

Picture yourself handing over the keys and envelopes containing appliance warranties to the new owners!

Say goodbye to every room.

Don't look backwards - look toward the future.

Read on for more tips on making your house sale easy!

# Clean, Clean, Clean



Think about it, do you want to buy a dirty house? Two main focuses are bathrooms and the kitchen. If they aren't clean, many people won't consider your house because they will think that the rest of the house isn't clean either. It's not just how the house looks, it's the smell. If it smells dirty, or musty, that can turn people off before they even venture through the house.

Clean everything - carpets included. Ask your real estate professional if you need to replace worn, stained and odorous carpeting.

## Make the house sparkle!

- Wash mirrors.
- Clean the oven and all appliances. Clean all grease spatters and polish chrome fixtures and surfaces. Replace stove-top drip pans.
- Clean smudges, especially around doorknobs and light switches.
- Wash windows inside and out, remember windowsills.
- Rent a pressure washer and spray down sidewalks and exterior.
- Clean out cobwebs.
- Scrub tubs, showers and sinks, re-caulk if necessary.
- Polish chrome faucets and mirrors.
- Clean out the refrigerator.
- Vacuum daily.

- Wax floors.
- Dust furniture, ceiling fan blades and light fixtures.
- Bleach dingy grout.
- Replace worn rugs.
- Hang up fresh towels.
- Bathroom Towels look great fastened with ribbon and bows.
- Clean and air out any musty smelling areas.
- Odors are a no-no.
- Vacuum or dust blinds.
- Wipe down all countertops.

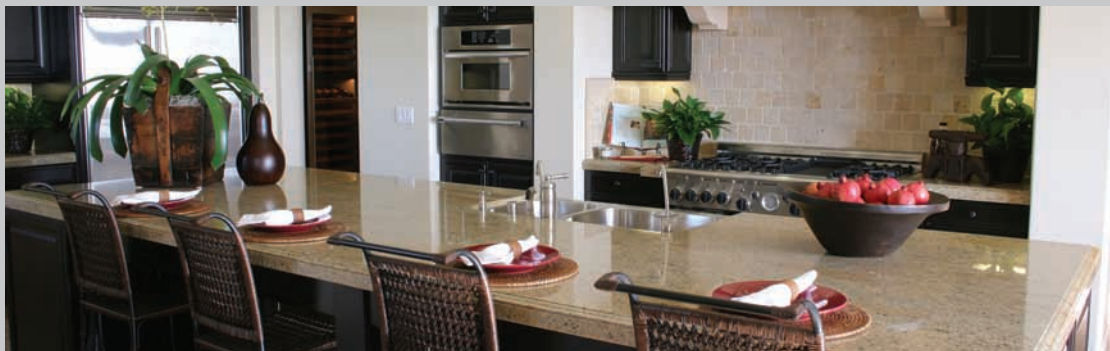
Make sure that you clean all windows, inside and out as well as light fixtures and ceiling fans. Bathrooms should always be sparkling clean. Inspect and make any necessary repairs to the plumbing, heating, cooling and electrical systems. Highlight the bath and kitchen by selecting some attractive new towels, curtains or cabinetry knobs.

## **Now Scrutinize and be Honest!**

### **KEEP IT CLEAN**

Maintain the new and improved interior and exterior of your home until you successfully sell. It's hard, but it's necessary. A professional cleaning service may be able to help maintain the new clean look with occasional visits.

# Clutter



Hiding your home's good features behind piles of clutter will only make it harder for buyers to fall in love with your home. Box up anything you won't be using in the next few months (including holiday decorations, seasonal clothing or sports equipment, old toys, etc.) and send it to a storage facility. Remove any pieces of furniture that look less-than-perfect or make a room feel crowded.

## [Getting your house ready to sell](#)

Here are some helpful hints to help you get started on un-cluttering your house.

### **Kitchen Clutter**

The kitchen is a good place to start removing clutter, because it is an easy place to start.

First, get everything off the counters. Everything. Even the toaster. Put the toaster in a cabinet and take it out when you use it. Find a place where you can store everything in cabinets and drawers. Of course, you may notice that you do not have cabinet space to put everything away. Clean them out. The dishes, pots and pans that rarely get used? Put them in a box and put that box in storage.

You see, homebuyers will open all your cabinets and drawers, especially in the kitchen. They want

to be sure there is enough room for their stuff. If your kitchen cabinets, pantries, and drawers look jammed full, it sends a negative message to the buyer and does not promote an image of plentiful storage space. The best way to do that is to have as much empty space as possible.

For that reason, if you have a junk drawer, get rid of the junk. If you have a rarely used crock pot, put it in storage. Do this with every cabinet and drawer. **Create open space.**

If you have a large amount of foodstuffs crammed into the shelves or pantry, begin using them especially canned goods. Canned goods are heavy and you don't want to be lugging them to a new house anyway or paying a mover to do so. Let what you have on the shelves determine your menus and use up as much as you can.

Beneath the sink is very critical, too. Make sure the area beneath the sink is as empty as possible, removing all extra cleaning supplies. You should scrub the area down as well, and determine if there are any tell-tale signs of water leaks that may cause a homebuyer to hesitate in buying your home.

## Closet Clutter

Closets are great for accumulating clutter, though you may not think of it as clutter. We are talking about extra clothes and shoes things you rarely wear but cannot bear to be without. Do without these items for a couple of months by putting them in a box, because these items can make your closets look crammed full. Sometimes there are shoeboxes full of stuff or other accumulated personal items, too.

### THAT LITTLE EXTRA

- Hang shirts together, buttoned and facing the same direction.
- Line up shoes.

## Furniture Clutter

Many people have too much furniture in certain rooms not too much for your own personal living needs but too much to give the illusion of space that a homebuyer would like to see. You may want to tour some new home builders models to see how they place furniture in the model homes. Observe how they place furniture in the models so you get some ideas on what to remove and what to leave in your house.

### THAT LITTLE EXTRA

- Straighten up bookcases, remove & store extras.
- Pack up those knickknacks.

## Storage Area Clutter

Basements, garages, attics, and sheds accumulate not only clutter, but junk. These areas should be as empty as possible so that buyers can imagine what they would do with the space. Remove anything that is not essential and take it to the storage unit ..Or have a garage sale.

## Some Final Thoughts

- If you don't need it, why not donate it or throw it away?
- Put essential items used daily in a small box that can be stored in a closet when not in use.
- Think of this process as a head-start on the packing you will eventually need to do anyway.

## Un-cluttering the house

This is the hardest thing for most people to do because they are emotionally attached to everything in the house. After years of living in the same home, clutter collects in such a way that may not be evident to the homeowner. However, it does affect the way buyers see the home, even if you do not realize it.

Clutter collects on shelves, counter tops, drawers, closets, garages, attics, and basements. **You want as much open clear space as possible, so every extra little thing needs to be cleared away.**

Take a step back and pretend you are a buyer. Let a friend help point out areas of clutter, as long as you can accept their views without hurt feelings. Let your agent help you too.

# How to Improve Curb Appeal

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A large percentage of home buyers decide whether or not to look inside a house or take it seriously based on its curb appeal the view they see when they drive by or arrive for a showing. You can help make sure they want to come inside your house by spending some time working on the exterior.

It's difficult to look at our own house in the same way that potential home buyers do, because when we become accustomed to the way something looks and functions, we can't see its faults. Decide right now to stop thinking of the property as a home. It's a house, a commodity you want to sell for the highest dollar possible.

## Curb appeal exercise

The next time you come home, stop across the street or far enough down the driveway to get a good view of the house and its surroundings.

1. What is your first impression of the house and yard area?
2. What are the best exterior features of the house or lot? How can you enhance them?
3. What are the worst exterior features of the house or lot? How can you minimize or improve them?

Park where a potential buyer would and walk towards the house, looking around you as if it were your first visit. Is the approach clean and tidy? What could you do to make it more attractive?

Make a list of the problem areas you discovered. Tackle, clean up and repair chores first, then put some time into projects that make the grounds more attractive.

- Kill mold and mildew on the house, sidewalks, roof, or driveway.
- Stow away unnecessary garden implements and tools.
- Clean windows and gutters.
- Pressure wash dirty siding and dingy decks.
- Edge sidewalks and remove vegetation growing between concrete or bricks.
- Mow the lawn. Get rid of weeds.
- Rake and dispose of leaves, even if your lot is wooded.
- Trim tree limbs that are near or touching the home's roof.

## Don't forget the rear view

Buyers doing a drive by will try their best to see your back-yard. If it's visible from another street or from someone's driveway, include it in your curb appeal efforts.

A home's curb appeal can be a deciding factor for a potential home buyer, and improving a home's exterior doesn't have to be costly. Many projects can be accomplished for less than \$100 and a little bit of elbow grease. A few remodeling ideas that even a home projects novice can do:

- Re-stain exterior wood surfaces like a front porch or fence.
- Nothing gives a porch its luster back like a new coat of wood stain. Before you begin, make sure you know the proper steps when treating wood surfaces. Improper preparation can keep the stain from bonding with the wood and can result in cracking and peeling.
- Check siding, trim and doors for dirt or peeling paint. Wash or touch up these areas, if necessary. If your home is in need of repainting, it is a wise investment. You'll take years off the appearance of an older home, and this improvement ranks the highest in terms of curb appeal.
- Make shutters and furniture sparkle using specific products that restore wood or vinyl shutters. If you have vinyl furniture, give it a good washing. If you have wood furniture, treat it as you would a fence, deck or door.

### Some final curb appeal tips:

- If you can budget it, a fresh paint job does wonders for a dingy house. Drive around your town to find color schemes that are appealing.
- Install a more attractive front door, maybe something with leaded glass inserts.
- If you can't justify the cost of a new door, consider replacing plain doorknob hardware with something more attractive.
- If new hardware is beyond your budget, repaint or stain the door and polish the hardware.

If you brainstorm, you'll find that there's a solution to most problems one that lets you stay within your budget. The trick is to find the areas where improvements are needed, then work on them as best you can.

**Your realtor calls to schedule a showing of your house. Now what? Follow this easy 15 minute checklist:**

- PICK UP DEBRIS: (newspapers, mail, shoes, clothing, laundry, toys, etc.)
- TIDY KITCHEN: \_\_\_wipe down countertops \_\_\_take out trash \_\_\_put away dishes \_\_\_pour baking soda down garbage disposal.
- TIDY BATHROOMS: \_\_\_flush toilets, squirt cleanser in bowl and leave to freshen \_\_\_shine fixtures \_\_\_empty trash \_\_\_hang towels neatly \_\_\_wipe/tidy countertops.
- Make beds.
- Make sure cat litter box is clean & smelling fresh.
- Close garage door and turn on garage lights.
- Make sure outside walkway and entry porch are clear of toys, shoes, and tools, tuen on porch light if evening is approaching
- If time permits, quickly vacuum, sweep, or damp mop areas that need it.
- Turn on lights and open curtains (unless the view is unpleasant).
- Turn on some easy listening music (volume very low).
- Give your agent time to show the house with out distractions: it is better for you to be out of the house. Prospective buyers feel more comfortable to ask questions and discuss the house with the realtor.

# Packing Tips

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## In general

- Tape the bottom of every box; tape the top closed tightly when full. Run two strips of tape along the side and one strip down the center. (If the box is still not strong enough, apply more tape on the sides.)
- Use small boxes for heavier items; larger boxes for light weight, bulky items.
- Wrap small and/or fragile items individually.
- Stuff top, bottom and sides of boxes with paper. This helps prevent shifting, rubbing and possible breakage.
- Stack boxes to the top to prevent them from being crushed. But don't pack fragile items too tightly. Stuff with paper.
- Label the contents of every box and the room where it belongs.
- Group boxes together that belong in the same room. Label any boxes/items STORAGE that will be stored for you.

## Don't pack these items

- Money, securities, valuable papers or jewelry. Keep them with you.
- Flammable items: aerosol cans, paints, gasoline, etc.
- Perishable items: frozen foods, produce, plants, etc.
- Soaps, polishes or medicines with foods.
- Kitchenware or other heavy items in boxes with dishware.

## What you'll need for the first night/day

Prepare a separate bag and carry it with you:

- Each person in household: change of clothes, towel, toothbrush, prescription drugs, and other personal items.
- For everyone: plastic utensils, paper plates, paper towels, plastic cups, toilet paper, toiletries, trash bags, flashlight, first aid kit including pain relievers, pencil & paper, snacks, beverages, and re-closable plastic bags.
- Small tool kit for re-assembling items that couldn't be moved whole.

**FANTASTIC!**

***You now have a contract to purchase your house.***

**Now what?**

Your realtor places an order for title insurance and closing with **Security Title Guaranty Co.**

**What does that mean to you as the seller?**

The process begins with Security Title Guaranty Co. providing a search and examination of the public records to determine and disclose the current facts relating to the ownership of a piece of real estate, such as:

- 1) Who currently owns the property;
- 2) Any liens or encumbrances against the property or its owner;
- 3) Easements and/or restrictions; and
- 4) Other recorded interests.

With this information the buyer, seller, real estate agent, attorney, lender, and settlement agent can work toward closing the transaction. When the proper documents to transfer title have been recorded, a title insurance policy is issued to the new owner and/or their lender.

The charge for a title insurance policy is a one-time premium, paid for at the time a policy is to be issued. This fee includes the costs of the title search, examination, production, and risk.

**Security Title Guaranty Co. has been serving the real estate community since 1946. We are customer focused and committed to *Closing the American Dream.***



# Closing Costs - Who Pays for What

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## Conventional Loan

### **Sellers Cost**

1. Loan payoff (per lender payoff letter)
2. Express fees (if applicable)
3. Owners title insurance policy
4. Release of Deed of Trust/Recording fee
5. Outstanding taxes (per tax certificate)
6. Water & sewer bill (if applicable)
7. Homeowners Association dues & fees (if any)
8. Commissions
9. Real estate closing fee

### **Buyers Cost**

1. Purchase price
2. Mortgage title policy
3. Endorsements 100 & 8.1 required by lender
4. Mineral protection
5. Recording fee-\$5 per page & \$1 per doc
6. Document fee (10¢ per \$1000 of sales price)
7. Tax certificate
8. Tax reserve
9. Water & sewer bill (if applicable)
10. Homeowners Association dues & fees (if any)
11. Hazard insurance premium
12. Hazard insurance reserve
13. Origination fee
14. Interest on new loan
15. ILC/Survey
16. Credit report
17. Appraisal fee
18. Tax service fee
19. Loan closing fee
20. Real estate closing fee
21. Any loan fees as required by the new lender

## VA Loan

### **Sellers Cost**

1. Loan Payoff (per lenders statement)
2. Express fees (if applicable)
3. Owners title insurance policy
4. Release of Deed of Trust/Recording fee
5. Outstanding taxes (per tax certificate)
6. Prorated taxes for current year
7. Water & sewer bill (if applicable)
8. Homeowners Association dues & fees (if any)
9. Commissions
10. Real Estate closing fee
11. Loan closing fee
12. Buyer non-allowable closing costs

### **Buyers Cost**

1. Purchase price
2. Mortgage title policy
3. Endorsements 100 & 8.1 required by lender
4. Mineral Protection
5. Recording fee-\$5 per page & \$1 per doc
6. Document fee (10¢ per \$1000 of sales price)
7. Tax certificate
8. Tax reserve
9. Water & sewer bill (if applicable)
10. Homeowners Association dues & fees (if any)
11. Hazard insurance
12. Hazard insurance reserve
13. Loan discount fee (per contract)
14. VA funding fee
15. Origination fee
16. Interest on new loan
17. ILC/Survey
18. Credit report
19. Appraisal fee
20. Flood certificate
21. Any loan fees as required by the new lender

## FHA Loan

### **Sellers Cost**

1. Loan Payoff (per lenders statement)
2. Express fees (if applicable)
3. Owners title insurance policy
4. Release of Deed of Trust/Recording fee
5. Outstanding taxes (per tax certificate)
6. Prorated taxes for current year
7. Water & sewer bill (if applicable)
8. Homeowners Association dues & fees (if any)
9. Commissions
10. Real Estate closing fee
11. Buyer non-allowable closing costs-Tax Service Fee only

### **Buyers Cost**

1. Purchase price
2. Mortgage title policy
3. Endorsements 100 & 8.1 required by lender
4. Mineral Protection
5. Recording fee-\$5 per page & \$1 per doc
6. Document fee (10¢ per \$1000 of sales price)
7. Water & sewer bill (if applicable)
8. Homeowners Association dues & fees (if any)
9. Tax reserve
10. Hazard insurance premium
11. Hazard insurance reserve
12. MIP and reserve
13. Inspection fee
14. Loan discount fee (per contract)
15. Origination fee
16. Interest on new loan
17. ILC/Survey
18. Credit report
19. Real estate closing fee
20. Loan closing fee
21. Any loan fees as required by the new lender



**ESTIMATE\***

**SELLER'S NET SHEET FOR \_\_\_\_\_**

DEBIT

CREDIT

SELLING PRICE \_\_\_\_\_

MORTGAGE PAYOFF Interest calculated trough  
day of closing \_\_\_\_\_

FED EX \_\_\_\_\_

TITLE INSURANCE PREMIUM \_\_\_\_\_

TAX CERTIFICATE \_\_\_\_\_

RECORD RELEASE \_\_\_\_\_

TAXES FOR PRECEDING YEAR \_\_\_\_\_

TAXES FOR CURRENT YEAR \_\_\_\_\_

RENTS \_\_\_\_\_

SECURITY DEPOSITS \_\_\_\_\_

COMMISSION \_\_\_\_\_ %

CLOSING FEE \_\_\_\_\_

CLOSING COSTS PAID FOR BUYERS \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\*This is only an estimate. Figures subject to change.  
Final figures will be provided at closing.

**TOTAL:** \_\_\_\_\_ **TOTAL:** \_\_\_\_\_

**NET PROCEEDS:** \_\_\_\_\_