

Before You List Your Home For Sale



Today's market presents some very unique opportunities for buyers. With affordability near record highs and interest rates near record lows, many homeowners are making the decision to move up or on. Here are a few simple tips to take into consideration when listing your home for sale.



Curb Appeal

Buyers make snap judgments about each home they view. These judgments are drawn largely from first impressions. Be sure your home has impressive curb appeal. Fresh flowers and mulched beds, along with trimmed hedges and grass are a must. If your home needs a fresh coat of paint, now is the time. And even if your paint or siding is in good repair, consider painting your front door an eye-catching color, such as red or blue.

Inspection

An inspection can make or break a deal. Even after they have fallen in love with your house, a buyer may decide foundation issues or faulty

electrical are too much of a headache. The benefits of having an inspection done prior to listing can be two-fold. First, your buyers will be aware of what repairs are needed before they make an offer. Second, you can choose to address these repairs and therefore have them removed from the scenario altogether.

Repairs

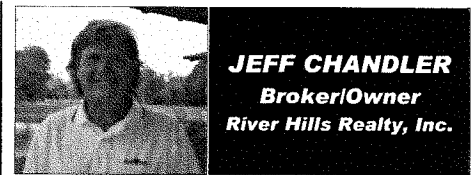
Buyers are turned off by long lists of needed repairs. This goes double for time-consuming and costly repairs, such as roof work or foundation issues. By identifying and addressing the issues, you may be able to save yourself time and money in the long run.

Organize Paperwork

There may be contracts or warranties you have on your home that will transfer to a new buyer. These can include appliances, builder warranties, and even contracts with lawn and pool companies that were paid up-front.

Talk to your lender

How much new home can you afford? Are you able to sell your home for



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enough to cover the remaining balance of the loan? These are important questions to get answered prior to listing!

Prepare for showings

Staging a home for sale has multiple different layers. First, you should clean and organize. Have carpets cleaned and repaint dirty or bright colored walls. Next, remove large and bulky furniture, as these make rooms appear smaller. And finally, take down personal pictures, trophies, and memorabilia that could distract the buyer from what they are actually interested in...your house!

Every seller needs a competitive edge in today's market. By being prepared for selling prior to listing, you can gain an advantage. Talk to your real estate professional for more tips. ❖

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Should I Accept This Offer?

Today's market can be a difficult one for many sellers to navigate. And while your real estate professional can advise you, the ultimate decision of what offer to accept is entirely up to you.

This decision can come with quite a bit of pressure. Even in the most favorable of markets this can be a difficult time. How do you know when to accept an offer?

Here are some questions to consider:

1. Is the buyer pre-qualified/approved? Selling will require an investment of time and money. You may need to find a new home or a temporary rental. There is nothing worse than buying a new house, only to find out the deal to sell yours has fallen through.

2. Do you need to move? The urgency of your move may dictate what offer you accept. Many sellers need to move quickly for a new job. Or they may need to sell to avoid foreclosure. If you are in a rush, you may need to accept an offer that is less than ideal.

3. How much do you owe? You do not want to sell your home at a loss. And be sure to take closing costs into consideration. Many markets experienced high levels of depreciation over the last year. If you are underwater on your loan, now may not be the time to sell.

4. What is the market climate? Are you likely to get another offer? How long has your home been on the market? Have you had many showings? All of these are factors to consider when contemplating what offer to accept.

Above all, ask yourself if this offer was a reasonable offer. There are buyers that may attempt to low ball you. They may see that your home has been on the market longer than your competition. They may know that it is a strong buyers market. And in response they offer a much smaller amount for your home than it is worth. You are not obligated to accept or even respond to these low ball offers. But if you are in need of selling now, every offer warrants consideration or a counter offer.

In the end, you must accept an offer that works for you. You may be willing to accept a lower amount in exchange for a faster closing date. Or you may wish to hold out for the highest dollar amount. ❖

Preparing a Disaster Kit

The recent earthquake and tsunami, and the subsequent fears over nuclear radiation have prompted many to turn to the internet for advice on disaster preparedness. Most experts, like the Federal Emergency Management Agency (FEMA) and the Red Cross, agree that the following items are essential.

Water: This is the big one. You must have plenty of water. Just how much? FEMA, insists that you should have at least a three-day supply. A rule of thumb -- have one gallon of water per person per day. If you happen to live in a hot climate, you will want to increase that amount. Also, keep in mind that children and the elderly will need more water. Store the water in non-breakable containers and keep an eye on the expiration date. Water does not spoil in the traditional sense, but it can taste bad after a while.

First aid supplies: According to FEMA, you will want several bandages of various sizes, gauze pads, adhesive tape, scissors, tweezers, antiseptic, a thermometer, petroleum jelly, sunscreen, safety pins, sanitizer and more. You will also want a good supply of non-prescription medication, including aspirin, anti-diarrhea medicine, antacid, laxative, and some poison control supplies.

Food: Like water, you are going to want a healthy supply of non-perishable food should the unexpected happen. The American Red Cross writes that you should have a three-day supply ready in case you are forced to leave your home. And you should also have a two-week supply in the event that you stay in your home. Of course, the food should be easy to open and prepare.

Clothing and sanitation supplies: Should disaster strike, have some warm clothes at the ready. You will want to have at least one complete change of clothes for each person. FEMA suggests a coat, sturdy shoes or boots, long pants, gloves, hat, scarf, and rain gear. You will also want to have plenty of blankets, sunglasses, and various sanitation supplies like soap, toilet paper, detergent, and more.


Tools and special items: Battery operated radio and batteries, flashlight, cash, non-electric can opener, pliers, compass, matches, signal flare, paper and pencil, wrench to shut off household gas and water, whistle, and map of the immediate area. Important documents like IDs, birth certificates, credit card information, prescription numbers, and extra eyeglasses are also good ideas. Again, this is just a partial list. For the full list, please visit FEMA.gov. ❖

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