

HOME SELLERS **GUIDE**



SELLING YOUR HOME DOESN'T HAVE TO BE STRESSFUL



CAITLIN DAY, REALTOR®

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CAITLIN DAY

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Caitlin, born and raised in South Georgia, has an unmatched knowledge of the real estate market and the lifestyle that draws people to the area. She graduated from Valdosta State University and began her career in Residential Interior Design and Construction. With her passion for meeting new people and building strong relationships within her community, she wanted to move beyond the desk.

Caitlin joined Coldwell Banker and found that Real Estate is where her talents and skills merged with her love for serving others. Whether it's buying, selling or investing in real estate, she helps her clients achieve their real estate dreams with proven strategies.

When Caitlin isn't serving her clients she enjoys time with family and friends, as well as interior design projects and working on home improvements.



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SELLER

	NAME			
	PHONE			
	EMAIL			
	CO-SELLER			
	PHONE			
	EMAIL			
MOTIVATORS	What are your reasons for selling?			
	When do you want to move?			
	How long have you owned your home?			
FINANCES	What price range are you expecting for your home?			
	Are you current on your mortgage payments?			
PROPERTY INFO	Bedrooms			
	Bathrooms			
	Approximate Sq. Ft			

HOME SELLING *process*

Interview Listing Agents

The process of finding the right agent can include asking friends, family and coworkers for referrals, reviewing agent websites and reviews, and sitting down for an interview with top picks.

01



02

Pick a Competitive Listing Price

Being able to sell your home quickly is a matter of competitive pricing. There is a fine line between pricing low enough to sell, versus pricing just above market value.

Devise a Marketing Plan

A good listing agent should present to you a concise marketing strategy, such as listing on the MLS, hosting open houses and/or caravans, and sending out targeted campaigns.

03



04

Property Makeover

Although you may love your property the way it is, new buyers will be looking for a fresh face. Spend time preparing your home for sale by conducting a deep cleaning, and refresh its appearance by using the suggestions on "Enhancing your Home" (page 9-10).

Prepare for Open Houses

Work with your listing agent to prepare for upcoming open houses.

05

HOME SELLING *process*

Negotiation Time

The great thing about selling a home in a seller's market is that there is often room for negotiation. Work with your agent to negotiate on your behalf to make and accept the best possible counter-offer.

06



Waiting Period

Once a seller and buyer have reached a purchase agreement, they will enter into the "pending" phase. During this time, the buyer and seller address duties such as ordering a home inspection, making any repairs, and getting information to their lender. Both sides then await the title search, the appraisal, and the closing and move-out date.

07

Appraisal

The buyer's lender will typically require a property appraisal, to make sure that the negotiated purchase price was paralleled to the actual property value. Be sure to keep your property clean and organized prior to the appraisal appointment. If your property does not appraise for the purchase price, the negotiations begin again to come to an agreement.

08



Property Inspection

If the property inspector discovers a serious underlying issue, which can range from anything between cracks in the foundation to plumbing that needs replacement, the buyer reserves the right to back out of the deal if they are not comfortable with the results. Once all contingencies are met, be sure to ask the buyer to lift contingencies in writing.

09



Prepare for Closing

Prepare yourself to read and sign a large stack of documents with fine print. Once everything is signed and verified by all parties, the property has officially been sold.

10

BEFORE YOU LIST

Tips



- **Start spreading the word.** Just because your home isn't technically ready for showings yet doesn't mean that you can't start the process of letting people know it will be available.
- **Toss out, recycle, or donate what you don't need anymore.** You may not be ready to pack up and move yet, but that doesn't mean you shouldn't be getting rid of stuff. Buyers want to be able to see themselves in homes when they go for a showing, and having a bunch of the previous owner's things lying around can really mess with that vision.
- **Start staging.** Staging is the art of designing your home to highlight its best features. And even if decorating isn't your strong suit, it's a part of the home selling process you can't really ignore—49% of buyers' agents state that home staging has a positive effect on how buyers view a home, according to the National Association of Realtors, and 21% of buyers' agents say it increases the value of a home and decreases the time it sits on the market.
- **Figure out a plan for kids and/or pets.** If you have little ones at home, two-legged or four, make sure that you have a plan in place for when showings happen.
- **Set expectations with your realtor.** The first couple of weeks that a home is listed for sale tend to be pretty busy in terms of market activity. Talk to your realtor now about expectations you have about how things should go so that you know exactly what to anticipate.
- **Boost your curb appeal.** In addition to staging inside your home, you also want to put some effort into making the exterior of your home look as inviting as possible. After all, while the saying may be not to judge a book by its cover, people often do. Trim your lawn, remove any weeds, and tidy up as necessary.
- **Deep clean.** Part of the stress that comes with living in a for sale house is having to keep it museum-levels of clean all of the time.

HOME SELLER

Common Mistakes

UNDERESTIMATING THE COSTS OF SELLING

The total cost to sell a home can amount to much more than the agent commissions most people expect to pay. When you account for closing costs, repairs, and other concessions to the buyer, the costs of selling can be close to 10% of the sale price.

SETTING AN UNREALISTIC PRICE

The price you want and what the market will pay can be two very different things. For the seller, it's the sweet spot between asking too much or too little. If you can't hit the sweet spot, you risk leaving money on the table or having your home sit on the market for a longer period of time, which can have consequences.

IGNORING MAJOR REPAIRS

A long list of maintenance issues can turn buyers off and potentially decrease the value of your home. More importantly, buyers expect the condition of your home to match the description. Consider prioritizing the most glaring issues, particularly those that are likely to turn up during a home inspection—most buyers will schedule an inspection within the first two weeks of the contract.

LIMITING SHOWINGS

Once you've put your home on the market, you'll have to try to cooperate when an agent wants to show it. That could mean scampering out at dinnertime for a private showing, or vacating for several hours—or most of the day—for a weekend open house. The goal is to accommodate as many buyers as possible, even if their timing is inconvenient.

NOT CONSIDERING YOUR BROADER FINANCIAL SITUATION

Many sellers don't have a clear picture of their financial situation before selling. This can lead to painful surprises. Before you make the decision to sell, it may be helpful to assess your income, debt, and any upcoming expenses during your move.

ENHANCING YOUR *Home*

EXTERIOR



Clean the home exterior.

Houses can become dirty over time, and not cleaning before selling can be a mistake. Use a pressure washer or wipe down your siding to really make your home shine.

Touch up paint.

Bare patches in the paint on the house can increase buyer concerns about dry rot and other problems. Touching up bare patches on the siding can reduce these concerns, while also greatly boosting your curb appeal.

Make the lawn healthy.

Lush, green, healthy grass is crucial to curb appeal and can signal to buyers that the homeowner prioritizes the maintenance and care of the home.



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ENHANCING YOUR *Home*

I N T E R I O R



Lighten up dark spaces.

Encountering a design weakness can involve a simple fix. If you have a dark room with a low ceiling, for example, adding a large, light area rug or a white chair can instantly add brightness. Installing white window treatments or hanging artwork featuring bright images does the trick, too.

Update lighting

Modernizing your home with warm, bright lightbulbs and stylish light fixtures can immediately improve the ambience. Keep it simple and budget friendly by purchasing chic table and floor lamps. If you can afford to splurge, it's worth replacing outdated ceiling fixtures with contemporary ones.

Freshen up paint.

One of the simplest, most cost-effective improvements of all is paint! Freshly painted rooms look clean and updated and that spells value. When selecting paint colors, keep in mind that neutrals appeal to the greatest number of people, therefore making your home more desirable.



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PREP YOUR HOME *for photographs*



BEDROOMS

- Make the beds
- Remove most personal items
- Remove all clutter from top of dresser and side tables
- Store away any cords/chargers
- Put away toys and declutter

BATHROOMS

- Clear countertops completely
- Put toilet seat down
- Remove excess items from showers
- Remove dirty towels
- Remove floor mats
- Remove plungers/cleaning items

KITCHEN

- Clear countertops off
- Clear outside of refrigerator
- Hide garbage can
- Remove dishes from sink
- Remove sponges, dish towels, pot holders

EXTERIOR

- Close garage doors
- Remove toys from yard
- Clean up landscaping
- Mow the grass
- Pressure wash driveway/walkway

GENERAL

- Remove pet bowls, toys, accessories
- Clean whole house
- Turn off ceiling fans
- Turn off all TVs
- Open blinds/curtains for natural light

PRE LISTING *checklist*



CLEAN

- Dust shelving and wall art
- Dust and clean all lighting
- Dust and wash vent covers and air returns
- Wipe down refrigerator and freezer
- Clean oven and range hood
- Clean kitchen cabinets
- Clean interior doors
- Wash all windows (in and out)
- Wash walls and doorknobs
- Clean switch plates
- Wipe down dirty baseboards
- Clean window ledges
- Wash bed sheets and linens
- Shake out curtains and dust hardware
- Have carpets professionally cleaned

PAINT AND CAULK

- Touch up ceiling
- Touch up interior doors
- Re-caulk baseboards and touch up paint
- Remove nails/screws in walls, patch & paint
- Re-caulk cabinetry
- Re-caulk showers

DECLUTTER

- Organize pantry, fridge and freezer
- Drawers in kitchen
- Playroom
- Bookcases
- Closets
- Storage areas
- Linen closets
- Surfaces, counters, desktops
- Floor space

TASKS

- Replace lightbulbs
- Replace air filters
- Remove some personal items
- Hang mirrors in dark/small spaces
- Add lamps in bedrooms

EXTERIOR

- Wash windows
- Pressure wash deck/patio
- Wash/paint front door
- Add fresh doormat
- Weed and add fresh mulch
- Add fresh flowers to planters

SELLER *etiquette*



Before a home showing here are a few seller rules to live by. Sell your home quick and fast with these seller etiquette tips.

Completely leave the site when prospective buyers are viewing your house.

You want perspective buyers to imagine themselves in your house and they can't do that with you there.

Take your pets with you.

In addition to allergies, a barking dog doesn't really set the tone for potential buyers as they tour your home.

Move your car.

Make it easy for visitors to park and view your home.

Lay out important details.

It's good seller etiquette to provide the history on your home, as well as utility bills.

Prep your house for your guests.

This means, bringing in light by opening all the blinds, turning on lights, and adjusting thermostat to a comfortable level.

A clean house is a happy house.

Make sure your home is tidy before having potential customers view your home.

Put away personal items.

You want potential buyers to imagine themselves in your home and it may be hard with lots of family photos and personal items around. Stash away some of personal items to leave your house a "blank canvas" for buyers to imagine themselves in your home.

HOME *Inspection*



A home inspection is a visual assessment of a house's physical structure and mechanical systems, including the roof, foundation, ceilings, walls, floors, windows and doors. The inspector will check that major appliances are functional, scrutinize the heating and air-conditioning system, examine the plumbing and electrical systems and check the attic and basement.

The goal of a home inspection is to uncover issues with the home itself.

An inspection is not a pass-fail exam. No fixes are mandatory after a home inspection, though it may uncover issues that prompt further negotiations.



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HOME *Appraisal*



A home appraisal is a licensed or certified appraiser's opinion of a home's value. The appraisal is based on research of recent sales of comparable homes in the area, an analysis of the property and the appraiser's judgment. The mortgage lender requires an appraisal to help gauge risk of making a loan. The property serves as collateral in case the borrower defaults, so the lender wants to make sure the loan isn't too much, compared with the property's value.

An appraisal is an assessment of home value. The appraiser considers the home's condition as part of the analysis of how much the property is worth, as well as other factors, such as the local housing market. The appraiser doesn't make recommendations for repairs.





WHAT TO EXPECT *at Closing*

The closing is an important day for you as a home seller. You will transfer the property to the buyer, fully pay off any mortgages, and receive your sales proceeds. If you are using the proceeds for a new home purchase on the same day or shortly thereafter, it is particularly important that your closing runs smoothly.

Unlike the buyer, who may have to attend the closing to sign original loan documents delivered by the lender to the closing, you, as the seller, may or may not need to attend, but your signature will be needed on a few documents.

After a completed closing, you are no longer the owner of the property. Unless the contract or another side agreement states otherwise, you must relinquish possession of the home by giving the buyer all keys, garage door openers, and all other devices that control the home's systems and appliances. You are expected to have completely moved your household and your possessions out by this time as well, and left the place broom-clean, at a minimum. Absent an agreement with the buyer that allows you to stay longer, you can be evicted, or the buyer may sue you for damages caused by your breach of the sales contract.

SELLER *Costs*

THE BREAKDOWN

Below we'll also spell out the main types of fees you'll see on your balance sheet so you can understand each cost:

- Real estate agent commissions
- Inspections and repairs (varies)
- Closing fees (1% – 4% of the sale price)
- Title fees
- Transfer taxes
- Lender funding fees
- Escrow fees (also called "pre-pays")
- Reconveyance fee
- Recording fees
- Prorated property taxes
- Mortgage payoff



CUSTOMER *Testimonials*

”

Caitlin was absolutely amazing! This was my first time buying a home and she answered all of questions, even the ones that were texted over to her late at night! I had heard stories of the difficulties of buying a house, but with Caitlin's help it was a breeze. When I buy my next house, I will definitely be using her again! Thank you so much Caitlin!

TERA

”

Caitlin has been very helpful in guiding me through my home sale. She is very knowledgeable in the industry, and she goes above and beyond for any request or question I have. Her tips and experience as an Interior Designer have been especially helpful. I would recommend her to any friends or family.

JOHN

”

Caitlin was very professional and personal. Easy to deal with, family oriented, and understanding of what your needs are. Answers any questions that you might have. Honest and upfront. Highly recommend!

THOMAS

REAL ESTATE *Terms*

APPRAISAL

A determination of the value of something, in this case, the house you plan to buy. A professional appraiser makes an estimate by examining the property, looking at the initial purchase price, and comparing it with recent sales of similar property.

CLOSING COSTS

All settlement or transaction charges that home buyers need to pay at the close of escrow when the property is transferred.

APPRECIATION

Increase in the value or worth of an asset or piece of property that's caused by external economic factors occurring over time, rather than by the owner having made improvements or additions.

MLS

A computer-based service, commonly referred to as MLS, that provides real estate professionals with detailed listings of most homes currently on the market.

ASSESSED VALUE

This is the dollar value that a public tax assessor assigns to your home for the purpose of city/state taxes. This value is separate from a home appraisal value or market value.

CONTINGENCY

A provision in a contract stating that some or all of the terms of the contract will be altered or voided by the occurrence of a specific event, usually by specific dates leading up to the closing.

ESCROW

The holding of funds or documents by a neutral third party prior to closing your home sale. This is typically done by a title company.

HOME INSPECTION

An examination of the condition of a real estate property. A home inspector assesses the condition of a property, including its heating/cooling systems, plumbing, electrical work, and water, as well as some fire and safety issues.

TITLE

Ownership of real estate or personal property. With real estate, title is evidenced by a deed (or other document) recorded in the county land records office.

Resources

HOME INSPECTORS

CINGO 912.592.7200
DAVID ROBINSON

DOVE CONSTRUCTION 229.563.6502
GARY DOVE

EYE HOME INSPECTION 229.891.0501
CLAY HAMPTON

LR HOME INSPECTIONS 229.444.4387
LEVI ROCHELEAU

NEXT STEP INSPECTIONS 229.560.0175
DAVE SKAGGS

PEACH STATE 229.292.6345
HOME INSPECTIONS
JUSTIN WHITE

PREMIER HOME INSPECTIONS 229.292.4694
SHEA WALKER

VALDOSTA HOME INSPECTIONS 229.561.2281
TRAI GAY

PLUMBERS

DEREK THE PLUMBER
229.560.3247

PRO PLUMBING 229.244.1892

T.H.E. PLUMBER 229.460.8556

LANDSCAPERS

BURK IRRIGATION 229.563.2564

OUTDOOR LIVING 229.560.7421

STRICK LANDSCAPING 229.253.0404

ELECTRICIAN

ALL STAR ELECTRIC 229.253.9700

HAHIRA ELECTRIC 229.794.2627

HOBART ELECTRIC 229.300.0658

MOVERS

GTFO 229.560.0058

MAKING MOVES GEORGIA 229.444.6093

MUDANZA MOVING 229.300.7150

