



HOME SMART
Real Estate Made Easy.



A GUIDE TO SELLING YOUR HOME



Each Office Is Individually
Owned And Operated

Rob and Melissa Swanson
REALTORS®

480-410-8176

480-630-6130

MetroValleyHomes.com



Prepared By:



**ROB
SWANSON**



**MELISSA
SWANSON**



Rob & Melissa Swanson
480-630-6130 | rob@metrovalleyhomes.com
480-410-8176 | melissa@metrovalleyhomes.com
MetroValleyHomes.com

A Guide To Selling Your House:



Welcome!

You're ready to sell your property. And, while you're looking forward to seeing the word "SOLD" posted from the curb, you know there's a lot to consider along the way. This is about more than real estate - it's about your life and your dreams and you need a real estate agent who will be with you every step of the way!

You deserve much more than just a sign in the yard, fliers in a box and an occasional open house. You deserve an agent who will be at your side, from listing to closing, ensuring that your property sells smoothly and you get the most money possible from the sale. We work with each of our clients individually, taking the time to understand their unique needs and lifestyle, and we want to do the same for you.

Our local real estate market expertise means we are able to interpret all the data that dictates our optimum pricing strategy, so your property will be priced to sell quickly. We dig deep to learn the unique selling points of your property and neighborhood. It's incredibly fulfilling to know that we are helping our clients open a new chapter of their lives. That's why we work so hard to not only find a buyer for your house, but also to handle every last detail of the selling process, from giving advice about how to best present your home to potential buyers and negotiating the terms of the contract to recommending moving companies.

This package contains helpful information for home sellers, including an overview of the entire sales process, suggestions about staging your house, marketing tactics, and what you can expect from us every step of the way.

We are so excited to get to know you and help you start this new chapter of your life so you can *LOVE WHERE YOU LIVE!*

Warmest Regards,

Rob & Melissa Swanson
HomeSmart
Metro Valley Homes



Rob & Melissa Swanson
480-630-6130 | rob@metrovalleyhomes.com
480-410-8176 | melissa@metrovalleyhomes.com
MetroValleyHomes.com

It's All About You

Our real estate business has been built around one guiding principle:

It's all about you.

Your needs

Your dreams

Your concerns

Your questions

Your finances

Your time

Your life

Our focus is on your complete satisfaction. In fact, we work to get the job done so well, you will want to tell your friends, family, and associates about us. Maybe that's why more than 50 percent of our business comes from repeat customers and referrals.

Good service speaks for itself. We are looking forward to the opportunity to earn your referrals, too!



What We Deliver

Communication

Your needs always come first. We provide the service we agree to, in the ways that work for you, whether once a week, once a day, by phone, email or text message. You'll always be kept in the loop. From listing to closing, you'll know the status of our marketing efforts, the offers on the table and the steps leading to a successful closing once an offer is accepted. We'll agree on the communication method that works best for you.

Experience and Expertise

The complexities of your real estate transaction will be well-handled. Smoothing the way for your listing and sale, we will capably remove many potential challenges before they have the opportunity to appear.

Marketing

Your house will get the exposure it deserves. Our marketing systems maximize your property's exposure to buyers. Neighborhood tracking tools and automated buyer calling systems allow us to reach active buyers who want to know about your listing.

Pricing

Your house will be priced right, adjusted if needed, and will sell quickly. With a keen understanding of both the big picture and the very latest local and neighborhood listing and sales data, the information you need is at our fingertips.

Staging

Your house will put its best foot forward. Homes sell because of correct pricing and great presentation. We know what it takes to make the terrific first impression that will get your house sold.

Satisfaction

We'll guarantee your satisfaction. Our relationship is dependent on meeting and exceeding your needs. We identify those needs together, and our cancellation guarantee protects your right to end our relationship if you're disappointed. **If you don't like the job that we are doing for you, you can fire us!**



Getting To Know You

Basic Information

Name:

Phone:

Email:

What is the best time and way to reach you?

What is prompting the sale of your house?

When do you need to sell your house by?

Are you moving locally or relocating to a different area?

What is the most important part of selling your house? Quick closing, getting top dollar, not being inconvenienced, etc.

If we discuss items that need to be updated, fixed, or replaced to help your house be more appealing to buyers, would you be willing to take action on those items?



How Does Someone Win or Lose With You?

WIN

- 1.
- 2.
- 3.
- 4.
- 5.

LOSE

- 1.
- 2.
- 3.
- 4.
- 5.

What do you feel you have the right to expect from us as your real estate consultants?

What do you feel we have the right to expect from you as our client?



Homework: Questions For You

Your answers to these questions will guide us in how to best serve you.

What is the most important thing you are looking for in your listing agent?

What prior real estate transaction experiences have you had?

How would you like to be communicated with? (please circle)

Email Phone Fax Text Other (explain)

How frequently would you like an update on marketing and showings?

Weekly Twice a month After each showing Other (explain)

Please list what you are most concerned about in the marketing and selling process:
(buyer qualifications, commission, showing procedures, open house, possession, pricing, negotiations, other issues)



Questions To Ask Your Agent

Are you a full-time or part-time agent?

What will you help me with as I get ready to put my house on the market?

Will you service our listing personally or will we be working with your assistants?

What is your marketing program?

What is your policy on responding to phone calls/emails/text messages?

How much of your business is generated by referrals?

What makes you different than other agents?

How do you determine what price my house should be listed for?



The Basics

REALTOR

A Realtor[®] is a licensed real estate agent and a member of the National Association of Realtors[®], a real estate trade association. Realtors[®] also belong to their state and local Association of Realtors[®].

REAL ESTATE AGENT

A real estate agent is licensed by the state to represent parties in the transfer of property. Every Realtor[®] is a real estate agent, but not every real estate agent has the professional designation of a Realtor[®].

LISTING AGENT

A key role of the listing agent or broker is to form a legal relationship with the homeowner to sell the property and place the property in the Multiple Listing Service.

BUYER'S AGENT

A key role of the buyer's agent or broker is to work with the buyer to locate a suitable property and negotiate a successful home purchase.

MULTIPLE LISTING SERVICE (MLS)

The MLS is a database of properties listed for sale by Realtors[®] who are members of the local Association of Realtors[®]. Information on an MLS property is available to thousands of Realtors[®].



Advantages of Using A REALTOR®

PRICING:

▶ By providing valuable information on local market conditions, your REALTOR® will help you price your property realistically and fairly. You will also be informed of changes in the market that may affect the sale of your property.

ADVERTISING:

▶ Exposure of your property is key to obtaining a quick sale in today's market. When you use an agent, he or she will aggressively market your home through highly targeted advertising, aiming to reach as many potential buyers as possible.

▶ By utilizing a variety of marketing tools, including Multiple Listing Services, advertisement in trade magazines, internet, and national referral networks, your REALTOR® will ensure that your home is sold expediently.

SCREENING:

▶ Finding the right buyer is the ultimate goal of selling a property. Hence, the real estate professional will only show your property to serious, qualified buyers.

▶ A REALTOR® has the expertise to research and investigate all potential buyers, exclusively managing the time-consuming aspects of selling a home – like fielding constant telephone inquiries, setting up appointments and holding open houses.

NEGOTIATION:

▶ A REALTOR® can help you get top dollar for your home because negotiating is one of their areas of expertise.

▶ Negotiating for the best terms & price, acting as a mediator to smooth over any potential conflicts between the buyer and the seller, and drawing up a legally binding contract is what you can expect from your trained professional.

CLOSING OR SETTLEMENT:

▶ Not only will your REALTOR® guide you through the complexity of paperwork that ensues during a home sale, but they will also keep you informed of everything from the escrow process to inspection procedures.

▶ Your agent can monitor your transaction while it is in escrow, and handle any problems that may arise.

PROFESSIONALISM:

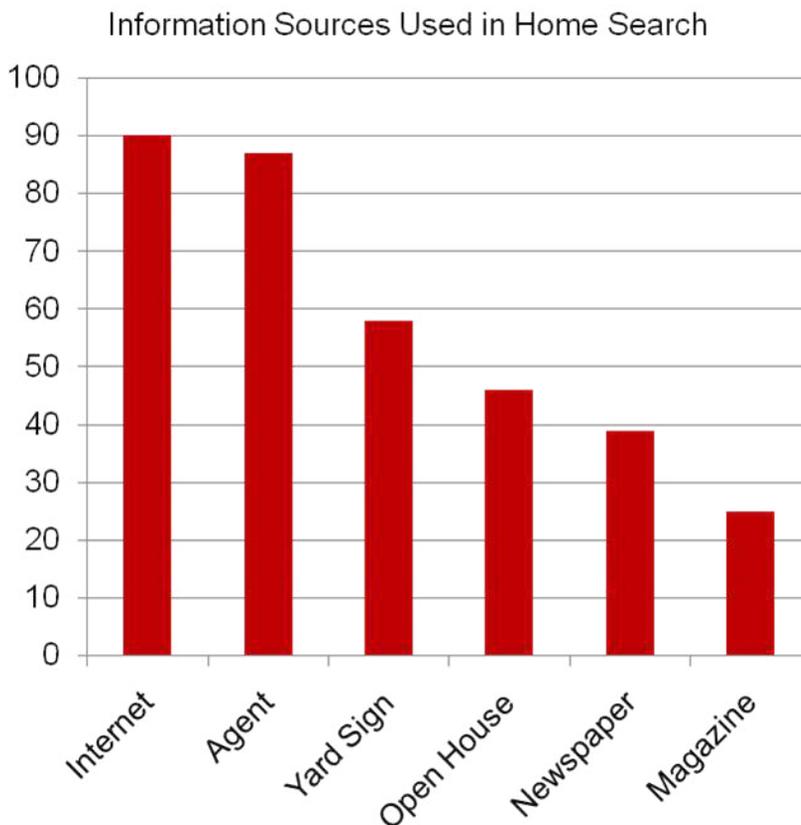
▶ Think of a REALTOR® as a trained professional who has the ability to sell your property quickly and cost-effectively.



How Buyers Find Homes

Buyers find the home they purchase primarily by looking on the Internet and by asking real estate agents.

An excellent agent with a terrific Internet marketing program is your best path to a sale.



Our Marketing Program

Designed to capture the maximum exposure for your home in the shortest period of time, we'll implement our proven Marketing Plan.

We will:

- Price your home strategically so you're competitive with the current market and price trends.
- Help stage your home to cast a positive light on the features most important to buyers: uncluttered rooms and closets, fresh paint and terrific curb appeal.
- Place "for sale" signage, complete with property-specific listing information easily accessible to drive-by prospects so they can receive immediate information about your house.
- Use an interactive text/voice response system to provide immediate information about your house 24 hours a day, seven days a week.
- Personally follow-up with each listing sign-generated inquiry with a personal phone call.
- Distribute "just listed" notices to neighbors, encouraging them to tell family and friends about your home.
- Optimize your home's Internet presence by posting information in the HomeSmart Listing System, as well as local and global MLS systems. All postings will include plenty of photographs and a description of your property.
- Create a home book, comment cards and flyers to place inside your property.
- Target our marketing to active real estate agents who specialize in selling homes in your neighborhood.
- Advertise your home on our website's featured real estate section, as well as launch social media and email campaigns.
- Create and market an open house schedule to promote your property to prospective buyers and the local community.
- Target active buyers and investors in our database who are looking for homes in your price range and area.
- Provide you with weekly updates detailing our marketing efforts, including comments from the prospective buyers and agents who have visited your home.



A Guide To Selling Your House:



About Us

Metro Valley Homes and HomeSmart will work hard for you, our client, because we are honored that you have chosen to trust us with your biggest investment. You and your house deserve individual attention, not just a 'one-size fits all' marketing program. With Metro Valley Homes, we will work hard to make your home-selling experience easy!

Location

We live in the area so we have a vested interest in making sure that all our properties sell at the best possible price. Because we live here, we are passionate about the area and are extremely familiar with the market.

Technology

We use technology to **YOUR** advantage. Not only is your house listed on the internet, but we also feature it on social media such as Facebook and Instagram.

Marketing

We aggressively market your home and personally follow-up with every lead we capture through our unique listing and marketing systems.

Communication

We tailor our communication to fit best with your schedule, whether you prefer text, email, or phone calls.

Personal

We are actively involved in our local community and regularly volunteer at community events and local charities.

Our Commitment to You

Our loyalty is to **YOU**, our client, and we will work hard to bring you the best offers that the market supports for your house.



Rob & Melissa Swanson
480-630-6130 | rob@metrovalleyhomes.com
480-410-8176 | melissa@metrovalleyhomes.com
MetroValleyHomes.com

Getting Ready To List

It can feel like the details are endless when you're selling a property. It is our job to streamline the process for you, ensuring everything is completed as quickly and efficiently as possible. Here's an overview of the steps we'll be taking along the way.

Communication makes all the difference.

You'll always know what's going on behind the scenes while your property is listed. We will solicit feedback from each consumer and agent who views your property, passing their comments on to you.

We will work together to formulate a price adjustment strategy that sees us through your listing period. You'll receive regular progress reports, delivered as frequently as you request. Whether you prefer a phone call, text message, or an email, that's what you'll get.

Prepare your home for a successful sale.

More and more sellers today are seeing the value of investing in a few pre-market upgrades to their house so it will appeal to the widest range of buyers possible. We will help you identify areas that could be a concern to buyers. Any repairs or improvements needed to maximize your home's value and appeal will be identified and scheduled.

We will also evaluate the current visual appeal of your property, both inside and outside, and recommend staging ideas. We will suggest cost-effective solutions to help your house visually stand out from other properties on the market and help you receive the highest possible offers for your house.

When everything's in place, we'll put a lockbox on your property.



The Selling Process

SELECT A REALTOR®



**FORMS, DISCLOSURE,
WARRANTED ITEMS & AGREEMENTS**



PREPARE HOUSE FOR SHOWING

Curb appeal, remove clutter, clean



MARKET PROPERTY

MLS, Photography, Flyers, Open Houses, Social Media



REVIEW SUBMITTED OFFERS



CONTRACT ACCEPTANCE



ESCROW OPENED/SETTLEMENT SCHEDULE

Deadline for Inspections, Approvals, Insurance, Settlement



HOME INSPECTIONS & APPRAISALS



NOTIFY UTILITIES



FINAL WALK-THROUGH INSPECTION



SETTLEMENT - CONGRATULATIONS!



Let's Begin With This Statement:

We are not the ones who decide how much your house is worth. The market does.

It tells us exactly where to price your property to sell and how to approach the marketing of it. *Here are the factors that will affect the value in today's market:*

Price

Pricing your home properly from the start is the deciding factor on how long it will take to sell it.

Location

Location is the single most important factor in determining the value of your property.

Condition

The condition of the property affects the price and the speed of the sale. As prospective buyers often make purchases based on emotion, first impressions are important. We'll be able to help in optimizing the physical appearance of your home to maximize the buyer's perception of value.

Competition

Prospective buyers are going to compare your property – both the condition and the price – to other listings in and around your neighbourhood. Those buyers will determine value based on properties that are listed or have recently sold in the area.

Timing

Property values are affected by the current real estate market. Because we can't manipulate the market, we'll collaborate on a pricing and marketing strategy that will take advantage of the first 30 days your property is listed. It's the window of opportunity when buyers and their agents discover your property and are most likely to visit and make offers.



Staging Your House

Three things to remember:

You don't get a second chance to make a first impression.

A review of more than 2,800 properties in eight cities found that staged homes, on average, sold in half the time that non-staged homes did.

Most buyers make decisions about the property they see within the first 15 seconds of entering the home.

What Can Staging Do?

Location	Cannot be changed
Size	Cannot be changed
Appearance	Can be changed
Condition	Can be changed

Adding cost-effective amenities and improving the general cleanliness and condition of the home is what we call "staging."

When a seller stages their house, one of two things happens:

The house becomes more valuable than other comparable properties in that price range.

The house gets moved up in price and becomes the lowest priced in the next higher price bracket or category.*

*Based on the national best-seller *SHIFT: How Top Real Estate Agents Tackle Tough Times* by Gary Keller



Rob & Melissa Swanson
480-630-6130 | rob@metrovalleyhomes.com
480-410-8176 | melissa@metrovalleyhomes.com
MetroValleyHomes.com

Making Your House Desirable

Suggestions to help your house be more desirable to buyers:

- Edge, mow and fertilize the lawn. Reseed sparse areas.
- Trim hedges, weed lawns and flowerbeds, and prune trees. Cut back overgrown shrubbery.
- Reseal cracks in foundation, steps, walkways, walls and patios. Power-wash the exterior and re-paint if necessary.
- Clean and align gutters and downspouts; clean the chimney.
- Remove oil stains from driveway and garage. Keep walks and driveway swept.
- Wash the windows inside and out.
- Hire a cleaning service to thoroughly clean the interior.
- Paint the walls and ceilings off-white or beige.
- Repair cracks, holes and damage to plaster, wallboard, wallpaper, paint, and tiles.
- Replace damaged window panes, moldings and woodwork.
- Repair drippy faucets and showerheads. Unclog slow drains.
- Shampoo carpets, clean tile and grout, polish linoleum or wood floors.
- Clean out the fireplace and lay some logs in it.
- Mend torn screens. Clean out all window tracks.
- Replace burned-out light bulbs. Use brighter light bulbs.
- Renail creaking boards or stairs; lubricate squeaking doors.
- Clean all appliances inside and out (especially refrigerator and oven).
- Replace old toilet seats and shower curtains.
- Clear all cobwebs from corners and doorways.
- Wash all light switches, handrails and doorknobs.



A Guide To Selling Your House:



Showing Time

ShowingTime provides showing management and feedback technologies for real estate agents, home owners and buyers alike. ShowingTime's main focus is to ensure that people who are interested in touring your home can easily and effectively set up an appointment which in turn will notify you or your agent

As a seller, what do I need to do?

Your agent and ShowingTime will take care of bringing buyers to your home... all you need to do is prepare your home for showings.

Will I be notified when a showing is scheduled?

Yes, you can receive an email and/or text message if you'd like. Appointments fall into two categories:

Go & Show - for listings where no appointment is required and the showing request can be immediately confirmed.

Appointment Required - a confirmation must be obtained from the seller, tenant and/or listing agent before the showing may occur.

Check your messages

ShowingTime will contact you via email and/or text messages, the sooner ShowingTime receives your response the sooner the agent will be informed that they can show. Delayed responses or missed notifications could mean missed showings.

Tips For Success

Communicate the importance of showings with others in the household. If everyone relays messages about showings, none will be missed

Have your home ready to show at any time. It's tough to keep your home in tip-top shape every moment, but the practice of preparing it for showings - always neat, always clean, limited clutter - will result in higher likelihood of an offer. All of your aesthetic elements combine to create an impression which could lead to a contract.

Be Prepared for "drive-up" showings. Occasionally agents may drive past your home and have a buyer in the car. Your home may have terrific curb appeal and result in the buyer wanting to see your home at that moment. Be prepared for those showings; it could be the one that results in a contract. Neither ShowingTime or your agent can control a buyers ambition to window shop.

ShowingTime
for the MLS

REQUESTED APPOINTMENT: Tue, September 9, 2014 2:45 PM

Address: 4540 Mastadon Dr, Cleveland OH (MLS# 4586442)
Price: \$875,000
Appt Type: 1st Showing
Date: Tuesday, September 9, 2014
Time: 2:45 PM - 3:15 PM

To retrieve the requesting agent's information and acknowledge the request, please click the button below. The agent is expecting a follow up as soon as possible to confirm the showing.

[Click for Full Appointment Details](#)

FAQs

Sellers enjoy working with ShowingTime because it makes it easy for their home to be shown!

One-Way Text Message & Email Notifications

Electronic notifications are perfect for the busy homeowner. Easily confirm or decline showings by using the provided links in your email. Don't need to confirm appointments but want to be notified of any and all showings? That's OK too! Sellers can just be notified of confirmed or cancelled showing appointments.

The Simplicity of ShowingTime

With each email notification, ShowingTime will provide you with a quick access link which can be used to open your personalized version of ShowingTime. These links can be accessed via any Browser including those on your desktop, phone or tablet!



Rob & Melissa Swanson
480-630-6130 | rob@metrovalleyhomes.com
480-410-8176 | melissa@metrovalleyhomes.com
MetroValleyHomes.com

Showing Guidelines

While you will be notified of confirmed showing appointments as they are scheduled, you should always be prepared for your house to be shown. Always leave your house in good showing condition, even if you are just going to dinner or will be out running errands for a couple of hours.

Before Each Showing:

1. Turn on all the lights including the closets, garage, and even the range hood over the stove.
2. Open all blinds
3. Adjust the thermostat to a comfortable temperature
4. Consider using vanilla candles or a subtle air freshener (avoid floral scents)
5. De-clutter surfaces
6. Secure all paperwork, money, medications, etc. - keep them out of sight
7. Close shower curtains and toilet lids. Set out matching towels.
8. Make sure beds are made and neat in appearance
9. Do not cook odorous foods before showings
10. Do not run appliances during showings
11. Remove vehicles from the garage during showings
12. Last, but not least, please leave your home at least ten minutes prior to the scheduled showing time.

Regular Home Maintenance:

1. Vacuum/mop floors regularly
2. Keep kitchen appliances clean and free of spills, water spots, and fingerprints
3. Keep bathroom sinks, faucets, and mirrors free of dirt, water spots and fingerprints
4. Take out trash regularly and keep trash cans in discreet places
5. Keep exterior garbage cans out of window or sight lines
6. Maintain your yard on a regular basis to keep debris and weeds from showing. Sweep porch and patios as needed.
7. Keep clutter and unnecessary items to a bare minimum



Negotiating The Offer

The final pieces are falling into place, and you receive an offer for your house. Now you are ready to negotiate with a buyer, sign a contract, wait for your buyer to secure financing, make preparations to move, and finally collect payment and hand over the keys. Throughout this process, your Realtor is at hand positioning each piece until, at last, you have the complete picture:

SOLD, SETTLED, AND MOVED

When you receive a signed offer, RESIDENTIAL RESALE REAL ESTATE PURCHASE CONTRACT, your Realtor will discuss with you the terms and conditions of the offer and provide you an estimated cost sheet. Every seller has three options when presented with an offer, you can accept the offer, reject the offer, or counter the offer. Remember, until you sign, the Buyer can always withdraw an offer if they suffer an ailment called "Buyer's Remorse". Reply as soon as possible because buyers are in the mood to buy when they make an offer but moods change.

Remember the first contract received often turns out to be the best. Experience shows the first 30 days on the market are critical because a backlog of buyers often exists. These buyers have been looking and waiting for a house just like yours. Overpricing misses out on this buyer backlog as does turning down good offers in the early days in the hopes of doing better later.

Negotiating the sales price and terms sometimes means walking a tightrope between the highest price the buyer is willing to pay and the lowest price you can accept. Arriving at an agreement may take patience, psychology, flexibility - and intuition. Keep the dialogue going until you agree on price and terms. Sometimes a low offer can be turned into just what you are looking for.

Rely on your Realtor, who is in a unique position to help negotiations along, since your Realtor knows your situation. Your Realtor is professionally trained to find a meeting of the minds where everybody wins. After all, everyone has the same goal..... you want to sell, the buyer wants to buy, and your Realtor wants to close the transaction.

Your signed acceptance of a written offer becomes your sales contract. Except for removing any and all contingencies, this document is the binding basis for the sale. Contingencies are typically used to smooth acceptance of a contract without delaying the buying decision. Most contracts are contingent upon financing. This is for your protection as well as the buyers, because you do not want to be tied to a buyer who cannot deliver.

The sales contract is the most important document. The terms defined in the writing will be used throughout the transaction. Most important is making sure you know who pays what and what the cost of those items are.



The Home Inspection

The **AAR Residential Resale Real Estate Purchase Contract** gives the buyer the right to conduct physical, environmental, and other types of inspections, including tests, surveys, and other studies, of the premises at the buyer's expense to determine the value and condition of the premises. The Buyer must have any inspections, test, surveys, etc., and investigate any material matters that are a concern during the inspection period. The Contract also states that the buyer shall provide you, upon request and at no cost to you, copies of all reports concerning the premises.

PROFESSIONAL HOME INSPECTION: In a home inspection, a qualified inspector takes an in-depth, unbiased look at the premises: (1) to evaluate the physical condition, i.e., structure, construction, and mechanical systems; (2) to identify items that need to be repaired or replaced; and (3) to estimate the remaining useful life of the major systems, equipment, and structure. The inspection gives a detailed report on the condition of the structural components, exterior, roofing, plumbing, electrical, heating insulation and ventilation, air conditioning, and interiors.

WOOD INFESTATION REPORT (WIR): As a protective measure, lending institutions require that homes be inspected for damage from termites or other wood-destroying insects before closing the sale of the home. A WIR is a document prepared by a licensed pest control company that informs the buyer and lending institution of the results of the inspection. For more information, contact the Arizona Structural Pest Control Commission (www.sb.state.az.us) at 602-255-3664. As this only pertains to wood infestation report.



Life of An Escrow

Opening the Escrow- Items needed to open escrow:

- Fully executed Purchase Contract
- Earnest money deposit
- Copy of listing
- New lender information
- Existing loan payoff information
- HOA Information

Processing the Escrow

- Escrow deposits earnest money funds and orders preliminary title report from title department
- Escrow requests payoff or assumption information, homeowner's association information, etc.

Title Examination

- Property and parties are researched by the Title Examiner
- Preliminary Title Report is typed and sent to Escrow Officer, Agents, Sellers & Buyer

Escrow Closing Preparation

- Preliminary title report received by Escrow Officer and is reviewed for any surprises, i.e. tax liens, judgments, unknown liens of record, discrepancies in legal description, delinquent taxes, access problems, etc.
- Escrow informs Agents if additional information is needed to clear any surprises revealed by the Preliminary Title Report
- Escrow follows-up on receipt of the following if needed, per purchase contract:
-Termite Report -Home Protection Plan (Warranties) -Buyer's Hazard Insurance -New Loan Package -Pay-off Information -Repair Bills
- Loan documents are received and the Escrow Officer 'works' the file to reflect closing and advises Agents of funds that are needed for closing.
- Closing appointment times are set for Buyer and Seller with Escrow Officer.
- Inform all parties executing documents to bring a valid government issued picture I.D. (drivers license, passport, etc).
- Inform Buyer to bring in a cashier's check or wired funds for closing.

Execution of Documents

- Buyer & Seller meet with Escrow Officer and execute all documents

Lenders Funds

- After all parties have executed the necessary documents, Escrow returns the loan package to new Lender for review and funding
- Lender funds the loan and Lenders check or wired funds are sent to Escrow for processing

Recordation

- After Escrow receives all funds needed and have ascertained that conditions are met, original documents are recorded.
- Once documents are recorded, Escrow notifies Agents.
- Agents will make arrangements for you to receive your keys.

Disbursement of Funds

- All Disbursements are made in accordance with the settlement statement

Policies Issued

- Purchaser receives Owner's Title Insurance Policy from Title Agency
- New Lender receives ALTA Loan Policy from Title Agency



Closing Costs: Who Pays for What

THIS CHART INDICATES WHO CUSTOMARILY PAYS WHAT COSTS

	CASH	FHA	VA	CONV
1. Down payment	BUYER	BUYER	BUYER	BUYER
2. Realtors® Commissions	SELLER	SELLER	SELLER	SELLER
3. Existing Loan Payoff	SELLER	SELLER	SELLER	SELLER
4. Loan Prepayment Penalty (if any)	SELLER	SELLER	SELLER	SELLER
5. Taxes	PRORATE	PRORATE	PRORATE	PRORATE
6. Termite (Wood Infestation) Inspection (negotiable except on VA)			SELLER	
7. Property Inspection (if requested by Buyer)	BUYER	BUYER	BUYER	BUYER
8. Property Repairs, if any (negotiable)	SELLER	SELLER	SELLER	SELLER
9. Homeowners Association (HOA) Transfer Fee	SPLIT	SPLIT	SELLER	SPLIT
10. HOA Disclosure Fee	SELLER	SELLER	SELLER	SELLER
11. Home Warranty Premium (negotiable)				
12. New Loan Origination Fee (negotiable)		BUYER	BUYER	BUYER
13. Discount Points (negotiable)		BUYER	SELLER	BUYER
14. Documents Preparation Fee		SELLER	SELLER	SELLER
15. Credit Report		BUYER	BUYER	BUYER
16. Appraisal (negotiable)		BUYER	BUYER	BUYER
17. Tax Service Contract		SELLER	SELLER	BUYER
18. Prepaid Interest (approx. 30 days)		BUYER	BUYER	BUYER
19. Impound Account		BUYER	BUYER	BUYER
20. FHA, MIP, VA Funding Fee, PMG Premium		BUYER	BUYER	BUYER
21. Fire/Hazard Insurance	BUYER	BUYER	BUYER	BUYER
22. Flood Insurance (if any)		BUYER	BUYER	BUYER
23. Escrow Fee (NOTE: Charge Seller on VA Loan)	SPLIT	SPLIT	SELLER	SPLIT
24. Homeowners Title Policy	SELLER	SELLER	SELLER	SELLER
25. Lenders Title Policy and Endorsements		BUYER	BUYER	BUYER
26. Recording Fee (Flat Rate)	SPLIT	SPLIT	SPLIT	SPLIT
27. Reconveyance/Tracking Fee	SELLER	SELLER	SELLER	SELLER
28. Courier/Express Mail Fees	SPLIT	SPLIT	SELLER	SPLIT
29. Email Loan Documents		BUYER	SELLER	BUYER



Closing And Beyond

Coordinating Your Sale to a Successful Closing

All potential buyers will be pre-qualified so valuable time isn't wasted.

Each offer will be presented and discussed with you in a timely manner, in whatever way is most convenient for you.

The pros and cons of each offer will be thoroughly explained to you and we will answer any questions that you have about the negotiating process as well as each potential outcome.

We will negotiate the details of your transaction with the other agent in a highly professional manner and will always look out for your best interests.

Closing will be prepared, coordinated and finalized for you.

Beyond the Sale

Do you need an agent to assist you in your relocation?

Need a recommendation for a moving company?

Would a moving checklist help?

We're happy to refer you to great providers of other real estate-related services.

We're here to make the sale of your home as smooth and stress-free as possible.



Moving Checklist

New Telephone Number: _____

New Address: _____

Before you move, you should contact the following companies and service providers:

Utilities:

- _____ Electric
- _____ Telephone
- _____ Water
- _____ Cable
- _____ Gas

Professional Services:

- _____ Broker
- _____ Accountant
- _____ Doctor
- _____ Dentist
- _____ Lawyer

Government:

- _____ Internal Revenue Service
- _____ Post Office
- _____ Schools
- _____ State Licensing
- _____ Library
- _____ Veterans Administration

Clubs:

- _____ Health and Fitness
- _____ Country Club

Insurance Companies:

- _____ Accidental
- _____ Auto
- _____ Health
- _____ Home
- _____ Life
- _____ Renters

Business Accounts:

- _____ Banks
- _____ Cellular Phones
- _____ Department Stores
- _____ Finance Companies/Credit Cards

Subscriptions:

- _____ Magazines
- _____ Newspapers

Miscellaneous:

- _____ Business Associates
- _____ House of Worship
- _____ Drugstore
- _____ Dry Cleaner
- _____ Hairstylist



A Guide To Selling Your House:



Important Phone Numbers

UTILITIES

(APS) Arizona Public Service - 602-371-7171 or 1-800-253-9405 - www.aps.com
(SRP) Salt River Project - 602-236-8888
www.srp.com

GAS

Southwest Gas - 877-860-6020 - www.swgas.com
Mesa Gas - 480-644-2221

WATER

Apache Junction - 480-982-6030
Avondale - 623-333-2005
Buckeye - 623-386-2196
Carefree - 480-488-9100
Cave Creek - 480-488-6617
Chandler - 480-782-2280
El Mirage - 623-933-1228
Fountain Hills - 480-837-9522
Gilbert - 480-503-6800
Glendale - 623-930-3190
Global Water - 520-568-4452
Goodyear - 623-932-3910
Guadalupe - 480-730-3080
Litchfield Park - 623-935-9367
Maricopa Dom Water Improv. Dist - 520-568-2239
Mesa - 480-644-2221

*Paradise Valley (sewer) - 480-348-3518
<http://www.ci/paradise-valley.az.us/>
Paradise Valley water service is through a private water company called: EPCOR 1-800-383-0834
www.epcor.com
Peoria - 623-773-7160
Phoenix - 602-262-6251 -
<http://www.phoenix.gov/residents/>
Queen Creek - 480-358-3450
<http://www.scottsdaleaz.gov/eservices>
Scottsdale - 480-312-3111
Surprise - 623-222-7000
Tempe - 480-350-8361

TELEPHONE

Century Link - 1-866-209-3277-
www.centurylink.com
Cox - 866-961-0155

CABLE

Cox Communications - 623-594-1000 or 1-800-683-0084 www.cox.com/arizona
Direct TV - 1-855-345-7002

AUTOMOBILE INFORMATION

Motor Vehicle Division - 602-255-0072

DOG LICENSING

- 602-506-7387

POST OFFICES

- Valley Wide -
1-800-275-8777 - <http://www.usps.com/>

VOTER REGISTRATION

- 602-506-1511
SOLID WASTE MNGT. DEPT (RECYCLING)
623-974-4791 / 480-373-0062

CONSUMER SERVICES

Better Business Bureau - 602-264-1721
AZ Attorney General - 602-542-5025
AZ Registrar of Contracts - 602-542-1525

TRANSPORTATION

Bus Lines
Super Shuttle - 602-244-9000
Phoenix Transit - 602-253-5000
Dial-A-Ride - 800-775-7295
Limousine
Carey - 602-966-1955
Desert Rose - 623-780-0159
Scottsdale - 800-221-5065
Starlite - 800-875-4104
Vincent - 480-348-9990
Taxi Cab
AAA - 480-966-8294
Courier - 602-232-2222
Yellow - 602-252-5252

LIBRARIES

Apache Junction - 480-474-8555
Carefree - 480-488-3686
Cave Creek - 480-488-2286
Chandler - 480-782-2814
El Mirage - 602-652-3000
Fountain Hills - 602-652-3000
Gilbert - 602-652-3000
Glendale - 623-930-3530
Litchfield Park - 623-935-5053
Maricopa - 520-316-6960
Mesa - 480-644-3100
Peoria - 623-773-7555
Phoenix - 602-262-6372
Queen Creek - 602-652-3000
Scottsdale - 480-312-7323
Sun City - 623-652-3000
Surprise - 602-652-3000
Tempe - 480-350-5555
Youngtown - 623-974-3401

WASTE AND RECYCLING SERVICE

Waste Management - 602-268-2222

RECYCLING ASSOC. OF MARICOPA

Recycling Assoc. Maricopa - 520-568-9428

FIRE DEPARTMENT

Apache Junction - 480-982-4440
Carefree - 480-488-0347
Chandler - 480-782-2120
El Mirage - 623-583-7988
Fountain Hills - 480-837-9820
Gilbert - 480-503-6300
Glendale - 623-931-5600
Goodyear - 623-932-2300
Litchfield Park - See Goodyear
Maricopa - 520-568-3333
Mesa - 480-644-2101
Paradise Valley - 480-348-3631
Peoria - 623-773-7279
Phoenix - 602-253-1191
Queen Creek - 480-644-2400
Scottsdale - 480-945-6311
Sun City - 623-974-2321
Sun City West - 623-584-3500
Surprise - 623-222-5000
Tempe - 480-858-7230
Youngtown - 623-974-3665

POLICE DEPARTMENT

Apache Junction - 480-982-8260
Carefree - 480-876-1000
Chandler - 480-782-4130
El Mirage - 623-933-1341
Fountain Hills - 602-876-1869
Gilbert - 480-503-6500
Glendale - 623-930-3000
Litchfield Park - 623-932-1220
Maricopa - 520-3673 Dispatch
520-316-6800 Admin
Mesa - 480-644-2211
Paradise Valley - 480-948-7418
Peoria - 623-773-8311
Phoenix - 602-262-6151
Queen Creek - 602-876-1011
Scottsdale - 480-312-5000
Sun City - 623-972-2555
Sun City West - 623-584-5808
Surprise - 623-222-4000
Tempe - 480-966-6211
Youngtown - 623-974-3665



Rob & Melissa Swanson
480-630-6130 | rob@metrovalleyhomes.com
480-410-8176 | melissa@metrovalleyhomes.com
MetroValleyHomes.com

Contact Us:



Rob Swanson

480-630-6130

rob@metrovalleyhomes.com

SA675036000

Melissa Swanson

480-410-8176

melissa@metrovalleyhomes.com

SA674946000

About HomeSmart

HomeSmart is comprised of some of the best agents in the industry. Each team member is dedicated to making the home buying and selling process as easy as possible for all of our clients while keeping them informed along the way. We are ready to help you with all of your real estate needs!

When you choose to work with HomeSmart, you receive a team of specialists focused on achieving your goals. We are especially proud to be defined by our culture, education and technology. It is our goal for all of our clients to have such a GREAT experience that they tell all of their friends, families and co-workers about us!

HomeSmart
8388 E. Hartford Dr. Suite 100
Scottsdale, AZ 85255



Rob & Melissa Swanson
480-630-6130 | rob@metrovalleyhomes.com
480-410-8176 | melissa@metrovalleyhomes.com
MetroValleyHomes.com



HOMESMART
Real Estate Made Easy.



Thank you for trusting us
TO SELL YOUR HOME



Each Office Is Individually
Owned And Operated