# Hassel Free Listing Guide



## About Ed Elam Real Estate

Knowledge, Integrity, Peace of Mind

#### **Mission Statement**

Ed Elam Real Estate provides the highest caliber professionals and practices to help you reach your financial goals through real estate purchases, sales, new construction and development.

## We are a trusted partner and caring friend to our customers and value their relationship not just their transactions.

Our vision is to help our customers succeed financially by satisfying all of their real estate needs.

#### About Ed Elam Real Estate's Founder

**Ed Elam** has been in real estate since 2001. Ed is an Idaho native who grew up in Boise and McCall. Ed enjoyed a successful career in the restaurant business in Seattle and LA. He returned to McCall and managed the Shore Lodge before moving to Boise in 1994. Ed worked with an electrical contractor before obtaining his real estate license and putting years of experience building and remodeling homes to work!

Ed has developed expertise in investment properties and the Mature/Empty Nester market (facilitating purchases and sales for clients going through changes brought about by age, retirement, the passing of a spouse and children leaving the home).

Ed Elam Real Estate specializes in buyer and seller transactions with an emphasis on investors, relocation, and move up sales.

## Thank you.

Thank you for this opportunity to present you with my hassle-free listing guide.

As your licensed real estate consultant, I work hard to uncover and understand your needs *and* desires so that I may respond to them promptly, professionally and with integrity. (And have some fun along the way.)

It is my pledge to provide you with sound real estate advice, helping you to make the most informed, intelligent decision possible.

As your consultant, our relationship is built on trust. Value and service will be provided before, during, and after the transaction, so that your changing needs are always addressed and satisfied.

My practice is to listen, hear and truly understand your needs—qualities of business conduct that often seem forgotten in today's fast-paced, highly automated society.

I look forward to providing this high level of service and commitment and giving you a new definition of results in the real estate industry.

After all, it's YOUR satisfaction that defines my success.

In this Hassle Free Selling Guide, you'll learn what I deliver, why I price, list and market the way I do, and how I'll deliver.

Now, let's get started!

## What I Deliver

#### Communication

Your needs always come first. I provide the service we agree to, in the ways that work for you. I will be in contact with you once a week with updates on your listing and the market. Of course, I will contact you more than once a week when we have buyer questions or offers.

You'll always be kept in the loop. From listing to closing, you'll know the status of my 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, I will capably remove many potential challenges before they have the opportunity to appear.

#### **Expert Marketing**

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

#### Pricing

Your home will be priced right and adjusted as needed to help it 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 my fingertips.

#### Staging

Your home will put its best foot forward. Homes sell because of correct pricing and great presentation. I know what it takes to make the terrific first impression that will get your home sold. I offer a complimentary staging consultation for all our sellers.

#### Satisfaction

I will guarantee your satisfaction. Our relationship is dependent on meeting and exceeding your needs. We identify those needs together, and my cancellation guarantee protects your right to end our relationship if you're disappointed.

## The Home Selling Process: how we help you prepare

It can feel like the details are endless when you're selling a property. It is my job to streamline the process for you to ensure everything is completed as quickly and efficiently as possible.

Here's an overview of the steps we'll be taking along the way.

I'll set an accurate price (see pages 5 - 7).

I'll aggressively market your home (pages 8 – 16).

I will solicit feedback from each potential homebuyer and agent who views your property, passing their comments on to you.

Your sale will be coordinated to a successful close (pages 18 - 21).

You will always know what's going on behind the scenes while your property is listed.

#### Communication makes all the difference.

Your needs always come first. My full-service approach ensures seamless service and communication throughout the entire listing, marketing, and selling process. I provide the service we agree to, and I'll keep you posted every step of the way – in the ways that work for you.

#### Preparing for success by preparing your home for agents and buyers:

I will evaluate the current state of your property and arrange home staging. Any repairs or improvements needed to maximize your home's value and appeal will be identified and scheduled.

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

## The Home Selling Process: Determining Value of a Property

Let's begin with this direct statement:

#### I am not the one who decides how much your home is worth. The market does.

It tells me exactly where to price your property to sell and how to approach the marketing of your property. 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. I'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 the other listings in and around your neighborhood or region. 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 I can't manipulate the market, I will determine pricing and marketing strategies 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.

Let's expand on these themes...

## **Price Competitively**

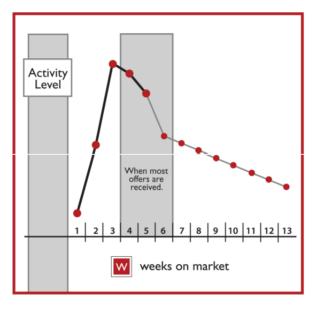
## The right price is so important, and the first 30 days are critical.

• A property generates the most interest when it first hits the market.

• The number of showings is greatest during this time if it is priced at a realistic market value.

• Starting too high and dropping the price later misses the excitement and fails to generate strong activity.

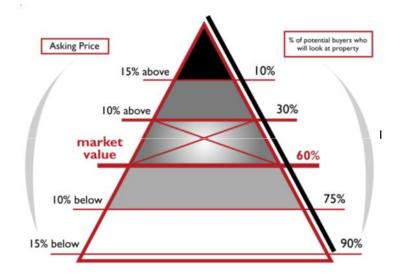
• Many homes that start high end up selling below market value.



## Price Right and Attract Buyers

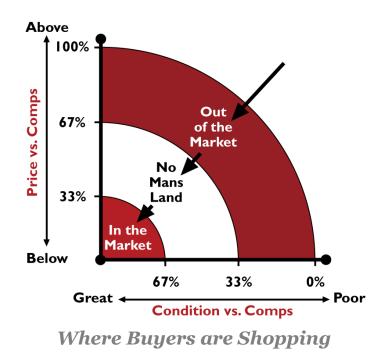
**Pricing your property competitively** will generate the most activity from agents and buyers.

**Pricing your property too high** may make it necessary to drop the price below market value to compete with new, well-priced listings.



What Sells: Right Price, Great Condition

To get your home sold for the most money in the least amount of time, I have to price it "in the market."

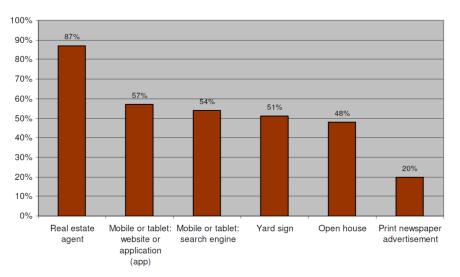


Now that your home is priced correctly for its location, size, condition and market, where do buyers find it?

Buyers start their home search primarily by looking on the Internet and by enlisting the help of a real estate agent (see below).

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

#### Sources Used by Buyers Searching for Homes



From the National Association of Realtors Profile of Home Buyers and Sellers, 2015



## 13-Step Marketing Plan to take your home from Just Listed to SOLD.

Designed to capture the maximum exposure for your home in the shortest period of time, I will implement my proven 13-Step Marketing Plan.

#### I will:

- 1. Price your home strategically so you're competitive with the current market and current price trends.
- 2. Arrange a one-hour complimentary staging appointment.
- 3. Use high end digital photography to make your home look attractive online.
- 4. Place "for sale" signage complete with a sign rider offering automated listing information.
- 5. Optimize your home's internet presence by posting information in the Keller Williams Listing System (KWLS) as well as on local and global MLS systems, including plenty of photographs and a well-written property description.
- 6. Produce a 360° virtual tour of your home and include a link to it on everything online.
- 7. Create a home book with subdivision, school and property information.
- 8. Target our marketing to active real estate agents who specialize in selling homes in your neighborhood.

- 9. Include your home in our company and MLS virtual tours, allowing other agents to see your home for themselves.
- 10. Advertise your home on Facebook.
- 11. Create an open house schedule to promote your property to prospective buyers and market those open houses.
- 12. Target active buyers and investors in our database who are looking for homes in your price range and area.
- 13. Provide you with weekly updates detailing our marketing efforts, including feedback from the prospective buyers and agents who have visited your home.

## **Staging Your Home**

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

Three things to remember:

- 1. You don't get a second chance to make a first impression.
- 2. A review of over 2,800 properties in 8 cities found that staged homes, on average, sold in **half the time** that non-staged homes did.
- 3. Most buyers make decisions about the property they see within the **first 15 seconds** of entering the home.

## What Staging Can and Cannot Do:

Cannot change Difficult to change Cannot change CAN CHANGE CAN CHANGE Location Size Market Conditions Amenities Condition

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

- 1. The home becomes more valuable than other comparable properties in that price range.
- 2. The home gets moved up in price and becomes the lowest priced in the next higher price bracket or category.\*

\*SHIFT: How Top Real Estate Agents Tackle Tough Times by Gary Keller

## Pre-Listing: preparing Your Home for the Photographer

Please review this list carefully and have your home ready to photograph.

Here are a few tips on creating an atmosphere that will make your home visually appealing to prospective buyers browsing online. You probably won't get another chance to make a first impression, and first impressions are what count!

## Exterior Shots: Drive-up or Curb Appeal

- How does your lawn look? Pull weeds and make sure the grass is green and freshly mowed!
- Trim trees and shrubs and clean out flower beds. (Perhaps invest in a few flats of seasonal flowers.)
- ✓ Consider painting the front door. Keep the porch swept and free of cobwebs.

### Interior Shots: The Absolute Basics

- $\checkmark$  Wash all the windows in the home, inside and out.
- ✓ Buyers like a bright and cheery home. Put bright new light bulbs in every socket. This will positively affect the way your home is photographed, too.
- Clean out closets, cabinets and drawers. Be especially aware of anything that will appear in a photograph.
- ✓ Keep the kitchen sparkling clean. Remove refrigerator magnets. Make sure appliances and the kitchen sink are spot-free. Keep floors gleaming. To add life to an old table buy beautiful table linens or place fresh flowers in the middle.
- Bathtubs, showers and sinks should be freshly caulked. The grout should be clean and in good condition. Dark towels and heavy window coverings can be distracting and may not photograph well. Don't leave appliances out on the counter or plugged in during the photographer's visit.
- ✓ Throughout your home, consider removing dark window coverings or dark objects that will draw the eye away from key elements in a room.
- ✓ Stuffed animals, knick-knacks, shoes, coats, and dishes should all be put away.
- ✓ Keep your pets out of all the photographs.
- We discourage you from pushing items up against the walls rather than storing them in the garage or in closets. Our goal is to help make your home look as appealing as possible and this includes making it look clean and spacious.

## Preparing your home for listing and showing

My goal is to help you simplify, depersonalize, and de-clutter the home in order for it to show larger and brighter, giving a more spacious feeling to potential buyers and an advantage over the competition. These steps will provide you with an advantage over the competition. Many items will need to be packed and removed to storage. This is important and should be considered as merely giving you a head start on the move to your new home.

What more could you want than to get your home sold for top dollar in short order? If you take a moment and read through the following suggestions before you put the property on the market, you'll be on your way to a successful sale.

#### Do's:

Most buyers have a hard time imagining how a home will look with their belongings in it. Your goal is to give them a blank canvas. To that end, you should:

- □ Remove any excess personal items.
- Paint your walls a neutral color. If this isn't possible, focus on those rooms that have bright, very dark or unusual paint colors.
- Keep the home well-lit and bright—leave on a few lights in key areas throughout the home and pull the curtains open.
- □ Leave your home every day with it ready to show.

#### Don'ts:

- □ It's best not to be present during showings.
- For your own security and peace of mind, don't leave valuables or prescription medicine in plain site.
- Try not to take comments from prospective buyers personally. The showing feedback is my way of finding out what the market has to say about your home. But also don't ignore this feedback. I will discuss all feedback with you and make suggestions.

#### In General

Make any necessary repairs up front. If you make the kinds of repairs and upgrades up front that you're going to have to make anyway (e.g. after inspection or appraisal), your house will look more attractive to potential buyers. For example:

- Start by airing out the home. Most people are turned off by even the smallest odor. Be especially vigilant if there is a smoker in the home, you have pets or young children in diapers.
- □ If it has been over a year since the carpets have been cleaned—or if they really need it—now is the time to do it. Bare floors should be waxed or polished too.
- Clean and wipe down all stained woodwork including doors and cabinets with a wood maintenance product such as "Old English" or "Liquid Gold."
- Repair loose or damaged shingles, walkway tiles, siding and caulking.
- Replace or clean A/C filters. Clean all A/C vents and intake grids. Repair any cracks, leaks, or water damage.
- Consider replacing worn carpet with a good medium quality neutral carpet.
- □ Repair dripping faucets and showerheads.
- □ Inspect and, if necessary, repair the heating, cooling, and electrical system.
- □ Keep A/C set no warmer than 75 degrees and no cooler than around 68 degrees.
- Use an air freshener in each room (Avoid floral scents as they can be too strong).

#### Interior

#### Lighting Comments:

- Upgrade the wattage in all light fixtures to the highest level safety will allow.
- Dust/wash all light fixtures and fans.

#### Window Comments:

- Dust blinds, window sills and plant ledges.
- □ Remove cobwebs inside and outside.
- □ Clean interior and exterior of all windows and glass doors.
- □ Take screens off before washing and, if possible, leave them off the front of the house.

Keep all blinds/shades pulled up/open and draperies removed to allow the maximum amount of natural light through.

#### Carpet:

Steam-clean your carpet if you are not replacing it. If replacing, we can help you make choices that will be most appealing to buyers.

#### Bathrooms:

- Clean all tubs, toilets, and sinks, then polish all hardware to a shine.
- Stow unused shampoos, soaps, scrubbing implements, razors, etc. under sink.
- □ Keep dirty towels and linens in a basket and stowed away.
- □ If possible stow waste basket under sink.
- □ Store cleansers under sink.
- □ Streamline counter space—1 or 2 decorative items only.
- □ Linen cabinets should be organized and items reduced.
- Use baskets to hold make-up and toiletries so that after use they can be stored under the counter.
- Bathtubs, showers, and sinks should be freshly caulked. The grout and tile should be clean and in good condition. There should be no leaks in the faucets or traps.

#### Kitchen:

- □ A good rule of thumb is to go over the kitchen as if you were a health inspector.
- Keep all flat surfaces (countertops, appliance tops, and furniture) cleared off as much as possible. Kitchen counters should have very little on them to show that there is plenty of available workspace. Keep appliances stored when not in use.
- Remove all magnets, notes, pictures, etc. from front and sides of refrigerator.
- □ Stow trash can out of sight.

#### **Utility Room:**

- Organize shelves and put away non-cleanser items.
- $\Box$  Keep area clear of clothes.

#### Pantry/Closet Comments:

Thin all closets dramatically and organize remaining items neatly on shelves and be sure to allow space between hanging items. At one very visible spot, leave space, so the rear wall of the closet/pantry will show when the door is opened. Leave a small empty space on each shelf to show potential storage space.

#### Bedrooms and Living Areas:

- □ Make sure that there is not too much furniture in a room. Select pieces that look best and put others in the garage or storage.
- Depersonalize your home by storing personal photos so that potential buyers may visualize their items in the home. This is one of the most important things to you can do to attract a buyer!

#### Exterior

Your goal should be to make a positive first impression. That impression starts from the second the buyer pulls up to your home.

#### House:

□ Thoroughly sweep down all exterior sides of house and eaves.

#### Yard:

- □ Keep lawn mowed, green, weed-free, and well-edged.
- □ Trim trees and shrubs.
- □ Clean out flowerbeds and invest in a few flats of colorful flowers.
- □ Trim your hedges and pull any excess weeds

#### Front Entry Porch:

- □ Be sure front door area is clean and free of dirt, dust and cobwebs.
- □ Repaint door and trim if not pristine.
- Add new thick "Welcome" mat and keep it clean.
- □ Make sure doorbell is working properly

#### Garage:

- Drastically clean and re-organize
- Sweep and clean—remove all cobwebs and any oil or grease from floor.

## **Open House Schedule**



Statistically, fewer than 1% of homes sell through an open house, but sometimes I want to make sure that your home gets a little extra exposure.

In order to properly market your open houses to get the most traffic through, it's important to schedule them in advance. This also gives you plenty of opportunity to prepare your home so that it shows beautifully.

Date	_Time of Day:
Date	_Time of Day:
Date	_Time of Day:
Date	_ Time of Day:

## Pet Alert

If you have a pet of any kind, please leave information and instructions below so I have them in writing and can input them into the private remarks reserved for real estate agents on the MLS.







Pet(s)'s Name(s) & Descriptions:

**Special Instructions** 

In Case of Emergency Call:

## The Home Selling Process: Closing and Beyond

#### Coordinating Your Sale to a Successful Closing

- All potential buyers will be pre-qualified so that valuable time isn't wasted.
- Each offer will be presented and discussed with you personally. I will go over every item in the contract with you so that you thoroughly understand what the buyers are offering and what they are asking for. I will help prepare a counter offer, if applicable.
- I will negotiate the details of your transaction with the other agent.
- Closing will be prepared, coordinated and finalized for you.

#### Beyond the Sale

- Do you need an agent to assist you in your relocation?
- Do you need a recommendation for a moving company?
- Would a moving checklist help?
- I am happy to refer you to great providers of other real estate-related services.

I am here to make the sale of your home go as smooth and stress-free as possible.

## **Frequently Asked Questions**

...and answers directly relating to your transaction.

## The checked boxes earrow apply to your transaction.

## □ FOR HOW LONG WILL AGENTS BE ALLOWED TO SHOW THE HOUSE?

Until inspections have been completed and any contingencies removed, please allow agents to show the house.



## □ WHEN IS THE LOCKBOX REMOVED?

It is best to leave it on until closing to allow access for the home inspection, appraisal, and walk-thru, but if you prefer to have it removed, let me know.

## WHAT DO I NEED TO KNOW ABOUT INSPECTIONS, APPRAISALS, AND TITLE SEARCH?

A **home inspection**, if required, will be scheduled. Most inspections are quite lengthy, lasting from 1.5 to 3 hours, depending on the size of your home. You will be advised as to the time and date. The purchasers, more often than not, DO attend the inspection. You are also welcome to stay, but please do not follow them.

Upon receipt of the inspection report, I will review the buyer's requests and you will be notified of any necessary repairs. I cannot assume the liability of hiring people to work on your home, but I am happy to provide you with names of contractors that I have found to be reliable and responsible. Please arrange for repairs to be completed as soon as possible to allow for schedules and weather delays. Provide me (via fax, mail or email) with copies of receipts for repairs. Some contracts require appropriately licensed people to complete repairs.

Compliance with the contract is essential. Let me know any bills that need to be paid at closing. The buyer has an opportunity to make sure repairs have been completed when they do their walk-thru and they may bring the inspector back with them.

An **appraisal** will be scheduled (if necessary).

The closing company will complete a **title search**. If there are any title issues that will hold up the closing, like liens on the property, you will need to talk to the closing company and any other parties required to resolve these title issues.

## □ WHEN DO I TURN OFF UTILITIES?

If you plan to move out prior to closing, the meters should be read the day of closing. Do not turn the utilities off prior to closing as the purchaser has the right to a final walk-thru up through the day of closing.

## □ WHAT HAPPENS AT THE WALK-THRU?

The purchasers are entitled to a final inspection of your property. This is typically conducted 24-48 hours prior to closing in order to assure that the property is in the same condition as the day the contract was signed and that agreed upon repairs have been completed. The inspector may return to verify appropriate completion of repairs. We will notify you of the time when this is scheduled.

The buyers, or their representatives, and their agent will be present for the walk-thru. If any issues are found, the Closing Department will be notified and pass this information on to immediately.

## WHEN DOES THE BUYER TAKE POSSESSION?

Possession of the property by the buyer takes place at the time of closing. Moving is to be completed prior to closing unless other arrangements have been agreed upon in writing.

If you are also closing on a purchase on the same day, belongings should be on the moving truck by closing time awaiting completion of signing on your purchase.

## DO I MAKE MY NEXT MORTGAGE PAYMENT?

It will depend on your closing date. As long as the payoff will be received before a late penalty will be incurred, this payment may be skipped. Should you have any questions regarding this issue, please do not hesitate to contact the Closing Department.

## □ WHAT DO I BRING TO THE CLOSING AND WHO ATTENDS?

Bring the following items to your closing appointment:

- Drivers license for identification.
- $\Box$  Any keys and all garage door openers.
- □ Mailbox key and pool/recreation key (for condos).
- □ Maintenance fee/association dues coupon book (if applicable).

All parties listed on the deed must attend the closing unless prior arrangements were made for a mail-away. If this is a homestead property, both parties must attend even if it is only in one spouse's name.

## □ <u>MISCELLANEOUS ITEMS:</u>

**HOME WARRANTY:** If you have agreed to provide the buyer with a home warranty in the contract, I will make all the necessary arrangements.

**HOMEOWNERS'S INSURANCE:** Cancel your existing homeowners insurance AFTER the closing with instructions for your refund check to be mailed to your new address. Please wait until after closing in case of a delay. If you have an escrow account, most mortgage companies forward the balance to you within 30 days after they receive the payoff.

**BUYER'S FINANCING:** The Closing Department will keep you informed as to the progress of the buyer's financing.

**CLOSING STATEMENT:** I will review the closing statement and contact you with any changes in figures.

## I will be with you every step of the way!

## Homework: Questions for You

Your answers to these questions will guide me in how to best serve you. We'll discuss them at our listing meeting.

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

What prior real estate transaction experiences have you had?

What PRIMARY method of communication do you prefer (please X or rank in order or preference):

Email	
Phone	
Text	
Other (please 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).

Homework: to assist me in marketing, please tell me your 10 favorite qualities or features of your home and community.

Home

1.	
2.	
3.	
4.	
6.	
7.	
8.	
9.	
10.	

#### Community

1.	
4.	
5.	
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7.	
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9.	
10.	

## 88 Types of Turbulence

The hard truth that, on occasion, things go wrong.



The Property:

The Buyer/Borrower:	The Seller:
1. Does not tell the truth on loan	33. Loses motivation to sell.
application.	34. Cannot find a suitable
2. Has recent late payments on credit	replacement property. 35. Will not allow appraiser inside
report. 3. Finds out about additional debt	home.
after	36. Will not allow inspectors inside
loan application.	home in a timely manner.
4. Borrower loses job.	37. Removes property from the
5. Coborrower loses job.	premises the buyer believed was
6. Income verification lower than	included.
what	38. Cannot clear up liens – is short on
was stated on loan application. 7. Overtime income not allowed by	cash to close. 39. Did not own 100% of property as
underwriter for qualifying.	previously disclosed.
8. Applicant makes large purchase on	40. Encounters problems getting
credit before closing.	partners' signatures.
9. Illness, injury, divorce or other	41. Leaves town without giving
financial setback during escrow.	anyone Power of Attorney.
10. Lacks motivation.	42. Delays the projected move date.
11. Gift donor changes mind.	43. Did not complete the repairs
<ol> <li>12. Cannot locate divorce decree.</li> <li>13. Cannot locate petition or</li> </ol>	agreed to in contract.
discharge of bankruptcy.	44. Seller's home goes into foreclosure during escrow.
14. Cannot locate tax returns.	45. Misrepresents information about
15. Cannot locate bank statements.	home and neighborhood.
16. Difficulty in obtaining verification	46. Does not disclose all hidden or
of rent.	unknown defects and they are
17. Interest rate increases and	subsequently discovered.
borrower no longer qualifies.	
18. Loan program changes with higher	The Realtor(s):
rates, points and fees.	47. Has no client control over buyers
19. Child support not disclosed on	or sellers.
application.	48. Delays access to property for inspection and appraisals.
20. Bankruptcy within the last two	49. Does not get completed
years.	paperwork to the Lender in time.
21. Mortgage payment is double the previous housing payment.	50. Inexperienced in this type of
22. Borrower/coborrower does not	property transaction.
have steady two-year employment	51. Takes unexpected time off during
history.	transaction and can't be reached. 52. Misleads other parties to the
23. Borrower brings in handwritten	transaction – has huge ego.
pay stubs.	53. Doesn't do sufficient homework on
24. Borrower switches to job with a probation period.	their clients or the property and
25. Borrower switches from job with	wastes everyone's time.
salary to 100% commission income.	
26. Borrower/co borrower/seller dies.	The Lender(s):
27. Buyer is too picky about property	54. Does not properly pre-qualify the
in price range they can afford.	borrower.
28. Buyer feels the house is	55. Wants property repaired prior to
misrepresented.	closing.
29. Veterans DD214 form not available.	56. The market raises rates, points or costs.
30. Buyer comes up short of money at	57. Borrower does not qualify because
closing.	of a late addition of information.
31. Buyer does not properly "paper	58. Lender requires a last-minute
trail" additional money that comes	second appraisal or other documents.
from gifts, loans, etc.	59. Lender loses a form or misplaces
32. Buyer does not bring cashier's	entire file.
check to title company for closing costs and down payment.	60. Lender doesn't simultaneously ask for all needed information.
	61. Lender doesn't fund loan in time
	for close.
L	

62. County will not approve septic system or well. 63. Termite report reveals substantial damage and seller is not willing to fix. 64. Home was misrepresented as to size and condition. 65. Home is destroyed prior to closing. 66. Home is not structurally sound. 67. Home is uninsurable for homeowner's insurance. 68. Property incorrectly zoned. 69. Portion of home sits on neighbor's property. 70. Unique home and comparable properties for appraisal difficult to find. The Escrow/Title Company: 71. Fails to notify lender/agents of unsigned or unreturned documents. 72. Fails to obtain information from beneficiaries, lien holders, insurance companies or Lenders in a timely manner. 73. Let's principals leave town without getting all necessary signatures. 74. Loses or incorrectly prepares paperwork. 75. Does not pass on valuable information quickly enough. 76. Does not coordinate well, so that many items can be done simultaneously. 77. Does not bend the rules on small problems. 78. Finds liens or other title problems at the last minute.

#### The Appraiser:

79. Is not local and misunderstands the market.
80. Is too busy to complete the appraisal on schedule.
81. No comparable sales are available.
82. Is not on the Lender's "approved list."
83. Makes important mistakes on appraisal and brings in value too low.
84. Lender requires a second or "review" appraisal.

#### Inspectors:

85. Pest inspector not available when needed.86. Pest inspector too picky about condition of property.87. Home inspector not available when needed.88. Inspection reports alarm buyer and sale is cancelled

## Why Keller Williams (KW) Realty?

#### Technology

Leading-edge tech tools and training give me the edge in effectively marketing your property online, 24 hours a day, seven days a week! Through KW's exclusive Keller Williams Listing System (KWLS), your property is fed to more than 350 online search engines and available on KW's Web network of more than 76,000 sites.

Best of all, because of Keller Williams Realty's "My Listings, My Leads" philosophy, every single Internet inquiry on your property will come directly to me so that I can follow up quickly on potential buyers for your property.

#### Teamwork

Keller Williams Realty was designed to reward agents for working together. Based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests, I am confident that every Keller Williams professional shares the common goal of serving you, our client, in the best way possible.

#### Knowledge

Keller Williams Realty helps us stay ahead of trends in the real estate industry through its comprehensive, industry-leading training curriculum and research resources. It's what prepares me to provide you with unparalleled service.

#### Reliability

Founded on the principles of honesty and trust, Keller Williams Realty emphasizes the importance of having the integrity to do the right thing, always putting your needs first. It reinforces our belief that our success is ultimately determined by the legacy I leave with each client I serve.

#### Track Record

I am proud to work for the number one real estate company in the United States. It's proof that when you offer a superior level of service, word spreads quickly.