



Lifestyle Living
with **exp**
REALTY

SELLER'S Resource Guide

THE COMPLETE GUIDE TO SELLING YOUR HOME



WHAT'S INSIDE

seller's guide contents

ABOUT

ABOUT TARA
AGENT RESPONSIBILITIES
CLIENT REVIEWS

VISUALIZE

HOME SELLING PROCESS OUTLINED

MARKETING YOUR HOME

SALABILITY OF YOUR HOME
YOUR MARKETING PLAN DETAILS
STRATEGIC PROMOTION CAMPAIGNS

PREPARING YOUR HOME

HOW TO PREP INTERIOR & EXTERIOR
ONE HOUR SHOW READY
INFORMATION PREP

CLOSING PROCESS

NEGOTIATING THE SALE
CLOSING 101
UNDER CONTRACT PROCESS

RESOURCES

REAL ESTATE TERMS TO KNOW
COMMISSION BREAKDOWN
TRUSTED VENDORS RESOURCES
CONTACT INFORMATION

SELLING YOUR HOME

ABOUT *lifestyle living*



AGENT *Responsibilities*



EXPERT GUIDANCE

- Research the comps in your area & complete a competitive market analysis to determine the best list price for the sale of your property.
- Make recommendations on potential repairs and cleaning of your property, in order to make your home more attractive to buyers
- Suggest quality professionals, including but not limited to stagers, handymen and photographers
- Guide you in making informed decisions leading to a satisfactory sale.
- Present and respond to all offers in a timely manner.
- Negotiate the best price and terms available, always keeping your specific needs in mind.



RESPONSIVENESS

- Act in good faith at all times
- Adhere to your instructions and concerns
- Return calls & emails promptly
- Closely track dates & deadlines



ACCOUNTING

- Receive and deliver all documents in a timely manner
- Review final settlement statements



LOYALTY

- You are my priority!
- Place your interest above all others
- Keep your personal information strictly confidential
- Ensure you are fully informed

CLIENT TESTIMONIAL

Reviews

RHONDA



Tara is professional, knowledgeable, & attentive. She knows Northern Colorado well as she has lived in the area for more than 20 years. She has quick response times to all types of communication & explained the process in terms I could understand. What I really liked was her style of sharing information & giving me the “why” along with the “how” during the transaction, when applicable. Not only did she help me with the sell of my home, but with the buy side as well. I was looking for something specific, & she worked tirelessly to find me that perfect fit in the area I wanted to move into. She will be my realtor of choice for all future transactions!

SARA



Tara is awesome! We couldn't have landed such a great deal in this crazy market without her!

JOSH



Tara Curry was nothing less than amazing! She was beyond patient with me and explained everything in great detail. She noticed things I did not and really helped me a ton in narrowing down the most important things I was looking for in a home. 100/100 Tara is the bomb

FRAN



Tara was such a pleasure to deal with!!! She is kind and considerate, and had our best interest at heart. If you want a Realtor you can trust, Tara is definitely one.

RACHEL



Tara was so great during our process of buying our first home. She was very responsive and very knowledgeable about the areas we were looking at. She listened to what we wanted and came up with some really fantastic options that fit our needs. She made sure we were informed on every part of the process, and whenever we started to get a little stressed she was more than happy to talk through and resolve our concerns. I highly recommend using her for selling or purchasing a home!

GRANT



Tara is a rock star. She helped my wife and I buy our first home together during the absolutely insane seller's market in the summer of 2021. She is very informed and helped us navigate through the market and land us an amazing home! I would highly recommend her if you're looking for an energetic and hard-working realtor.



SELLING YOUR HOME

VISUALIZE

The Process

THE PROCESS

To Sell Your Home

1 DISCOVERY & RESEARCH

I tour your home and give my insights on what will help your sale. We discuss the process and develop initial marketing strategies.

2 LISTING APPOINTMENT

We discuss the value of your home, review the calendar of expectations, sign documents and enter into contract. You're ready to list!

3 PRE-LAUNCH

All of our marketing materials are collected. From photography to lock boxes on your home, I make sure everything is prepared for launch day.

4 LAUNCH DAY

It's time! Your home's profile is posted online, a yard sign is placed on your property and all marketing materials we've agreed upon will be rolled out.

5 BUYER PROSPECTING

Consistent exposure of your home is spread across the marketing platforms. All scheduled events are completed until we reach a sales agreement.

6 SALES AGREEMENT

Once an offer has been made, we will review all terms and conditions and respond as needed.

7 INSPECTIONS

Your buyer will hire an inspector to check your home and is likely to recommend repairs and/or upgrades. We will negotiate on your behalf.

8 LOAN COMMITMENT

The buyer's loan is underwritten and the appraisal is performed. All buyer's documentation is verified and the approval process begins.

9 CLOSING PREPARATION

The lender's requirements are met and closing has been scheduled. I will review the figures and the buyer has a final walk-through of your home usually 24-28 hours prior to closing.

10 CLOSING

The final step! Documents are signed, keys are exchanged and proceeds received. You may cancel your utilities and insurance, and your yard sign is removed from your property.

SELLING YOUR HOME

MARKETING *Your Home*



YOUR MARKETING PLAN

Details



PROPERTY BROCHURE

Create a professional custom color brochure containing important information about your property. I will place a brochure box on the yard sign and ensure it is filled at all times.



PRICING

Assist you with pricing your home based on the CMA and statistical information. This will help you select the price that best fits your situation and time frame. Ultimately the pricing decision is yours.



LOCKBOX & SIGN

Place a secure lock box and one of our professional custom yard signs on your property to increase showings and provide you with the security of knowing who has shown your home.



COMING SOON & JUST LISTED EMAIL

Send a targeted announcement to my personal database, as well as fellow agents with potential buyers



CUSTOM PROPERTY WEBSITE

Create a dedicated website for your property to support highly targeted marketing efforts



MULTIPLE LISTING SERVICE (MLS)

Enter your home's information into the MLS, giving you exposure to thousands of Realtors® in most Colorado counties.



PROFESSIONAL PHOTOGRAPHY

Hire a professional photographer who specializes in real estate photography. Specialized Photography such as twilight, aerial, and community photos will be determined as needed.



PROFESSIONAL MEASUREMENTS

Hire a professional appraiser to take a floor plan and measurements of your home. The floor plan will be used for marketing and will be available to buyers and Realtors®.



INTERNET ADVERTISING

Actively market your home on several nationally recognized web portals, including but not limited to: craigslist, zillow, trulia, coloproperty.com, realtor.com, and more. My focus is to market and expose your home to as many potential buyers as possible.

YOUR MARKETING PLAN

Details



COUNTER DISPLAY

Prepare an informational notebook containing most things a buyer will want to know: survey, school information, utilities, homeowners association, pre-inspection information, contract prep, etc. This information will give buyers the confidence to write a contract.



BUYER SURVEY

Survey the Realtors and their buyers who have seen your home and document their feedback on price, condition, and whether there is buyer interest.



CMA

Prepare a Comparative Market Analysis (CMA) including information on recently sold, active, and market rejected listings.

YOUR MARKETING PLAN

Optional - As Needed



JUST LISTED POSTCARDS

Mail Just Listed Postcards targeting my buyers as well as your neighbors



PROFESSIONAL STAGING

Hire a professional stager and interior designer to help you in the decluttering and brightening of your home. They can provide suggestions, checklists, and furniture as needed.



OPEN HOUSE

Hold an open house at your property to gain more exposure for your home. Open houses will be marketed online and in the local newspapers.

SALABILITY

of Your Home

The factors that impact the salability of your home are listed below: Price Point, Property Condition, Market Conditions and Market Exposure.

I will help to assist you with all of these factors to form a strategy for selling your home quickly and negotiating the best price.



PRICE POINT

Pricing your home for the current market is important for maximum exposure and a sale.

Factors that determine a property's value:

location, design, amenities, competing properties, economic conditions

Factors that have no influence:

price the seller originally paid, amount spent on improvements



PROPERTY CONDITION

The condition of your property will influence the selling price and how quickly it sells.

If repairs are needed and/or professional staging is required, I am there to assist through offering experience, guidance and my trusted network of professionals.



MARKET CONDITIONS

The real estate market is always fluctuating. As your agent, I will discuss the pros and cons of listing during varied market conditions.

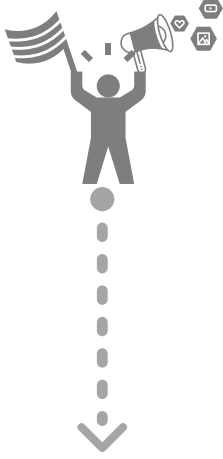


MARKET EXPOSURE

As an experienced realtor, I understand that market exposure is the key to selling your home quickly and receiving the best offers. My focus is to get the most qualified buyers into your home and in the least amount of time. With my comprehensive marketing plan, your home will get noticed in any market.

STRATEGIC PROMOTION

Campaigns



COMING SOON CAMPAIGN

- Walk-through and needs analysis
- Professional photography and videography
- Professional yard signage
- "Coming soon" email blast to database
- "Coming soon" callout campaign to brokerage



JUST-LISTED CAMPAIGN

- Launch listing on my website, MLS and other syndication websites
- Professional yard signage and takeaway flyers
- "Just listed" email blast
- Custom landing webpage
- "Just listed" callout campaign to highly qualified buyers
- Open house on the first weekend active on the MLS (optional)





SELLING YOUR HOME

PREPARING

Your Home

PREPARE YOUR HOME

to get the highest offer

Make sure to complete and maintain the following tasks in the exterior and interior of your property. This will ensure that we can procure the highest price for your home.



EXTERIOR PREP

- Keep the lawn immaculate
- Prune the bushes, weed the garden, and plant flowers
- Clean and align the gutters
- Pressure wash home siding
- Inspect and clear the chimney
- Repair and replace loose or damaged roof shingles
- Repair and repaint loose siding and caulking
- Keep walks free of ice and snow in winter
- Add colorful annuals near the front entrance in spring and summer.
- Re-seal an asphalt driveway.
- Keep garage door closed
- Apply a fresh coat of paint to the front door
- Buy a new welcome mat

INTERIOR PREP

- Clean every room and remove clutter
- Hire a professional cleaning service while the house is on the market
- Remove items from kitchen counters and closets
- Remove all personal photos from walls
- Re-surfacing soiled or strongly colored walls with a neutral shade
- Apply same neutral color scheme to carpets and flooring
- Check and repair cracks, leaks and signs of dampness in the attic and basement.
- Repair holes or damage to plaster, wallpaper, paint and tiles
- Replace broken or cracked window panes, molding or other woodwork

ONE HOUR SHOW READY

Checklist

There is a possibility while your home is on the market that there will be short-notice showings. Although I'll always try my best to schedule well in advance, a qualified potential buyer could be in the area and will want to add you on their tour once they see your sign.

Here is a checklist you can use to easily get your home ready fast!

1 HOUR SHOW-READY

- Make the beds
- Grab a basket and put personal items of clutter in your car
- Wipe down toilets and put the lids down
- Wipe down all counter tops and sinks & mirrors
- Make sure bathroom towels are clean, match & straight
- Vacuum all carpeted areas, sweep all surfaces
- Sweep front steps, wipe mat & clean front door windows
- Straighten sofa pillows
- Close doors to rooms
- Open all blinds & turn lights on in the house
- Make sure the house temperature is comfortable
- Light scented candles for a fresh and welcoming scent



INFORMATION PREP

Checklist

Once your home is on the market, it's very important to have information ready to go in case the buyer or lender requests it.

Below is a list of items that buyers, lenders and title companies might request during this phase of selling your home.

INFORMATION PREP CHECKLIST

- Manuals for appliances
- Receipts of work done to the home - including all major & minor renovations
- All keys and garage door openers
- Surveys previously done
- A list of utility providers & average costs per month
- Alarm instructions

HOA COMMUNITIES

- Check in with the HOA to see if there are any restrictions or policies when listing your condo/townhome

If you have any known info regarding:

- Assessments
- Certification Letters
- HOA Covenants
- Energy Efficient Features (solar panel leases, etc...)



SELLING YOUR HOME

CLOSING

Process



NEGOTIATING THE SALE

Successfully



DISCLOSE EVERYTHING

Be proactive to disclose all known defects to buyers as they will be discovered. Disclose early to avoid legal problems later.

RESPECT THE BUYER

Remember to respect the buyer, as this will be their next home. This is a big decision and they are nervous of any unknowns.



ASK ALL OF YOUR QUESTIONS.

If you have any questions, ask so they can be clarified. Offers may include complicated terminology, so be sure to reference the Real Estate Terms To Know section.

RESPOND QUICKLY

The buyer's mood is primed to buy exactly when the offer is made - don't delay!.



MEET HALFWAY

if there are disagreements about small expenses - split the difference and move on.

STAY CALM

Remember to always keep your cool and rest assured that we will come to a happy outcome.



UNDER CONTRACT

Process



OFFER ACCEPTED

Now that you've accepted an offer (Yay!), the under contract process will begin. The dates and deadlines to be aware of include:

- Title deadline
- Due diligence
- Inspection
- Appraisal
- Loan conditions

The under-contract process is generally about 30 days from date of signed contract to close.



INSPECTION

Performing an inspection is one of the crucial steps of buying a home. The buyers can decide if they want to do this, which normally they will. The buyer's agent will set up a day/time that works for you to conduct the inspection.

The inspection will generally take 1-4 hours.

After the inspection, the buyer's agent will send inspection objections requesting specific repairs or replacements needed. You can then decide which items to agree to fix, repair, replace or give a credit. Safety and health issues are the most crucial and result in less room for negotiation.

I will be there to guide and negotiate on your behalf during the inspection process.



APPRAISAL

An appraisal will be required by the lender if the buyer is obtaining a loan. The appraisal could come in low, high, or at value. If the appraisal comes in low, I will be there to guide you on our next moves to make.

Once we have received an appraisal, we will wait for the loan conditions deadline for the buyer.

CLOSING *Process*



REMEMBER TO BRING

- A valid government issued picture ID
- Personal checkbook (just in case)
- House keys to all doors
- Punch codes for gates, fences, door locks, and garage doors
- Garage door opener(s) and any other remotes or devices that control systems
- Mailbox and any other spare keys
- Access information for smart locks, thermostats, doorbells, or appliances



WHAT TO EXPECT

The escrow officer will look over the contract to:

- Determine what payments are owed and by whom and prepare documents for the closing.
- Make sure taxes, title searches, real estate commissions and other closing costs are paid.
- Ensure that the buyer's title is recorded
- Ensure that you receive any money due to you



YOUR COST

Sellers commonly pay the following at closing:

- Mortgage balance and prepayment penalties, if applicable
- Other claims against your property, such as current or past due unpaid property taxes
- Unpaid special assessments on your property
- Real estate commission
- Title insurance policy
- Home warranty, if applicable



AFTER CLOSING

make sure you keep the following for tax purposes:

- Copies of all closing documents
- All home improvement receipts on the home you sold

AVOID THESE COMMON *Seller Mistakes*

GETTING EMOTIONAL

It's hard to give the advice to not get too emotional, because after all, this property has been your home. In order to make the process as smooth as possible, detach from being the homeowner and become just a salesperson. Look at it as only a transaction from a financial perspective and eliminate the emotion.

SETTING AN UNREALISTIC PRICE

Setting the right price is the key to selling your home as quickly as possible. Utilize the comparative analysis tools to determine a fair offering price. Although you may think your home is worth more, remember to set a realistic price inline with comparable properties. If set too high, it's likely to be sitting on the market for a long time.

NOT DEPERSONALIZING

Depersonalizing your home is all about neutralizing, or removing your personal taste from your home decor so that buyers can mentally see themselves moving in. If there are pictures and other personalized pieces, it will be harder for a potential buyer to picture themselves living in the home.

NOT DECLUTTERING & STAGING PROPERLY

A home has a better chance to be sold when staged properly, is clean, has neutral interior decor, and is depersonalized and decluttered. Decluttering will help to show off your home's best assets by maximizing space and highlighting organization.

NOT PREPARING FOR THE SALE

Prepare your home so that it is cleaned and staged well to get the best offers for your home. Make sure little repairs that you may not think are a big deal (i.e. broken doorknobs) are fixed. Otherwise it might reflect in an offer or reduce your chances of getting any offer.

HIDING MAJOR PROBLEMS

Make sure to fix problems ahead of time or price the property below market price to account for them. Keep in mind that all problems will be revealed during the buyer's inspection. By taking care of repairs beforehand it will help to not raise additional doubts or questions on "what else do I need to look for?"



SELLING YOUR HOME

RESOURCES

For You

REAL ESTATE TERMS *to Know*

Here is a list of the real estate terms that you may hear. Read over these so you are familiar and always in the know when discussions are being held with other parties and professionals.



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.



APPRECIATION

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



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 close.



CLOSING COSTS

The fees a seller and buyer pay to complete a real estate transaction.



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 INSPECTIONS

An examination of the condition of real estate property. A home inspector assesses the condition of a property, including its heating, cooling systems, plumbing, electrical work, water and sewage.



MLS

A computer-based service that provides real estate professionals with detailed listings of most homes current on the market. The public can access much of this kind of information through websites like Zillow.



ZONING

The local laws dividing cities or counties into different zones according to allowed uses. From Single-Family Residential to Commercial to Industrial.



TITLE

Ownership of real estate or personal property. A Title is evidenced by a deed recorded in the county records office.

REAL ESTATE TERMS *To Know*

Here is a list of the real estate terms that you may hear. Read over these so you are familiar and always in the know when discussions are being held with other parties and professionals.



APPRAISAL GAP COVERAGE

An amount of money a buyer can guarantee the seller just in case the appraised value comes in lower than the agreed upon sale price. This is completely optional, but can be a great tool if the cash is available in competitive markets. This is often extra cash brought to the closing table by the buyers.



EARNEST MONEY DEPOSIT

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow account after a seller accepts their offer. Buyers do this to show the seller that they're entering a real estate transaction in good faith. Here in Northern Colorado, this is generally 1-3% of the purchase price.



POST CLOSING OCCUPANCY

In some situations, the buyers and sellers may have negotiated a post-closing occupancy agreement that allows the sellers to stay in the home after closing up to 90 days. The buyers essentially become a short-term landlord. A rent-back dollar amount due to buyers CAN be negotiated but a \$0 agreement can be a great advantage in competitive situations.



GET IN TOUCH

Contact Info



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