

# *guide to* SELL YOUR HOME



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# hello there!

## I AM TARA

I have been passionate about real estate since my early years growing up in Gardnerville, Nevada. My enthusiastic, can-do attitude and caring nature is ideal for identifying each client's desires and skillfully guiding them to fulfill their real estate goals. I understand and appreciate the many unique benefits of life in the Carson Valley with its unmatched beauty, kind hearted community, and the many amenities the surrounding small towns have to offer.

Over the past decade I have had the privilege to have my hands in all aspects of the real estate process with my start in the administrative field and then on to Operations, preceding my success in selling real estate. I still have my hands in the ops world and run the Operations for Haus Property Group as well as their Expansions.

A very active and connected community member, I regularly volunteer in everything I can! In my spare time, my husband and I chase around our dino loving son, and have another boy on the way. I love to be outdoors and my favorite hobby is...organizing. I can't get enough of it.



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# *what I bring* TO THE TABLE

## MARKET EXPERTISE

I can provide insights on pricing, today's sought-after design touches which can help you price your home competitively

## NEGOTIATION SKILLS

I am contractually obliged to protect your financial interest and I can usually negotiate for a higher price than you could on your own

## LAW AND CONTRACT KNOWLEDGE

Selling a house is a complicated process, full of legal and financial obligations. I will make sure you don't sign a bad deal

## PROFESSIONAL NETWORK

I can tap into my network to reach a wider base of buyers. I also have relationships with other professionals you'll need: lawyers, appraisers, home inspectors, and contractors, to name a few

## DEDICATED TIME

I live and breathe real estate, and am prepared to handle all the calls, paperwork, scheduling, and legwork involved





# *selling your house :* 3 PHASE PROCESS





# phase 1:

# PRE-LISTING

In this stage, we get to know each other and prepare the ground for the launch day. In consultation and discussion with you, I will carry out the below mentioned activities.

## INITIAL CONSULTATION

1

- Tour your Home
- Give Insights on pricing the home

## WORKING RELATIONSHIP

2

- Do Comparative Market Analysis
- Discuss timelines and expectations
- Contract signing with you

## PREPARE THE HOME

3

- Arrange Professional Photos and video
- Discuss Marketing materials with you

## READY TO LAUNCH

4

- Review final marketing materials
- Get access of the lockbox



# phase 2:

# LISTING

In this stage, I will work on giving maximum exposure to your listing through various activities and will conduct open houses. We will also shortlist & proceed with potential buyers

LISTED

5

- Listing on online platforms
- Printing & distributing flyers
- Putting 'For Sale' sign in the yard

OPEN HOUSE

6

- Doing 'Open House' till sale happens

NEGOTIATION

7

- Review terms & conditions with buyer
- Timely responding to the buyer

HOME  
INSPECTION

8

- Buyer does a home inspection via a professional inspection agency
- I will negotiate on the repair costs



# phase 3:

# POST SALE

In this phase, the contract is finalised. I will work with buyer's agent to smooth out any disagreements and work upon the various financing options. Once everything is settled, you will hand over the keys and will have the money in your account

## MORTGAGE APPLICATION

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- Buyer agrees on the sale contract and applies for loan
- Buyers's mortgage application is underwritten
- His / Her credit report is prepared & appraisal and verification is done by the lender

## LOAN APPROVAL

10

- We will supply the requested documents to the lender
- I will help you with the list of other documents needed

## LOAN FUNDED

11

- Once the loan is funded, the title is transferred to the buyer
- The lender transfers funds to the escrow
- The 'For Sale' sign is removed from the property

## CLOSING

12

- New owner receives the house keys
- You receive the money in your account
- Subscriptions are cancelled, Insurance is transferred etc.
- You move out of the house





# *what I* EXPECT FROM YOU

Keep the property clean and maintained and be 'show ready' on a short notice during the listing and sale process

Make the home easily accessible by providing a key

The pets are either caged properly or removed from the property during open house or showing period

Notify me in case there has been a change in status of listing property i.e. law suit, settlement, refinancing, zoning change etc.

Have all documents ready ( i.e. loan statements, utility bills, repair bills etc.)

No attempt to negotiate until requested specifically by me

No attempt to talk to buyer unless I am present. Otherwise this might give ammunition to buyers during the negotiation process



# *listing &* STAGING



# *prepare* THE HOME

## THE 7 DAY PLAN

### DAY-1 SUNDAY

**"De-Clutter : Make it look Spacious.** No buyer wants to walk into a messy house. A good rule of thumb for de-cluttering is to get half of your stuff in rooms and put it in storage. No room looks "spacious" with stuff jammed into it. It should almost look spare.

### DAY-2 MONDAY

**Curb Appeal : Make a good first Impression.** A majority of the buyers will form a strong impression of your house when they see it from the outside. Mow and rake the front yard, paint the entrance door, trim the and prune the trees and hedges, put a new door mat, Use flowering plants. It should look as inviting as possible

### DAY-3 TUESDAY

**Repairs : Make it fault-free.** Remember the \$500 rule. Fix problems immediately that would cost less than \$500 to fix. You can always mark up your price to cover the costs of these repairs. Fix those loose hinges, leaking taps, holes in the walls. Unclog or replace stuck drawer tracks. Replace broken knobs or handles. Make the drains clog free. Check the flooring, water heater, HVAC and electrical panels. Fix the lighting fixtures

### DAY-4 WEDNESDAY

**Back Yard : Make it Cozy.** While the front yard provides a glimpse of your house, the back yard is associated with privacy and relaxation. Home buyers look for a backyard that is cozy and playful, and not for something that looks like a dumpster. Work out the lighting fixtures in the backyard, clean up any litter, clean up the deck/play area, clean up and arrange the furniture.

### DAY-5 THURSDAY

**De-personalize : Make it Neutral.** A home buyer wants to imagine their things in the property they are looking to buy. Remove your any personal items by storing them in a shed/attic. Paint the home in a Neutral color so that it appears to a wide range of buyers.

### DAY-6 FRIDAY

**Clean Clean Clean.** From ceiling fans to floors and everything in between, clean your home until it sparkles. Power wash the porch, deep clean the bathrooms, clean the kitchen surfaces, clean all the hardware and accessories inside and outside (doors knobs, knockers, lamps, mail box, address numbers), wash all windows inside and out.

### DAY-7 SATURDAY

**The final touches : Make It pleasant.** Put a nice fragrance in the house, make the bed linens, put fresh towels and decorative soaps, arrange the dining table, get rid of pet smell. In short, get rid of any odor and make it smell pleasant.



# *pictures &* ONLINE LISTING

Taking great pictures of your home is often the most overlooked and underestimated step. 90% of the home buyers are searching on the internet. They will decide on your home based on the impressions from pictures.

Pictures alone will not sell your home—but they will sure get buyers in the door. Either during or immediately following our first meeting, I will set up a time for a staging session and professional photo shoot of your home's interior and exterior.

## **What will I do with these great photos?**

Firstly, these are the photos that will be showcased on the Multiple Listing Service for viewing by all licensed realtors and multiple property websites

Secondly, I will use these photos in any print advertising

Finally, these photos will be marketed through the email flyers, internet (sites such as [realtor.com](http://realtor.com), [zillow.com](http://zillow.com), [hauspg.com](http://hauspg.com)) and social media.



# *open houses &* SHOWINGS

Repeat buyers and prospects with a median income between 250K and 500K are most likely to find their house through open house

Sundays are the best days to conduct an open house and a perfect time would be between 11 AM - 4 PM

We will use physical signage on several directions coming to your house

I will spread word about the open house through social media, search advertisements, MLS, Zillow, Trulia, Realtor.com etc.

It is advisable that you are not present in the house during open houses and showings.





# *getting ready* ON SHORT NOTICE

## **A QUICK CHECKLIST**

Place all shoes/jackets in closets

Close closet doors

Open blinds/window treatments to let in outside light

Turn All TVs, computer screens OFF

Close garage doors

Remove cars from driveway and front of home

Remove empty planters

Clear kitchen countertops completely. No knives, baking supplies, mail, etc.

Hide garbage cans in pantry or closet

Remove dishes from sink, place in dishwasher

Straighten all chairs and space them evenly

Make bed, including decorative pillows/shams. Press bed linens and bed skirts

Store away phone/tablet charging cables

Clear bathroom countertops completely. Not even soap, toothbrushes, medications, deodorant, etc.

Put toilet seats down

Remove dirty towels - leave out only new, unused towels





# *factors affecting* SALEABILITY

## **PRICING**

Trying to price a home accurately is challenging. Price it too high and you will scare away a lot of buyers. Price it too low and you will leave thousands of dollars on the table. Factors which will help us to determine the right price of your property include location, age of the house, upgrades on the house, maintenance of the house, neighbourhood etc. I will help you with a comparative market analysis which shall help us figure out the price at which the property can be listed.

## **LOCATION**

The location of your property can have a huge impact on its value. If you are in a desirable area, it can add tens of thousands of dollars onto your asking price. You will generally have an idea if your home is in a desirable area, it may even be the reason why you bought your house in the first place. Factors which make a 'desirable location' are local schools, amenities, low crime level, commuter links etc.

## **MARKET CONDITIONS**

We all know that the housing market has its ups and downs. Many external factors have an influence over this ranging from economic and political developments. I keep note of the current real estate market conditions with a practiced eye and can also fill you in on current interest rates and lenders' criteria. I will also fill you in the number and quality of competing homes in the local market.

## **LISTING MARKET EXPOSURE**

This is where my major expertise come in – giving maximum exposure to your listing and focusing on serious, qualified buyers. Starting from a great digital representation with professional photos to a catchy and flawless description to a strong social media push to Multiple listing sites and advertising sites. I will make sure you have the perfect listing and are exposed to the right set of buyers!



# documents YOU NEED

Before we list your home and during the listing and closing process, you will have to keep a set of documents ready. These are the documents which may be requested either by the buyer or by the lender financing the buyer.

I will let you know well in advance when a particular document is needed. I will also help you to figure out where to get them in case you don't have it already.

Here is a sample list of documents:

- Original Sale Contract
- Records of Home Repairs and Maintenance
- Preliminary Home Title Report
- Property Tax receipts of last few years
- Homeowner Insurance Information
- Copies of Electricity and gas bills
- Survey if you have one
- Any other documents related to the property i.e. appliance manuals, instructions for alarm systems etc.





# *the process of* NEGOTIATION

The negotiation process should be an enjoyable experience for both the parties. Using the right timing and having the ability to remain calm and respectful will help everyone involved. It is important to gain the trust of the buyer.

Always be honest and straightforward.

Disclose all information related to the property. Don't hide anything which might jeopardise the deal and your reputation.

Make sure you take the time to make each negotiation decision carefully. Re-opening an issue that was previously agreed to will almost always upset the buyer party, compromise your credibility and therefore your effectiveness in negotiating any remaining open issues.

Here are the basics of my negotiation strategy:

- In a buyer's market, be flexible and prompt in making concession
- In a seller's market, hold the ground
- In a balanced market, be ready to make some concessions and ask for the same from buyer. There will be back and forth of offers-counteroffers and finally we meet the mid-way



*closing*  
THE DEAL





# home INSPECTION

This is when you go Under contract. "under contract" is more or less a meeting of the minds. The buyer and seller have agreed to the terms of the contract, such as the price, the closing date, the personal property, the earnest money, tax preparation, and contingencies.

A home inspection often uncovers issues that were not noticed when the buyers first saw the home

The cost of a home inspection can be anywhere from \$200 to \$2000 and is dependent on the size of the property

An average inspection takes anywhere from two and a half to five hours

A good inspector will allow the buyer to tag along and show them any issues that they see and how they might be corrected

The inspection starts from checking the structural soundness of the property and then moves to electrical system, plumbing system, heating & cooling

After the inspection, the inspector will issue a report including a list of recommended improvements.

The buyer will then give the report to us and make requests regarding repairs / price adjustments. I will negotiate with the buyer regarding the cost / price adjustments

## **Homeowner Association Documents**

Buyers have the right to review any legal or financial documents connected to the community. The buyers also have the right to cancel the contract based on these documents



# home APPRAISAL

The appraisal helps the lender determine if the property is worth the sales price

The appraiser will look at your property's details, as well as side-by-side comparisons with similar properties in the area

They will provide an evaluation of the overall real estate market in the area

The appraiser will disclose any issues that he or she finds harmful to the property's value, such as a crumbling foundation

If you disagree with the results of the appraisal, you can appeal the evaluation to the appraiser or the buyer's lending institution to try to raise the value of your home





# *the final* WALK-THROUGH

The buyer has the right to conduct a final walk-through of the property prior to settlement. This will allow the buyer to make sure that all of the appliances and systems are in working order and that you have left the property broom-cleaned and clear of trash.

The property should be left in similar condition as it was on the date the contract was ratified, or the date of the home inspection.

The final walk-through also allows the buyer to make sure all of the home inspection items that were agreed to have been remedied to the satisfaction of the contract.





# *the final* SETTLEMENT

Inevitably, people are nervous when they sit down at the settlement table. Understanding the settlement process will help you proceed to the settlement table without this stress.

Here is a typical agenda for a settlement:

Resolve any remaining walk-through issues - this has to be worked out before moving on to anything else

Approve the Closing Disclosure which lists all of the numbers that make up the closing costs

Seller signs the deed and any other necessary paperwork

Seller provides the keys and a copy of their driver's license

Seller brings wiring instructions for where funds should be sent (if applicable)

Purchasers provide their cashiers check and the sellers receive their check or wire if they prefer

The process is same if things are being done through an Escrow. You will deposit the documents with the escrow company and once the escrow makes sure that the documents are clear, they will release the funds to your account.

Everyone shakes hands and goes on their way!





# list of SELLING COSTS

Sellers normally pay the following costs during the transaction:

Mortgage payoff : You may have to pay a prepayment penalty for paying off your loan ahead of schedule.

Current or past due unpaid property taxes

Any currently pending utility bills

Title Insurance

Real estate commission

Home warranty

Transfer tax : Transfer taxes apply when transferring the title of a piece of real estate from one person to another. They vary from state to state

Capital gains tax : The good news is, many homeowners are eligible to exclude up to \$250,000 of profit (\$500,000 for married couples filing jointly) of their main home from tax, as long as they haven't used the tax break on another home sale within the past two years. The tax break applies if it was your primary home for at least two out of the previous five years.



# 10 tips for HOUSE SELLERS

## **1. Don't reveal the reason for selling the home to buyers**

The reason you are selling your home will affect the way you negotiate its sale. By keeping this information between only you and me, you don't provide ammunition to your prospective buyers.

## **2. Do Attend Some "Open Houses" Yourself**

Going on a couple of open houses will work wonders for you to understand what buyers value and what puts them off

## **3. Ensure You Have Room to Negotiate**

Before settling on your asking price make sure you leave yourself enough room in which to bargain.

## **4. First Impression Matter – Make it Count!**

First Impression is so critical that it would be unwise to ignore this when selling your home. The first time a prospective buyer sees your house will have a huge determining factor in their decision to go ahead or not.

## **5. Clean, Clean & Clean**

Clean everything. Remember, you're not just competing with other resale homes, but brand-new ones as well.

## **6. Allow Prospective Buyers to visualize Themselves in Your Home**

No one wants to feel like they are intruding into someone else's space. So remove everything that is personal to you.

## **7. Be an Honest Seller**

People love honesty and it also saves you from lawsuits later on.

## **8. Keep Emotions in Check During Negotiations**

You have to keep emotions in check and be ready to accept comments from buyers since they are not emotionally attached to the house like you are.

## **9. Be Ready with all the documentation**

Buyers and lenders love home owners who have all the documents in place be it agreements, manuals, warranties, bills. This also shows that you have taken utmost care of everything

## **10. Deadlines Create A Serious Disadvantage**

If you can prevent it, don't try to sell by a certain date. This adds unnecessary pressure and is a serious disadvantage in negotiations.





*thank*  
YOU!