

HOME SELLERS GUIDE



SOLD

WALLACE
REAL ESTATE GROUP

finding the home of your dreams



208.761.2619 | Shelley Wallace, REALTOR®

Meet **Shelley Wallace**



Shelley is the Owner and Team Leader of Wallace Real Estate Group at Silvercreek Realty Group. She was raised in the Treasure Valley and her love of real estate has taken her from the Title & Escrow Industry to the Residential Mortgage Lending arena to the local Real Estate world. Since 1991, she has been an invaluable asset to people buying and selling real estate and remains dedicated to serving her community.

She was proud to help administer the Neighborhood Stabilization Program (NSP), a Federal Housing Grant for the State of Idaho, and has experience with local business ownership and management as well. With the vast knowledge she has gained in the different aspects of her career, Shelley has become a great resource and advisor to many Buyers and Sellers alike.

When she's not helping people achieve their real estate goals, Shelley enjoys spending time with her husband UTV Riding, Mountain Bike Riding and Camping. She has two lovely daughters, multiple grandchildren and her canine child, a Goldendoodle named Piper.

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Why WALLACE REAL ESTATE GROUP chose Silvercreek Realty Group as their Brokerage?

Silvercreek Realty Group is family-owned and founded in the Treasure Valley. As a local brokerage, Silvercreek Realty Group is Idaho's largest brokerage.

- #1 ranked brokerage in Idaho for BOTH total volume and sides closed (rankings by realtrends.com)
- Ranked in the Top 100 NATIONALLY for sides and volume (realtrends.com)
- 1,450 agents serving central, south, and east Idaho
- Over 10,832 sides closed in 2019
- 2019 IMLS Market Share of 16.1%
- Sales volume over \$3.4 billion in 2019
- Family-oriented and local roots



Sellers Guide

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**As a Seller in This Market
you want 3 things...**

- GET YOUR HOME SOLD QUICKLY
- TO MOVE ON WITH YOUR LIFE WITH THE MOST AMOUNT OF MONEY POSSIBLE
- AND ALL WITH THE LEAST AMOUNT OF HASSLE

**Wallace Real Estate Group has
a "RED CARPET" Seller System**

Please read on...

Here's How We Do It...

It's our Multi-Step, Pro-Active, Powerful, "Red-Carpet" Seller System

OUR JOB IS TO:

1. Assess all your needs, for now and in the future.
2. Provide you with our VIP Sellers Packet that contains information on who I am, our team and brokerage, the overall process and copies of the documents that will be used in a transaction.
3. Initiate our Signature VIP Client Service – Selling your home can be a very stressful time and we want to help in every way possible and make this an easy and special experience. Being professional is one thing, but going that extra mile is what makes the difference between mediocre and extraordinary. Our past clients say we're extraordinary... I like to believe them.
4. Create a customized Power of Sold Strategic Plan to Sell Your Home, which includes:
5. Staging, we will assist you with preparing your home for sale.
6. Pricing it based on a competitive market analysis so it competitively will sell... not sit.
7. Over the Top Marketing to Buyers. This is what gets our homes SOLD.
8. Discuss with you ways to Sell Your Home Quickly. We're here to help and actually EARN our Commission.
9. Professionally Photographed.
10. Professional Yard Sign, we will place one of our signs on your property which includes a brochure/flyer box.
11. Create a Professional & Memorable full color flyer to be placed in the brochure/flyer box and we will provide you extra flyer's to refill the box.
12. Lock Box, we will place a lock box on your property to increase showings and provide you with the security of knowing who has shown your home.
13. Intermountain Multiple Listing Service (IMLS), we will enter your home's information into the IMLS, giving your home exposure to over 5,700 REALTORS® in the Treasure Valley. We also write a detailed description in the remarks to attract more agents and buyers to tour your home.
14. Feature your property on our website and submit your listing to over a hundred other sites for the strongest internet presence available, including Realtor.com, Trulia, Zillow and multiple Facebook pages.
15. Create a Virtual Tour for your property.
16. We will set you up on our Search system, the Collaboration Center, so you will be automatically emailed any new listings, pending's and sales that come on the market in your area. This is an automatic way for you to stay up to date on the competition.
17. We will also email you Reports showing the number of internet visitors to your property.
18. Mail to Neighbors, we will mail a color postcard to your neighbors closest to your home notifying them your property is for sale.
19. Counter Display, We will prepare an informational notebook containing most things a buyer will want to know – survey, school information, utilities, homeowners association. This information will give the buyers the confidence to write a contract.
20. Personally, invite my peers and other top agents in our area, to view your property, this may also include a Brokers Open to showcase your homes benefits to their waiting buyers.
21. Hold an Effective Open House. With the Power of Sold Open House System we make it an EVENT!
22. Invite your neighbors to the open house or broker preview.
23. Communicate and Update you on a set schedule weekly, discussing what's new, what's next, and all our activities.
24. Suggest & Advise as to any changes you may want to make in your property to get it SOLD.
25. Follow-up with all salespeople and buyer's agents who have shown your home and ask for their feedback... positive AND negative and their client's responses regarding your home.
26. We Prospect each and every day looking for buyers and move up buyers for our listings.
27. Pre-qualify prospective buyers who would like to view your home.
28. Pre-qualify and review all contracts and buyer information prior to contract presentations.
29. Represent you upon the presentation of all contracts and negotiate the best possible price and terms for you.
30. After the contract has been accepted our Signature VIP Service really goes into effect. We handle all follow-up and keep you informed on all mortgage, title, survey, inspection, appraisal and other necessary closing procedures.
31. Transaction Management, my transaction coordinators will help us manage the details of your transaction to ensure that your contract closes on time - and you can move on time.
32. Our VIP Service doesn't end at the settlement table, you are family now (if you want to be). Every client function, event, or get together we want you there, and hopefully you'll bring your friends as well.



HIRE A REALTOR®

Working with a top, experienced real estate agent is crucial to the successful sale of your home. A good agent will protect your interests and resolve any problems that arise, ensuring a stress-free process. You can rely on a good real estate agent to:

- Suggest home improvements that will yield a high ROI
- Share insider knowledge on industry and local market trends
- Strategically price and market your home for maximum exposure
- Negotiate the best deal and terms on your behalf
- Simplify the entire process for you, including negotiations, inspections, title issues, etc.
- Show your home and keep you informed and updated at all times
- Assist in finding service providers (appraisers, inspectors, contractors, etc.)
- Promptly present and evaluate each offer with you
- Manage contracts, paperwork, and transactional details
- Offer advice, education, and guidance to serve your best interests
- Complete the transaction and sell your home per your agreement



HOME VALUATION

**HOW MUCH IS YOUR
HOME WORTH?**



7 THINGS AN AUTOMATED VALUATION REPORT WON'T TELL YOU

Homeowners using “free online home values” to determine the value of a property need to know what those results aren’t telling them.

1. THE STATUS OF THE HOME.

A computer can’t so much as drive by a house to see if it’s actually located where it’s supposed to be, has four walls and a roof, and really is a four bedroom split level or if it’s a home improvement project gone terribly wrong.

2. WHETHER UNIQUE FEATURES OF A PROPERTY MIGHT ADD TO OR DETRACT FROM MARKET VALUE.

So a computer returns an estimated value of \$350,000. Did it account for the sewage treatment station next door? The railroad tracks nearby with trains that blow their whistles every night? The school district? The desirability of its tree-lined street versus the next street over?

3. HOW LONG AGO THE PROPERTY WAS ASSESSED.

Many AVR’s rely on public assessment records. In

many states, for example, assessments may only be required every three years — the value may be nearly three years old in that case. Some states mandate that an assessed value not increase beyond a certain percentage, even if sales activity indicates the property has appreciated far more.

4. WHAT MAKES THE COMPARABLES COMPARABLE.

A computer might compare your subject property to another property with similar square footage sold three months ago a quarter of a mile away. Even if that “comparable” property is in a different, less desirable school district, fronts a four-lane, 55 MPH street, and is flood-prone. Or even if the property was sold under duress, such as in a divorce situation, or not at arm’s length, such as to a family member. A computer simply does not know all the adjustments that might need to be made to a “comparable” property’s sales price.

5. RAPID MARKET SWINGS.

Automated valuations use data from recent, nearby sales. If those sales were completed

at the peak of a local housing market, the computer will think the trend is continuing. Even if a professional knows that the overall neighborhood is beginning to experience a swing in a different direction.

6. WHETHER THERE IS A CONFLICT OF INTEREST.

AVR’s are often farmed out to real estate agents looking to impress property owners with high valuations. If they tell you your property is “worth” the high end of what they believe they can sell it for, the theory goes, you’re more likely to sign a listing agreement. With most things, it’s best to “under promise and over deliver” — but the opposite is true when you use an automated valuation report.

7. WHAT QUALIFICATIONS, DESIGNATIONS, EXPERIENCE AND EDUCATION THE PREPARER OF THE VALUE HAS.

When you work with an experienced REALTOR®, you can be confident they’re highly qualified, ethical and prepared to complete your estimated valuation professionally and with good judgment. Most of the time, you don’t know the qualifications of whoever is behind those free online values, and they simply cannot compare to a physical property evaluation matched to local real estate knowledge, experience, and up-to-date market trend analysis that a REALTOR® has exclusive access.



CMA VS. APPRAISAL

When you are selling a home, you could get lost in real estate jargon, especially if you are a first-timer. One potentially confusing aspect of the real estate transaction process is the difference between a competitive marketing analysis (CMA) and a home appraisal. Both reports are important in the home selling process and, while they are similar, they have some very big differences.

A CMA IS AN AGENT PROCESS

A competitive marketing analysis is a process your real estate agent will perform in order to get a good idea of an appropriate listing price for your home. A CMA is typically a free process offered by your selling agent.

A CMA evaluates recently sold homes that are similar to yours (often called comps). Real estate agents will gather this information from the multiple listing service (MLS), which has essentially pooled information on for-sale listings from other agents. It's important to note that the MLS is only available to real estate agents, which is part of what makes listing a home FSBO (for sale by owner) so challenging.

When doing a competitive marketing analysis, your agent is looking at homes that are similar to yours in size and features. The CMA lists information on properties currently on the market, pending properties, sold properties and expired properties. The CMA will also list a low, median and high price for your home as well as an estimated average number of days on the market. Though a CMA isn't an exact science, it can get you pretty accurate results of what a good list price is.

APPRAISAL IS A BANK PROCESS

The home appraisal process happens once a buyer applies for a loan to purchase your home. After the buyer submits an offer and requests a loan, the bank arranges for a licensed appraiser to visit your home.

This is the biggest difference between a CMA and a home appraisal: a licensed appraiser has to be state certified or state licensed. Even though the bank initiates the home appraisal process, the home appraiser is a neutral third party with no vested interest in the outcome of the sale. They are there to report observations and facts about the home to determine fair market value.

The bank just wants to make sure it isn't lending too much money for the home, which is why they hire the appraiser. The appraisal will contain information about the home's condition, recent information about similar listings, and information about the home's neighborhood.

A CMA and an appraisal are different processes, but both help you to get you accurate and up-to-date information about how much your home is worth.

PRICING YOUR HOME

Without a doubt, of all the mistakes that a seller can make, mispricing the home is the most harmful and costly!

Price the home too low, the home will sell, and probably even sell quickly. However, you will lose money that is rightfully yours. Price the property too high and it will not sell. The home will continue

to cost you money in the form of interest, repairs and upkeep. More importantly, you may experience severe mental and emotional stress that can be much more costly in the long run.

WHY MUST YOU PRICE PROPERLY?

There are four reasons for pricing your home correctly from day one of your listing:

TIME

Chances are that your home will ultimately sell at its fair market value. Pricing it properly at the onset simply increases the likelihood of a timely sale with less inconvenience and greater monetary return.

COMPETITION

Buyers educate themselves by viewing many properties and they will always look at a range of homes priced competitively. They know, or learn very quickly, what is a fair price. If your home is not competitive in value with those they have seen in the same price range, it simply will not sell.

REPUTATION

Overpricing causes most homes to remain on the market too long. Buyers and agents become aware of the long exposure period and are often hesitant to make an offer because they fear something is wrong with the property. Clean, wellprepared homes which are on the market for a long period of time, historically sell for less than their fair market value.

INCONVENIENCE

If overpricing keeps your home from selling promptly, you may end up owning two homes, the one you are trying to sell and the new home you have already purchased. This is costly.

Statistics have shown that the agent's and the buyer's interest is highest when a home is first placed on the market. Pricing a home properly and then creating an immediate urgency in the minds of agents and buyers is critical.

For assistance in determining the value of your property, ask Silvercreek Realty Group to prepare a Competitive Market Analysis.



SELLING PREPARATIONS



PREPARING YOUR HOUSE FOR SALE REPAIR AND CLEANING CHECKLIST



EXTERIOR

- Remove peeling and chipped paint; replace with a fresh coat.
- Fix loose trim and fencing.
- Clear gutters and downspouts.
- Make sure there is good exterior lighting and all walkway lights and front-door lanterns work.
- Clean and repair the roof as needed.
- Clear garage of clutter and tidy shelves.
- Inspect chimney for cracks and earthquake damage.

YARD

- Mow and trim grass; re-seed and fertilize where necessary.
- Prune all overgrown trees and shrubs.
- Weed flower beds. Remove or replace dead or diseased plants, shrubs and trees.
- Clean grease and oil stains from driveway.

DECKS/PATIOS

- Paint or stain worn areas in wood decks.
- Remove grass growing in concrete cracks; sweep off debris from shrubs and trees.
- Clean all deck rails and make sure they're secure; replace missing slats or posts.
- Clean outdoor furniture.

FRONT DOOR

- Polish or replace the hardware on the door so it shines.

- Add a fresh coat of paint to get rid of nicks.
- Clean the glass on the storm door; make certain the screen is secure.
- Make sure the doorbell operates properly and there are no squeaks when the door opens and closes.

WINDOWS

- Clean all windows—inside and out.
- If needed, add a fresh coat of paint to the window trims and sills.
- Make sure all windows open and close easily.
- Replace cracked windowpanes and those with broken seals.
- Make sure window screens are clean and secure; replace any screens with holes or tears.

ENTRY

- Clean entryway floors and area rugs.
- Downsize clutter in the entry and entry closet to give the appearance of spaciousness.
- Double-check entry lighting to make sure it works.

THROUGHOUT

- Clean all floors, carpets, walls and trim.
- Replace burned-out light bulbs.
- Empty trash.
- Remove family photos, valuables, and prescription drugs.



KITCHEN

- Make sure countertops, grout, and sinks are clean and stain-free. Replace grout as needed.
- Fix dripping faucets.
- Organize pantry and cupboards so they appear clean, neat and spacious.
- Make sure the refrigerator and freezer are defrosted and free of odors.
- Clean the oven and cook-top thoroughly.
- Set the table.

LIVING/FAMILY/DINING ROOMS

- Give rooms a fresh coat of paint as needed.
- Repair cracks and holes in ceiling and walls.
- Make sure all wallpaper is secure.
- Repaint any woodwork that is worn or chipped.
- Clean or replace draperies and blinds; open them to maximize light.
- Make sure draperies and blinds open and close.
- Wash windows.
- Steam-clean carpets. Clean rugs and wood flooring, and remove any stains or odors.
- Position the furniture to showcase the size and space of the room.
- Remove and replace any attached items, such as chandeliers and draperies, that you wish to move with you.
- Put away toys and hobby supplies; remove extra magazines and books from tables.

BATHROOMS

- Make sure sinks, tubs, showers and countertops are clean and free of stains.
- Repair any leaky faucets.
- Remove grout and soap stains from tile.
- Replace any missing or cracked tiles or grout.
- Make sure all joints are caulked.
- Make sure all fixtures, including heat lamps and exhaust fans, are operating.
- Install a new shower curtain and buy matching towels.
- Store all supplies, such as toilet paper, shampoo bottles and cleansers.

BEDROOMS

- Repair cracks in ceiling and walls.
- Apply a fresh coat of paint if necessary.
- Make sure wallpaper is secure.
- Clean draperies and blinds; open them to maximize light.
- Put away toys, clothes, and clutter.
- Neatly make up the beds.





BASEMENT

- Check for water penetration or dampness; call for professional repairs if necessary.
- Get rid of musty odors.
- Clean furnace, hot water heater, and drains.
- Make sure light fixtures work.
- Arrange storage area in a neat and organized manner.
- Make sure stairway handrail is secure.

TIDY EXTRAS

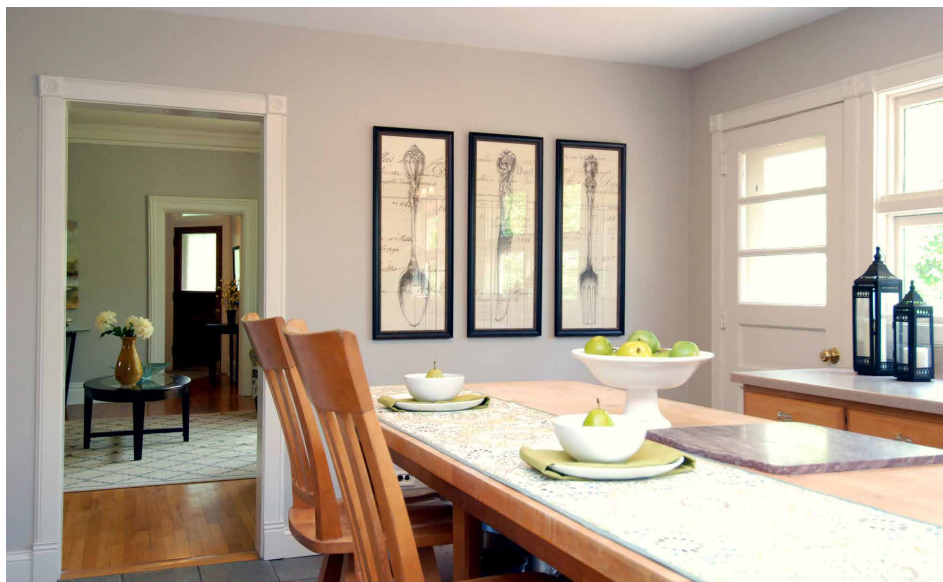
- Use air fresheners or bake treats to make the house smell good.
- Plant flowers to brighten a walkway and enrich the entry.

- Remove any indoor houseplants that are brown or losing their leaves.
- Remove all “fixer” cars, campers and boats from the property.
- Discard the clutter of magazines on the coffee and end tables.
- Tidy and declutter all closets.
- Hide or get rid of worn-out throw pillows.
- Store pet supplies.
- At night, turn on the porch light and outdoor lighting. Buyers often drive by homes they are considering at various times of day.



HOME STAGING TIPS

Highlight your home's strengths, downplay its weaknesses and appeal to the greatest possible pool of prospective buyers with these home-staging tips.



GRIMY BATHROOM WALLS ARE A MAJOR RED FLAG TO BUYERS. HERE IS AN EASY WAY TO GET RID OF SURFACE MOLD: Mix a spray bottle with one part water and one part bleach. Just spray it on the wall, and watch the mold disappear. Give it a fresh coat of paint, and your grimy bathroom will go from red flag to red-hot.

DON'T REPLACE A YUCKY SHOWER DOOR: Just scour it. A grimy glass shower door can really wash out your sale. Instead of replacing it, clean it with a mixture of one part muriatic acid and about 10 parts water. Scrub with steel wool. After wiping it down, reinstall the door and you'll have a shower that'll help you clean up at the open house.

AVOID DATED TILE BY PAINTING. Bathrooms sell houses, but dated tile in a bathroom doesn't. A low-cost

alternative to replacing the tile is to use paint. First coat the tiles with a high-adhesion primer. Next, brush on a special ceramic epoxy covering. For a fraction of the cost of new tile, you will have an up-to-date bathroom that brings in big bucks.

PEDESTAL SINKS ARE A BIG HIT WITH BUYERS. They show off square footage in small bathrooms beautifully. First, your old vanity has to go. Next, just hook up your new sink, and your bathroom will have dramatic appeal that brings in big bucks. Plus, buyers will see how much floor space your bathroom has.

A MASTER BEDROOM SHOULD APPEAL TO BOTH SEXES. When you are selling, your master bedroom should appeal to buyers of both sexes. Get rid of features that seem too gender-specific. Paint the walls

a neutral color, and choose bedding that matches. Then accessorize with items that complement the overall color scheme.

DO YOU HAVE AN OVERPOWERING BRICK FIREPLACE THAT STICKS OUT LIKE A SORE THUMB? Here's an easy way to tone it down with paint. Use a rag or brush to rub a light coat of paint on the bricks, one at a time. This will give them a new tone without covering them completely. And, if you use a paint color that matches the walls, your fireplace will go from sticking out to standing out.

UPDATING AN OLD FIREPLACE SCREEN IS A CHEAP (AND QUICK) FIX. After removing the screen and wiping it down to get rid of the dust, mask off the windows so you won't get paint on them. Then, using a can of heat-resistant spray paint, give the screen a facelift. Hold the can about 18 inches away, and use long, even strokes. For less than \$5, you will have a fireplace screen that'll keep your sale from going up in smoke.

TURN AN UNATTRACTIVE FIREPLACE INTO A SELLING FEATURE. Need to turn an unattractive fireplace into a selling feature? First, that dated brass screen has got to go. Next, give the fireplace a good cleaning, scrubbing it with soap and water. Then, using a stone color enhancer, polish the

bricks to make them shine. In no time you will have a fireplace that will turn your house into the hottest property on the block.

STAIN DATED KITCHEN CABINETS INSTEAD OF REPLACING THEM. Dated kitchen cabinets can be a big turnoff to potential buyers. Instead of paying big bucks to replace them, just stain them. First, apply the stain in even strokes, going with the grain of the wood. Add some stylish hardware, and your kitchen will have the up-to-date look that buyers love, for less than \$200.

STAINLESS-STEEL APPLIANCES ARE DEFINITELY IN WITH BUYERS. Instead of buying a new dishwasher, here is a low-cost way to resurface an old one: First, remove the front panels, and clean them. Next, apply a stainless-steel stick-on covering, and cut it to size. For just

\$20 your dishwasher will go from outdated to ultra-modern.

FILL EXISTING HARDWARE HOLES INSTEAD OF MAKING NEW, UNSIGHTLY ONES.

Removing old kitchen hardware can leave your cabinets with stripped-out holes. Here is a trick to reusing the existing ones. First, dip a toothpick in glue and place it in the stripped hole. Cut off the excess piece. Once the glue dries, you'll be ready to put in the hardware that buyers love.

SAVE MONEY ON GRANITE COUNTERTOPS. Granite countertops are a huge selling feature, but they can be expensive. Here are a few ways to save on this investment:

First, do the demo yourself. Also, ask the vendor for remnants from previous projects. Remember, any

money you spend will definitely be returned in the value these beautiful counters add to your kitchen.

NEW KITCHEN APPLIANCES BRING HIGH RETURNS FROM SELLERS. Studies show that new kitchen appliances bring high returns from sellers, so get rid of old appliances that make the rest of the kitchen look dated. Once you install the new equipment, it will scream "new kitchen," and you will see that spending a little money will make you even more.

NEED TO DRESS UP A WINDOW BUT DON'T WANT TO SHELL OUT BIG BUCKS FOR WINDOW TREATMENTS? Here's a trick: Use place mats. First, apply a hook-and-loop fastener to the place mats and attach them in a row to a basic curtain rod. Now that the place mats are attached to the curtain rods, pin them together at the bottom, and you'll have a stylish valance that costs about \$12.

ADDING DRAMA TO OLD HARDWOOD FLOORING IS EASIER THAN YOU MIGHT THINK. First, isolate damaged boards, cut them out and replace them with new pieces. Rent a sander from a local hardware store, and give the floor a good sanding. The last step is to stain the boards with a rich color, and watch your floor go from drab to dramatic in no time.



BUYERS LOVE BUILT-IN

BOOKSHELVES. There's a fine line between filling them with clutter and staging them to sell. The trick is to arrange neutral items in clusters. Make sure that no single accessory stands out too much. That way, you'll show off your attractive built-ins, and not your personal belongings.

CURB APPEAL IS VITAL TO

ATTRACTING BUYERS. Here is how to stop traffic using color. First, with two tones of paint, add a faux finish to any corner keystones. Next, bring out the color of walkway pavers using a stone sealer. Plant flowers in bloom, and you'll have buyers swarming like bees to your front door.

A NICE OUTDOOR DECK CAN BE A BIG SELLING FEATURE, BUT AN OLD ONE IS A MAJOR

LIABILITY. To give your outdoor space new life, first sand the wood. Cover it with a light-colored stain instead of paint to give it a rustic, grainy look. Furnish it for entertaining, and watch your open house turn into a party.

BREATHE NEW LIFE INTO A WORN PATIO.

Do you have a red-brick patio surface that needs to be freshened up? Here is an easy way to give it new life with paint. First, roll a light coat of paint onto the bricks. Next, lightly spray them with water and then dab them before they dry to give them an outdoor look. When you

are done, you will have a patio that looks fresh and reels in buyers.

STAGING ROOMS TO SHOW OFF THEIR TRUE POTENTIAL IS ESSENTIAL WHEN SELLING YOUR HOME.

Clear out clutter or other personal items that will distract buyers. Paint the walls a neutral tone, and furnish the space to show off how functional it is. When buyers come through and imagine themselves there, you can bet an offer isn't far behind.

A SHABBY WOOD-PANEL WALL IS NOT A STRONG SELLING

POINT. Instead of ripping it out, cover it up. Use wood filler to carefully fill in all the cracks between the panels. Then, use





a sponge to wipe away the excess filler. Once it's dry, paint the room. You'll see an unattractive wall go from standing out to blending in.

USE TAPE OUTLINES ON THE FLOOR INSTEAD OF ACTUALLY MOVING FURNITURE AROUND.

Rearranging a room to stage it for your open house? Here is a tip to save time and effort: Instead of lugging the heavy furniture around the room to see what feels best, put outlines on the floor with painter's tape. Arrange the room according to your outlines, and save your energy for counting offers.

VINYL TILE IS AN INEXPENSIVE WAY TO UPDATE YOUR HOME.

Laying vinyl tile is an inexpensive way to update your home, but there's a right way and a wrong way to do it. You need to avoid laying patterns that look too perfect. Instead, make sure to switch up the direction and placement of the tiles to mix the tones. That way, you end up with a floor that has a natural feel.

LET THE SUN SHINE IN. Buyers love light and airy living rooms, but dark and dingy isn't on their list. Open up your window shades to let some light in. Cheat some sunshine with a light-colored paint and lots of artificial lighting. You can never have too many lamps. Last, arrange the

space with lightly colored furniture, and you'll have a living room that brightens your chances of a sale.

STAGE ROOMS WITH ONE PURPOSE SO BUYERS WILL KNOW WHAT IT IS.

Potential buyers are confused by extra rooms that have a mishmash of uses. To avoid this problem, first clear away clutter and excess furniture. Paint the walls a neutral tone and then furnish the room with a desk to stage it as a home office in which buyers will want to get down to business.

UNPLEASANT PET ODORS

WON'T WIN OVER BUYERS. We all love our pets, but unpleasant pet odors can make a negative first impression. Be sure to get rid of old carpet that can trap offensive smells. Replace it with fresh new carpet in a neutral color. Plus, if you paint the walls to match, your living room will look bigger. It'll go from designed to smell to designed to sell.

PACK UP UNNECESSARY ITEMS AND FURNITURE BEFORE YOU SHOW THE HOUSE. An overpacked living room is a red flag to buyers that your home lacks storage space. Pack up unnecessary items and furniture, and move items to your garage or a nearby storage facility. Clear the way for a sale by letting

buyers see your square footage, not your personal belongings.

STORAGE SPACE SELLS! Potential buyers love homes that have lots of storage space. Since they will open your closets, it's a good idea to clear out unnecessary clutter, and organize your shelves to show off how much storage you really have. Plus, it gives you a chance to start packing, as you will definitely be moving once buyers see all that closet space.

CREATE A NICE FLOW IN YOUR ROOMS. BUYERS ARE ATTRACTED TO HOMES THAT HAVE A GOOD FLOW.

You can create circulation by replacing square or rectangular dining tables with round ones. Cutting the corners adds room to this maneuver and creates a spinoff effect that adds flow to your home — cash flow, that is.

CREATE A BETTER FLOW IN THE HOUSE BY STARTING WITH THE FLOOR.

Want to create better flow in your house? Start with the floor. Join two rooms together by using the most cost-efficient material in the book: vinyl tile. First, use a snap-line to create a center point between the two rooms. Next, the fun part: Peel and stick the new vinyl tile down, and watch your kitchen and dining room go from old to sold!

HOME SHOWING TIPS

Once your home is ready to show, we'll begin marketing it to potential buyers and other agents. If possible, leave the home when buyers are present so they feel comfortable asking their agent candid questions.

When you show your home, you want to engage the buyer emotionally because the decision to buy is based more on emotions, and less on logic. Give the buyer permission to say, "Yes, I want to buy this home," by staging, accentuating your home's positive attributes, and do not draw any attention to the negative aspects.

In many markets, it is customary for the buyer's agent to tour a listing without the listing agent present, and they ask the seller to leave the house.

THE GRACIOUS WELCOME

Although the buyer is a guest in your home, you want the buyer to imagine owning the home. You don't want to make the buyer feel like an intruder.

- Don't expect the buyer to remove her shoes, unless you are selling to a buyer for whom religious or cultural reasons mandate it. Otherwise, the presumption might be insulting.
- Leave the house. The buyer won't talk about the house in front of you or open doors with you standing there.
- Don't pressure or hurry the

buyer. Tell the buyer to take all the time that is needed.

- Leave a bowl of wrapped candy or other treats near the front door with a small note thanking the buyer for coming to see your home.

CHECK THE ROOM TEMPERATURE

- Now is not the time to worry about your utility bill. If it's cold enough to wear a sweater to stay warm, turn on the heat. Don't make buyers shiver or wish they could roll up in your rug for warmth.
- If it's warm outside, turn on the air conditioning. It's better to heat or cool the house a degree or two warmer / colder than usual

and then set the temperature at normal. This prevents the heat or A/C from kicking on when the buyer is present, because some HVAC systems are loud.

- You want the temperature inside to be comfortable and to give the buyer more of a reason to linger, especially on hot or cold days!

CREATE A MOOD

- Light a fire in the fireplace. Even if it's the middle of summer.
- Make it romantic by placing two champagne glasses on a nearby table with a bottle of champagne.
- Turn on soft music. I used to play Enya until one day I





heard it piped in at a mortuary. You don't want people thinking about death when they're looking at your home.

- If you have water fountains, turn them on. They are especially useful for drowning out traffic noise or the neighbors next door.

PLAY DOWN THE SCENT

- Many people are allergic to certain scents and deodorizers, so don't spray the air or plug-in air fresheners.
- Don't burn candles or spray perfume in the bedroom for the same reason.
- If weather permits, open the windows -- if there is too much noise outside, close them.
- If you're going to bake cookies or simmer spices such as cinnamon in water on the stove, put out munchies so buyers aren't disappointed. More than one buyer has said, "Oh, darn, I thought there were cookies in here!"

PLAY UP THE VISUAL

- If you have seasonal photographs showcasing flower gardens, leaves bursting in color or a

snow-covered lawn twinkling from street lights, then display them in a prominent position.

- Open all the window coverings to let in light.
- Keep blinds partially closed that otherwise show undesirable outdoor scenery such as a dilapidated fence or a nearby structure that obstructs views.

LIGHT UP THE HOUSE

- Turn on every light in the house, including appliance lights and closet lights.
- Brighten dark rooms with few windows by placing spot lights on the floor behind furniture.
- Turn off TV, if you're playing music, turn off the monitor.

ENCOURAGE TOUCHING

- Drape sensuous fabrics such as velvet wraps or silk throws over chair arms.
- Leave doors slightly ajar.
- If you have carpeting, vacuum in one direction and don't walk on it again.

PROVIDE THOUGHTFUL CARDS

- Attach printed cards to items and in rooms that provide further information the buyer might miss or might not know. You have so little time to make an impression.
- If you have an antique chandelier in your dining room, put a card on it that discloses its age and other important details.
- If you have removed the washer and dryer from the laundry room, attach a card to the wall describing the room.
- If your basement stairs are steep, attach a card to the railing that cautions buyers to watch their step.
- Take care when placing a card that says: “Not included in the sale.” That will make a buyer want it, but you can play that later to your advantage.

but finger sandwiches, cookies, soft drinks, water, desserts, all are welcome. Buyers who are nibbling on snacks are not that eager to leave and might notice more of what your home has to offer.

- Set out serving utensils, if needed.
- Provide plates, cups and napkins. They can be paper products.
- In plain sight, provide a waste receptacle.

ENCOURAGE BUYER FEEDBACK

- Near the snacks, leave pens and a stack of pre-printed questionnaire cards or a guest book to sign.
- Buyers may very likely feel obligated to respond to your request after being fed.
- The showing feedback you receive will be invaluable.
- Allow buyer anonymity.

TOP IT OFF WITH FOOD

- The best way to entice buyers to linger and notice even more details about your home is to offer them food. You don’t need to cater a lunch,



A white wooden post with a horizontal crossbar holds a red rectangular sign with a white border. The sign features the words "FOR SALE" in large, bold, white capital letters. Below the text is a white rectangular box, likely for a price or agent information. The sign is hanging from the crossbar with two metal clips. In the background, a two-story house with a grey roof and white siding is visible under a clear blue sky. There are green bushes and a sidewalk in the foreground.

**FOR
SALE**

PURCHASE OFFERS & NEGOTIATIONS

With rare exception, negotiating the transaction is the most complex part of selling a home. At the same time, it's the one that can involve the most creativity.

That's why it's important to have an experienced and savvy real estate professional who has successfully worked through many different transaction scenarios.

What follows is a brief description of the negotiation process and a few strategies for negotiating the best possible deal you can. This includes: keeping in mind your situation, priorities and needs, not giving your situation away to the buyer and buyer's agent, trying to understand and respect the priorities of the buyer, being creative and, where necessary, willing to compromise to get the deal done.

THE BASIC PROCESS

When a buyer, typically with the help of a real estate professional, makes an offer on your home they'll do so using a contract that has been developed by your local real estate association in conjunction with legal counsel. These contracts enable the buyer to set a sale price, and also include many clauses for specifying various terms of purchase, such as the closing and possession dates, the deposit amount, and a variety of other conditions.

The buyer's real estate professional will then deliver the offer to your real estate professional, who'll present it to you. You should closely review every detail of the offer with your real estate professional, who'll be happy to address all your questions about the offer and the process itself. You can then accept the offer, reject it, or counter it to initiate the negotiation process. Successive counter-offers, with deadlines for responding and meeting various contingencies and special conditions (e.g. a home inspection, the buyer securing financing), will be exchanged between you and the buyer until a mutually-satisfactory pending agreement is reached or the negotiations collapse.

DON'T SHOW YOUR HAND

Even in a buyers' market, it's crucial to keep certain aspects of your selling situation (e.g. your finances, why you're selling, how urgent you are) as concealed as possible from the buyer and buyer's agent. Remember, it's the job of the buyer's agent to get the best deal they can for their client, so any vulnerability you show could end up compromising your position and costing you thousands of dollars.

This is not the same, however, as expressing your priorities very clearly throughout the negotiations. Properly done, the firm statement of your priorities will strengthen your position.

It is the responsibility of your real estate professional to make sure the buyer and buyer's agent only know what they're legally entitled to know and, beyond that, what you want them to know.

UNDERSTAND AND RESPECT THE BUYER'S PRIORITIES

If, during the negotiations, you can find out more about the buyer's priorities you'll not only improve your position, but you'll also be able to resolve any obstacles more creatively and sensitively. For instance, if a buyer is adamant about the sale price – perhaps because they love your property, but they're at the limits of their available financing – they might be more flexible about the closing date or willing to make concessions about some other terms.

There are no “one size fits all” approaches to negotiating, particularly in the current market. In principle, though, the more you know about the buyer's priorities, the more you'll be able to work with them in order to achieve your own priorities.

HAVE YOU FOUND THE RIGHT BUYER? IF SO, MAKE THE DEAL HAPPEN

Particularly in a market where reasonable offers can be hard to come by, once a buyer makes one you should be willing to make a few compromises to seal the deal. You just never know when the next serious offer will come along – or what it will cost you to wait for it.

That said, here are a few basic principles of successful negotiation to consider if you're committed to completing your sale:

- **REMEMBER YOUR PRIORITIES AND RESPECT THE BUYER'S.** Don't let small things get in the way of your better judgment.
- **DISCLOSE EVERYTHING.** Smart sellers proactively go above and beyond legal necessity to disclose all known defects to their buyers. Most states have property disclosure forms. Use them. If the buyer knows about a problem, they can't sue you later.
- **ASK QUESTIONS.** Offers may contain complicated terminology, sometimes three or more addenda. Your real estate professional can help clarify everything for you.
- **RESPOND QUICKLY.** When buyers make an offer, they are in the mood to buy. But moods change, and buyers are known to get buyers' remorse. Don't delay if you want the sale.
- **STAY CALM AND BE PATIENT.** At all times keep communication civil and agreeable, even if the buyer gets tense, or you might lose your sale.
- **IF NECESSARY, DEFER UNTIL LATER.** If small issues get in the way of big ones, focus on and consolidate your agreement on the big issues and come back to the small ones later.
- **MEET HALFWAY.** At the end of the day, if there are disagreements about relative small expenses, split the difference and smile.
- **TAKE CARE WITH CONTINGENCIES.** When you've landed your buyer, your signed acceptance of a written offer becomes your sales contract. Except for removing any contingencies, this document is the binding basis for the sale.
- **RELY ON YOUR REAL ESTATE PROFESSIONAL.** It's your agent's responsibility to represent your best interests every step of the way. Your success is their success.



ESCROW

What happens during that mysterious time period known as “escrow,” between signing the purchase contract and closing on a house? As the seller, you won’t have to do much during this time except sit back and wait -- with some important exceptions that we’ll discuss here.

WHAT IS ESCROW?

Escrow begins when both you and the buyer have signed the agreement governing the sale of your home and chosen an escrow or title agent to act as intermediary in making the deal happen. At that point, many people will spring into action:

- The escrow agent, title agent, or lawyer will start ordering or preparing title reports, preparing the property deed, and more
- The buyer’s lender will begin in-depth review and processing of the loan and order a professional appraisal of your home
- The buyer will (depending on what contingencies were in your contract) arrange for pest and general inspections and homeowners’ insurance, plus work on meeting any other contingencies.

Your most important tasks will include making your home available when needed for inspections and appraisals, preparing various forms and statements (such as disclosures if you haven’t already done so, and any other forms required locally, such as a smoke detector certificate), and meeting any other contingencies you agreed to in your contract, within the promised time frame (for example, getting copies of permits for work you did on your kitchen).

More generally, you’ll need to be available and responsive when issues arise. For example, if the title search turns up a lien on your property placed by a contractor who claims you didn’t pay the bill, you’ll need to pay up or otherwise deal with this to clear the

property’s title. Or if the inspection finds that your house doesn’t have enough smoke detectors, and providing these is the seller’s obligation in your area, you’ll have to buy and put in additional ones.

In any case, plan on staying in close touch with your real estate and escrow agents during this time, to make sure you stay on track. Below are more specific tips on issues that might arise during the escrow period.

GETTING PAST THE APPRAISAL

Even if you’ve found a buyer willing to purchase your house for a price you’re willing to sell for, it’s not only the buyer who must agree. Except in the rare cases when a buyer is paying cash for your home, it’s likely that the buyer’s mortgage lender will require that the property be appraised -- that is, that a professional, selected by the lender, will come to the property and look around, then put a dollar figure on its value. It used to be that appraisals were little more than formalities. But no longer, with lenders edgy after losing money to defaulting homeowners and getting stuck with properties worth less than the mortgages held against them.

DEALING WITH THE INSPECTION CONTINGENCY

One of the biggest hurdles to clear is the inspection contingency. Hopefully your own advance inspection of the property has ruled out major problems that can’t be fixed. But even if you did your own inspection, your house is practically guaranteed to have a few defects -- whether loose tiles, a missing cover plate on an electrical outlet, or a major crack in the foundation.

Your contract probably gives the buyer a certain number of days (such as three) within which to “approve”



or “disapprove” of the report. The buyer now has an opportunity to say, “Forget it,” and end the deal. More likely, however, the buyer will negotiate over the needed repairs. You can either agree to the buyer’s requests for a reduced price, offer to pay for repairs outright, suggest minor changes to the buyer’s request or insist on a second opinion from a contractor you trust, or refuse some requests and see how the buyer responds. Assuming the buyer truly wants your house, you should be able to reach a compromise. Be aware that if you playing hardball in these negotiations, you may cause the deal to collapse.

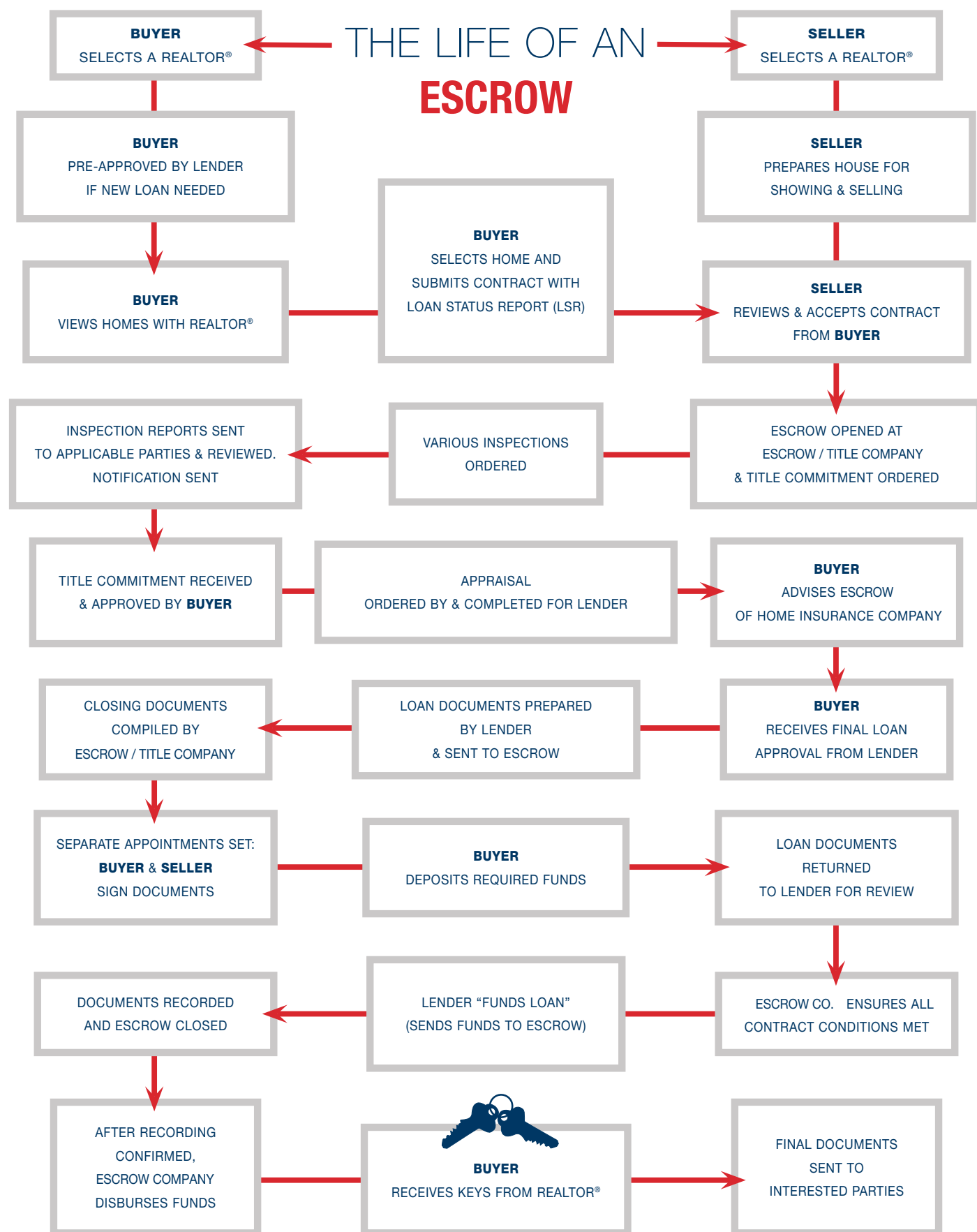
DEALING WITH THE TITLE CONTINGENCY

If any clouds on your house title are discovered, you’ll need to deal with them quickly. This can sometimes mean coming up with some immediate cash. For example, if there’s a lien on your house for unpaid child support, it’s probably not going to be removed until you pay the child support or get a statement proving that it’s no longer owed.

PREPARING FOR THE FINAL WALK-THROUGH

Another often overlooked contingency that’s probably in your contract is the final walk-through. As one of the last steps during the days or hours before the closing, the walk-through allows the buyer and buyer’s agent to visit your house and make sure that you’ve left it in the agreed-upon physical condition.

You’ll need to have moved out of the house (unless otherwise agreed), made any negotiated repairs, left behind all fixtures and other agreed-upon property, moved out all of your own things, and left the place clean. If you fail to meet one of your obligations, the buyer can use this as an excuse to delay the closing, bring up new repair or price requests (possibly getting a last-minute credit in escrow to make sure you take care of matters), or even cancel the sale. Take careful note of the final walk-through date, and make plans to have your house empty and spotless before that time.



CLOSING COSTS

WHO PAYS FOR WHAT?

THE SELLER CAN GENERALLY EXPECT TO PAY FOR:

- Owner's Title Insurance premiums
- Real Estate Commission
- 1/2 of the Escrow fee (except VA)*
- Any loan fees required by buyer's lender (according to contract)
- Payoff all loans
- Interest accrued to lender being paid off, statement fees, reconveyance fees and any prepayment penalties
- Termite work (according to contract)**
- Home warranty (according to contract)
- Any judgements, tax liens, etc. against the seller
- Recording charges to clear all documents of record against the seller
- Tax proration (for any taxes unpaid at the time of transfer of title)
- Any unpaid homeowners association dues
- Any bonds or assessments (according to contract)
- Any and all delinquent taxes

THE BUYER CAN GENERALLY EXPECT TO PAY FOR:

- Lender's Title policy premiums
- 1/2 of the Escrow Fee (except VA)*
- Document preparation (if applicable)
- Notary Fees (if applicable)
- Recording charges for all documents in buyers names
- Homeowners Association Transfer Fee
- All new loan charges (except those required by lender for seller to pay)
- Interest on new loan from date of funding to 30 days prior to first payment date.
- Home warranty (according to contract)
- Fire insurance premium for first year.
- All pre-pays

This list is not necessarily all-inclusive and all the services for which payment may be allowable or non-allowable may not be identified.

ESTIMATED DISBURSEMENTS: (ADD ITEMS FOR TOTAL)

Your net proceeds, simply put, equal the sale price of your home minus any disbursements you make during the closing process.

Existing home loans	\$
Other liens	+ \$
Standard title insurance ¹	+ \$
State excise tax	+ \$
Loan discount	+ \$
Escrow	+ \$
Brokerage/service fees	+ \$
Proration of interest	+ \$
Recording	+ \$
Inspections (pest, roof, septic, etc.)	+ \$
Miscellaneous	+ \$
Total estimated disbursements	= \$

Sale price of home	\$
Estimated disbursements	- \$
Estimated net proceeds²	= \$



PACK LIKE A PRO: 17 TIPS

Moving to a new home can be stressful, to say the least. Make it easy on yourself by planning far in advance and making sure you've covered all the bases.

1. PLAN AHEAD BY ORGANIZING AND BUDGETING.

Develop a master “to do” list so you won't forget something critical on moving day, and create an estimate of moving costs.

2. SORT AND GET RID OF THINGS YOU NO LONGER WANT OR NEED.

Have a garage sale, donate to a charity, or recycle.

3. BUT DON'T THROW OUT EVERYTHING. IF YOUR INCLINATION IS TO JUST TOSS IT, YOU'RE PROBABLY RIGHT.

However, it's possible to go overboard in the heat of the moment. Ask yourself how frequently you use an item and how you'd feel if you no longer had it. That will eliminate regrets after the move.

4. PACK SIMILAR ITEMS TOGETHER.

Put toys with toys, kitchen utensils with kitchen utensils. It will make your life easier when it's time to unpack.

5. DECIDE WHAT, IF ANYTHING, YOU PLAN TO MOVE ON YOUR OWN.

Precious items such as family

photos, valuable breakables, or must-haves during the move should probably stay with you. Don't forget to keep a “necessities” bag with tissues, snacks, and other items you'll need that day.

6. REMEMBER, MOST MOVERS WON'T TAKE PLANTS.

If you don't want to leave them behind, you should plan on moving them yourself.

7. USE THE RIGHT BOX FOR THE ITEM.

Loose items are prone to breakage.

8. PUT HEAVY ITEMS IN SMALL BOXES SO THEY'RE EASIER TO LIFT.

Keep the weight of each box under 50 pounds, if possible.

9. DON'T OVER-PACK BOXES.

It increases the likelihood that items inside the box will break.

10. WRAP EVERY FRAGILE ITEM SEPARATELY AND PAD BOTTOM AND SIDES OF BOXES.

If necessary, purchase bubble-wrap or other packing materials from moving stores.

11. LABEL EVERY BOX ON ALL SIDES.

You never know how they'll be stacked and you don't want to have to move other boxes aside to find out what's there.

12. USE COLOR-CODED LABELS TO INDICATE WHICH ROOM EACH ITEM SHOULD GO IN.

Color-

code a floor plan for your new house to help movers.

13. KEEP YOUR MOVING DOCUMENTS TOGETHER IN A FILE.

Include important phone numbers, driver's name, and moving van number. Also keep your address book handy.

14. PRINT OUT A MAP AND DIRECTIONS FOR MOVERS.

Make several copies, and highlight the route. Include your cell phone number on the map. You don't want movers to get lost! Also make copies for friends or family who are lending a hand on moving day.

15. BACK UP YOUR COMPUTER FILES BEFORE MOVING YOUR COMPUTER.

Keep the backup in a safe place, preferably at an off-site location.

16. INSPECT EACH BOX AND ALL FURNITURE FOR DAMAGE AS SOON AS IT ARRIVES.

17. MAKE ARRANGEMENTS FOR SMALL CHILDREN AND PETS.

Moving can be stressful and emotional. Kids can help organize their things and pack boxes ahead of time, but, if possible, it might be best to spare them from the moving-day madness.

MOVING CHECKLIST

TWO MONTHS BEFORE

- ☐ **SORT AND PURGE**
Go through every room of your house and decide what you'd like to keep and what you can get rid of. Think about whether any items will require special packing or extra insurance coverage.
- ☐ **RESEARCH**
Start investigating moving company options. Do not rely on a quote over the phone; request an on-site estimate. Get an estimate in writing from each company, and make sure it has a USDOT (U.S. Department of Transportation) number on it. Also, check moving companies' websites to see if they are members of organizations like the American Moving and Storage Association (AMSA) and the Better Business Bureau (BBB). When companies are members of these organizations, it is often an indicator they are committed to providing good customer service.
- ☐ **CREATE A MOVING BINDER**
Use this binder to keep track of everything—all your estimates, your receipts, and an inventory of all the items you're moving.
- ☐ **ORGANIZE SCHOOL RECORDS**
Go to your children's school and arrange for their records to be transferred to their new school district.

ONE MONTH BEFORE

- ☐ **CHOOSE YOUR MOVER AND CONFIRM THE ARRANGEMENTS**
Select a company and get written confirmation of your moving date, costs, and other details.
- ☐ **BEGIN PACKING**
Start packing the things that you use most infrequently, such as the waffle iron and croquet set. While packing, note items of special value that might require additional insurance from your moving company. Make sure to declare, in writing, any items valued over \$100 per pound, such as a computer.

ONE MONTH BEFORE CONTINUED

- ☐ **LABEL**
Clearly label and number each box with its contents and the room it's destined for. This will help you to keep an inventory of your belongings. Pack and label "essentials" boxes of items you'll need right away.
- ☐ **SEPARATE VALUABLES**
Add items such as jewelry and important files to a safe box that you'll personally transport to your new home. Make sure to put the mover's estimate in this box. You'll need it for reference on moving day.
- ☐ **DO A CHANGE OF ADDRESS**
Go to your local post office and fill out a change-of-address form, or do it online at usps.gov. But in case there are stragglers, it's always wise to ask a close neighbor to look out for mail after you've moved. Check in with him or her two weeks after the move, and again two weeks after that.
- ☐ **NOTIFY IMPORTANT PARTIES**
Alert the following of your move: banks, brokerage firms, your employer's human resources department, magazine and newspapers you subscribe to, and credit card, insurance, and utility companies.
- ☐ **FORWARD MEDICAL RECORDS**
Arrange for medical records to be sent to any new health-care providers or obtain copies of them yourself. Ask for referrals.

TWO WEEKS BEFORE

- ☐ **ARRANGE TO BE OFF FROM WORK ON MOVING DAY**
Notify your office that you plan to supervise the move and therefore need the day off.
- ☐ **ARRANGE UTILITIES**
Contacting your old & new utility companies (power, gas, trash, internet, & cell) to cancel service and arrange new service at your new address.
- ☐ **CLEAN OUT YOUR SAFE-DEPOSIT BOX**
If you'll be changing banks, remove the contents of your safe-deposit box and put them in the safe box that you'll take with you on moving day.

TWO-WEEKS BEFORE CONTINUED

- ☐ **CONTACT THE MOVING COMPANY**
Verify arrangements and moving schedule.

ONE WEEK BEFORE

- ☐ **REFILL PRESCRIPTIONS**
Stock up on prescriptions you'll need during the next couple of weeks.
- ☐ **PACK YOUR SUITCASES**
Aim to finish your general packing a few days before your moving date. Then pack suitcases for everyone in the family with enough clothes to wear for a few days.

A FEW DAYS BEFORE

- ☐ **DEFROST THE FREEZER**
If your refrigerator is moving with you, make sure to empty, clean, and defrost it at least 24 hours before moving day.
- ☐ **DOUBLE-CHECK THE DETAILS**
Reconfirm the moving company's arrival time and other specifics and make sure you have prepared exact, written directions to your new home for the staff. Include contact information, such as your cell phone number.
- ☐ **PLAN FOR THE PAYMENT**
If you haven't already arranged to pay your mover with a credit card, get a money order, cashier's check, or cash for payment and tip. If the staff has done a good job, 10 to 15 percent of the total fee is a good tip. If your move was especially difficult, you might tip each mover up to \$100. Don't forget that refreshments are always appreciated.

MOVING DAY

- ☐ **VERIFY**
Make sure that the moving truck that shows up is from the company you hired: The USDOT number painted on its side should match the number on the estimate you were given. Scams are not unheard-of.
- ☐ **TAKE INVENTORY**
Before the movers leave, sign the bill of lading/inventory list and keep a copy.

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