



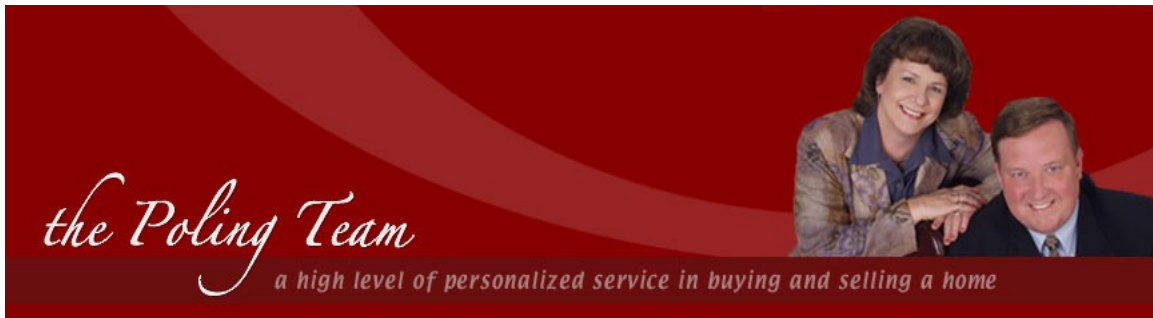
the Poling Team
Home Guide

Art & Linda Poling

A high level of personalized service in buying and selling a home



**Headin'
Home**



Here is where it all begins!

Thank you for the opportunity to discuss your real estate needs! We think you'll find a big difference in the way we conduct business.

Selling your home in this market is a cooperative venture that requires thorough communication and teamwork. When we meet, we will clearly explain the market analysis of your home's value, how we intend to market your home, and what you can expect during the process. If you have any specific issues you'd like to address, please make note of them now and bring them to our attention at our first meeting. We will do our best to answer all of your questions to your satisfaction!

Please take a few minutes of your time to review this packet carefully. This PRESALE PACKAGE contains carefully selected materials that begin the process of coaching you and advising you on all of the information you'll need to be a highly informed seller and to help you avoid the most common mistakes that home sellers make.

If you need any additional information before we meet, please don't hesitate to contact us.

At your service,

Art & Linda Poling

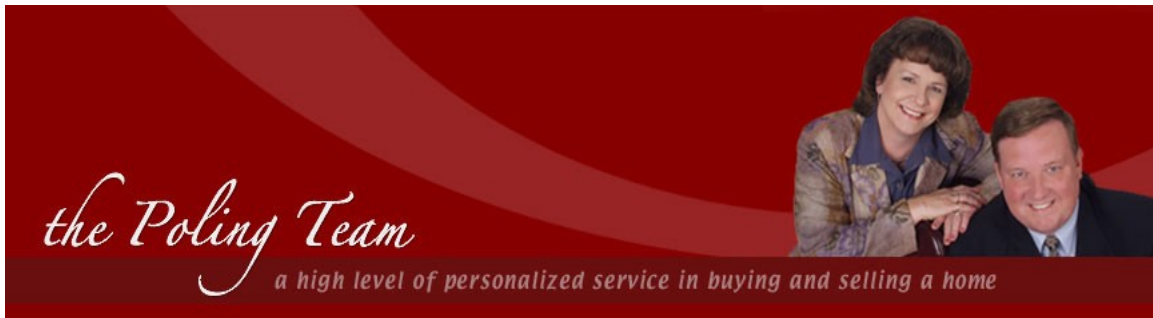
Keller Williams Realty

**Cell: 919-610-1104 - Art
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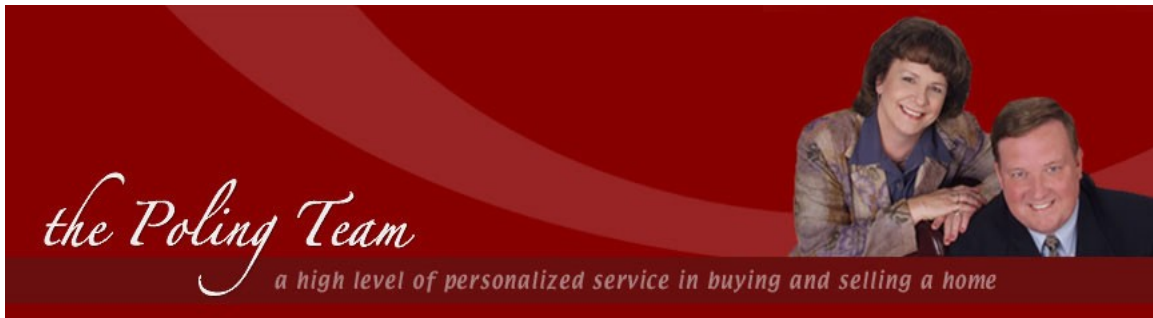
READ THIS NOTICE CAREFULLY!

**THIS MAY BE THE MOST IMPORTANT
PART OF THIS PACKAGE. THIS NOTICE
IS FOR YOUR OWN PROTECTION!**

Fairly recent changes in North Carolina law resulted in changes that affect the way buyers and sellers are represented by real estate agents. Since the North Carolina Real Estate Commission and the North Carolina legislature know that the typical consumer does not understand these changes, they enacted certain requirements to protect you!

*One of the most important things they did was to put together a brochure called "Working with Real Estate Agents." **ALL real estate agents are required by law to present this brochure to a potential client "at first substantial contact", and there is a wide difference in opinion about when that occurs.** We firmly believe that your best interests are served if you are an informed and empowered consumer from day one. If we know something that you should know, you will know it NOW. For this reason, we are including the "Working with Real Estate Agents" brochure with this PreSale Guide and we ask that read it at your earliest convenience.*

*The law also requires that we not only provide the brochure, but that we review it with you when we meet. That's exactly what we will do. Meanwhile, **PLEASE DO NOT DISCLOSE ANY CONFIDENTIAL INFORMATION ABOUT YOUR REASON FOR SELLING OR YOUR WILLINGNESS TO PAY A CERTAIN PRICE** until you have chosen who will represent you in the sale of your home! Once you have selected a REALTOR® to serve as your Fiduciary and your Exclusive Sellers Agent, you can and should freely discuss anything with him/her since you are protected in that relationship much like an attorney-client privilege. We will go over this again when we meet in person!*



WORKING WITH REAL ESTATE AGENTS

When buying or selling real estate, you may find it helpful to have a real estate agent assist you. Real estate agents can provide many useful services and work with you in different ways. In some real estate transactions, the agents work for the seller. In others, the seller and buyer may each have agents. And sometimes the same agents work for both the buyer and the seller. It is important for you to know whether an agent is working for you as **your** agent or simply working **with** you while acting as an agent of the other party.

This brochure addresses the various types of working relationships that may be available to you. It should help you decide which relationship you want to have with a real estate agent. It will also give you useful information about the various services real estate agents can provide buyers and sellers, and it will help explain how real estate agents are paid.

SELLERS

Seller's Agent

If you are selling real estate, you may want to “list” your property for sale with a real estate firm. If so, you will sign a “listing agreement” authorizing the firm and its agents to represent you in your dealings with buyers as your *seller's agent*. You may also be asked to allow agents from other firms to help find a buyer for your property.

Be sure to read and understand the listing agreement before you sign it.

Duties to Seller: The listing firm and its agents must promote your best interests be loyal to you follow your lawful instructions provide you with all material facts that could influence your decisions use reasonable skill, care and diligence, and account for all monies they handle for you. Once you have signed the listing agreement, the firm and its agents may not give any confidential information about you to prospective buyers or their agents without your permission. **But until you sign the listing agreement, you should avoid telling the listing agent anything you would not want a buyer to know.**

Services and Compensation: To help you sell your property, the listing firm and its agents will offer to perform a number of services for you. These may include helping you price your property advertising and marketing your property giving you all required property disclosure forms for you to complete negotiating for you the best possible price and terms reviewing all written offers with you and otherwise promoting your interests. For representing you and helping you sell your property, you will pay the listing firm a sales commission or fee. The listing agreement must state the amount or method for determining the commission or fee and whether you will allow the firm to share its commission with agents representing the buyer.

Dual Agent

You may even permit the listing firm and its agents to represent you **and** a buyer at the same time. This “dual agency relationship” is most likely to happen if an agent with your listing firm is working as a *buyer's agent* with someone who wants to purchase your property. If this occurs and you have not already agreed to a dual agency relationship in your listing agreement, your listing agent will ask you to sign a separate agreement or document permitting the agent to act as agent for both you and the buyer.

It may be difficult for a *dual agent* to advance the interests of both the buyer and seller. Nevertheless, a *dual agent* must treat buyers and sellers fairly and equally. Although the *dual agent* owes them the same duties, buyers and sellers can prohibit *dual agents* from divulging **certain** confidential information about them to the other party. Some firms also offer a form of dual agency called “designated agency” where one agent in the firm represents the seller and another agent represents the buyer. This option (when available) may allow each “designated agent” to more fully represent each party.

If you choose the “dual agency” option, remember that since a dual agent's loyalty is divided between parties with competing interests, it is especially important that you have a clear understanding of what your relationship is with the *dual agent* and what the agent will be doing for you in the transaction.



BUYERS

When buying real estate, you may have several choices as to how you want a real estate firm and its agents to work with you. For example, you may want them to represent only you (as a **buyer's agent**). You may be willing for them to represent both you and the seller at the same time (as a **dual agent**). Or you may agree to let them represent only the seller (**seller's agent** or **subagent**). Some agents will offer you a choice of these services. Others may not.

Buyer's Agent

Duties to Buyer: If the real estate firm and its agents represent you, they must promote your best interests be loyal to you follow your lawful instructions provide you with all material facts that could influence your decisions use reasonable skill, care and diligence, and account for all monies they handle for you.

Once you have agreed (either orally or in writing) for the firm and its agents to be your *buyer's agent*, they may not give any confidential information about you to sellers or their agents without your permission. But **until you make this agreement with your buyer's agent, you should avoid telling the agent anything you would not want a seller to know.**

Unwritten Agreements: To make sure that you and the real estate firm have a clear understanding of what your relationship will be and what the firm will do for you, you may want to have a written agreement. However, some firms may be willing to represent and assist you for a time as a *buyer's agent* without a written agreement. But if you decide to make an offer to purchase a particular property, the agent must obtain a written agency agreement. If you do not sign it, the agent can no longer represent and assist you and is no longer required to keep information about you confidential. Furthermore, if you later purchase the property through an agent with another firm, the agent who first showed you the property may seek compensation from the other firm.

Be sure to read and understand any agency agreement before you sign it.

Services and Compensation: Whether you have a written or unwritten agreement, a *buyer's agent* will perform a number of services for you. These may include helping you find a suitable property arrange financing learn more about the property and otherwise promote your best interests. If you have a **written** agency agreement, the agent can also help you prepare and submit a written offer to the seller.

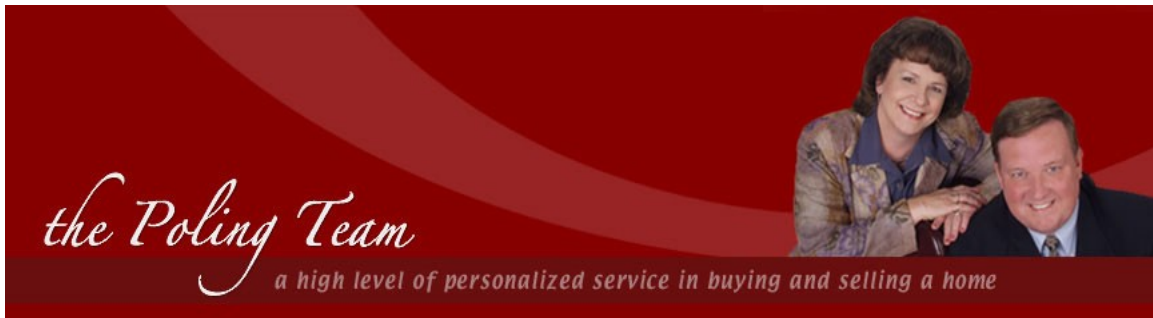
A *buyer's agent* can be compensated in different ways. For example, you can pay the agent out of your own pocket. Or the agent may seek compensation from the seller or listing agent first, but require you to pay if the listing agent refuses. Whatever the case, be sure your compensation arrangement with your *buyer's agent* is spelled out in a buyer agency agreement before you make an offer to purchase property and that you carefully read and understand the compensation provision.

Dual Agent

You may permit an agent or firm to represent you **and** the seller at the same time. This "dual agency relationship" is most likely to happen if you become interested in a property listed with your *buyer's agent* or the agent's firm. If this occurs and you have not already agreed to a dual agency relationship in your (written or oral) buyer agency agreement, your *buyer's agent* will ask you to sign a separate agreement or document permitting him or her to act as agent for both you and the seller. It may be difficult for a *dual agent* to advance the interests of both the buyer and seller. Nevertheless, a *dual agent* must treat buyers and sellers fairly and equally. Although the *dual agent* owes them the same duties, buyers and sellers can prohibit *dual agents* from divulging **certain** confidential information about them to the other party.

Some firms also offer a form of dual agency called "designated agency" where one agent in the firm represents the seller and another agent represents the buyer. This option (when available) may allow each "designated agent" to more fully represent each party.

If you choose the "dual agency" option, remember that since a *dual agent's* loyalty is divided between parties with competing interests, it is especially important that you have a clear understanding of what your relationship is with the *dual agent* and what the agent will be doing for you in the transaction. This can best be



accomplished by putting the agreement in writing at the earliest possible time.

Seller’s Agent Working With a Buyer

If the real estate agent or firm that you contact does not offer *buyer agency* or you do not want them to act as your *buyer agent*, you can still work with the firm and its agents. However, they will be acting as the *seller’s agent* (or “subagent”). The agent can still help you find and purchase property and provide many of the same services as a *buyer’s agent*.

The agent must be fair with you and provide you with any “material facts” (such as a leaky roof) about properties. But remember, the agent represents the seller—not you— and therefore must try to obtain for the seller the best possible price and terms for the seller’s property. Furthermore, a *seller’s agent* is required to give the seller any information about you (even personal, financial or confidential information) that would help the seller in the sale of his or her property. Agents must tell you *in writing* if they are *sellers’ agents* before you say anything that can help the seller. But **until you are sure that an agent is not a seller’s agent, you should avoid saying anything you do not want a seller to know.**

Sellers’ agents are compensated by the sellers.

WORKING WITH REAL ESTATE AGENTS

This is not a contract

By signing, I acknowledge that the agent named below furnished a copy of this brochure and reviewed it with me.

Buyer or Seller Name (Print or Type)

Buyer or Seller Signature

Buyer or Seller Name (Print or Type)

Buyer or Seller Signature

Date

Firm Name

Agent Name

Disclosure of Seller Subagency

When showing you property and assisting you in the purchase of a property, the above agent and firm will represent the SELLER. For more information, see “Seller’s Agent Working with a Buyer” in the brochure.

Buyer’s Initials Acknowledging Disclosure: _____

Agents must retain this acknowledgment for their files

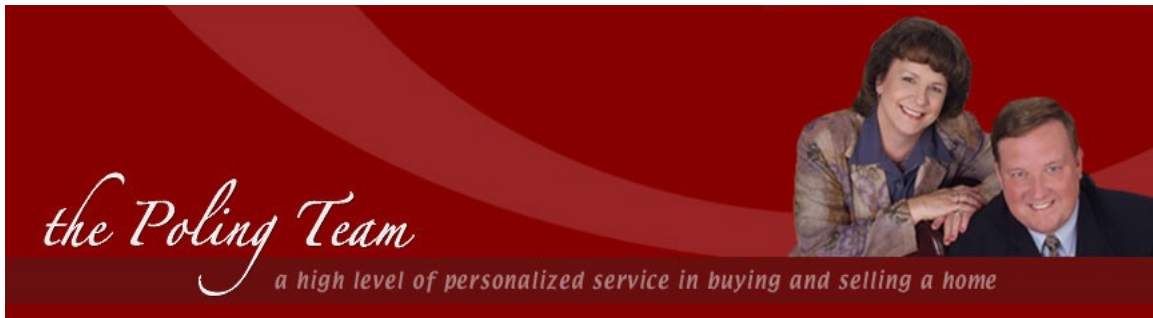


Your Desired Results

The proper balance of these factors will expedite your sale:



SOLD



What the Seller Does and Doesn't Control



Seller Controls:

- **Property Condition**
- **Availability for Showing**
- **Price**
- **Terms**
- **Home Warranty**
- **Timing**

Seller Doesn't Control:

- **Competition**
- **Location**
- **Buyer's or Seller's Market**
- **Interest Rates**
- **When The Perfect Buyer Walks Thru the Door**



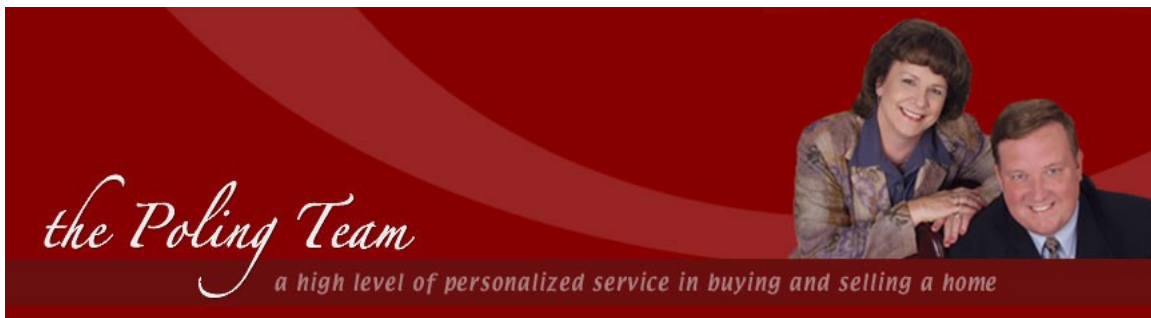
Preparing Your Home For Sale



With a little effort on your part, your home can be sold more quickly and at a better price. The following tips have proved invaluable to owners and are worth your special attention:

Preparation For Showing:

1. First impressions are lasting! The front door greets the prospect. Make sure it is fresh, clean, and paint the trim.
2. Keep lawn trimmed and edged, and the yard free of refuse. Reseed the lawn and fertilize if necessary, weed the gardens, and add mulch. Deep green grass makes a lasting impression. In winter, be sure snow and ice is removed from walks and steps.
3. Decorate for a quick sale. Faded walls and worn woodwork reduce appeal. Why try to tell the prospect how your home could look, when you can show him by redecorating? A quicker sale at a higher price will result. An investment in neutral new kitchen wallpaper will pay dividends.
4. Let the sun shine in. Open draperies and curtains and let the prospect see how cheerful your home can be. (Dark rooms do not appeal)
5. Do the windows and window screens work well and look good? Have the windows spotless.
6. Are the appliances operating properly and sparkling?
7. Fix the faucet! Dripping water discolors sinks and suggests faulty plumbing.
8. Repairs can make a big difference. Loose knobs, sticking doors and windows, warped cabinet drawers and other minor flaws detract from home value. Have them fixed.
9. From top to bottom. Display the full value of your attic, basement and other utility space by removing all unnecessary articles. Brighten dark, dull basements by painting walls and adding brighter light bulbs.
10. Safety first. Keep stairways clear. Avoid cluttered appearances and possible injuries.
11. Pack excess linens and clothing to make closets look bigger. Neat, well-ordered closets show the space is ample.
12. Bathrooms help sell homes. Check and repair grout in bathtubs and showers. Make this room sparkle. Don't let the Handy Man add gobs of caulking when grout is what you need.
13. Arrange bedrooms neatly. Remove excess furniture. Use attractive bedspreads and fresh looking window coverings.
14. Have I removed or mentioned to my realtor any attached items that are not included, such as special chandeliers, shelving or garden plants?
15. Am I familiar with similar homes on the market that I may be competing against?

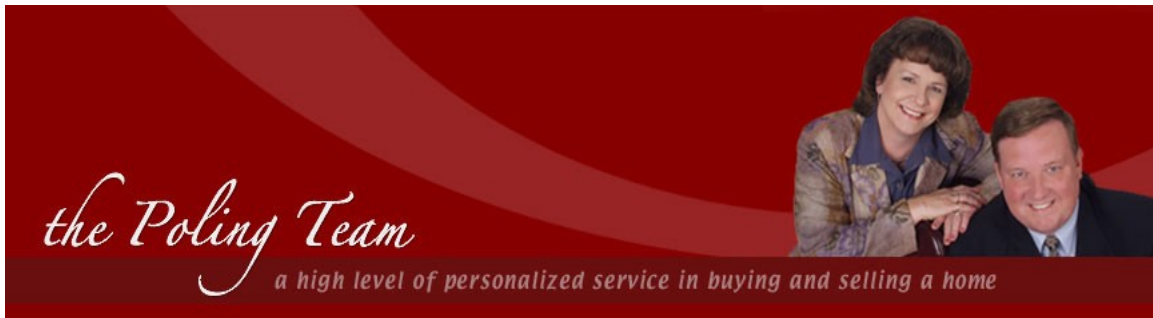


16. Have I asked my realtor for a list of ways I can improve the “marketability” of my home without wasting time and money?
17. Can you see the light? Illumination is like a welcome sign. The potential buyer will feel a glowing evening when you turn on all your lights for an evening inspection.
18. Am I ready to disclose any structural defects such as roof, foundation or wiring problems?
19. Have I started looking for my new home? Do I know what I want in another home?
20. What do I need to do to prepare for my upcoming move?



Showing The House:

1. Whenever possible leave your house for showings, if not, follow the tips below.
2. Three's a crowd. Avoid having too many people present during showings. The potential buyer will feel like an intruder and will hurry through the house.
3. Music is mellow. But not when showing a house. Turn off the blaring radio or television. Let the your agent and buyer talk, free of disturbances.
4. Pets underfoot? Keep them out of the way--preferably out of the house.
5. Silence is golden. Be courteous but don't force conversation with the potential buyer. He wants to inspect your house--not to pay a social call.
6. Be it ever so humble. Never apologize for the appearance of your home. After all, it has been lived in. Let the trained agent answer any objections. This is his/her job.
7. Remain in the background. The agent knows the buyer's requirements and can better emphasize the features of your home when you don't tag along. You will be called if needed. Allow the buyers to take "psychological possession."
8. Why put the cart before the horse? Trying to dispose of furniture and furnishings to the potential buyer before he has purchased the house often loses a sale.
9. A word to the wise. Let your Realtor discuss price, terms, possession and other factors with the customer. They are eminently qualified to bring negotiations to a favorable conclusion.
10. Use Keller Williams Realty. We ask that you show your home to prospective customers only by appointment through this office. Your cooperation will be appreciated and will help us close the sale more quickly.



Pricing Your Property

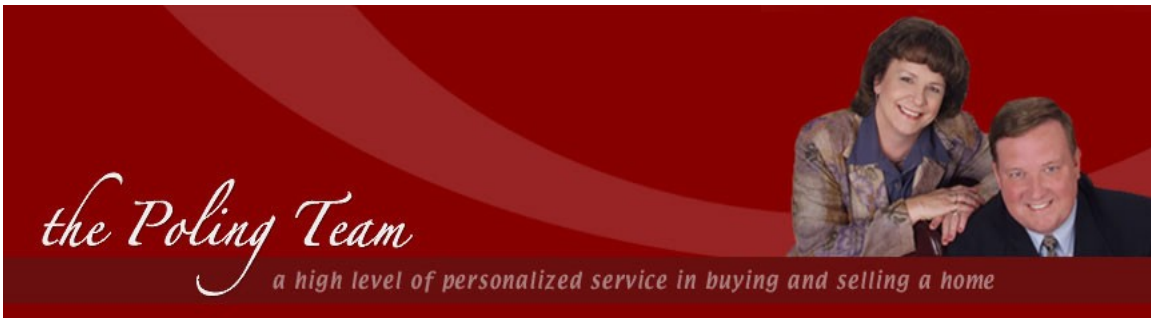
It is very important to price your property at competitive market value at the signing of the listing agreement. Historically, your first offer is usually your best offer.

FACTORS THAT DON'T AFFECT THE VALUE OF YOUR PROPERTY

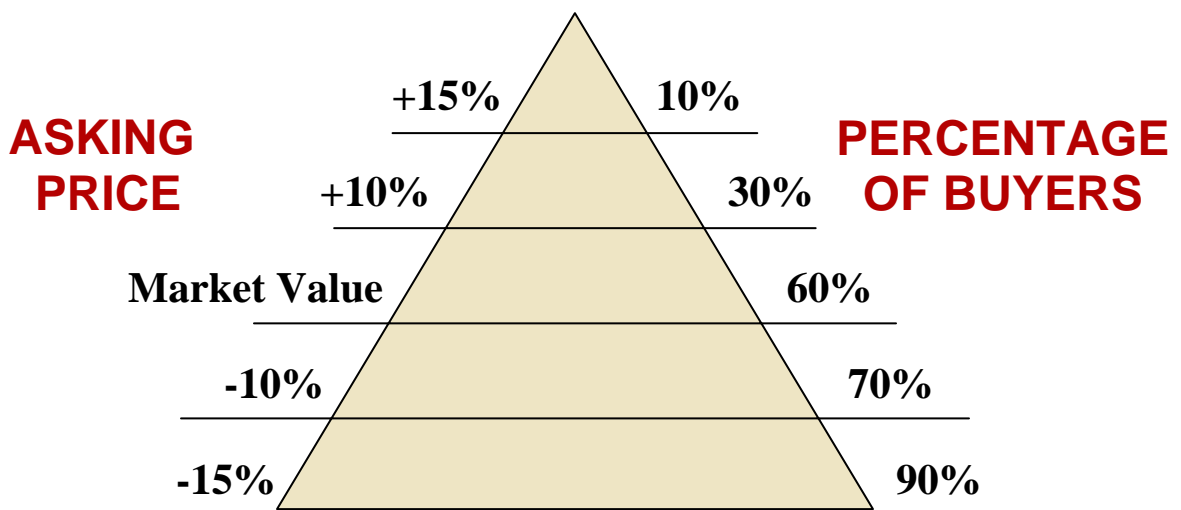


Buyers & Sellers Determine Value

The value of your property is determined by what a **BUYER** is willing to pay and a **SELLER** is willing to accept in today's market. Buyers make their pricing decision based on comparing your property to other property **SOLD** in your area.



IMPORTANCE OF INTELLIGENT PRICING

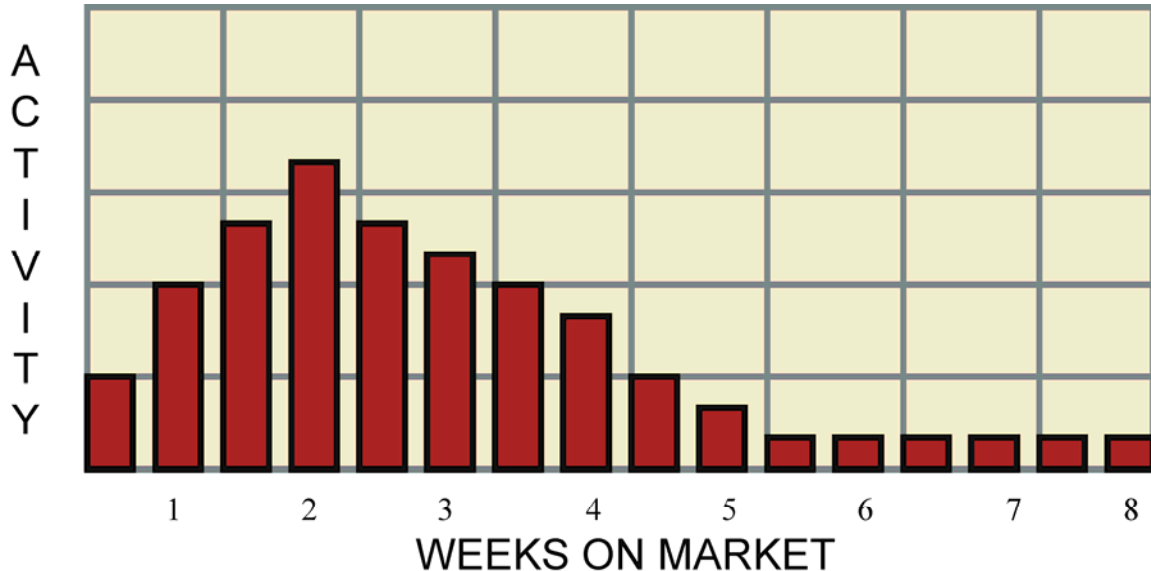


As the triangle graph illustrates, more buyers purchase their properties at market value than above market value. If you price your property at market value, you are exposing it to a much greater percentage of prospective buyers and you are increasing your opportunity for a sale.

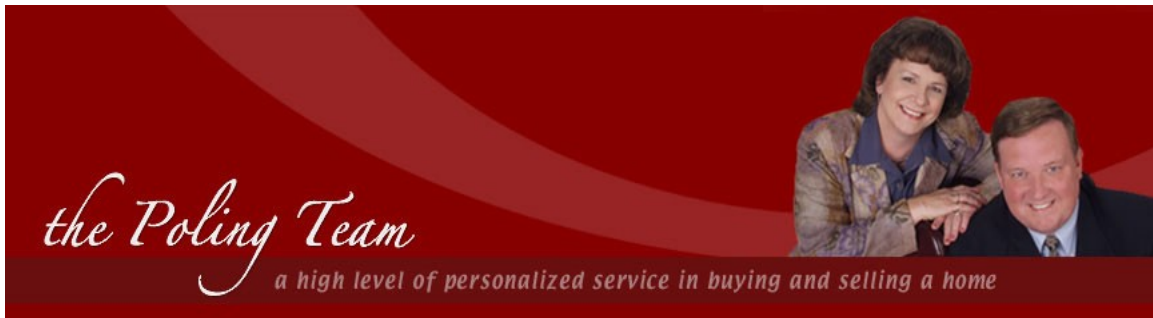


When your home is priced right from the outset, you maximize your opportunity of reaching the most qualified buyers and obtaining top dollar.

SELLING PRICE VERSUS TIMING



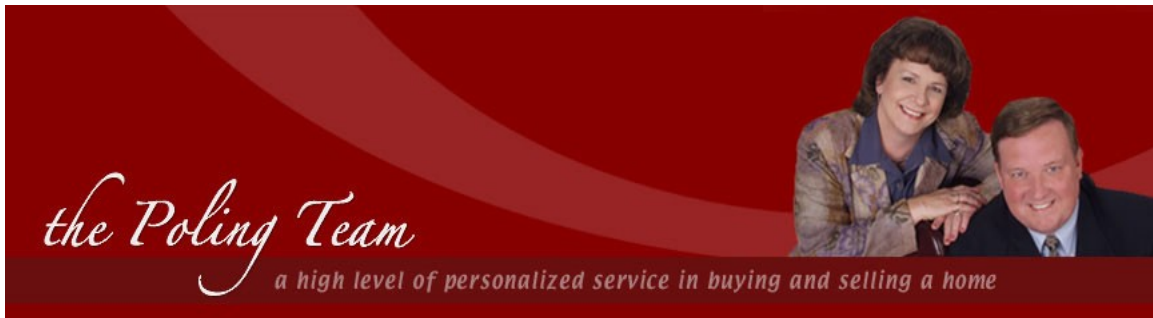
Timing is extremely important in the real estate market. A property attracts the most activity from the real estate community and potential buyers when it is first listed. Pricing your home correctly can save you thousands of dollars on your family's largest investment, reduces risk because an overpriced home may eliminate some buyers if it is out of their price range, ensures that other agents will show the home and is good when it comes time to appraise since your home must appraise at the selling price for the buyer to get financing for the purchase.



Terms

Terms could include items remaining with the property or negotiated as part of the purchase price (like swing sets, refrigerators, lawn care equipment). Terms could also be the seller's willingness to finance part of the sale or contribute to the buyer's closing costs. Remaining flexible as regards the closing date or negotiating the repair of items that are not functioning as intended, or offering a Home Warranty might sell a home. All of these are terms that the seller may control during the process of the negotiation and sale of his property.

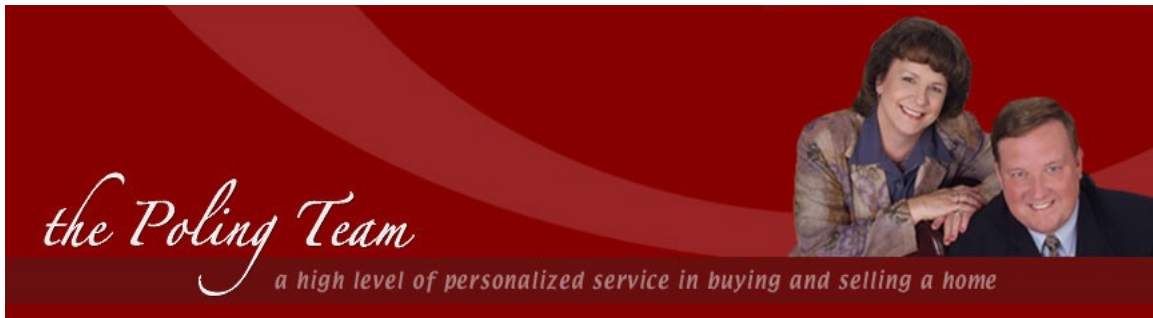
Terms might also include current interest rates or school assignments, seller or buyer markets, or assessments (current or upcoming) in the subdivision or condominium complex. These are less in the hands of the seller, but when he chooses to place his home on the market may be influenced by his awareness of other things happening in the home sale marketplace.



Home Warranties



Home warranty plans go a long way to alleviate some risks and concerns. For a modest price, the seller can provide to the buyer a one year warranty covering specified heating, plumbing, electrical, water heater or appliance breakdowns. Coverage under most plans commences at closing. In all cases, there are important limitations and exclusions (example: appliances/systems must be operative at commencement of coverage).



Marketing

Marketing is the reason we ask someone to pass us a “Kleenex” instead of a “tissue.” We don’t ask for an adhesive strip...we ask for a “Band-Aid.” When someone says, “Pass the A-1,” we don’t ask “the A-1 what?” We instinctively know what A-1 is...it’s a steak sauce.

Our entire career is devoted to staying on the cutting edge of marketing, and that is how we earn our income. With about 6,300 other homes on the market in Wake County at any given time, it is our job to make your home the one that peaks the most interest among Realtors® and buyers.

According to the 2006 North Carolina Profile of Home Buyers and Sellers, 83% of all buyers first learned about the home they purchased in 2006 from a real estate agent, from the internet, from yard signs and from friends and neighbors. *The graph on the following page details that study.* We target our marketing of your home based on this information.

One of the most powerful tools we have is the Multiple Listing Service. We spend a lot of our time marketing to other agents, and we strive to maintain a strong reputation among our peers, so that we can market your home to the right people and in the right way.

The number of buyers searching the internet FIRST before another source has risen tremendously, so we **immediately place your home on the Internet** via www.PolingTeam.com, our personal website, which is updated regularly, listed with over 76 search engines and has multiple domain name “pointers” to it. Buyers will also be able to find your home on 10 other websites consistently and others periodically—websites such as *Realtor.com*, *PolingTeam.com*, and *KW.com*. Your home is automatically sent to Point2 Homes, the Google Base, Yahoo! Classifieds, Oodle, Trulia, RealEstate.com, LiveDeal and Propsmart.

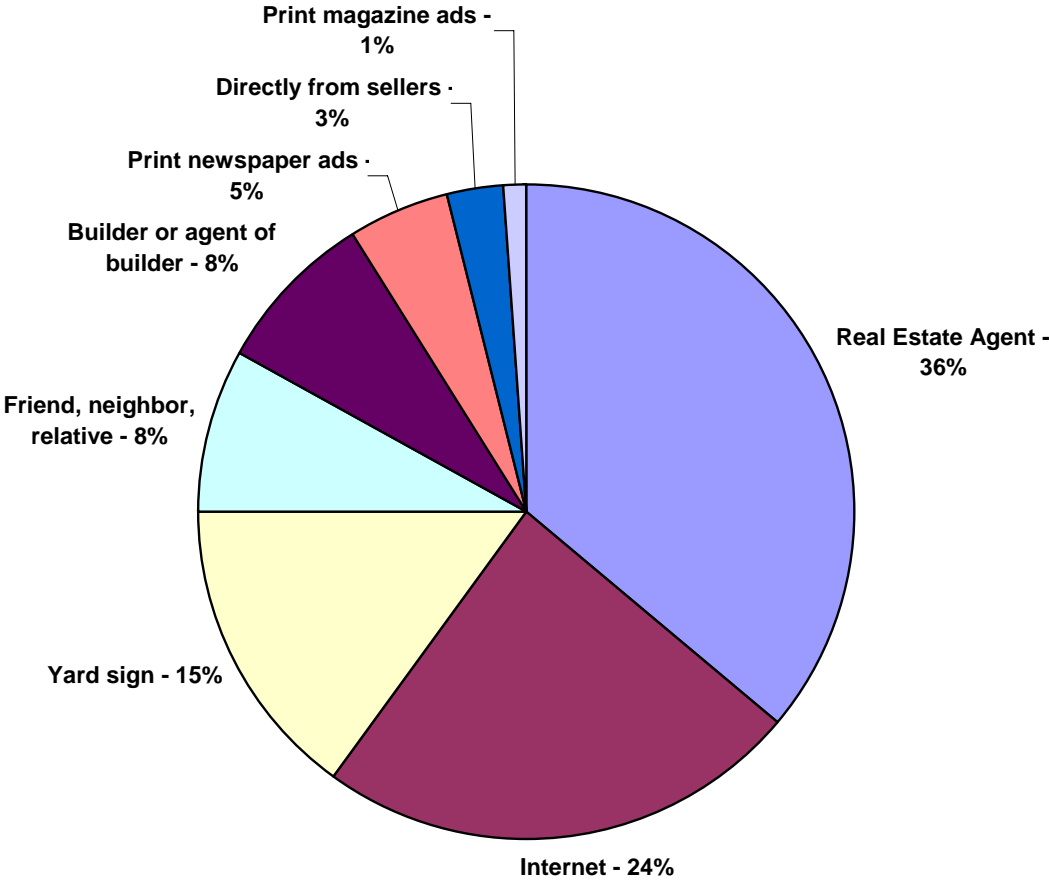
We offer 24 hour toll-free recorded information to passersby and prospects that see our For Sale sign or other advertising about your home. Through this process, many times we can find out those who need to buy homes before they ever call a real estate company.

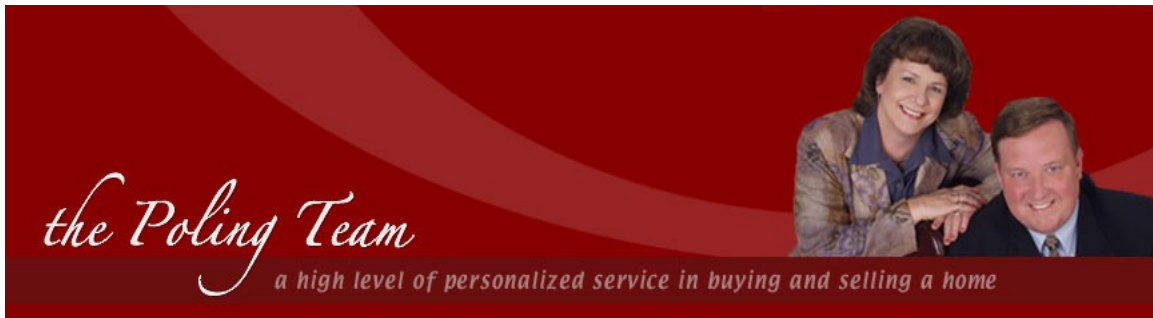
Your neighbors are one of our greatest assets in terms of the sale of your home. We will notify them by mail about the sale of your home immediately after it goes on the market so they have the opportunity to pass the word on to family or friends right from the start.

This is just a start. We are innovative in our marketing with the goal in mind of working together with you to get your home SOLD. Our secondary concern is to do such a good job for you that you will happily refer our services to your family and friends throughout the process and even after your home is sold.



Where Buyers Found Home Purchase 2006 National Association of Realtors Profile of Home Buyers and Sellers





Transaction Documents

These documents are commonly used during a real estate transaction involving a real estate agent in the State of North Carolina. The Poling Team provides copies for you to read and become familiar with at your leisure. As each becomes necessary, The Poling Team will guide you through the process and answer any concerns you may have.

Working with Real Estate Agents (included in this PreSale Package)

—a disclosure document required by the North Carolina Real Estate Commission

Questions and Answers on Home Inspections

—a disclosure document required by the North Carolina Real Estate Commission

Exclusive Right To Sell Listing Agreement

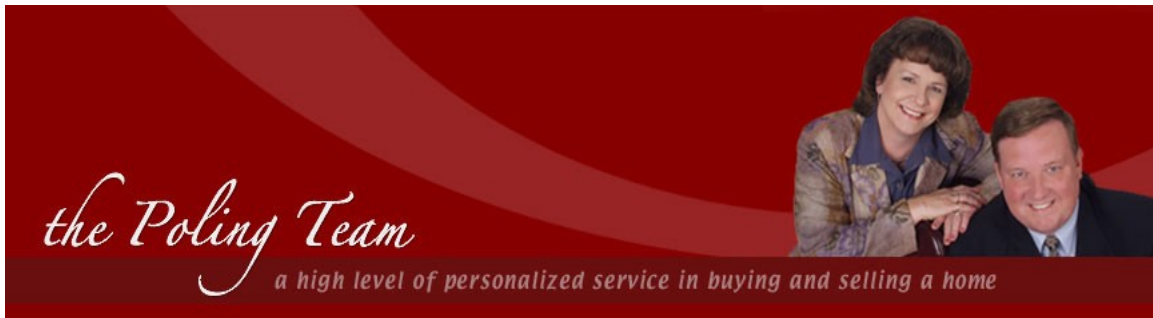
—the contract between the seller and the Agent he hires to sell his home

Residential Property Disclosure Statement

—required by the State of North Carolina to be filled out by the seller and made available to the buying public upon request

Offer to Purchase and Contract

—used by real estate agents in the State of North Carolina



At Our Appointment...

When we meet together with the intent of putting your home on the market so it can be sold, these are some of the items we will cover at that time:

Review and sign “Working with Real Estate Agents.”

Go over your “Seller’s Homework.”

Go on a “tour” of your home, if we haven’t already done so.

Review our Comparative Market Analysis of your home.

Review your Sellers Net Sheet.

Talk about Home Warranties and either sign a waiver or a contract.

Review a Home Inspection pamphlet.

Review the “Offer to Purchase and Contract” form.

Review and sign the “Exclusive Right to Sell Listing Agreement.”

Review and sign the “Dual Agency Addendum.”

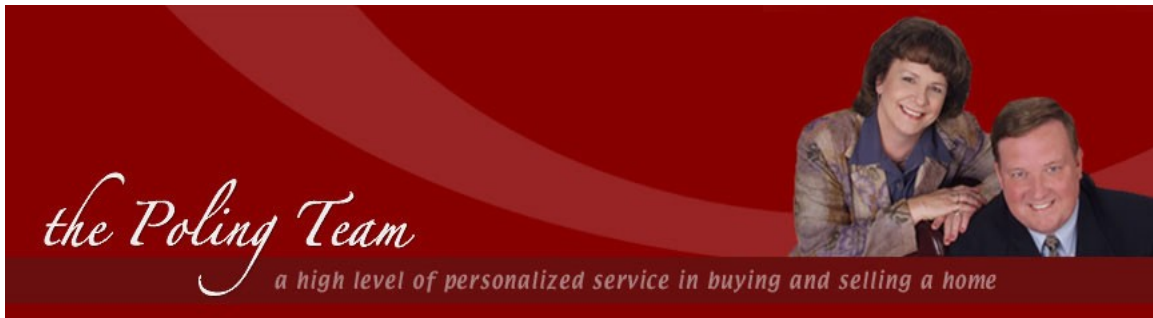
Fill out the “North Carolina Residential Property Disclosure.”

Fill out a Showing Information and Instructions Worksheet.

Make notes of your home’s features for the Multiple Listing Service.

Take pictures if light and weather factors permit.

Do some measuring, if time permits.



*On the following pages is information to help you
prepare for our initial consultation.*

Seller's Homework

Why I Like Living Here, and Why You Will Too

Property Information Sheet

Seller Information Sheet

*Completing the Seller's Homework and these forms
ahead of time will expedite the process considerably.*



Seller's Homework

To market your home effectively, we need as many of the items listed here as possible. Those with an asterisk (*) are a must.

Two copies of keys for front door and deadbolt *

Copy of current mortgage statement(s) *

Title Insurance Company and policy number*

Homeowners Association information including company with address, phone number and contact; association dues; and covenants *

Information on specific assessments, if applicable *

Security system access codes *

Information about tax liens or other liens on your property *

Past utility bills (12 months) or one list compiling amounts per month *

Survey, if available

Recent appraisal, if available

Up-to-date floor plans or blueprints, if available

Information about updates to your property

Maintenance agreements and warranties: pool, termite, heating and air, appliances, etc.





~ Why I Like Living Here, and Why You Will Too

The things I have enjoyed most about living here are ...

What my neighbors are like ...

Trash pickup day is ...

I enjoyed this particular house or floor plan because ...

Some things you may want to know ...



~ Property Information Sheet ~

Address: _____

Property Taxes: \$ _____ / per _____ Is the property in the city limits? Yes No

Water: City Service? Yes No (If no, please complete the following)

If private well,

How Deep? _____

Gallons per minute _____

Purity issues? _____

Any other problems? _____

If community water,

Name of provider/service _____

Any problems or repairs _____

Sewer: City Services? Yes No (If no, please complete the following)

If septic tank,

Location _____

Date Last Inspected / Emptied _____

Any repair or problems? _____

If community sewer,

Name of provider/service _____

Any problems or repairs _____

Fire / Hazard Insurance:

Location of nearest fire hydrant _____

Fire District / Department _____

Utilities: Electric \$ _____ monthly average

Gas \$ _____ monthly average

Water / Sewer \$ _____ monthly average

Trash pickup \$ _____ monthly average

Private? Yes No

Name of Provider _____

Collection Day _____

Cable TV Hookups? Yes No How Many? _____

Security System? Yes No Provider / Phone _____

Termite Bond / Warranty? Yes No



~ Seller Information Sheet ~
(Closing Information)

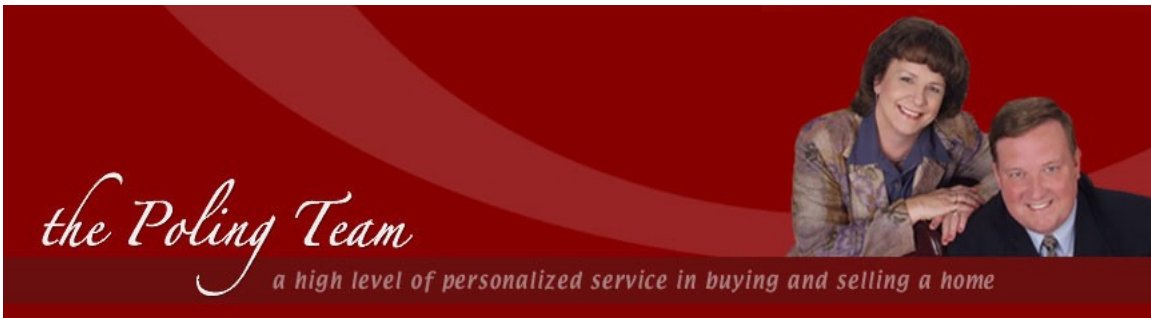
Property Address: _____

Seller #1 _____
Legal Name: _____
Social Security Number: _____
Date of Birth: _____
Phone Contact: _____

Seller #2 _____
Legal Name: _____
Social Security Number: _____
Date of Birth: _____
Phone Contact: _____

Homeowner's Association: Mandatory? Yes No
Management Company: _____
Phone: _____ Person to Contact: _____
Address: _____
Association Dues: \$ _____ / per _____
Date of Last Increase: _____
Dues Include: _____

Planned or discussed increases or assessments: _____



Contact Information

Cellular Phones: Art 919-610-1104

Linda 919-280-0036

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LindaPoling@kw.com

Fax: 919-882-9013

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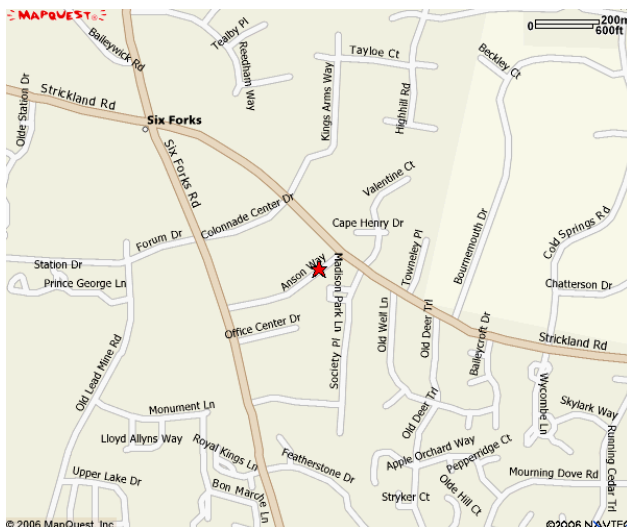
Our office:

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919-676-0600





Notes/Questions