



KELLER WILLIAMS REALTY

6951 Virginia Parkway, Suite 100
McKinney, TX 75071
(972) 562-8883

August 2014

KELLER WILLIAMS REALTY is a full-service real estate company with over 150 full time professional agents in the McKinney Office Business Center. The firm is characterized by agents with a wealth of experience and backgrounds and degrees to make this truly a well rounded full service team. KELLER WILLIAMS REALTY North Collin County is the largest Real Estate Firm in the community of McKinney. Teamwork is the concept we share.

KELLER WILLIAMS REALTY was founded in 1983 by Gary Keller and Joe Williams and has been growing ever since. Within the Dallas/Fort Worth Metroplex, there are 25 market centers and 3,900 sales associates, all of which network and cooperatively work together. This enables optimum exposure in the marketplace for sellers. KELLER WILLIAMS REALTY in McKinney is number one in volume and listed volume in the McKinney market. There are 700 national and international KELLER WILLIAMS REALTY offices with 100,000 sales associates. Keller Williams Realty, Inc. is the largest real estate franchise company in North America.

Besides the high experience level of the agents, another contributing factor to the success of the offices are the commitment of each individual working there. Every person is dedicated not only to personal success but to the overall success of the company. This is very evident in the spirit of cooperation that permeates the office. KELLER WILLIAMS REALTY has profit sharing within each market center which further promotes the spirit of cooperation.

Why KELLER WILLIAMS REALTY?





time sales associates and supporting staff that were carefully selected to be a part of our firm.

- **Knowledgeable:** In addition to normal real estate education requirements for licensing, all of our associates have completed rigorous and continuous real estate training to keep them up-to-date on current real estate trends and information. Our training is the most comprehensive in the industry.
- **Professional Standards:** At KELLER WILLIAMS REALTY, we have a saying that goes “We don’t do that here” and we stand by it. Our standards of performance for ourselves are for your benefit and they are the highest in the industry. Our policy manual guarantees our professional standards.
- **Financing Power:** Our sales associates and staff maintain a day-to-day contact with numerous lending institutions in the area. This helps buyers find the best possible financing and helps sellers pay the least amount of sales costs. This up-to-the-second knowledge is power financing to you.
- **Pre-Qualified Buyers:** KELLER WILLIAMS REALTY works to protect buyers and sellers by obtaining pre-qualifying information on all potential buyers. This service helps buyers know if they might be qualified to purchase a new home and helps sellers know if their purchaser may be qualified to purchase their home.
- **Inventory Knowledge:** In order to be successful in working with buyers, KELLER WILLIAMS REALTY maintains a large inventory of pre-owned homes and new homes for sale. Our associates are always aware of the available properties throughout the area.
- **Full Service:** Our responsibility does not stop with the signing of the contract. Our associates maintain a follow-up system with: the other sales associates, loan companies, inspection services, appraisers, title companies and others. This assures you that all of the necessary paperwork and activities related to the closing of the sale are handled smoothly and with as few problems as possible.
- **Marketing Center:** Our offices are in the marketplace! From this strategic location we can professionally serve buyers and sellers better than any other real estate company.
- **7-Day Availability:** Our marketing centers are open 7 days a week. There is always a licensed sales associate available to work with buyers and sellers.
- **Total Commitment:** At KELLER WILLIAMS REALTY, our commitment to you is this: We will always strive to provide professional real estate services to the very best of our ability.





Ken Pilkenton

KELLER WILLIAMS REALTY
6951 Virginia Parkway, Suite 100
McKinney, TX 75071
(972) 562-8883

PILKENTON REAL ESTATE
P. O. Box 141
McKinney, TX 75070
(972) 542-2822

OBJECTIVE:

To market properties utilizing sound planning, professional ethics, persuasive skills, and strong company support.

BUSINESS ACHIEVEMENTS:

Texas Real Estate Salesman License 1966
Outstanding Young Men of America 1977
Who's Who of Religion 1978
"Angel" Award (TV Program Producer) 1983
Associates of Arts Degree in Real Estate – Collin County Community College 1990
Texas Real Estate Broker License 1990
Collin County Commissioner Appointed by Judge Barry 1994-Current
Board of Advisors – Real Estate Dept. Collin County Community College
1994-Current / Chairman 1998-1999
Board of Commissioners – Housing Authority of McKinney 1995-1997
Board of Commissioners – McKinney Housing Opportunities Corp. 1996-Current
"Pinnacle" Office Award for Quality Service 1997
Certified Corporate Property Specialist 1997
Certified Residential Marketing Specialist 1997
Invitation to Who's Who of Business 1997
"Top 10 Office in DFW Area" 3 times
Multi-Million Dollar Producer / Top Producer in Office Numerous Months
#9 Team Award 2000
\$1 Million in 1 Month Several Months

BUSINESS EXPERIENCE:

1962-1967	General Motors Service Representative
1964-1984	Traveling Christian Music – Minister – Seminar Speaker
1985-Current	Active in McKinney Area Real Estate

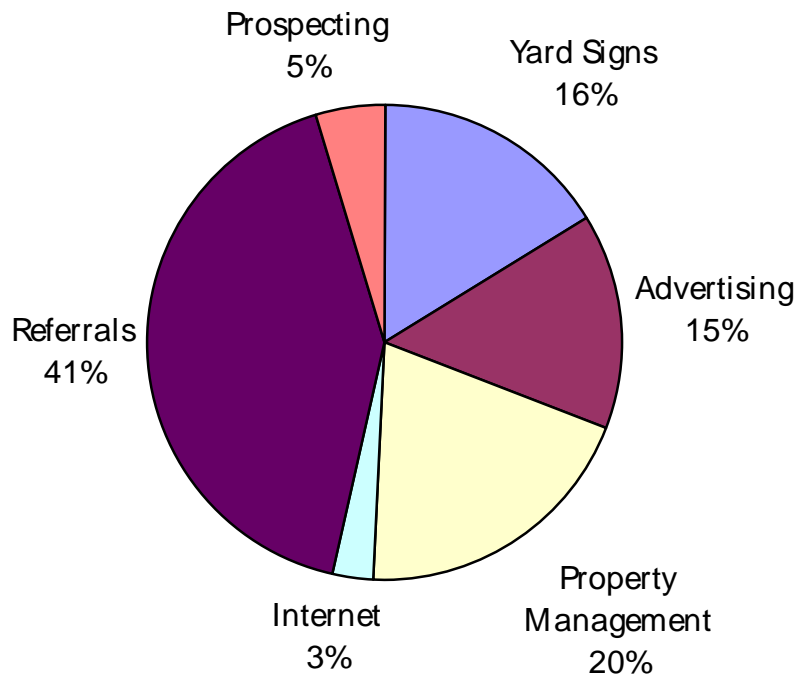
SKILLS:

Expert in residential sale/lease marketing and promotion
Knowledgeable in all aspects of real estate sales including residential, property management, leasing, investment and commercial
To provide my clients the highest level of service available by using honesty, sincerity and dedication along with the best tools available in today's marketplace.





Where Do My Customers Come From?





Relocation Client List

A few of the many area companies I have assisted...

E. D. S.

Ericsson

Perot Systems

Raytheon

Texas Instruments

City of McKinney

McKinney Housing Authority

Nortel Networks

Delta Airlines

Burnside Heating and Air

McKinney Aerospace

United American Insurance Company

City of Plano

J. C. Penny

Anna Independent School District

Exxon-Mobile

Farm Bureau Insurance

A. G. Edwards

North Central Medical Center

McKinney Independent School District

City of Irving





Mission Statement

To provide you with the highest quality, most professional service available.

To work aggressively to assist you in achieving your real estate goals.

To provide fair, honest and loyal service.

To lead the industry in high quality, enthusiastic, successful marketing of property.

To provide the best service and the greatest dedication to the selling of your home for the most money and in the least time.

To make your home selling process successful, rewarding and pleasant.

To put up a SOLD sign on your lawn and provide you with the largest possible equity check as quickly as possible.





The KELLER WILLIAMS Culture

Win-Win – or no deal

Integrity – do the right thing

Commitment – in all things

Communication – seek first to understand

Creativity – ideas before results

Customers – always come first

Teamwork – together everyone achieves more

Trust – starts with honesty

Success – results through people





Code of Ethics of the National Association of REALTORS®

The REALTORS® Pledge of Performance and Service

The National Association of REALTORS® adopted a Code of Ethics in 1913 following the professions of medicine, law and engineering.

REALTORS® are real estate professionals who have chosen to join the National Association of REALTORS® and abide by its strict Code of Ethics. What does this mean to you? It means that any REALTOR® you work with has voluntarily agreed to abide by a Code of Ethics based on professionalism and protection of the public. REALTORS® are subject to disciplinary action and sanctions if they violate the duties imposed by the Code of Ethics.

The Code of Ethics is a detailed document spelling out the professional responsibilities of every REALTOR®. The following summary is provided for your convenience, but is not a substitute for the actual Code. Do not hesitate to ask a REALTOR® for a copy of the Code, including the Standards of Practice. The Code is your assurance of dealing with a professional having your best interests in mind.

The Code of Ethics consists of seventeen Articles and related Standards of Practice. The Code's basic principles can be summarized as follows:

Duties to Clients and Customers

- Article 1 REALTORS® protect and promote their client's interests while treating all parties honestly.
- Article 2 REALTORS® refrain from exaggeration, misrepresentation or concealment of pertinent facts related to the property or transaction.
- Article 3 REALTORS® cooperate with other real estate professionals to advance their clients' best interests.
- Article 4 When buying or selling on their own account or for their families or firms, REALTORS® make their true position or interest known.
- Article 5 REALTORS® do not provide professional services where they have any present or contemplated interest in the property without disclosing that interest to all affected parties.
- Article 6 REALTORS® disclose any fee or financial benefit they may receive from recommending related real estate products or services.
- Article 7 REALTORS® receive compensation from only one party, except where they make full disclosure and receive informed consent from their clients.
- Article 8 REALTORS® keep entrusted funds of clients and customers in a separate escrow account.
- Article 9 REALTORS® make sure that the contract details are spelled out in writing and all that parties receive copies.





Duties to the Public

- Article 10 REALTORS® give equal professional services to all clients and customers irrespective of race, color, religion, sex, handicap, familial status, or national origin.
- Article 11 REALTORS® are knowledgeable and competent in the fields of practice in which they engage or they get assistance from a knowledgeable professional, or disclose any lack of expertise to their client.
- Article 12 REALTORS® paint a true picture in their advertising and in other public representations.
- Article 13 REALTORS® do not engage in the unauthorized practice of law.
- Article 14 REALTORS® willingly participate in ethics investigations and enforcement actions.

Duties to REALTORS®

- Article 15 REALTORS® make only truthful, objective comments about other real estate professionals.
- Article 16 REALTORS® respect the exclusive, professional relationship that other REALTORS® have with their clients.
- Article 17 REALTORS® arbitrate financial disagreements with other REALTORS® and with their clients.

Please remember that this is simply a general overview of the Code of Ethics's key principles. For additional information on the Code of Ethics and its enforcement, speak with a REALTOR® or contact the local association of REALTORS®.





My Pledge of Service

My efforts on your behalf will be to obtain the maximum market value for your home in the least possible time and at a minimum of inconvenience to you. I am committed to the highest standards of professionalism, customer concern and service. To fulfill this commitment, KELLER WILLIAMS REALTY pledges to:

Prepare Your Property For Sale By:

- Helping to determine the most likely selling price based on current market values
- Discussing selling points and possible improvements to enhance the value of your home
- Explaining your showing options
- Estimating your selling costs

Attract Buyers For Your Property By:

- Providing a detailed listing sheet to prospective buyers and agents
- Ensuring complete exposure through the Multiple Listing Service
- Placing a distinctive KELLER WILLIAMS REALTY sign on your property
- Conduct a tour for the KELLER WILLIAMS REALTY agents (McKinney homes only)
- Exposing your property to potential buyers through proven marketing programs
- Screening for qualified buyers
- Showing your property effectively
- Presenting and explaining all written offers
- Negotiating the transaction
- Finalizing the terms of the contract

During The Escrow Period, We Will:

- Follow up on buyer financing
- Encourage timely removal of contingencies
- Confirming the closing
- Retain a file on the entire transaction





The sale of your property will be my prime responsibility, supported by my real estate professionals. My communication with you will be on a continuing basis. I will listen and pay close attention to your needs at all times. I appreciate you allowing me to help you with the marketing of your property. If at any time you have a question, concern, comment or suggestion, please contact my Team Leader, JR Russell, at (972) 562-8883.

This Pledge of Service applies to an exclusive right to sell agreement of not less than ninety days. If any terms or conditions contained herein are prohibited by law, they shall be considered severed from this pledge and of no force or effect. In the event of any breach under the terms of this Pledge of Service, the seller (as a sole and exclusive remedy) may terminate the exclusive right to sell agreement, provided that our office is given ten days written notice of the reason for termination and an opportunity to cure the default during the notice period.

Date _____

Seller

Ken Pilkenton

Seller





You Will Get The Benefit Of My Experience

Advice to help your home sell quickly

Not only will you get printed material describing how to prepare your home so that it will show its best, but I will give you specific suggestions to improve the impression it will make to buyers.

Pros & Cons of contract proposals

When I bring contract proposals for your consideration, I will explain them as well as have an estimated closing cost statement so that you will have all the facts to make a good decision.

Process of selling a home

I will explain the entire process of selling a home, hopefully eliminating any surprises along the way.





My Strategy Includes... “Personal Service on an Individual Basis”

To handle the detail work

Such as mechanical, termite and septic system inspections,
title work, earnest money, appraisal and mortgage work

To stay in touch with you

So that you will know what is going on and where I am in
the marketing process

To help maintain the property

With the names of competent contractors, especially if
your property is vacant and you are out of town

To show you consideration

Because I know you are living in your home, and it is
difficult to have it ready to show all the time





Marketing Plan

When your property is entrusted to my company under an exclusive listing agreement, I assure you that I will:

- Place a KELLER WILLIAMS REALTY sign on the property
- Utilize an electronic key box to facilitate ease of showings
- Enroll the property in the Multiple Listing Service
- Produce special feature color graphics
- Place a brochure box on the sign filled with color graphics which boast room sizes, a description and interior/exterior photos of the property
- Periodically place a graphic of your home on display outside the office lobby
- Market the home on the internet with multiple photos and an additional description
- Conduct a tour for the KELLER WILLIAMS REALTY agents (McKinney homes only)
- Notify neighbors that the property is on the market for sale
- Notify are agents which sell in your neighborhood about the property
- Promote the property to agents at meetings and their offices
- Monitor listing and sales activity to maintain a competitive position in the marketplace
- Place cards in the property, as needed, to highlight special features
- Advertise as needed in various publications.
- Calculate a homeowner's analysis on all offers
- Follow-up on all showings to obtain prospects' feedback





There are 5 reasons for a property
selling or not selling...

Price

Terms

Location

Condition

Marketing

The agent controls the marketing.

The seller controls all the others!





Your Property's Value Is Determined By:

- Today's marketplace
- The competing properties available to the buyer
- The buyer's perception of your home's overall condition and appeal
- The general economic condition of the area
- What buyers have been willing to pay for similar properties
- Supply and demand factor
- Location

Your Property's Value Is Not Determined By:

- A tax appraisal
- What you have invested into the home
- What you need or want out of the property
- What you *heard* a neighbor's home sold for
- Insured value
- The cost of the home you wish to purchase

Warning Signs That A Property Is Not Priced Or Conditioned Properly:

Warning Sign #1: If REALTORS® are not previewing your home, or if they preview and do not show it, it could be that it is being eliminated because of price or condition.

Warning Sign #2: If buyers are being shown your home with no results, the buyers are finding more appealing properties to purchase. They are eliminating your home from consideration because, in their opinion, it is not competitive in the marketplace.

How Do You Make Your Home A "10" In The Marketplace?

- Make it sparkle. Make it the most appealing home in the market.
- Offer the best terms possible.
- Price it competitive with like properties.





Factors In Fair Market Value

A number of factors are considered to arrive at Fair Market Value:

- Location: Proximity to recreation, shopping, schools, etc., and desirability of surrounding community
- Condition: How well the property has been maintained
- Improvements and additions: Structural features, amenities, house and lot size
- Market direction
- Financing trends
- Price trends
- Year-to-date trends
- Current market conditions
- Total number of homes on the market
- Number of homes for sale in the neighborhood
- Average neighborhood price range
- Number of nearby competing properties
- Average list-to-sales price ratio
- Average market time
- Supply and demand: Current proportion of buyers and sellers





Home Improvements That Add The Most Value To A Home's Value

Neutral Paint

New Neutral Carpet (tones of beige)

Updated Wallpaper

Decorating

New Garage

Room Addition

Bathroom Remodeling

Kitchen Remodeling

Landscaping

New Flooring





Benefits of a Pre-Appraisal and Pre-Inspection

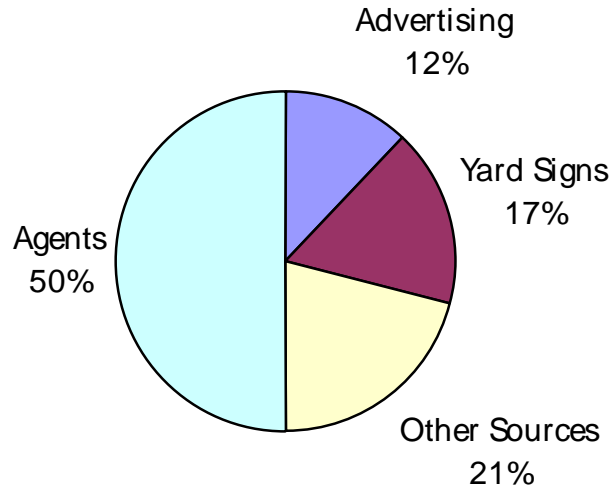
The benefits of ordering an appraisal and an inspection when initially listing the home can make the entire marketing process move smoother and quicker.

- Establishes Objective Value
- Validates List Price
- Establishes Basis for Comparison
- Creates Awareness of Condition of Home
- Anticipates Potential Problem Areas
- Saves Time

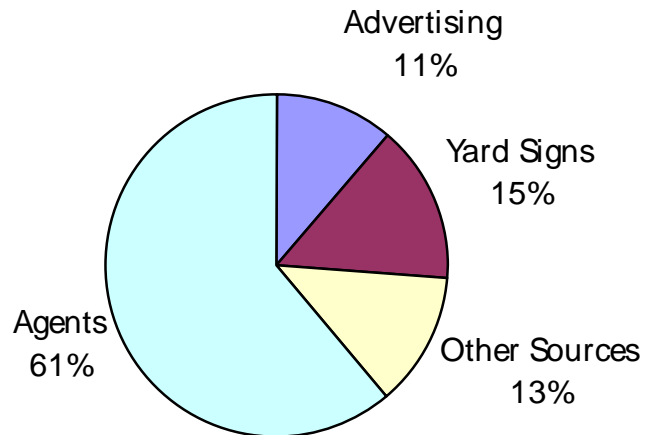




Local Buyers Come From...

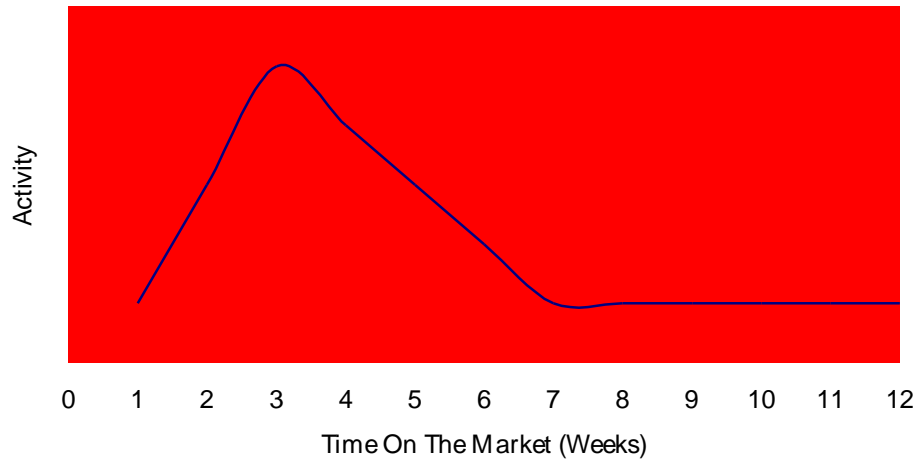


Out of Town Buyers Come From...





Price Your Home Properly From The Start



When a home first goes on the market, excitement and interest soars among prospective buyers and within the real estate community.

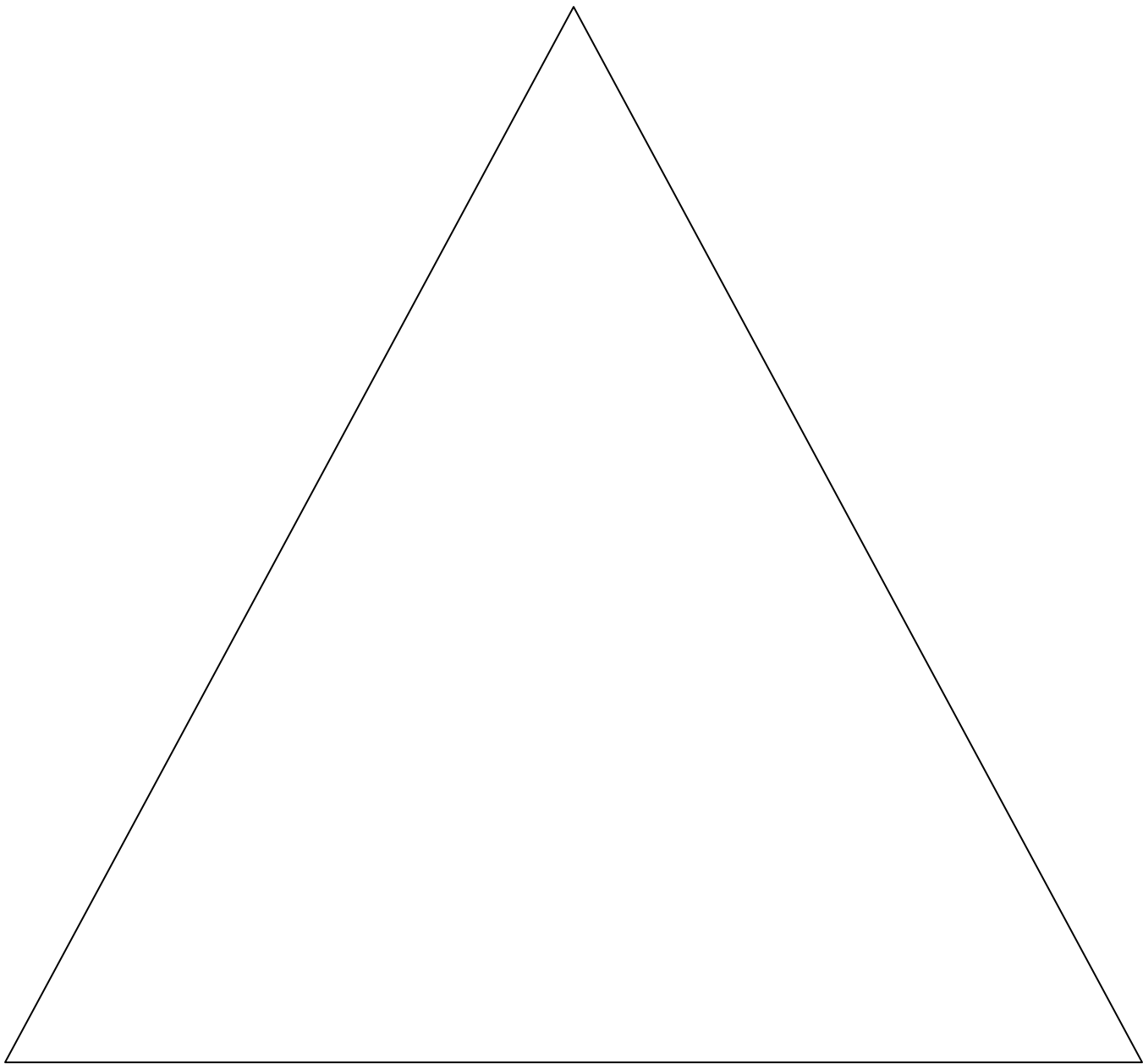
Because of this, it is vital to price your home at the right price from the very start – while the interest is high.

Don't set the price of your home too high; thinking you can reduce it later. As indicated by the chart above, interest peaks when your home is new on the market.

Hazards Of Overpricing Include:

- Lowers the response of buyers and agents
- Minimizes offers
- Increases risk of appraisal problems
- Lengthens marketing time
- Reduces net profits
- Causes frustration, false hopes and inconveniences







Preparing Your Home For Sale

A few great tips on creating an atmosphere that will charm buyers and make them want to buy your home. Remember, you will never get another chance to make a first impression, and first impressions are what count! Follow these simple tips and create the competitive edge that may help you sell your home more quickly.

Dive-up Appeal

- Trim trees and shrubs, keep the yard mowed and edged, clean out flowerbeds and invest in a few flats of seasonal flowers.
- Paint the front door, make sure the doorbell and front light are working properly, and wash the mailbox.
- Keep the front porch swept and get an attractive mat for people to wipe their feet.

Absolute Basics

- Start by airing out the home. Most people are turned off by even the smallest odor.
- Wash all the windows in the home, inside and out.
- Walls should be clean and free of smudges, fingerprints and dents.
- Have the carpets professionally cleaned, bare floors should be waxed or polished, replace any loose or cracked tiles.
- Put bright light bulbs in every light socket. Buyers like bright & cheery.
- Clean out closets, cabinets and drawers. Closets should look like they have enough room to hold additional items. Get everything off the floor and do not have the shelves piled to the ceiling.
- Make sure there is not too much furniture in a room. Select pieces that look best, and store the rest.
- Keep the kitchen sparkling clean. Make sure all appliances are clean at all times. Straighten cupboards that appear cluttered inside and keep floors shining.
- Bathtubs, showers and sinks should be freshly caulked. The grout should be clean and in good condition. There should not be any leaks in the faucets or traps.





A Few More Suggestions

- If you have limited counter space in the kitchen, keep unnecessary items put away.
- Keep children's toys out of the front yard, sidewalks and front porch.
- Recognize the difference between decorator touches and clutter or sterility.
- Clean the ashes out of the fireplace.
- Make sure that the pull-down attic staircase is working correctly. Be sure there is a light in the attic, which is easily accessible.
- The pool/spa needs to be sparkling and free of leaves.

For Those Willing To Go The Extra Mile

- There are some things you can do that will really add flair to your home. If your home is the least bit dated, changing out wallpaper and outdated light fixtures can really make a difference.
- Add a fresh coat of paint on interior and/or exterior of the home where needed.
- New appliances in the kitchen can be an exciting feature that can actually make the difference in a buyer choosing your home over another.

Showing Your Home

- When you leave the house in the morning or during the day, leave it as if you know it is going to be shown.
- Keep good scents in the house, such as potpourri.
- Make sure all the lights are on and window treatments are open.
- Turn off the television. Leave soft music playing.
- Keep pets out of the way – preferably out of the house. Many people are acutely uncomfortable around some animals and may even be allergic to them.
- Leave your premises. Take a short break while your home is being shown. Buyers are intimidated when sellers are present and tend to hurry through the house. Let the buyer be at ease, and let the agents do their job.
- Never apologize for the appearance of your home. After all, it has been lived in. Let the trained salesperson answer any objections.
- Remember the Golden Rule. Treat your prospective buyer the way you would want to be treated if you were in their home.





Questions That Help Your Property Sell Faster

(Answers to these questions help you get more cash for your property in a shorter period of time, and with the greatest of ease.)

- What is the buyer's first impression of the exterior of our house? What can I do to improve it?
- Shall I reseed the lawn and get my landscaping in top shape?
- Does the any part of the house need painting?
- Should I replace the doormats with new ones?
- What about the window screens? Any holes? What about the windows? Do they work well or do they have any broken seals?
- What are buyer's first impressions as they step inside my house? What can I do to improve it?
- Are pets under control at all times?
- Does the carpet need cleaning? How about replacing?
- Are all appliances in good working order?
- Can I take items from the kitchen cabinets to make them appear more spacious?
- Do any cabinets need to be touched up or refinished?
- Is there any furniture I could store or dispose of to make the rooms appear larger?
- Since a buyer will be looking in the closets, should I take some of the clothes out to make them look roomier?
- Should I remove any items that a buyer may want as a part of the house? For example, a special chandelier? Or a wall system?
- Are the garage and storage areas as clean and neat as they should be?
- Should I stay out of a prospective buyer's way?
- Should I ask my KELLER WILLIAMS REALTY sales associate for a list of recommendations prepared specifically for helping market my house?
- Is the price going to appeal to most of the buying public in my price range?
- Do I need to be aware of other houses similar to mine also being offered for sale?
- Before spending needless time and money, should I consult my KELLER WILLIAMS REALTY sales associate?





“WILITSEL”

A Marketing Performance Forecaster

- 1) PRICE: Compared to comparable properties currently on the market, your home is...
- | | | |
|---|------|--------|
| A) The lowest priced comparable property on the market --- | 40% | Credit |
| B) Priced in the bottom 20% of comparable properties --- | 25% | Credit |
| C) Priced in the bottom 20-50% of comparable properties --- | 10% | Credit |
| D) Priced in the top 50-80% of comparable properties --- | 0% | Credit |
| E) Priced in the top 80-100% of comparable properties --- | -25% | Credit |

Net Credit For Price = _____ %

- 2) TERMS: Your home is available with the following terms...
- | | | |
|---|-----|--------|
| A) 3% or less total cash investment --- | 10% | Credit |
| B) 3-5% total cash investment --- | 7% | Credit |
| C) 6-10% total cash investment --- | 5% | Credit |
| D) Owner carry 10% or more at a less than market rate --- | 3% | Credit |
| E) No seller contingencies related to the sale --- | 2% | Credit |
| F) High loan to value, low % rate, assumable loan --- | 3% | Credit |
| G) High loan to value, low % rate, non-qualifying loan --- | 20% | Credit |
| H) Seller will pay at least 1/2 of buyers closing costs --- | 3% | Credit |
| I) VA – FHA – Government financing --- | 5% | Credit |

Net Credit For Terms = _____ %

- 3) CONDITION: The following conditions are applicable on your property...
- | | | |
|---|------|--------|
| A) The interior is very light, clean and cheery --- | 2% | Credit |
| B) The home has an attractive smell --- | 2% | Credit |
| C) The rooms lack clutter and look large --- | 2% | Credit |
| D) No pets are living inside the home --- | 2% | Credit |
| E) The seller is offering a home warranty package --- | 1% | Credit |
| F) The decorating is exceptionally attractive --- | 1% | Credit |
| G) The property has above average curb appeal --- | 2% | Credit |
| H) Substandard, not permitted, not to code items --- | -10% | Credit |
| I) The floor plan is not convenient and is non-conforming --- | -10% | Credit |
| J) The home is in need of repairs or updating --- | -10% | Credit |

Net Credit For Condition = _____ %





4) AVAILABILITY: Your property scores the following on accessibility...

- A) No lockbox --- -10% Credit
- B) No showing restrictions --- 2% Credit
- C) Home always ready and available to be shown --- 2% Credit
- D) No pets on the property --- 1% Credit
- E) Showing preparation and cooperation from seller --- 1% Credit
- F) Severely limited access (uncooperative tenants, etc.) --- -15% Credit

Net Credit For Availability = _____ %

5) MARKETING: Your property offers the following marketing benefits...

- A) A sign will be allowed --- 5% Credit
- B) Caravans will be permitted --- 1% Credit
- C) A full service commission is being paid --- 10% Credit
- D) A commission bonus is being offered to buyer's agent --- 5% Credit

Net Credit For Marketing = _____ %

6) LOCATION: Your property offers the following location benefits...

- A) The neighborhood is above average for the price range --- 3% Credit
- B) Conveniences are located nearby (stores, etc.) --- 1% Credit
- C) Home is one of least expensive in prestigious neighborhood --- 3% Credit
- D) The street has great curb appeal --- 2% Credit
- E) The neighborhood has excellent schools --- 5% Credit
- F) Home offers an excellent view --- 3% Credit
- G) The area has effective covenants, conditions and restrictions --- 1% Credit
- H) The neighborhood offers benefits for children --- 2% Credit
- I) There are annoyances nearby (noise, traffic, etc.) --- -15% Credit

Net Credit For Location = _____ %



(Add the net credit in each category to receive a sum total value)

SUM TOTAL OF NET CREDIT = _____ %

INTERPRETATION:





100% = If your home scores at 100% or above, start packing

90% = Your home has a 90% chance of selling

80% = Your home has an 80% chance of selling

70% = Your home has a 70% chance of selling

60% or less = If you truly want to sell your home, you must make adjustments in order to create a higher score.

As market conditions vary, so will the accuracy of this Marketing Performance Forecaster. In a fast moving, seller's market, the properties that score low may still sell. In a slow moving, buyer's market, properties that score in the higher percentiles may require patience on the part of the seller and powerful marketing by the real estate professional before they sell. When interpreting the score, please give consideration to the condition of the local real estate market. The purpose of this forecaster is to help you consider factors that affect marketability before you make your home available to the buying public.





My Homes Greatest Assets Are:

(If you were a buyer looking at this home, what features of the home would motivate you to write an offer to purchase? What do you like best about the home?)

1)

2)

3)

4)

5)

6)

7)

8)

9)

10)

Thank You!





Neighborhood Information Sheet

Who are the neighbors?

What do they do?

What are the ages of their children?

How long have they lived here?

Is there a homeowner's association? What are the dues? What does it provide?

Is there a neighborhood watch group?

Are there any block parties?

Does the area have organized sports programs? What types?

Where is the nearest swimming pool? Park? Playground?

Where is the nearest mall? Movie Theater?

What do you like most about this neighborhood/area?





Get Buyers With A Little Help From Your Friends!

Because friends provide valuable leads to sell a home...

Please provide information about your home to your friends.

Please tell as many friends, relatives, business associates, school, social and church acquaintances as possible about the availability of your home.

Encourage these valuable contacts to spread the news and give them my business cards to distribute.

Do not underestimate the promotional skills of people best acquainted with your home and your neighborhood.

Some buyers will consider a location they would have overlooked just to be near friends or to live in a community a friend recommended.

Experienced real estate professionals say friends and acquaintances are the most neglected and under-utilized opportunity in residential sales.





Whenever An Offer To Purchase Your Property Is Presented...

As your representative, I will be present. Together we will discuss all aspects of the offer to purchase your property including such details as:

- Earnest money deposits
- Approximation of Seller proceeds
- Price and terms
- Personal Property (Items Not included as a part of the sale)
- Type of financing
- Title transfer and possession date

From Contract Acceptance To Closing...

I will be there to coordinate the entire transaction. And, I will guide you through the final steps of your property sale, which may include:

- Ensuring you have received all documents pertinent to the transaction
- Keeping you informed of all inspections and reports
- Making sure all contingencies are met or removed within the time limits provided
- Answering any questions the appraiser may have
- Following-up on the buyer's financing





Real Estate Key Boxes and Their Use

By listing your property with a member of the Multiple Listing Service, there are many services available to you. One of these services is the use of a key box. To help you understand how this service works, I have prepared this brochure.

What Is A Key Box?

A key box is a metal box that a real estate agent can attach to your property. It usually is attached to the doorknob, an outside fixture, the porch railing, the outdoor water faucet or some other part of your home. The key box holds the key and is opened by a special "key pad." Key pads are only issued to members of the Multiple Listing Service who place deposits on the key pad and sign agreements as to its use and care.

How Is It Used?

Members of the Multiple Listing Service attach a key box on all or most of the homes for sale in the area and place the house key inside. Qualified members of the Multiple Listing Service are issued a key pad that opens all of the key boxes. When an agent has a prospective buyer and the home for sale is either vacant or the homeowner is not at home, the agent can use the key box to enter and show the home to the prospective buyer.

The use of the key box is not mandatory. However, its use provides greater accessibility to the property by those authorized to use a key box. It provides greater exposure of your home to prospective buyers because your house key will always be available to authorized agents. Also, agents can spend more time selling homes and less time running from office to office picking up and returning keys.

Is It Secure?

A small risk may be inherent in any home, which is for sale, whether or not a key box is used. People who participate in the key box system have been specifically educated in the use of key boxes in an effort to provide the greatest amount of security to each property. Only members of the Multiple Listing Service are authorized to carry key pads. To eliminate any undue risk, whether or not your home has a key box, you are requested to keep all valuables out of sight and put away – preferably in a safe deposit box.

How Can I Protect My Privacy?

Each listing contains specific showing instructions. Each REALTOR® has been educated to follow these instructions and other procedures to provide the greatest amount of privacy. Before showing your property, agents are instructed to contact the showing service (CSS). If the associate is unable to make a specific appointment because you are not at home, simple courtesy dictates that all necessary precautions (ringing the doorbell, calling out, knocking, etc.) are taken to allow you privacy. If you fear you might be intruded upon because of not hearing a voice, a knock or a doorbell, it is suggested that you lock your door while bathing or napping to avoid accidental intrusions. Also, the key boxes are set to a timed access. They can only be accessed between the hours of 8:00 am and 10:00 pm or 7:00 am and 9:00 pm depending on Daylight Savings Time.





Why Title Should Be Insured

Title insurance is a major expense when buying or selling real estate. I want you to know where your money is going and why it is being spent.

- A defective title may take away not only the house but also the land on which it stands. Title insurance protects you against such loss.
- A deed or a mortgage in the chain of title may be a forgery.
- A deed or a mortgage may have been signed by a person under age.
- A deed or a mortgage may have been made by an insane or an incompetent person.
- A deed or a mortgage may have been made under a power of attorney after the death of the principle and would, therefore, be void.
- A deed or a mortgage may have been made by a person other than the owner, but with the same name as the owner.
- A testator of a will might have had a child born after the execution of the will, a fact that would entitle the child to claim his share of the property.
- A will may have been revoked by the testator after it's execution.
- A conveyance of heir-at-law of a person supposed to have died without a valid will may be defeated by subsequent discovery and probate of a will.
- An heir or other person presumed dead may appear and recover the property.
- A judgment or levy upon which the title is dependent may be void on account of some defect in the processing.
- Unless you have the title insured, you cannot be sure you will never suffer loss through title disputes.
- Title insurance helps speed negotiations when selling.
- Title insurance can eliminate delays and technicalities when passing title on to another person.
- If your title is defeated you are reimbursed.
- The title company assumes the risk. You will have free defense in court.
- Claims constantly arise due to marital status and validity of a divorce.





FHA Basic Property Guidelines

- Paint Surfaces – Any defective (peeling) paint surfaces must be scraped and repainted with at least 2 coats of paint. Paint chips cannot be left on the property.
- Flooring – Torn, badly worn or soiled flooring must be replaced. Badly worn hardwood flooring must be refinished.
- Crawl Space – HUD prefers 18 inches crawl space however, less crawl space is acceptable if there is proof of adequate space to maintain plumbing and electrical sources under the house. (A Structural Engineer's report may be required if crawl space is less than 18 inches).
- Roof – The roof must have at least 2 years remaining economic life. If there are any indications of needed roof repairs, current or previous leaks a roof inspection will be required.
- Windows – All windows must open and close properly. Any cracked panes must be replaced.
- Railing for Steps – If there are 3 or more step stringers then a railing will be required.
- Utilities – All utilities at the subject property must be connected at the time of the appraiser's appointment.
- Grading and Drainage – Water must have a positive flow away from the parameter of the foundation and no water pooling in the yard.
- Well, Individual Water Supply and Septic System – If water source is from a private well, a well water test must be provided. If the source is provided by a community water source, provide proof of service. If the subject property is on a septic system, a septic inspection will be required.
- Pest Inspection – Required on all government loans within 60 days of the loan closing.
- New Construction – The guidelines are basically the same however a 10 year warranty or 3 phase inspections are also required.
- Manufactured Homes – A Structural Engineer's report is required

** Please use this information as a general reference only. This material is not intended to be used as a replacement for the HUD handbook.





A Moving Sale

A garage, yard, patio or moving sale is a great way to trade unwanted items for hard cash that you can use to offset your moving expenses.

Here are some proven pointers that will help you organize your sale:

- Check for any restrictions or permits that may be required.
- More is always better, so consider having a joint sale with one or more neighbors or friends.
- Weekends and Friday mornings are the best time to have your sale, but avoid holidays because many people go out of town or have commitments elsewhere.
- Hold the sale in a convenient place, like a garage or driveway so that people can see what is available for sale and they can easily come and go.
- To display what you've got, move your kitchen table out to the driveway if necessary, or use sawhorses with boards across them to make a table. Larger items can be placed about on the ground. Arrange items as you would in a store.
- Have enough cash on hand to make change. Price items in multiples of five (\$.25, \$.50, \$.75, \$2.50, etc.) to make giving change easy.
- Price the items cheaply enough to sell, because whatever you don't sell, you will either have to move with you or give away. A little is better than nothing.
- To advertise the sale, post signs around your neighborhood on telephone poles and at local grocery stores and Laundromats. As well, run a small classified ad in your local newspaper. On Friday and Saturday mornings, some people read these exclusively. Make sure your signs and ad give the date, time and location.
- Post a "Cash Only" sign, and accept checks only from people you know.





A Moving Checklist

Address Change

- Post office, give forwarding address
- Charge accounts, credit cards
- Subscriptions (notice requires several weeks)
- Friends and relatives

Bank

- Transfer funds, arrange check cashing in new city
- Arrange credit references
- Empty safe deposit boxes

Insurance

- Notify company of new location for coverage: life, health, fire and auto
- Interim coverage if you are occupying home after closing

Utility Companies

- Gas, electric, water, telephone, garbage, cable TV, satellite and internet
- Get refunds on any deposits made

Delivery Services

- Laundry, newspapers, food services

Medical, Dental and Prescription Histories

- Ask doctor and dentist for referrals
- Transfer needed prescriptions, eyeglasses and x-rays
- Obtain birth records, medical records, etc.

Automobiles

- Verify requirements for auto licensing

Schools

- Find out the schools your children will attend and have their records transferred

Pets

- Ask about regulations for licensing, vaccinations, tags, etc.





And Don't Forget To:

- Empty freezer or use foods, then defrost freezer and clean refrigerator
- Defrost freezer and clean refrigerator
- Have appliances serviced for moving
- Check with your moving counselor concerning the following: Insurance coverage, packing and unpacking labor, arrival day, various shipping papers, method, time of expected payment, and phone numbers where they can reach you
- Empty gasoline from lawn mower and discard any cleaning fluids that are flammable. The movers will not allow them to be packed.
- Label boxes that you will need right away
- Plan for special care needs of infants or pets
- Plan to have your car serviced for the trip

On Moving Day:

- Make hotel reservations if you are traveling for more than one day or you have to wait for the movers to arrive
- Take a local phone directory with you
- Carry enough cash or travelers checks to cover the cost of moving services and expenses until you make banking connections in the new city
- Carry jewelry and important documents yourself, or use registered mail
- Plan for transporting pets, they are poor traveling companions if unhappy
- Carry traveler's checks for quick, available funds
- Let close friends or relatives know the route and schedule you will travel including overnight stops; use him or her as a message headquarters
- Double check closets, drawers, shelves and cabinets to be sure they are empty
- Make sure everything is out of the attic
- Leave old keys needed by the new owner with your agent or the title company

At Your New Address:

- Arrange for someone to be at your new home when the moving van arrives
- Inspect everything before you sign your moving receipt and find out how many days you have to claim any possible damages
- Check on utility services
- Check pilot light on stove, water heater and furnace and have appliances checked
- Ask the post office for the mail they may be holding for your arrival
- Visit city offices and register to vote
- Register your car within five days after arrival in the state or a penalty may have to be paid when you get your new license plates
- Obtain an inspection sticker and your transfer motor club membership
- Apply for a new state driver's license
- Register children in school
- Arrange for medical services: doctor, dentist, veterinarian, etc.





Checklist For Closing

Items to Exchange at Closing

- Keys
- Garage door openers
- Remote control for fixtures (fans, security systems, etc.)

Manuals and Instructions (leave in a drawer at the house)

- Manuals, warranties and instructions for heating, air, appliances, vacuum, spa, gas fireplaces, gas grill, etc.
- Location of shutoff valves for water, gas, electricity and sprinkler systems.
- Any winterizing procedures such as insulation, storm windows, draining systems, etc.
- Septic tank information
- Information concerning care of special surfaces: carpet, countertops, wood floors, paint, tile, etc.
- Information on plants in the yard and any special care required

Service Providers

- Plumber, handyman, gardener, etc.
- Garbage provider
- Utilities used
- Day of trash/recycling pick-up and location of containers

Neighborhood Information

- Babysitters
- Newspaper delivery information
- Neighborhood watch chairman
- Listing of local schools
- Information about neighbors: location, age of children, pets, etc.

