



KELLERWILLIAMS.[®]
REALTY CENTRE

Charlotte Savoy

CEO, Realtor

Office (443) 300-8987

Cell (443) 858-2723

www.FiveDoorsMaryland.com

Seller Guide





Thank you for your interest in The Five Doors Network of Keller Williams Legacy. We hope that you find this Guide helpful and gain a better understanding of who we are.

As you open your Guide, you will discover valuable facts about our popular Sensible Listingsm program, record-breaking statistics and a description of our assertive marketing. We have also provided comments from our previous clients, helpful tips on preparing your home for sale, and an easy reference guide for recommended contractors and service providers.

We are one of the top real estate team with Keller Williams in Maryland and are ranked in the Top 1% out of 90,000 Agents worldwide. We specialize in selling homes that other agents cannot, and in selling homes faster than other agents, through attention to details and features other agents overlook, and with value-added services that others do not provide.

For additional information, please visit one of our websites,

www.FiveDoorsMaryland.com

We think you will be impressed! We look forward to the opportunity to serve you!

Charlotte Savoy- CEO, Realtor



A Special Thank You

Thank you in advance for placing your trust in our team for all of your real estate needs. We are committed to serving you and providing the absolute best client service you have ever experienced! Our goal is to over-deliver and to make the complex processes of listing a home for sale and/or finding the home of your choice a simple, systematic and enjoyable experience.

We are specialists in each of the specific areas of the real estate transaction and client service experience. You can rest assured that we are always available for you and are committed to providing consistent ongoing communication and exceptional service throughout the process.

We take a significant amount of pride in being #1 in all that we do including Follow Up, Communication, and providing Exceptional Service to all of our valued clients! On behalf of our entire team, we would like to personally take the time to welcome you, our newest and most valued client, to the Five Doors Real Estate Team! Thank you for the opportunity to serve you!

Mission Statement

OUR MISSION IS TO PIONEER A REAL ESTATE REVOLUTION!

We do this by providing a superior real estate client service experience that is focused on building lifelong relationships with all of the clients we are privileged to serve. Because of the level of service we provide, our clients want to tell others about the experience they had when working with us.

Our buyer clients purchase their new home for the right price and under the proper terms and conditions...that meet their needs!

Our seller clients get the maximum amount of money in the shortest period of time, with the least amount of hassle!

We are dedicated to keeping in touch with you after closing and providing the same level of superior service to all of your family, friends, neighbors, and coworkers that you refer us to!

The Value Of Referrals

90% of consumers worldwide said they are most likely to trust the recommendations of the people they know, a figure that was well above any other form of advertising, according to recent market research conducted by The Neilson Company.

Five Doors Team Of Keller Williams Realty



Charlotte Savoy, our CEO is a native of Maryland. Combined, the Five Doors Team in Maryland has more than 20 years of Real Estate experience.

Ranked in the Top 5 Real Estate Teams in Maryland since 2004, they have helped almost 2000 families with their home sales & purchases!

Industry Standing & Business Qualifications:

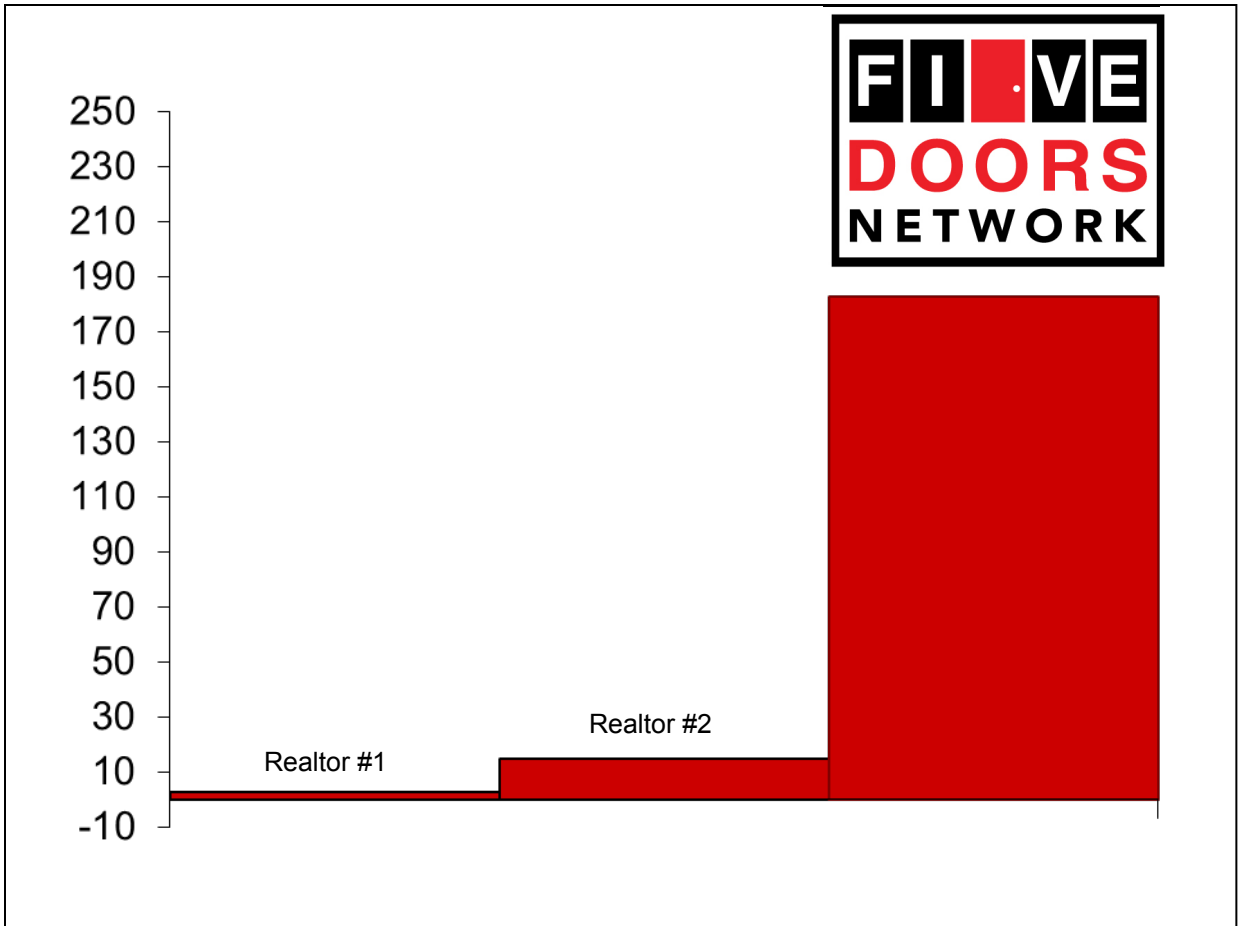
- Top Producing 1% of agents for Keller Williams Realty.
- Joined Keller Williams Realty in 2005, currently ranked in the Top 15 Agents in the USA.
- Partners of the #1 Team Worldwide for Re/Max International 2004
- Members of the Elite of Realtor Magazine's, "Top 100 Residential Salespeople" for last 7 years in a row
- Master faculty member-Star Power Systems- Leadership University
- Member in good standing of the Howard County Association of Realtors, the Maryland Association of Realtors and the National Association of Realtors
- Over 1,500 families happily moved!
- The absolute best and most consistent follow-up, relationship building and communication skills you have ever experienced!
- Results driven negotiating and consulting skills that will help you get the most money for your home and the best deal on the purchase of your new home.
- Marketing experience that includes personalized marketing that will get your home sold in today's market!
- Extensive knowledge of local real estate markets that helps you price your home properly for sale and works to your benefit to know you are getting a great deal on the purchase of your new home.

Results at a Glance:

- **Settled transactions: 183 Homes in 2013**
- **Sales volume settled: \$43 million in 2013**

For the Record

Five Doors Team vs. Other Realtors



183 CLOSED TRANSACTIONS IN THE YEAR 2013
Our team sells more than 10x the Average Agent!

We can sell yours too!

For the Record



March 2013 vs. March 2014

(% change increase)

	MLS	KWRC	DIFFERENCE
Closed Units	-6%	48%	KWRC outpacing the MLS by 54%
Closed Sales Volume	6%	87%	KWRC outpacing the MLS by 81%
Listings Taken	9%	83%	KWRC outpacing the MLS by 74%
Listings Taken Volume	12%	102%	KWRC outpacing the MLS by 90%
Listings Sold	-8%	63%	KWRC outpacing the MLS by 71%
Listings Sold Volume	4%	85%	KWRC outpacing the MLS by 80%
Contracts Written	11%	31%	KWRC outpacing the MLS by 19%
Contracts Written Volume	11%	43%	KWRC outpacing the MLS by 32%

Keller Williams Realty Centre

VISION STATEMENT

To develop a company of leaders who teach people how to think, so they can get what they want, when they want it.

Keller Williams...A Real Estate Powerhouse

J.D. Power & Associates -- Keller Williams Realty Ranked "Highest in Customer Satisfaction Among Home Buyer and Seller Segments"

REAL Trends, Inc./Wall Street Journal - Represented 15 percent of the top 1,000 agents and teams in the U.S. in annual 'The Thousand' report, including 35 percent of top teams ranked by transaction sides, 2012

Inman News - eEdge named Most Innovative Web Service in the Real Estate industry, 2011

Five Doors Network



About Charlotte Savoy CEO, Realtor

Charlotte Savoy is a native of Howard County and has lived in Maryland for her entire life. Currently, she lives in Western Howard County with her husband, Ike and their three sons Josh, Jalen and Braeden...along with their golden-doodle Maya.

Charlotte began her real estate career in 1998 and has taken on more and more responsibility as opportunities arose. From 1999 to 2010, Charlotte was a Partner in the Pat Hiban Real Estate Group and together, Pat and Charlotte own a Keller Williams office. Charlotte is an experienced agent, who has helped more than 2,000 customers with their home sale or purchase and taught other Realtors around the Country about successful real estate careers and how they can accomplish a business that thrives in any market while having fun and maintaining their integrity through it all.

Charlotte's knowledge of the market and her attention to client's needs make her a very successful agent with many customers that return time and time again. This kind of experience can lead to only one conclusion...painless transactions for her customers!

Charlotte is known for her sincerity, professionalism and enthusiasm for the real estate business. From 2004 to 2010 her Team was in the Top 5 Real Estate Teams in the United States with Keller Williams Realty! In 2010, Charlotte branched off to form, Charlotte Savoy & Associates and then in 2012 accepted a position as the CEO of the Five Doors Team at Keller Williams Realty.

The Five Doors Team has a big mission of Pioneering a Real Estate Revolution and their passion and knowledge of real estate is a model to others in the field. Because their clients are the main focus, they are able to provide clients with amazing exposure for their properties through Social Media and other Online Marketing avenues that most Agents don't even know about! Every day Charlotte and the Five Doors Team strive to prove that Customers really DO come first!

Five Doors Inc.

Presents Your Dedicated Real Estate Team...



CHARLOTTE SAVOY
CEO, Realtor
Direct Line (443) 858-2723
Email Charlotte@FiveDoors.com



CJ MILLER
Realtor
Direct Line (202) 431-8778
Email CJ@FiveDoors.com



RANDY LUSK
Realtor, Client Care Concierge
Direct Line (443) 300-8987
Email Randy@FiveDoors.com



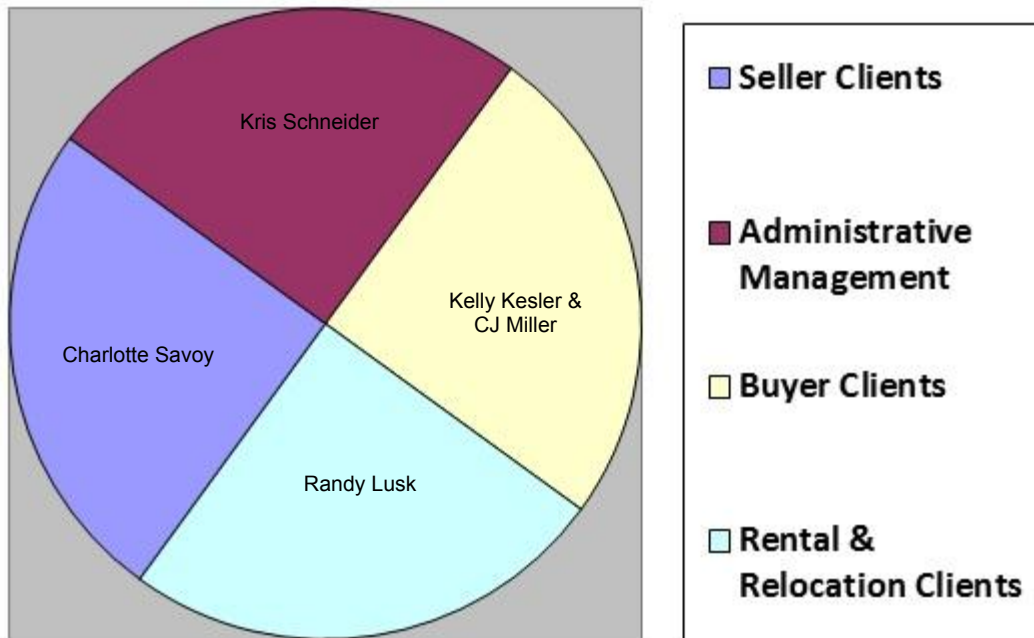
KRIS SCHNEIDER
Client Care Coordinator
Direct Line (443) 300-8987
Email Kris@FiveDoors.com



ERIN PEARSON
Field Services
Direct Line (443) 300-8987
Email Erin@FiveDoors.com



Benefits of Working with the Team



Each member is a part of the overall goal of a superior client service experience.

We are each specialists in the specific areas of the real estate process.

By each focusing on one aspect of the client experience, collectively as a team we can provide an overall better experience for our clients.

You as a client know who to go to for everything you need.

One person cannot do it all as effectively as a team of specialists can. When working with one person, something has to give, and it is usually the level of service the client receives. We refuse to allow this to happen.



Our Service Standards

We Always...

Strive Daily to Become Better at What We Do.

Are Improving.

Have A Great Attitude.

Are on Time.

Prepare In Advance.

Listen to Our Clients.

Have Someone Live to Answer Your Important Phone Call.

Protect Our Clients.

Are Professional.

Initiate & Maintain Continuous Communication With You.

Follow Up and Return all Phone Calls the Same Day we Receive Them.

Tell You What You Need to Hear to Be Successful In Today's Market.

Avoid Wasting Time.

Are Honest & Up Front With Everyone.



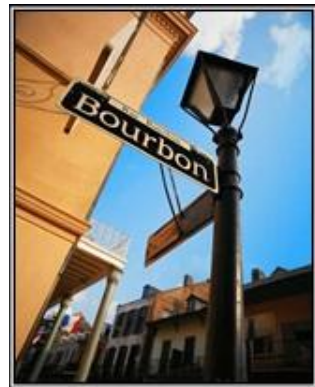
Factors Affecting the Sale of Your Home

There are three factors to consider in selling your home: *location*, *condition* and *price*... and they're all related.

We use our experience and expertise to fine-tune the price by taking all these variables into consideration.

LOCATION

Your home's location and setting influence its value. A home inside a quiet subdivision sells for more than the identical home on a busy street. Views, streams and trees usually enhance value. You obviously have no control over location.



CONDITION

New homes usually enjoy a marketing edge over resale homes because they are shiny and clean. Builders enhance their appeal by offering model homes (clean, bright and shiny, professionally decorated in current colors and amenities) for buyers to examine. Our goal is to make your home as close to a model as possible while remaining sensitive to costs. You have nearly complete control over the condition of your property and you can increase value and decrease time on the market by being sure your property is in the best possible condition.

PRICING

Your home must be priced within the appropriate range. You must actually "sell" your property twice: first, to the buyer, then to an appraiser. The buyer is more subjective and compares the amenities of your home to those of other homes in the same price range. The appraiser is more objective and compares age, size and cost-identifiable features in your home against other properties that have sold.





Factors Affecting the Sale of Your Home

When selling your home, one of the hardest things can be deciding on the price. You've called us in as experts to sell your home and price it so it will sell. We're truly dedicated to gaining you the most money you can receive from that sale. In addition, we recognize there are many reasons why you already have a certain price in mind. You may be considering . . .

YOUR ORIGINAL PURCHASE PRICE

Chances are you paid market value. But markets change, and today we have to deal with the current market conditions which may have changed significantly.

IMPROVEMENTS

Improvements should be made for enjoyment, not resale. You cannot add an item to a home, select it to your style, use it, and then expect a buyer to pay the original cost. Likewise, maintenance preserves the value, but does not create value. If you needed a new roof, it was needed as a maintenance requirement and cannot be added to the market price of your home.

YOUR NEED FOR MONEY

Your need for money or the fact that you are moving to a more expensive area where you will have to pay more for a home has nothing to do with your home's current market value.

THE COST TO REBUILD IT TODAY

Your home was built at yesterday's prices and if the buyers want to pay for today's price they'll build their own and personalize it for themselves.

YOUR PERSONAL ATTACHMENT TO THE PROPERTY

Every person is unique and to find a person to pay for your memories and dreams at your attached value will be extremely difficult; if not impossible.

Over many successful years of selling homes, we've frequently heard comments from sellers, such as:

"Another agent said it was worth more."

"People always offer less than asking price."

"The buyers can always make an offer."

"My neighbor was able to get his price."

"My house is better than these other homes."

"We paid more than that for our home."

"We just painted and added new carpet."

"I need this much money for our next house."

Although some of these comments may be true, they are not necessarily valid when it comes to deciding on the right price.



Dangers of Overpricing

Let us share with you what overpricing can do to the eventual sale price you receive for your home. . .

You will lose excitement that a new listing generates. Realtors are working with buyers who have seen what is currently on the market and are waiting for something new to be listed. Therefore, the most activity will take place in the first thirty days of a listing. Your home will probably receive its highest and best offers during this time. After that initial period, the only people who come to look at your home will be new buyers in the marketplace.

You will lose the most qualified prospects! Buyers will not just "make an offer" because they probably will never see your property. They will view the properties that are priced within their purchasing power, knowing that they cannot afford anything above their price range.

Overpricing helps sell other, more competitively priced homes first. Your home may be used to demonstrate the good value of other properties. Your objective should be to enter the market in a position that will attract prospects, not drive them away.

Your home may become stale on the market. Prospects may wonder why it has been on the market so long or if something is wrong with the property, even after you lower the price. You may even have to settle for less than market value. A house takes on a reputation surprisingly fast, so don't wear out your welcome on the market.



We must be able to defend your price to the appraiser, and the lender must be able to justify it to the market. A disparity between your home's appraisal value and selling price can quickly become a deal-breaker. If your home's appraised value is lower than your asking price, your buyer could back out at the last minute.

You lose a strong negotiating position when your house is on the market a long time, both financially and mentally. Prospects will not "rush" to make an offer on an overpriced property, and you may feel compelled to accept less when they finally do.

If you do get an offer, the contract may fall through because of appraisal problems. The lender must justify the price to the market.

As you can see, pricing your home correctly will make a tremendous difference in how fast it sells and for how much. We make it our business to know the market and price our client's homes to sell for the most money in the least amount of time with the least amount of issues. Just ask my past clients. If we need to talk about price, we will call you—or don't hesitate to call us first.

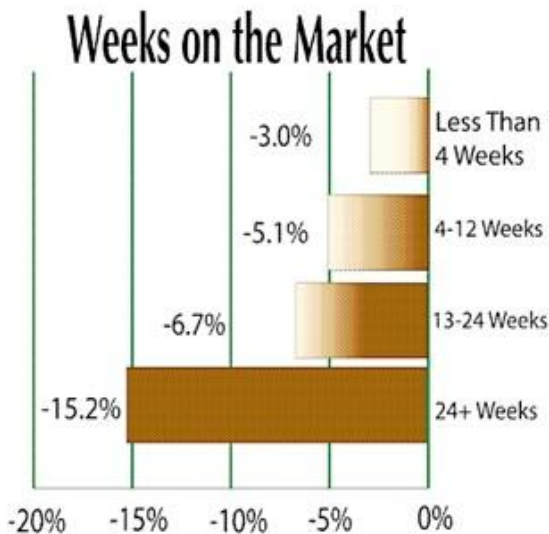


Pricing it Right From the Start ...To get the Highest Bottom Line



Since your best activity occurs during the first few weeks, setting the right price early ensures favorable comparison with the competition. Once a buyer has seen the house and ruled it out they don't check back in three or four weeks to see if you have lowered the price. By then, they have probably made an offer on another home! *Source: David Knox Seminars, Copyright*

Set the Right Price for a Faster Sale...



Setting the price "a little higher" because you're not in a hurry may sound like a realistic strategy, but as you can see from the National Association of Realtors, the longer a home sits unsold, the bigger the discount from the asking price the seller usually receives.

Who is the Average Home Buyer?

The average homebuyer moves 10 miles from their old home to get: a) more space, b) a better financial advantage, or c) the opportunity to quit paying rent. 70% are married couples, 58% are repeat buyers, and a typical repeat buyer is 41 years of age. 75% of buyers choose an existing home. The typical buyer looks at 18 homes over a span of 15 weeks, but a relocating buyer looks at 22 homes and makes a purchase decision in 12 weeks.



What You Can Expect When You List Your Home with Our Team!

We will schedule a professional photographer to take your photos and measure your rooms.

Within 48 Hours of the Photos being taken, we will place your home in the MLS and begin our marketing campaign.

The sign will be placed in your yard within 72 hours of our order. We will assign an exclusive phone number that will allow buyers to text and call for more information.

We will setup an account with Centralized Showings to notify you when someone would like to take a look at your home.

Full color brochures will be printed and mailed to you for perspective buyers to take with them after viewing your home.

Your home will be marketing online via 135+ websites and an online brochure will be emailed to you so that you can share it on your social networking pages and with your friends, family and co-workers!

Throughout the Process You Can Expect...

Weekly showing and feedback reports emailed to you on Tuesdays.

Weekly internet traffic reports emailed to you as they become available.

We will be available to you by phone, email or in person...whenever you need to ask a question, vent, talk and just be heard! We know the process can be stressful and we don't ever want you to hesitate to let us know how we can help you!

Online Exposure

92% of Buyers find their property ONLINE!

That's why our team spends so much of their time and efforts giving our Sellers the best exposure through online advertising!
Check out the some of the other sites we can be found on...

~ FiveDoors.com ~ Realtor.com ~ Homes.com ~ KW.com
~ Homesdatabase.com ~ Zillow.com ~ Craigslist.com ~ Trulia.com
~ Google.com ~ Facebook.com ~ Twitter.com ~ Yahoo.com
~ Homegain.com ~ Homes.com ~ BaltimoreSun.com ~ Redfin.com
~ YahooRealEstate.com ~ Linkedin.com ~
FiveDoorsMaryland.com
~ MilitaryForRentForSale.com ~ Pinterest.com ~ OpenDoor.com
~FiveDoorsBaltimore.com ~ FiveDoorsDCMetro.com ~ REO.com
www.FindYourBaltimoreHome.com and over 165 other websites...

Our marketing team spends many hours each week optimizing search engines and investing in pay per click advertising such as Google, MSN, Yahoo & numerous other websites that link to our local MLS that will showcase your home as well.



When you list with me, we'll have access to the Keller Williams Listing System, or KWLS. This proprietary, exclusive system ensures your property is marketed online 24/7 through more than 350 of the most popular search Websites.



CENTRALIZED SHOWING SERVICE

MORE SHOWINGS MORE FEEDBACK MORE EFFICIENT

CHARLOTTE SAVOY

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Agent Showing Report

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CSS Site

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Days To Include in the Report All

SHOWING REPORT FOR YOUR LISTING

[Sort Report](#)

Total Showing Requests: 9

4037 HIGH POINT RD (HW7749039)

[Expand All](#) | [Close All](#)

Showing Date/Time	Showing Agent/Office	Phone	Type/Result
<input checked="" type="checkbox"/> Wed, Feb 8, 2012 11:00 AM - 12:00 PM	MICHELLE KEMERER KELLER WILLIAMS REALTY CENTRE	Office: 410-312-0000 Cell: 443-324-5916	Showing/ Setup
Showing Notes [add notes]			
Showing Feedback [edit feedback]			
This was a third showing buyer has some interest in the home. I hope to be able to bring you an offer soon. Thank for allowing me to show your beautiful home once again. Michelle [edit]			
<input checked="" type="checkbox"/> Mon, Feb 6, 2012 2:00 PM - 3:00 PM	MICHELLE KEMERER KELLER WILLIAMS REALTY CENTRE	Office: 410-312-0000 Cell: 443-324-5916	Showing/ Setup 2nd Showing!!
Showing Notes [add notes]			
Showing Feedback [edit feedback]			
This was a second showing. Clients love the location and the size of the home. Showed a little concern with mostly cosmetic issues. They also wondered if the home owner may have the door to the basement and the closet doors for the yellow bedroom? Thank you for allowing me to show your lovely home again. [edit Approve Feedback for Seller]			
<input checked="" type="checkbox"/> Fri, Feb 3, 2012 4:30 PM - 5:30 PM	STEFAN HOLTZ LONG & FOSTER REAL ESTATE, INC.	Office: 410-531-0321 Cell: 410-997-9099 Direct: Private VMail: Private	Showing/ Setup
Showing Notes [add notes]			
Showing Feedback [edit feedback]			
Lots of space but the overall layout will not work for my buyers. Shows well otherwise. [edit Approve Feedback for Seller]			
<input checked="" type="checkbox"/> Sun, Jan 22, 2012 12:30 PM - 1:30 PM	MICHELLE KEMERER KELLER WILLIAMS REALTY CENTRE	Office: 410-312-0000 Cell: 443-324-5916	Showing/ Setup



Throughout the Process You Can Expect...

Weekly showing and feedback reports emailed to you on Tuesdays with detailed feedback from the Agents and Buyers that have shown your home.

Weekly internet traffic reports emailed to you from Zillow, Trulia and other websites that we advertise on will arrive on Thursdays.

We will be available to you by phone, email or in person...whenever you need to ask a question, vent, talk and just be heard! We know the process can be stressful and we don't ever want you to hesitate to let us know how we can help you!

Online Showing Reports

Brought to you by
Charlotte Savoy and the
Five Doors Team-Maryland...

Recommend your agent

As you may know, I'm marketing your property on Trulia, where over 23 million active homebuyers are searching for homes for sale. Below is a traffic summary for 1/12/13.

Listing performance on Trulia.com

YOUR LISTING IS FEATURED ON TRULIA

Charlotte Savoy & Jeremy Walsh has featured your listing on Trulia. This means your property has an enhanced display and is featured prominently in search results, giving it maximum exposure to serious home buyers.

[817 Bynum View Ct, Abinodon MD](#)



\$339,900
4 br 3 full, 2 partial ba
3,576 sqft



View this listing on Trulia

	Week ending 1/12/13	Total
Results views Number of times your property was viewed on the results page on trulia.com	349	362
Details views Number of times your property was viewed on the property details page on trulia.com	10	14

Home prices in your market

[Real Estate Trends for Abinodon, MD 21009](#)

[Comparable properties to 817 Bynum View Ct, Abinodon MD](#)



This Client Listing Report was generated for you by Charlotte Savoy & Jeremy Walsh on [trulia.com](#). Trulia is the best place to start your real estate search, with over 23 million serious buyers and sellers visiting each month!

Comments, compliments or compliments? Let us know: <http://www.trulia.com/feedback>
Trulia.com | 116 New Montgomery Street, Suite 300, San Francisco, CA 94105



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Listing Report

01/19/2013



[8103 Kylemore Way, Ellicott City, MD 21043](#)

For Sale: \$699,900

5 beds | 5 baths | 5,856 sqft

MLS #: HW7989813

Open House dates

Sun, Jan 20 1:00pm to 3:00pm

Performance Metrics

	7 days	30 days	Total
Home Details Page Views	404	404	404
Search Result Views	6,245	6,245	6,245

The Sensible Listingsm

What Makes Our Sensible Listingsm Program So Great?

Sell your property yourself, while it is listed, and pay no commission.

Your benefit: Having the ability to contribute and get compensated for your efforts. You can run ads and hold open houses if you wish*. Some of our clients have sold their homes to those they work with through electronic bulletin boards and email.

Cancel the listing at anytime.

Either you or I can cancel simply by faxing or emailing a note stating, "I want to cancel the listing". It's that simple. The cancellation becomes effective 24 hours after required notice. However, please allow 5 business days to have the sign removed and the listing withdrawn from the MLS and the Internet.

No Pressure" presentation.

I will never allow you to be "pressured" by the buyer's agent and you will never be pressured by me. All offers will be faxed or delivered to my office and will be presented to you by phone and fax with our recommendations, so you can make your decisions privately.

If you hold an open house, we do require you to use our signs. This program does not allow you to display any sign other than ours.



Five Doors Team of Maryland

Year Built: 2008
Lot Size: .37 Acres
No. of Stories: 3
Square Feet: 5,856
Bedrooms: 5
Bathrooms: 4.5
Heating: Natural Gas/Zoned
Cooling: Central Air
Garage: Two Car, Attached
MLS Number: HW7989813

**8103 Kylemore Way
Ellicott City, MD 21043**



**One of a Kind!
Like New Custom Built Beauty
with Every Upgrade Imaginable!**



No Detail Was Missed in this Home!
3,800 Square Feet Plus a Newly Finished
Lower Level with Bar, Office and Huge
Entertaining Space! Includes Tons of Closets,
Gourmet Kitchen with Island, Huge
Mudroom, Butlers Pantry, Oversized
Bedrooms, 3 Full Baths Upstairs, Stone Front,
Custom Molding and SO much More! Sought
After Howard High School District!

List Price :\$749,900

For More Information or your Own Private Tour, please visit us on our website

www.FiveDoorsMaryland.com

How We Are Different...

When selecting an agent...don't be afraid to comparison shop.

	Five Doors Network	Name of other agent _____	Name of other agent _____
If called by a hot Buyer, would your home be shown immediately?	yes		
Does the agent only work with Sellers to avoid conflicts of interest?	yes		
Does the agent have a home stager available?	yes		
Do all ads and websites list the price?	yes		
Does the agent work with multiple relocation companies?	yes		
Are the open houses well advertised weekly including signs put out on Friday afternoon?	yes		
Virtual tours and online photos on multiple websites?	yes		
Does the agent have over 126 domain names pointing to their website?	yes		
Does the agent provide Buyer feedback from showings at least 2 times per week both by email and by phone?	yes		
Does the agent send copies of their online marketing efforts?	yes		
Does the agent provide you updated market data to help with properly pricing your home?	yes		
5 full time licensed agents promoting your home?	yes		
Does the agent provide brochure boxes outside on the sign and keep them filled?	yes		
Does the agent have a full time courier?	yes		
Can I cancel the listing agreement with 24 hours notice?	yes		
Can I sell it on my own and pay nothing?	yes		
Did the agent support the price <u>scientifically</u> ?	yes		
Did the agent provide a statement of closing costs?	yes		
Did the agent take notes about your home and listen to your needs?	yes		
Was the agent on time?	yes		



Print Save Share Contact Agent Purchase

Spectacular views from every room!



New Listing
 Condominium
 \$19,500,000
 Maintenance/CC: \$5,640
 Monthly real estate tax: \$956
 Approx. square footage: 6,637 sf

HOW LISTINGS ARE VIEWED

A breakdown of how 45 home buyers and students looked at 10 different home listings, each containing six photographs. Researchers at Old Dominion University used eye-tracking technology to quantify the results.

1

When viewing real-estate listings online, 95% of users looked at the first home photo—usually the exterior—longest, about 20 seconds.

2

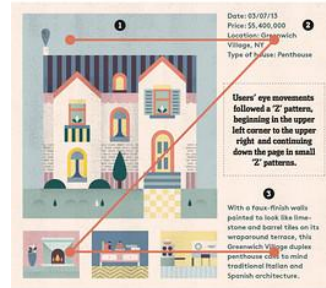
Next, 76% of users viewed the property description, which gives the location, price and property value.

3

The remarks added by the real-estate agent were the most overlooked—41.5% of users didn't view them at all.

First impressions seem to matter most when it comes to dating, job interviews...and real-estate listings.

Researchers tracking the eye movements of subjects who looked at online home listings found that more than 95% of users viewed the first photo—the one that shows the exterior of the home—for a total of 20 seconds. After that, their eyes tended to flit all over the screen, according to Michael Seiler, founder and director of the Institute for Behavioral and Experimental Real Estate at Old Dominion University at Norfolk, Va. "Without an eye-catching photo, the battle is lost before it begins," Prof. Seiler says. "You have to grab people's attention within two seconds. Do it the way a billboard does." Following the home-exterior photo, Prof. Seiler found that 76% of participants viewed the property description—things like the size and number of bedrooms/bathrooms—second. Real-estate agents' remarks, which can be a turnoff if they contain all-capital text, hyped-up adjectives and brand names, were the most overlooked—41.5% of home buyers didn't view them at all.



Understanding how people view a listing online can help agents refine their approach. "For a lot of people, the first point of contact with a house is through the Internet," Prof. Seiler says. Overall, when viewing an online real-estate listing, home buyers spend about 60% of their time on photos, 20% on the property description and 20% on the real-estate agents' remarks section, Prof. Seiler says. The research tracked eye movements of 45 people who each viewed 10 listings with six photos in August 2011, looking at the time spent viewing each online feature and the number of times their eyes stopped at a certain element. His study, "Toward an Understanding of Real Estate Home Buyer Internet Search Behavior: An Application of Ocular Tracking Technology," has been accepted by the Journal of Real Estate Research. The study participants' eye movements followed a "Z" pattern, beginning in the upper left corner to the upper right and continuing down the page in small "Z" patterns. After reaching the bottom right corner, they continued scanning up the right column of the screen. But as online browsers click through properties, their interest wanes. "People have respondent fatigue. After a while, you get lost in a sea of homes," he says.

Enjoying the View

How a user spends time looking at real-estate listings online and the number of times he stops to fixate on a certain element:

Item on screen	Total viewing time, in seconds	Number of fixations
Photos, overall	56.49	156.59
Exterior home photo	20.05	60.74
Kitchen	7.92	24.4
Living room	8.06	24.39
Master bedroom	7.82	24.05
Master bathroom	7.9	24.53
Backyard/view	8.23	24.77

Source: "Toward an Understanding of Real Estate Home Buyer Internet Search Behavior: An Application of Ocular Tracking Technology, Prof. Michael Seiler, Old Dominion University at Norfolk, Va.



What to do to get ready for Photos & Virtual Tour

After the appointment has been scheduled, we recommend you prepare for the photographer by paying attention to the condition of the following areas:

For pictures: the living room, dining room, family room, all bedrooms, master bath, and the finished rooms in the basement.

For the virtual tour: the living room, dining room, family room, master bedroom, and the lower level family room (if you have one), Remember, virtual tours are a 360 degree view of the room.

Here is a helpful list of things you can do to get ready for your pictures and virtual tour:

1. All beds should be made.
2. Put dishes in the dishwasher, hide dish rags and sponges.
3. Clear clutter from the counter tops in both the kitchen and the bathroom(s).
4. Close all closet doors.
5. Clean glass on sliders/patio doors.
6. All toys should be put away or arranged neatly.
7. All window blinds should be accessible to bring in natural light.
8. All lamps should have working bulbs just in case we need to use them.
9. All laundry should be put away or hidden.
10. Move cars out of the driveway and from n front of the house.
11. Clear clutter from decks and the back and side yards.

Tips For Selling Your Home

It is important to attract as many qualified buyers as possible. In preparing your home for sale, it is eminent to envision your home through a “buyer’s eye”. Fact is, people purchase what they see, not “how it’s going to be”. Now is the time to make your home as buyer-friendly as possible.

You can improve the market value of your home without finishing the basement or remodeling the kitchen. Paint is your best improvement investment for getting a greater return on your money. **Remember, presentation is key.**

In today’s market, most Buyers will “drive by” several homes before going inside just one. You must remember, people will judge your home by its exterior without ever seeing the inside. A sloppy exterior, and you may not make the cut.

Outside

- Mow the lawn, trim the trees and shrubs away from your house. You can’t sell a house if you can’t see it. Rake leaves if it is that time of year. Remove dead plants, flowers and shrubs.
- Put away tools, garbage cans, hoses, toys and building materials neatly in the garage (where applicable).
- Remove window screens while selling your home and keep the windows clean. This will allow plenty of light to come in. Clean your front door and stain or paint where needed.
- Check for broken roof shingles.
- Seal or resurface driveway (if applicable).
- Clear patios or decks of planters, flower pots, charcoal and barbecues (during winter).
- Dress up front yard shrubs and lamp posts with fresh mulch.

Tips For Selling Your Home

Foyer	<ul style="list-style-type: none">• Use a bright bulb in the foyer light fixture.• Turn on all the lights in the evening to welcome potential buyers. This is not a bad idea to do in the daytime as well, especially if you are surrounded by trees.• Clean all light fixtures. Dirty light fixtures get noticed. Clean fixtures provide a bright and cheery atmosphere.• Fill the house with the pleasant aroma of cinnamon or other fresh scents. This can be done by simply simmering a pan of water and cinnamon on the stove.• Spotlessly clean woodwork and carpeting.• Clear window ledges of all objects to give a nice glimpse inside and out.• Repaint walls, if necessary, in a neutral color such as antique white.
Living Room	<ul style="list-style-type: none">• Discard worn furniture and move extras to a storage area. Too much furniture makes a room look too small.• Visit a model home to get decorating ideas.• Clear away all magazines, books and necessary objects from furniture throughout the house.• Take down pictures that hide walls. Patch nail holes and paint.• Add lamps and lighting in dark areas.• Open the curtains.• Set out some fresh flowers.

Tips For Selling Your Home

Kitchen	<ul style="list-style-type: none">• Clean your stove and oven.• Replace broken appliances and repair squeaks, drips or binds in cabinet drawers.• Discard old food and leftovers from refrigerator.• Clear refrigerator of messages, pictures and magnets (except ones that say “Simply Referable”).• Clear all magazines, small appliances and cookware from countertop. As people tend to judge kitchens by their countertops, the cleaner, the better!• If it hasn't been used in months, put it away!
Family Room	<ul style="list-style-type: none">• Clean fireplace (where applicable) and remove any items that are in front of it.• Replace carpet if it has a loud color. This can be costly, but it will sell the house. Remove all magazines, books, toys and work furniture that might influence a buyer’s feeling about the room.• Create an easygoing, relaxed atmosphere in your family room. This is where most families spend their time, so make it look <i>GREAT!</i>
Bathrooms	<ul style="list-style-type: none">• Remove any unnecessary items from the vanity, tub, etc. The idea is to make the room look like a guest bathroom.• The sink, tub, commode, tile and shower curtain should be immaculate. No soap film or hair.• Caulk and grout tile. Bleach discolored grout. It doesn't take long and it sells.• Remove any wallpaper that is not “conservative”. No need to re-paper, just paint wall antique white.• Decorate with towels.

Tips For Selling Your Home

Master Bedroom	<ul style="list-style-type: none">• This is the second most important-to-be appealing room in the house (after the kitchen and before the family room and garage).• Define areas (sleeping, dressing, etc.) by furniture arrangement. Keep simply furnished.• Be sure clothes are hanging up, not laying out in the room.• Make the closets more appealing by storing off-season clothing elsewhere. Go ahead and pack them since you are moving!
Children's Bedroom	<ul style="list-style-type: none">• Here's a challenge – ask children and teenagers to clean up their rooms, take down posters and open curtains.• Add lighting if needed.
Garage	<ul style="list-style-type: none">• The perfect garage contains only cars, but if this is not possible – clean up, fix up, sell or toss out unneeded items. Have a garage sale!• Clean, seal and possibly paint the floor.
Basement	<ul style="list-style-type: none">• A finished basement is great – follow instructions for family room.• If unfurnished, keep the floor swept. Using a cement paint keeps dirt down, looks fresh and only takes a few hours. A battleship gray is recommended.• Change furnace filter and clean appliances.

Tips For Selling Your Home

General

- Ask yourself. Is there anything inside or out that “will not make the move”? If so, throw it out now. Don’t wait until you sell.
- *Think positive.* You are going to sell the house and move. Start packing small things up now. When the house sells, you will be glad you prematurely packed and it will make the house look great. The best things to pack are little knick-knacks, miscellaneous things that are not used in a practical sense.
- *Keep it simple.* Nothing should touch the floor unless it’s a piece of furniture. Remove all baskets, luggage, etc. The more floor space a buyer can see, the bigger the room will appear.

Tips For Selling Your Home

Additional Tips to Help ME Sell Your Home.

- For showings, please be out of the house whenever possible, or at least plan to take a walk with the children or pets. Prospective buyers will feel more at ease if the house is empty.
- Tell me what you like about your home (i.e., the yard, the location, etc.).
- Strong cooking or smoking odors can ruin a sale. Make sure your home is fresh for showings. Turn on all lights and leave soft music playing.

Remember... You never get a second chance to make a good first impression. Buyers are looking for well cared-for homes that they can move into immediately. A buyer without an imagination will walk out without considering making an offer. **Presentation is key.**

Super Critical Areas:

- Front Yard
- Kitchen
- Bathrooms
- Master Bedroom

Preparing for the Home Inspection

Many of these items may be taken care of with little or no cost. Some of these items will indicate to the home inspector and buyer that the house has been maintained. Do not do quick cheap repairs. The inspector will be suspicious of amateur work and will tend to take a closer at the house.

- Clean out gutters.
- Divert all water away from house (i.e. downspouts, sump pump, condensation drain, etc.) Grade should taper away from structure.
- Trim trees and bushes back from foundation, roof, siding and chimney.
- Paint all exterior wood and caulk around trim, chimneys, windows and doors. Replace rotted wood, if applicable.
- Seal asphalt driveways, if needed.
- Seal or point up masonry chimney caps. Install metal flue cap.
- Clean or replace HVAC filter. Clean air returns.
- Point up any failing mortar joints in brick or block.
- Test all smoke detectors.
- Update attic ventilation, if needed.
- Clean chimney, fireplace or woodstove.
- Seal masonry walls in basement.
- Get all windows and doors in proper operating condition. Make sure all doors, especially closet doors, open and close with ease.
- Put all plumbing fixtures (toilet, tub shower, sinks) in proper working condition. Look for any leaks.
- Install GFCI receptacles near all water sources.
- Check sump pump for proper operation.
- Replace any burned out lights.
- Remove firewood from contact with house.
- Proper grading recommended under deck.
- Proper vapor barrier in crawl space.
- Caulk all exterior wall penetrations.
- Caulk all tub/shower fixtures.
- Caulk along tub/floor, tub/walls, tub/shower/glass doors.
- Remove any visible moisture from crawlspace. Moisture levels in wood should be below 18%, to deter rot and mildew.
- Check that bath vents are properly vented.
- Remove paints, solvents, gas, etc. from crawlspace, basement, attic, porch, etc.
- Check that toilets are secure to floor.
- Expose all attic and/or crawlspace access.

Kind Words from Clients...

"We can't praise your team's performance enough. You brought us into the office, explained the home buying process to us, and answered all of our questions with great patience. We believe he put a lot of time and effort into helping us find the perfect house for us. We would recommend your office to anyone buying a house. On a scale of 1-10, 10 being the highest, we rate your performance a 10! Keep up the great work!!!" – Mike & Ruth

"Charlotte is one of the best. In the past, we had worked with other realtors for other homes, and none of them went as far or worked as hard as Charlotte did for us. She is extremely knowledgeable about the industry and was always available to answer any of our numerous questions. As she worked with us, she always had our family's best interest in mind. Once we found our new home, Charlotte put all her resources and talents forward to sell our home within a month. Without her, we doubt we would have found a new home that fit all our needs. We would highly recommend Charlotte to anyone looking to buy or sell a home. We definitely will work with her again if needed in the future." – David Adams

"Thank you so much for all that you've done. This experience has been wonderful and I am glad that I have gotten to work with you. I will be referring people to you in the future. Your service is above and beyond and thank goodness for people like you." – Michelle

"I have known Charlotte Savoy for over twenty years. Professionally, Charlotte is dedicated and extremely knowledgeable. She has assisted me in all aspects of my residential needs from buying, selling renting and everything in between. As a military family, her knowledge of our specific housing and financing needs and options has been so valuable. I have recommended her to numerous individuals and would recommend her highly to anyone looking to buy, sell or rent." – Kelly Kesler

"We wanted to personally Thank You for your valued efforts in assisting us throughout the purchase of our new home. You not only made it an enjoyable experience, but we felt very comfortable working with you. You were very personable, passionate about your work, and above all, trustworthy. Based on your hard work and dedication throughout the last few months, I would not hesitate to recommend your services to others. Thanks again! – Mark & Jill

"Thank you so much for your commitment on helping us with the sale of our home. We appreciate all you've accomplished and your dedication to us. We wish you continued success and would recommend you highly to others." -Mr. and Mrs. Link

"Charlotte was GREAT during the whole process of our Short Sale. We got weekly emails with updates. Everyone involved was very responsive. What she laid out to us in the beginning was exactly how it went. Charlotte and her team made this short sale process effortless and painless from our end. All we had to do was show up and sign paperwork. Thank you Charlotte and Team!" – Marcelo & Erika

"We had a very pleasant working experience with you when you helped me with the sale of my home and the purchase of my new home. I am truly satisfied with the sale and purchase. I was at ease and comfortable and felt safe throughout the whole process. I was very surprised and happy the home sold so fast in this challenging market. You are a most intelligent and energetic Realtor and will continue to excel in your profession. I was very impressed with your professionalism and knowledge of the real estate market. You displayed a true interest and friendliness in helping me. I knew we could work together easily. Promptness was also something you gave me at all times. Keep that great personality and smile. I always enjoyed our home hunting with you. Be assured we will recommend you highly whenever the opportunity arises. We must keep in touch." - Pat

"We wanted to Thank You for all of your support and patience in helping us purchase our first home. You are a wonderful person and a great Realtor. We bought a wonderful place thanks to you. Thank you for all of your hard work." - Aisling & Matt

References available upon request!



Frequently Asked Questions about Short Sales

What is a Short Sale?

A short sale occurs when the bank allows you to sell your home for less than the amount you owe. A short sale is a privilege granted by the bank. Not every bank will allow you to do a short sale.

Should We Stop Making Our Mortgage Payments to Do the Short Sale?

It is a myth that you must be in default, behind in your payments, to do a short sale. However, there are certain situations in which your payments must be delinquent. Most of those involve government loans because yes, in some cases, the government wants you to stop making your mortgage payment.

Will the Bank Come After Us for the Difference?

Some hard-money loans in certain states allow for deficiencies. Absence of verbiage pertaining to a deficiency in an approval letter doesn't necessarily mean the seller is released.

Will a Short Sale Ruin My Credit Rating?

According to FICO, the biggest hit to your credit rating seems to be when there is a deficiency remaining. With a deficiency, the effect on credit for a short sale is almost identical to that of a foreclosure. Without, it's less. Lenders typically report a short sale on your credit report as "paid in full for less than agreed," but there are other reporting options.

Why Would the Bank Reject Our Short Sale?

Banks look for crucial elements to approve a short sale but perhaps the biggest motivator is whether the bank will make more money by granting a short sale over pursuing foreclosure.

MARYLAND TRANSFER AND RECORDATION TAX TABLE

County	County Transfer Tax (per \$100)	State Transfer Tax (per \$100)	Recordation Tax (Stamps) (per \$100)	State and County Tax Rate* (per \$100 Assessed Value)	Owner Occupancy Credit	Notes
Allegany	0.50%	0.50%	\$6.50	1.0949	\$150	
Anne Arundel	1.00%	0.50%	\$7.00	0.992	\$0	City of Annapolis has a different tax rate.
Baltimore City	1.50%	0.50%	\$10.00	2.380	\$220	Sales price under \$250,000, OOC = \$330
Baltimore	1.50%	0.50%	\$5.00	1.212	\$330	
Calvert	0.00%	0.50%	\$10.00	1.004	\$0	
Caroline	0.50%	0.50%	\$10.00	0.982	\$125	First time & Owner Occupancy, OOC = \$375
Carroll	0.00%	0.50%	\$10.00	1.160	\$0	
Cecil	0.00%	0.50%	\$8.20	1.027	\$0	
Charles	0.00%	0.50%	\$10.00	1.138	\$0	
Dorchester	0.75%	0.50%	\$10.00	1.008	\$225	
Frederick	0.00%	0.50%	\$12.00	1.048	\$0	
Garrett	1.00%	0.50%	\$7.00	1.102	\$500	
Harford	1.00%	0.50%	\$6.60	1.154	\$300	City of Aberdeen, town of Bel Air and city of Havre de Grace have different tax rates.
Howard	1.00%	0.50%	\$5.00	1.126	\$0	
Kent	0.50%	0.50%	\$6.60	1.134	\$0	
Montgomery	1.00%	0.50%	≤ \$500.00: \$6.90 ≥ \$500.00: \$10.00	0.811	\$345	Includes transit tax, fire district & advanced land acquisition tax.
Prince George's	1.40%	0.50%	\$5.00	1.072	\$0	
Queen Anne's	0.50%	0.50%	\$9.90	0.8791	\$0	First Time Homebuyer credit of .25% off county transfer tax.
St. Mary's	1.00%	0.50%	\$8.00	0.969	\$300	
Somerset	0.00%	0.50%	\$6.60	0.9957	\$0	
Talbot	1.00%	0.50%	\$6.60	0.544	\$500	
Washington	0.50%	0.50%	\$7.60	1.060	\$250	
Wicomico	0.00%	0.50%	\$7.00	0.871	\$0	
Worcester	0.50%	0.50%	\$6.60	0.812	\$250	

LAKEVIEW TITLE COMPANY • COLUMBIA, MD

SUBJECT TO CHANGE • MARCH 2011

*includes a .112 State Tax Rate

Preferred Service Providers



Preferred Service Providers

Asbestos, Mold, Lead Inspection & Removal

1 Accurate According

Theo Davis
Lead Inspector/Removal Supervisor/
Tenant Placement
410-977-5878
TDavisagent@gmail.com

Baltimore Lead Testing

Jack Taylor
410-631-7700

Chesapeake Environmental Cleaning System

John H. Martin
410-977-7808
www.moldhelponline.com

Environmental Assessment

301-856-0340

Mid-Atlantic

Dan
410-880-4000

Residential Environmental Services

Lead Inspector & MDE Certification
410-987-6959

Electrical Services

Certified Electrical Services

Tony Aviles
443-992-3230

Clatchey Electrical Contractor

Rick Clatchey
410-233-8898

Carpet and Flooring

A+ Quality Home Improvements

Keith Klinedinst
410-493-4740
www.aplusqualityhome.com

Joe Devine

443-253-4196
joe.d.devine@gmail.com

TFS

Sebastian Parisi
410-984-5026

Warehouse Tile & Carpet

John Searfoss
410-284-1111
www.warehousetileandcarpet.com

Chimney Service

Clean Sweep Chimney Sweeps

410-255-5278
cleansweep@cablespeed.com

McDowell's Complete Chimney Service

Wayne
410-242-2252
www.mcdowellschimney.com

General Contractors

Jeff Kratz

443-277-2186

Andrew Yohmeyer

443-324-7038



Preferred Service Providers

Cleaning/Organizing Services

European Perfection

Vera Gaspar
443-831-2566

Jenny's Quality Cleaning Service

443-286-6036

Maid 4 U Cleaning Service

Jessie Schulz
443-569-9575

Heating & Air Conditioning

Jerry's Heating & Air

410-747-6724

R.A. Ohler Plumbing & Heating, Inc.

410-242-2166

Supreme Air, LLC

Office: 410-788-1114
Contact: Alex
Cell: 410-627-1467
www.supremeairllc.com
denny@supremeairllc.com

Warthen Fuel Company

410-242-0990
www.warthenfuel.com

Home Staging

Liz Park
301-938-3399
lizjenkinspark@verizon.net

Home Inspectors

Home Advantage Inc.

Keith or Dave
410-480-1035
www.hahomeinspections.com
keith@hahomeinspections.com

Highland Home Inspections

All Inspectors are Great
301-854-3634

Your Castle Home Inspections

Glenn Miller
410-409-7647
www.yourcastlehomeinspections.com
Gmiller@yourcastlehomeinspections.com

Home Warranty

HMS

Teresa Novak
1-800-546-2777
www.hmsnational.com

Old Republic Home Protection

Terry Crawford
(301) 906-6961
www.ORHP.com
TerryC@orhp.com

Insurance

Barrett Insurance Group

Matt Barrett
410-979-7711
www.barrettinsurancegroup.com
matt@barrettinsurancegroup.com



Preferred Service Providers

Locksmith/Window Service

Columbia Lock & Window

Justin Linthicum
301-596-4292
www.columbialockwindow.com
columbialockandwindow@gmail.com

Lorenz Locksmith

Bill Lorenz
410-719-1054
www.lorenzlocks.com
bill@lorenzlocks.com

Mortgage

Southern Trust Mortgage

Jeff Jackson
443-629-4268
www.southerntrust.com
jj@southerntrust.com

First Home Mortgage

Chuck Nossick
410-440-1363
www.gofirsthome.com
cnossick@gofirsthome.com

Wells Fargo

Scott Marsh
410-244-3671
www.wellsfargo.com
scottmarsh2@wellsfargo.com

Moving Companies

ABC Box Co.

410-752-4535
www.abcboxes.com
abcboxco@verizon.net

Go Mini's

Carsten Chavers
410-297-6464 or 1-877-297-6464
www.gominis.com
carsten@parkunited.com

Perry Moving & Storage

Rich Perry
443-398-4069
www.perrymoving.com

Pods

855-673-7637
www.Pods.com

Roofing, Siding, Gutters and Windows

Columbia Roofing Inc.

Mike Christopolis
410-379-6100 ext 115
www.columbiarroofing.com
mike@columbiarroofing.com

Scott Lloyd

410-744-1756



Preferred Service Providers

Painting/Home Improvements

ICS Painting & Home Improvements

Ike Savoy
443-858-2689
www.icspainting.com
ike@icspainting.com

Bill Biscoff House Painting

443-992-6045

Blue Sky Painting and Carpentry, LLC

Tom Chervek
301-363-1600
www.bluesktpaintingpros.com
tom@blueskypaintingllc.com

Color By Design

Mark Krabitz
410-242-9500
www.colorbydesignremodeling.com
mkrabitz@colorbydesignremodeling.com

Plumbing

Ken Griffin Plumbing

410-992-5875
www.kengriffenplumbing.com

R.A. Ohler Plumbing & Heating, Inc.

410-242-2166

Pool Services

Apex Pool Service

410-961-2645
www.apex-pool.com
apexpoolservice@gmail.com

Radon Repairs

Affordable Radon

410-284-8899
Kimber Pucci
www.marylandradon.com
kim@marylandradon.com

Environ-Tech

Tom Lamb
410-995-6447

Harford Radon

410-836-2382
www.harfordradon.com
info@harfordradon.com

*For more NEHA certified radon mitigators,
go to www.radongas.org*

*For more information about radon gas and
mitigation, go to www.epa.gov/radon*

Structural Repairs/Certifications

Jeff Kratz

443-277-2186

John Schneider

410-744-1945



Preferred Service Providers

Title Companies

Lakeview Title Company

Robin Jackson
443-949-6217
www.lakeviewtitle.com
robin@lakeviewtitle.com

Short Sales

Apex Legal & Financial, LLC

Sean Bittenger
443-660-8984
sean.apexlegal@gmail.com

Chaifetz and Coyle

Thomas Sulin
410-903-0436
TSulin@chaifetzandcoyle.com

Youngmann, Madden & Penn

Brien Penn
410-579-2000
psc@yungmannmadden.com

Estate Planning/Corporate Law

Braswell Law, LLC

James Braswell
443-787-8360
www.LawBraswell.com
james@lawbraswell.com

Termite Inspections & Repairs

Pest Now, LLC

301-231-8300
www.superiortermite.com
info@superiortermite.com

Priority Termite

John Bell
443-506-8369

ShipleY Services, Inc.

(410) 636-4500
shipleypest@aol.com

eir Pest Services

410-551-1178
www.weirpest.com
weirpest@veizon.net

Water/Well/Septic

Fogles

410-795-5670
www.foglesseptic.com

Water Doctor

410-792-0327
www.Water-Doctor.com

Waterproofing Service

Mid-Atlantic Waterproofing

Dan
410-880-4000
www.basements.com

Jay Morsberger

443-604-7382
www.basements.com