

# *ANGI BELL'S*

## *Hot On The Market*

## *Home Selling Guide*

*Everything you need to know to have a  
fabulous home-selling experience*



**BY REFERRAL  
ONLY<sup>®</sup>**

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**Dear Home Seller,**

Welcome! I look forward to working with you on the sale of your home. I will do my best to make the home selling experience as stress-free as possible, creating a customized strategy to provide you with the greatest possibility of selling your home for the highest price in the shortest period of time. And, I am dedicated to using my expertise and the full resources of my office to achieve these results!

Selling a home is a big undertaking in your life, and in this book I've enclosed some useful information about the home-selling process and the benefits I can offer you. Use its reference pages as an invaluable guide on your home-selling journey.

I look forward to meeting your real estate needs every step of the way. My goal is for you to be so outrageously happy with the help I provide you that you'll gladly introduce me to at least two people you really care about before we even celebrate the sale of your home.



**Your Personal Real Estate Consultant for Life**



## **WHY SHOULD YOU WORK WITH ME?**

### **TOP 10 REASONS I SHOULD BE YOUR REAL ESTATE CONSULTANT**

10. I'm a full-time agent. This is how I make my living! I love this business and I am passionate about helping my clients achieve their dreams of home ownership!
9. I regularly attend continuing education and professional development courses to stay on the cutting edge of real estate, and I am constantly updating my business systems and searching for even better ways to serve my clients.
8. I'm a member of the National Association of Realtors (NAR), the New Orleans Metropolitan Association of Realtors (NOMAR), and the Women's Council of Realtors (WCR – 2009 President), organizations all designed to educate Realtors to better serve the public.
7. I will guide you through the entire home-selling process as your expert consultant, negotiator and overseer of transactional details.
6. I know that relationships are the keys to success. As a result, my valued clients regularly refer their family members, friends, neighbors and coworkers to me.
5. I'm dedicated to delivering superior customer service. I strive to be a Super Servant rather than a Super Star.
4. I follow-up and follow-through.
3. I'm enthusiastic and optimistic.
2. I work **By Referral Only**, which means that I am able to dedicate 100% of my energy toward serving my clients instead of spending time marketing and advertising for new business like traditional real estate salespeople do.
1. I am committed to putting my *unstoppable energy* to work for you!





## ***ABOUT KELLER WILLIAMS REALTY***

We often judge the caliber of people by the company they keep – this is why I would like to tell you a little bit about Keller Williams Realty.

Keller Williams® Realty was founded in Austin, Texas in 1983 with the specific premise that buyers and sellers deserve the best service for their real estate needs. That founding premise has been a major factor in the continued growth of Keller Williams® Realty across North America. Two visionaries lead Keller Williams® Realty – Gary Keller, founder and Chairman of the Board, and Mo Anderson, Chief Executive Officer.

At Keller Williams® Realty, we are Real Estate Consultants. We are not agents. We are not salespeople. What this means is that we build fiduciary relationships with our clients. A fiduciary is someone who represents your best interests.

The Keller Williams culture is based upon a belief system that is summed up by this acronym: **WI4C2TS**:

<b>Win-Win,</b>	<b>or no deal</b>
<b>Integrity,</b>	<b>do the right thing</b>
<b>Commitment,</b>	<b>in all things</b>
<b>Communication,</b>	<b>seek first to understand</b>
<b>Creativity,</b>	<b>ideas before results</b>
<b>Customers,</b>	<b>always come first</b>
<b>Teamwork,</b>	<b>together everyone achieves more</b>
<b>Trust,</b>	<b>begins with honesty</b>
<b>Success,</b>	<b>results through people</b>





## ***WHAT I DO FOR YOU***

### **1. I am your Consultant –**

- I ask insightful questions.
- I take the risk of asking questions that the typical agent might not ever ask.
- I discover what's important to you because what's really important to you is really important to me.
- When I lead you through the process of clarifying your values, your choices are easy.
- I listing vigilantly to understand what's important to you.
- I craft a very specific strategic process for you.

### **2. I am your Negotiator –**

- I treat your money like it's mine.
- I am skilled, experienced and focused.
- I critically examine assumptions.
- I skillfully articulate the strengths and weaknesses of the suggestions other agents or lenders propose.

### **3. I am your Overseer of Transactional Details –**

- I dot the I's and cross the T's.
- Imagine that selling a home is like flying an airplane across the country. Now imagine that I'm your pilot and you're my passenger.
- I understand the turbulence that we may or may not run into and know how to navigate through it. To make it easy for you to see everything I do for you, which you don't see because you're in the passenger seat, I created a list of 88 different types of turbulence.
- I recognize the need for accurate information and know how to best obtain it.
- I see things from multiple perspectives and can identify the likely consequences of our decisions.



## **WHY USE A REALTOR?**

### **1. Time is Money -**

How much is your time worth? \$\_\_\_\_\_ per hour. If you don't use a real estate professional, expect to spend *at least* 100 hours selling your home – assuming there are no problems! Considering your work, family, and personal commitments, is that the best use of your time?

### **2. It's a Big Deal -**

Selling (and buying) a home is a big deal. Most people don't sell more than two homes in their lifetime, so it's not something they develop expertise in. There are ever-changing laws, ethical practices and practical considerations that you don't want to learn on your own through trial and error or relying on a book or information off the internet. It's just not worth the risk.

### **3. It's NOT a job for Amateurs -**

**Professional representation...** I am your personal representative and I'm required by law to represent your best interests to the best of my ability.

**Personal specialist...** it's similar to hiring an accountant to help you file income taxes or a mechanic to fix your car. If you had the time to master those specialties, you would be doing your own taxes and fixing your car. But who has that sort of time? Besides, most people will sell only two homes in their lifetime – two real estate transactions in a lifetime will not turn anyone into a real estate specialist.

**Objectivity...** my job is to point out the pros and cons for all the decisions you will be making throughout the home-selling process. I will even tell you things you may not want to hear because as your agent, I want you to make informed, not emotionally-based decisions.

**82% of home sales are the result of agent connections**

Source: National Association of REALTORS®





## **REAL ESTATE REALITY**

### ***PRICING MUST BE AT OR BELOW YOUR HOME'S FAIR MARKET VALUE -***

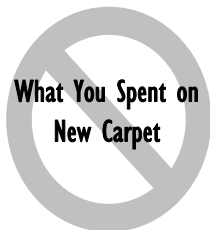
The price of your home should be based on *fair market value* - the price of sold properties in the area rather than the list price of properties now on the market. A home priced OVER its fair market value will:

- Not attract as many buyers because they'll think it's out of their price range.
- Take longer to sell.
- Make competing properties look good.
- Become overpriced and stale in everyone's minds, and agents and buyers tend not to forget.
- Cause marketing dollars and efforts to be wasted.
- Cause appraisal problems.
- End up selling below market value in order to make up for all of the above.

And timing is everything! Your home generates the most interest in the real estate community and among potential buyers during the first 30 days it's on the market. If it is not properly priced during this time, we miss out on this peak level of interest:

### ***BUYERS HAVE THEIR OWN AGENDA -***

Ultimately, your home is only worth what a buyer is willing to pay. It was the same when you bought your home. Buyers are comparing your home to other homes now on the market. They don't react to:





## Getting Your Home in Top Selling Condition

### Curb Appeal

- Drive up to your home and look at it from afar. Look at it through the eyes of buyers.
- Check the shingles – repair or replace damaged shingles.
- Clean and repair the gutters.
- Clean and repair the HVAC units.
- Repair broken windows and shutters. Replace torn screens. Make sure frames and seams have solid caulking.
- Repair or replace door knobs, doorbell and light fixtures if necessary.
- Remove all toys, equipment and litter.
- Remove cobwebs and nests.
- Remove mildew, moss and stains from the side of your home. Remove stains from the walkways and driveway.
- Repair and clean patio furniture and deck area.
- Make sure the spa and pool sparkle.
- Touch up the exterior of your home with putty and paint.
- Clean or paint the front door and mailbox.
- Hose off the exterior of your home, especially around entrances.
- Wash the windows.
- Wash your garbage can and put it in a place where it's not the first thing potential buyers see when they drive up.
- Stack the woodpile neatly.
- Mow the lawn.
- Trim the trees and shrubs.
- Weed the gardens.
- Add colorful plants or foliage to fill in bare spots.
- Edge the gardens and walkways.
- Sweep the walkways and driveway.
- Replace doormats that are worn and torn.
- Shine brass hardware on the doors and light fixtures. Polish stained wood doors.
- Drive up to your home again and look at it from the eyes of a potential buyer. Walk into your home as a potential buyer. Determine what kind of impression the walkways and entrances now make.

### Overall Interior

- Walk through your home. Store, give away, throw away, or donate anything that you won't need until after the move.
- Walk through your home again, this time with some tools. Fix loose door knobs, cracked molding, leaky faucets. Remove cob webs.
- Replace worn or broken door knobs, cabinet fixtures, light fixtures, light switches, outlet plates, faucets and vent covers.
- Clean the fireplace.
- Clean the vents.
- Clean and organize your closets. Add extra space by storing or giving away items.
- Add a fresh coat of paint in light, neutral colors.
- Shampoo the carpet. Replace if necessary. Clean the floors.
- Vacuum the window blinds, shades and drapes. Wash or dry clean curtains. Wash all the windows, frames and sills.
- Remove all valuables, such as jewelry, artwork, knick-knacks, medications, cash, coin collections and so on.
- Open all the window shades to create a spacious and bright look.
- Put pet supplies and dishes in a place where they are not the first thing potential buyers see or smell when they walk into a room.

### Living Room and Family Room

- Make these rooms spacious and inviting.
- Discard or repair chipped furniture. Replace worn rugs and pillows.
- Remove magazines and toys.
- Make sure the entertainment center sparkles.

### Dining Room

- Clean out your china cabinet. Polish any visible silver.
- Put a lovely centerpiece on the table – treat yourself to fresh flowers. Set the table for a formal dinner to help potential buyers imagine entertaining there.

### Bedrooms

- Arrange furniture to create a spacious look.
- Remove games, toys, magazines, cosmetics, jewelry – especially on the nightstands.
- Replace bedspreads, quilts and pillow shams if they are worn or faded.

### Bathrooms

- Remove rust and mildew stains.
- Wash or replace shower curtains.
- Make sure everything sparkles – including grout.
- Replace worn rugs and towels.

### Kitchen

- Make sure all appliances work.
- Clean the inside of the refrigerator, stove and cabinets. Make sure everything is organized to create a spacious look.
- If your stove has electric burners, purchase new drip pans for each burner. Wash removable knobs in your dishwasher.
- Polish the cabinets with furniture oil.
- Make sure appliances, countertops and the sink sparkle. Install new faucets if necessary.

### Attic and Garage

- Get rid of unnecessary items. Store or pack items you won't need until after the move.
- Organize everything to create more floor space and make inspections easy. Put things on shelves or in matching boxes.
- Provide bright lighting.
- Clean all equipment and vents. Replace filters. Fix any insulation that might be showing.

### When It's Time to Show

- Make sure your property folder is out in the open. It should contain utility bills, an MLS profile, your *Seller's Disclosure*, extra property flyers and extra business cards.
- Do a quick clean and vacuum. Dispose of all trash.
- Take care of stale or musty odors.
- Put pets outside if it's safe to do so.
- Turn on a radio with peaceful music.





## 10 STEPS TO SELLING YOUR HOME

1. **Define your goals, wants, needs and expectations.** A good place to begin is by exploring your short and long term goals in life and how selling your home fits in. I will walk you through a process I use to help my clients thoroughly understand their goals, wants and needs to ensure that your expectations are met.
2. **Determine the best price for what's going on in the market right now.** We assess the current state of the market and what comparable homes are actually selling for by reviewing a *Comparative Market Analysis (CMA)* on your home. That way, we can objectively determine its *fair market value* and price it right.
3. **Prepare your property so that it is in top-selling condition.** Most of us don't keep our homes in top-selling condition. I will work with you to help you see things from a buyer's point of view. I will consult with you on what to repair, replace or remove so that your home makes a GREAT first impression.
4. **Implement time-proven, research-based marketing strategies.** Your home will be marketed with a 12-point marketing plan that has the highest potential for bringing not only the most buyers, but also the most qualified buyers to your doorstep.
5. **Show your property.** Always keep your home in top-selling condition. When you leave for work, make sure that your home remains in top-selling condition. You know what they say about first impressions!
6. **Receive an offer.** When a buyer decides to buy your home, an offer will be presented. I will advise you on the offer and whether the buyer is qualified to purchase your home.
7. **Negotiate to sell.** Most offers require some level of negotiation. We will work together to decide your parameters and I will negotiate on your behalf.
8. **Have your home appraised and inspected.** Once you have accepted an offer, I will work with the buyer's agent to coordinate an appraisal, inspections and a survey (if required). If the buyer requires that certain repairs be made on your home, I will continue to negotiate on your behalf and recommend vendors so we move successfully from contract to closing.
9. **Prepare for closing.** Prior to the closing, I will contact the title company and the buyer's agent to ensure that all the necessary forms and documents have been prepared. I will review the closing documents with you and let you know what additional forms and information you need to bring to the closing meeting.
10. **Close!** At the closing, ownership of your property is legally transferred to the buyer. I will be present to advise you and ensure that everything goes according to plan.



## ***BEFORE WE LIST YOUR HOME***

### **Pre-listing Inspection: Paul Hyde Homes – Seller’s Advantage**

Get a visual inspection of your home and a written report of noted deficiencies. Minor adjustments will be made to hardware, fixtures, filters, systems and other components of your home. You will get a list of recommended repairs. Virtually everything from the foundation to the roof, including your home’s major mechanical, plumbing and electric components will be inspected.

The Seller’s Advantage is intended to notify you of potential unknown deficiencies in and around your home that may turn away potential buyers or cost you a sale.

As a bonus, you will receive a complimentary online subscription to their Home Wizard interactive home maintenance guide that’s designed to make it easy for you to manage and maintain your home.

**Cost: \$95**

*(Ask me how you can qualify for a FREE no-cost Seller’s Advantage package)*

Paul Hyde Homes

504.443.5919

[www.PaulHyde.com](http://www.PaulHyde.com)

*Named one of the Top 10 building firms in the region by “Builder” Magazine*

### **Home Staging Consultation: Sudden Change Interiors**

Get a review of your home from the buyer’s perspective. You will receive a written report detailing everything that needs to be done, inside and out, to get your home ready to be listed. This includes recommended repairs and suggestions for optimal furniture placement, traffic flow, lighting, cleaning and de-cluttering. It also includes color, style, and accessory suggestions. You will also receive a list of online resources to assist you. This service is for the owner that wants to take on the staging themselves. Additional packages are available for those that wish to have the project done by a professional and for vacant homes that need more staging.

Home Staging is intended to create a warm and inviting environment in your home that guarantees a great first impression for potential buyers, ensuring you home shows—and sells—at its very best.

**Cost: \$125**

*(Ask me how you can qualify for a FREE no-cost Home Staging package)*

Sudden Change Interiors

504.459.3527

[www.SuddenChangeInteriors.com](http://www.SuddenChangeInteriors.com)

[www.AngiBell.com](http://www.AngiBell.com)



## **12 POINT JOINT MARKETING PLAN**

My marketing plan is designed to get your home the maximum amount of exposure in the shortest period of time. Each step involves proven techniques that leverage the opportunities to showcase your home to key people that can either buy your home or help us find the right buyer:

1. Price your home strategically to be competitive with the current market and current price trends.
2. Stage your home to showcase features that buyers are most interested in: uncluttered rooms and closets, fresh paint and pleasing drive-up appeal.
3. Have your home professionally photographed to ensure that your home is shown in its best light. These photos will also be used to create a virtual tour of your home which will be placed on multiple websites to attract local and out-of-town buyers. Showcasing additional information and photos of your home and neighborhood will attract extra attention.
4. Place *For Sale* signage, complete with property flyers that are accessible to drive-by prospects.
5. Distribute *Just Listed* marketing to neighbors, encouraging them to tell their family and friends about your home.
6. Advertise your home in my online real estate newsletter and special *Hot on the Market* edition newsletter. Target my marketing to active buyers and investors in my database that are looking for homes in your price range and area.
7. Use an Interactive Voice Response system to provide free recorded information about your home 24 hours a day, 7 days a week.
8. Use an Interactive Text Messaging system to provide instant detailed information and photos about your home to drive-by prospects.
9. Provide you with weekly updates, including comments from prospective buyers and agents that have visited your home.
10. Optimize your home's Internet presence by posting it on local MLS systems and adding multiple photographs and creative descriptions. We will also feed your listing to more than 200 Internet sites on the Web to maximize your home's exposure, including an enhanced presence on Realtor.com.
11. Target my marketing to active real estate agents that specialize in selling homes in your neighborhood and include your home in the MLS tour to allow other agents to see your home first hand.
12. Enlist the assistance of my fellow BNI members to promote your home to their friends, family, colleagues and members of their databases.



# 88 Types of Turbulence

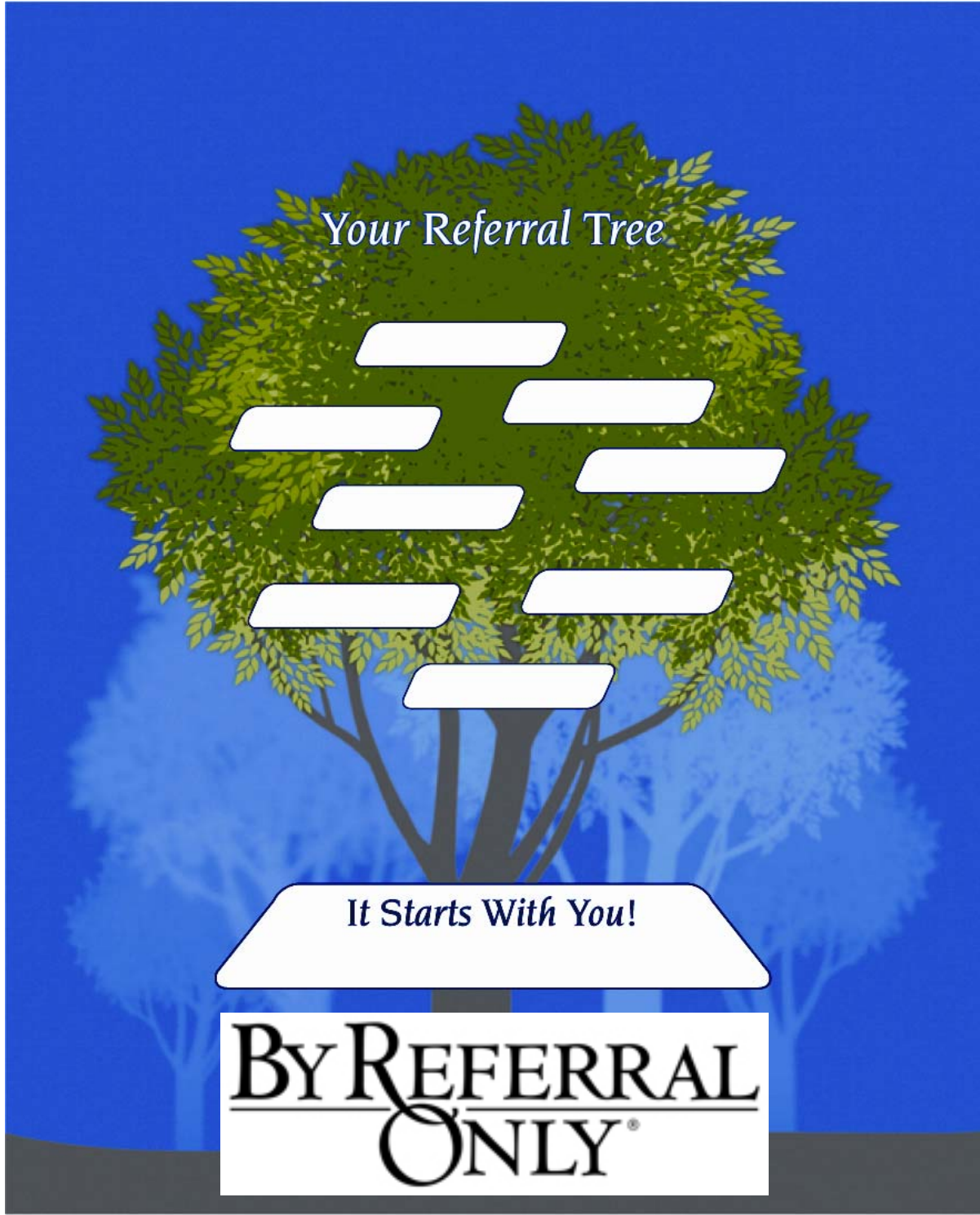
Things That Might Go Wrong During Your Transaction		
<p><b>The Buyer/Borrower:</b></p> <ol style="list-style-type: none"> <li>Does not tell the truth on loan application.</li> <li>Has recent late payments on credit report.</li> <li>Finds out about additional debt after loan application.</li> <li>Borrower loses job.</li> <li>Co-borrower loses job.</li> <li>Income verification lower than what was stated on loan application.</li> <li>Overtime income not allowed by underwriter for qualifying.</li> <li>Applicant makes large purchase on credit before closing.</li> <li>Illness, injury, divorce or other financial setback during escrow.</li> <li>Lacks motivation.</li> <li>Gift donor changes mind.</li> <li>Cannot locate divorce decree.</li> <li>Cannot locate petition or discharge of bankruptcy.</li> <li>Cannot locate tax returns.</li> <li>Cannot locate bank statements.</li> <li>Difficulty in obtaining verification of rent.</li> <li>Interest rate increases and borrower no longer qualifies.</li> <li>Loan program changes with higher rates, points and fees.</li> <li>Child support not disclosed on application.</li> <li>Bankruptcy within the last two years.</li> <li>Mortgage payment is double the previous housing payment.</li> <li>Borrower/co-borrower does not have steady two-year employment history.</li> <li>Borrower brings in handwritten pay stubs.</li> <li>Borrower switches to job with a probation period.</li> <li>Borrower switches from job with salary to 100% commission income.</li> <li>Borrower/coborrower/seller dies.</li> <li>Buyer is too picky about property in price range they can afford.</li> <li>Buyer feels the house is misrepresented.</li> <li>Veterans DD214 form not available.</li> <li>Buyer comes up short of money at closing.</li> <li>Buyer does not properly "paper trail" additional money that comes from gifts, loans, etc.</li> <li>Buyer does not bring cashier's check to title company for closing costs and down payment.</li> </ol> <p><b>The Seller:</b></p> <ol style="list-style-type: none"> <li>Loses motivation to sell (job transfer does not go through, reconciles marriage, etc.).</li> </ol>	<ol style="list-style-type: none"> <li>Cannot find a suitable replacement property.</li> <li>Will not allow appraiser inside home.</li> <li>Will not allow inspectors inside home in a timely manner.</li> <li>Removes property from the premises the buyer believed was included.</li> <li>Cannot clear up liens – is short on cash to close.</li> <li>Did not own 100% of property as previously disclosed.</li> <li>Encounters problems getting partners' signatures.</li> <li>Leaves town without giving anyone Power of Attorney.</li> <li>Delays the projected move-out date.</li> <li>Did not complete the repairs agreed to in contract.</li> <li>Seller's home goes into foreclosure during escrow.</li> <li>Misrepresents information about home and neighborhood.</li> <li>Does not disclose all hidden or unknown defects and they are subsequently discovered.</li> </ol> <p><b>The Realtor(s):</b></p> <ol style="list-style-type: none"> <li>Has no client control over buyers or sellers.</li> <li>Delays access to property for inspection and appraisals.</li> <li>Does not get completed paperwork to the Lender in time.</li> <li>Inexperienced in this type of property transaction.</li> <li>Takes unexpected time off during transaction and can't be reached.</li> <li>Misleads other parties to the transaction – has huge ego.</li> <li>Does not do sufficient homework on their clients or the property and wastes everyone's time.</li> </ol> <p><b>The Lender(s):</b></p> <ol style="list-style-type: none"> <li>Does not properly pre-qualify the borrower.</li> <li>Wants property repaired prior to closing.</li> <li>The market raises rates, points or costs.</li> <li>Borrower does not qualify because of a late addition of information.</li> <li>Lender requires a last-minute second appraisal or other documents.</li> <li>Lender loses a form or misplaces entire file.</li> <li>Lender doesn't simultaneously ask for all needed information.</li> <li>Lender doesn't fund loan in time for close.</li> </ol>	<p><b>The Property:</b></p> <ol style="list-style-type: none"> <li>County will not approve septic system or well.</li> <li>Termite report reveals substantial damage and seller is not willing to fix.</li> <li>Home was misrepresented as to size and condition.</li> <li>Home is destroyed prior to closing.</li> <li>Home is not structurally sound.</li> <li>Home is uninsurable for homeowner's insurance.</li> <li>Property incorrectly zoned.</li> <li>Portion of home sits on neighbor's property.</li> <li>Unique home and comparable properties for appraisal difficult to find.</li> </ol> <p><b>The Escrow/Title Company:</b></p> <ol style="list-style-type: none"> <li>Fails to notify lender/agents of unsigned or unreturned documents.</li> <li>Fails to obtain information from beneficiaries, lien holders, insurance companies or Lenders in a timely manner.</li> <li>Lets principals leave town without getting all necessary signatures.</li> <li>Loses or incorrectly prepares paperwork.</li> <li>Does not pass on valuable information quickly enough.</li> <li>Does not coordinate well, so that many items can be done simultaneously.</li> <li>Does not bend the rules on small problems.</li> <li>Finds liens or other title problems at the last minute.</li> </ol> <p><b>The Appraiser:</b></p> <ol style="list-style-type: none"> <li>Is not local and misunderstands the market.</li> <li>Is too busy to complete the appraisal on schedule.</li> <li>No comparable sales are available.</li> <li>Is not on the Lender's "approved list."</li> <li>Makes important mistakes on appraisal and brings in value too low.</li> <li>Lender requires a second or "review" appraisal.</li> </ol> <p><b>Inspectors:</b></p> <ol style="list-style-type: none"> <li>Pest inspector not available when needed.</li> <li>Pest inspector too picky about condition of property.</li> <li>Home inspector not available when needed.</li> <li>Inspection reports alarm buyer and sale is cancelled.</li> </ol>





## ***YOUR HOMEWORK:***

1. Make a copy of the first two pages of your Cash Sale document.
2. Make a copy of your flood elevation certificate.
3. Make a copy of the declaration page of your flood insurance.
4. Make a copy of your termite contract.
5. Make a copy of your most recent appraisal.
6. Make a copy of your survey.
7. Get two house keys made.
8. Make a list of 5 things you like about your house.
9. Make a list of 5 things you like about your neighborhood.





## ***THANK YOU FOR YOUR BUSINESS!***

I strive to provide my clients with superior customer service because I want them to enjoy the home-buying and selling process. And, I want them to refer me to their friends, family, clients and other associates. I hope that you will consider me if you know of someone who is looking to buy or sell their home.

I also strive to build relationships that result in long-term friendships and business opportunities. I want to be your *Real Estate Consultant for Life!* I am always available to answer your real estate questions and would be happy to do the same for your family, friends, neighbors and associates.

Remember:

- If you see another Realtor's sign and want information on that house, CALL ME!
- If you read another real estate company's ad and have questions, CALL ME!
- If you see a house that's For Sale By Owner and want more information, CALL ME!
- If you hear about a property for sale and are curious, CALL ME!
- If you see an Open House sign, feel free to stop in, but don't forget to CALL ME!

***Thank you for your loyalty, your referrals, and your trust!  
Your business is VERY IMPORTANT to me!***

**BY REFERRAL  
ONLY<sup>®</sup>**

  
**KELLER WILLIAMS**  
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Angi Bell, Realtor

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