	Secondary contact_	
	<b>Preferred Method</b>	
	☐ Email	
	☐ Cell Phone	
	OK to Text	
	☐ Home Phone	
	☐ Work Phone	
signatures	Preferred method o	of obtaining signatures
☐ Call 1st	☐Fax Home	
Call 1st	□Fax Work	Call 1st
	□Scan/email	
	□Come in to office	
roperty? Y N Cor	mpany Name/PH #:	
Monitor	ring Co/Dh#	
Monitor	ring Co/Ph#	
Monitor	ring Co/Ph#	
		Payment_\$
Amount	owed \$	
Amount	owed \$	Payment_\$
Amount	owed \$t owed \$	Payment_\$
Amount	owed \$ t owed \$ Office use	Payment_\$
	signatures □ Call 1st □ Call 1st	Secondary contact_ Preferred Method  Email Cell Phone OK to Text Home Phone Work Phone Signatures Call 1st Call 1st Call 1st Fax Home Scan/email

Keller Williams Realty International © 2004



#### **Exhibit to Exclusive Seller Listing Agreement**

entered into on the day of	,
_	
I	_, Seller and owner of property
located at	,
give the staff of The Premier Group permission	
photos for marketing purposes.	
Print Name	
Signature	
Print Name	
Signature	
Witness	

# COMMUNITY ASSOCIATION DISCLOSURE EXHIBIT "\_\_\_\_\_"





2009 Printing

	This Exhibit is part of the Agreement with an Offer Date of,,	
A.	A. TYPE OF ASSOCIATION.  Seller hereby discloses to Buyer that, in purchasing the Property, Buyer will either be to become a voluntary member in the following type of community association ("Ass checked shall not be a part of this Exhibit].  Mandatory Membership Condominium Association  Mandatory Membership Homeowners Association  Voluntary Membership Homeowners Association	come a mandatory member or have the opportunity sociation"): [Select all which apply. The section not
В.	B. EXISTENCE OF MASTER ASSOCIATION  Seller also discloses to Buyer that in addition to the Association referenced above, the Buyer shall become a member or in which the Association is already a member.	ere $\square$ is <b>OR</b> $\square$ is not a master association of which
C.	C. CONTACT INFORMATION FOR ASSOCIATION: (Name, Address, Telephone Nu Seller)	mber, etc., where Association Dues are Sent by
D.	D. ANNUAL ASSOCIATION ASSESSMENTS: [Select all which apply. The sect Agreement].  1. Mandatory Membership Association. Buyer acknowledges that Buyer will ha	ve to pay annual assessments to the Association so
	long as Buyer owns the Property to cover the Buyer's share of common expense the owner of the Property to the Association is currently	ses. The estimated total annual assessment paid by and is paid in installments.
	■ 2. Voluntary Membership Association. If Buyer becomes a member of Association annual assessment estimated to be and paid in	
	3. Master Association. If the Buyer of the Property will also be obligated to pay annual assessment is estimated to be	
E.	E. <u>INITIATION FEE</u> .  Any Association initiation fee, membership fee, transfer fee or other similar fee or character?) shall be paid by the Buyer. To the best of Seller's knowledge, there ☐ is <b>OR</b> ☐ the estimated amount of the Initiation Fee is \$ and is	is not an Initiation Fee. If there is an Initiation Fee,
F.	F. ACCOUNT STATEMENT LETTER.  Any letter from the Association confirming whether assessments or other amount  ☐ Buyer OR ☐ Seller. If Seller is paying for the Account Statement Letter, the payment Closing set forth in the Agreement.	
G.	G. <u>SPECIAL ASSESSMENTS</u> . [Select all which apply. The sections not checked To the best of Seller's knowledge there ☐ is OR ☐ is not a special assessment ow any Master Association. If a special assessment is owing to or under consideration [Select all which apply. The sections not checked shall not be a part of this Agreem	ring to or under consideration by the Association or by the Association or any Master Association, it is
	already passed by the Association in the estimated amount of \$	
	already passed by the Master Association in the estimated amount of \$	
	under consideration by the Association in the estimated amount of \$	
	under consideration by the Master Association in the estimated amount of \$	·

Н.	ASSESSMENTS PAY FOR I		MENITIES: [Select all which	h apply. The sections not checked shall not
	The following services and amenities are paid for by the Association from the annual assessment:			
	<b>Utilities for Property</b>	<u>Services</u>	Amenities	Other
	Gas	Concierge	Pool	□ Cable
	□ Water	☐ Gate Attendant	☐ Tennis	☐ Pest and Termite Control
	☐ Electric	☐ Trash Pickup	☐ Golf	☐ Fire Insurance on Property
	☐ Heating	☐ Road Maintenance	☐ Clubhouse	☐ Common Area Insurance
	☐ Sewer	☐ Maintenance of Property	☐ Playground	Common Area modranee
	□ Sewei	Grounds	• •	
			,	
		☐ Dwelling Exterior	☐ Equestrian Facility	
		☐ Common Area Maintenance	☐ Marina/Boat Storage	
I.				I fee to receive the service or use the amenity, same:
J.				uld contact the Association to confirm what and amenities that will be available to Buyer in
Bu	yer's Initials:	/	Seller's Initials:	

F123, Community Association Disclosure Assessment Exhibit, Page 2 of 2, 01/01/09

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# SELLER'S PROPERTY DISCLOSURE STATEMENT EXHIBIT "\_\_\_\_\_"





2010 Printing

	s Exhibit is part of the Agreement with an Offer Date of for the purch perty known as:,			
adv pro wit "O	TICE TO BUYER AND SELLER: This disclosure statement is designed to assist Seller in disclosing to prese facts relating to the physical condition of Property that may not be readily observable, disclosing his blems with Property, and identifying those fixtures/items that are included with the sale of Property. All and h respect to the above referenced property. IF THE ANSWERS TO ANY OF THE QUESTIONS LISTED THER" SELLER SHALL FULLY EXPAIN THE ANSWER TO THE QUESTION IN THE BLANK CORRESPOND/OR IN THE ADDITIONAL EXPLANATIONS PARAGRAPH.	orical info wers ar D BELO	formatione to be WARE	n and past answered "YES" OR
	a a a una viva de la contraction de la contracti	Yes	No	Don't <u>Know</u>
1.	OCCUPANCY:  (a) Is Property vacant?  If yes, how long has it been since Seller occupied Property?			
	(b) Are there any leases, written or verbal, on Property or any part thereof?			
2.	<ul><li>SOIL, TREES, SHRUBS AND BOUNDARIES:</li><li>(a) Are there any landfills (other than foundation backfill), graves, mine shafts, trash dumps or wells (in use or abandoned) on Property?</li></ul>			
	(b) Is there any sliding, settling (other than normal settling), earth movement, sinkholes, upheaval, or earth stability/expansive soil problems?			
	<ul><li>(c) Are there any diseased or dead trees on Property?</li><li>(d) Are there any encroachments (known or recorded), leases, unrecorded easements, or boundary line disputes?</li></ul>			
3.	TERMITES, DRY-ROT, PESTS, AND WOOD-DESTROYING ORGANISMS:  (a) Is there any past or present damage to Property caused by infiltrating pests, termites, dry-rot, or other wood-destroying organisms?  (b) Is your Property currently under a transferable bond, warranty or other coverage for termites or other wood destroying organisms by a licensed pest control company?			
	If yes, check type of coverage: ☐ re-treatment and repair; or ☐ re-treatment  (c) Is there a cost to transfer the bond, warranty or other coverage?  If yes, what is the cost? \$			
	(d) Is there a cost to maintain the bond, warranty or other coverage?  If yes, what is the annual cost? \$ Renewal Date  (e) Have any termite/pest control reports or treatments for Property been done in the			
	<ul> <li>last five (5) years?</li> <li>(f) Does any dwelling or garage on Property have any untreated wood or exterior siding/cladding, such as rigid board insulation, foam plastic, synthetic stucco, hard coat stucco, wood or masonry siding (excluding brick), below grade or within six inches of finished grade?</li> </ul>			
4.	STRUCTURAL ITEMS, ADDITIONS AND ALTERATIONS:  (a) What year was the main residential dwelling constructed?			
	<ul><li>(b) Has there been any movement, shifting, settling (other than normal settling), cracking, deterioration, or other structural problems with any dwelling or garage on Property?</li><li>(c) Has there been any additional structural bracing, underpinning, or other</li></ul>			
	structural reinforcement added to any dwelling or garage on Property?  (d) Are there any problems with driveways, walkways, patios, or retaining walls on Property?  (e) Have there been any additions, structural changes, or any other major alterations			
	to the original improvements on the Property?  (f) Has there been any work done on the Property where required permits and/or approvals (public or private) were not obtained?			
	<ul><li>(g) Has any work been done to Property that was not in compliance with building codes or zoning regulations?</li><li>(h) Does any part of the exterior siding or cladding of any dwelling or garage on Property consist of synthetic stucco?</li></ul>			
5.	<b>LEAD-BASED PAINT:</b> Was any part of the residential dwelling on the Property or any painted component therein constructed or manufactured prior to 1978? ☐ <b>Yes</b> ☐ <b>Don't Know</b> ☐ <b>No</b> If you have answered "Yes" or "Don't Know "the Lead-Based Paint Exhibit F54 must be executed by the paint Pamphlet F55 must be provided to the buyer.			

		V N.	Don't
6.	ROOF, GUTTERS AND DOWNSPOUTS:	<u>Yes</u> <u>No</u>	Know
	(a) Approximate age of roof: years.		
	<ul><li>(b) Has the roof, or any part thereof, been repaired during Sellers ownership?</li><li>(c) Are there any roof leaks or other problems with the roof, roof flashing, gutters or downspouts?</li></ul>		
	(b) The there any root leaks of other problems with the root, root hashing, gutters of downspouls:		
7.	DRAINAGE, FLOODING AND MOISTURE:		
	(a) Has there been any water leakage, water accumulation, or dampness within the basement, crawl space or other parts of the main dwelling at or below grade?		
	(b) Have any repairs been made to control any water or dampness problems		
	in the basement, crawl space, or other parts of the main dwelling at or below grade?  (c) Is the Property or any improvements thereon located in a flood zone?		
	<ul><li>(c) Is the Property or any improvements thereon located in a flood zone?</li><li>(d) Does water regularly stand on Property for more than one (1) day after it has rained?</li></ul>		
	(e) Has there been any past flooding on Property?		
	(f) Are there any problems with siding or exterior cladding, swelling, chipping, delaminating or retaining moisture?		
	(g) Does mold appear on interior heated and cooled portions of any dwelling on Property		
	other than on the walls, floors or ceilings of showers, sinks, and bathtubs?		
8.	PLUMBING RELATED ITEMS:		
•	(a) What is your drinking water source: □ public □ private □ well on property		
	(b) If your drinking water is from a well, has it been tested within the past 12 (twelve) months?		
	(c) Do you have a water softener, filter or purifier? If yes, D leased D owned		
	(d) What is the type of sewage system:   public private septic tank  (a) Is the residual line several discovery a lift system?		
	<ul><li>(e) Is the main dwelling served by sewage pump or lift system?</li><li>(f) Do you know if any septic tank or cesspool on Property has ever been professionally serviced?</li></ul>		
	If yes, please give the date of last service:		
	(g) Do you know of any past or present leaks, backups, or other similar problems relating to any of		
	the plumbing, water and/or sewage-related items?  (i) Is there any polybutylene plumbing, other than primary service line, on Property?		
	(j) Are any of the plumbing fixtures in the Property not low water flow fixtures?		
9.	OTHER SYSTEMS AND COMPONENTS:		
Э.	(a) What type of heating system(s) serve the main dwelling? □ gas □ electric □ other		
	(b) What is the approximate age of heating system(s): years		
	(c) What type of air conditioning system(s) serve the main dwelling? $\square$ gas $\square$ electric $\square$ other		
	<ul><li>(d) What is the approximate age of air conditioning system(s) years</li><li>(e) Is any portion of the main dwelling not served by a central or zoned heating and/or air</li></ul>		
	(e) Is any portion of the main dwelling not served by a central or zoned heating and/or air conditioning system?		
	(f) How is water heated in the main dwelling? ☐ electric ☐ gas ☐ solar		
	(g) What is the approximate age of water heater: years		
	<ul><li>(h) Does the main dwelling have aluminum wiring other than the primary service line?</li><li>(i) Is there any system or appliance which is leased or for which the buyer must pay a</li></ul>	<del></del>	
	transfer fee to continue to use? If yes, what is the transfer fee? \$		
	If yes, what is the current use fee to be paid by the Buyer? \$(j) Are any fireplaces not working or in need of repair?		
	<ul><li>(j) Are any fireplaces not working or in need of repair?</li><li>(k) When was each fireplace, wood stove or chimney/flue last cleaned? Date(s):</li></ul>		
10.	TOXIC SUBSTANCES:  (a) Are there any underground tanks, toxic or hazardous substances on Property (structure or soil)		
	such as asbestos, urea-formaldehyde, methane gas, radioactive material, radon, mold, benzene		
	or other environmental contaminates?		
	(b) Has Property ever been tested for radon, lead, mold or any other potentially toxic substances?		
11.	COVENANTS, FEES AND ASSESSMENTS:		
	(a) Is Property part of a condominium, community association or subject to covenants,		
	conditions and restrictions (CC & Rs)? (b) Is there a mandatory community association fee or assessment?		
	If yes, what is the amount? \$ per		
	Is there an initiation fee? If yes, what amount? \$  (c) Are there any recreational facilities in the community for which the obligation to pay and the right		
	to use are optional? If yes, the nature of the facilities should be described in the Additional		
	Explanations paragraph and the optional fee or charge is \$	_	
	(d) In purchasing Property, will any initiation, transfer, or other similar fee be owed to the Association? If yes, what is the amount? \$		
	(e) Are there any special assessments approved by a Community Association that are not yet due		
	and payable? If yes, what is the amount? \$		
Сор	pyright© 2010 by Georgia Association of REALTORS®, Inc F50, Seller's Property Disclosure State	tement Exhibit, Page 2	of 4, 01/01/10

12. OTHER MATTERS:			Yes	No	Don't Know
(a) Have there been any ins	spections of Property in the past year	?			
If yes, by whom and of v (b) Was any of the drywall u	vhat type? used in the Property made in China a	ind/or have a foul smelling odor?			
(c) Does Property contain a	ny building products which are or ha	ve been the subject of class			
	or legal claims alleging that the proc Explanations the product or products				
(d) Is there or has there bee	en in the past any litigation involving				
	nt or improper construction defects, te ard or payment of money in lieu of rep				
	igned that would limit a future owner	from making any claims in			
	flood or wind damage which require	d repairs to Property in excess			
	y insurance claims have been filed o	n Property since you owned			
(i) Are any fixtures or applia	ances included in the sale in need of				
(j) Have any repairs been r or any part thereof?	made to the electrical, plumbing, or h	eating and air condition systems,			
(k) Was any dwelling on Pro	operty or portion thereof (excluding material in the posterior)	nobile, modular and manufactured			
	erse, material facts pertaining to the p	physical condition of the Property that	t		
nave not otherwise beer	i disclosed?				
if there is more than one item (s	nly those fixtures/items below that a cuch as a second refrigerator or two le of Property. Those fixtures/items    Fence Pet Collar   Fireplace	o chandeliers or three smoke detec	ctors), all s	uch fixtu be includ	res/items ded in the
☐ Alarm System (Burglar)	☐ Gas Logs	☐ Mirror (Attached)		□ Ele	•
☐ Leased ☐ Owned	☐ Gas Starter Key ☐ Remote Control	<ul><li>☐ Outbuilding</li><li>☐ Outdoor Bench</li></ul>	□ Swimmi	ng Pool ve Groun	d
☐ Alarm System (Smoke/Fire) ☐ Leased ☐ Owned	☐ Screen/Door	☐ Playhouse	□ Swimmi		
☐ Arbor ☐ Attic Fan (Whole House Fan)	<ul><li>☐ Wood Burning Insert</li><li>☐ Fire Sprinkler System</li></ul>	<ul><li>□ Porch swing</li><li>□ Propane Gas/ Fuel Oil Tanks</li></ul>	(List belo		
☐ Attic Ventilator Fan	☐ Flag Pole	☐ Above ground ☐ Buried	☐ Swing S☐ Switch F		ers
☐ Awning	☐ Garbage Disposal	☐ Leased ☐ Owned ☐ Propane/ Fuel Oil in Tank	☐ Telepho		
☐ Basketball Post & Goal ☐ Built-In ☐ Free Standing	<ul><li>☐ Garage Door Opener</li><li>☐ Remote Control</li></ul>	☐ Radio (Built-In)	☐ Televisi		
☐ Birdhouses	☐ Gas Grille	☐ Refrigerator ☐ Safe			grammable)
<ul><li>☐ Boat Dock</li><li>☐ Carbon Monoxide Detector</li></ul>	☐ Built-In ☐ Free Standing ☐ Gates	☐ Satellite Dish/Receiver	☐ Trash C	•	ı ree Standing
☐ Ceiling Fan	☐ Remote Control	☐ Sauna	☐ Tree Ho	use	_
☐ Remote Control☐ Chandelier	□ Gazebo □ Hot Tub	☐ Septic Pump ☐ Shelving Unit & System	☐ Trellis☐ Vacuum	System	(Built-In)
☐ Closet Shelving System	☐ Humidifier	☐ Built-In ☐ Free Standing	□ Vac	um Atta	
☐ Built-In ☐ Free Standing ☐ Dehumidifier	<ul><li>☐ Ice Maker</li><li>☐ Built-In</li><li>☐ Free Standing</li></ul>	<ul><li>☐ Shower Head/Sprayer</li><li>☐ Smoke Detector</li></ul>	□ Vent Ho □ Washing		e
☐ Built-In ☐ Free Standing	☐ Intercom	☐ Battery Operated	□ Water P	-	
☐ Dishwasher	☐ Jetted Tub	☐ Hard Wired	☐ Water S		System
☐ Built-In ☐ Free Standing ☐ Dog House	<ul><li>□ Landscape Irrigation System</li><li>□ Landscaping Lights</li></ul>	☐ Speakers (Built-In)☐ Statuary	□ Weathe □ Well Pu		
☐ Door & Window Hardware	☐ Light Bulbs	☐ Stepping Stones	☐ Window	Screens	
☐ Dryer ☐ Gas ☐ Electric	☐ Light Fixtures (Except Chandeliers)	<ul><li>☐ Storage Building</li><li>☐ Stove</li></ul>	☐ Window	Treatme g Hardwa	
☐ Fence (Invisible)	☐ Mailbox	☐ Gas ☐ Electric ☐ Built-In ☐ Free Standing	☐ Wine Co		∨ <i>j</i>

Other fixtures/items included in the sale of Property shall be:	
Other fixtures/items not included in the sale of Property shall be:	
The common law of fixtures shall apply to fixtures not addressed her shall remain Property of Seller and shall be removed prior to closing Seller shall lose the right to remove any such fixtures/items not timely care to prevent damage and, if necessary, to restore Property to its or	or the transfer of possession of Property to Buyer, whichever is later. removed. In removing all fixtures/items, Seller shall use reasonable
<b>14. AGRICULTURAL DISCLOSURE:</b> Is Property within, partially w county land use plan as agricultural or forestry use? ☐ <b>Yes</b> ☐	
It is the policy of this state and this community to conserve, pro forest land for the production of food, fiber, and other products, ar prospective property owners or other persons or entities leasing about to acquire an interest lies within, partially within, or adjacen that farm and forest activities occur in the area. Such farm and fo and inconveniences that involve, but are not limited to, noises, or 24 hour period, storage and disposal of manure, and the applicat	ect, and encourage the development and improvement of farm and also for its natural and environmental value. This notice is to inform or acquiring an interest in real property that property in which they are to an area zoned, used, or identified for farm and forest activities and rest activities may include intensive operations that cause discomfort ors, fumes, dust, smoke, insects, operations of machinery during any on by spraying or otherwise of chemical fertilizers, soil amendments, es may occur as the result of farm or forest activities which are in
15. ADDITIONAL EXPLANATIONS FOR ALL QUESTIONS ANSW number of the question for which more detailed information	VERED "YES" or "OTHER": [Explanations should reference the is being provided.]
Additional pages are $\square$ or are $\square$ not attached.	
SELLER'S REPRESENTATION:	
To the best of Seller's knowledge and belief, the information conta complete as of the date signed by Seller. It should not be a substitute f Property that Buyer may wish to obtain. Seller hereby authorizes Broke buyers of Property and to real estate Brokers and their affiliated Lic Disclosure Statement and to provide any Buyer and Broker with a answers to the questions contained herein.	or Buyer inspecting Property or obtaining any warranties with regard to er to provide this Seller's Property Disclosure Statement to prospective ensees. Seller agrees to promptly update this Seller's Property
Is each individual named below a U.S. Citizen or resident alien?	☐ Yes ☐ No
Has each individual named below been a Georgia resident for the pa	st two (2) years? ☐ Yes ☐ No
Has Property been Seller's primary residence for at least two (2) of t	ne last five (5) years?
Seller:	Date:
Seller:	Date:
RECEIPT AND ACKNOWLEDGMENT BY BUYER: I acknowledge receipt of this Seller's Property Disclosure Statemed Agreement, Property is being sold in its present condition, without representations concerning the condition of Property are being relied usually Agreement.	it warranties or guarantees of any kind by Seller or Brokers. No
Buyer:	Date:
Buyer:	Date:
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## PREPARE YOUR HOME TO SELL

#### GONE IN 30 SECONDS ...

30 seconds is how long it takes for a buyer to decide if they will even consider your home. Make sure the first rooms in your home pack the punch!

Everything on this list needs to be taken care of BEFORE we list your home. The first two weeks are crucial. This is when the initial excitement is here. Don't waste it!

You can greatly influence their opinion and help sell your home.

- Curb appeal What do you see when you drive up to your home? Are the beds freshly mulched or pinestrawed, is there color in the flowerbeds, is it cobweb free, are there weeds ...
- Make sure your home is Q-tip clean. You may not notice dirty baseboards, cobwebs in the corner or other small imperfections, but a potential buyer does!
- Put away clutter. Do you want your home to sell in 4 weeks or 4 months? Pack up toys, arrangements, knickknacks and more. Less is best!
- Put away your collection of spoons, bells, baseball cards, stuffed animal heads, dolls, Disney products, etc. You want buyers to come in and look at your home, not your collection. Sell the space, not the stuff. Remember anything you leave could become a bargaining point for the buyer.
- Wallpaper is a fatal flaw. Take it down and use a neutral color of paint, just not your basic white and beige.
- Open the blinds EVERYDAY! Uncover pool tables. Plastic does not sell. Make sure bathrooms have fresh and fluffy display towels. Hide used towels, trash cans, toilet brushes, plungers, toothbrushes and more.
- Kitchen countertops should have a coffee pot. Put away blenders, toasters, knife sets and knickknacks. Leave a bowl of fruit or a bright flower arrangement. Nothing else! You want the buyer to visualize their belongings in the home, not yours!
- Red makes a room pop even if it is only one throw pillow.
- Make sure your home smells good, but do not mix scents. Take dryer sheets and hide them throughout the house under the couch, in cabinets, behind books, etc. If your home smells like smoke, take unused coffee grinds and sit them throughout the home in hidden places. The grinds will absorb odor.
- Touch up paint is a must. Paint over scrapes and marks on the wall, trim and doors.

The way you live in a HOME and the way you market and SELL a house are two different things. Help us MARKET your home!

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### What's My Bottom Line?

If you would like us to prepare an estimate of your net profit, we would be happy to. When estimating your net profit from the sale of your home, don't forget to include the following items:

■Payoffs for your first and second loans
□Any closing costs you agreed to pay for the buyer
□Any negotiated repair amounts that the buyer has requested to be
paid at closing to the vendor of their choice
□Any leins on the home needing to be paid off before the transfer
of title
☐ Credit for the pro-rated amount of City and County taxes paid
OR Debit for taxes that are due through the date of closing
□Credit or Debit for the prorated amount of Homeowners associa
tion dues - this will depend on how often they are paid and
when they are due
☐ Fee for the closing letter provided to the attorney by your HOA
☐Real Estate Brokerage commission
☐ Fee from the county to release your deed (\$10 per loan you have)
☐Home warranty (usually around \$399 unless added services have
been agreed upon) if you agreed to provide one
☐Termite bond or transfer fee if you agreed to provide one and
your termite company charges this fee.
□Courier fees to overnight payment to your lender(s)



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Payoffs for your first and second loans
Any closing costs you agreed to pay for the buyer
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Fee for the closing letter provided to the attorney by your HOA
Real Estate Brokerage commission
Fee from the county to release your deed (\$10 per loan you have)
State Transfer Tax (\$1 per thousand of the sales price)
Home warranty (usually around \$365 unless added services have been agreed upon) if you agreed to provide one
Termite bond or transfer fee if you agreed to provide one and your termite company charges this fee.
Courier fees to overnight payment to your lender