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Lynn and Heather's

Secrets For Selling Your Home For Top Dollar With or Without A Real Estate Agent

*How To Sell Your Home For The Most Money The
Market Will Pay, AND On Your Terms And Time
Frame...*

There's No Such Thing As "Luck" In Real Estate!

Dear Homeowner,

Do you remember the good old days, when anyone could sell their home at any time and make thousands...perhaps tens of thousands in profit?

Maybe you do or don't. But we do.

Even though today's financing programs make it easier than ever to buy a home, times have changed. Buyers are more sophisticated. They're more discriminating in what they buy. And they're more skeptical.

Today, they have information sources available...like the Internet...that simply weren't available five or 10 years ago.

No question about it...the "easy sell" days are over.

**If You're Trying To Sell Your Home Today
...With Or Without A Real Estate Agent...
You Could Lose Thousands Of Dollars, And
Take An Enormous Amount Of Time
If You Don't Know What You're Doing**

That's why we wrote this report. Every day we see home sellers lose money, and waste precious time because they make critical mistakes they didn't have to make. Here are just a few...

Not getting accurate information about how to price your home correctly.

Not getting a "total picture" of the entire market before you start to sell your home.

Selling your home in the 2000's using the outdated marketing techniques and methods from the 1980's and 1990's.

Trying to add costs of home improvements on top of your sales price.

Not understanding how to "dress" your home, so it shows like a model home, and commands top dollar.

Using worn-out, ineffective "image" advertising to promote your home.

Opening yourself up to crime by not tracking visitors to your home.

Hiring a real estate agent who tries to sell their "*multi-million dollar producer*" pitch instead of demonstrating skill and proficiency in marketing homes.

Letting a real estate agent seduce you into their services by promising you an over-inflated sales price.

Not understanding whether you should sell your home yourself. (It may be to your advantage to go it alone, OR it may save thousands, and end countless headaches to use a REALTOR®.) How do you know?

Selling a home today requires a total integrated approach many real estate agents are simply not aware of.

You should expect detailed FACTS...not simple promises, opinions, and fancy pictures. And you should expect straight answers, not “sales pitches” or other hype that seduces you to hire a company that boasts they’re “the biggest” or “the best.”

In fact, there are six important marketing steps in the home selling process YOU need to know about. We’re going to delve into each one right here, so you’ll know what you’re doing, and can receive Top Dollar proceeds for your home—whether you use a real estate agent or not.

Step #1: Set The RIGHT Price For Your Home From The Start

Every seller wants to realize as much money as possible when selling his or her home. The natural inclination is to price your home high, thinking you can always come down in the future.

But a listing price that is too high can be a disaster, and frequently nets the seller LESS money than they ever anticipated—even after paying a real estate commission!

Why is this?

Because buyers will reject your home in favor of other homes in a reasonable price range. And if that doesn’t frustrate you, think about this: Buyers will use YOUR home to compare and justify the purchase of a similar, but correctly priced home.

But the problem gets worse...

It’s a fact that 96% of all homes are sold by REALTORS®. So whether you sell your home yourself, or through a professional, you MUST be able to attract the REALTOR® community to your home.

Problem is, agents who otherwise would readily bring buyers through your home will automatically cross it off their showing schedule because it’s priced too high. They don’t make money showing homes...they make money SELLING them.

They know market values in your area. And if your home is priced too high, they’re not even going to waste their time showing it.

And word spreads with the agent community. If your home gets “branded” as overpriced, not only will agents NOT show it, BUT you’ll have to lower the price further than you ever expected...just to get them back!

**Agents Simply Will NOT Show Overpriced Homes
Because They Work By Commission.
Showing Overpriced Homes That Will Never Sell
Means They’re Working For FREE**

But we’re not out of the woods yet...

You see, your home is MOST valuable when it's new on the market. And if you delude yourself into thinking you can price it high and come down later, you're in for a big surprise.

Here's what'll happen: After months on the market without even a nibble, you or your agent will decide to reduce the price. Even with your price reduction, there's still little activity because your home's been "branded" as overpriced.

So after a while longer you decide to lower the price a little more. Now you're pushing the limits on what you wanted to receive in the first place.

Finally, you start to get a nibble or two.

Problem is, your home has been on the market for months now. And when you finally receive an offer, you can bet your bottom dollar it's going to be discounted further.

Why?

Because buyers usually want to know how long a home has been on the market before they decide how much to offer. And the longer your listing has been sitting unsold, the more desperate your home looks.

Like sharks smelling blood, buyers will see your home as prey.

And their offers are going to knock you over. But you'll have little choice but to negotiate. You have no other options.

How could this all have been avoided?

By simply pricing your home correctly in the first place.

Homes That Sell Fastest Also Sell For The Most Money!

It's a known fact: the very same reasons that make a home sell fast will make a home sell for the most money. Homes are best positioned to sell when they're new on the market.

Here's a little help for pricing your home. The first thing you need is VALID local market information. Take a look at homes that have sold in your area. Compare the price sold as a percentage of list price. This will help you get a feel for the average discount in the area.

Generally, your list price will be within 2.5 to 5 percent of what you expect the final selling price will be. But be careful!

The amount of discount should be dictated by real world FACTS from YOUR AREA, not some real estate agent's guess on what he or she expects offers to come in at. If the selling market is hot in your area, there will be little or no discounting. There may even be bidding wars, and homes selling for more than list price.

On the other hand, if homes are not selling well, you will need to be flexible.

Notwithstanding all your hard work, in the end...

The MARKET Is the Only Determinant Of The VALUE Of Your Home

There's an old saying in real estate: *"Sellers are NOT the deciders of what their home is worth, but they ARE the deciders of how quickly their home will sell."*

The REAL value of your home is what a willing buyer will pay for it, and what you will accept. Nothing more. Nothing Less.

OK, so let's say you've determined that the average discount on homes in your area is 2.5 percent of expected selling price. And sales information shows that your home is worth \$300,000. To determine a list price that is within 2.5 percent, divide \$300,000 by .975 (1.00 less .025 = .975). This gives you a list price of \$307,000.

But remember this: Markets and the economy change. If interest rates rise by a point, people who could otherwise afford your home may not be able to any longer.

And this will ultimately affect the value of your home. So you may need to adjust your price over time. Stay on top of market events, both nationally and locally.

If the market's declining, it's best to discount your price up front. If the market's rising, be prepared for full price offers, or even bidding wars.

Step #2: Calculate The NET Proceeds From The Sale Of Your Home.

Here's a fact you need to understand up front: **Never attempt to price your home based on what you "want or need" to net out of the proceeds.**

If you spent \$40,000 on a remodeling job that will only increase your homes value \$30,000, you will lose \$10,000. If you paid too much when you bought your home, and need to sell it within a year or two of buying it, chances are (unless your market is hot) you will lose money on your net proceeds.

We've seen these sad situations, but there's little anyone can do about it.

Never Confuse The Difference Between Cost And VALUE

That said, however, you DO need to understand what your net proceeds will be from a sale of your home. And to calculate them, you need to consider five factors.

1. Take the gross listing price of your home.
2. Subtract the amount buyers will discount to arrive at sales price (Step #2 above).
3. Subtract your estimated real estate commission.
4. Subtract contingency costs and repairs/personal property stipulated in a contract.
5. Subtract closing costs: appraisals, attorney's fees, escrow and title fees, etc.

In many cases, the net proceeds can be as much as 10% or more off your listing price. And interestingly, this amount does NOT change even when sellers attempt to sell their homes WITHOUT a REALTOR®.

Guess what the first thing any buyer is going to do with a “*For Sale By Owner?*” They’re going to knock off the equivalent of the real estate commission you would normally pay anyhow. They hate the fact that you’re trying to pocket that money...and they’re going to fight over it.

Then they’re going to keep discounting based on other home and market criteria.

Before you know it, you’re back at the same place as if you used a professional. Only now, you’ve lost the resources a REALTOR® could have brought to the transaction...negotiation power, important home value information, market power, marketing resources...and much more!

So be careful. There’s a reason why 94% of all *For Sale By Owners* end up using a professional to market their home...It pays off in the net proceeds!

Step #3: Advertise And Market Your Home For Maximum Exposure

We want to reveal **four marketing secrets** that can help you make thousands more profit from your home. And the first one is this...

Purchase Decisions Are Emotional, Not Logical

Think about that. People never buy homes because of logical reasons. If they did, one four bedroom, two bath home would sell just like any other. But they don’t.

They don’t because people discriminate by nature. One home will always appeal to them over another based on their DESIRES.

They buy homes because of the FEELINGS the home gives them. Nearly everyone buys a home thinking of the LIFESTYLE BENEFITS they’ll get by living there.

Lifestyle benefits are the memories of watching your children play in a safe area. While getting a good education at local schools. Where your home is decorated as an extension of your individual personality. Where you enjoy Sunday dinner with the family, and Thanksgiving reunions.

It’s the place where you relax in your favorite hammock on Saturday afternoon. The place where you can hold summer barbecues under the shade of a beautiful Birch tree.

The place where you finally send your children off to college...and eventually off to live a life of their own.

**Your house is NOT going to be evaluated as a “house.”
It will be evaluated for its *potential* to become a HOME.**

So it's important to recognize and appeal to buyer's EMOTIONS when marketing your home.

Now, the **second marketing secret** you need to know about marketing your home is this...

Buyers Are Looking For A Bargain

And looking for a bargain is again, subjective. What one person sees as a bargain, another may see as overpriced.

Nevertheless, you need to “position” your home as “priced right” in the market...another reason to do your homework when pricing your home.

If you price your home right, you can promote it as such. Buyers clearly respond to promotions that state *“priced to sell,” “a unique bargain at this price,” “act now, won't last long at this price.”*

And getting as many buyers to respond is your goal, right?

The **third marketing secret** you need to know about is this...

Buyers Are Attracted To Affordability

Affordability appears the same as a “bargain,” but it's not...

Affordability relates to how inexpensively someone can live in your home...more to do with FINANCING than anything else.

What have you done to make your home affordable? If you're selling your home without a real estate agent, are you willing to carry back financing on your purchase price? How EASY will you make it for a buyer to buy your home?

And if you use a REALTOR[®], they should put together several financing “packages” with a local mortgage lender. This will make the home appear special, and affordable to buyers.

The **fourth and final marketing secret** you need to know is this...

The Best Way To Motivate A Sale Is To Create URGENCY

Have you ever noticed the dynamics of a bidding war?

Buyers are scrambling like lunatics to put in the highest offer in order to get the home they desire. But what's really happening is the bidding war takes on a momentum of its own.

In other words, the mere shortage of the home makes people frantically WANT it. People naturally value what's in short supply...what they cannot readily have. And what more could a seller want than a bidding war on their home!

But did you know that you can create the very same dynamic with YOUR home?

Anytime you want to increase the value of your home, or the overall demand, CREATE A SHORTAGE.

A shortage can be limited time, limited supply, or limited financing. Anytime you create a limit, you motivate people to act.

Very few real estate agents know about this, yet it's one of the most important elements of successful marketing.

Successful Marketing Of Your Home Requires A Complete, Systematic Approach

The four marketing secrets we mentioned above are very important. But to motivate a successful sale, you need to employ a systemized approach to marketing your home. There's no ONE single method that will automatically make your home sell immediately.

Here's a checklist of some of our 17 Point *Top Dollar Marketing Plan* we employ. You're welcome to use any of these elements to market your home.

1. Submit your home listing for exposure to over 500 active agents in the Multiple Listing Service system.
2. Present copies of your home listing to company's active agents who each day work with interested and capable buyers;
- 3.. Maximize showing exposure through professional signage;
4. Enhance convenience of buyer viewing by placing home on a keysafe;
5. Promote your home to the public through Open Houses;
6. Keep you educated and up-to-date on listing and selling market conditions in your area;
7. Track all home showing agents and public using special sign-in sheets;
8. Follow-up on all agents who have shown your home to answer questions, and further motivate buyer interest;
9. Ensure that any offers from buyers are pre-qualified and capable of closing on the purchase;

Step #4: Prepare Your Home To Show And Sell For Top Dollar

Here's another moneymaking marketing fact you need to know...

The Way Your Live In A Home, And The Way You SELL A Home Are TWO Very Different Things!

When you're showcasing your home for sale, it's going to look very different from the way it looks when you're living there. Here are a few tips for showcasing your home for sale:

- First impressions set the tone for a buyer visit, and they're LASTING! Approach your home in your car like any buyer would. Examine the outside as you're approaching. How does it

look? Are shrubs away from the home? Oil in the driveway? How does the grass and landscaping look? Cluttered looks detract from the architecture of the home. A clean, polished landscape says your home is valuable and well-maintained!

- Take a look at your actual home. Is the paint fading or chipping? Is the color outdated or impersonal? How does the roof look? As you drive up to or away from your home, what do you see first?
- Now go inside just like a buyer would. You want to be aware of four senses: smell, touch, sight, and hearing. Go through room by room and test all four senses. Check flooring and carpet for stains, overall wear, and odors.

Most importantly: Pack away all appliances, get rid of excess furniture, put away useless dishes, and make your home neat and orderly. If you've ever visited a model home, you'll notice it's clean and uncluttered. You have to move anyway, so you might as well pack early, and make your home more saleable. Go to the garage and make sure it's neat.

- Pets should be out of sight (and smell!). Get rid of pet odors for showings. Remember the four senses. Also, some people are uneasy around pets, and they may distract attention from the features of your home.
- Pay particular attention to lighting. During the day, open all your blinds and curtains. If it's cloudy out, turn on all lights for showings. At dusk, leave your front drapes open and turn on all the lamps and lights.

At night, do the same, but close your blinds and curtains. When showing your home, turn off all appliances, television, radio, and anything that will distract attention from your home.

You might want to play a little light music to enhance the emotional experience for your buyers. Remember, you want it to feel like "home."

Most importantly, if there are any problems with the home or clear title, you must DISCLOSE them to any potential buyers. If you're using a REALTOR®, they can help you sort out these issues, and disclose them in a way that will minimize their impact on a buyer.

Step #5: Negotiate The Best Deal And Close Your Sale

You've been handed an offer. It's so close to your desired price, but not quite there. What now? How do you negotiate your way to the deal you're looking for?

If you're using a REALTOR®, they will guide you through the negotiation, providing support documentation and other helpful back-up to justify your price. But if you're going it alone, you will have to hone your negotiating skills.

The first step to a successful home negotiation is when you priced your home to begin with. If you set a fair asking price, you should have the confidence to justify it. If you overpriced your home (remember... "*so I can come down in the future*"), you will have trouble convincing a bona fide buyer to up their offer.

Now, the second step for negotiating is to KNOW THE BUYER.

Years ago a real estate expert told us that the party who is less motivated almost always gets the better deal. The ONE single element that will determine how well you negotiate your offer is...

How MOTIVATED Is The Buyer, And How MOTIVATED Are YOU?

And if you've been trying to sell your home for nine months, your kids are late for starting school this year because you haven't found a home yet, your spouse has moved on to another city to start their job, and you now have a bona fide offer, YOU may be very motivated to sell!

Nevertheless, here's a tip you MUST bring to any real estate transaction...

Move Heaven And Earth To AVOID Emotional Attachment To The Transaction

If you're desperate, or if you found another home, and can't hold back your excitement about buying it, then you're going to get clobbered when negotiating your current home's sale.

And that's one reason why you need a REALTOR® representing you during any transaction. The middle person alone will help save you money.

So take a look at your BUYER. Pay attention to their comments and body language when they're visiting your home.

- Did they make positive comments when viewing your home?
- Did they come back to visit your home at least three times?
- Did they make positive sighs and other body language when walking through your home?
- **Here's an important tip:** TAKE NOTES about the features buyers like about your home. Then, turn the features into Lifestyle Benefits of living there to "*wet their appetite.*"

If a young couple looks starry-eyed because they feel they've found their dream home, YOU will most likely have more negotiating power. Clearly, THEY are more emotionally motivated.

So you decide to make a counter offer to your buyers. Make sure you back up your offer with FACTS...real reasoning. Show examples of similar home sales in your neighborhood. Look at the notes you took by observing the buyers, and REMIND them of the features and benefits they like about your home.

You may go back and forth several times before arriving at a price. But remember, if a buyer comes within \$1,000 of what you want for your home, you'd better think hard before turning it down!

Once you've agreed upon a price, you should call in the help of a professional, such as a real estate attorney. If you have a REALTOR®, they're usually trained to handle further items for negotiation, and have excellent contract forms that have been tested for years.

But remember, NEVER sign a contract until you completely understand ALL of the terms and conditions. A lot of real estate “mumbo-jumbo” can make you feel overwhelmed. Using a real estate attorney or a REALTOR® can make the process easier for you.

OK, you’ve now arrived at a sales price. You’re now about to enter into a new phase of the transaction: ESCROW and CLOSING YOUR SALE.

If you’re using a REALTOR®, they will be worth their weight in GOLD with the next phase of the deal (if they haven’t already saved you thousands in pricing, dressing, and negotiating your home).

Here’s a list of items you (or a REALTOR®) needs to handle:

1. Opening of an Escrow account with a reputable and affordable escrow/title company.
2. Examination of Title of the home, and the purchase of title insurance to protect against any flaws or deficiencies in clear title.
3. Coordinating the completion of contract requirements: Home Inspections, Termite Inspections, Seller property disclosure statements, etc. – with reputable inspectors.
4. Verifying buyer financing is secure (this one is HUGE!).
5. Ensuring any contingencies have been completed: Remodeling, repairs, etc.
6. Ensuring any hold-backs or reserves are met.
7. Coordinating cleaning and maintenance that may be stipulated in the contract.
8. Handling any other special contingencies that may arrive up to the final hour.

It can be an awesome task. Don’t take this process lightly. If you’re going it alone, make sure you get educated, and use a real estate attorney if you’re not using an agent.

Now, at this point, you’re probably wondering how on earth you’re going to handle all of these tasks all-the-while maintaining your job...

...packing your home
...interviewing moving companies
...getting the kids in school
...coordinating repairs and cleaning
...stressing out about the new job, or community
...and searching and buying a new home.

It’s absolutely daunting, and you will need all the help you can get.

That’s one reason why we wrote this report: To help you sort out the important issues that translate into a Top Dollar and Hassle Free sale of your home.

All REALTORS® Are NOT The Same!

By simply calling us at **800-388-9848 x4508**, we’ll share with you our exclusive “*Maximum Home Value Audit*”. Here’s what you’ll get, absolutely FREE and without obligation whatsoever:

- We'll conduct a careful, thorough valuation of your home, based on real world facts, in an EASY to understand format. You won't get any inflated values just to pressure you into listing with us.

And you won't get anything like "*We have a buyer right now who's interested in your specific home, and if you list with us,,we'll bring him by right now.*" With us, you'll get NO pressure. No arm twisting. Just a real world, honest, fact-filled analysis.

- We'll tour your home to identify items that could negatively affect your selling price. By the end of our tour, you'll have a checklist of strategies designed to "*position*" your home to sell for the most money possible.
- When selling your home, the LAST thing you need is added pressure. That's why we'll answer all of your questions. And give you one less thing to worry about during these hectic times.

But Don't Wait!

We enjoy working with clients, and sometimes our practice gets booked up fast. In order to make sure we have undivided time for you, we need to hear from you immediately so there are no conflicts in scheduling our meeting.

Plus, we know there's a natural tendency to procrastinate and put off important decisions. But the more you procrastinate, the more pressure ultimately rests with you.

By Not Acting Now, You Could Open Yourself To Losing Thousands Of Dollars

So call now at 800-388-9848 x4508, and we'll immediately arrange a convenient time to meet, and share with you our *Maximum Home Value Audit*. It's Free. It's FAST. There's no obligation whatsoever. And it could save you thousands on your home sale.

Sincerely yours,

Best Wishes,

Lynn McKelvey-Shultz
Associate Broker

Heather Heiligenthal
Realtor, Licensed Assistant

P.S. Once you have read this report completely, make a list of areas you would like to discuss. Call us at 800-388-9848 x4508, 24 hours a day, 7 days a week, to schedule your *Maximum Home Value Audit*. Our exclusive audit could save you thousands of dollars. And it's Free, and without obligation, pressure, "pitches," or games. So before you get distracted, call now!