

BE EMPOWERED

From Listing to Close



**COLDWELL
BANKER**

REAL ESTATE
SERVICES

PREPARATION IS THE KEY TO SUCCESS

You only have one chance to make a first impression!

Taking the proper steps to prepare your home can make a huge difference in your home's final sale price.



Now is when we can examine your home and determine what changes, if any, need to be made to maximize your sale price. Addressing any problems now may avoid issues down the road.

You may want to consider having a home inspection done before listing your home for sale. You can make that report available to any potential buyers, which can often put their minds at ease and result in higher offers.

When possible, make the needed repairs. Sometimes it may not pay to fix it before selling, but it's always good to know about any problems before your buyers do.

The potential buyer is required to provide the home inspection report to the seller. Once the seller receives that information, they are responsible for disclosing the facts within. Therefore, it will be an advantage to know any problems in advance of putting your home on the market.



PREPARE YOUR HOME'S EXTERIOR

The exterior of your home is the buyer's first impression. It's critical to have the property looking its absolute best!

A beautiful exterior will entice buyers to see the inside.

THINGS TO INSPECT OUTSIDE

- Do all of the exterior lights work properly?
- Are all railings stable?
- Is there any chipping or flaking paint?
- Is the grading sloping away from the home/foundation?
- Are the gutters and downspouts cleared and free of leaks?
- Are the downspouts directed away from the home?
- Is the roof showing signs of wear? Are there any loose or missing shingles?
- Does the garage door open and close smoothly? If there's an auto opener, does it work properly?
- Is the exterior of the structure in good condition? Are there cracks in the brick, holes in wood siding, etc?
- Are the driveway, walkways and steps in good condition?
- Are all retaining walls in good condition?
- If there is any wood near the home (railroad ties, etc), does it show any sign of insect infestation?

After you've inspected your home's exterior, and determined which repairs you'll make, it's time to spruce it up.

Set your home apart by tending to every detail, and make it shine!



TO-DO OUTSIDE

- Address issues from inspection

KEEP YOUR YARD BEAUTIFUL!

- Rake the leaves
- Keep the grass cut
- Trim hedges
- Add flowers (warmer months)
- Add mulch (warmer months)
- Remove toys from yard

SWEEP!

- Driveway, sidewalk and porches
- Sweep/shovel and salt (in winter)

PAINT!

- Exterior doors and trim
- Garage door and trim
- Facia and soffit

PREPARE YOUR HOME'S INTERIOR



THINGS TO INSPECT INSIDE

PLUMBING

Every buyer will want to know that the plumbing is in working order. As a big-ticket item, plumbing problems can kill a deal. Start by checking these items and get ahead of the game.

- When was your water heater installed? Does it have an expansion tank?
- Do all of the faucets and drains work properly?
- Are there any signs of leaking pipes?
- Do you have any slow moving drains?
- Do the bathrooms and kitchen need caulking?

ELECTRICAL

We all want to keep our families safe. Electrical problems won't typically be ignored by buyers. In fact, most banks won't approve a mortgage until any major electrical issues are resolved.

- Is your electrical panel up to date?
- Are there any visible junction boxes? If so, do they have the appropriate cover? Are there any exposed or hanging wires?
- Do all of the light switches and outlets work properly?
- Do all light switches or outlets have switch plates?
- Do the kitchen and bath outlets have required GFCI outlets?

HVAC

As one of your home's major mechanical systems, it will be under scrutiny. Giving it the once-over or having an inspection done prior to listing, will ensure the highest offers.

- Does heating and cooling work properly?
- Have you had any maintenance on your furnace or AC?
- Do you have any maintenance, or repair records?

TO-DO INSIDE

STAGING

We evaluate your home and determine what needs to be done to make it look it's best. Some painting may be necessary, items may need to be moved -- or even removed -- to enhance your home's appearance. You're moving, so now is the time to start packing things up.

- Address issues from inspection
- Arrange furniture to open up space
- Remove any unneeded furniture
- Minimize photographs and wall hangings
- Remove items from the kitchen counter tops
- Remove excess items from cupboards and pantry
- Repaint any bold or dark rooms to a neutral color
- Remove area/throw rugs



CLEANING

We want to have your home looking perfect. You already have a full plate, so we bring in a pro to do it for you. They will clean it from top to bottom and have it sparkling like a diamond!

- Sweep/vacuum
- Keep all dishes out of the sink
- Wipe down bathroom and kitchen counters
- Clean front door/storm door windows
- Clean up kids toys
- Clean litter box

PREPARE FOR PHOTOGRAPHY

Now that every room is staged and cleaned, it's time for the photo shoot. Our photographer will shoot both still and aerial photos, and video.

PHOTOGRAPHY DAY CHECKLIST

- Turn on ALL lights
- Turn off TV and computer screens
- Turn off ceiling fans
- Open all blinds and curtains
- Remove all clutter
- Put shoes and jackets in closets
- Clear counter tops of all items
- Make all beds
- Remove papers, magazines and mail from view
- Store any kids' toys and pet beds, toys or bowls
- Empty all trash cans
- Empty hampers
- Close the garage door
- Store trash and recycling bins out of view
- Remove cars from driveway
- Remove animals from home
- Put fresh towels in bathrooms & remove everything from vanity
- Remove area rugs (we will discuss which to remove)





READY, SET... SHOW!!

You've done the hard work of preparing your home... now it's show time!

There are just a few last reminders before we start showing your home to the public.

REMOVAL CHECKLIST

Please remove these items before we start showing your home.

- Weapons: firearms, knives, ammunition
- Medications, particularly pain medications
- ANY valuables such as cash, jewelry and credit cards

SHOWING/OPEN CHECKLIST

- Turn on ALL lights
- Open ALL curtains and blinds
- Turn on ceiling fans
- Make beds
- Remove clutter
- Set temperature to 68-72 degrees
- Empty trash
- Sweep/vacuum
- Sweep front porch and sidewalk

ALL OFFERS ARE NOT CREATED EQUAL

We prepared your home, got buyers through, and now we have offers!

Now what??

There are many moving parts in a standard offer of residential property. In PA, it's a 14 page document, but I will address the most common parts that are applicable to a typical residential property.

Every seller has different priorities. Knowing all the pieces will help you determine, what's right for you.

1 1. **By this Agreement**, dated _____
2 Seller hereby agrees to sell and convey to Buyer
3 2. **PURCHASE PRICE AND DEPOSITS (4-14)**
4 (A) Purchase Price \$ _____
5 (_____)

- At the very beginning of the contract is where you'll find the critical piece of the offer -- the price.

- The next important piece is when they'd like to close on the property, called Settlement and Possession. This becomes particularly important if you're purchasing another home or relocating for a job, for example.

25 4. **SETTLEMENT AND POSSESSION (4-14)**
26 (A) Settlement Date is _____

21 3. **SELLER ASSIST (If Applicable) (1-10)**
22 Seller will pay \$ _____
23 Buyer's costs, as permitted by the mortgage
24 approved by mortgage lender.

- Seller Assist is a way for the buyer to incorporate some of their closing costs into their mortgage. The Purchase Price is the total of what they will pay for the property plus any Seller Assist. Because of this, it's an important number to look at. The amount of SA the buyer is able to ask for varies, but is a maximum of 6% of the purchase price.

91 **8. MORTGAGE CONTINGENCY (10-18)**
 92 WAIVED. This sale is NOT contingent on mortgage financin
 93 may include an appraisal contingency.
 94 ELECTED.
 95 (A) This sale is contingent upon Buyer obtaining mortgage financing

96 **First Mortgage on the Property**
 97 Loan Amount \$ _____
 98 Minimum Term _____ years
 99 Type of mortgage _____
 100 For conventional loans, the Loan-To-Value (LTV) ratio is not to
 101 exceed _____ %
 102 Mortgage lender _____
 103 _____
 104 Interest rate _____ %; however, Buyer agrees to accept the
 105 interest rate as may be committed by the mortgage lender, not
 106 to exceed a maximum interest rate of _____
 107 Discount points, loan origination, loan placement and other fees
 108 charged by the lender as a percentage of the mortgage loan (exclud-
 109 ing any mortgage insurance premiums or VA funding fee) not to
 110 exceed _____ % (0% if not specified) of the mortgage loan.

- How a buyer will finance the purchase of your property is important to consider.
- It's common to have a mortgage contingency. This protects the buyer in the event something changes with their financial situation.
- The type of loan, the amount of the buyer's down payment, and interest rate range are all things to consider when reviewing offers.

51 **5. DATES/TIME IS OF THE ESSENCE (1-10)**
 52 (A) Written acceptance of all parties will be on or before: _____

- The buyers can set a deadline by which the seller needs to accept or decline the offer. Once this date and time pass, the offer is expired. They buyers are no longer bound by any part of the offer.

- In most cases, buyers will want to inspect the property. Almost universal inspections are: Home, Pest and Radon. Depending on your property, a Camera Sewer, Septic or Well test may be requested. These are all done at the Buyers expense.

309 **12. BUYER'S DUE DILIGENCE/INSPECTIONS (10-18)**
 310 (A) **Rights and Responsibilities**
 311 1. Seller will provide access to insurers' representative
 312 surveyors, municipal officials, appraisers and inspec
 313 licensee(s) may attend any inspections.
 314 2. Buyer may make two pre-settlement walk-through i
 315 condition of the Property is as required by this Ag

767 **32. SPECIAL CLAUSES (1-10)**
 768 (A) **The following are attached to and made part of this Agreement if checked:**
 769 Sale & Settlement of Other Property Contingency Addendum (PAR Form SSP)
 770 Sale & Settlement of Other Property Contingency with Right to Continue Marketing Addendum (PAR Form SSPCM)
 771 Sale & Settlement of Other Property Contingency with Timed Kickout Addendum (PAR Form SSPTKO)
 772 Settlement of Other Property Contingency Addendum (PAR Form SOP)
 773 Appraisal Contingency Addendum (PAR Form ACA)
 774 Short Sale Addendum (PAR Form SHS)

- Sale & Settlement of Other Property (SSP) is when a buyer must sell another property in order to purchase yours. This situation is not uncommon. There are several different types of SSPs depending on the situation.
- The Appraisal Contingency is also very common. This says that the buyer is not obligated to purchase the home if it doesn't appraise at the Purchase Price.

OFFER ACCEPTED!

You've chosen an offer that meets your needs. You've signed the papers. Now, there are just a few more steps to get you to the closing table.

INSPECTIONS

428 **13. INSPECTION CONTINGENCY (10-18)**
429 (A) The Contingency Period is _____ days (10 if not specified) from the Execution Date of this Agreement for each Inspection elected
430 in Paragraph 12(C).

Before the ink is dry, the clock starts ticking. The day both parties have signed the contract is Day 1 of the timeline. These days become very important in the fulfillment of the contract terms.

You will receive a list of these important dates for your reference, but I will be tracking and following up on these carefully to ensure nothing falls through the cracks.

439 3. If the results of any inspection elected in Paragraph 12(C) are unsatisfactory to Buyer, Buyer WILL present all Report(s) in
440 their entirety to Seller with a Written Corrective Proposal ("Proposal") listing corrections and/or credits desired by
441 Buyer.
442 The Proposal may, but is not required to, include the name(s) of a properly licensed or qualified professional(s) to perform
443 the corrections requested in the Proposal, provisions for payment, including retests, and a projected date for completion of
444 the corrections. Buyer agrees that Seller will not be held liable for corrections that do not comply with mortgage lender or
445 governmental requirements if performed in a workmanlike manner according to the terms of Buyer's Proposal.
446 a. Following the end of the Contingency Period, Buyer and Seller will have _____ days (5 if not specified) for a Negotiation
447 Period. During the Negotiation Period:
448 (1) Seller will acknowledge in writing Seller's agreement to satisfy all the terms of Buyer's Proposal OR
449 (2) Buyer and Seller will negotiate another mutually acceptable written agreement, providing for any repairs or improve-
450 ments to the Property and/or any credit to Buyer at settlement, as acceptable to the mortgage lender, if any.
451 If Seller agrees to satisfy all the terms of Buyer's Proposal, or Buyer and Seller enter into another mutually acceptable

The buyers are responsible for scheduling and cost of the inspections that were agreed upon during the Sales Agreement negotiations. The inspections must be completed AND they must reply to the seller with any requests for repairs/credits within contingency period specified in Part (A) of Section 13. (above). The sellers then have 5 days to negotiate these requests. If an agreement cannot be made, either party can terminate the agreement in the two days following the 5 day negotiation period.

455 b. If no mutually acceptable written agreement is reached, or if Seller fails to respond, during the Negotiation Period, within
456 _____ days (2 if not specified) following the end of the Negotiation Period, Buyer will:
457 (1) Accept the Property with the information stated in the Report(s) and agree to the RELEASE in Paragraph 28 of this
458 Agreement, OR
459 (2) Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms
460 of Paragraph 26 of this Agreement.

APPRAISAL

This is the last step of the sale.

If the buyer is acquiring financing for the purchase of your property, the bank will do an appraisal. This appraisal from the lender's perspective is to ensure they are not loaning more than the property is worth.

If the mortgage and/or appraisal contingencies were agreed upon, a number of things can happen at this point:

1. If the property appraises, nothing else needs to be done and we're just waiting for the loan, and title to complete their work to give the "Clear to Close".
2. If the property does not appraise, depending on the conditions of the mortgage and/or appraisal contingencies, the buyer can 1) terminate the agreement or 2) enter into a negotiation to come to a mutually acceptable price.

CLEAR TO CLOSE

The Clear to Close is the green flag to close on the property. This indicates that all of the conditions have been met to transfer the title to the property.

These could include, but are not limited to:

- Repairs to the property per the inspection negotiation
- Clear title, i.e. no liens on the property
- Buyer financing confirmed
- HOA documents received

Now we just wait for the closing!!

CONGRATUATIONS!!!



PREFERRED VENDORS

Not sure where to turn for some work? Here are some vendors with whom we've worked and had success.

PLUMBER & HVAC

Matt Mertz Plumbing
412-367-0815

ELECTRICIAN

John Bateman
412-638-9756

KITCHEN & BATH

Premier Kitchen & Bath
Josh Amster
412-823-2320

PEST

Pro-Kil Exterminators
412-828-5592

WELL TESTING & REPAIR

Haefner Drilling
724-935-2888

HOME INSPECTION

Pillar to Post - Mike Watson Team
412-712-7192

HOME CLEANING

Sloan Janitorial
412-758-0271

FLOOR/DUCT CLEANING

ZeroRez
412-701-1188

RADON MITIGATION

US Radon Professionals
412-277-2517 (Dave)

LANDSCAPE/CURB APPEAL

Vince Kerr
412-537-6813

**These vendors are not endorsed by Coldwell Banker Real Estate Services or Darla Seifried. We ALWAYS recommend that you do your own due diligence and interview any vendor or tradesman.



THANK YOU FOR YOUR TRUST

We Look Forward to Serving Your Family

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SELLER TIMELINE

