



The Ultimate Home Seller's Guide

What you can expect, from start to finish!

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Your Local Real Estate Expert

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1. First Things First

First and foremost, congratulations for taking this step!

Selling a house is a fun and exciting process, but it can *also* be stressful at times.

Which is why I am giving you this...

I do everything possible to make sure everything goes as smoothly as possible.

Many of the things that are stressful can be avoided (or handled better) as long as you know what to expect and do ahead of time.

So please, give this a quick read, and refer back to it *throughout the process* of selling your home.

While this guide will not get into *every* little detail about the process it does get into some things you *should* know about, which will save you time, effort, money, and heartache.

2. Mission POSSIBLE

As a real estate agent, sometimes I am representing a buyer, and at other times a seller.

My “mission” is different for both of these clients.

But, since I am representing you as a *seller*, my mission is simple:

To help you sell your house for the highest amount the market will bear in as short a time as possible!

I cannot and will not promise “quick.” How long your home takes to sell depends on a lot of factors (many of which we will address in this guide). However, I can assure you that I will help you sell it as quickly *as possible*.

And while I cannot predict exactly how much the market will bear, I can assure you I will help you get as much as the market will bear.

But much of this depends upon *you* as well! Getting the best results only happens when clients make the best choices and decisions along the way, which this guide should help you do.

3. The “CMA”

Before we do anything else, we need to determine an accurate market value for your home.

I will do a thorough comparative market analysis (CMA) which will help us determine a likely range that your home should sell for.

In the analysis, we will look at similar homes to yours which will fall in to 2 or 3 of these categories:

- a. Recently sold
- b. Are currently under contract
- c. Active on the market particularly if inventory of a and b is low

This will also help us determine an appropriate price to list your house for against the current competition and considering the current market activity.

I'll give you my objective perspective on pricing. Ultimately *you* decide on the list price for your house.

However, the buyers in the market ultimately determine the market value of your home. It is only worth what a willing, ready, and able buyer is willing to pay. That should be in line with the value we see in the CMA, as long as there are no major changes within the market and you make the right decisions on pricing right from the start.

Many homeowners tend to overprice their house when they first hit the market because:

- ▶ They believe they should have “wiggle room” to be able to negotiate to the price they want to get.
- ▶ They simply hope that someone will pay more than the market data indicates.

- ▶ They price it based upon what they “need to get” in order to sell their house.
- ▶ They add every dollar of improvements they have made to the house over the years onto the data-driven value.

When an owner over-prices, for *any* of these reasons, they usually lose the market’s interest by being out of line with the market. This causes their home to sit there, accrue days on market, and cause buyer to wonder, “What’s wrong with the house?”

So, before we even go over the market analysis, my best advice is to listen to the data and price your home accordingly. That will end up saving you a lot of time, money, and aggravation.

4. Three More Important Letters – “MLS”

One of the most basic, but also *most important*, marketing tools we'll use to expose your home to the entire market is the Multiple Listing System (MLS). (This is also what we use to help determine your market value.)

This MLS is a database of almost every home on the market, and it is what other agents use to find the appropriate homes to show their buyers.

I will certainly ensure that your home is on the MLS and presented in the best possible light...from photography, to a compelling description of your home, all the way down to making sure that every piece of information on it is accurate.

This is so important, since your MLS listing is what will “feed” your listing to many other websites through what is called an IDX system. That way, your home will show up on almost any website a buyer may be looking at.

5. My Marketing Plan

I'm sure one of your biggest questions is "What are you going to do to market my house?"

While the MLS will do much of the heavy lifting to expose your home to the market, it may not be enough to reach the *entire* market.

- ▶ What if there is someone out there who is not exactly *in* the market but would love your home?
- ▶ What if someone is just casually waiting to see the right place come on the market?
- ▶ What if someone has no intention of moving at all, but then they see your home on the market, and the next thing you know they are motivated to buy your house?
- ▶ What if someone who drives by and admires your house every day sees that it is on the market?

Those are just a *few* of the "what ifs..."

The MLS is certainly important, but so is all of the additional marketing I will do to make sure *anyone* who may be interested in your house also sees it.

Here's how I will be marketing your home beyond the MLS:

- ▶ A yard sign of course!
- ▶ Directional signs from the main road into your neighborhood.
- ▶ Just listed postcards to prospective buyers
- ▶ Professional photography
- ▶ My personal agent website
- ▶ My company website
- ▶ Social media platforms
- ▶ Hundreds of real estate website

AND ask me about LISTING CONCIERGE - a phenomenal marketing tool that is a

multimedia approach.

While that should cover almost every marketing angle possible, if you have any specific requests, just let me know and we can certainly discuss working it into the marketing mix!

6. Our Agreement

Before I can begin preparing the marketing for your home, or put it on the market, you'll need to sign a "listing agreement."

We will schedule a time to review the agreement before you sign.

If you have any questions or concerns at all, please ask me. I am glad to clarify anything you want.

As I mentioned in the previous section, significant time, expertise, and money will be spent on selling your house...

So, please, before you sign this, make sure you are ready to commit to the process and our relationship for the duration.

7. Preparing Your Home For Photographs

These days, buyers have likely seen your home *before* they even step foot into your house!

Years ago, buyers literally needed to physically come to your house in order to see what was inside. They were lucky if there was a black and white photo of the exterior to view on a paper flyer.

But now, with the Internet, buyers will see almost every nook and cranny of your home from their phone or computer...

...which is why it is *so important* to have the best photographs possible. They will decide whether or not they *will* step foot in your house based upon the photos.

But in order for the best pictures to be taken, you should do a few things ahead of time:

- ▶ Declutter every room.
- ▶ Make sure the house is clean.
- ▶ Make sure all beds are made and there is no laundry on the floor.
- ▶ Hide unsightly things like laundry baskets, garbage cans, vacuums, etc.
- ▶ Take down as many “personal effects” as possible (pictures, things hanging on the fridge, etc.).
- ▶ Make sure all light bulbs are working (for brightness).

Pro tip: If there’s a particularly good time of day at your house to capture the best light, and you know when that is, let me know so I may schedule accordingly!

8. “Hitting” The Market

The big day is here! Time to “hit the market.” This is the day your home goes “live” on the MLS.

I’m sure you are as anxious as I am to start seeing buyers come through the house.

Hopefully we will see good activity right away! Typically, we will see the most activity within the first two weeks of hitting the market. The most serious buyers in your price range will likely show up within the first few hours or days of your house hitting the market. In a seller's market, the offers may come much more quickly, and in a buyer's market, it may take a bit more time.

However, if we do not get an offer or see much activity in the first few days or weeks, do not worry. Let us give it a couple of weeks, and *then* we will assess.

The things I look for during this period are:

- ▶ How many showings were there?
- ▶ Did any of the buyers make offers? If not, why? What was the feedback from the buyers?
- ▶ Were there few showings or no showings at all? Is it that the market is slow, or is it something to do with the house or price?

Let us hope we see a good number of showings and strong interest. But if not, don’t get discouraged...not every house sells within the first couple of weeks!

9. When To Expect To Hear From Me

One of the complaints real estate consumers have is that their agent was not in touch with them once the house was listed. They “put a sign in the yard and did not hear from them again...”

That is not how I do business. I will make sure to keep you informed along the way.

You are certainly welcome to reach out to me whenever you have a question or concern. But I also like to stick to a consistent schedule with my sellers. So, I will be talking with you regarding your preferred communication method, and we can discuss frequency of status updates for your home.

I'll also make sure to reach out whenever I receive a request for a showing, receive feedback from a showing, or certainly in the event of an offer.

If you want to reach out to me between any of those moments, please text, email or call me. I'll always respond as quickly as possible, but please know that sometimes I am with clients. Be sure to leave me a message and I will make sure to get back to you first thing!

10. Handling Showing Requests

As anxious as most sellers are to have buyers come see their home, it can also get stressful or at least challenging at times.

Sometimes it is because the house is such a “hot listing” that it feels like you have a revolving door the way buyers and agents are streaming in and out.

Other times it is because it’s a steady stream of buyers coming through for a lot of weeks straight, but no offers are coming in, and it just gets tedious.

And then there are times when there are not a lot of showings, and a seller gets lulled into just living life, and a buyer wants to come see the house seemingly out of the blue.

No matter what the scenario, showings can get tiresome because you typically have to: 1) Keep the house ready to be shown, 2) Get out of the house on short notice, and 3) Stay out of the house for longer than you may wish.

So, it is not uncommon for some sellers to become a bit aggravated with the process and it may be difficult to accommodate each time a request is made.

Here is my best advice...

Be as pleasant and accommodating as possible. It will help you to "stand out" so when an agent or buyer comes across a seller who is simply pleasant to deal with, it can actually impact how they feel about your house over another.

Beyond that, if they do make an offer, your kindness up front will likely impact how they act during negotiations and throughout the deal.

Do not underestimate the power of simply being nice and accommodating.

11. Preparing Your Home For Showings

If you did a good job of preparing your home for the photography, then you should be in good shape!

Of course, make sure you give your house a good cleaning once a week. But on a daily basis, you should make sure to tidy up and do some things that may slip through the cracks under ordinary circumstances when your house is not for sale, such as:

- ▶ Make sure all beds are made.
- ▶ Make sure all dishes are either in the dishwasher or washed and put away.
- ▶ Make sure there are no food, crumbs, or stains left anywhere.
- ▶ Tidy up the bathroom vanity...do not leave toothpaste and brushes etc. on the sink.
- ▶ Give the floors a quick sweeping and vacuuming if they need it.
- ▶ Turn lights on so the buyers walk into a bright home.
- ▶ If you have pets, make sure they are out of the house or are secured if necessary.
- ▶ Make sure there are no odors from cooking, pets, etc.

Pro tip: Do not leave valuables around. They *should* be safe since agents accompany their buyers and are responsible...but why take a chance? And, be sure to hide prescription drugs. (Sadly, some people do take these.)

12. Leave For Showings

Some homeowners feel it would be a good thing for them to be around when agents and buyers come through the house in order to point out all of the features. Others simply just do not want to have to leave.

But the homeowner should leave...why?

The biggest reason is that buyers need some “space” in order to make *your space* their own. Let them roam and chat without feeling like you are watching and listening to them.

Also, the agents know their buyers (as well as what they should and should not say to them). The agent will know what to point out about your house and, as importantly, what *not* to point out. (Homeowners often focus on things that are not as important to the buyer and the effect can be the opposite of what you hope) So, let the agents have space to the best job possible.

But another reason, which is more for your benefit, is that if you are not around, you cannot say something that may actually hurt you. An agent or buyer could get you into conversation that gives them a glimpse into your motivation, for instance. Or you might answer something incorrectly that comes back to haunt you legally.

So, this is a time to run an errand...take a walk..visit a neighbor.

But if you absolutely cannot...then let us talk about it and see if we can come up with a strategy.

13. Keep Your Lips Sealed!

This is important, and for reasons you may not realize.

Do not chat with anyone about the sale of your home.

- ▶ Do not discuss the market.
- ▶ Do not chat about what you are willing to accept for a price.
- ▶ Do not let too many people know why you are selling.
- ▶ Do not even get into how many showings you are having.

This is true for everyone and anyone, except your real estate agent.

The less anyone knows, the better. Why?...

Because just a tiny bit of information can spread and how much it can affect your eventual offers, sale price, and terms can be significant.

14. How Long Should It Take To Sell Your Home?

Earlier we talked about how you'll probably see the most activity in the first two weeks. Your house *may* sell in the first two weeks...but it could certainly take longer than that.

One of the things that many homeowners get frustrated about is the length of time it takes their house to sell. This is also one of the main things that causes those rash decisions we touched on earlier.

Interestingly, when an owner's house sells quickly — like in the first two weeks — they often get aggravated because they feel it happened too fast. They usually think that means they asked too low of a price or “gave their house away.” That is probably not the case at all. It is almost always just an indication that the house was priced appropriately. But this can lead sellers to do things, like refuse great offers and wait for a better one, or even increase their price...only to find out weeks and months later they made a mistake.

On the other hand, other owners get frustrated when their house has been on the market for a few months with no offers at all. A few months may not be long at all, depending on the current market.

It is almost like the perfect amount of time owners expect a house to sell in is somewhere around a month to two months.

The reality is, there is no way to truly predict how long it will take to sell your home...or any other home for that matter.

We can certainly look at statistics to get a *feel* for how long houses in your area and price range have been taking to sell recently, but that does not mean it will play out that way with your house. Markets change. The amount of buyers in the market goes up and down. The supply of houses for them to choose from goes up and down.

The most honest answer to the question is...it depends upon the current market conditions and how appropriately you are priced.

My best advice is this...

If it happens quickly for you...rejoice!

If it takes a while longer than you hope or expect...have faith and patience!

15. How To Handle “Low-Ball” Offers

Ahhh, “low-ball” offers...

...the biggest fear (and expectation) of almost every homeowner.

Not every homeowner receives a “low-ball” offer when they sell (and hopefully you will not either). Buyers do not *necessarily* come in really low in order to negotiate and eventually “meet in the middle” on price.

But sure, some buyers do.

And when that happens, sellers may get angry and not respond well, if at all. They get so offended that they choose not to give the buyer a counter-offer.

It is human nature to be offended — especially if the buyer has no justification for such a low offer and has no desire or intention of ever coming up to a realistic price.

But consider this...

A buyer who came in with a low-ball offer has to have *some interest* in the home. Their initial offer may very well be too low. However, you do not know what they will eventually come up to if you negotiate wisely with them.

So, if you receive a “low-ball” offer, rather than respond in anger or frustration, be grateful that they even made an offer and *work with it*. Keep your emotions in check. Do not take offense to it.

Remember, they want your house enough to have made an offer. We can *always* stand firm *at some later point* if they show they are not serious enough to be realistic...

But if it happens, let us give it enough time, and enough of a try, to see if we can get them up to a realistic number before ending the conversation prematurely.

16. What If We Have Multiple Offers?

Multiple offers — every seller's dream scenario! (And every *real estate agent's* dream!)

But it can also be a bit of a nightmare...

If we *do* get multiple offers, *how* we deal with them will be important.

It is great to *get* multiple offers, but getting all of them to their highest and best offer, choosing the right one to move forward with, and keeping the deal together can be quite a trick.

And it is good for you to know *this* ahead of time: The “best” offer is *not* always the “highest” offer.

There are many different ways to handle multiple offers, and we will have to gauge and discuss which way is best, if and when we get multiple offers.

There is no way to predict, control, or guarantee that you will get multiple offers. It depends entirely upon the current market *and* how well your home is priced within the market.

17. Negotiating

I'm sure you have heard that negotiating is an art. And it is true.

The approach we take to negotiate the best deal for your house will depend upon:

- ▶ The buyer we are dealing with.
- ▶ The agent we are dealing with.
- ▶ The overall situation. (how many showings you are getting, how many buyers have interest, the current pace of sales, etc.)
- ▶ Your personal situation and desired approach.

There are certainly other factors we will consider as well.

Many sellers think that to get the best price for their house they need to play "hardball." That might be appropriate...sometimes. Again, it depends on many factors.

However, that approach can backfire. Sure, *sometimes* it makes sense to play hardball. But in a residential home sale, playing hardball can hurt you more than it can help your cause.

Sometimes it takes being a little "softer" to get a buyer to where you really want them to be. However, that is not to say we are going to actually *be soft* and not negotiate the best deal possible.

Getting the best deal possible just might not look or sound like some people imagine from what they see in movies and on TV. In real life, you need to write the right script, at the right time, for the right audience.

18. Keeping The Deal Together

You would think that once you find a buyer and successfully put your house under contract it should be a done deal...smooth sailing all the way to closing.

Ideally, that *will be* the way it goes for you! But it does not always happen like that.

It takes a lot to keep a deal *together* at times, let alone going smoothly.

The two things that most often cause issues are:

- ▶ The home inspection
- ▶ The appraisal

Home Inspection

The buyers will most likely do a home inspection. Their inspector will most likely write a report that makes it sound like there are lots of problems and that the problems are bigger than they really are.

The buyer might then ask for a whole lot of things to be fixed, replaced, or credited.

Just take a deep breath when we get there. Do not get too worried or angry. We will review and respond to their requests objectively. If there is something in the report that truly needs to be addressed (structural or operational defects), you will probably have to address those. If they are minor repairs, you can probably say no to the request.

I say “probably” because it depends on a lot of factors. You may be able to decline addressing some major things other owners would have to address... You may have to address some minor things that other owners could easily decline... We will have to make a judgment call once we get to that point.

The important thing is to keep the big picture in perspective — is it worth declining a request, or saying yes to a request, in order to keep the overall deal you have...or not? More often than not, it's better to negotiate a compromise than dig your heels in and say an absolute no. And more often than not, you don't have to agree to every request either.

The Appraisal

By definition, you and the buyer have determined the fair market value of your house, which is: the amount a ready, willing, and able buyer is willing to pay and that a seller is willing to accept.

However, the buyer's mortgage lender wants and needs to make sure that the amount they are lending is justified and protected by having an appraisal done.

While appraisals are not always an issue, they can be.

Sometimes appraisers simply cannot find suitable "comparables" (homes similar to yours that have sold recently) to evaluate the property.

Other times, the appraiser just does not do a very good job.

Either way, if an appraisal comes back low, we will need to address it.

"Addressing it" may amount to:

- ▶ The buyer agreeing to make up the difference between the appraised amount.
- ▶ You agreeing to lower the sale price to the appraised amount.
- ▶ You lowering the sales price a bit, and the buyer coming up with more downpayment, to make the difference between the appraised amount and the sales price.

The approach that works best (*if* this even occurs) will depend on many factors. We will have to review and discuss if and when this happens.

Do not stress yourself out or worry in advance about these things! Can they happen? Yes. That is why I mention them. Will they happen? Maybe (but hopefully) not.

Just know that I will help you deal with them appropriately if they do come up!

19. Don't Forget To Do These Things

Between the time your house goes under contract and closing day, it might seem like you have all the time in the world to get things done.

But time flies!

So, as soon as your house is under contract, you should do these things:

- ▶ Start lining up a mover. (They often book up far in advance. Plus, it takes time to find one you trust and to get the best rates possible.)
- ▶ If you will be moving yourself and are hoping for friends and family to help, make sure to line them up! (A cautionary tale...many a seller has found that their friends and family say they will help, only to be unavailable when the time actually comes - confirm as soon as you know the close date).
- ▶ Call all of your utility companies and let them know you're selling the house and want to discontinue service as of the closing date. (Let them know the buyers will be calling to get them transferred into their name so they do not just shut off service.)
- ▶ Begin packing as early on as possible. Waiting until the last days will add a lot of stress, and you might not get done in time. Your home should be broom-swept clean with all belongings removed, unless agreed upon by contract.
- ▶ Contact your lenders for a final pay-off statement. Make sure to freeze any home equity lines of credit weeks before the closing.
- ▶ Contact the town and arrange for them to do any required inspections and issue any required certificates of approval (i.e. Certificate of Occupancy, smoke detector certification, etc.).

Doing a little bit of these every day over the course of time will make your move less stressful!

20. The Walkthrough

One of the last things to worry about before closing is the “walk-through.”

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This is when the buyer and their agent come to the house to make sure everything is in the condition it was when they agreed to purchase the house.

This is usually done the day of closing, but sometimes it is the day or evening before.

They will be looking to make sure that:

- ▶ No damage has occurred since the date they agreed to purchase it.
- ▶ All of the fixtures, appliances, mechanical items, and utilities are in working order.
- ▶ Everything you agreed to leave behind contractually is in fact being left behind.
- ▶ Everything they expect to see in the home and yard are still there (don't remove the chandelier or dig up your prized rose bushes!)
- ▶ The house is clean. (Make sure to leave it as clean as possible!!!)
- ▶ You are entirely moved out. (You'd be surprised at how many times buyers show up and a seller isn't even *close* to being moved out!)

Pro Tip: When you start packing up and moving things out, you will notice some minor damage and dirtiness you probably never even noticed before, which is why it's good to be moved out a little ahead of time and budget some time and a few dollars or elbow grease toward patching small holes, cleaning, touching up paint, etc. Doing that will save you some grief and aggravation from a buyer who shows up and feels like the house is a mess due to some small issues you never thought existed...until you moved the furniture out.

21. Closing Day!

Congratulations! You are closing on the sale of your home!

There will be lots of documents to review and sign, and this is not meant to give you a play by play description of that. The closing agent will review and discuss all of these at length.

But here are a few things you should do before you head to the closing table:

- ▶ Make sure to bring all extra keys, garage door openers, alarm codes, etc. with you to the closing to give to the buyer.
- ▶ Most likely, all of your closing costs will be paid out of the equity in your home. But if not, make sure you have a cashiers check, a certified check, or cash in the amount the closing agent calculated to be due from you at closing.
- ▶ Bring the proper identification, usually a photo I.D. (like your license).
- ▶ A rested wrist! (You'll be signing a lot of documents!)

After the closing, there will still be a lot going on behind the scenes. Many documents will still need to be processed and recorded. Once it is all complete, the final documents will be mailed to you at your new address.

Of course, I will always be available if you have any questions or concerns, even after the closing. Never hesitate to reach out to me!

And, if it turns out that you and I work together... I hope we stay in touch on a personal level too! In anticipation, thanks so much for choosing me as your agent, and I look forward to helping you with all of your real estate needs in the future...as well as any friends or family you refer to me!

Compliments of:



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I am a licensed full-time REALTOR® in Rhode Island and am affiliated with the East Greenwich office. I grew up in Cumberland, worked and lived in Newport and Middletown, and have resided in Warwick for the last 30 years where I have raised my 2 daughters.

I have lived in several Warwick neighborhoods, including Gaspee Plateau, Pawtuxet Village, Governor Francis, and Lakewood. Prior to attaining my license, I bought, rented, and sold properties in the Conimicut neighborhood of Warwick, which contributed to my real estate aspirations. It has also assisted me to gain thorough knowledge of the RI market.

I bring valuable work and life experience to my profession. In addition to my real estate career, I have extensive experience in healthcare, as both a clinician and leader. I understand the value of relationships, and this shines in my ability to listen, collaborate, and advocate for clients. The idea of helping others is a lifetime commitment and passion.

My life with my daughters created unexpected and rewarding journeys, including an immersion in the special-needs community, navigating services for individuals with disabilities, and, supporting with pride, a veteran of the military. As importantly, I am also a proud grandmother.

I earned a Bachelor of Science degree from Quinnipiac University in Connecticut and I pride myself in being a lifelong learner. I earned my Seniors Real Estate Specialist

designation and At Home With Diversity Certification.

Always here and happy to help with any real estate needs, whether for yourself, your family, friends, or coworkers. I am happy to make a referral for you if your needs are outside of RI.