

# Selling Your Home



SCOTT SWEENEY  
SweeneySells.com

M&M Real Estate



# REDEFINING SERVICE IN REAL ESTATE

Selling a home in today's market can be challenging if not marketed and priced correctly- the M&M Real Estate team understands that. While we are currently in one of the best selling markets to date, the market in Elk Grove & the surrounding Sacramento area still can be challenging if the right preparation isn't taken care of prior to listing your home. What's the difference between selling your home or failing to do so? The Details! But more specifically: 1. Preparation 2. Presentation 3. Pricing 4. Promotion 5. Negotiation. Whether it's our proven sales approach, effective marketing campaigns, or utilizing our extensive network, at M&M Real Estate no detail is overlooked. We pride ourselves in the use of technology and innovation to maximize the exposure of your home. We created this guide to help educate you as a Seller, and empower you to make the right decision when selecting the best agent to market and sell your home.

When we say we are “redefining service in real estate,” we mean it! Our clients come first. We will educate you on what needs to be done to have a successful sale of your home. There are many components to a successful real estate transaction; you can count on us to be there every step of the process and make sure no detail is overlooked. With a proven track record, the right skill set, and years of experience, M&M Real Estate has the right tools to successfully sell your home. If you're serious about selling your home, we're serious about getting the job done!

*“M&M Guarantee” – If you are unhappy with our service at anytime, just send us written notice and we will unconditionally release you from your listing contract with M&M Real Estate.*

Now more than ever, who you work with matters!

# REVIEWS & SOCIAL PROOF

## OF OUR SUCCESS

### 31 - 5 Star Reviews!



#### *Exemplary Professionalism*

“We were extremely fortunate to have Scott as the realtor for both the purchase of our new home and the sale of our former. From day 1 Scott was amazing and demonstrated exemplary professionalism. I think his knowledge of the process from start to finish, his community familiarity, and his superb work ethic, all contributed to transactions that were timely, efficient, reassuring - and successful. Above all, his responsiveness to our questions and to 'next steps', simply stated, was outstanding. He has my highest recommendation.”

-Alan & Diane Pagano

#### *The photos he took were spectacular*

“Scott is the best! He did an amazing job selling our house in Galt. Scott listed the home during the busy holiday season and we received an offer at our full asking price in less than 30 days. The photos he took were spectacular which had to contribute to the success of getting people to come out during the holidays. He held our hand through the entire process and was speedy with responses to our text questions. I couldn't be happier with the results. I will be recommending Scott and M&M Realty to all of my friends and family.”

- Nancee Trombley

#### *We had a deadline of selling our home in 30 days*

“We had a deadline of selling our home in 30 days due to a work transfer. Scott made sure all the t's were crossed and i's dotted. We closed in 30days and couldn't be happier. Scott was cool calm and knowledgeable. I would recommend his services to anyone looking to buy or sell!”

- John Kocinski

# REVIEWS & SOCIAL PROOF

## OF OUR SUCCESS

### More - 5 Star Reviews!



#### *He worked his butt off*

“Scott did an awesome job selling our house. He worked his butt off and did open houses every weekend. He got us the price we wanted for our house despite any direct comparables.”

-Rick & Christina Cogil 

#### *He makes you feel like family!*

“Scott from M&M real estate is the best! He makes you feel like family! I would highly recommend him to anyone looking for an agent that is friendly and attentive. He was very prompt at returning my calls, texts and emails.

-Ian & Miranda Wells 

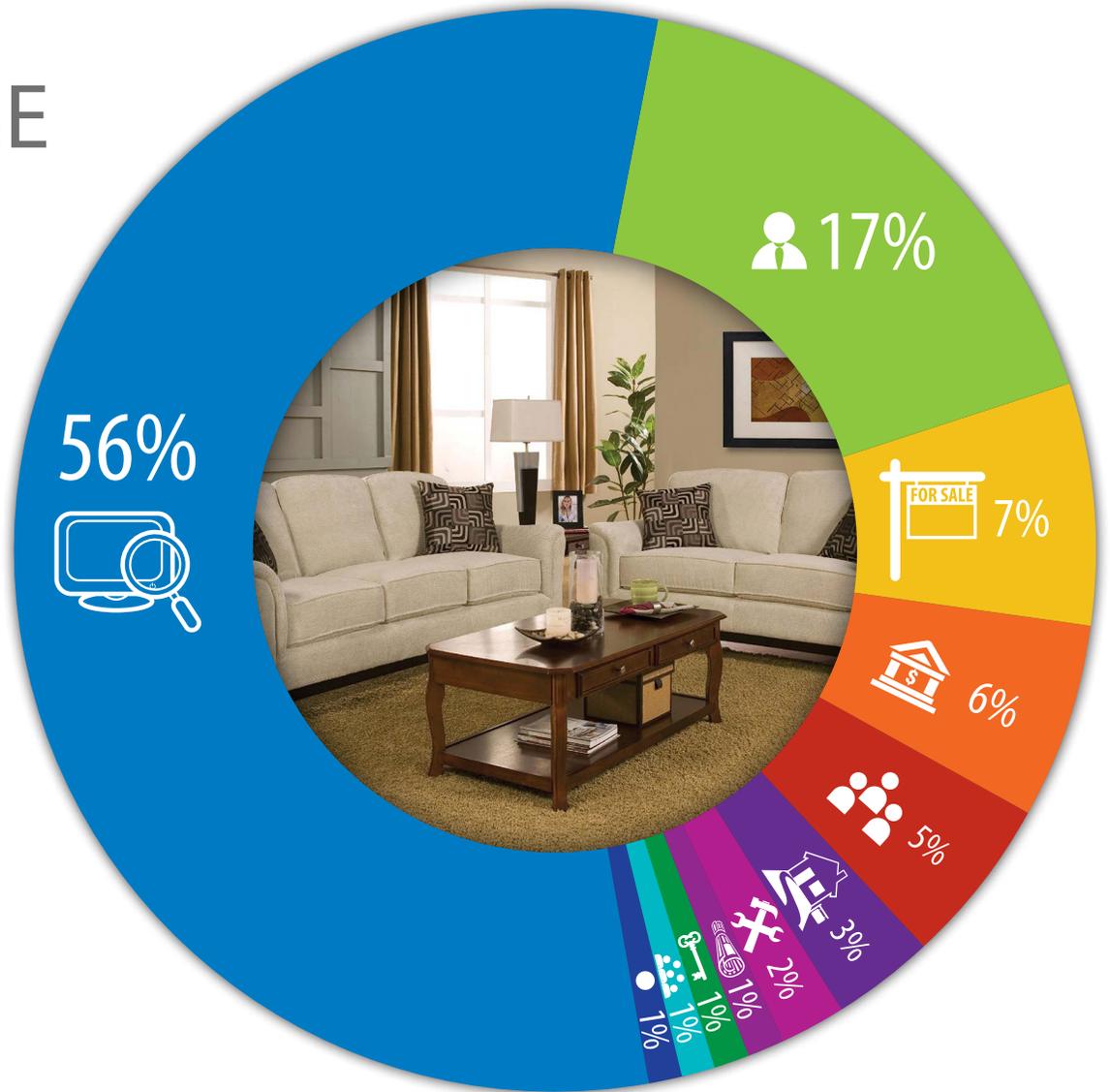
#### *Will definitely use Scott again*

“Scott was amazing! As a first time buyer, I was scared to death! Scott was able to answer all of my questions and make the process a cakewalk all while making me feel comfortable and confident. Will definitely use Scott again in the future and highly recommend him to anyone looking for an agent!”

-Karly Blalock 

# FIRST STEP TAKEN DURING THE HOME BUYING PROCESS

- 56% internet (home searches & research)
- 17% realtor
- 7% call on yard sign
- 6% contacted a lender
- 5% friend | relative | neighbor
- 3% open house
- 2% new builder
- 1% local newspapers & magazines
- 1% knew the seller
- 1% home buying seminar
- 1% other



# MARKETING YOUR HOME FOR SUCCESS

## How We Get You TOP Dollar!

**01/** TEAM APPROACH

**02/** PROFESSIONAL PHOTOGRAPHY

**03/** YARD SIGN AND POST

**04/** INFORMATION SIGN RIDER

**05/** DISTINCTIVE LIST REPORTS & FLIERS

**06/** CUSTOM WEBSITE SPECIFIC TO THE PROPERTY

**07/** ADVERTISING CAMPAIGN ON FACEBOOK

**08/** EXPOSURE ON:

- » MLS
- » All Major Home Sites
- » Zillow
- » Realtor
- » Trulia
- » Redfin
- » Homes

**09/** VIDEO TOUR MARKETING

**10/** JUST LISTED & OPEN HOUSE EMAIL CAMPAIGNS

**11/** POST CARD TO ALL SURROUNDING HOMES

**12/** ALL LOCAL AGENT PREVIEW E-MAIL

**13/** LOCAL BROKERAGE NETWORK

**14/** PRIVATE SHOWINGS

**15/** PRE-MARKETING E-MAIL BLAST TO OUR DATABASE

**16/** PROSPECTING THE M&M DATABASE

**17/** STAGING OR VIRTUAL STAGING FOR TOP DOLLAR

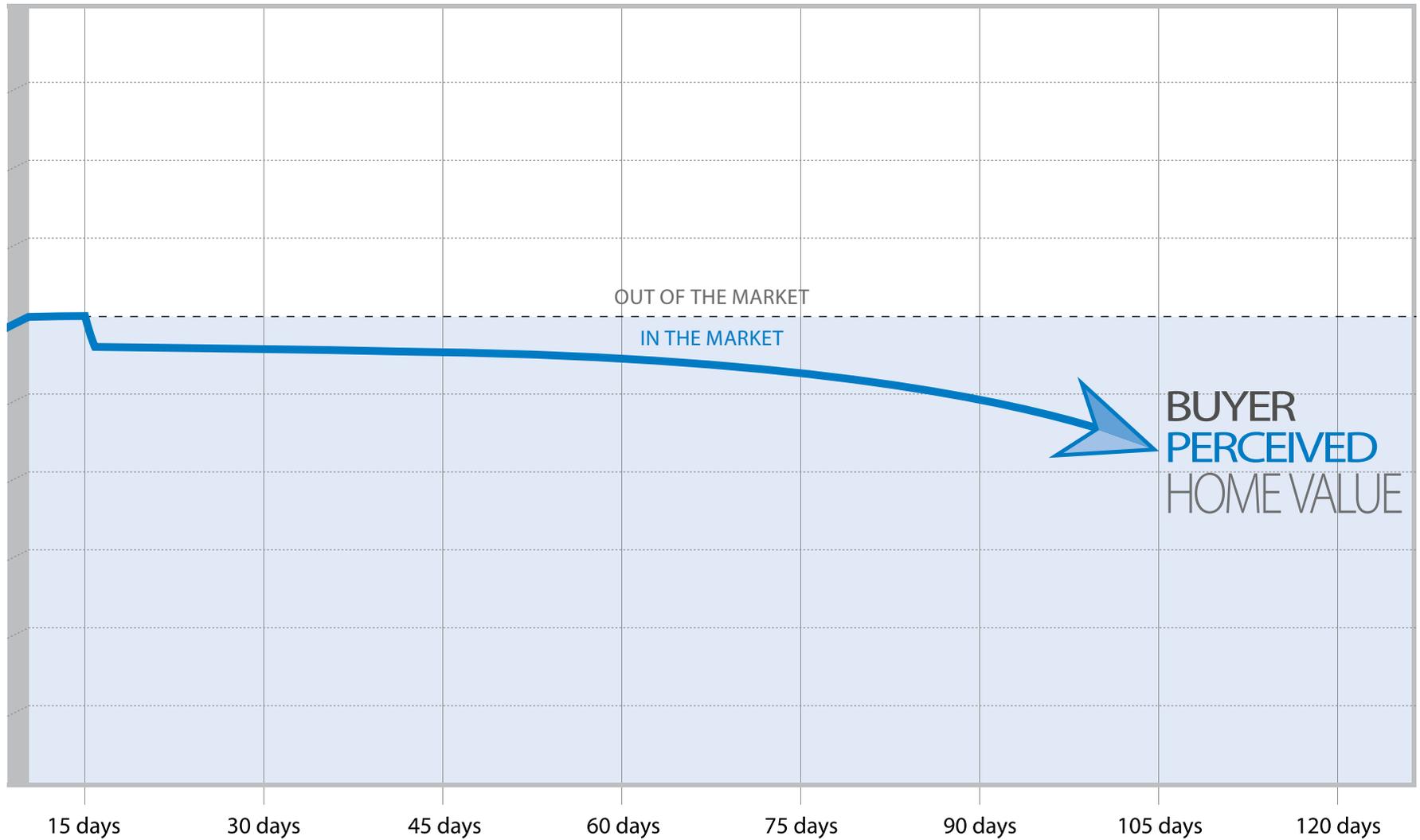
**18/** OPEN HOUSES

**19/** BROKER TOURS

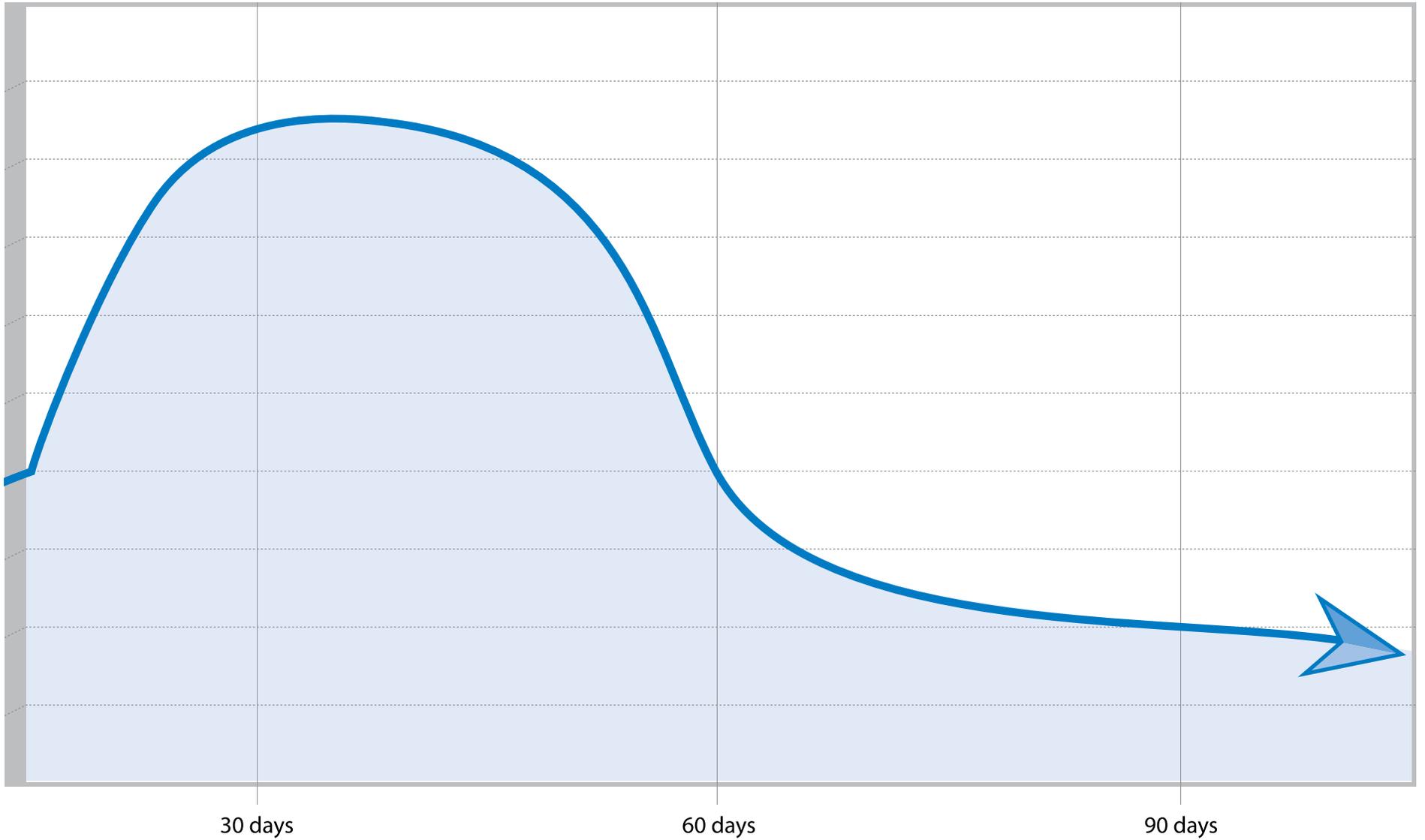
**20/** ACCURATE FEEDBACK

# PRICING CORRECTLY

TO MAXIMIZE PROFITS



# PROPERTY INTEREST LEVEL



# PRICE YOUR HOME FOR SUCCESS

## How We Get You TOP Dollar!

Pricing a home for sale is as much art as science, but there are a few things that never change.

- **Fair market value attracts buyers, overpricing never does.**
- **The first two weeks of marketing are crucial.**
- **The market never lies, but it can change its mind.**
- **Commissions should be looked at as an investment and incentive to attract more buying agents**

Overpricing prevents the very buyers who are eligible to buy the home from ever seeing it. Most buyers shop by price range, and look for the best value in that range.

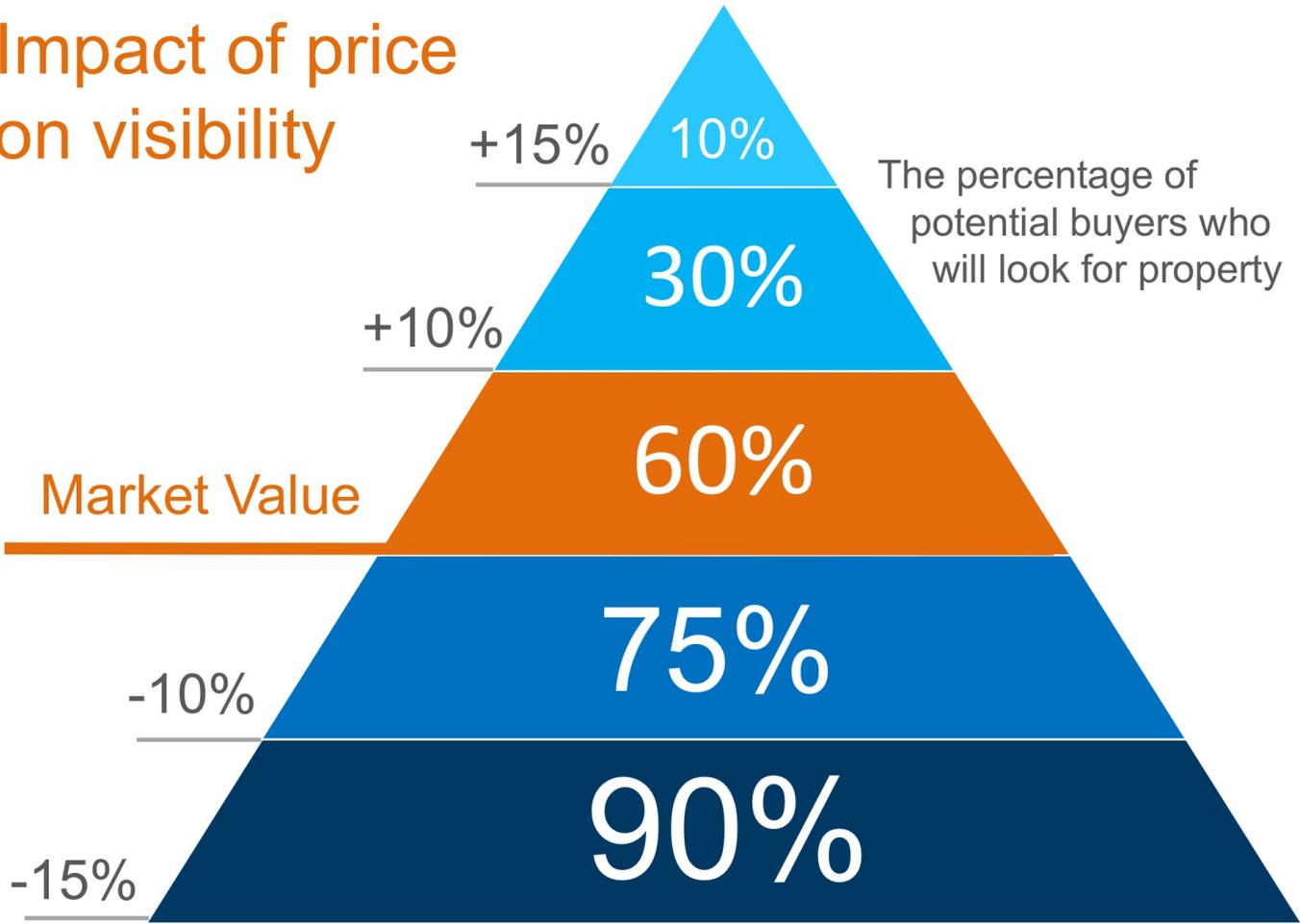
Your best chance of selling your home is in the first two weeks of marketing. Your home is fresh and exciting to buyers and to their agents.

With a sign in the yard, a description in the local Multiple Listing Service, distribution across the Internet, open houses, broker's caravan, ads, and email blasts to your listing agent's buyers, your home will get the greatest flurry of attention and interest in the first two weeks.

If you don't get many showings or offers, you've probably overpriced your home, and it's not comparing well to the competition. Since you can't change the location, you'll have to improve the home's condition or lower the price.

# M&M Real Estate's Strategic Home Pricing Model

Impact of price  
on visibility



# **M&M Real Estate's Strategic Home Pricing Model**

## **Benefits to Pricing at Market Value Or Slightly Below**

- Buyers will fight to get a chance to view your home.
- Helps to get the most amount of visual exposure on the MLS & Online.
- Strategic marketing campaign with Scott Sweeney & M&M Real Estate will compliment, and maximize community awareness and visibility.
- Helps to create multiple offers which can then be leveraged into bidding wars between buyers.
- Sellers always retain the right to accept or reject any offer, or can send out multiple counter offers to increase maximum return.
- Quicker sale cycle and higher return
- Multiple Offers & “Pending Bring Back Up” allow us to utilize a back up offer to retain negotiation strength in the transaction. Saving you time, money, while maintaining your overall net amount.

# HOME SELLERS' GUIDE

Thank you for considering M&M Real Estate for sale and marketing of your home. The following is some information to consider when selling your property.

## WHO PAYS THE REAL ESTATE COMMISSION?

It's a little-known fact that in the United State the **BUYER** pays the real estate commission. Most people mistakenly think that sellers pay the commission because they write the check to the listing and buyer's brokers.

However, if there were no real estate agents, prices of homes would drop by around six percent across the country. This is the value that agents add to the real estate transaction through their knowledge and experience. They also save both parties a great deal of time through their efforts and reduce liability by making sure each follows standard business practices and laws. In some parts of the country attorneys perform these service at a much higher cost.

The buyer actually pays for the brokers' valuable services because sellers increase the price of their homes by around six percent to cover the cost of the commission. Therefore, smart sellers hire the best agent available and pay the highest commission possible that will attract qualified buyers because they are actually spending the buyers' money.

## WILL I BE SUCCESSFUL IN SELLING MY HOME?

As you may have noticed, sometimes homes do not sell. They are simply taken off the market or foreclosed on if no viable offer comes in a short-sale situation. Homes that DO SELL have the following characteristics in common:

Seller with a definite motivation to sell.

Seller with a definite deadline to sell.

House that is in optimum showing condition.

House that is priced to sell.

Agent who knows how to target the market. (Marketing Specialist)

## **MOTIVATION TO SELL**

Successful sellers have a definite motivation to sell. If you just want to "See if my house will sell" or to "See how much my house will sell for" you are wasting your time.

This kind of attitude will prevent you from considering offers from serious buyers or being creative in the marketing of the home. It will also keep you from pricing your house properly.

Motivations that successful sellers have include:

- Need a larger house.
- Need a smaller house.
- Moving out of the area.
- Divorce or Marriage.
- Empty Nesters.
- Health Reasons.
- Estate planning.

## **DEADLINE TO SELL**

Successful sellers have a definite deadline to sell. A deadline is "the soonest anything will ever get done".

Serious deadlines can include:

- Job transfer.
- Getting the kids into a new school district.
- Increasing tax deductions.
- Retirement.
- Divorce or Marriage
- Moving closer to family members
- Health reasons.

## **OPTIMUM SHOWING CONDITION**

To bring the highest price in the shortest amount of time the house must be in perfect showing condition. For instance, if the paint on the front door is peeling the buyer will wonder what else is wrong with the house that they can't see.

Some simple and inexpensive ways to maximize the showing condition are:

Cut back large trees and plants.

Paint interior walls a neutral, light color.

Clean carpets that are soiled.

Replace worn carpets or refinish floors (don't offer a "credit").

Remove all throw rugs which can make rooms seem small.

Store large pieces of furniture which make rooms looked cramped.

Clean all windows to let more light in.

Remove small items that can result in a cluttered appearance.

Arrange furniture for optimum showing effect.

Decorate the house from the buyer's perspective

When you choose me as your agent I will walk through the home with you to give you a list of specifically what you can do to optimize the showing condition of your house.

## **PRICING THE HOUSE TO SELL**

Buyers will pay what other buyers are willing to pay for houses like yours and no more. With today's technology buyers have unprecedented access to information. I will provide you with a "Competitive Market Analysis" which will show you exactly how much buyer paid in the past for comparable properties.

Do not set your price based on what you heard a neighbor got for their house. From the statistics you will find that most people do not "get their price" but to protect their egos will instead tell you they "got what they wanted". To assume they received the asking price will cause you to substantially overprice your property.

Beware of agents who try to "Buy Your Listing". In other words, agents who suggest your home is worth more than it actually is to get the listing, then convince you to bring the price down later in order to get it sold. This tactic hurts you because by the time you eventually lower the price to a realistic level serious buyers have usually lost interest. If you decide to list with an agent who offers to

market your house at a substantially higher price than I tell you it's worth, do yourself a favor and stick to your price.

Again, buyers will pay what the house is worth and no more. It doesn't matter how high a price you place on your house. In fact, putting an artificially high price to "test the market" can actually result in a lower than market value for your property because if you lose the most valuable marketing period (the first 30 days) the only offers you are likely to receive are low ones.

If you want the highest possible price for your house advertise it at the price that it will sell at and make sure it is in optimum showing condition. If your price and "curb appeal" attract a lot of interest in your house it could cause a "bidding war". If not, at least it will sell at the highest price in the shortest amount of time.

No serious agent wants to "give away" your house at a bargain price because the higher price it sells for the more commission they will earn. However, you don't want to allow the property to sit on the market until it becomes "stale". If this happens, buyers will wonder "What is wrong with the house" or "Why hasn't it sold yet?" If you get any offers at this point the only offers you will get from these buyers are low offers.

If you want to get your house sold... price it right. This way you will get the highest price and be able to move on with your life.

## **TARGET MARKETING**

In a normal real estate market there are only two, or three, serious qualified potential buyers for any house. A good real estate professional can help you develop a marketing plan that will help you target those specific buyers. This brings you the highest prices in the shortest amount of time.

For example, if you are selling a condominium there are specific ways to reach potential buyers for this property. Exclusive health clubs, high-end apartment buildings and other places frequented by young professionals may be appropriate places to locate this kind of buyer.

If you own an upper-end property there is a totally different buyer for your house than a condominium. Buyers for your property may be found at private golf clubs, tennis clubs or riding academies in your area.

Scott Sweeney who provided you with this Guide will give you a specific plan to reach your buyers. This will maximize the price you receive and minimize your marketing time and hassles.

## **PUTTING A SIGN ON THE HOUSE**

A "For Sale" sign lets everyone in the neighborhood know that your house is on the market. Some sellers are reluctant to let neighbors know their house is for sale. However, without a For Sale sign just imagine what neighbors think when strangers go in and out at all hours!

Some of the most likely buyers are friends or relatives of your neighbors. Haven't you ever had someone say to you, "If a house ever comes on the market in this area please let me know."

The lack of a For Sale sign can substantially reduce the ultimate selling price of your house and lengthen the marketing time necessary to sell it.

## **PUTTING A LOCK BOX ON THE PROPERTY**

A Realtor "Lock Box" makes it easier for agents to see your house. The easier it is to view a property the likely it is to sell. Many agents will not bother to show a house that does not have a Lock Box.

The lack of a Lock Box can substantially reduce the ultimate selling price of your house and lengthen the marketing time necessary to sell it.

## **HELPING YOUR HOUSE TO LOOK ITS BEST**

You will get the most money for your house if it shows well both outside and inside. This is known as "staging" and is a real art. After completing the listing agreement Scott will give you a detailed list of exactly how to make it look its best but here are some basic ideas:

### **Outside the house:**

- Paint the outside, if the paint is faded or worn.

- Trim trees and bushes back.

- Mow the lawn.

- Keep plants, lawn and bushes watered.

- Sweep walks and patios of debris.

- Wash windows and skylights.

## **Inside the house:**

- Remove large pieces of furniture.
- Paint dark walls a light, neutral color.
- Add small plants to add color.
- Rearrange furniture to make rooms seem larger.
- Put away children's toys.
- Steam clean dirty carpets.
- Replace worn carpets.

Just a word of caution here... Many sellers don't want to fix-up or replace items in the house and instead, offer a credit to the buyer. The problem is that buyers will assume that things cost more to fix or replace than they actually do. For instance, if you offer a \$1,500 credit for new carpet the buyer will find a price for the very best carpet and padding available so instead of accepting your credit they will deduct \$5,000 from the value of your house. Consider installing an inexpensive, neutral color carpet and save yourself \$3,500!

Be sure to put away small items and collectibles. Anything that a child could pick up and put into their pockets should be stored. It will also make rooms look larger if they are put away.

## **SHOWING YOUR HOUSE**

"Three's a crowd!" Too many people at an open house or during inspections will keep prospects from feeling free to look around your house. The only person who should be present during showing are the buyers and their agents, or myself if a private showing is scheduled.

Keep pets out of the house during showings so that prospective buyers will feel comfortable to wander throughout the entire property. Your agent will help to minimize your pet's discomfort and maximize the house's showing potential.

Please do not discuss price, terms or any other issues with prospects. These are material facts that, by law, must be put in writing before they have any effect.

Don't forget to set the mood if possible. Each showing will generally take a maximum of 30 minutes. Before you leave to give the buyers and their agents their privacy, turn on all of the lights in the home, put on some jazz music, one small candle lit in the kitchen – cookies or vanilla scented, leave a small bowl out of bite sized individually wrapped candies, turn on ceiling fans (hotter months) turn on gas fire place if applicable (cooler or hotter months to showcase ok) – Set the AC to 72 degrees (hotter months) and heater to 78 degrees (colder months). Following these steps is a sure way to hit all of the buyers senses, and will help them to imagine living there, make your home stand out, and here's the big secret: it's a sure way to get you a higher offer!

## CHOOSING YOUR AGENT

Very few home sellers know how to interview a real estate agent. Some of the questions to ask your real estate professional include:

Who specifically are the buyers for this property?

Exactly how will you reach them?

What makes you special as an agent?

Specifically, how can I make my house more attractive to buyers?

What guarantee do you offer that I will be satisfied with your services?

What is your marketing plan to get my house sold?

Remember, don't list with the agent who suggests the highest listing price for your house unless they can back up that price with comparable properties that have sold recently. If you let an agent "buy your listing from you" you will lose time and probably end-up selling for less than if the house had been priced properly in the first place.

If some of the agents who look at your house refuse to give you a probable selling price be very wary. They may be trying to see what price you have in mind and will simply list it for that figure whether or not the market justifies the price. Again, these agents are simply trying to "buy your listing" and will ask you to lower the price in a very short amount of time.

# EXCLUSIVE MARKETING SERVICES

Scott Sweeney & M&M Real Estate do over 100 + activities to get your home sold faster and at a higher price. What are the other agents doing to earn their commission? Here's what we do!

1. Order a complete property profile of your house.
2. Review the property profile for accuracy.
3. Perform a complete "Competitive Market Analysis" of your house.
4. Calculate how long it will take your property to sell.
5. Determine the effect of similar properties on the market.
6. Help develop a pricing strategy for your property.
7. Compute an estimation of your proceeds from the sale.
8. Provide you with information on how to prepare your property for sale.
9. Tour your property from the "Buyer's Standpoint".
10. Conduct a complete "staging" analysis of your house.
11. Provide written instructions on how to stage your house for maximum effect.
12. Review the interior of the house to maximize attractiveness.
13. Assist you in locating suitable storage for large pieces of furniture.
14. Review the exterior of the house to maximize "curb appeal".
15. Assist you in making the exterior as attractive as possible.
16. Take photographs of your property for use in marketing materials.
17. Develop "Just Listed" postcards.
18. Place your property for sale on the Internet.
19. Complete a voice mail campaign to our network of buyers and clients.
20. Set up an advertising campaign on Facebook.
21. Review the status of any encumbrances against the property.
22. Review the significance of any easements affecting the property.
23. Conduct a thorough and diligent visual inspection of the property.
24. Review the state of any property tax liens against the property.
25. Obtain architectural drawings and permits relative to the property
26. Assist in determining the square footage of the house.
27. Develop an attractive descriptive of the house for marketing.
28. Place house description into the Multiple Listing Service.

# EXCLUSIVE MARKETING SERVICES (Cont)

29. Explain real estate Agency duties and liabilities.
30. Review required flood disclosures, as required.
31. Review required seismic disclosures, as required.
32. Review required Mello Roos disclosures, as required.
33. Review the environmental Hazards Disclosures requirement.
34. Review the federal Foreign Investment in Real Property Tax Act.
35. Review the state Foreign Investment in Real Property Tax Act.
36. Review the Smoke Detector Compliance requirement.
37. Review any swimming pool safety ordinances and laws, as appropriate.
38. Provide seller with "Statement of Identity" for completion.
39. Review Competitive Market Analysis with seller.
40. Explain how commissions are split between Listing and Selling Brokers.
41. Explain to seller how much the agents earns on the sale of the property.
42. Show seller how commission splits affect how often a house is shown.
43. Review the Broker Employment Agreement with the seller.
44. Explain my "Marketing Guarantee" to the seller.
45. Sign "Marketing Guarantee" with the seller.
46. Review advantages of using a real estate lock box on the property.
47. Review disadvantages of using a real estate lock box on the property.
48. Review the benefits of placing a real estate sign on the property.
49. Arrange for pest control inspection of the property.
50. Arrange for contractor's inspection on the property.
51. Arrange for roof report on the property.
52. Arrange for septic tank inspection, as necessary.
53. Arrange for county inspection, as necessary.
54. Arrange for well water inspection, as necessary.
55. Arrange for asbestos analysis, as necessary.
56. Arrange for smoke detector inspection, as necessary.
57. Arrange for energy conservation inspection, as necessary.
58. Arrange for soils inspection, as necessary.
59. Assist seller in correcting anything significant revealed in inspections.

# EXCLUSIVE MARKETING SERVICES (Cont)

60. Discuss Zillow Zestimates & their algorithms
61. Providing Transfer Disclosure Statement to the seller.
62. Complete listing agent's portion of Disclosure Statement.
63. Provide Transfer Disclosure Statement to buyers.
64. Place a professional "For Sale" sign on the property, as authorized.
65. Place appropriate riders on For Sale sign.
66. Create custom website for the property.
67. Market the home on Zillow, Realtor.com, Trulia, and other major sites.
68. Place lock box on property, as authorized.
69. Directly contact agents with qualified buyers about the property.
70. Respond to agent questions about the property.
71. Respond to buyer questions about the property.
72. Design attractive color flyers for the property.
73. Place flyers in flyer stand inside the property.
74. Order an academic report on local schools.
75. Prepare sheets for potential buyers showing financing options.
76. Prepare an Open House Guest Register.
77. Develop an Open House schedule with owner or tenants.
78. Assist homeowner in preparation of the property for showing.
79. Conduct telephone calls to target market, as necessary.
80. Develop a profile of the most likely buyers for the property.
81. Update marketing program, as necessary.
82. Stay in close contact with the seller about the status of the marketing.
83. Write advertising copy for various media.
84. Place ads in various media.
85. Print color flyers.
86. Provide clear flyer display stand for inside the house.
87. For vacant properties suggest the use of appropriate rental furniture.
88. Show owner how to obtain copies of building permits.
89. Order copies of Covenants, Conditions and Restrictions, as appropriate.
90. Place appropriate information into Multiple Listing System.
91. Take or order professional photos of the property to be used in the MLS.

# EXCLUSIVE MARKETING SERVICES (Cont)

92. Conduct door-knocking campaign in neighborhood, as appropriate.
93. Send Just Listed postcards to neighbors.
94. Follow-up with agents who show the property.
95. Meet potential buyers to show them the property.
96. Follow-up with potential buyers from open house contacts.
97. Canvass centers of influence to locate potential buyers.
98. Arrange for a tour of the property by all agents in the area.
99. Develop a program to attract agents to "Broker's Open" tour.
100. Obtain other real estate agent's opinions of the pricing of the property.
101. Obtain other real estate agent's opinions of the stage of the property.
102. Provide a weekly status report to seller by phone, text, or email.
103. Review local news sources for changes in the neighborhood.
104. Place "Open House" advertisements, as appropriate.
105. Strategically place Open House signs to attract buyers.
106. Hold property open for potential buyers.
107. Provide refreshments for Open House guests.
108. Make sure every visitor signs the Open House Guest List.
109. Review results of the Open House with seller.
110. Prequalify all potential buyers before offers are made.
111. Periodically review progress of the marketing program with seller.
112. Send "Thank you" notes to agents who show the property.
113. Periodically update MLS information.
114. Assist seller in complying with Fair Housing Laws.
115. Assist seller in complying with Fair Lending Laws.
116. View all competing houses for sale.
117. Coordinate presentation of offer to purchase the house.
118. Write Counter-Offers, as necessary.
119. Make sure escrow is properly opened.
120. Make sure purchase deposit is properly credited to seller.
121. Make sure that any encumbrances are paid off at close of escrow.
122. Make sure seller is provided with correct amount at close of escrow.

Here are some expenses we will incur on your behalf, and during the transaction, even if the home doesn't sell, or you change your mind. M&M Real Estate leads the way in offering a 100% Zero commitment, marketing, and service guarantee to all of its' clients. Are the other agents offering the same?

Real estate business expenses typically include:

- Automobile expenses (repairs, service, tires, etc.)
- Auto insurance
- Gasoline
- Real estate board dues
- MLS fees
- Advertising
- Agent tour food
- Sign expenses
- Lock box
- Purchasing forms
- Equipment (computer, calculator, etc.)
- Computer on-line services
- Professional liability insurance
- Repairs
- Income taxes on real estate income
- Postage
- Copying
- Business entertainment
- Referral fees to other agents
- Cellular telephone
- Business telephone

**Realtor Statistic:**

Of the 1.0% left to pay taxes more than half goes to taxes (35.0% federal + 10.0% state (where applicable) + 15.3% self-employment tax) leaving most agents with less than 1/2 of 1.0% of the sales price of a home to pay for personal living expenses such as food, clothing, housing and education for children. In general, real estate agents make far less than what the public presumes. So, going above and beyond for our clients, earning the business, and our compensation, is an important and integral part of the great customer service, results, and work ethic we bring to the table.

# Commission

**Why you should consider investing in offering the standard 6%**

**Remember the commission costs are built into what the buyer is paying for the home, and effectively built into their loan and what they pay for your home. Use this to your advantage.**

How Commissions Are Split:

## **Listing Broker Fee 3% + \$350 Transaction/Admin Fee**

Includes all daily activities and the 115 + activities Scott Sweeney & his team will be completing on your behalf. List of activities in previous pages.

All marketing fees & expenses – except staging costs (optional seller)

4 Open Houses (More can be requested as needed)

Unlimited private showings

24-hour support

Marketing & Service Guarantee

California Association of Realtors -Contracts & legal compliance

Full digital copy of your file for your records at close

## **Buyers Broker Fee 3%**

Buying agents will fight to show your home first

Higher value perception creates higher offers

Greater feedback

Increased showings! +17% Get in front of more buyers!

More qualified buyers touring your property

More Offers = Bidding Wars = More \$\$\$

**\*Keep in mind commissions are negotiable – However, what part are you willing to sacrifice.**

**Marketing? Showings? Sales Time? Higher Offers? Multiple Offers?**

# The Effects of Cutting Commissions

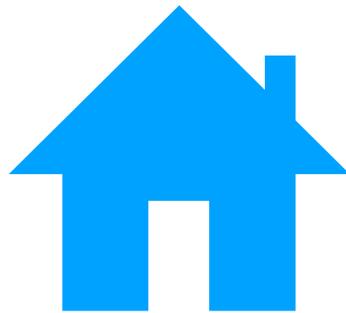
## Be Careful - Seller Beware

- 6% to 5% is a 17% drop in commission to agents.
- It saves 1% of the sales price
- On a \$500,000 property it saves \$5,000
- It cuts the commission to the buyers' agent from 3% to 2% if you keep the same marketing plan.
- Greatly reduces showings
- Reduces offers
- Reduces the chance of bidding wars

## Which home would you show first?



**3.0%**



**2.5%**



**2.0%**

Cutting showings by 17% drops the price you get for your home big time! Be careful on cutting commissions. You'll make back much more in having better offers competing for your home, than the saved cost in cutting, and time wasted in paying taxes, insurance, and your monthly mortgage payment because agents wouldn't show the home, and it sat longer on the market.

# Targeted Marketing Campaign & Service Guarantee

- 01/ TEAM APPROACH
- 02/ PROFESSIONAL PHOTOGRAPHY
- 03/ YARD SIGN AND POST
- 04/ INFORMATION SIGN RIDER
- 05/ DISTINCTIVE LIST REPORTS & FLIERS
- 06/ CUSTOM WEBSITE SPECIFIC TO THE PROPERTY
- 07/ ADVERTISING CAMPAIGN ON Facebook & Instagram
- 08/ EXPOSURE ON:
  - » MLS
  - » All Major Home Sites
  - » Zillow
  - » Realtor
  - » Trulia
  - » Redfin
  - » Homes.com
- 09/ VIDEO TOUR MARKETING
- 10/ JUST LISTED & OPEN HOUSE EMAIL CAMPAIGNS
- 11/ POST CARD TO ALL SURROUNDING HOMES
- 12/ ALL LOCAL AGENT PREVIEW E-MAIL
- 13/ LOCAL BROKERAGE NETWORK
- 14/ PRIVATE SHOWINGS
- 15/ PRE-MARKETING E-MAIL BLAST TO OUR DATABASE
- 16/ PROSPECTING THE M&M DATABASE
- 17/ STAGING OR VIRTUAL STAGING FOR TOP DOLLAR (client cost)
- 18/ 4 OPEN HOUSES or UNTIL IT SELLS
- 19/ BROKER TOURS
- 20/ ACCURATE FEEDBACK
- 21/ VOICEMAIL & TEXTING MARKETING CAMPAIGNS

**\*Marketing and Service guarantee\*** we will do the following marketing on your home until it is sold. If at any time you are unsatisfied with our service, or the marketing of your home, we invite you to discuss with us your needs, concerns, or questions first, at any time. If nothing can be resolved, and you are still feel unsatisfied with our service, you and we are free to exit out of our listing agreement at any time with no cost or commitment to either party.

Broker \_\_\_\_\_  
Agent \_\_\_\_\_  
Client \_\_\_\_\_  
Client \_\_\_\_\_

## ESTIMATED NET PROCEEDS FROM SALE

The most important thing you want to know from your agent is not how much the house will sell for, but how much you will have after paying all the expenses related to selling. Scott will assist you in completing a complimentary estimated seller's net sheet. These items will need to be completed for the most accurate figures.

1. Scott will visit your home and complete a walkthrough and discuss any needed or recommended repairs prior to listing.
2. Complete a list of any updates past/present, or issues that could affect the value in a positive or negative way.
3. Your current loan payoff amount
4. Any existing leased items or items with liens on the home.

## INSPECTIONS FOR YOUR HOUSE

Your house should be professionally inspected before you actively place it on the market. This way you will know if any repairs will be necessary prior to close of escrow. This can save you time and money in the marketing of your property.

Some inspections Scott will discuss with you include:

- Home Inspection
- Pest Control inspection (Providing a clear section 1&2)
- Roof report & HVAC Report
- Septic inspection (if applicable)
- Well inspection (if applicable)
- Environmental Hazards report (NHD Report)

Inspecting your house first will cost you money up-front, but will usually save you much more money in the long-run. For instance, if a buyer has the house inspected and finds that repairs are needed they may cancel their Purchase Agreement. Several weeks have probably passed by this time since the house was placed on the market and most interested buyers have moved on to other properties. As with the overpriced house, now it has become "stale" on the market and the only offers you will probably receive will be low ones.

Also, by discovering that work is needed on the property early on allows you the luxury of shopping for contractors and other professionals to do the work at the best price. You, the homeowner, may even be able to do some or all of the repair work yourself saving more money!

Finally, by having the property inspected and disclosing these reports before a buyer makes their offer it reduces the chance of buyers' remorse. If the buyer discovers problems after the Purchase Agreement has been signed it creates an atmosphere of mistrust between buyer and seller.

The buyer may be willing to reimburse all of, or some of the inspections since it benefits them in the purchase of the house. At any rate, conducting your inspections before, and actively marketing the property is a very worthwhile investment for a serious seller.

## **SHOULD YOU SELL YOUR OWN HOME?**

Some people think they can save money by selling their home themselves. It's a little-known fact that only 12% of "For-Sale-By-Owners" are actually successful in selling their houses. Of this group, over half end-up in court following the close of escrow. The other 88% either list their properties with a real estate professional or remove it from the market after losing money, and a lot of time.

Selling a house is a very complex process as you can see from the list of things we do to sell your property. Even attorneys who are used to contracts and legal matters usually list their properties with an experienced Realtor.

The commission you pay a real estate agent to sell your house is usually deductible from the proceeds (consult your financial and/or tax advisor for the exact effect on your situation). The precious time you spend on selling your own property is not deductible.

However, if you want to sell your property you should have the following characteristics to successfully sell your own home:

- Knowledge of contract law.
- Ability to negotiate with adverse parties.
- Knowledge of marketing and advertising.
- Availability to show your property whenever buyers desire.
- Financial background to help buyers qualify for a loan.
- Extremely attentive to small details.

Even if you offer a commission to an agent who brings a buyer, most agents won't work with a FSBO because they know they will have to do twice the work. The entire work load of the buyer's transaction along with the work needed to be done by the listing agent. It's usually easier to find another property where a listing agent represents the seller.

Keep in mind that because you have less ability to market your property, you will have less access to buyers. This **WILL** result in a lower net sales price than if you had used the services of a real estate professional to begin with.

**Crazy Real Estate Stat!**

Did you know? 🏠

**For Sale By Owner (FSBO) Statistics**  
FSBOs accounted for 8% of home sales in 2016. The typical FSBO home sold for \$190,000 compared to \$249,000 for agent-assisted home sales. That's a 31% difference!! 😓 Would you rather save 6% on commissions or gain another 25% on the sale of your home? 🤔 What are your thoughts? Send me a message!

## **DISCLOSURE**

Don't hide problems or flaws in your house or they could come back to haunt you. Tell Scott & his team all about the property - both good and bad.

The law says you must disclose everything you know about the property and the buyer then purchases it knowingly. Your agent will help you complete a "Transfer Disclosure Statement" and "Seller Property Questioner" for the buyer to review.

## **"SHORT SALES"**

Throughout the history of real estate in the United States there have been periods during which the market has been extremely slow. During such times the fair market value of a house may be less than the loans owed against it. This is known as being "upside-down" in the property.

Some owners think the only way to cut their losses is to walk away from the house by giving the lender a "Deed in Lieu of Foreclosure". This can have adverse tax consequences leading to a situation known as "Phantom Income" in which you owe tax on the lender's forgiveness of your debts. It may also adversely affect your credit rating. In addition, your lender does not have to accept the Deed in Lieu. Please consult your own tax advisor and/or attorney for the exact effect on your particular situation.

The first person to contact if you find yourself upside-down in your house is Scott Sweeney at M&M Real Estate who provided you with this guide. He can discuss the possibility of a "Short Sale" and other your other options to help protect your FICO scores. A Short Sale is where the lender takes less than they are owed thus preserving your credit rating. Please consult your own tax advisor and/or attorney for the exact effect on your particular situation.

Why would a lender take less than they are owed? There are many legitimate reasons why a lender would cooperate with a Short Sale.

1. Banks are not in the business of owning real estate.
2. A Short Sale could cost less than repossessing a property.
3. Repairs could be needed after repossession.
4. Loss of mortgage payments could compound loss.

There are other options for upside-down properties including lease-options and loan assumptions. A buyer might be willing to pay more than a property is worth if they can purchase with little or no money down. A lender may prefer allowing your loan to be assumed by a qualified buyer, rather than having to go through a long and costly repossession process. Talk to Scott & his team about your options.

## **LEGAL AND INCOME TAX CONSEQUENCES**

The sale of any real property can have serious legal and income tax consequences. The 1997 Tax Act provides that for a principal residence sold after May 6, 1997 a taxpayer can exclude gain up to \$250,000 if you are single or married filing a separate tax return and up to \$500,000 for couples filing a joint return.

To qualify for this exclusion, you must have owned your residence for at least two of the last five years before the sale. You must have also occupied the house as your principal residence for two out of the last five years. These two-year periods do not have to be the most recent two years nor do they have to be consecutive.

It may also be possible to defer the gain on the sale of investment property under Internal Revenue Code Section 1031. To obtain any of these benefits you must usually plan well in advance of the sale of your property.

You should contact M&M Real Estate, an appropriate tax, accounting, and legal professional for the exact effect on your specific situation.

## **BEFORE YOU LEAVE YOUR PRESENT HOME**

Here are some general tips – Scott will provide you with an additional list:

1. Have your refrigerator and other appliances serviced for the trip.
2. Lock your computer hard drive before moving it.
3. Notify your current utility companies and others that you will be leaving including:
  - Garbage service
  - Gas company
  - Electric company
  - Telephone company
  - Water company
  - Cable TV
  - Newspaper delivery
  - Charge accounts

4. Send your forwarding address to your local post office.
5. Send change of address cards to magazines, insurance companies, book clubs, friends and stores.
6. Keep all prescriptions, eyeglasses and bank accounts in your possession at the time of the move.

**At your new address be sure to:**

1. Notify utility companies.
2. Check stove and water heater pilot lights.
3. Notify the Department of Motor Vehicles of your new address.
4. Register your car if you move to a new state.
5. Register children in school.
6. Notify post office.
7. Notify your home and automobile insurance companies.

**HELPING CHILDREN COPE WITH A MOVE**

Moving can be a very traumatic experience for children. Everything that has been familiar to them, possibly for their entire lives, will change.

Be sure to talk with your children about the move before the "For Sale" sign goes up. Explain the reasons for the move, and what the new home will be like in terms they can understand.

Always explain the relocation in positive terms... as an adventure. Tell your children how they can contribute to the success of the move. If possible, have them take responsibility for packing their own possessions and relocating them to the new home.

Encourage your children to express their feelings about the move. Try to keep your attitude positive, even if the children's attitudes are the opposite.

Some sellers think the best time to relocate school-age children is during the summer after school has ended. This places children in unfamiliar surroundings at a time when opportunities to make friends are at a minimum. When school opens, the child will be a stranger in a new school.

At the end of the day, sell your house whenever it is best for you. Scott Sweeney & M&M Real Estate will be able to offer additional suggestions to minimize the stress of the move for you and your family.

## **MARKETING & SERVICE GUARANTEE**

Scott & his team guarantees their work and services. This is so you can list/buy your home with complete confidence. Many other real estate firms will not make this same commitment. We get most of our business through referrals and word of mouth, and pride ourselves on maintaining a tradition of trust with our clients and community since 1999.

## **FOR MORE INFORMATION**

We stand ready, willing, and able to help you reach your real estate goals! Please feel free to contact us with any questions you may have, and for the next step in selling and buying your next home!

**Thank you! I look forward to answering any questions you have!**

SCOTT SWEENEY  
SweeneySells.com

M&M Real Estate

**Thank You!**



Scott Sweeney

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