

Sammi Smith, Realtor

KW LAKE NORMAN



**Home
Seller's
Guide**

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YOUR LOCAL REAL ESTATE PROFESSIONAL

Sammi Smith Real Estate powered by Keller Williams Lake Norman is a brokerage firm based in the Lake Norman area that takes immense pride in offering client-centric services and helping the locals, and those who strive to be local, eradicate the complexities from the different stages of home sale & purchase. We have a team of diligent realtors who are passionate about leveraging their years of experience, expertise, and local knowledge to help our clients make smart decisions. Providing the highest values of characteristics of integrity, education, and ethics, and our agents are experts in deciphering the client's unique realty needs and offering exclusively tailored realty services to serve them the best.

Every realtor serving Sammi Smith Real Estate brings about their unique personal touch to our group as we highly respect and appreciate diversity. At Sammi Smith Real Estate, we value education and experience as both these attributes play an integral role in helping us serve you the best. Proficient in legal education and contract knowledge, our Realtors are well versed in the ins and outs of legalities involved in the home selling or buying journey.

Sammi Smith Real Estate is home to tech-savvy and highly qualified local agents who leverage the power of technology to offer modern and advanced realty services. We aim to make the best use of every resource available to serve the people with devotion, passion, and integrity.



Visit www.sammismithrealestate.com to find an agent who will help you get the highest return on your investment and put you on the road to the next place you call home.

HOME SELLER'S GUIDE

Our Home Seller's Guide is designed to help you understand the selling process before you put your home on the market. Being prepared and educated will help you make smart decisions every step of the way.

For answers to questions about your specific situation, we encourage you to consult one of our real estate agents.

Every advantage is yours when you do business with us!

FOR SALE

Putting Your House On The Market

At your listing appointment, you will meet with a real estate agent at your home. It's important to understand everyone's roles in the process and how agents may cooperate to sell your house.

Listing broker or listing agent. An individual real estate broker the seller hires to represent them through a contract, called a listing agreement. The listing agent is associated with the listing broker (the real estate company). The listing broker is paid the entire commission and then splits the commission with the listing agent and pays the buyer's broker. (Although the broker and agent may be two different individuals, the term "broker" is used throughout the guide for simplicity.)

Buyer's broker or buyer's agent. In a cooperative sale, the house is listed by the listing broker and a buyer is brought by another broker. The buyer's broker receives the buyer's side of the commission.



There's No Place Like Home

At the listing appointment, the listing broker may review recent neighborhood sales of homes similar to yours and comparable homes currently for sale. The listing broker may want to inspect your house and grounds to become familiar with its unique features.

Your listing broker will want to tell prospective buyers about the special features of your home and neighborhood. Be specific about schools, daycare, nearby public transportation and other desirable community features, as well as features of your home that are not readily apparent. Tell your listing broker why your home is special.

BE PREPARED

For the listing broker to prepare a folder of information on the property, the home seller needs to provide a variety of documents and information specific to your home.

PAY-OFF INFO.

The home seller should provide the broker with the lender's address, loan balance, assumability, years remaining on present mortgage, PITI (Principal, Interest, Taxes & Insurance) and interest rate

WELL & SEPTIC INSPECTION

If the property has a septic system and/or well, current inspections by local health authorities may be required while the home is occupied. The listing broker will usually arrange for the inspection after a contract is ratified.

LENDER APPRAISAL

Lenders require an appraisal to ensure that the property is adequate collateral for a loan and will order an appraisal through an approved vendor; this financial obligation is the responsibility of the buyer.

ASSESSMENTS/EASEMENTS

The listing broker may ask the home seller if any tax assessments or easements exist on the property that must be paid or included in the purchase contract and passed with the land when sold.

PROPERTY TAXES & HOA FEE'S

The home seller should provide a record of property tax special assessments and homeowners' association or condominium fees.

INSPECTIONS

Most lenders of new mortgages require a termite/wood-destroying insect inspection certificate that shows the house is free of infestation. The contract will establish who orders and pays for the inspection.

UTILITIES

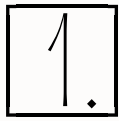
The seller should provide a record of the utility bills, including gas, electric, sewer, water and trash, for the past year.

ADDITIONAL DOCUMENTS

The seller should provide the listing broker with house location survey, condominium bylaws or homeowners' association documents, subdivision map, floor plan, home warranties on major systems and a copy of the homeowners insurance, if available.

So... You ready to SELL..

Where to start?!

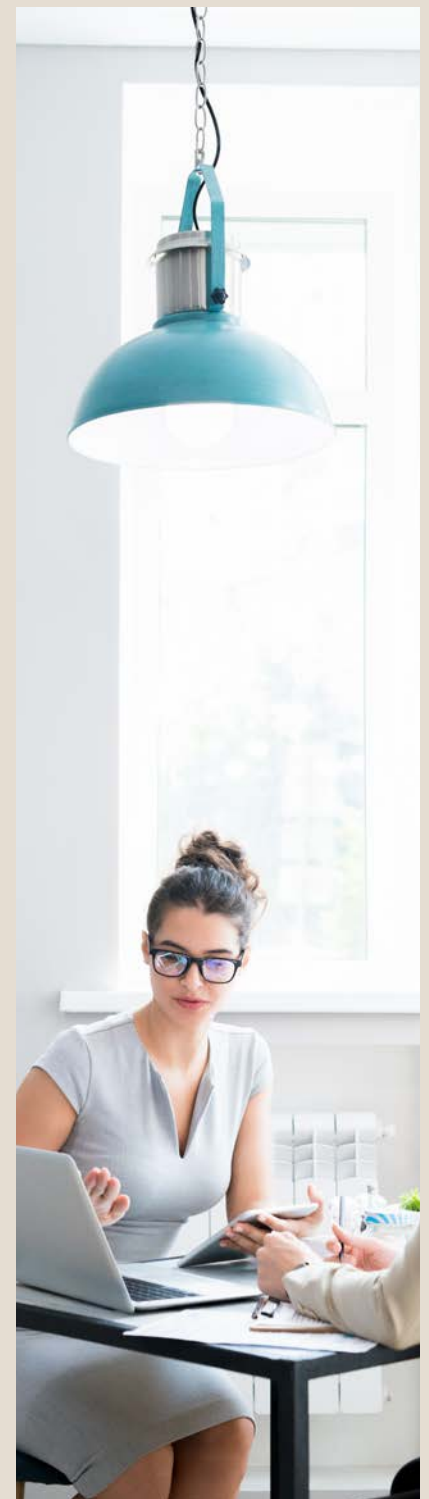


Determine the agents you would like to interview. It is important to do your research to familiarize yourself with the area, agents and brokerages

Your Pre-Listing Appointment:

- Pre-walk with the Listing Agent. The home seller must be ready to supply the listing broker with a specific inventory of the personal property that is included in the real estate property for sale. Examples of items to “convey” may include washer, dryer, swimming pool chemicals, window air conditioners, among similar items. The home seller should tag or remove items that are not intended to convey.
- Marketing plan overview. Determine the best marketing strategies that'll be suited to market your home.
- Comparative Market Analysis (CMA). Demand Sets the Price! After conferring with the listing broker on market conditions and comparable nearby sales and properties on the market, the home seller will set the listing, or asking, price for the house. A common definition of market value is “what a ready, willing and able buyer will pay, at a price a seller will accept.” Buyers are sophisticated—when they see your home, they'll be comparing features and financing. A rule of thumb says a house priced more than 5 percent over market value discourages offers. Buyers who can afford the price can get more home for their money elsewhere. Buyers who cannot afford the price simply will not look at the property. A fair market value will be determined by comparing the home with similar prop
- E-Signature Signing of contracts through [DotLoop](#) or in person. When the home seller is ready to put the house on the market, a listing agreement is completed, indicating a specific period of time the agreement is in effect (also known as the listing period), and this is signed by the seller. **You've now hired a listing broker and listing agent!**

Your custom tailored Pre-Listing appointment will usually take 3- mins - 1.5 hours depending on the size and complexity of your home.



2.

Getting Ready to LIST!



Clean Up, Fix Up Or Toss Out

Today, the home that stands out among similarly priced houses is the home that sells. Why? Because it makes a good first impression that lasts right to the settlement table.

- ✓ Staging your home! Prior to photography we will do another walk through to prepare and stage you home in a way that will provide the most appeal to the buyers.
- ✓ Coordinate Home repairs with preferred vendors at negotiated discounted rates.
- ✓ Floor Plan and measurements
- ✓ Professional photography, videography and drone.
- ✓ Virtual Staging. If your home is vacant we may propose virtual staging, this helps buyers better visualize an open space.
- ✓ Sign and Supra Lockbox Placement.
- ✓ Input home details into the Multiple Listing Service (MLS), syncing to thousands of websites including [Zillow.com](https://www.zillow.com), [Realtor.com](https://www.realtor.com), Trulia, etc.
- ✓ Seller Home Warranty Coverage provided (if seller elected)
- ✓ Public Open Houses
- ✓ Weekly updates provided on Showing Time feedback, stats, marketing strategies, market, etc.

Marketing it's all in the details!

3. When listing your home, the marketing is in the details. Whether is digital or print, you want to be sure your home is represented in its best light to attract the most favorable buyers.

Digital Marketing

- Social Media Posts (Facebook, Instagram, Twitter, Linked-In).
- Featured on sammismithrealestate.com, [Zillow.com](#), [Realtor.com](#), and over thousands of other websites.
- Facebook Ads with over 150,000 reach.
- Target Marketing Ads in locations people are relocating from to NC.
- Blog created about your home, community and lifestyle.
- E-mail Blast to over 5,000 surrounding people.
- Keller Williams Realty Consumer Experience [Mobile App](#).



Print Marketing

- Custom Sign with large post and text for more info feature.
- Home Featured - Reaching over 30,000 residences, 85 Real Estate Firms, Chamber of Commerce, Town Hall, Restaurants, Coffee Shops, etc.
- Over 1,000 postcards mailed monthly featuring your home.

Network Marketing

- Calls daily to potential buyers, their sphere, and other agents to sell your home.
- Public Open Houses (Owners preference on if want to do open house or not and how often)
- Reverse Prospecting - We will contact agents that have clients that have favorited your home
- Promoted and Advertised by over 150 agents within Keller Williams Realty Lake Norman office and over 165,000 Keller Williams worldwide.
- Keller Williams International Online Referral Network



Luxury Marketing

Elite Marketing

Network with of Keller Williams Luxury International REALTORS ■

White-glove marketing service ■

Luxury Sign ■

Drone Photography ■

Professional Home Tour Video ■

Coordinate Professional Home Design Consultation & Staging ■

Luxury Magazine Featured Home - Over 250,000 print and digital ■

reach to high net worth individuals and businesses.

Luxury Home Brochure ■

Luxury Home Brochure mailed to top Luxury area Realtors ■

KW Luxury Elite Tour - Top local Luxury Keller Williams Agents ■

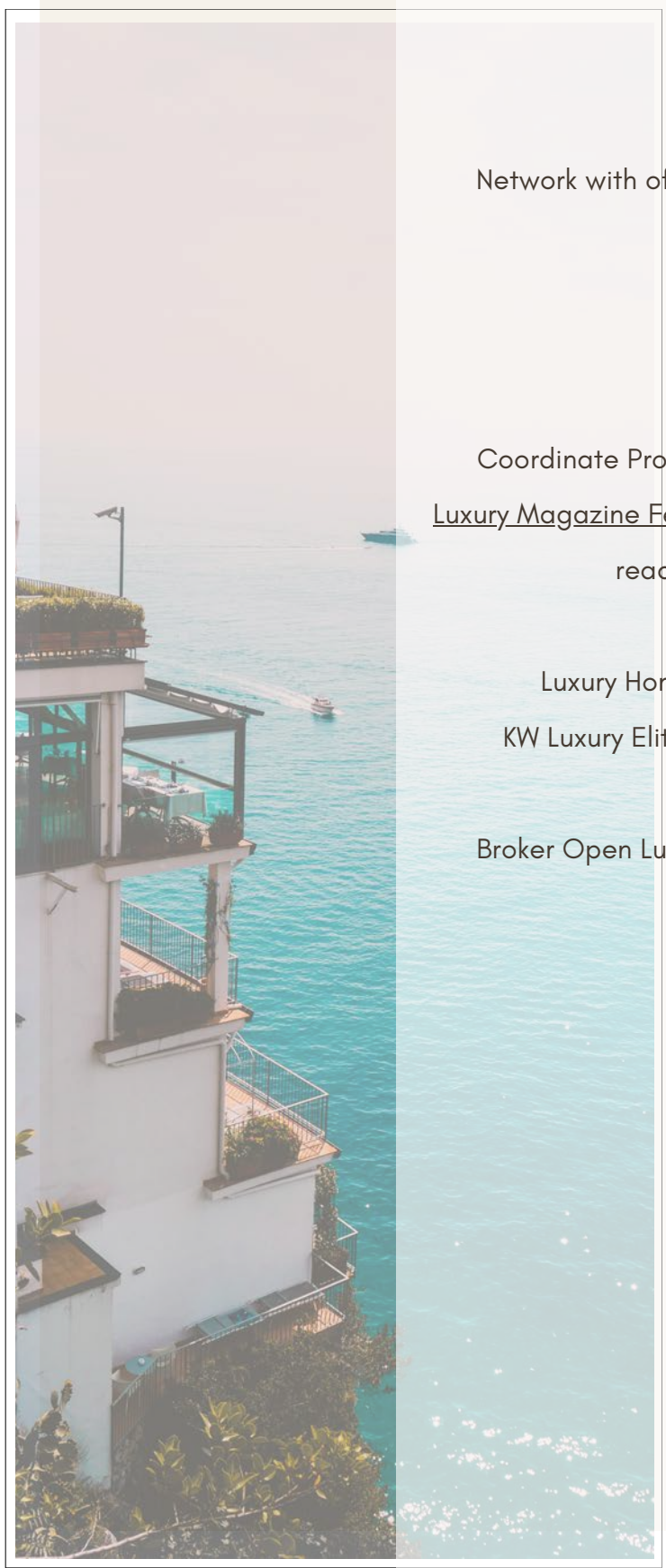
viewing your home.

Broker Open Luncheon - invite only to Top Local Luxury Agents ■

Personalized website & home feature ■

Luxury
is in each
detail.

- HUBERT DE GIVENCHY



4.

Showing your HOME!

Once your home is actively listed on the multiple listing service (MLS) you will then be provided access to Show Time. With all this activity, your listing broker and other buyer's brokers will be bringing prospective buyers to see your house. Buyers' brokers will make an appointment through ShowTime as well as with your listing agent and give you as much advance notice as possible. That will give you time to tidy up, make beds, light dark areas and perhaps pop something sweet smelling in the oven. Make every effort to accept all appointments—you never know when your buyer will walk through the front door. Additionally, have copies of the property brochure available with recent utility bills, MLS profile, house location survey and other helpful documents.

It is helpful to leave the home during showings; Too many people present during a showing may make the potential buyer feel like an intruder, which makes it difficult for the buyer and the buyer's broker to be at ease.

Receive and Negotiate Offers

5.

A buyer makes an offer by submitting a written and signed offer to purchase, which will become the sale contract when ratified by everyone's signature. Once the seller and buyer sign the paper, they are bound by the contract terms. The presentation of a contract begins when the listing broker presents the offer to the home seller. The listing broker acts as the home seller's advisor. Part of the presentation is determining that the buyer is qualified financially to make the purchase. Should either the seller or buyer be out of town, the contract is presented electronically.

Many times the seller will counter an offer, the buyer's agent and seller's agent will negotiate back and forth verbally or in writing on behalf of buyer and seller, but we will always communicate with each party on every counter or change. Once both parties come to an agreement, the contract will be signed and we will be considered bilateral.

The date that the contract is initialed and returned to all parties is considered your Effective Date.



We are UNDER CONTRACT!

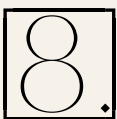
There are many things happening at once at this point. The buyer has a specified period of time to complete all inspections using licensed inspector and furnish reports. Most times, one inspector will inspect the home for structural, electrical, plumbing, HVAC and other defects as well as arrange for a termite inspection as needed. Please remember that a home inspection is not required but is strongly suggested. The inspection is often confused with an appraisal. An inspection determines the quality of the home, and does not go to your lender. An appraisal determines the value of your home and is ordered by your lender. Once the inspection is completed the buyer may request to negotiate repairs and/or credits (please know that repairs are not obligatory, but can always be requested), or cancel the contract and retrieve their escrow deposit within the specified time.



Getting prepared to close!

Many times the seller will counter an offer, the buyer's agent and seller's agent will negotiate back and forth verbally or in writing on behalf of buyer and seller, but we will always communicate with each party on every counter or change. Once both parties come to an agreement, the contract will be signed and we will be considered bilateral.

The date that the contract is initialed and returned to all parties is considered your Effective Date.



CLOSING DAY!!!

Your attorney will issue a closing disclosure about 3 days prior to the date specified in the contract for review, and you will be working closely with your attorney to satisfy any last-minute conditions or paperwork needed in order for the attorney to complete all Seller Side closing documents. Confirm any agreed upon repairs have been completed, and any credits were notated on the closing disclosure. The buyer will set up a "Final Walkthrough" either the day before or the day of closing. Leave the keys, garage door openers and any home instructions in the kitchen drawer or to the closing attorney to be provided to the buyers. The listing agent will meet you at the closing attorneys office to review and sign closing docs (usually about 30 minutes to an hour is allocated for seller closing). Once all have signed and funds have been received, the attorney will then record at the courthouse or electronically, usually no later than 4:30pm. Once recorded, the home is officially transferred. Closing check will then be immediately dispersed or wired to your account.

9.

Key Items after closing!

- Please be sure we have your new mailing address to send you a copy of the closing disclosure the following year for potential tax saving benefits.
- Be on the look out for invitations to our Client Appreciations
- Please give us a review on our Google Ad, Zillow.com or Yelp!
- Follow our Sammi Smith Real Estate page and be on the lookout for postcards from us to help us find buyers for future seller clients.
- Please refer your friends of family to us to help them buy or sell a home!



Frequently Asked Questions

Q: Should we redecorate? It is very difficult to anticipate the tastes of strangers, so redecorating is not necessarily recommended. Instead, stick to fresh paint in neutral colors and present a sparkling clean house without the redecorating expense.

Q: Is it possible to over-improve a home?

Yes. Your landscaping may be divine. You may have the only cabana and swimming pool in the neighborhood, but it may be difficult to sell a \$450,000 home in an area of \$375,000 homes. Consult your listing broker to determine if added improvement means added marketability.

Q: Are expenses to fix up my home tax deductible? Consult with your accountant to determine if any improvements you have made are tax deductible. If you are selling an investment property, you may be able to reduce your taxable capital gain but only under strict guidelines.

Q: What does a seller have to disclose about the condition of the property? Many states now require that sellers provide buyers with either a residential property disclosure or a disclaimer statement, though what information sellers are required to disclose varies.

Q: Should I let anyone in to see the house?

If a prospective buyer calls or comes by unexpectedly without a broker, get their name and phone number. Do not show the home. Explain that it is not a convenient time. Call your listing broker so that the buyer can be qualified and identified prior to showing. This is for your benefit and protection.

Q: If an offer is imminent, should we still show the house? A property is either sold or available—there is no in between. However, if there is an accepted contract that permits back-up contracts to be submitted, then the house may be shown. Refer the buyer's agent to your listing agent for details

Q: Is it best to turn down the first offers? Situations may vary. When your reasonably priced house is put up for sale, the very first lookers may make an offer to buy. That doesn't mean that you've priced your home too low. It means qualified buyers and their brokers have been looking for the right house to come on the market at just the right price. Your listing broker will advise you on all offers

Q: Do buyers ever offer more than the listing price? Sometimes, they offer "above list" if they believe it makes their offer more acceptable than competing offers.

Q: Does the sale of a condominium or a property within a homeowners association (HOA) require any special action? The purchase offer for a condo sale or homeowners' association property will contain, in compliance with the law, a requirement that the seller furnish the buyer with certain disclosure information and documents. Ask about condo and homeowners' association resale procedures.

Q: What do you do if the property doesn't sell? Usually price and property condition are the key. Study and analyze what has sold in your area and at what price. Then consider relisting the house after adjusting for shortcomings. Another option is to withdraw from the market and rent until the market improves, or simultaneously offer for sale or rent.

Q: When will the yard sign be removed? Placing a sign in the yard is always done by mutual agreement between the listing broker and home seller. However, ask your listing broker about local sign ordinances.

Q: If a buyer forfeits the deposit, who gets the money? It varies depending on law, but if the buyer fails to make full settlement without justification, the deposited earnest money may be forfeited to the seller.



MEET THE BROKER

Sammi Smith is a Full- Time licensed Broker in the stunning state of North Carolina. Transitioning to Lake Norman from the beautiful Mountains of Asheville & Hendersonville, Sammi provides endless knowledge and diversity from the mountains to the lake. Dedicating her free time to further educating herself benefits her clients in all aspects of their transaction process.

Founding her business on the principles of trust and integrity she feels education and communication is key to her client's success. Sammi holds her Accredited Buyers' Representative (ABR) designation, a Graduate of Realtor Institute designation (GRI) and her Seller Representation Specialist (SRS) designation. In addition, having almost a decade of experience in construction project management prior to transitioning to Real Estate, has given her an excellent eye for detail and a great background that makes her uniquely qualified to best serve her clients.

With her years of Real estate experience; having the privilege to personally represent hundreds of buyers and sellers throughout her career, combined with her construction background has given Sammi the edge to cohesively navigate some of the toughest sales while ensuring all parties making it smoothly to the closing table. Sammi has created a positive impact and reputation within the local community through her strong work ethic and going above and beyond for all her clients.

Sammi knows how buying a home, selling a home or investing in real estate is such a pivotal moment in one's life. Knowing how daunting this can be and the stress this can cause, she always leads her clients by educating throughout the transaction, providing the utmost communication and making her clients needs top priority – when hiring Sammi as your Realtor, you are assured she will guide you smoothly through your real estate journey and always have your best interest at heart!