

GGMS x Landing Page Video Scripts

Table of Contents

Video Scripts	0
Table of Contents	1
MISC Landing Pages	4
Welcome	5
Schedule Call	6
Careers	7
FSBO	8
Expired	9
Price Reductions	10
Just Listed	11
Market Watch	12
Page Not Found	13
Thank You	14
Buyer Landing Pages	15
Buyers	16
First Time Buyers	17
Making An Offer	18
Escrow, Now What?	19
Mortgage Calculator	20
Mortgage Pre Approval	21
Personalized Home Search	22
What Are Closing Costs?	23
Seller Landing Pages	25
Sellers	26
Adding Value	27
Marketing Your Home	28
Free Market Analysis	28
Pricing Your Home	30
Showing Your Home	31
Buyer Resources	
Video Scroller	32
5 Homebuyer Tips	33
3 Financing Tips	34
Credit Score Ranges & Factors	35
Required Mortgage Documents	36
How to Improve Your Credit	37
The Home Inspection Process	38

The Appraisal Process	39
Homeowners Insurance	40
How To Buy in a Tight Market	41
Seller Resources	
Video Scroller	42
Thinking About Remodeling? Here's some tips.	43
Digital Photography	44
How to Recognize a Qualified Buyer	45
Questions to Ask Yourself When Considering Selling	46
Tips to Make the Sale Process Faster	47
Home Showing Checklist	48
How To Add Curb Appeal	49
How To Attract More Buyers	50
What to Know About the Appraisal Process	51
First-Time Homebuyer	
Video Scroller	52
First-Time Home Buyer Advice	53
How much down payment do I need for a house?	54
Why do people say you need 20% down?	55
How to choose a mortgage lender as a first time home buyer	56
What credit score do you need to buy a house for the first time?	57
What qualifies you as a first-time buyer?	58
Do I need a home inspection?	59
What are points? How do I know if I should buy them or not?	60
What is Private Mortgage Insurance (PMI)?	61
FSBO	
Video Scroller	62
How Commission Works.	63
You Have A Buyer, Now What?	64
Finding Buyers On Zillow!	65
First Impressions Are Everything!	66
What Are Property Disclosures?	67
Is the Buyer Pre-Approved, or Not?	68
A Different Marketing Approach!	69
Is Your Property Worth More?	70
What is an iBuyer Program?	71
Expired	
Video Scroller	72
Frustrated With The Selling Process?	73
Did Your Listing Recently Expire?	74

Common Mistakes Most Agents Make!	75
How to Instantly Attract More Buyers!	76
How Is Your Marketing Different?	77
Think Before you Re-list Your Property!	78
What's Your Motivation?	79
Sometimes All You Need Is A Fresh Start!	80
You Deserve More Attention	81

MISC Landing Pages

Welcome

/welcome/

Thank you so much for registering on our home search website! Here are some basic tips about navigating the website and how the home search experience works.

Let's talk about the online home search experience first.

If you are actively searching for a new home or just browsing, you're most likely using nationwide tools like Zillow or Realtor.com, in combination with local real estate agent websites like ours.

It's common to browse multiple websites when searching for things online, I do the same thing anytime I am making a major purchase.

Keep in mind, using Zillow or Realtor.com to contact a real estate agent about property results in you getting randomly assigned to an agent based on how much they are willing to pay for your information.

So, if you find a property that you like on any of these websites simply send us a screenshot or a copy of the address so we can pull up-to-date information on the property and schedule a showing if you are interested in seeing the home in person.

We are locally owned, operated, and are a member of the community.

Now, let's take a moment to talk about navigating our home search website. There are two essential things to keep in mind.

1. If you see a property that you like, press the heart button to save it so you can find it later.
2. Once you find a property that you love, you can request an in-person or video tour using the calendar tool which is located on every property.

Call, text, or email us when you are ready to start the home buying or selling process!

Schedule Call

domain.com/schedule-call/

Form Type: Multi-Form

Do you have questions about the home buying or selling journey? Maybe you are ready to take the next step and begin the process of getting pre-approved, making an offer on a property, or listing your home for sale.

Either way, fill out your contact information below and a member of our team will reach out to you directly.

Careers

domain.com/careers/

Form Type: Careers Form

Have you ever thought about a career in real estate? Maybe you are already licensed and looking for your next opportunity.

Either way, we'd love the opportunity to have a conversation with you to find out how we can help.

Complete the form below and a member of our team will be in touch shortly.

FSBO

domain.com/fsbo/

Form Type: Multi-Form

Do you currently have your home listed for-sale-by-owner? Or maybe you are thinking about listing your home privately.

Either way, below are some video resources that can help guide you through the process. Everything from what to look for during contract negotiation to finding out if your property is underpriced.

If you have questions or are ready to list your home with an agent just complete the form below and a member of our team will be in touch shortly!

Expired

domain.com/expired/

Form Type: Multi-Form

Did you list your home with a real estate agent and it didn't result in a successful sale? The good news is that it doesn't have to be the outcome.

The video resources below cover many of the common reasons why your home might not have sold and how we can help. Everything from things most agents miss to our custom marketing plan.

If you have questions or are ready to begin the process of re-listings your home just complete the form below and a member of our team will be in touch shortly!

Price Reductions

domain.com/price-reductions/

The best way to get a great deal on a new property is by buying at the best price possible! Below is a list of properties where the sellers have decided to drop their asking price. This usually means that the homeowner is motivated to sell the property and move on.

Here are three steps that will help you navigate our website.

1. Narrow this list of properties by clicking on a price range.
2. If you see a property that you like, press the heart button to save it so you can find it later.
3. Once you find a property that you love, you can request an in-person or video tour using the calendar tool which is located on every property.

Call, text, or email us when you are ready to start the home buying or selling process!

Just Listed

domain.com/just-listed/

The best properties usually don't stay on the market very long. Below is a list of properties that just became available for sale. This is where many active buyers find their dream home!

Here are three steps that will help you navigate our website.

1. Narrow this list of properties by clicking on a price range.
2. If you see a property that you like, press the heart button to save it so you can find it later.
3. Once you find a property that you love, you can request an in-person or video tour using the calendar tool which is located on every property.

Call, text, or email us when you are ready to start the home buying or selling process!

Market Watch

***domain.com/market-watch/
General Search with Price Widget***

The real estate market is constantly changing. If you are thinking about selling your home then now is a really good time. Property values have increased over the past few years and pent-up demand is pushing the price even higher!

Now, if you plan on purchasing a home in the next 6-12 months the interest rates are near record lows resulting in more purchasing power. Plus, getting pre-approved for a home loan is a very simple process.

However, multiple offers and short inspection periods are making it difficult for some buyers to get their offer accepted. Our team will help you navigate the home buying process and submit a solid contract that gets accepted.

If you have questions or need help with buying or selling, just complete the form below and a member of our team will be in touch shortly!

Page Not Found

*domain.com/page-not-found/
General Search with Price Widget*

Sorry, but the page you are looking for does not exist. This can happen for a couple of different reasons:

1. If you are looking for a specific property, it may have already sold. Please visit our Property Search page to find other homes that may meet your needs.
2. You may have mistyped the URL of the page you are looking for. Please retype the page address in your browser and try again.
3. If you believe that you've reached this page in error, it is possible that we have a broken link or error in the website. Please contact us and we will be happy to help you offline!

In the meantime, below is a list of properties that were just listed in our market. You can easily narrow this list of properties by clicking on a price range.

Thank You

domain.com/contact/thank-you/

Thank you for filling out the form and we look forward to speaking with you soon! A member of our team will be in contact within the next 24-48 hours.

If you require immediate assistance, please contact us directly at the information listed below.

Buyer Landing Pages

Buyers

domain.com/thinking-about-buying/

Form Type: Basic Buyer Focused Form

Notes: If you choose to re-shoot this video, this is where you talk about how you help them through the home buying process and what sets you apart from the competition.

Are you thinking about buying? The video resources below cover many of the common questions that most people have during the home buying journey.

The video topics include:

- How To Buy in a Tight Market
- The Home Inspection Process
- Required Mortgage Documents
- ...and many more!

If you have questions or are ready to begin the home buying process, just complete the form below, and a member of our team will be in touch shortly!

First Time Buyers

[domain.com/first-time-buyers/](https://www.ggms.com/first-time-buyers/)

Form Type: Multi-Form

Are you a first-time homebuyer? Did you know that if you haven't owned a property in the last three years that you are considered a first-time homebuyer?

The video resources below cover many of the common questions that first-time homebuyers have when starting the home buying journey. Everything from how much money down is required to what credit score is needed to get pre-approved.

If you have questions or are ready to begin the first-time home buying process, just complete the form below, and a member of our team will be in touch shortly!

Making An Offer

domain.com/making-an-offer/

Form Type: Multi-Form

Before the offer to purchase is created, you must be at least pre-qualified or, better yet, pre-approved by a lender, unless you are paying cash.

A pre-approval letter is one of the best negotiating tools a buyer can have. It shows the seller that you are financially able to purchase the home. After you have found the right home, it is time to prepare the offer.

Now, let's break down exactly how the offer-making process works. Here are the steps:

1. First, you'll view a house and decide you want to make an offer.
2. Our team will do an analysis of the property to help you decide what a solid offer on the property looks like.
3. We will help you write an offer letter and send it to the seller.
4. The seller will respond in one of three ways:

The seller accepts the offer. Everyone is happy and as soon as both sides sign the offer letter, you're officially under contract and on your way to buying a house!

The seller makes a counteroffer. You can either accept this counteroffer, go back with another offer of your own, or walk away.

The seller declines the offer. You could then try to make a more appealing offer, if your budget allows, or move on to find another house.

If you have questions or are ready to begin the home buying process, just complete the form below, and a member of our team will be in touch shortly!

Offer Accepted, Now What?

domain.com/offer-accepted/

Form Type: Multi-Form

Once your offer is accepted by the seller it starts the next phase of the transaction. You will be asked for a down payment, typically 1% of the purchase price, on the home you are purchasing which will be held with an attorney or settlement company and applied to the final purchase of your property.

By the time this happens, you have come to an agreement with the seller on the closing date and the contingencies. This period is usually 30 days and each item specified in the contract must be completed satisfactorily.

Each contract is different, but most include the following four items:

1. **Inspection contingency:** this should be completed as soon as possible after the contract is signed. If the results of the inspection are unsatisfactory you can negotiate repairs or cancel the contract.
2. **Financing contingency:** Once the contract is signed, you have a period of time to secure funding. If you are unable to secure funding during the period of time granted to you by the contract (and the seller will not provide a written extension of time), you must decide whether you want to cancel the purchase. This is why being pre-approved before shopping for a property is so important!
3. **A requirement that the seller must provide a marketable title.** The title must be "clear" to ensure that you do not have legal issues regarding your ownership. We can help you look into local and state ordinances regarding property transfer and make sure that you and/or the seller have complied with them.
4. **Secure homeowner's insurance.** This is almost always required before you can close the sale. It is best to apply for insurance as soon as possible after the contract is signed.

If you have questions or are ready to begin the home buying process, just complete the form below, and a member of our team will be in touch shortly!

Mortgage Calculator

domain.com/mortgage-calculator/

Form Type: Mortgage Calculator Form

The easiest way to determine your estimated monthly mortgage payment is by talking to a lender. However, the calculator below can also help point you in the right direction.

There are two main sections on the calculator.

1. **Purchase Information.** This is the price of the home, the down payment percentage, and the length of your mortgage.
2. **Payment & Qualifying Information.** These areas ask questions about monthly association fees, gross income, and current monthly debt.

Once you have filled out the information on the calculator press the submit button to view the results.

There is a lot of information on this page and it's very easy to get lost. Like I said before, the easiest way to determine your payment is by speaking with a professional.

Call, text, or email us if you would like us to connect you with local lenders.

Mortgage Pre Approval

*domain.com/mortgage-pre-approval/
Form Type: Pre-Qualification Form*

Thinking about buying a new home? If you're not paying cash, then you" probably need a mortgage.

The first step in the home buying process is to consult with a mortgage lender about your financing options.

The process is simple. Fill out the form below and we will connect you with local lenders that can guide you through your pre-approval journey.

The form does not pull your credit history, therefore it does not impact your credit score.

We look forward to helping you through the home buying process!

Personalized Home Search

domain.com/personalized-home-search/

Form Type: Home Search Form

Complete the form below and we'll create you a custom property search. Anytime when we find properties that match your specific criteria we'll send you an email.

There are boxes at the bottom that allow you to provide information around any specific features you are searching for. Such as the main floor master, home theater, or maybe a particular street, neighborhood, or community.

We look forward to helping you navigate the home buying journey!

What Are Closing Costs?

domain.com/what-are-closing-costs/

Form Type: Multi-Form

You've found your dream home, the seller has accepted your offer, your loan has been approved and you're eager to move into your new home.

But before you get the key, there's one more step called the closing. Also called the settlement, the closing is the process of passing ownership of a property from the seller to the buyer.

As a buyer, you will sign what seems like endless piles of documents and will have to present a sizable check for the down payment and various closing costs.

Many of the fees may vary by locality, here are some common fees:

1. **Appraisal Fee:** This fee pays for the appraisal of the property. You may already have paid this fee at the beginning of your loan application process.
2. **Credit Report Fee:** This fee covers the cost of the credit report requested by the lender. This too may already have been paid when you applied for your loan.
3. **Loan Origination Fee:** This fee covers the lender's loan-processing costs. The fee is typically one percent of the total mortgage.
4. **Loan Discount:** You will pay this one-time charge if you have chosen to pay points to lower your interest rate. Each point you purchase equals one percent of the total loan.
5. **Title Insurance Fees:** These fees generally include costs for the title search, title examination, title insurance, document preparation, and other miscellaneous title fees.
6. **PMI Premium:** If you buy a home with a low down payment, a lender usually requires that you pay a fee for mortgage insurance. This fee protects the lender against loss due to foreclosure. Once a new owner has 20 percent equity in their home, however, he or she can normally apply to eliminate this insurance.
7. **Prepaid Interest Fee:** This fee covers the interest payment from the date you purchase the home to the date of your first mortgage payment. Generally, if you buy a home early in the month, the prepaid interest fee will be substantially higher than if you buy it towards the end of the month.
8. **Escrow Accounts:** In locations where escrow accounts are common, a mortgage lender will usually start an account that holds funds for future annual property taxes and home

insurance. At least one year advance plus two months' worth of homeowner's insurance premium will be collected.

9. **Recording Fees and transfer taxes:** This expense is charged by most states for recording the purchase documents and transferring ownership of the property.

If you have questions or are ready to begin the home buying process, just complete the form below, and a member of our team will be in touch shortly!

Seller Landing Pages

Thinking About Selling? Watch This.

domain.com/selling-a-home/

Form Type: Basic Seller Focused Form

Notes: If you choose to re-shoot this video, this is where you talk about how you help them through the home selling process and what sets you apart from the competition.

Are you thinking about selling? If so, the video resources below cover many of the common questions that most people have during the home selling journey.

The video topics include:

- How To Attract More Buyers
- How to Recognize a Qualified Buyer
- What to Know About the Appraisal Process
- ...and many more!

If you have questions or are ready to begin the home selling process, just complete the form below, and a member of our team will be in touch shortly!

Selling A Property? Here's How To Add Value!

domain.com/adding-value/

Multi-Form

Which items will add value to your home and help with resale when the time comes to sell? The answer is: "The ones that future buyers also want and are willing to pay for."

So which updates will add the most value to your home?

1. **Updates that increase usable space.** An extra bathroom, larger and/or upgraded kitchen, master bedroom suite, more closet space, conversion of unused space to a home office.
2. **Updates that will lighten and brighten your rooms.** White or light color paint and floor coverings, light woods, skylights, larger windows, French doors.
3. **Updates that will increase privacy and security.** Things like fencing and landscaping.

As always, if you have any questions about the home selling process, please call, text, or email us today!

Our Marketing Strategy

domain.com/marketing-your-home/

Form Type: Multi-Form

Let's take a moment to talk about how we use both traditional and online strategies to promote your home to the largest group of qualified buyers.

1. **We use professional photography and shoot a video walkthrough.** According to a recent report, 79 percent of homebuyers said they looked online to find the home they ended up purchasing. This is why having high-quality digital photos is an important part of the home selling process.
2. **We list your home on all the online portals.** It's important to get your home listed in as many places as possible, ensuring that a wide range of buyers see it. When we list your home on the local MLS it's automatically syndicated to hundreds of websites; including Zillow, Realtor.com, HomeSnap, and Trulia.
3. **We create a single property website.** Our team creates a website dedicated to your listing and your listing alone. We include an image gallery and video; either a 3D tour, drone video, or video walkthrough. Then, we use paid and organic advertising to push traffic back to the website.
4. **We pay to promote your property on Facebook, Instagram, and Google.** When you list with us, you get access to our marketing services which include actively searching for buyers for your property using paid digital marketing channels.
5. **We write an appealing listing description.** In addition to great photos, a well-written listing description that highlights the home features buyers love can give you a big boost in showings.
6. **We help you price your home to motivate buyers.** Pricing a home correctly is both an art and a science, and finding that perfect price, one that will both sell quickly and put enough money in your pocket, is something that we can give you guidance on.
7. **We leverage promotional signage & open houses.** Even with all the online tools at their disposal, today's buyers still want to see your home in person. We provide yard signs, property flyers, and an open house strategy that attracts the largest group of qualified buyers.

As always, if you have any questions about the home selling process, please call, text, or email us today!

Find Out Your Property Value; For FREE!

domain.com/free-market-analysis/

Form Type: Seller Long Form

Would you like to know your home's estimated value? Our free market analysis service provides you with your property's current market value and suggested selling price!

Fill out and submit the form below, and we'll analyze the comparables, local trends, and other local market data to provide you with an up-to-date and accurate estimate of your home's value.

What sales price should you list your home for?

domain.com/pricing-your-home/

Form Type: Multi-Form

When you hire us to list your property we provide you a Comparative Market Analysis (CMA) which is a compilation of recent sales from your area.

The Comparative Market Analysis takes into consideration the following factors.

- The properties must be within ½ of a mile from your home.
- Were listed within the last 6 months.
- Are roughly the same age as your property.
- ...and have square footage within 10 percent of yours. So, if your home is 1,500 square feet, you should look at homes between 1,350 and 1,650 square feet.

Fill out and submit the form below, and we'll analyze the comparables, local trends, and other local market data to provide you with an up-to-date and accurate estimate of your home's value.

Tips For A Successful Home Showing

domain.com/showing-your-home/

Form Type: Multi-Form

Real estate showings give potential buyers the opportunity to see and experience your home in person. According to a recent study, 79% of buyers said that taking a private tour was extremely or very important to their home-buying decision.

So, here are 10 tips for having a successful showing!

1. **Clean thoroughly:** Steam the carpets, mop or vacuum hard floors, clean windows, polish appliances and give the bathrooms a serious scrubbing.
2. **Depersonalize and declutter:** Room by room, remove little items that clutter up space and make rooms look smaller. Remove family photos and personalized decor, you want buyers to picture themselves living in the home, and they can't do that with your family pictures on the wall.
3. **Rearrange furniture as needed:** Remove furniture to make rooms seem bigger, and swap pieces in and out of different rooms to give each space an obvious purpose. For example, add a desk and chair to a bonus room to show it as a home office, or move a twin bed into an empty bedroom.
4. **Don't forget the outside:** Curb appeal helps your home make its first impression, and your to-do list will vary seasonally. Common tasks include planting flowers, pulling weeds, and mowing the lawn.
5. **Keep storage spaces tidy:** Every buyer is looking for a home with plenty of storage, which means they're going to be opening your closets, pantry, and garage doors.
6. **Highlight the best features:** Identify the features that are most attractive about your home. If you have beautiful hardwood floors, remove the rug that's covering them up. Love your stainless steel appliances? Don't hide them behind refrigerator magnets.
7. **Secure your belongings:** Lock away any valuables to avoid theft of expensive items or private information.
8. **Have a plan for pets and kids:** Your showings are much more likely to go smoothly if family pets or young family members aren't around.
9. **Set the thermostat to a comfortable temperature:** If tours will be happening when you're at work and you usually turn the heat off, keep it on so that buyers will be comfortable during their tour. The same goes for the summer, if you have a nice, cool house, buyers will be inclined to stay longer and enjoy the home.
10. **Provide refreshments:** Make your home feel welcoming with snacks, candy, and desserts. Don't forget to leave a garbage can in plain sight so visitors can clean up after themselves.

As always, if you have any questions about the home selling process, please call, text, or email us today!

Buyer Resources

Video Scroller

5 Homebuyer Tips

Here are five tips for navigating the home buying process.

1. **Talk to mortgage brokers.** Many first-time homebuyers don't take the time to get prequalified. They also often don't take the time to shop around to find the best mortgage for their particular situation. It's important to ask plenty of questions and make sure you understand the home loan process completely.
2. **Be ready to move.** This is especially true in markets with a low inventory of homes for sale. It's very common for home buyers to miss out on the first home they wish to purchase because they don't act quickly enough. By the time they've made their decision, they may find that someone else has already purchased the house.
3. **Make a good offer.** Remember that your offer is very unlikely to be the only one on the table. Do what you can to ensure it's appealing to a seller.
4. **Factor maintenance and repair costs into your buying budget.** Even brand-new homes will require some work. Don't leave yourself short and let your home deteriorate.
5. **Find a trusted partner.** It's absolutely vital that you find a real estate professional who understands your goals and who is ready and able to guide you through the home buying process.

As always, if you have any questions about the home buying process, please call, text, or email us today!

3 Financing Tips

If you are planning on buying a home using a home loan then these three tips will help you get prepared for the financing process.

1. **Reduce debt.** Lenders generally look for a debt load of no more than 36 percent of income. This figure includes your mortgage, which typically ranges between 25 and 28 percent of your net household income. So you need to get monthly payments on the rest of your installment debt which are things like car loans, student loans, and revolving balances on credit cards, down to between 8 and 10 percent of your net monthly income.
2. **Save for a down payment.** Designate a certain amount of money each month to put away in your savings account. Although it's possible to get a mortgage with 5 percent down or less, you can usually get a better rate if you put down a larger percentage of the total purchase. Aim for a 20 percent down payment. Also, don't forget to factor in closing costs, which can average between 2 and 7 percent of the home price.
3. **Obtain a copy of your credit report & establish a good credit history.** Make sure it is accurate and correct any errors immediately. A credit report provides a history of your credit, bad debts, and any late payments. Get a credit card and make payments by the due date. Do the same for all your other bills, too. Pay off entire balances as promptly as possible.

As always, if you have any questions about the home buying process, please call, text, or email us today!

Credit Score Ranges & Factors

A credit score is a number between 300–850 that depicts a consumer's creditworthiness. The higher the score, the better a borrower looks to potential lenders with scores above 620 considered desirable for obtaining a mortgage.

The following factors affect your score:

1. **Your payment history.** Did you pay your bills on time? Bankruptcy filing, liens, and collection activity also affect your history.
2. **How much you owe and where.** If you owe a great deal of money on numerous accounts, it can indicate that you are overextended. However, spreading debt among several accounts can help you avoid approaching the maximum on any individual credit line.
3. **The length of your credit history.** In general, the longer an account has been open, the better.
4. **How much new credit you have.** New credit—whether in the form of installment plans or new credit cards—is considered riskier, even if you pay down the debt promptly.
5. **The types of credit you use.** Generally, it's desirable to have more than one type of credit—such as installment loans, credit cards, and a mortgage.

As always, if you have any questions about the home buying process, please call, text, or email us today!

Required Mortgage Documents

Every lender requires documents as part of the process of approving a mortgage loan. Here are documents you're generally required to provide...

- W-2 Tax returns — or business tax returns if you're self-employed — for the last two or three years for every person signing the loan.
- At least one pay stub for each person signing the loan.
- Account numbers of all your credit cards and the amounts for any outstanding balances.
- Two to four months of bank or credit union statements for both checking and savings accounts.
- Lender, loan number, and amount owed on installment loans, such as student loans and car loans.
- Addresses where you've lived for the last five to seven years, with names of landlords if appropriate.
- Brokerage account statements for two to four months, as well as a list of any other major assets of value, such as a boat, RV, or stocks or bonds not held in a brokerage account.
- Your most recent 401(k) or other retirement account statement.
- Documentation to verify additional income, such as child support or a pension.

As always, if you have any questions about the home buying process, please call, text, or email us today!

How to Improve Your Credit

Credit scores play a big role in determining whether you'll qualify for a loan and what your loan terms will be. So, keep your credit score high by doing the following:

1. **Shop for mortgage rates all at once.** Having too many credit applications can lower your score. However, multiple inquiries about your credit score from the same type of lender are counted as one if submitted over a short period of time.
2. **Check for errors in your credit report.** Thanks to an act of Congress, you can download one free credit report each year at annualcreditreport.com. If you find any errors, correct them immediately.
3. **Pay down credit card bills.** If possible, pay off the entire balance every month. Transferring credit card debt from one card to another could lower your score.
4. **Don't charge your credit cards to the max.** Pay down as much as you can every month.
5. **Wait 12 months after credit difficulties to apply for a mortgage.** You're penalized less severely for problems after a year.
6. **Don't order items for your new home on credit.** Wait until after your home loan is approved to charge appliances and furniture, as that will add to your debt.
7. **Don't open new credit card accounts.** If you're applying for a mortgage, having too much available credit can lower your score.
8. **Avoid finance companies.** Even if you pay off their loan on time, the interest is high and it may be considered a sign of poor credit management.

As always, if you have any questions about the home buying process, please call, text, or email us today!

The Home Inspection Process

After your offer gets accepted, you'll have an inspection period. This is your opportunity to have a licensed inspector canvas the home looking for common issues prior to moving forward with the home purchase.

Here are the four main areas the inspector will check.

1. **Roofing.** A good inspector will provide very important information about your roof, including its age, roof draining systems, buckled shingles, and loose gutters and downspouts. They should also inform you of the condition of any skylights and chimneys as well as the potential for pooling water.
2. **Plumbing.** They will examine the water supply and drainage systems, water heating equipment, and fuel storage systems. Drainage pumps and sump pumps also fall under this category. Poor water pressure, banging pipes, rust spots, or corrosion can indicate larger problems.
3. **Electrical.** The inspector will check the condition of service entrance wires, service panels, breakers and fuses, and disconnects. They also inspect the outlets in each room.
4. **Heating and air conditioning.** The home's vents, flues, and chimneys should be inspected. The inspector should be able to tell you the water heater's age, its energy rating, and whether the size is adequate for the house. They should also describe and inspect all the central air and through-wall cooling equipment.

As always, if you have any questions about the home buying process, please call, text, or email us today!

The Appraisal Process

Once you are under contract, your lender will send out an appraiser to verify the purchase price is in line with the property's value. Here are the two most important things to know about the appraisal process.

1. **Appraisals help guide mortgage terms.** The appraised value of a home is an important factor in the loan underwriting process. Although lenders may use the sale price to determine the amount of the mortgage they will offer, they generally only do so when the property is sold for less than the appraisal amount. Also, the loan-to-value ratio is based on the appraised value and helps lenders figure out how much money may be borrowed to purchase the property and under what terms. If the LTV is high, the lender is more likely to require the borrower to purchase private mortgage insurance.
2. **Appraisers use data from the recent past.** Appraisals are often considered somewhat backward-looking because they use sold data from comparable properties (often nicknamed "comps") to help come up with a reasonable price.

If for some reason, the property does not appraise for the contracted price then you'll generally have the ability to renegotiate the terms of the contract or walk away from the deal.

As always, if you have any questions about the home buying process, please call, text, or email us today!

Homeowners Insurance

A homeowners insurance policy will protect you against certain losses and damage to your new home and is generally required by lenders prior to closing. Some lenders will collect the money you owe for homeowners insurance as part of your monthly mortgage payment and place it in an escrow account, paying the insurer on your behalf when the bill is due.

Let's talk about the five most important things to know about homeowners insurance.

- **Coverage exclusions:** Most insurance policies do not cover flood or earthquake damage as a standard item. You may need to buy these types of coverage separately.
- **Dollar limitations on claims:** Even if you are covered for a risk, there may be a limit on how much the insurer will pay. For example, many policies limit the amount paid for stolen jewelry unless items are insured separately.
- **Replacement cost:** If your home is destroyed, you'll receive money to replace it only to the maximum of your coverage, so be sure your insurance is sufficient. This means that if your home is insured for \$150,000 and it costs \$180,000 to replace it, you'll still receive only \$150,000.
- **Actual cash value:** If you choose not to replace your home when it's destroyed, you'll receive replacement cost minus the depreciation. This is what's referred to as actual cash value.
- **Your liability:** Generally, your homeowner's insurance covers your liability for accidents that happen to other people on your property, including medical care, court costs, and awards by the court. However, there is usually an upper limit to the amount of coverage provided. Be sure that amount is sufficient, especially if you have significant assets.

As always, if you have any questions about the home buying process, please call, text, or email us today!

How To Buy in a Tight Market

Here are five things tips that can increase your chances of getting your dream house in a competitive housing market.

1. **Get prequalified for a mortgage.** A pre-qualification letter from a lender shows a firm commitment to buy and makes your offer more desirable to the seller.
2. **Be ready to make a decision.** Spend plenty of time in advance deciding what you can afford and what your must-haves are in a home so you won't hesitate when you have the chance to make an offer.
3. **Bid competitively.** Your first inclination may be to start out offering something less than the absolute highest price you can afford, but if you go too low in a tight market, you will likely lose out.
4. **Keep contingencies to a minimum.** Restrictions such as needing to sell your home before you move can make your offer unappealing. Remember that, if the market is tight, you'll probably be able to sell your house rapidly. You can also talk to your lender about getting a bridge loan to cover both mortgages for a short period.
5. **Don't get caught in a buying frenzy.** Just because there's competition for a home doesn't mean you should buy it. And even though you want to make your offer attractive, don't neglect inspections that help ensure the house is a sound investment.

As always, if you have any questions about the home buying process, please call, text, or email us today!

Seller Resources

Video Scroller

Thinking About Remodeling? Here's some tips.

If you've made the decision to remodel your home before selling it, you should do some research to find the right contracting company.

We recommend getting at least three written estimates, asking for and checking references, and seeing if your local chamber of commerce or better business bureau has received any complaints.

Make sure the contractor has all of the necessary licenses and insurance, as well as the ability to obtain permits. Be sure to ask if the contractor's workers will do the entire job or if subcontractors will be involved.

Once you find a contractor you want to proceed with, read the contract carefully. Be sure the contract is clear about what is to be done and how changes will be handled. Make sure it states when work will be completed and what recourse you have if it isn't.

The contract should specify who will clean up after the job and who is responsible for damages. Make sure the materials meet your specifications.

When this is all finalized, it's time to seal the deal! You can usually cancel a contract within three business days of signing it, and make a small down payment so you won't lose much if the job isn't completed properly. Don't make the final payment until you're satisfied with the work.

If you have any questions about the home remodeling or selling process, please just call, text, or email us today!

Digital Photography

When selling your home, it's important to upload high-quality images that really show it off to potential buyers.

When a majority of buyers are shopping for houses online, high-resolution images and video tours are a must. Here's how to make your home look great on camera!

First, understand that cameras magnify clutter and poor furniture arrangements, so be sure to arrange the rooms in a way that is appealing on camera. This may require removing or rearranging some furniture.

While it's important to get rid of clutter, try to have three items of varying heights on each surface to be aesthetically pleasing.

Another tip we have is to snap photos with your own camera to give you an idea of how it will look before the pro arrives. This way, you can make necessary adjustments beforehand.

We also suggest accessorizing your home by adding a healthy plant in every room, as the camera loves greenery.

You can also add decorative pillows or an afghan over the couch. This will energize your space and make it look more appealing.

When your home looks great on camera, you are more likely to attract buyers who are interested in purchasing your home.

If you have any questions about the home selling process, please call, text, or email us today!

How to Recognize a Qualified Buyer

When you're selling your home, it's exciting to get an offer! But unless your potential buyer has the resources to qualify for a mortgage, you might not really have a sale.

Your realtor should try to determine the buyer's financial status before signing the contract, but it's good for you to know what buyers with potential look like.

- Good buyers should be pre-qualified, or even better... pre-approved for a mortgage.
- They should have enough money to cover down payment and closing costs.
- Down payments are generally 20% of the home's price and 2-7 percent will cover closing costs.
- If the buyer plans to make a smaller down payment, they will need mortgage insurance.
- The ideal buyer should have a sufficient income to afford the home in the long run.
- They should not spend more than 28% of their total income to cover the principal, interest, taxes, and insurance associated with the sale.
- Buyers should also have good credit and should not be managing too many debts to take on a mortgage.
- If they have a lot of monthly bills, they may not be able to afford the home.

If you have any questions about the home selling process, please call, text, or email us today!

Questions to Ask Yourself When Considering Selling

If you're thinking about selling your home and moving to a new location but you aren't entirely sure about the idea, here are some helpful questions to ask when making up your mind.

- Have you built equity in your home? Usually, in the first couple of years, your payments mostly interest. But after you've owned it for five or more years, you may have unrealized gains!
- Has your financial situation changed? If you make more money and can afford higher mortgage payments, moving is a good option. But if your income has decreased, you may want to downsize.
- Have you outgrown your neighborhood? It may have changed over the years, or perhaps you'd rather live in a different school district.
- If you like where your home is located but want a larger home, have you considered the possibility of upgrading and adding an addition? Depending on how much land you have and the regulations in your area, this is a good option
- Another question to consider is, are interest rates attractive? Low rates will enable you to buy a better home and may make it easier to find a buyer.

As always, please call, text, or email us today if you have questions about the home selling process!

Tips to Make the Sale Process Faster

If you're thinking about listing your home on the market, here are some tips to make the sale process faster and easier long term.

Consider doing a pre-sale home inspection so you can repair any troubled areas before open houses begin.

Organize and clean your space. Cut down on clutter and pack up items for storage to make your house shine.

If you have any big-ticket items that need to be replaced, find out how much repairs will cost even if you don't plan on making these changes to help buyers determine if they can afford the home.

Be sure to gather all of the warranties, guarantees, and user manuals for appliances around the house for the buyer.

It's also a good idea to spruce up the curb appeal and make sure the lawn and bushes are neatly manicured, the address is visible, the walkway is attractive, and more.

If you have any questions about the home selling process, please call, text, or email us today!

Home Showing Checklist

If you're selling your home and are getting ready for a home showing, here are some tips that will increase your chances of success.

- Remove clutter from your home! Clear off the counters, pack away unnecessary decorative items, and put extra furniture and items in storage.
- Don't forget to clean out the garage! Let your home shine by cleaning windows and screens to bring in more light.
- Replace light bulbs and change out heavy curtains with sheer ones.
- Keep your home clean and consider hiring a professional cleaning service to ensure perfection.
- We also recommend turning off air conditioning vents on the first floor so air will go upstairs to maximize comfort and reverse this in the winter.
- Make sure your home smells good by cleaning the carpet and drapes, opening windows, and adding potpourri or scented candles to the space.
- Be sure to implement repairs such as fixing sticky doors, repairing torn screens, filling cracks, and other minor repairs that will give buyers the impression that your home is well-maintained.
- The outside should be attractive so cut the grass, rake leaves, add new mulch, trim the bushes and add flowers to the entryway for great curb appeal.

With these tips, your home should sell much faster.

If you have any questions about the home selling process, please call, text, or email us today!

How To Add Curb Appeal

Want to add some curb appeal to your home before listing it on the market? Here are some tips that will help!

1. Trim bushes and branches so they don't block your windows.
2. Add a pot of flowers to the porch or walkway.
3. Install new, matching locks and knobs on your front door, repair any cracks or holes in the driveway and use a degreaser and steel brush to clean oil spots.
4. Edge the grass around the walkway and trees, and store your garden tools and hoses out of sight.
5. Clear kids' toys from the lawn and make sure your yard is tidy.
6. Consider buying a new mailbox and doormat, clean your windows inside and out, mow your lawn and make the whole yard sparkle.
7. You can also add a decorative wreath on the front door to make it more inviting!

With these tips, your home should sell much faster.

If you have any questions about the home selling process, please call, text, or email us today!

How To Attract More Buyers

Attracting buyers to your home on the market is an important task in order to have it sell quickly. Here are some tips on how to convince buyers to make an offer on your home!

- **First**, amp up the curb appeal. Check the condition of your home's landscaping, paint, roof, shutters, front door, knocker, windows, house number, and more. See how it looks from the street and implement changes as needed.
- **Second**, enrich your home with the right color! Paint is cheap but can make a big impression. Stay away from jarring colors and opt for soft yellows and pale greens that are more welcoming.
- **Third**, upgrade your kitchen and bathrooms, since these can make or break the sale. These areas should be clean and inviting.
- **Fourth**, add an old-world patina to the walls. Crown molding that's 6 to 9 inches deep and proportional to the room's size can make a huge difference. This detailing will make it look more attractive to potential buyers.

Get in touch with us for more tips like this.

If you have any questions about the home selling process, please call, text, or email us today!

What to Know About the Appraisal Process

After accepting a contract for the sale of your home, the buyer's lender will send an appraiser to make sure the purchase price is in line with the property's value.

The appraised value of a home is important in the loan underwriting process. Although lenders may use the sale price to determine the mortgage amount, they generally only do this when the property is sold for less than the appraised amount. Keep in mind that the appraised value is not a concrete number.

Appraisals differ depending on who is doing them and changes in market conditions can alter the appraised value. The appraised value doesn't represent the whole picture of home prices and special considerations can be made, such as the need to sell rapidly.

Appraisers use data from recent home sales in the same area to come up with a reasonable price. While the appraised value of a home is helpful in securing a mortgage, this can also be used to determine market value, property taxes, and more.

As always, if you have any questions about the home selling process, please call, text, or email us today!

First-Time Homebuyer Video Scroller

First-Time Homebuyer Advice

You can't know everything there is to know about buying a home, especially when you're a first-time homebuyer.

However, you can do a little research and put yourself in a position to succeed. The more you know, the better off and less stressed you'll be.

If you're just getting started, there are a few key tips to keep in mind before diving in:

1. **Contact at least three mortgage lenders to ensure you're getting the lowest rate.** Many first-time homebuyers make the mistake of going with the first lender they talk to, and they miss out on thousands of dollars of savings. Let us know if you would like us to make lender recommendations.
2. **Learn about different types of home loans.** While there are dozens of loan types, more than 90 percent of buyers will end up using one of four major loan programs: Conventional, FHA, VA, or USDA. There are even options for low down payment, low credit score, self-employed, large loan size, and more.
3. **Understand your price range and monthly payment.** Calculate your mortgage payment, including principal, interest, taxes, and insurance. Understand your mortgage rate as well as your budget. This will allow you to shop for a home and a mortgage with confidence.

If you keep these three things in mind, you can maximize your home buying budget and get the best mortgage deal for your new home.

How much down payment do I need for a house?

Many first-time homebuyers believe they have to put 20 percent down on a home. But that's far from true.

In fact, the average down payment for first-time homebuyers is only 6 percent. On a \$250,000 home purchase, that would be just \$15,000.

And there are loan programs that let you buy with even less than 6 percent down. For example:

- FHA loans are 3.5% down
- VA loans are 0% down
- USDA loans are 0% down
- Conventional 97 loans are 3% down

Some of these programs have special requirements, but most are available to the general public. The main takeaway here is that down payments are flexible.

Your payment will depend on your monthly income, what you currently have saved, how expensive the home is, and what your overall home buying goals are.

Why do people say you need 20% down?

Average down payments are well under 20 percent. So why do so many people say 20 percent down is the minimum.

It's because 20 percent down gets you out of paying for something called "mortgage insurance."

Mortgage insurance is an extra charge on your mortgage bill, and it often costs a few hundred dollars per month.

Understandably, most buyers would rather avoid paying for mortgage insurance if possible. That's why some people aim for 20% down.

But there are benefits to paying mortgage insurance if it puts you in a home sooner. It's just one more cost versus benefit to consider as you put together your home buying budget.

Plus, once you reach 20% of the mortgage balance paid off the insurance is lifted from your monthly payment.

How to choose a mortgage lender as a first time home buyer?

One of the biggest mistakes first-time homebuyers make is not shopping around for a mortgage.

They might simply get pre-qualified with the bank they already use for checking and savings.

Or they might get a quote and go with the first lender they speak to, assuming rates and prices are the same everywhere.

In fact, that's not true. Lenders have a lot of flexibility with the rates they offer.

For a single borrower, mortgage rates could potentially vary as much as half a percent from one company to another.

0.5% might sound small. But over the first three years of a \$250,000 loan, that difference would save you almost \$4,000.

So, make sure you get estimates from a few different lenders to find the best rate and fees before you commit to a home loan.

What credit score do you need to buy a house for the first time?

Most loan programs require a credit score of 620 or higher to buy a house for the first time. That includes conventional loans, most VA loans, and USDA loans (which require 640+).

Homebuyers with lower credit may be able to get an FHA loan with a score as low as 580 and a 3.5% down payment.

As a general piece of advice, a higher credit score gets you a lower mortgage rate and a bigger home buying budget.

Borrowers with credit scores in the “excellent” range (720+) have access to pretty much any loan program and better rates.

So if it’s at all possible to improve your credit score before you apply for a mortgage and buy a home, it’s worth it to do so.

What qualifies you as a first-time buyer?

If you're buying your first-ever home, you're a "first-time homebuyer" by default.

A repeat buyer can also qualify as a first-time homebuyer, as long as they have not owned a home in the past three years.

The three-year mark can help previous home buyers who have come on hard times get back into a home.

Qualifying as a first-time home buyer gets you access to special, low-down-payment home loans as well as assistance to help with the down payment and closing costs.

Do I need a home inspection?

Some loan types, like the FHA and VA mortgage programs, require a home inspection to make sure the home meets requirements for safety and affordability.

But even if your lender doesn't require an inspection, you should get one yourself. After going under contract to buy a home, you should hire an independent inspector. The inspector checks for structural or systemic problems you'd want to know about before buying the home.

Even if everything checks out, the inspector's report would let you know how many repairs to expect in the first few years of homeownership. For example, if the home inspection reveals a lack of insulation or an outdated HVAC system, you'll know to save money for these repairs or ask for them to be completed by the seller prior to purchasing the home.

What are points? How do I know if I should buy them or not?

A point is simply 1 percent of the loan amount. If you choose to “buy your rate down,” or pay “discount points,” you will get a lower interest rate.

All else being equal, the more you pay upfront, the lower your interest rate and the monthly payment will be. But buying points might not pay off unless you keep your mortgage long enough to recoup your upfront costs with your monthly savings.

Deciding whether to pay points is a personal decision. Homebuyers with plans to sell or refinance within a few years should usually not pay discount points. For a 30-year fixed-rate mortgage, one discount point should reduce the rate by 0.125 to 0.25 percent.

For many homebuyers, discount points are 100 percent tax-deductible in the year in which they are paid.

Private Mortgage Insurance (PMI) is an insurance policy that makes homeownership possible for homebuyers who don't want to make a 20 percent down payment. You, the borrower, pay PMI premiums to protect your mortgage lender from default and foreclosure.

Should you fail to repay your mortgage, the lender can "cash in" the homeowner's PMI policy to recover its lost money. Conforming mortgage lenders require PMI when the home buyer makes a down payment of less than 20 percent.

PMI later self-cancels when the balance drops to 78 percent of the initial sales price. You can also apply with your servicer to remove it once the loan balance drops to 80 percent.

FSBO Video Scroller

How Commission Works.

When sellers look at how much their agents are making on the sale of their home, they often feel like services are overpriced and that they can do the same thing themselves.

For this reason, some sellers opt to list their property as for-sale-by-owner. You're most likely offering a commission to the agent that brings you a qualified buyer. When you list with an agent, this commission is doubled.

For example, if you list your home with a 6% commission, 3% will go to the buyer's agent, 1% will go to the government for taxes and 1% will go toward marketing expenses, website fees, legal charges, and more.

So, for a \$300,000 home, the listing agent will make around \$3,000 after taxes fees and operating expenses are covered.

When you work with us, you can rest assured that your home will be taken care of by professional real estate agents who will ensure a smooth transaction. No commission will be paid until we get the job done.

Call, text, or email us today so we can start the process of selling your property!

You Have A Buyer, Now What?

After you receive an offer on your home, the negotiation and contract process will begin. There are many things to consider in order to keep the deal together!

First, you must verify that the buyer is able to purchase the property by requesting proof of funds or a pre-approval letter. There's no sense in taking your property off the market if your buyer isn't actually qualified to purchase it, and by doing so, you could potentially miss a fully approved or verified cash buyer.

If the buyer is using financing to purchase the property, then the bank will order an appraisal to verify the loan amount is lendable on the property. On the other hand, cash buyers can decline to have an appraisal.

After finances are checked, an inspection is next. This is a crucial aspect of the contract. The buyer must perform their inspection and negotiations for any repairs during a given timeframe.

You should also pay attention to whether the buyer is requesting assistance with prepaid charges or closing costs, which can sometimes be located in an obscure part of the contract. Make sure all of the dates on the contract are met.

If the buyer and seller don't meet these dates, the contract will be non-enforceable and there may be legal ramifications, a loss of escrow money and the sale process will have to start over again.

Call, text, or email us today so we can make sure you are properly represented!

Finding Buyers On Zillow!

Did you know that Zillow allows anyone to see the total amount of views and saves for any property that is currently on the market? If you divide the number of saves by the number of views, you'll be able to calculate the save percentage. This is the number of views that turn into a save, which directly results in showing requests and potential offers.

Generally, properties listed with an agent get 300-400% more views than listings that are for-sale-by-owner. When home shoppers pull up Zillow on their desktop computer, 26 properties will show. One slot is reserved for a paid sponsor, three are for-sale-by-owner, and the remaining 22 spots are properties listed by an agent.

Zillow wants consumers to have the best possible experience, so the algorithm is more likely to highlight listings that shoppers will like. These factors include photos, property details, and descriptions, pricing, home information, a recent price reduction, or a 3D tour.

When an average of 97% of listings on Zillow is represented by an agent, homes that are for-sale-by-owner will only show 3% of the time. But fortunately, there are other options for making your home visible aside from just Zillow.

Call, text, or email us today to get your property seen by more viewers!

First Impressions Are Everything!

Congratulations on listing your property! Our team stays up to date with every property on the market, so we know a thing or two about making your home showroom ready. First impressions are everything!

- Be sure to turn off fans, TV's and close toilet seats.
- Remove family photos from your home so that buyers can imagine themselves in your space. Create a positive mood by turning on all of the lights to make your home bright and use decorative accents around the entry to make it more spacious.
- Declutter each room so they look larger and put putty and paint over nail holes or mishaps in the walls.
- Remove appliances from your countertops to make your kitchen look better and be sure cabinets and pantries are tidy because buyers will be opening them up.
- Make sure all of the beds are made and don't leave towels sitting around.
- Wipe up all sinks and showers, make sure the tub is clean, replace old shower curtains, and put out fresh towels and decorative soaps.
- In the yard, make sure the grass is mowed or raked, trees and shrubs should be trimmed, decorate the walkway with flowers, and paint your front door a bright and welcoming color.
- These are just a few tips that will make your home more appealing to buyers and get it to sell faster.

Call, text, or email us today so we can further help you successfully sell your home!

What Are Property Disclosures?

No matter how great a home may look at first, problems may be hiding under that fresh coat of paint. As a buyer, you should scrutinize the property disclosure!

The property disclosure will outline any flaws that home sellers and agents are aware of that could negatively impact a home's value. This is required by law so buyers can make an informed decision and know the good and bad parts of a home before closing the deal.

The federal government requires certain disclosures like if the home contains lead-based paint, asbestos, or any other health and safety risks, but states and counties may also have their own laws regarding disclosures.

If buyers are fine with the document, then they can sign off on it and move forward with the deal. But if anything looks strange, the deal may be re-negotiated.

We are here to help you throughout the disclosure process.

Call, text, or email us today so we can further help you successfully buy or sell your home!

Is the Buyer Pre-Approved, or Not?

When selling a home, it's important to understand the different types of loan approvals that you will come across.

Some buyers will present you with a pre-qualification letter from their lender which has not actually been verified with the necessary documents, while a pre-approval letter can only be obtained after verifying employment, income, creditworthiness, and the person's debt-to-income ratio.

The most solid loan approval type is when buyers have a loan commitment or a to-be-determined loan, which means they have provided all necessary documents to the lender and the lender has processed these documents through their underwriting process.

The only thing better than a TBD letter is cash. But as with all things, there are risks even with cash deals so you should request proof of funds from the buyer or their agent to verify they have the ability to purchase the property.

It's so important to make sure buyers are properly qualified, or else you could be putting yourself in a bad situation.

Call, text, or email us today so we can further help you successfully sell your home!

A Different Marketing Approach!

When you're selling a home, it's important to make sure as many buyers see it as possible.

There are websites, services, and tactics that will accomplish this without having to list your property with an agent.

For example, Zillow, Craigslist, Facebook Marketplace, yard signs, open houses, for sale by owner dot com, FSBO dot com, Fizber, owners.com, and HomeFinder.com are all great resources for people who want to list their home as for-sale-by-owner.

Our team is experienced with helping people sell homes themselves and can help your listing to gain visibility by more buyers.

Get MLS distribution access to over a thousand websites, professional photography and videography services, a custom single property website, marketing to a large database of buyers, a home staging consultation, and much more!

We spend a lot of time and money to make sure our clients' homes have a search engine presence, effective social media strategy, and visibility online.

Call, text, or email us today so we can further help you successfully sell your home!

Is Your Property Worth More?

If you've decided to list your home yourself, are you sure the price is accurate and not underpriced?

I know it's crazy to hear an agent ask this, but it happens! Sometimes property owners don't know the true value of their home and undersell.

For instance, we once saw a seller list their home at less than \$45,000 the appraised rate and they had to sell for the contracted price!

Our team can create a comparative market analysis that matches your property compared with others in the area to make sure you're getting a fair price for the sale of your home.

The process is 100% free to you. We just need to further understand the condition of your property so the report will be accurate.

Just call, text, or email us today to get in touch, so we can put together this report for you!

What is an iBuyer Program?

A common misconception is that the selling process is complex. Unconventional online iBuying programs have grown in popularity as people seek more convenient transactions, like Redfin, Open-door, and Offerpad.

iBuyers are companies that purchase homes outright directly from the homeowner. This way, the seller won't have to pay an agent, list the home, stage it, market it nor show it to potential buyers.

Instead, they can just tell the iBuyer facts about the property such as its age, condition, zip code, and more. With data and algorithms, iBuyers will predict the home's value without seeing it in person.

After this, a cash offer will be presented with sellers who can accept or decline. iBuyers typically fix up properties and then list them on the market or to investors for a profit.

Obviously, in order for iBuyers to make a profit, they have to purchase homes for below market value. Be wary of iBuyer offers.

You can usually make a lot more for your home by selling it on the market.

Just call, text, or email us today so we can help you get good results while selling your home!

Expired Video Scroller

Frustrated With The Selling Process?

Are you frustrated because your property didn't sell immediately? With the way the real estate market looks right now and the value of your property, it should have sold in an instant!

So, what went wrong? Perhaps there are a few small adjustments that can be made to better present your property and improve your marketing efforts to really land the sale. But before we can make those minor changes, we need to get a little bit more info.

There are three simple questions that can help us focus on what really needs to change.

- First, how many showings did you have?
- Second, did any of the showings result in an offer?
- And finally, what paid marketing was the agent using to get maximum exposure?

Once you've honestly answered these questions, we can better determine the course of action to help get your property sold fast!

Call, text, or email us today so we can start the process of relisting your property!

Did Your Listing Recently Expire?

Did you know that your property in the Multiple Listing Service or MLS has expired? This information is sent out to all of the real estate websites across the nation, and if your listing has expired, then your property really isn't on the market anymore.

It's incredible that your property isn't already sold! There are buyers in the market right now looking for a property just like yours. To be honest, your agent might have missed the mark when it came to effective marketing.

- Was the agent in constant communication with you and readily available for questions?
- Did you feel like they might be ignoring you once the house didn't go under contract immediately?

Communication is the key to a great sale! With an improved marketing plan, one that is effective and brings results, you'll have buyers flocking to your property. It's a good idea to think about your options before you relist your property.

Let's talk about some areas of your property that might explain why your home didn't sell so easily with your prior agent.

Call, text, or email us today so we can start the process of relisting your property!

Common Mistakes Most Agents Make!

It's frustrating when you've previously listed your home for sale, and it has stalled on the market for months. Sooner or later, the listing will expire. Don't let it get you down!

Just because your prior agent was not successful in getting your property sold, it doesn't mean there isn't a buyer looking for a property just like yours!

Several common mistakes might have been made that are out of your control. Perhaps the copywriting used in the online property description was poorly written, or maybe the property photos were low-quality or shot in the wrong angles.

Sometimes there's zero budget, a lack of communication coming from the agent, or no advice about appropriate staging. The list goes on and on!

We can go over the adjustments that can be made to get your property sold FAST! Call, text, or email us today so we can start the process of re-listing your property!

How to Instantly Attract More Buyers!

Have you put much thought into putting your property up for sale again? Your property hasn't been on MLS for some time, and you might be hesitant to re-list a property over again.

If it's been a long-time since your home was active then when we re-list your property, it will show up as a new listing with zero days on the market. Why does that matter?

When we help you re-list your property, this will trigger your property to show up on every buyer's search who is looking for property in your price range and area. It could be popping up all over thousands of websites across the internet. Imagine all the eyeballs looking at your property again!

Serious buyers pay very close attention to just listed properties. Why is that? Because they've seen all the options already and are eager for new properties to hit the market! This could be the chance your property needs to find a new buyer.

Call, text, or email us today so we can start the process of re-listing your property!

How Is Your Marketing Different?

What's the secret to effectively marketing your property and attracting more buyers to generate multiple offers? It's all about working with professionals that understand how to adjust the marketing plan based on your property's unique features.

Each property has a different audience, so different strategies are needed for each house. That's why we use different channels and ways to reach the right buyer for your home.

Whether it's a custom single property website, Google search ads, social media ads, pre-marketing plans, virtual video tours, or even mailing out postcards, we'll find the perfect tactic that will bring the ideal buyer.

Call, text, or email us today so we can start the process of re-listing your property!

Think Before you Re-list Your Property!

What was that missing ingredient from the last time you listed your property? You wanted to see it sold FAST, but obviously, there was another piece to the puzzle.

Could it have been better agent communication, a stronger marketing plan, or just an honest assessment of your property's position in the market from the very beginning?

It's essential to think about what could have made the prior selling process a success. But let's face it! This is just a stepping stone onto bigger and better things.

Consider where you plan to purchase next and what your goals are for the long term. This is important to understand so that we can help you at the highest level possible. We'd love to hear your real estate goals and how we can help you achieve them.

Call, text, or email us today so we can start the process of re-listing your property!

What's Your Motivation?

Everybody has a reason for listing their property. Do you remember what yours was? This reason fuels your motivation and drive to keep at it, even if your property doesn't sell the first time.

But, since you've let your listing expire, perhaps your motivation has changed. Why did you decide not to re-list?

To get to the heart of the matter, we have three questions for you to consider:

- What made you decide to list your property?
- Has something about your motivation changed since you first listed your property?
- Did the sales process become frustrating?

We'd love to hear your answers. Call, text, or email us today so we can start the process of re-listing your property!

Sometimes All You Need Is A Fresh Start!

Sometimes all you need is a fresh start!

We have found that 90% of the time, relisting with a new agent is all that is needed to get the property sold. Oftentimes with little or no changes made to pricing, marketing, or property presentation.

The data shows that properties re-listed with a new agent typically start receiving offers and go under contract in the first 30 days of re-entering the market.

Re-listing with a new agent can be the fresh start you and your property need to begin receiving showing requests and ultimately an acceptable offer. We would like to be the fresh start that is needed!

Call, text, or email us today so we can start the process of relisting your property!

You Deserve More Attention

We believe that communication is the number one key to a successful real estate transaction!

Whether it is our communication with you, to a potential buyer, or even with a buyer's agent, we make sure that all parties are responded to in a timely manner. It's just the right thing to do!

Our goal is to make sure that you are in the loop, on a regular basis, about all activity on your property. Therefore, we are available by phone, email, and text message to answer any questions or concerns you may have.

You deserve to work with an agent that is available to receive phone calls and offers from buyers and their agents at all times. This is important because buyers will move on to the next property if not responded to quickly.

One pet peeve of ours is when we contact the listing agent, sometimes multiple times, to show a property or submit an offer and they never call back. ...and this happens way more often than you might think!

Then, when they do respond back, the property is already under contract or the qualified buyer has already moved on. We need to make sure that this is not the way the sale of your property is managed. Our ability to communicate effectively is what sets us apart from the other agents in our market.

Call, text, or email us today so we can start the process of relisting your property!