



# HOME

*seller*

GUIDE



ASHLEY N. TARVER  
REALTOR®

# THE ASHLEY N. TARVER GROUP

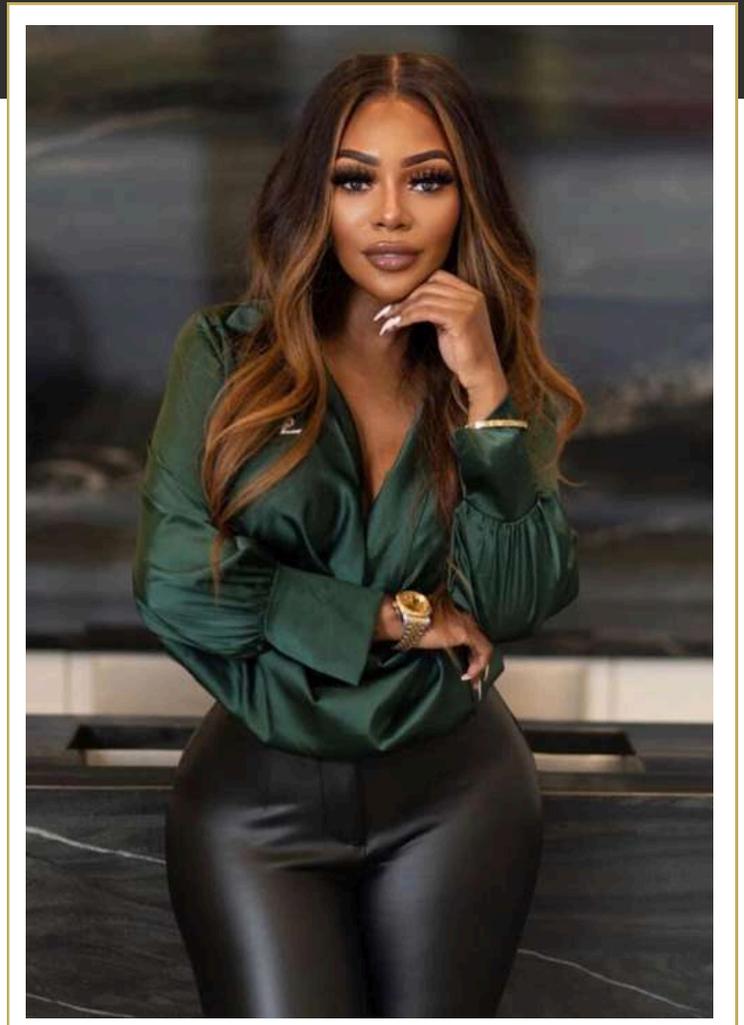
YOUR LOCAL REAL ESTATE EXPERT

As your dedicated local real estate expert, I offer unparalleled market insights and personalized guidance to help you achieve your real estate goals. With a proven track record of success, strong negotiation skills, and an extensive professional network, I'll ensure a smooth and rewarding home buying or selling journey.

## WHAT YOU CAN EXPECT

- LOCAL INSIGHT
- EXTENSIVE REACH
- STRATEGIC MARKETING
- PERSONALIZED SERVICE
- OPEN COMMUNICATION
- SKILLED NEGOTIATION
- DEDICATED SUPPORT
- SMOOTH TRANSACTIONS
- PROVEN SUCCESS
- MARKET MASTERY

REALTOR®



ASHLEY N. TARVER  
REALTOR®

📞 219.628.5568

🌐 SOLDBYASHLEYNICOLE.COM

FOLLOW ME ON:



@ashleynicolettherealtor





# BUYERS AGENT

## *compensation*

A buyer's agent is your dedicated advocate during the home buying process. They offer expert advice, market knowledge, negotiation skills, and handle all the paperwork. By using their services, you can save time, money, and reduce stress, making them a valuable asset in your home buying journey.

## HOW ARE BUYERS AGENTS *compensated?*

### •OPTION 1: SELLER IS OFFERING COMPENSATION TO BUYER'S AGENT

Historically and commonly, the seller pays your buyer's agent a commission, which covers the buyer's agent services. You won't usually owe additional fees beyond standard closing costs and admin fees. Your agent will verify in advance that the homes you wish to view offer compensation for their services.

### •OPTION 2: SELLER IS OFFERING SOME COMPENSATION BUT NOT ALL

Sometimes, sellers offer a lower commission than standard. In these cases, your agent may:

•YOUR AGENT NEGOTIATES WITH THE LISTING AGENT TO SECURE THE FULL COMMISSION

•BUYER AGREES TO INCREASE YOUR OFFER PRICE TO COVER BUYER AGENT COMMISSION GAP

•BUYER AGREES TO PAY THEIR AGENT DIRECTLY AT CLOSING TO COVER THE DIFFERENCE.

### •OPTION 3: SELLER IS **NOT** OFFERING ANY COMMISSION TO BUYER'S AGENTS

In rare instances, a seller may choose not to offer a commission to a buyer's agent. When this occurs, your agent's compensation structure may change.

•YOUR AGENT NEGOTIATES WITH THE LISTING AGENT TO SECURE THE FULL COMMISSION

•BUYER AGREES TO INCREASE YOUR OFFER PRICE TO COVER BUYER AGENT COMMISSION GAP

•BUYER AGREES TO PAY THEIR AGENT DIRECTLY AT CLOSING TO COVER THE DIFFERENCE.

IT'S IMPORTANT TO DISCUSS POTENTIAL COMPENSATION ARRANGEMENTS WITH YOUR AGENT UPFRONT TO UNDERSTAND HOW THEY'LL BE PAID IN SUCH SITUATIONS.



# THE BENEFITS

## OF OFFERING A BUYER AGENT COMMISSION

*when selling a home*

The decision to offer or structure buyer agent compensation significantly influences your home sale. Several factors come into play:

- **WIDER BUYER POOL:**  
Offering a buyer agent commission attracts more potential buyers, increasing competition for your property.
- **QUICKER SALE:**  
More buyers often lead to faster sale times, reducing carrying costs and market exposure.
- **HIGHER OFFERS:**  
Competition among buyers can drive up offers, potentially resulting in a higher sale price.
- **ATTRACT QUALIFIED BUYERS**  
Agents work with pre-approved buyers ready to move. Your home gets prime exposure to serious and motivated home buyers.
- **PROFESSIONAL REPRESENTATION:**  
Buyer's agents bring expertise and negotiation skills to the table, benefiting the seller.
- **SMOOTHER TRANSACTIONS:**  
Experienced buyer's agents can help navigate the complexities of the home buying process.
- **FEWER CONTINGENCIES:**  
Buyer's agents often pre-qualify buyers, reducing the likelihood of possible deals falling through.
- **MARKET INSIGHTS:**  
Buyer's agents provide valuable market feedback to help ensure you have priced your home competitively.
- **PROFESSIONAL NEGOTIATIONS:**  
Buyer's agents can help manage difficult negotiations on behalf of the buyer.
- **ENHANCED PROPERTY EXPOSURE:**  
Buyer's agents often showcase properties to their network of potential buyers.

It's essential to weigh these potential benefits against the additional costs associated with offering buyer agent compensation. Ultimately, the decision should be based on your specific goals and market conditions.



# *our signature* HOME SELLING PROCESS



1

## *STEP ONE* CONSULT & SELLER AGREEMENT

---

Start by meeting with a real estate agent to discuss your goals and the market. You'll review your needs and sign a seller agreement, which details the agent's services, marketing plan, and commission.

2

## *STEP TWO* COMPETITIVE PRICING

---

Setting the right price is key to attracting buyers and getting the best value. We will use a Comparative Market Analysis (CMA) to compare your home with similar properties. Based on this, you'll set a competitive price considering your home's condition and market trends. A well-priced home sells faster and draws more interest.

3

## *STEP THREE* PREPARE TO LIST

---

Get your home ready by decluttering and removing personal items so buyers can envision themselves there. Handle any minor repairs and stage the space to enhance its appeal and make rooms look larger. A clean and well-staged home will attract more buyers and result in better offers.

4

## *STEP FOUR* PROFESSIONAL IMAGERY

---

High-quality photos are essential for a strong first impression. A professional photographer will showcase your home's best features and make rooms look inviting and spacious. These images will be used in listings and marketing to attract buyers and make your home stand out.



5

## STEP FIVE STRATEGIC MARKETING

---

Your home will be listed on the MLS, reaching a wide audience of potential buyers. A customized marketing plan will include engaging descriptions, social media ads, print advertising, and an open house to maximize visibility. This strategy ensures your home attracts the right buyers quickly.

6

## STEP SIX SHOWINGS

---

Make sure your home is accessible for both in-person and virtual showings. As you won't be present during these showings, I will coordinate them to ensure your home is presented in the best light. I will also monitor buyer feedback and inquiries to gauge interest and make any necessary adjustments. Be prepared to negotiate and make quick decisions to keep the sale moving smoothly.

7

## STEP 7 OFFERS, NEGOTIATIONS & CONTRACT

---

Once you've received offers, I'll help negotiate terms and make counteroffers if needed to achieve your goals. Once an agreement is reached, the purchase contract will be drafted and finalized. You'll then sign the contract to complete the sale of your home.

8

## STEP 8 INSPECTIONS AND APPRAISAL

---

Once the offer is accepted, the buyer will schedule a home inspection and appraisal. The inspection assesses your home's condition and identifies any issues, while the appraisal confirms its market value to match the purchase price. I will help manage the process and address any potential concerns that arise from the findings.

9

## STEP 9 REPAIRS & NEGOTIATION PERIOD

---

If any issues are identified during the inspection process, you and the buyer may need to negotiate repairs. I will help facilitate these negotiations and ensure a fair resolution. Once repair negotiations are complete, the closing process can proceed.

10

## STEP 10 CLOSING

---

Before closing, ensure all inspections, appraisals, and repairs have been completed and any necessary documents are in order. At the closing, finalize remaining details, conduct a final walk-through, and transfer ownership. You'll receive your payment, and the buyer will officially take possession of the home. Congratulations on a successful sale!



*the*  
**HOME SELLER**  
ROADMAP

1

**CONSULT & SELLER AGREEMENT**

Find the right agent, discuss goals, set the price, and sign the agreement

2

**COMPETITIVE PRICING**

Set a competitive price based on market analysis and home value

3

**PREPARE TO LIST**

Prepare your home by decluttering, making repairs, and staging

6

**SHOWINGS**

Ensure home is ready for showings, gather feedback, and schedule open houses

5

**STRATEGIC MARKETING**

Implement a tailored marketing plan to maximize exposure

4

**PROFESSIONAL IMAGERY**

Use professional photography to showcase your home's best features.

7

**OFFERS, NEGOTIATIONS & CONTRACT**

Review offers, negotiate terms, and finalize the contract

8

**INSPECTIONS AND APPRAISAL**

Buyer will order and schedule the inspection and appraisal. I'll coordinate with their agent

9

**REPAIRS & NEGOTIATION PERIOD**

Negotiate inspection issues, manage repairs, and use my trusted vendors if needed

10

**FINAL STEPS & CLOSING**

Complete paperwork, sign the deed, receive payment, and transfer ownership to the buyer





CONSULT & SELLER AGREEMENT

# your ADVOCATE

Selling your home is a significant milestone. Having an experienced seller's agent by your side can make the process smoother and more profitable. A seller's agent is dedicated to representing your interests and ensuring you achieve your goals.

- CLIENT-CENTRIC
- PROBLEM SOLVER
- NEGOTIATION EXPERT
- MARKET INSIDER
- EFFECTIVE COMMUNICATION:

## CLIENT-CENTRIC

My business is built on trust and transparency, which is why I prioritize understanding my clients' unique needs and goals. By tailoring my services to each client's individual circumstances, which ensures that they receive the best possible representation and outcomes.

## PROBLEM SOLVER

Selling a home can present challenges. I'm equipped to address issues that may arise, such as unexpected repairs, difficult negotiations, or slow market conditions.

## NEGOTIATION EXPERT

With years of experience, I'm skilled at negotiating on your behalf to secure the best possible terms and price for your home.

## MARKET INSIDER

I have a deep understanding of local market trends and conditions. This knowledge allows me to provide valuable insights and advice to help you make informed decisions.

## CREATIVE MARKETING

I employ a comprehensive marketing strategy that includes traditional methods like print advertising and open houses, as well as digital marketing techniques such as online listings, social media, and targeted email campaigns.

## EFFECTIVE COMMUNICATION:

I believe in open and transparent communication. I'll keep you informed throughout the selling process, provide regular updates, and address any questions or concerns you may have.



# DETERMINING FACTORS

## FOR IF A PROPERTY WILL SELL OR WILL NOT SELL

### FACTOR 1:

#### PRICING

---

When pricing your home it is important to carefully consider top market value. Using my competitive market analysis tool, I will suggest your home's best listing price. I sell homes HIGHER than the market average because I list homes at the correct price from the start.

### FACTOR 2:

#### HOW IT SHOWS

---

It is important to have your home ready for market on day one. I will help you make sure your home is ready for showings and online by:

- Completing repairs that need to be done
- Decluttering & removing personal items
- Make sure the home is clean and smells fresh
- Cleaning carpets
- Neutralizing spaces and walls

### FACTOR 3:

#### MARKETING

---

I offer SUPERIOR MARKETING TECHNIQUES to help get your home sold faster and for more money than the competition.

##### •PROSPECTING

Prospecting daily for potential buyers, talking with neighbors, and our co-op agents and past clients.

##### •MARKETING

The second you sign with me, I go to work on marketing your home! COMING SOON MARKETING, ONLINE MARKETING, •SOCIAL MEDIA MARKETING and PRINT MARKETING are all part of the success of getting your home seen by the most potential buyers, selling your home faster and for more money than the competition.

##### •COMMUNICATION

Actively communicate with you through every step of the process. Diligently sharing feedback from showings, following up with agents after viewing the home, and calling weekly to discuss the progress from the previous week.



## COMPETITIVE PRICING

# PRICING YOUR HOME

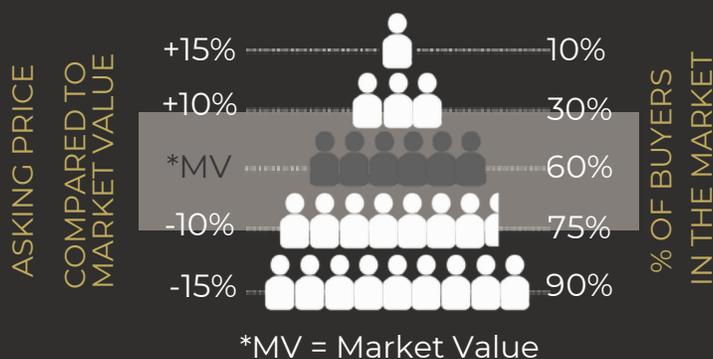
*to sell quickly*



Using a scientific market analysis in your area, we will price your home correctly the first time so that it will sell quickly.

If your home is priced at fair market value, it will attract the largest number of potential buyers in the first few weeks.

If a home is overpriced it will attract the fewest number of buyers looking to purchase a home. The majority of home buyers look at a lot of homes, and they quickly get a feel for the price range that homes sell for in a given condition and location.



## PREPARE TO LIST



# PREPARING TO LIST

## MAXIMIZE YOUR HOME'S POTENTIAL

A clean, neutral, and streamlined look helps buyers to imagine what life would be like in your home. The action points below will help them be able to do that.

1

EXTERIOR

- Wash or paint the home's exterior
- Paint the front door
- Keep the yard nicely trimmed
- Keep the lawn free of clutter
- Weed and freshly mulch garden beds
- Clean interior and exterior windows
- Apply fresh paint or stain to wooden fences

2

INTERIOR

- Remove personal items, excessive decorations & furniture
- Replace or clean carpets
- Get rid of clutter and organize and clean closets
- Apply a fresh coat of paint to walls, trim, and ceilings
- Replace outdated ceiling fixtures and clean lighting fixtures
- Minimize and clean pet areas in the home
- Be sure that all light bulbs are in working order

3

PAINT &  
FIXTURES

- A new coat of exterior paint helps a home's curb appeal. It isn't a low-budget item, but if you can swing it...DO IT
- If you can't paint the entire home, paint the trim. This is a relatively simple thing to do and it helps give a home that wow factor
- Update exterior light fixtures. This can quickly give a home an updated look
- Put a fresh coat of paint on the front door

# THE ART *of staging*



Staging a home is definitely different than designing a home. The goal of hiring a stager is to have a trained eye come into your home and look at it as a buyer would. This service is provided to create a clean, decluttered look so that potential buyers can look at your home like a blank canvas to envision all their loved ones and belongings in the space for years to come.

STAGED HOMES SELL

# 88%

FASTER THAN NON-STAGED HOMES

STAGED HOMES SELL FOR

# 20%

MORE THAN NON-STAGED HOMES



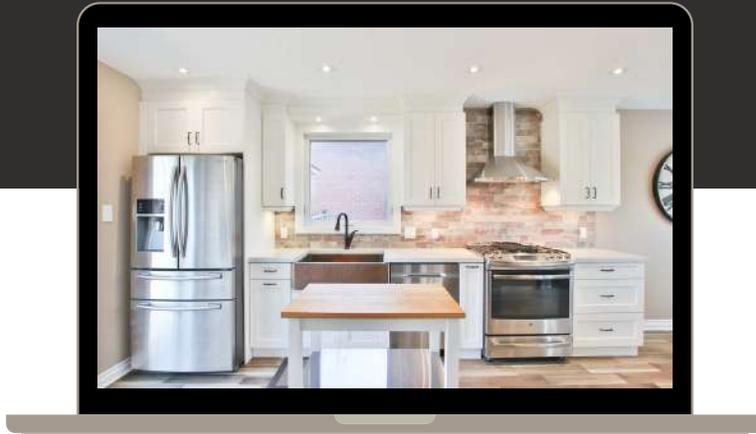
REALTOR.COM - 2023

## BENEFITS OF STAGING

- LESS TIME ON THE MARKET
- INCREASED SALE PRICE
- HIGHLIGHTS THE BEST FEATURES OF THE HOME
- DISGUISES FLAWS OF THE HOME
- DEFINES SPACES AND REVEAL THE PURPOSE OF EACH SPACE
- DEMONSTRATES THE HOMES FULL POTENTIAL
- CREATES THE WOW FACTOR YOU WILL NEED IN PHOTOS TO MAKE YOUR HOME STAND OUT



# A PICTURE IS WORTH A THOUSAND WORDS



A listing's photos are often the first and sometimes only opportunity to attract a potential buyer. Most buyers are finding their homes online and photos are the first impression of your home. Pictures are the key to getting a home noticed, showings scheduled, and therefore sold. As your agent, I will ensure that your listing will be shown in its best light. Many times a buyer has already decided if they are interested in your home just from the pictures online, without ever stepping foot inside your home.

Listings with professional photos sell **FASTER** & for **MORE MONEY** than listings with amateur photos. With an average difference of \$3,400 - \$11,200 & a 21-day faster sale time. (Redfin)

90% of home buyers use the internet to search for their dream homes, and 87% of buyers find high-quality photos to be very useful in their home search. (NAR)

Listings with high-quality photos receive **118% MORE VIEWS** than listings with low-quality photos, this highlights the importance of standing out in a crowded online marketplace. (Zillow)



# *professional* VIDEOGRAPHY

VIDEO IS THE TOP FORM OF ONLINE ENGAGEMENT

---

HOMES WITH VIDEOS RECEIVE 403% MORE INQUIRIES THAN THOSE WITHOUT VIDEOS  
*NATIONAL ASSOCIATION OF REALTORS*

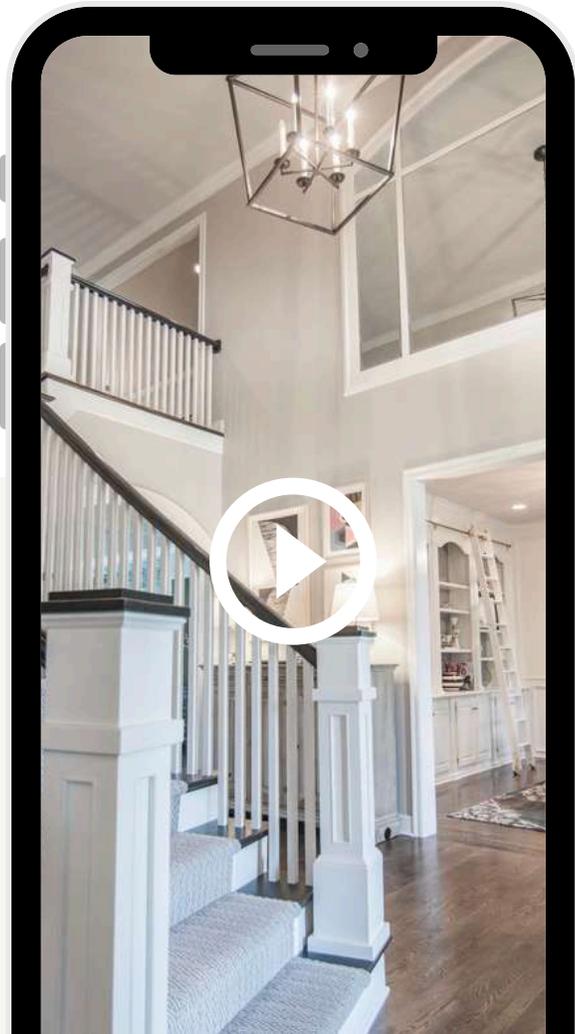
---

PROPERTIES WITH VIDEOS RECEIVE AN AVERAGE OF 2.5 TIMES MORE VIEWS  
*REDFIN*

---

HOMES WITH VIDEOS SOLD 68% FASTER THAN HOMES WITHOUT VIDEOS  
*VIRTUANCE*

---



# AERIAL PHOTOGRAPHY

Using aerial photography in real estate can show buyers a much more accurate depiction of what the property is actually like.

## BENEFIT #1

Increased market exposure: By using aerial photography, you can showcase the property in a visually stunning and unique way, which can help attract more potential buyers and increase market exposure for the property.

## BENEFIT #2

Competitive edge: Aerial photography can help set your listings apart from other properties on the market and give you a competitive edge in a crowded market.

## BENEFIT #3

A comprehensive view of the property: Aerial photography can provide a more comprehensive view of the property's boundaries, landscape, and surroundings, which can help potential buyers get a better sense of the property's location, size, and features.

## BENEFIT #4

Enhanced marketing materials: Using aerial photography in marketing materials, such as brochures and online listings, can help convey a sense of professionalism and attention to detail, and demonstrate that you are using the latest technology and techniques to market the property.

## BENEFIT #5

Increased property value: By using aerial photography, you can highlight the property's features and showcase it in the best possible light, which can help increase its perceived value and ultimately lead to a higher selling price.



# VIRTUAL *Tours*

A virtual tour is a sequence of panoramic images that are 'stitched' together to create a 'virtual' experience of a location. Once created, the viewer is able to experience what it is like to be somewhere they are actually not

Utilizing cutting-edge technological solutions, we can narrow in on the most serious buyers. By using virtual tours we can give buyers a good look at your home without disturbing you.

Leaving only the more serious buyers to schedule a showing.

They are interactive by design, which means users spend more time exploring than they would look at photos. The more invested in the interaction potential buyers feel, the more likely to take the next step in their purchase journey.

Potential homebuyers don't like to wait and they want all the information now. Never missing another opportunity. A virtual tour allows your home to be on display around the clock.

Exposes your home to a wider audience. Your home can be toured from clear across the country at any time.



# WE HAVE YOU COVERED

## ☑ A SECURE LOCKBOX WILL BE USED

This allows real estate agents access to show buyers your home securely. The lockbox holds the keys to the home and is typically found at the front guarded by a security lock that only licensed agents have access to.

## ☑ STOW AWAY VALUABLES

Before showings make sure that all valuables are put away and out of sight. This includes even mail left out (which may contain personal information and bank statements). Items of value such as jewelry, artwork, cellphones, and gaming systems should also be out of site. It's a good idea to walk through your house before showings and make sure everything of value is out of sight.

## ☑ REQUIRE APPOINTMENTS FOR ENTRY

Now that your home is online many know that it is for sale. For your safety, NEVER let a stranger into your home. While it is likely that it is just someone that saw the sign in your yard and is interested in getting a quick look, you just never know. Ask them politely to call your agent who handles all showings.

## ☑ REMOVE PRESCRIPTION DRUGS & MEDICATION

Clean out your medicine cabinets and any other place you may store medications and hide them away. There have been more and more stories of people intentionally going to home showings to take medications freely.

## ☑ PUT AWAY BILLS & OTHER MAIL PIECES

With identity theft on the rise it is important to put away all mail pieces with your information on them. If this information ends up in the wrong persons hands, it can easily lead to identity theft.

## ☑ BE EXTRA VIGILANT ON KEEPING DOORS LOCKED

Often times a home for sale means home owners are not at home. So be sure to always keep your doors and windows locked.

## ☑ KEEPING YOUR HOME SAFE

Once your listing goes live, we provide all the necessary shoe covers, hand sanitizer, protective gear, and friendly reminder signs for all of your showings.



STRATEGIC MARKETING

# FROM LISTED TO SOLD

## YOUR PERSONALIZED MARKETING STRATEGY GUIDE

• Our Proven Methodology for Achieving Breakthrough Results •



STAGE



PROFESSIONAL  
PHOTOS & VIDEO



PRE-MARKETING-  
ONLINE & IN OFFICE



LIST ON MLS  
& LISTING WEBSITES



INSTALL  
FOR SALE SIGN



PRINT MARKETING  
MATERIALS



SHARE ON  
SOCIAL MEDIA



TARGETED  
ONLINE ADS



ADVERTISE TO  
AGENT NETWORK



DOOR KNOCKING  
NEIGHBORHOOD



POSTCARD  
CAMPAIGN



REVERSE  
PROSPECTING



OPEN HOUSE



AGENT LUNCH



FOLLOW UP  
WITH PROSPECTS

WE WILL WORK TOGETHER TO CREATE A CUSTOM MARKETING STRATEGY FOR YOUR HOME THAT IS AS UNIQUE AS YOU ARE!

ASHLEY N. TARVER  
REALTOR®

219.628.5568 | SOLDBYASHLEYNICOLE.COM | BROKERAGE



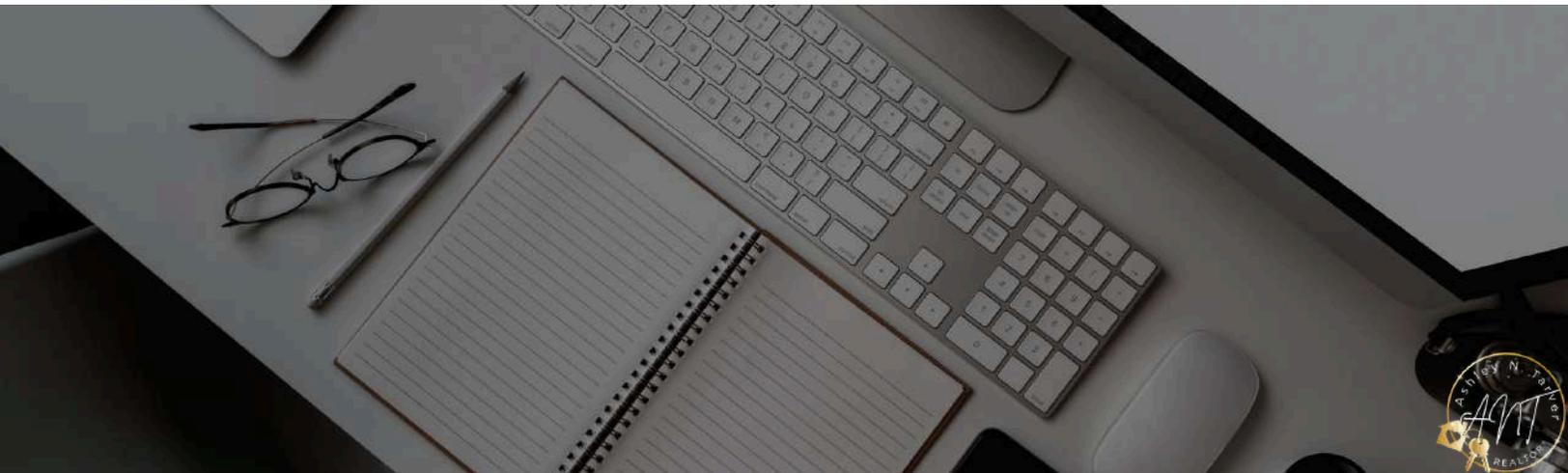
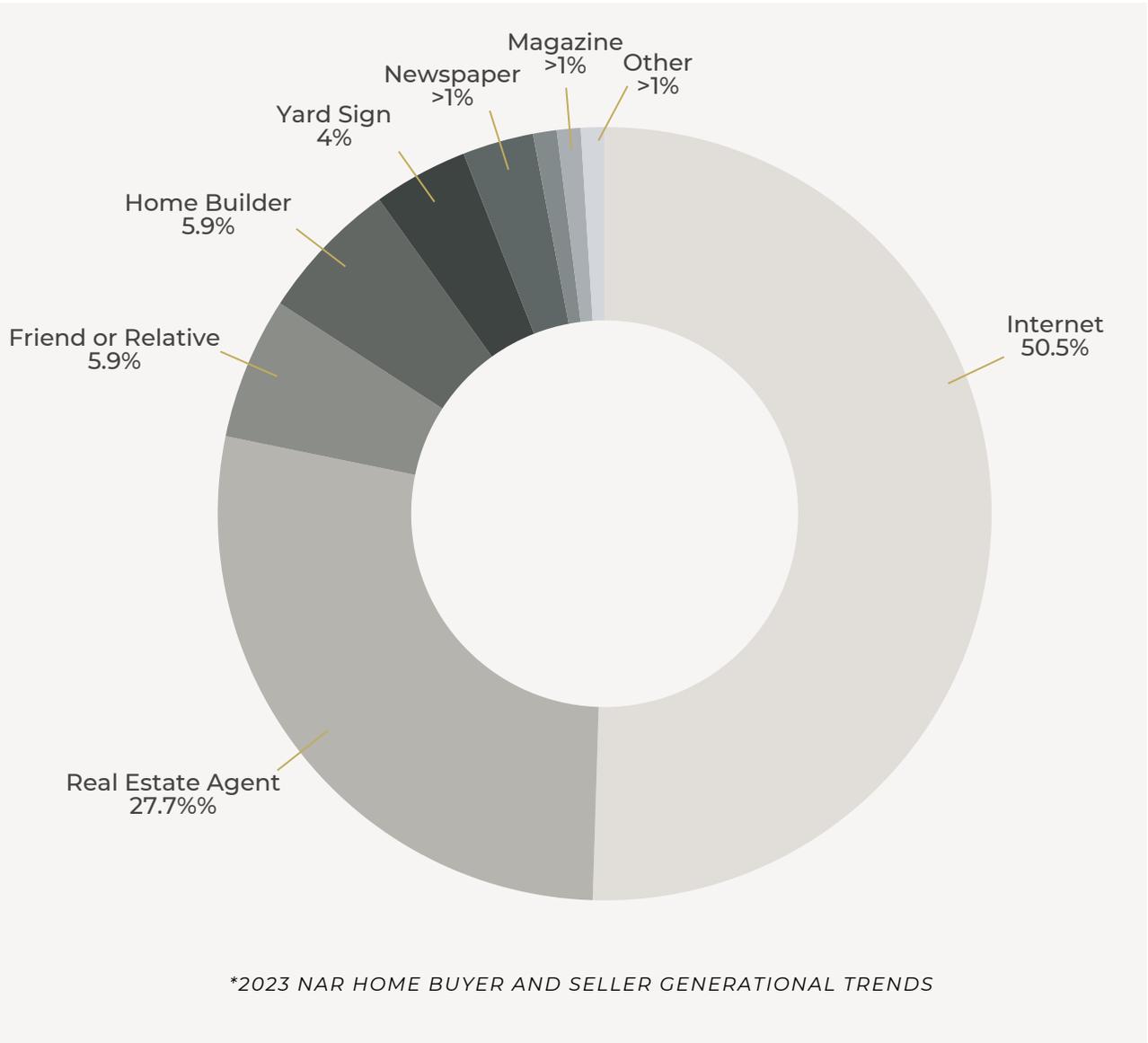


# MARKETING PLAN

<p>NETWORKING</p>	<p>SIGNAGE</p>	<p>SUPERIOR ONLINE EXPOSURE</p>
<p>A large percentage of real estate transactions happen with co-operating agents in the country. I will expose your listing to this market.</p>	<p>A sign will be placed in your yard as well as pointers and open house signs before an open house. These will be placed at the most opportune times to gain the most exposure.</p>	<p>Buyers in today's market first start their search online. Not only will your home be featured in the local MLS, it will also be featured on the major 3rd party real estate sites, and syndicated to hundreds of other listing sites.</p>
<p>EMAIL MARKETING</p>	<p>PROPERTY FLYERS</p>	<p>LOCKBOXES</p>
<p>An email will be sent to our current buyer database of thousands of buyers searching for properties on my website. A new listing email alert will go out to my agent network of thousands of agents in the area.</p>	<p>Highly informative and creative property flyers will be displayed inside your home. These help potential buyers remember the key items and unique features of your home.</p>	<p>Lockboxes enhance home security by allowing agents to access the property conveniently as owners are expected to vacate the premises during showings. Having a lockbox makes this process much easier for all involved.</p>
<p>SHOWINGS</p>	<p>OPEN HOUSES</p>	<p>SOCIAL MEDIA</p>
<p>When we list your home, you will also be signed up with a showing service that immediately communicates with you when a showing is scheduled. When feedback isn't left, I will follow up with those agents requesting their feedback within 24 hours.</p>	<p>After reviewing many surveys, we have discovered the perfect formula for what day is best to list a home and the perfect day for an open house.</p>	<p>We practice regular social media marketing on today's top social sites which include and are not limited to: Facebook, Instagram, LinkedIn, YouTube, and Pinterest.</p>



# WHERE DO BUYERS *find their homes*





# GET FEATURED

---

I will feature your home on the top home search sites, and on social media and syndicate it to over 400+ other sites.

Homes that receive the top 10% of page views sell an average of 30 days faster!



*tips*

# FOR HOME SHOWINGS

## FLEXIBLE

Be as flexible and accommodating to the buyers schedule as possible. We want to avoid having missed opportunities if at all possible.

## INFORMED

Make sure everyone in the home is informed when showings are to happen so they can keep their spaces clean.

## DAILY CLEANING

Keep up with daily messes. Wipe down kitchen and bathroom counters before leaving for the day.

## ODORS

Avoid strong-smelling foods: Keep your meal prep as neutral and simple as possible.

## FURRY FRIENDS

Keep pet areas clean. Clean up after your pets immediately and wash their bedding regularly. Hide pet food or litter. Not everyone is a pet person and it may hinder a potential buyers ability to picture themselves living in your home.

## NATURAL LIGHT

Open blinds and curtains and let in as much natural light as possible. Leave lights on before you leave for a showing.

## TRASH

Empty trash cans to avoid any odors. Try to empty trash cans nightly so that the home is fresh when you leave for the day.

## TEMPERATURE

Keep the room temperature comfortable. This demonstrates to buyers that the HVAC is working properly.

## PERSONALS

Make sure you place all valuables and prescriptions out of sight and in a safe place.

## VACATE

Having a seller present can make buyers feel awkward. We want to make the buyers feel at home and stay awhile.



# OFFER

*analysis*



When you receive an offer, price is just one of many considerations when deciding which offer is best for your home. Here are some of the other factors that matter.

## CONTINGENCIES

The fewer contingencies on an offer the better. Shorter time periods are also valuable.

## ALL CASH BUYER

A cash offer is usually more appealing than a finance offer as the seller doesn't need to worry about the bank approving the loan.

## PRE-APPROVAL

Assures home sellers that the buyer can get the loan they need.

## LOAN TYPE

A conventional loan is often the least complicated. This is an appealing choice for sellers. An FHA loan can cause delays because they require certain repairs and approvals.

## CLOSING TIMELINE

You might need to close quickly to move on to the next adventure, or you might need to extend the closing to allow time for the next home to be ready. Choosing the offer with the closing time that fits your needs will be most attractive to you.

## CLOSING COSTS

Sometimes an offer comes in high, but the buyer asks you to pay a percentage of the buyer's closing costs.

## REPAIR REQUESTS

If the home needs some repairs, but you don't have the time or money to do them, a buyer who is willing to do them for you might be what you need.

## OFFER PRICE

Of course, price matters too! If a high offer will cost you more in closing costs, repairs, or other factors—then it probably won't be the better offer.



# OFFERS

*and negotiations*

## BEYOND THE OFFER

Once you receive an offer, the journey isn't over. There are still important steps to navigate. We'll make sure all details are clear and all terms are met. Once you've accepted an offer, the escrow process begins. I'll be your trusted partner, every step of the way.

### DUE DILIGENCE PERIOD:

- The buyer conducts inspections and appraisals to assess the property's condition and value.
- Any necessary negotiations or repairs are addressed during this period.

### FINANCING APPROVAL:

- The buyer secures financing from a lender, ensuring they have the funds to purchase the property.

### ESCROW ESTABLISHMENT:

- An escrow account is opened to hold funds and documents related to the transaction.

### TITLE SEARCH AND INSURANCE:

- A title search is conducted to verify ownership and ensure there are no liens or claims against the property.
- Title insurance is purchased to protect the buyer and lender from potential title defects.

### DOCUMENT PREPARATION AND SIGNING:

- The necessary closing documents, such as the deed, mortgage, and settlement statement, are prepared and signed by both parties.

### CLOSING:

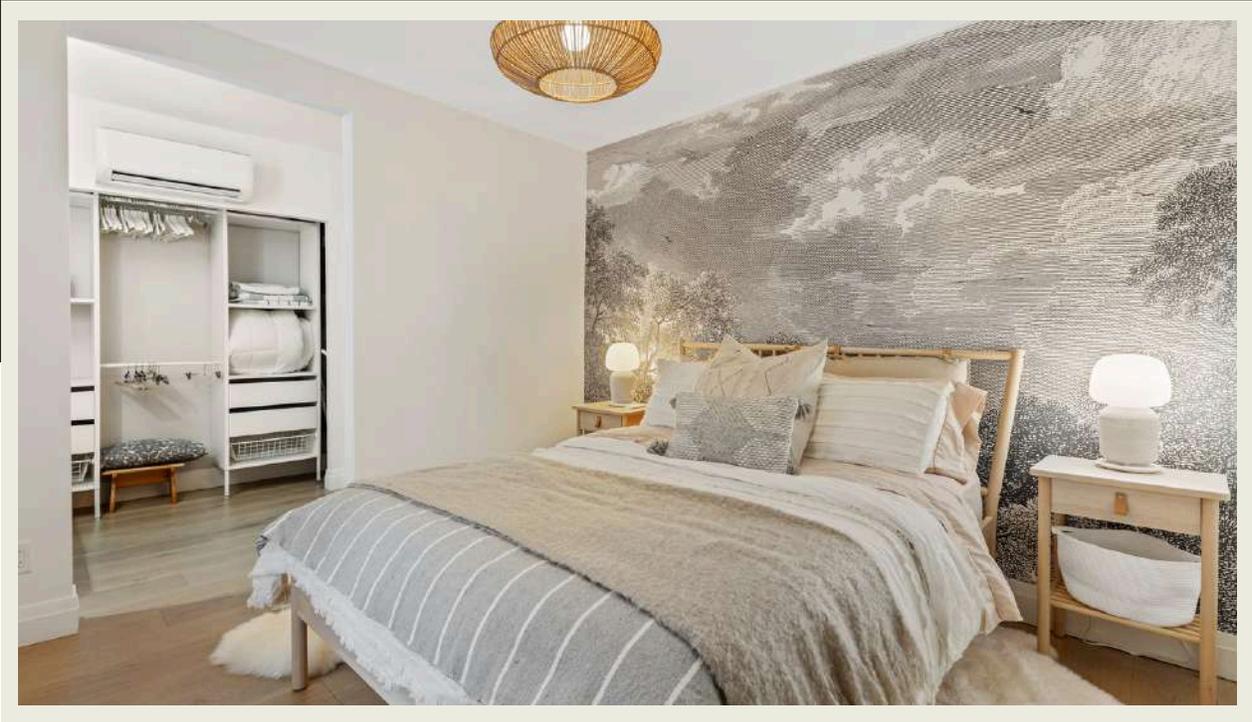
- The transaction is finalized at a closing meeting. Funds are transferred, documents are recorded, and the keys to the property are handed over to the buyer.

### POST-CLOSING:

- The buyer and seller receive copies of all closing documents for their records.
- The buyer takes possession of the property



# NEGOTIATIONS



## AFTER AN OFFER IS SUBMITTED

1

### WE CAN:

- Accept the offer
- Decline the offer

If the offer isn't close enough to your expectation and there is no need to further negotiate.

- Counter-offer

A counter-offer is when you offer different terms to the buyer.

2

### THE BUYER CAN THEN:

- Accept the counter-offer
- Decline the counter-offer
- Counter the offer

You can negotiate back and forth as many times as needed until you can reach an agreement or someone chooses to walk away.

2

### OFFER IS ACCEPTED:

You will sign the purchase agreement and you are now officially under contract! This period of time is called the contingency period.

Now inspections, appraisals, or anything else built into your purchase agreement will take place.

# INSPECTIONS

## WHAT IS INCLUDED:

Roof & Components

Exterior & Siding

Basement

Foundation

Crawlspace

Structure

Heating & Cooling

Plumbing

Electrical

Attic & Insulation

Doors

Windows & Lighting

Appliances (limited)

Attached Garages

Garage Doors

Grading & Drainage

All Stairs



## FAQ

**INSPECTION TIME FRAME:**  
TYPICALLY 10-14 DAYS AFTER SIGNING  
CONTRACT. NEGOTIATIONS USUALLY  
HAPPEN WITHIN 5 DAYS

**COSTS:**  
NO COST TO THE SELLER. THE BUYER  
WILL CHOOSE AND PURCHASE THE  
INSPECTION PERFORMED BY THE  
INSPECTOR OF THEIR CHOICE.

**POSSIBLE OUTCOMES:**  
INSPECTIONS AND POTENTIAL REPAIRS  
ARE USUALLY ONE OF THE TOP REASONS  
A SALE DOES NOT CLOSE.

**COMMON PROBLEMS COULD BE:**  
FOUNDATION, ELECTRICAL, PLUMBING,  
PESTS, STRUCTURAL, MOLD, OR RADON

### UPON COMPLETION:

•BUYER CAN ACCEPT AS IS

•BUYER CAN OFFER TO RENEGOTIATE

•BUYER CAN CANCEL CONTRACT





# home APPRAISAL

If the buyer is seeking a loan to purchase your home they will need to have an appraisal performed by the bank to verify the home is worth the loan amount. As a seller we want the property to appraise for at least the sale amount or more. It is very difficult to successfully contest your appraisal. An experienced agent demonstrates certain strategies to reveal the value of the home prior to the appraisal.

## APPRAISAL COMES IN AT OR ABOVE SALE PRICE

You are in the clear, and closing can be begin!

## APPRAISAL COMES IN BELOW SALE PRICE

- Renegotiate the sale price with the buyer
- Renegotiate with the buyer to cover the difference
  - Cancel and re-list
- Consider an alternative all-cash offer



# CLOSING THE SALE

## *what to expect*

Closing is when funds and documents are transferred in order to transfer ownership of the property to the buyer. The escrow officer will look over the contract and find out what payments are owed by who, prepare documents for closing, perform the closing, make sure all payoffs are completed, the buyer's title is recorded, and that you receive payoffs that are due to you.



## YOUR COSTS

### SELLER COMMONLY PAYS:

- **Mortgage balance & penalties:** If applicable
- **Any claims against the property:** Including but not limited to liens or judgments.
- **Unpaid assessments:** For HOA or other property associations.
- **Real estate agent commissions:** As agreed upon in the listing agreement.
- **Title insurance policy:** To protect the buyer's ownership rights.
- **Home warranty:** Optional, but often requested by buyers for peace of mind.

## WHAT TO BRING

### SELLERS NEED TO BRING TO CLOSING:

- A government picture ID
- House keys
- Garage door openers
- Mailbox and any other spare keys

## AFTER CLOSING

### SAVE THESE FOR TAXES:

- Copies of all closing documents
- All home improvement receipts



# FINAL STEPS

## ✓ CANCEL POLICIES

Once title transfer has occurred contact your insurance agent to cancel your policy so you can receive a refund of any prepaid premiums.

## ✓ CLOSE ACCOUNTS

Cancel utilities and close those accounts. Keep a list of phone numbers for each of your utility and entertainment companies.

## ✓ CHANGE ADDRESS

Let everyone know your new address. Submit a change-of-address form to the post office.

## ✓ TURN EVERYTHING OFF

Turn off valves to the sinks, toilets, appliances, and water heater. Turn off all light switches and fans. Lastly, call the electric company.

## ✓ DOCUMENTS

Secure all closing documents as well as the contract and closing documents. Keep them in a safe place.

## ✓ GATHER HOME PAPERWORK

Put together a packet of manuals, receipts, and any warranties as well.

## ✓ CLEAR OUT PERSONALS

Move out your personal belongings completely. Check all drawers, cabinets, and closets.

## ✓ CLEAN

Ensure that your home is completely clean upon leaving the home. Clean the cabinets, refrigerators, and other appliances inside and out. Thoroughly clean out the garage. Schedule trash pick up prior to the day of closing. Leave your home the way you would like to find it if you were the buyer.

## ✓ INCIDENTALS

Leave all house keys, remotes, gate keys, pool keys, and mailbox keys in a drawer in the kitchen.

## ✓ FLOORS

Vacuum and sweep floors one more time

## ✓ LOCK UP

Ensure all blinds are closed, and lock the windows and doors.



"MY COMMITMENT TO REAL ESTATE  
GOES BEYOND A PROFESSION—  
IT'S MY CALLING. I'M DEDICATED TO  
PROVIDING EXCEPTIONAL SERVICE,  
EXCEEDING EXPECTATIONS, AND  
HELPING CLIENTS ACHIEVE THEIR  
HOMEOWNERSHIP DREAMS."

REALTOR®

ASHLEY N. TARVER

REALTOR®

YOUR LOCAL REAL ESTATE EXPERT



# WHAT TO EXPECT

HONESTY & TRANSPARENCY  
INTEGRITY  
RESPECT  
TIMELY & REACHABLE  
ACTING IN YOUR BEST INTEREST



Thank you for choosing me to be a part of your home-buying journey! I'm here to guide you every step of the way, from start to finish. If you have any questions or need further assistance, don't hesitate to reach out. Your dream home is just around the corner, and I'm excited to help you find it!

## ASHLEY N. TARVER REALTOR®

---

YOUR LOCAL REAL ESTATE EXPERT

---

📞 219.628.5568

🌐 [SOLDBYASHLEYNICOLE.COM](https://solddbyashleynicole.com)

