

For Sale By Owner

An Insider's Guide

to selling your Home

without a Realtor

Compliments of



"SELLING BY-OWNER"

Saving a commission check of 6-7% can go a long way towards the purchase of your new home. This guide will help you in your efforts to obtain a buyer for your home as fast as possible. The following guidelines are recommended to sell your home for the highest price and the fastest way possible.

1. GET PROFESSIONAL YARD SIGNS

18% of all home sales are initiated by Professional Yard Post Signs seen by individuals who are simply driving the neighborhoods they are interested in buying in. If your home doesn't have a professional yard post sign with information about your home, you're missing the boat. As you can readily see, Realtors have Professional Yard Post Signs on everyone of their listings for good reason. The bottom line on For Sale signs is this: While you may have a regular sign with your phone number listed, if you're not home or worse, don't have the information they need, they will call the next home they're interested in and pass your home by. It's that simple. In every neighborhood there are dozens of homes for sale. with each one competing against the

next and if a Realtor is handling one home in the area, you can be sure your home will be passed by. SOLUTION: Market your home to the best of your ability by having professional yard post signs with 24 hour information about your home showing financing options. If you show potential buyers how easy it is to purchase your home, your home will sell faster than any competing property!

2. MAKING THE SALE THROUGH CREATIVE FINANCING

In any neighborhood, there are always homes for sale. When it comes to selling homes, everyone knows that financing is the key to selling fast. For the average family, purchasing a Home will be their largest investment. However, many potential homebuyers are short of cash. Finding the right loan program that satisfies the needs of “the buyer and seller” is where the services of a Top Mortgage Professional are needed. Take a look at the Sellers net financing Flyer. In many of our programs, the seller is allowed to contribute proceeds at closing towards the buyers funds needed to close. Most sellers immediately refuse because they have a specific amount of money in mind which will be applied towards the purchase of their next home. THE GOOD NEWS IS THAT WITH “OUR” LOAN PROGRAMS, SELLERS CAN CONTRIBUTE MONEYS TOWARDS CLOSING

WITHOUT AFFECTING THEIR BOTTOM LINE NET PROCEEDS!" That right!!!" As a seller, you can help close the deal by allocating funds for the buyer at closing without affecting your bottom line net proceeds."

When a cash poor buyer comes along, don't immediately judge that person as not being qualified to purchase your home. If a cash poor buyer has a good job or income, they may be able to purchase your home for "more" than the asking sales price. When you consider their circumstances, cash poor buyers are easier to work with because they realize that without the assistance of a mortgage professional, they might never get into a home of their own. Conversely, hard to find cash buyers are generally more likely to make low ball offers. Solution: Talk to the Mortgage Professional who provided this booklet about all your selling possibilities. There are many ways to satisfy everyone's goals if "YOU KNOW HOW!"

**IF YOUR GOAL IS TO SELL YOUR HOME, DON'T LET ANYONE SLIP BY
BECAUSE OTHER SAVVY HOMESSELLERS AND REALTORS WON'T!**

2. SPRUCE UP PROPERTY

Of course you'll want to present your home in its best light. Do the things that

will give your property a better first impression without costing you too much.

- A. Make sure the house has a clean fresh smell, even closets.
- B. Make minor repairs.
- C. Curb appeal is important. Dress up the front of the property.
- D. Put high wattage bulbs in light fixtures.

3. ADVERTISE

If you don't advertise, your property will take longer to sell. Why not increase the likelihood of selling right away by advertising in the largest circulatory paper. The following ad was designed by our company for a local homeseller in Broward County. This ad sold the

Home

We Must Sell our Sunrise Property for 10K below market value. Appraisers value our home at \$175,000 if we wait! We can't! Due to a family matter we need to liquidate this beautiful 3 bedroom, plus office and family room. Our Mortgage Professional tells us that the right person can purchase our home with just \$8,500 down and pay only \$1300 per month. The same home in our neighborhood would rent for over \$2,000. Call 999-9999 and leave a message with best time to call.

in 2 weeks after months of trying through typical advertising wording. Pay attention to the wording and mood that the ad created and note the financing figures and amounts which really helped pull more calls. "

WARNING: Beware of companies that charge a fee for putting your home in a computer system(or the Internet) and then produce a list for people who call seeking a home in a particular area. This type of arrangement is basically an advertising service that is very expensive, cumbersome and ineffective. For Homebuyers, this service doesn't provide timely information. Homebuyers often wait up to 1 week to get a list of available properties. Most people live such a hectic lifestyles with so little time to shop that they can't afford to wait on a list. By the time they get a list of available properties (with your home listed as one of them) they have already visited several homes and are ready to make offers. For the homeseller, this service offers "VERY LITTLE EXPOSURE," for the money. Most people using this service end up disappointed with the results.

BOTTOM LINE: People still use the Newspaper when househunting. WHY? Because its convenient, portable and they can write notes on it. When advertising, do it in a way that generates the greatest exposure for your money and make sure you include the lowest down payment needed and lowest monthly costs including PITIO.

4. SHOW HOME & MORTGAGE FINANCING FLYER

- a. Turn on all those high wattage bulbs
- b. Stress Availability of Easy Financing
- c. Inform prospect that you will select best full price offer on a specific date. "IMPORTANT"
- d. Give all prospects your Home information/Financing Flyer

Presenting the Home Mortgage Financing Flyer to prospects lets them know what monthly payment they can expect and what down payment they most likely will need. This will also save you, the homeseller a tremendous amount of time and grief (audio).

5. MAKE ALL GUEST SIGN REGISTRY

When doing open houses, have all guests and visitors sign a Guest Log (like the sample inserted with this guide) for Several Reasons:

1) Unfortunately in this day and age, Burglars prey on Home sellers. They come to your home, posing as Home buyers, and literally case your home for goodies. They may ask what you do, your hours of work, etc. Avoid talking with anyone who does not sign the registry and avoid negotiating with anyone who is not "pre-approved" as a Buyer. It is simply

a waste of time. Keeping a guest registry gives you greater control and the peace of mind of knowing who you are talking to.

2)Its a great way of keeping in contact with potential Buyers in the event you would like to negotiate with them at a later date.

3)Should you desire the services of a Realtor at a later date, you'll have this registry as evidence of previous showing prior to your signing any commission schedules with a Realtor. If you need a reference for a Reputable Realtor, we work with some of the top agents in the tri-county area. Call and we'll refer one to you that specializes in your area. (audio)

6. HIDE THE PETS AND TURN ON EVERY LIGHT

Your favorite pets are loved by you and your family. However, many people are allergic to dogs and cats. Some even have phobias of animals. So the best advice is, when showing your home, take the animals outside for a walk. This is important. When showing your home, even if the sun is blinding you through the window, always turn on every light.

Remember, it's ShowTime! This vital to showing off every room to its fullest.

7. REFER BUYER TO YOUR MORTGAGE OFFICER.

By referring all interested parties to your Mortgage Professional, you will avoid time wasters who are not qualified to purchase your home. If a

buyer is a bonafide purchaser, we inform the homeseller that they have a preapproved buyer. At this point, the homeseller can enter into serious negotiating with the home buyer. Remember, much time is wasted on individuals who aren't qualify to purchase a home, or even worse are simply out tire kicking. (refer to audio tape)

8. THE TRUTH ABOUT REALTORS

Selling your home takes time. People who are tenacious, and aggressive will sell their homes in a active market, much faster then in a slower market when rates are higher. Saving 6-7% is CERTAINLY WORTH A TRY and worth the few hundred dollars to market your property yourself.

In the event that you desire the services of a Realtor, make sure you work with a reputable one. Remember, most Realtors are not full time professionals. If you should happen to list your home with one who is not, you may have just decreased your likelihood of selling and locked yourself into paying a commission. If you should desire the services of a Real Estate Professional, don't take chances on getting a bad one. Our company can recommend Top Professional Realtors who can aggressively market your property in a professional manner with different commission schedule's and

options for your needs. "Some will even give you the option of selling it yourself and forgo the commission if you do." (By the way, we receive no fee for referring a customer. It is simply a courtesy we extend in our commitment to service.)

The truth of the matter is that 90% of Realtors work part time or, even worse, work full time but only make a part time income. Only 5% of the total number of Realtors are successfully selling Real Estate Full time. It takes plenty of patience, experience and long hours to market Real Estate. Top Real Estate professionals are personable and they are closers. They are familiar with their buyers and their needs. They know their hot buttons and they know how to push them. Most importantly, Realtors know that "PEOPLE BUY BASED ON DOWN PAYMENT AND MONTHLY PAYMENT."

Top selling Realtors work closely with Mortgage Professionals by making sure that their buyers are PRE APPROVED (not just prequalified). Top Real Estate Professionals refer their buyers to their Mortgage Professional BEFORE they go shopping for a home!!! You should do the same. (refer to audio)

9. THE MLS (Multiple Listing Service)

Getting your property onto the MLS may be the most effective form of marketing you can get. When your property is on the MLS you are letting the

Real Estate community know that you will pay a commission or fee to the agent that brings you a buyer and closes the transaction. Depending on the population of your area, you may have anywhere from a few hundred realtors to a few thousand realtors working. This is a tremendous sales force. Of course sale forces cost money. If you want the best deal on getting your property listed, contact our company through our website, and we will get you onto the MLS...FOR FREE!

10. SELECT THE BEST FULL PRICE OFFER

If you follow the guidelines in this report, and price your home fairly, within two to four weeks, you should have offers. Obviously you want to select the offer that is most likely to result in a full "net" sales price and the greatest commitment to buying your property. If you are working with us, this will be an easy task. Our company uses proprietary computer software that evaluates the credit worthiness of Buyers and can fit your buyer into several loan programs that fit their monthly and cash down payment budget making it easier for you to sell your home.