THE LEADING **100**

TOP PERFORMER IN BAY AREA REAL ESTATE

DAVID HIGGINS CUSH REAL ESTATE



CUShTM REAL ESTATE BY DESIGNTM

HELPING HOME SELLERS ACHIEVE THEIR GOALS

SELLERS GUIDE

SELLERS GUIDE

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Over 50 Reasons to Sell Your Home with The David Higgins Team! DavidsClientReviews.com

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CUSh[™] REAL ESTATE BY DESIGN[™]

QUICK START TIPS FOR LISTING YOUR HOME

Find a reputable Real Estate Agent. We know selling a home can be more emotional than buying one, and we'll leverage our experience and market know-how to ease you through the process. But first we'll help you uncover your motivations for selling, establish a timeline and a marketing plan, and see how your home compares with others on the market. We have a proven track record of success, and invite you to rely on us to champion your vision and be your absolute best source for solutions and results.

LEARN

Learn you homes market value. We'll assess your home's worth to determine its market value, taking into consideration such variables as features, size, location, market demand, and recent comparable sales. We'll then create a "comp", or a Comparative Market Analysis (CMA) that will help determine a competitive listing price that will attract qualified buyers and drive maximum interest to your property.

LIST

List your home. We believe in transparency, and at this early stage we want you to feel confident about our plans to sell your home. A listing agreement gives us permission to advertise and handle the sale of your house. It also covers the basic terms of our mutual commitment, including the length of time and the home will be listed. We'll also discuss our selling strategy and what you can expect next as we move deeper into the process.

SHINE

Make it Shine. It's all about curb appeal, and your home needs to shine inside and out before putting it on the market. We'll strategize with our network of skilled vendors to ensure improvements, staging, photography, and video are of professional caliber and give buyers a reason to show more than a passing interest in your home. Remember, you only have a matter of seconds to make a great first impression, so make it count.



MARKET

Market your home. A unique home needs a unique, customized marketing plan to set it apart from the others on the market. We'll combine industry-defining tech and robust online marketing strategies with tried-and-true techniques like high-quality custom mailers and fliers, energetic open houses, and alerting local buyer's agents to give your home optimum exposure. We'll utilize our trusted network of vendors, such as photographers, designers, and seasoned marketers to make your home come to life and create local and global awareness.

NEGOTIATE

Negotiate the best price. At this crucial stage, we'll leverage every negotiation tool to help you make the best deal possible and arrive at a price that both you and the buyer can agree upon. We'll use our expertise to coach you through terms, contingencies, and buyer's financing. You're nearing the end zone. We want to arrive at a fair market price where you walk away happy.

FINISH

Seal the deal. The day you've been waiting for has arrived — the closing! We'll be right by your side during these final steps, engaging with the buyer's agent and lending institutions to ensure all requirements are met, inspection are performed, financing is approve on time, and all the necessary disclosure documents are provided. Then, sign on the dotted line, and congratulations! You've just sold your home!

STAGES, AND STEP BY STEP ADVICE ON THE SELLING PROCESS

STEP 1 // DECIDING TO SELL

Congratulations! You have decided to sell your property! Before anything else, it is a good idea to sit down and clarify your motivations and draw up a basic time frame and manage your hopes and expectations for the selling process.

Why Sell?

Why do you want to sell your property? Do you intend to find a larger property, or do you plan on moving to another neighborhood, school district, city or state? You might feel your reasons are obvious, but clarifying intentions and putting them on paper will help chisel optimal options for your lifestyle, opportunities, and finances. Clarity will make it easier and more efficient for us to custom craft the most appropriate strategy for your specified financial, lifestyle, and real estate visions and goals.

When Should I Sell?

Establish your time frame for selling is the immediate first step. If you need to sell quickly, we can speed up the process by giving you a complete market analysis and action plan to obtain all of your goals. If there is no pressing need to sell immediately, you can sit down with one of our expert real estate agents to thoroughly review the current market conditions and find the most favorable time to sell.

What Is The Market Like?

When you work with us, you can be confident that you will have our valuable knowledge, expertise and negotiating skills at work for you to arrive at the best market prices and terms. We will keep you up-to-date on what is happening in the marketplace and the price, financing, terms and conditions of competing properties. With us, you will know exactly how to price and when to sell your property.

How Do I Optimize My Finances?

Deciding to sell your property demands an honest consideration of your current financial situation and future possibilities. With the help of our qualified agents, you will be able to effectively assess the cumulative impact of your factors, estimate potential proceeds of selling your property, and plan sensible tax savings and estate planning strategies. We will enable that you not only take control of your finances, but also assure you use them to their fullest potential related to your real estate investment.

STEP 2 // SELECT AN AGENT AND PRICE

Why Should You Choose Our Professionals?

We ensure that you maximize your opportunities in the current real estate market with our comprehensive and experiential know-how, extensive contact networks developed over 20 years through local, national and international organizations, as well as our current and past clients. We selectively tailer the most impactful marketing and advertising strategies to sell your property at top price. We represent you and your most important asset with vigilance and world-class professionalism. We assuringly guide you through the voluminous paperwork from the initial agreement to the final documents, with a keen eye for detail and thoroughness to ensure a smooth as possible transaction.

What To Look For In An Agent

The following are a couple of factors to keep in mind when looking for a listing agent...

1. Education

The most important factor in choosing a real estate professional is their education in the real estate industry. Our professionals have advanced training and education, allowing them to be among the top agents in the world and earning prestigious designations in the various fields of real estate.

2. Experience and Expertise

You want a full-time agent who is familiar with your area and with the type of property you intend to sell. Does he or she employ a diverse range of marketing and advertising strategies? How tech-savvy is your agent? How many similar properties has he or she been able to sell in the past?

3. Availability and Commitment

Our agent should be capable of prompt and decisive action during the course of selling your property. Does your agent make it a point to keep in touch with you constantly? Can your agent easily be contacted in case of emergencies or even for the simplest questions? Is your agent available on the weekends or in the evenings when most buyers are out looking?

4. Rapport

Does your agent take the time to listen to your goals and clarify your needs? Can your agent understand your unique situation and be genuinely concerned about the outcome of the process? Your listing agent will be your guide and partner in this crucial decision, so be selective in choosing one you have synergy with.

What Is Your Property Worth?

Without a professional agent, most independent property sellers tend to overestimate the value of their property. You can avoid this pitfall by consulting with an experienced real estate listing agent.





STEP 3 // PREPARE TO SELL

You can do a lot to increase the appeal of your property and to create a lasting impact on potential buyers. The following are a couple of factors to keep in mind when listing your property for sale.

Steps To Prepare Your Home for Sale

1. Curb Appeal

Keeping your landscape pristine, and adding creative touches to your yard, such as colorful annuals, will create an immediate impact on passers-by and potential buyers.

2. Property Repairs

Simple upgrades such as window repairs, polishing the doorknobs, and a fresh coat of paint in the most frequently used rooms will instantly brighten up the property.

3. Cleanliness and Staging

Keep your property uncluttered, sweet-smelling and well-lit from top-to-bottom. Pay attention to details: put away the kitty litter, place a vase of fresh flowers near the entryway, pop a batch of cinnamon rolls in the oven, have your carpets cleaned. Your agent will scan the property before it is listed for sale to see how you can improve the staging of your property.

4. Disclosures and Inspections

We are very familiar with the legal procedures involved in disclosures and are ready to help you develop a thorough disclosure statement beneficial to both you and the buyer, as well as suggest home improvement measures before placing your property on the market (such as termite and pest inspections).

5. Showtime

Presenting your property to potential buyers is a job we take care of for you. Buyers feel more comfortable discussing the property with the agent, if you're not there. Moreover, your agent will know what information will be most useful in representing your interests when speaking with prospective buyers.

STEP 4 // ACCEPTING AN OFFER

The Price Is Not Always Right

"The higher the price, the better the offer." Do not let yourself be fooled by this popular misconception. Price is not always the determining factor when accepting an offer for several important reasons: the initial offer is usually not final, and there are a number of terms and conditions that may influence the final outcome of a price. You can trust our seasoned professionals to help you thoroughly evaluate every proposal without compromising your marketing position.

Negotiating The Right Way

We take the ethical responsibility of fairly negotiating contractual terms very seriously. It is our job to find a win-win agreement that is beneficial to all parties involved. You may even have to deal with multiple offers before ratifying the one you judge to be the most suitable for you. As your agents, we guarantee a thorough and objective assessment of each offer to help you make the right choice.

The Initial Agreement and Deposit

An effective agreement is a legal arrangement between a potential purchaser and the property's seller. Laws vary from state to state, but in order to be a legally, binding agreement, the agreement may require consideration, an initial and additional deposit to be held in the closing agent's escrow account pending the fulfillment of conditions or contingencies in the effective agreement.

Important Tips to Streamline Your Process

Keep written records of everything.

For the sake of clarity, it will be extremely useful to transcribe all verbal agreements including counter-offers and addendums, and convert them to written agreements to be signed by both parties. We will assist you in drafting all the paperwork for your sale and make sure that you have copies of everything.

Stick to the schedule.

When you have chosen your offer, you and the buyer will be given a timeline to mark every stage in the process of closing the real estate contract. Meeting the requirements on time ensures a smoother flow of negotiations and also ensures that each party involved is not in breach of their agreements. During the process we will keep you constantly updated so you will always be prepared for the next step.



STEP 5 // ESCROW INSPECTIONS AND APPRAISALS

Inspections and Appraisals

Most buyers will have the property inspected by a licensed property inspector within the time frame that was agreed upon in the effective contract to purchase. Some buyers will have several different inspectors inspect the property, if they wish to obtain professional opinions from inspectors who specialize in a specific area (i.e.; roof, HVAC, structure). If the agreement is conditional upon financing, then the property will be appraised by a licensed appraiser to determine the value for the lending institution via a third party. This is done to confirm the investment in your property by the lending institution is accurate. A buyer of a commercial property may also have a complete environmental audit performed and/or soil test, if required by the lending institution.

The Closing Agent

Either a title company or an attorney will be selected as the closing agent, whose job is to examine and insure clear title to real estate. After researching the complete recorded history of your property, they will certify that

- 1) Your title is free and clear of encumbrances (eg. mortgages, leases, or restrictions, liens) by the date of closing; and
- 2) All new encumbrances are duly included in the title.

ESCROW INSPECTIONS AND APPRAISALS, CONT.

Contingencies

A contingency is a condition that must be met before a contract becomes legally binding. For instance, a buyer will usually include a contingency stating that their contract is binding only when there is a satisfactory home inspection report from a qualified inspector.

Before completing his or her purchase of your property, the buyer goes over every aspect of the property, as provided for by purchase agreements and any applicable addendums. These include:

- Obtaining financing and insurance;
- documents: and
- lead based paint, HVAC, etc.

Depending on the outcome of these inspections, one of two things may happen:

- bringing you one step closer to the closing; or
- of the terms of contract (usually the price)

How do you respond objectively and fairly to the buyer when a renegotiation is demanded, while acting in your best interests? This is when a professional listing agent can make a true difference in the outcome of the transaction. Having dealt with various property sales in the past, we guarantee our expertise and total commitment to every client, no matter what the situation calls for.

Loan Approval and Appraisal

We recommend you accept buyers who have a lender's pre-approval, approval letter, or written loan commitment, which is a better guarantee of loan approval than a pre-gualification or no documentation from a lending institute. Expect an appraiser from the lender's company to review your property and verify that the sales price is appropriate.

• Reviewing all pertinent documents, such as preliminary title reports and disclosure

• Inspecting the property. The buyer has the right to determine the condition of your property by subjecting it to a wide range of inspections, including roof, termite/pest, chimney/fireplace, property boundary survey, well, septic, pool/spa, arborist, mold,

1. Either each milestone is successfully closed and the contingencies will be removed,

2. The buyer, after reviewing the property and the papers, requests a renegotiation



STEP 6 // CLOSE OF ESCROW

Closing Day

If you have come this far, this means that it is almost time for a congratulations! But not yet... remember to tie up these loose ends.

Final Walk-Through Inspection

More of a formality than anything else, the final inspection takes place the day before, or the day of the closing. The buyer visits the property to verify that all is in working order, everything is the same as when the buyer last viewed the property, and that there are no extra items left behind.

Cancel Home Services and Utilities

We will provide a list of useful numbers for the termination of home services and utilities after the closing occurs.

Be Prepared

We are ready to assist you should an unforeseen glitch pop up, even at this last stage. If something at the property breaks down or the buyers' loan does not pull through on time, there is no need to worry. We have encountered these problems before so we know how to handle them efficiently and in a stress-free manner.

Closing

The closing agent will furnish all parties involved with a settlement statement, which summarizes and details the financial transactions enacted in the process. The buyer(s) will sign this statement and then you will sign as well as the closing agent, certifying its accuracy. If you are unable to attend the scheduled closing, arrangements can be made depending on the circumstances and the notice that we receive. If you are receiving funds from the transaction, you can elect to either have the funds wired electronically to an account at your financial institution, or have a check issued to you at the closing. The seller should arrange to have all property keys and any other important information for the new purchaser at the closing, so that the purchaser may receive these items at this time.

Hello Neighbor!

We have our own in-house design team to help maximize your resale value. We'll do it all, just sit back and relax! In addition, we have a world-class marketing team to elevate your property in it's best light. Our elite team is comprised of the best agents in the East Bay. For a complimentary consultation and market valuation report, please call us at 510 698 8637 if you have been considering selling.

Sincerely,

David Higgins, Founder

