



*the ultimate guide to*  
**SELLING YOUR  
HOME**



THE TEMPLE GRP

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# welcome



*Kristina Temple graduated with a degree in Structural Engineering from the University of Maryland. Prior to her career in real estate, she worked at one of the most highly respected Engineering & Construction firms in the world, Bechtel Corporation.*

After leaving her engineering job in 2016, Kristina has already sold more than \$50 Million in real estate in her first 4 years, gaining unsurpassed experience. Her philosophy in working with clients is simple -- deliver superior, unbiased market insight for making informed decisions on home purchases and sales, while providing the highest level of customer care and elevating the client experience.

Kristina is an enthusiastic member of the DMV community and an avid foodie, staying on top of all the new restaurants in and outside of the District. A native of the area, she is licensed and well versed in DC, MD, and VA real estate inside the beltway and Montgomery County.

*Kristina Temple*

THE TEMPLE GRP





# MISSION

## 1. ELEVATE THE CLIENT EXPERIENCE

Our goal is for you to feel "taken care of" from start to finish during this strenuous process. Additionally, we want to be of service to you and a resource for years to come as questions come up throughout your homeownership.

## 2. PROVIDE SUPERIOR AND UNBIASED MARKET INSIGHT

Guiding you through the fiercely competitive DC metropolitan market. Providing you with all the information you need to make the most informed decision on how to best position your home for sale in this market based on your personal goals.

## 3. BUILD AUTHENTIC RELATIONSHIPS

We don't just care about the contract - we want to build authentic relationships with every one of our clients to best serve their individual needs.



# THE SELLING PROCESS.

## 01 CONSULTATION

We'll conduct a walk-through of your home to learn its best features and make recommendations for certain repairs to increase its value and marketability. Sign listing agreement to officially hire me as your agent.

## 02 PREPARATION

Prospective purchasers must be able to picture themselves and their belongings in the house. If needed, I'll hire a staging consultant to provide a checklist of items to complete prior to listing your home, and if you requested, a staging estimate.

## 03 MARKETING

I will pay for your home to be professionally photographed so we can put your best foot forward for the "First Showing" online. The listing and photographs will be featured on hundreds of websites, as well as social media pages, print, and digital marketing. Neighbors and potential buyers and realtors will be mailed property postcards to get the word out. A "For Sale" sign will be placed on your property to attract local buyers, and I will hold Broker's Opens and Open Houses as needed.





## 04 POSITIONING

A few days before listing, we will review comparable properties from your neighborhood that sold in the last 6-12 months. I will tour comparable active and under contract listings to see how your home matches up, and we will determine a final listing price together.

## 05 LISTING

After listing your home in the MLS, a lock box will be placed at your property to increase showings and provide you with security of knowing who has been in your home. I will actively monitor all showings to potential buyers and will survey and collect feedback from those agents. I will also provide a weekly market report so we can continuously evaluate all competition and market activity since listing your home.

## 06 EVALUATION

After receiving an offer, we will walk you through your options of acceptance, countering, or rejecting the buyers offer for purchase.



# SHOWING YOUR HOME

If you might be home when would-be buyers stop by, make sure to be out of the home prior to their arrival. That way, you can leave the selling to the real estate brokers. Here are a few ways to make things easier for your sales associate and prospective buyers:

## 1. MAKE YOURSELF SCARCE

Too many people present during a showing make the potential buyer feel like an intruder, which makes it difficult for the buyer to be at ease and picture themselves in the home.

## 2. MINIMIZE DISTRACTIONS

Quiet is the ideal environment. Noise is distracting, so don't have the radio or TV on - the broker and buyer need to hear each other.

## 3. NEUTRALIZE ODORS

Your house should not smell like a pet store, kennel, restaurant, or hospital. Opening windows regularly (at least once a week) for 20 minutes will do wonders in eliminating lingering odors. Even in the coldest of temperatures, crack the windows for a bit prior to the arrival of any prospective buyers.

## 4. REMOVE CLUTTER

Clutter goes beyond a week's worth of mail on the counter. Clear all surfaces of excess, closets should not be busting at the seams. Edit, edit, edit! From the refrigerator to the collection of chairs surrounding you.



# EVALUATING TERMS

## 1. PRICE

Evaluate sales price, percentage down, and seller subsidy amounts.

## 2. ESCALATION CLAUSE

If multiples, compare each of the offers price increment and price caps.

## 3. EARNEST MONEY DEPOSIT

Typically 2-5% of purchase price in DC, MD, and VA. Does the buyer have enough skin in the game?

## 4. HOME INSPECTION CONTINGENCY

What type of home inspection contingency: Right negotiate, Right to Cancel, or None. Evaluate timeline for inspection. Typically 0-5 days in this market.

## 5. FINANCING CONTINGENCY

What is the time period to finalize loan application and underwrite the loan for final approval? Typically 0-21 days in this market.

## 6. APPRAISAL CONTINGENCY

Are buyers including an appraisal contingency (the time period buyers have to determine home value is "worth" the contract sales price)? Typically 0-14 days in this market. Included in the financing contingency for non-cash offers (a lender will only loan on the appraised amount).

## 7. OTHER CONTINGENCIES

See all possible contingencies outlined in Addendum of Clauses A or B in back of this packet.

## 8. SETTLEMENT DATE

Typically 21-30 days from contract acceptance. Does this work with your timelines?



# FROM CONTRACT TO SETTLEMENT.

## 01 NEGOTIATION & RATIFICATION

After evaluating all offers, you will accept, reject, or counter the best one. Once buyers and sellers have signed off on all terms, we will have a ratified contract.

## 02 HOME INSPECTION

The buyers may have a right to hire a licensed home inspector to determine what, if any, repairs are needed. Depending on the type of inspection, it is possible that the buyer's agent will negotiate for payment of such repairs (Right to Negotiate vs. Right to Cancel).

## 03 APPRAISAL & FINANCING

If applicable, the buyer's lender will have the home appraised. If the appraised value of the home falls below the contract price, there may be additional negotiation of the purchase price so that the buyer can properly secure a mortgage.

## 04 TRANSACTION MANAGEMENT

Regular follow up with the Title Company, Lender, and Buyer's Agent to ensure all is on schedule and any arisen issues can be dealt with preventatively. You will have 24-hour access to all contract documents and checklists with real time updates for your transaction.





## 05 FINAL WALK THROUGH

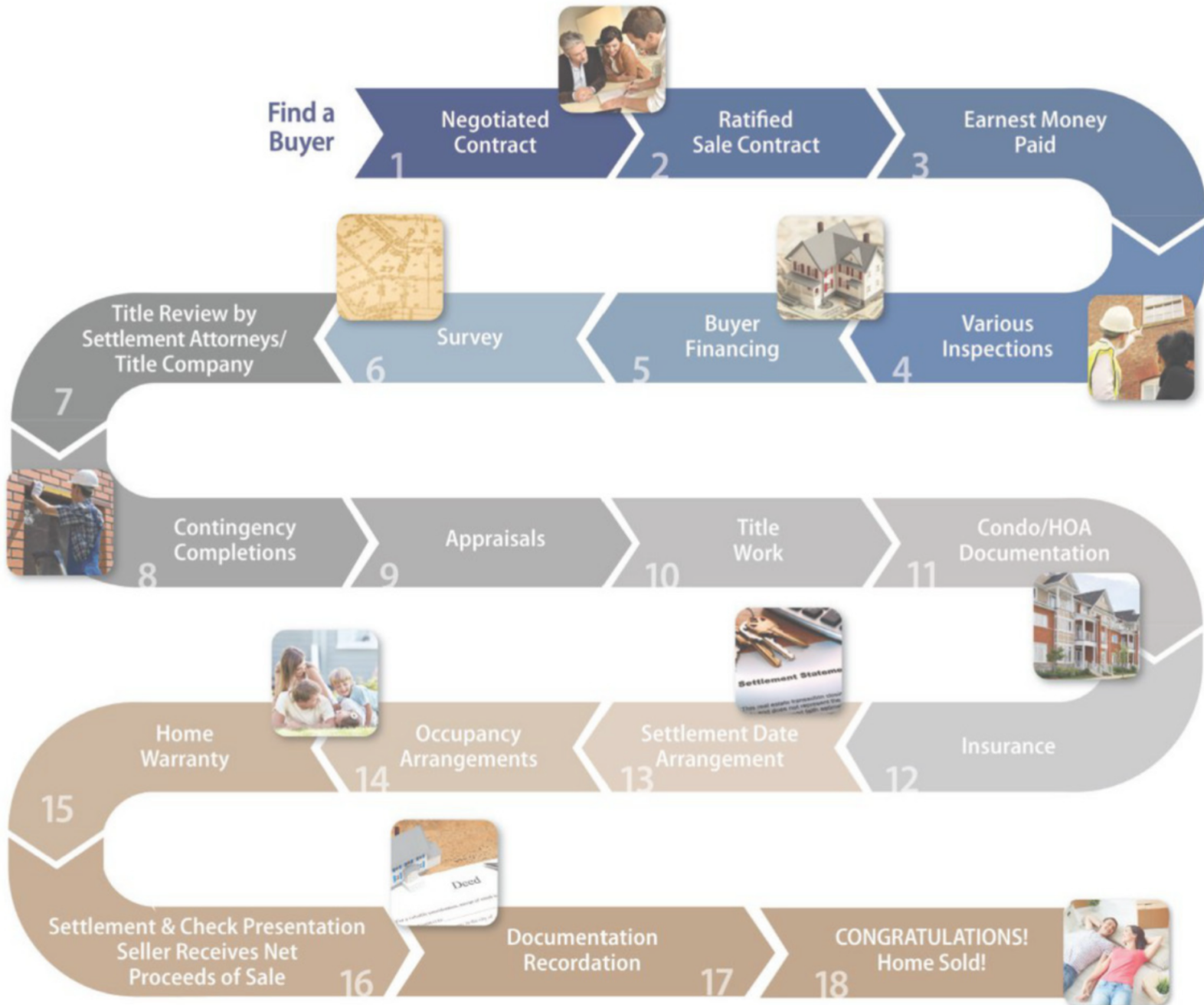
The buyer will conduct a final walk through within a few days of settlement. All utilities must be on, and the house must be clear of all items and "broom clean." The home must be in the same state it was as of the date of the home inspection (with any negotiated home inspection repairs complete).

## 06 SETTLEMENT

Regular follow up with the Title Company, Lender, and Buyer's Agent to ensure all is on schedule and any arisen issues can be dealt with preventatively. You will have 24-hour access to all contract documents and checklists with real time updates for your transaction.



# THE SELLING PROCESS.





# PRICING CORRECTLY

## TO ATTRACT MAXIMUM BUYER INTEREST

Pricing your property correctly from the beginning is crucial. Current market conditions determine the value of your home. Realistic pricing that is close to the true value of your home will help achieve a maximum sale price in a reasonable amount of time. Overpricing may cost you time and money.

## KEEP IN MIND:

- The first 2 weeks on the market are critical
- Realistic pricing achieves maximum showings and maximum price in a reasonable time
- The market determines price, not your ideal profit
- Improvement costs do not always signify improvement value
- Houses that sit on the market have a stigma against them and tend not to be shown

## IF YOU OVERPRICE YOUR HOME:

- Other homes become more attractive and the competition can sell more easily
- Less prospective buyers will want to see your home
- You may lose buyers who would be willing to negotiate but fear you will not as a seller



## COMMON PRICING MISTAKES.

### 01 PRICING TOO HIGH TO START

Homes priced correctly when they first hit the market generally sell closer to the asking price than homes that start too high and have to adjust downward.

### 02 NOT BASING PRICE ON SOLD HOMES

Homes can be listed for any amount. What is most relevant is not the "asking price," but the "sold price" of all comparable properties.

### 03 EMOTIONAL VALUE vs MARKET VALUE

Of course, it's y our home and you likely have many great memories that were experienced there. Keep in mind that potential buyers wont have the same sentimental feelings for your home as you do. Try to stay as objective as you can during the process and it will help you meet your goals.

### 04 REFUSING TO NEGOTIATE

Your asking price may want to have some amount of built-in flexibility so you can entertain offers. Keep in mind, even a lower offer can be the beginning of negotiation.



# COMPARATIVE MARKET ANALYSIS

## DETERMINING THE VALUE OF YOUR HOME

A comparative market analysis (CMA) helps determine the value of your home. Factors outside of your control, such as location and competition, are key elements to finding a price that quickly attracts the perfect buyer. Naturally, if you want to sell quickly, your asking price should be near or just under the true value.

## THINGS WE CAN CONTROL:

- Property condition
- Generating interest with effective marketing strategies
- List price

## THINGS WE CANNOT CONTROL:

- Location
- Competition
- Market Conditions

TOGETHER, WE WILL REVIEW THE CURRENT  
MARKET COMPARABLES TO ARRIVE AT THE  
BEST "GO TO MARKET" STRATEGY.



# PROPERTY FILE FOLDER.

## 01 LOAN PAYOFF

The home seller should provide the broker with the lender's address, loan balance, assumability, years remaining on present mortgage, PITI (principal, interest, taxes, and insurance), and interest rate.

## 02 PROPERTY INSPECTIONS

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

## 03 ASSESSMENTS & EASEMENTS

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





## 04 TAXES & ASSOCIATION FEES

The home seller should provide a record of property taxes, special assessments, and homeowners/condo association fees.

## 05 LIST OF CONVEYANCES

The home seller must be ready to supply the listing broker with a specific inventory of the personal property that is included in the real estate property for sale. Examples of items to "convey" may include draperies, drapery rods, remaining heating oil, firewood, washer, dryer, refrigerator, stove, microwave, awnings, storm doors and windows, screens, blinds, shutters, and window A/C units, among similar items. The home seller should tag or remove items that are not intended to convey.

## 06 UTILITIES

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

## 07 ADDITIONAL DOCUMENTS

The seller should provide the listing broker with the deed, house location survey, condominium bylaws or HOA documents, subdivision map, floor plan, previous title search abstracts, legal description of the property, home warranties on major systems, and a copy of the homeowners insurance, if available.




# client testimonials



Kristina spent significant time with us to explain every single detail about the offers we received, contingencies, the process, and promptly replied to any question we had about selling our Rockville home. She is very responsive and efficient. We were able to complete our selling process incredibly fast, even in the middle of a pandemic!

-WENDY, ROCKVILLE, MD

A photograph of a room with a large wooden door, a round mirror, and a small table with pumpkins. The room has a warm, rustic feel with wooden walls and floors. A large, round, textured mirror is mounted on the wall. A small, round, wooden table holds two pumpkins. A wooden chair is visible in the foreground.

Selling a home with Kristina was a delight! Her energy, knowledge of the MD/DC market, and expertise in negotiations helped us sell our home at a dream price. Even with her full book of business, she made us feel like we were her only clients, and we are so thankful for her guidance throughout the process.

NINA & JON, WESLEY HEIGHTS, NW DC



Thank you so much for allowing us to dive into the selling of your home. It is an honor that we do not take lightly. We hope that this Home Selling Guide was helpful and will give you more direction over the next months as we prepare your home for sale. If you have any questions, please do not hesitate to get in touch!

*Thank You!*

