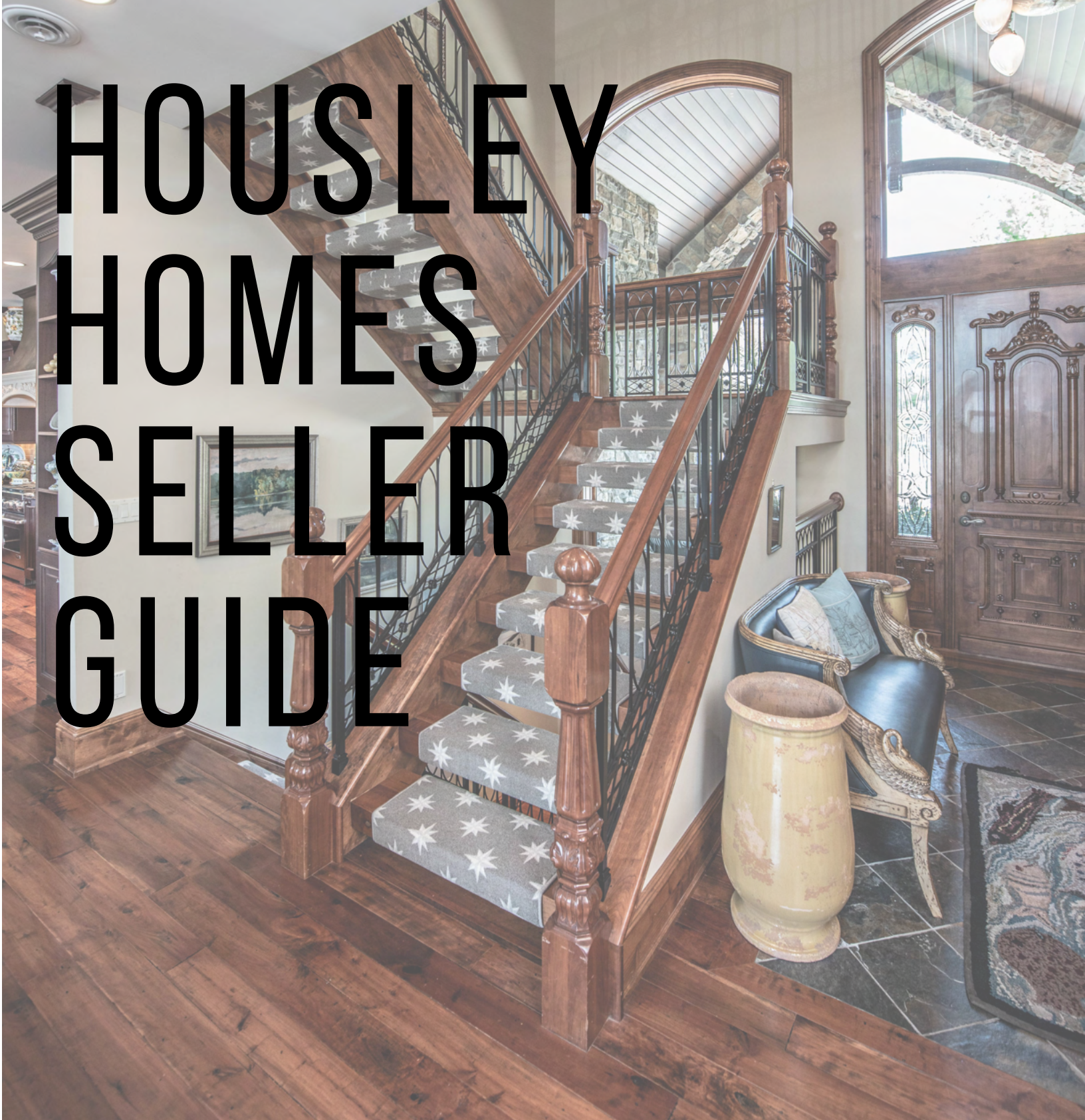


# HOUSLEY HOMES SELLER GUIDE



HOUSLEY  
HOMES

TAYLOR HOUSLEY, REALTOR®  
651.260.0326  
TAYLOR@HOUSLEYHOMES.COM  
HOUSLEYHOMES.COM





# ABOUT TAYLOR



I lead a team responsible for representing buyers and sellers of distinguished properties throughout the Twin Cities. I am consistently ranked as a Top Agent in the St. Croix Valley and the #1 Team at Keller Williams Premier Realty Stillwater. I receive significant attention within the real estate community and beyond; featured in Stillwater Neighbors and Lake Elmo Living regularly, Top Agent Magazine, quarterly in the Stillwater Gazette, and receiving the 'Best of Zillow' status for outstanding customer service, landing me in the Top 3% of national Zillow Premier Agents.

My caliber of professionalism raises the bar in the real estate sales industry. Driven by an authentic passion for achieving the finest results, I offer an exceptional customer experience based on trust, integrity and ethics. Since becoming a Realtor, I have created a loyal following among my clients, thanks to my proven expertise in the residential market working with many sellers and buyers. I have established strong relationships across the nation and have built my impressive professional reputation through a commitment to personalized client service that consistently exceeds expectations.

I graduated from Stillwater High School, then went on to obtain a Communications & Psychology degree from University of Minnesota Duluth. I now reside with my husband and two children in the Stillwater community. I love to spend my free time swimming, playing ball with my four-legged friend Mabel, snuggling with the kids, going to the lake and crocheting scarves!



# MEET THE TEAM



Karin Housley  
Licensed Realtor in MN & WI



Bethany Stringer Falch  
Licensed Realtor in MN



Kelly Miller  
Licensed Realtor in MN



Jenna Stewart  
Licensed Realtor in MN



Reide Housley  
Licensed Realtor in MN & FL



Haley Mack  
Licensed Realtor in MN



Ali Howe  
Housley Homes Executive Assistant

# TESTIMONIALS



Taylor was outstanding every step of the process for my family both buying and selling. She was always quick to respond and went out of her way to make things happen. Working with her really made a stressful process easier.

- Eric & Amanda Roberson

Taylor made moving very simple. She followed through the whole process, which was very long due to our relocation situation from Iowa City. I would recommend Taylor to anyone who is in need of a realtor. She did a very good job keeping the seller side happy while keeping our best interests at heart and fighting for our needs.

- Travis & Michele Rutt



Taylor did an exceptional job representing our property and handling the transaction. She was masterfully professional in all aspects of marketing and selling our home.

We will definitely use Taylor in all of our future real estate opportunities.

- Marshall & Mary Nowlin



Taylor has the perfect demeanor for a real estate agent. Her expertise, professionalism, and calming personality are exactly what you want as your agent! Highly recommended!

- Luke & Katy Froiland



# THE PROCESS AT A GLANCE



Meet With Your Real Estate Professional



Establish a Price



Prepare Your Home for the Market



List Home For Sale



Offers and Negotiations



Go Under Contract



Release Contingencies




Final Details



Closing!

# THE HOUSLEY HOMES DIFFERENCE



WORKING WITH A  
REAL ESTATE AGENT  
TO SELL YOUR HOME  
IS PROVEN TO GET  
YOU 10%+ MORE  
MONEY THAN SELLING  
FOR SALE BY OWNER

## EXPECT US TO LEVERAGE THE INTERNET & BE TECH SAVVY

- We have a fantastic website that pops to the top in Google searches, which your home will be featured on, National Association of Realtors (NAR) statistics tell us that 92% of home buyers are searching on the internet for their next home.
- We will showcase a home virtual tour video on the Multiple Listing Service (MLS), where many buyers are looking. With today's technologies, there is no reason why a listing agent should not showcase your home at the highest level.
- We will market your home on all the most popular consumer sites like Zillow, Trulia & Realtor.com. We are a "preferred agent" in the area on both Zillow and Trulia, to ensure high visibility of your home.

## EXPECT US TO HAVE LOCAL KNOWLEDGE & EXPERIENCE

- We know the home values as well as the market trends for your neighborhood and city. Setting the right price from the start through a proper comparative market analysis is one of the most important steps toward successfully selling your home.
- We will provide you advice on your home's condition and pricing. This is important when it comes to things like improvements and renovations.

## EXPECT US TO BE EXCELLENT COMMUNICATORS

- We will adapt to your preferred communication method and "business hours."
- We will provide you with feedback as soon as it is provided by the showing agent or interested parties.
- We will communicate with the other party, follow up promptly on expressed interests and provide any additional information that may sway them our way.
- We will provide you with how many people have viewed the virtual tour and number of repeat viewers.
- We will continue to send a comparison on how we are comparing to other listings in your area.

## EXPECT US TO BE GREAT NEGOTIATORS

- We make sure that as your agent we have skills to negotiate well on your behalf in a competitive market.
- We have a fiduciary responsibility to you, the seller, to represent your best interests, and we take this seriously.

## EXPECT US TO WORK FOR YOU WITH HONESTY & INTEGRITY

- We have worked hard to develop a good reputation in the business, understand the importance of trust in building relationships with our sellers.





# THE FORMULA FOR A SUCCESSFUL HOME SALE



## PRICE

It's important to thoroughly evaluate the market to determine the market value of your home. Properties that are priced right from the beginning typically sell for more in the end. If you price your home too high, the home will stay on the market longer. The longer a home stays on the market, the less it will be shown. Your property attracts the most interest when it is first listed, so it is crucial to price it correctly initially.

### WHAT DETERMINES THE PRICE OF YOUR HOME?

1. Recent Comparable Sales
2. Market Conditions
3. Exposure
4. Property Features
5. Terms You Offer

### WHAT DOES NOT DETERMINE THE PRICE OF YOUR HOME?

1. What you paid for it
2. Investments made in the property
3. What you want to profit from the sale

**A COMPARATIVE MARKET ANALYSIS (CMA) IS AN ANALYSIS OF YOUR HOME'S VALUE DETERMINED BY ASSESSING SIMILAR PROPERTY SALES, LOCATION AND CHARACTERISTICS OF YOUR PROPERTY.**

# THE FORMULA FOR A SUCCESSFUL HOME SALE

## ONLINE MARKETING

More than likely, the first place potential buyers will see your home is online. This is why we work hard to reach as many buyers as possible online, and strive to make the best impression possible through our online listings.

Your home will appear on all the home search website that potential buyers are using, as well as advertised on social media platforms. Some of the platforms that your home will appear are:

- Zillow
- HomeFinder
- Realtor.com
- Trulia
- Homes.com
- Most MLS-syndicated real estate websites
- Facebook
- Instagram
- Google
- Yahoo

## PROFESSIONAL PHOTOGRAPHY

We work with the top real estate photographers in the area to capture your home in the very best light. The photos of your home directly influence whether or not a potential buyer will schedule a showing of your home or not. It is crucial that we take high quality, attractive photos of your listing showcasing the best qualities and features of your home.



93% OF HOME  
BUYERS USE THE  
INTERNET  
54% OF THEM  
FIRST FIND THE  
HOME THEY BUY  
ONLINE

## PREPARING YOUR HOME

After capturing potential buyers' attention online, it's important to have a great first impression once they enter the home for the first time. Research has shown that buyers decide whether they will buy a home or not within the first 8 seconds of seeing it.

When a potential buyer walks into a dirty home, they assume that the current owners did not take care of the property. Most buyers will want a move-in ready property that feels like new. A long list of chores and repairs right when they move in will not be appealing and can be daunting to a potential buyer.

If needed, we contract professional cleaners and stagers to showcase your home in the best possible way. However, making sure your home is clean, neat, and turnkey can be achieved by following our checklist on the following page.



# GETTING YOUR HOME READY TO SELL



When getting your home ready to sell, you need to look at your house in a new way. Think of your house as a product about to go on the market where it is probably competing with brand new housing. It needs to show well – which means clutter-free and well kept. In this market, we're calling it a beauty queen in a price war.

Today's homebuyers lead busy lives and may not be interested in taking on major repairs or improvements upon moving in. You need to make your house a "10". This guide will help you spot what is right and what is not so good about your "product". It will give you the opportunity to take corrective action to ensure your house looks fresh, clean and well maintained when the "For Sale" sign goes up.

## FIX IT FIRST

If you need to make improvements to your home, do the work before it goes on the market. Potential buyers are not interested in hearing about your good intentions to look after defects before a transfer of ownership takes place. Even if fix-up work is underway, buyers may not be able to visualize what your home will look like when the work is finished. They will just remember it being in a state of disrepair. As a rule, the buyer will multiply actual costs to repair or freshen up by five when deducting that total from the price of an offer. So an actual \$3,000 paint job will translate to \$15,000 off their purchase offer.

## PROFESSIONAL INSPECTION

Yes or No? A serious buyer may want to have a professional home inspector check your house from top to bottom before finalizing their offer. Even though this guide will help you identify problems on your own, the option of hiring a professional home inspector is open to you as well. If you can afford it, an inspection in advance of putting your home on the market is a good idea. It is your best way of finding and taking care of serious deficiencies before an inspector hired by a potential buyer discovers them.

**TRUTH-IN-SALE OF HOUSING (TISH) INSPECTION:** SOME MINNESOTA HOMEOWNERS MAY NEED TO OBTAIN A TISH BEFORE YOU SELL YOUR HOME. CURRENTLY, 12 CITIES IN THE METRO AREA REQUIRE THIS INSPECTION. LEARN MORE ABOUT TISH INSPECTIONS & THE SPECIFIC CITIES AT [HOUSLEYHOMES.COM](http://HOUSLEYHOMES.COM) OR ASK TAYLOR FOR MORE INFORMATION.



# HOMEOWNER INSPECTION



## CHECK YOUR HOUSE'S CURB APPEAL

- Remove any clutter in your yard.
- Repair cracked or uneven driveway or walkway surfaces.
- If your lawn has bald spots, apply some top dressing and re-seed.
- Prune trees and shrubs of dead wood. Weed and mulch flower beds, if you have them. If it is the right time of year, consider buying some flower-filled planters to enhance the eye appeal of your property. Make sure your lawn is mowed regularly. Ensure that the compost area is tidy.
- Are your windows and walls clean?
- Does your front door need paint?
- Ensure your eaves and downspouts are clear of debris and in good repair. Are your backyard deck and walkways clean? If not, use a power washer and do any necessary painting, staining or sealing.
- If you have a swimming pool, are the deck and pool clean? (when in season)
- Do all outside lights work? Replace any burned out bulbs, and clean fixtures of dirt and cobwebs.
- Is there a shed? Does it look presentable?
- Do windows and exterior doors need recaulking? Even at 6-7 years of age, the caulking may be dried out and in need of replacement.
- Do you have decorative wooden poles on the porch? Is the wood at the bottom in good condition? Overall, does it need a new coat of paint?
- If you have a gate, is it well oiled?

## WILL YOUR ROOF & CHIMNEY PASS INSPECTION?

- Check the general condition of your roof. Sagging sections, curled shingles, pooled water on flat roofs and corrosion on metal roofing mean it is time for repair or replacement.
- Both masonry and metal chimneys need to be straight and structurally sound, have proper capping on top and watertight flashing where they penetrate the roof.
- All roofs undergo stress from snow and rain loads, so a truss or rafter may become damaged, resulting in a noticeable small depression. A professional should do this inexpensive repair.

## EXAMINE YOUR WALLS

- Replace old caulking. You may have to cut or scrape away old caulking to get a good seal. Do not seal drainage or ventilation gaps.
- Is your exterior paint looking good? If you see faded colors and cracked or peeling surfaces, you need to repaint. Be sure to get competitive bids if you hire professional painters.
- Stucco can be repaired but some skill is required to blend patches with existing stucco, or as a preventive measure, have your stucco tested for moisture before you put your house on the market.





# HOMEOWNER INSPECTION



## GENERAL INTERIOR

- Check to see that your key to the front door turns smoothly. Agents have been known to get frustrated and walk away if they can't open the door easily.
- Check stairs for loose boards, ripped carpeting, and missing or loose handrails and guards.
- Most problems with interior walls are cosmetic and can be repaired with spackling compound and paint.
- Ensure doors open and shut properly. Minor sticking is normal but excessive binding indicates possible structural problems.
- Open and close all windows to ensure they work properly. Fogging between the panes of a sealed window indicates the seal is broken and the unit needs to be replaced.
- Keep furniture to a minimum so rooms do not appear smaller than they are. Ensure that traffic can flow in or through rooms unimpeded. If they contain bookshelves or cabinets overflowing with books, magazines and knick-knacks, remove some of these items.
- Ensure closets look spacious, organized and uncluttered. Create space by getting rid of old clothes and junk.
- Remove or lock away valuables such as jewelry, coins, currency, cameras, laptop computers, or other valuables

## KITCHEN & BATHROOMS



- People splash water around in the kitchen and bathrooms so check around sinks, tubs and toilets for rotting countertops and floors. Problems could be due to poor caulking or plumbing leaks. Fogged windows, molds and sweating toilet tanks indicate high humidity levels, which you can remedy with exhaust fans.
- In the kitchen, clean all appliances, including your oven. Clean or replace your greasy stove hood filter. Clean your cabinets inside and out, as well as your countertops and backsplashes. Repair dripping faucets.
- Remove anything stored on top of your fridge and remove artwork and magnets.
- Remove any items stored on countertops.
- Remove items stored under the sink.
- In bathrooms, scrub sinks, tubs and toilets, taking care to remove any rust stains. Remove mildew from showers and bathtubs. Fix dripping faucets or trickling toilets, and vacuum your fan grill.
- Clean mirrors, light switch plates and cupboard handles.
- Consider installing new 6-litre toilets if you currently have water-guzzlers.
- If you have ceramic tile in either your kitchen or bathroom, ensure grouting is intact and clean.

IF YOU HAVE A CONSIDERABLE AMOUNT OF FAMILY MEMORABILIA OUT, TRY THINNING IT OUT A BIT. YOUR OBJECTIVE IS TO HELP POTENTIAL BUYERS FEEL AS IF THEY COULD LIVE IN YOUR HOME DURING A SHOWING OR OPEN HOUSE.



# HOMEOWNER INSPECTION



## BASEMENT

- Look for cracks, water seepage, efflorescence (white powder-like substance), crumbling mortar or concrete, and rotting wood. If any of these problems are present, you need to do further research to learn about causes and possible solutions.
- If your basement is damp or musty, consider using a dehumidifier. Like all other areas of your home, your basement should be organized and clutter-free.
- Change the filters in the furnace and have it cleaned—this is the number one item purchasers want done after a home inspection.
- If you have a pet with a litterbox, ensure the litterbox is clean...always. And even better if you can keep it the garage. (Put in garage for showings if possible.)

## GARAGE

- Get rid of the broken tools, old car parts, discarded bicycles, empty paint cans and the hundreds of other useless items that accumulate in garages. Again, you want a clutter-free zone.
- Use cleaning solutions to remove oil stains from the floor.



# SHOWING PREPARATION CHECKLIST

- ☐ CLEAN & DECLUTTER THE HOUSE
- ☐ OPEN DRAPES, BLINDS & TURN ON ALL LIGHTS
- ☐ AIR OUT THE HOUSE TO GET RID OF ODORS
- ☐ HAVE FRESH FLOWERS IN VIEW
- ☐ EMPTY GARBAGES & PUT TOILET SEATS DOWN
- ☐ SET THERMOSTAT AT A COMFORTABLE LEVEL
- ☐ REMOVE PETS FROM THE HOUSE
- ☐ LEAVE WHEN THE HOUSE IS BEING SHOWN
- ☐ TURN ON SURROUND SOUND WITH SOFT ROCK OR CONTEMPORARY CLASSICAL, NOTHING RELIGIOUS OR POLITICAL
- ☐ DISPLAY PHOTOS OF THE HOUSE IN SUMMER TO SHOW LANDSCAPING IF SELLING IN THE WINTER MONTHS
- ☐ LEAVE OUT HEATING AND WATER BILLS
- ☐ FOR THOSE ON A SEPTIC SYSTEM AND/OR WELL, LEAVE OUT INSPECTION & MAINTENANCE INFORMATION



# EXPLANATION OF COSTS



While each and every transaction is different, I like to provide my sellers with a quick overview of some of the costs they may incur when selling their existing home. If you start planning ahead of time, you may find ways to reduce some of the costs, perhaps by handling some tasks yourself or getting lots of competing bids for work.

## BEFORE THE SALE

Paint: A new paint job is one of the most cost-effective ways of freshening your house up, inside and out. If you have recently painted, this is less important – though if your color choices were bold or unique, you might want to tone them down with some crowd-pleasing neutrals.

Carpet: A finished home is an attractive home. Buyers don't want to have to do any work of replacing dirty or worn carpet and they will be more impressed or wowed by homes that are fresh and look their best.

Pre-Inspection Report: Having a professional inspect your house for either damage or other structural matters isn't required. Buyers expect to pay for their own inspections, and will probably want to hire ones they know and trust. Yet there are situations where you might want to have the house inspected before letting buyers in. For example, if you've owned the property for many years and wonder whether any problems have arisen "below the hood" that you're oblivious to, and would perhaps prefer to fix before buyers have a chance to get upset about them. Inspections will run you around \$500.

Fixups: Which fixups are necessary (such as replacing cracked windows or stained carpeting) and which (such as major remodels) should be left for the buyer to handle is a separate discussion. However there's practically no house that couldn't use some quick maintenance to make sure it looks well-cared for and leaves fewer items for a home inspector to comment on.

Declutter & Décor: Buy new items, like a new doormat, new plush towels for the bathroom, flowers for the showings, and more, depending on what your house needs. Other possibilities include new couch cushions, area rugs, a nice table runner and artwork to replace your wall of kids' photos. Inquire with me regarding this, I have staging items too!

Window Washing & Landscaping: Think curb appeal. The landscaping and exterior of the home is the first thing a buyer sees.

Furnace Maintenance: In the winter months... On a cold day, buyers will make sure the systems are in good shape. Be a step ahead by having your maintenance team leave a sticker or magnet marking the date of the last inspection.

# EXPLANATION OF COSTS



## AT CLOSING

Paying off the Existing First Mortgage: Title/closing services will be in contact with you about payoff info.

Other Financing Outstanding on your Property: Home improvement loans, second mortgages, contracts for deed, mechanic's liens, tax liens or judgments all need to be paid at the time of closing.

Special Assessment of Record: These are usually paid by the seller, but the buyer may be asked to pay this cost or agree to assume. Some financing options may prohibit buyer assuming special assessments.

Pending Special Assessments: Provisions usually must be made for the payment of pending special assessments at the time the new mortgage is written. Since the exact cost of a pending special assessment has not yet been established, lenders require that either the buyer or seller deposit approximately two times the estimated amount into an escrow account until the exact cost has been established. At that time, the special assessments will be paid and the extra funds in the escrow account returned to whoever paid them. Closing such an escrow account can sometimes take as long as one year.

State Deed Tax: This is established by the selling price of the home. The rate is \$3.30 per each \$1,000 of the purchase price (\$3.40 per each \$1,000 in Ramsey & Hennepin counties).

Balance of Real Estate Taxes Due at Closing: If your current taxes are escrowed, your lender will determine. If not escrowed, then the purchase agreement will determine the split between you and the buyer and a refund may be due to you at closing.

Real Estate Brokerage Commission: Of the 6% real estate commission charged to the seller, 2.7% of that goes to the Buyer's Agent bringing in a buyer. Of the remaining 3.3 %, 1% goes to me, 1% goes to marketing your property and 1% goes to my team to pay our costs of running business.

Buyer's Closing Costs: In some instances, buyers ask sellers to pay their closing costs for new financing. This can be up to 3% of the purchase price.

Other Costs: Depending upon the financing obtained by the buyer, the seller may be required to pay other minimal fees in accordance with the inspection or loan origination.



**SELLER NET PROCEEDS - AT ANY POINT DURING THE TRANSACTION, ASK ME FOR AN UPDATED SELLER NET PROCEEDS DOCUMENT TO REVIEW. I ALWAYS WANT YOU TO KNOW WHAT TO EXPECT REGARDING YOUR BOTTOM LINE, SO THERE ARE NO SURPRISES!**



# MY VENDOR LIST

THESE ARE THE PROFESSIONALS I RECOMMEND TO  
MY CLIENTS WHEN SELLING THEIR HOME. FEEL FREE  
TO USE THEM AS A RESOURCE.

## PAINTING

MIKE GABLER  
GABLER PAINTING  
651.246.3678

## HOME WARRANTY

KATHY JAMBOR  
AMERICA'S PREFERRED  
952.277.9776  
KJAMBOR@APHW.COM

## PAINTING

ANDY ORLANDO MUELLER  
WIDESPREAD PAINTING  
612.619.5345  
ANDYORLANDOMUELLER@GMAIL.COM

## MOVING COMPANY

DAYMAKERS MOVING & STORAGE  
715.410.4054

## ELECTRICIAN

TOM LANNIER  
HUNT ELECTRIC CORP  
612.709.1674

## MOVING COMPANY

TWO MEN & A TRUCK  
651.689.4790

## FLOORING

LAKESHORE FLOORS & MORE  
651.775.8251  
LAKESHOREFLOORSANDMORE@GMAIL.COM

## HANDYMAN

KARL LINDORFER  
LINDORFER CONSTRUCTION  
651.274.6445  
LINDORFERCONSTRUCTION@GMAIL.COM

## STAGING

JAN BARNES  
ST. CROIX STAGING  
763.229.0073

## JUNK REMOVAL

CHAD JOHNSON  
JOHNSON JUNK REMOVAL  
651.323.4682

# THANK YOU!

Thank you for trusting me with the sale of your property. I am honored to represent you and guide you through the process. My goal is to ensure that you are comfortable every step of the way. Please don't hesitate to call, text or email with any questions or concerns.



TAYLOR HOUSLEY  
REAL ESTATE AGENT  
651.260.0326  
TAYLOR@HOUSLEYHOMES.COM  
HOUSLEYHOMES.COM

