## Guide

KRISTIN D. SMITH REALTOR®

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# Hello! In Kristin Smith

I was born in Portland, OR and grew up there until my parents purchased a farm on the outskirts of Albany when I was 14 years old. My husband Tom and I bought our first home in 1991 in Brownsville and have lived in the Valley pretty much ever since. Fast forward to 2005 when my husband and I started working for a local contractor. I managed that construction company, and then began my real estate career in 2007. I am now in the Top 20% of our firm and proud to be a part of our local KW franchise

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### ROADMAP

#### 2 3 Ι **HOME STAGING** FIND YOUR AGENT SHOWING Your agent will start MLS! Open House! Find a great agent prepping your home. Social Media that you're Photoshoot, Virtual Advertising! Your house comfortable tour and videos. is now available in the working with market. 6 5 **INSPECTION APPRAISAL REVIEWING OFFER** You receive an offer! now Your buyer will set An appraisal is an objective you need to evaluate that up an inspection. valuation of your property that serves as a safeguard offer and decide on hoe to for the buyer and the respond buyer's lender 8 SIGNING **CLOSING** Attend the closing Time to celebrate! appointment and sign

DISCLAIMER: Use this roadmap as a quick overview of the selling process.

If you have any questions, please reach out to your realtor!

documents at the title company. Bring all copies of house keys at this time

KRISTIN D. SMITH - Keller Williams Mid-Willamette Realty -

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#### CMA

Comparative market analysis. Your agent will give you a CMA that will help to determine an accurate market value for your home, which help us to determine a likely range that your home should sell for.

#### Offer

An agreement between a buyer and a seller to purchase a piece of real estate. This is sometimes referred to as a sales contract.

#### Contingency

When an offer is accepted by the seller, but there are certain conditions that must be met before the sale is final.

#### **Closing** Cost

The fees that are paid at the end of the purchase by either the buyer, seller or both. These include taxes, insurance and lender expenses.

#### Earnest Money

Also known as "good faith" money, this is money put up by the buyer into a trust or escrow account. This action shows the buyer is serious about purchasing the home.

#### Title Search

A title search proves that the property is, in fact, owned by the seller. You can also purchase title insurance to make that no issues that arise later.

#### Appraisal

The appraisal is the value given to a property based on comparable properties that have recently sold. This is typically required by the lender in order to decide if the requested loan amount is in alignment with the value of the property.

#### Home Inspection

An inspection is a professional examination of the property's condition. Buyers is recommended to have a home inspection.

#### Disclosures

All seller's are required to fill out a property disclosure stating what they know about the property - good or bad.

#### Closing

This is the final step of your real estate transaction. At closing the funds from the buyer are provided to the seller and the buyer receives the keys. This process typically takes an hour.

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Having a real estate agent by your side during the selling process can be incredibly beneficial. Selling your home is one of the most significant decisions you'll ever make, and having a skilled professional to guide you through it is essential. Your agent will always have your best interests in mind and can provide valuable assistance throughout every stage of the home selling process.



#### Neighborhood knowledge

Agents will be able to offer insightful details about your neighborhoods this will help on knowing the right selling price for your house.

Attention to detail

The process of selling a home requires a good deal of paperwork. Your real estate agent will help you fill out all documents and get them submitted properly.

#### Professional negotiator

Agents deal with any difficult conversations that need to happen. They will also help you submit a strong offer and negotiate with the seller on your behalf.

#### Expert guide

Realtors are there to help you with any questions you have along the way. They offer an objective opinion when you're analyzing the features you're looking for. From the day that your house goes on the market to the day it closes, your property needs to be in "Selling Shape". Whether you decide to hire a professional home stager or do it yourself, prepping your home like it will be photoshoot everyday, is something needed to be done.





First. Fix It.

Anything that is in disrepair and needs fixing should be addressed before the home goes up for sale.

You want to pay attention to the front exterior and the most important rooms in the house: The master bedroom, the kitchen, and the living room.

#### Last, Stage it.

Home staging is essentially the process of using design principles and tricks that emphasize space. Creating the appearance of openness and space is key to getting your property sold. Remember, you're not selling your stuff!

Furniture - Great staging, either DIY or by a professional, includes choosing furniture that shows the room in its best light. Minimize the amount of furniture you have in each room. If it's staying in the house, it needs to in good shape and be visually appealing.









A showing takes place either at an open house, which is a scheduled session when anyone can come by without an appointment, or during an appointment scheduled with you or your listing agent.

Three important things you can do to help get your house sold are:

- Leave when your house is being shown. Buyers prefer to look at homes when the owners aren't there., so they can freely inspect it.
- 2. Make your house as available as possible.
- 3. Listen to any feedback from buyers or agents about ways you can make your home more appealing.



#### What is an offer?

An offer is essentially a purchase agreement that outlines the terms and conditions of the sale.

It includes the proposed purchase price, along with payment method, contingencies, closing costs, target closing date, earnest money deposit, and a time limit.

The offer will come with a time limit, so it's essential to review and respond to it promptly.

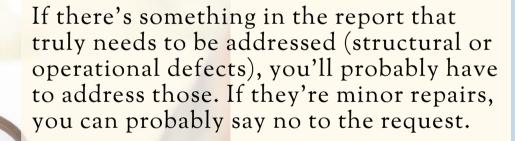
#### How do I evaluate each offer?

When evaluating offers, whether you have one or several, you and your agent should consider the following factors:

- consider the amount offered
- contingencies
- financing
- closing
- possession dates
- special requests.



Buyers typically conduct a home inspection, which may yield a report exaggerating issues. They may request repairs, replacements, or credits. Stay calm and objective during this process.



However, this depends on various factors, and judgment is required. Keep the bigger picture in mind - preserving the deal's overall value. Usually, it's wiser to negotiate compromises than flatly refuse, and not every request must be accepted.

Flexibility and cooperation tend to lead to better outcomes in such situations.





Your lender will require an appraisal of the home before finalizing the loan.

The home appraiser will take into account the neighborhood, housing market, age and condition of the home, etc.

A property title search will ensure that the sellers are truly the owners of the property and any leins or judgments are disclosed.

The loan is only fully complete after the lender approves the loan. You will receive a final approval letter after they review your income, credit report and employment status once more.

Home owners insurance is also required before the mortgage company will finalize the loan.

Mosing & Moving

Schedule your Move!

To ensure a smoother transition, it's advisable to avoid scheduling both the move and the closing on the same day. When you begin packing and relocating your belongings, you may uncover minor damages and overlooked dirt that had previously gone unnoticed. This is why it's wise to vacate the property a bit earlier, allowing time and allocating a budget for addressing these issues. Whether it's patching up small holes, performing a thorough cleaning, or touching up paint, these preparations will spare you the frustration of a buyer arriving and perceiving the house as unkempt due to previously undiscovered issues that only came to light when your furniture was moved out.







Closing is the final step to releasing ownership of your house. There will be several documents to review and sign, but no need to worry. The closing agent will explain everything in detail. Before heading to the closing table, here are a few things to keep in mind:

- Bring all extra keys, garage door openers, and alarm codes to closing.
- Ensure you have funds ready if closing costs aren't covered by equity
- Bring proper identification, such as a photo ID (like your driver's license)
- Rest your wrist and get a good night's sleep, as you'll be signing a lot of documents!

After the closing, a lot of paperwork will still need to be processed and recorded. Once everything is complete, the final documents will be mailed to you at your new address. Please remember that I am always available if you have any questions or concerns, even after the closing. Don't hesitate to reach out to me!

Finally, congratulations on selling your house!

#### LANDSCAPING & TERMITE

- WEBB-LANDSCAPING 503-871-6945
- FERNANDEZ OAK D LAWN SERVICES LLC 541-220-1264
- HEALTHY HOME PEST CONTROL 541-570-0095
- GOOD EARTH PEST CONTROL 877-517-7378

#### ELECTRICAL & PLUMBING

- CAMAS CREEK ELECTRIC 541-990-6924
- NORTHSIDE ELECTRIC 503-585-4879
- NW PLUMBING CO. LLC 541-749-0841
- STUTZMAN SERVICES 541-801-3383

#### HOME INSPECTOR

- PROVISION HOME INSPECTIONS (904) 907-0397
- PILLAR TO POST-MILLS TEAM (541) 998-4559
- GREATER PURPOSE HOME INSPECTIONS (541) 231-4598
- RISING TIDE HOME INSPECTION (541) 206-1347

#### HVAC

- HENDRIX HEATING (541) 981-5660
- HEAVY METAL HVAC (541) 876-3825
- BIRCHFIELD HEATING (541) 926-1374
- MIKE'S HEATING & AC (541) 497-7711

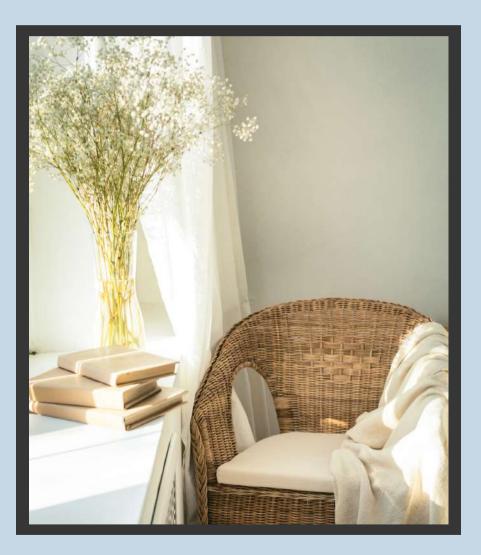









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