

# *your complete guide to* **SELLING YOUR HOME**



*presented by:*

Ryan Gibbons, *listing specialist*  
North Jersey Partners  
brokered by eXp Realty

YOU'RE ABOUT TO EMBARK...

*on the journey of*  
**SELLING YOUR HOME**

*dear reader,*

Thank you so much for reading what is the product of hundreds of phone calls, emails, and transactions. As a Listing Specialist, I've made it my goal to become a master of the home-selling process. Although there is always much more to be learned, I've put my best foot forward in making this experience as enjoyable and exciting for you as possible, with the least amount of hassle.

I've thought of every question I've ever received from sellers, and answered them all in the rest of this document. There is so much love and effort put into every single page, and I hope it brings you confidence so that you can move forward on what may very well be the biggest life decision you've ever made (no pressure).

I always appreciate feedback, comments, and further questions. This is literally what I'm passionate about, so please don't hesitate to reach out. I welcome you on this fun, crazy stressful yet so incredibly rewarding journey and can't wait to see you go from overwhelmed to empowered.

Wishing you success and happiness,

*Ryan Gibbons*

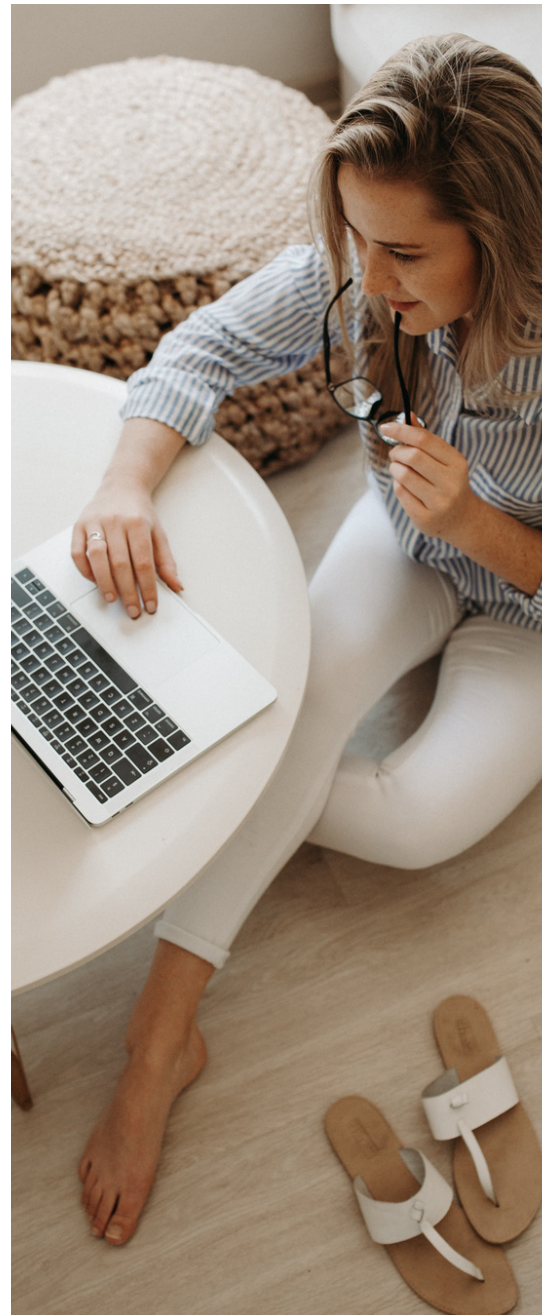
# 01 SO YOU DECIDED

*it's time to sell your home*

Usually when people decide to sell, it's because there are BIG things in store. Maybe you're ready to move into a bigger home because of a growing family, a new job awaits you in a shiny new city, or maybe your darling children have left the coop. Regardless, this is a big step - and not one that should be taken lightly. In order for you to get the most amount of money for the least amount of hassle, we've compiled this guide to... well, *guide* you. Step-by-step so that you can go from overwhelmed to empowered on your home selling process. Deep breath. You've totally got this!

## IT'S TIME TO GET *transparent*

We want to be as transparent as possible. You do not need a real estate agent to sell your home. There are people who decide to go without, often referred to as for sale by owners. As much information as there is online about selling your home, there's also a lot the blogs don't tell you. That most for sale by owners lack the exposure of the multiple listing service, struggle to get full list price, be there for every showings, avoiding possible scams (unfortunately they exist), and to top it off, being completely overwhelmed with calls from unqualified buyers. Most agents are able to get their owners at least 6% more than if they were to sell themselves, therefore paying their own commission.

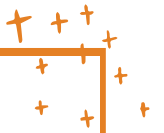


*when in doubt*

# WRITE IT OUT

I've personally found it easiest to reflect on my 'WHY' when I use statements like the ones below. Take some time, put on a brain food playlist on Spotify and ask yourself these questions so that you can get crystal clear on what your overall outcome will be in this radical journey of homeownership.

*we are deciding to sell our home because...*

A large, empty rectangular box with a thick orange border, intended for writing the response to the prompt 'we are deciding to sell our home because...'. The box is currently blank.

*selling our home would allow us to...*

A large, empty rectangular box with a thick orange border, intended for writing the response to the prompt 'selling our home would allow us to...'. The box is currently blank.

# NOW, FOR THE FUN PART

You fell in love with this home for a reason. Help us understand that. Reminisce on your journey through the home for the first time, paint a picture of every detail you fell in love with. That is what will help it sell. Of course people are looking for a certain amount of beds, baths, etc but *it's the small details that turn like into love into have-to-have.*

*the features of the home we originally fell in love with are...*



*some upgrades we made are...*





# THE TIMELINE

*what you should expect & when*

- 1** *initial consultation*  
Discuss your goals and how we can help you achieve them.
- 2** *getting prepared*  
The money is in the preparation. We review how to show your home off the best way possible.
- 3** *professional photography*  
Once the home is prepared, we bring in a professional photographer to ensure that the photos do the home justice.
- 4** *go live on the market*  
After photos, we typically list the home on the market within a week.
- 5** *showings*  
Interested parties will ask to see the home with their realtors. It's best to accomodate showings whenever possible.
- 6** *offer time*  
Interested parties will submit offers, you can choose to accept, counter, or reject. You are in complete control.
- 7** *the negotiations*  
We will fight for every penny as though it was our own money.
- 8** *managing the details*  
We manage all the details necessary to get you to close.
- 9** *closing*  
You will get paid and we hand the keys over to the new buyer, yay!
- 10** *after closing*  
We pride ourselves on maintaining life-long relationships with our clients and continuing to add value.

# 04 STAGING TIPS

*first impressions are crucial*

## 1 *living room*

- Remove unnecessary furniture
- Pull furniture away from the wall
- Replace dark curtains with lighter colors
- Remove or tuck away wires and cords. Pack away family pictures

## 2 *dining room*

- Properly set dining table.
- Hang light colored, floor to ceiling curtains.
- Open blinds to add in natural light.
- Use 100W light bulbs to add in more light.
- Add plants to add more light and color.

## 3 *kitchen*

- Remove most items off the counters.
- Put out a bowl of fruit to add color.
- Stain or replace dated cabinets.
- Replace old knobs and hardware.
- Add a new backsplash to show personality.

## 4 *bedrooms*

- Remove TV & other entertainment items.
- Use fresh white textured linens on bed.
- Add fun pillows and throw pillows.
- Bed should not be pushed in a corner.
- Pack away 50% of things in the closet.

## 5 *bathrooms*

- Put away toothbrush and toiletry items.
- Hang new white towels (in thirds).
- Put away waste basket.
- Hang a new shower curtain.
- Use neutral colors.

# 5 ALL ABOUT ESCROW

Escrow is actually a person, place, and thing in real estate. It's the neutral 3rd party that takes paperwork from all sides, handles the process of delivering funds to the appropriate parties, and works with a title company to ensure the deed is recorded in the buyer's name. Escrow is also a process in which all that is handled, and can take anywhere from 30-60 days, depending on how quickly everyone can work together. Below you will find an example timeline of a 30 day escrow. Please know, nothing is ever set in stone in escrow - it's a fluid timeline.

01

## *open escrow*

Pop some champagne! You got an offer and accepted it!

03

## *earnest money due*

EMD is due within 3 days of opening escrow. This is the buyer's 'good faith' deposit.

07

## *seller disclosures due*

You as the seller are required by law to disclose all material facts (for ex: any leaks, insurance claims, deaths, etc.) and the paperwork is due 7 days after opening escrow.

17

## *physical inspection period ends*

The buyer has 17 days (by default unless otherwise negotiated) to conduct inspections and decide if you negotiate repairs and move forward or not. During this time they can back out and still have rights to their deposit.

21

## *loan contingency period ends*

The buyer's lender has 21 days to collect documentation and to get full loan approval. If they fail to get approved, they can still back out as long as it's within the 21 days and they'll still have rights to their deposit.

25

## *final walkthrough*

Just a few days before escrow closes, the buyer will walk through the property to ensure all requested repairs are done, and to make sure the property is in the same condition as it was when they submitted the offer.

30

## *closing*

You will get paid and the buyer will get the keys to their new home.



*what are*

# CLOSING COSTS?

Closing costs are the lender third-party fees paid at the close of a real estate transaction due at the close of escrow (hint the name). The seller closing costs usually total 1% - 3% of the final sale price which includes:

## *escrow fees*

paid to the escrow firm for their services

## *state transfer tax*

may vary by location, and in some areas may not even be applicable

## *agent commissions*

comissions to both listing and selling side for their work on transaction

## *mortgage balance payoff*

the cost of repaying your home loan may include fee from mortgator

## *title search fees*

an amount title charges to provide a document stating you are the owner of record

## *property taxes*

depending on when your sale is complete you may have a debit or credit for property taxes

## *recording fees*

paid to the county to record your deed in public records

## *home warranty fees*

a cost of anywhere from \$250 - 1000 depending on size of home

## *homeowners association HOA dues*

if your home has a homeowner's association, you may have to pay transfer fees

*\*please note that closing costs will vary by state, county, etc. this is just to give you a general idea but does not cover all possible costs.*

# 07 AFTER ESCROW

## *checklist*

So you sold your home and are moving on to your next adventure... Congratulations! Time to move allll the boxes, and start the next epic chapter of your life. You've got a lot on your plate, so we want to highlight some important tasks that are necessary for a smooth, comfortable transition.

### ☐ *change over utilities*

Although this is on the 'After escrow checklist', we best recommend that you switch over utilities either day of/day before. Keep in mind internet often takes over a week to get scheduled/on the books.

- ☐ GAS
- ☐ ELECTRIC
- ☐ INTERNET
- ☐ WATER
- ☐ TRASH

### ☐ *update change of address at post office*

This can either be done at the local post office, or by visiting the link: <https://moversguide.usps.com/mgo/disclaimer>. Please note there is a \$1.85 processing fee.

### ☐ *update change of address at your bank*

This can be done at local bank, or by making a quick phone call.

### ☐ *send introduction letter to your neighbors*

We can even provide a template. It's always good to know and befriend your neighbors, as good ones always look out for each other!