

6 Steps

HOME SELLERS

NEED TO KNOW



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6 STEPS HOME SELLERS NEED TO KNOW

If you're thinking about selling a home and looking to get the most out of the sale, then this guide is for you. Follow along as we help you prepare to sell a home and get you to closing day as stress free as possible!



WORK WITH A TRUSTED REALTOR

When selling your first home, there's bound to be a plethora of questions. The more you work with your Realtor to break down the steps of the sale before things happen, the more at ease you will be. Make sure you're available to your Realtor to ensure a smooth process, but also make sure your Realtor is available to:

Explain any acronyms and real estate lingo being used. You're a team, and the more you can! Lean on your Realtor to educate you, the more trust there will be!

Show how decisions are made. You need to see the importance of things like the home appraisal as well as various contingencies—and your Realtor can teach you about all of that!

Checking in. If you have a lot of questions or concerns, schedule a time to sit down and talk. Yes, a quick response to a question via email or text is fine, but it's okay to need some reassurance. Selling your home can be an emotional experience and some face-to-face time may help take some stress away.



Step 2

CAPITALIZE ON THE CURRENT MARKET

Look for ways to increase the pricing on your home to advantage of the current real estate market. Your Realtor, will know small improvements and upgrades you can make to potentially add thousands to your home value.

Things to remember:

- ✓ Housing inventory remains low and has been one of the biggest hurdles for buyers due to many homeowners staying put after record-low rates in 2020 and 2021. This means it's a great time to sell to get top dollar for your home.
- ✓ Home prices are continuing to increase which means your equity has likely increased as well. This can provide you with more financial security to build wealth, and can help make you eligible for better borrowing terms due to having a larger down payment, if you are thinking about buying another home.

Step 3

KNOW WHAT YOUR HOME IS WORTH

Every homeowner wants to sell their home for top market price. That's why working with a trusted Realtor is so important. Your Realtor can provide a comparative market analysis to help price your home appropriately.

They will also:

- ✓ Help you understand how the analysis came about. You can see maps of the listings in the area, so you understand the difference in the listing price and selling price of many homes.
- ✓ Give examples of differences in home value based on things like how many bathrooms there are and what the total square footage is.
- ✓ Empower you to do your own research on home prices in your neighborhood so you feel educated. Well-known home sale sites can be helpful with this, as well as online property records and your local library.



Step 4

STAGE THE HOME

When you show off the true potential of the house, it makes it easier to sell. Staging your home is a smart investment and can help seal the deal with buyers when you're trying to sell your home.

The 3 Most Important Staging Strategies:

- ✓ You don't have to stage every single room in the house. Just focus on rooms that will make the biggest impact (i.e. living room, kitchen, primary bedroom).
- ✓ You want to highlight the square footage and create a nice flow from room to room.
- ✓ Keep things fresh and clean, free of extra furniture, clutter, and personalized belongings.



Step 5

FOCUS ON CURB APPEAL

It's important to make a good first impression. Focusing on the exterior of the home can help bring in offers more quickly.

Ideally this will mean:

- ✓ Landscaping is done for both front and back yards
- ✓ Putting away toys and sporting equipment
- ✓ Trimming hedges and raking leaves
- ✓ Making sure the mailbox is clean and looks new
- ✓ Ensuring the walkway and porch look welcoming
- ✓ Power washing the exterior of the home
- ✓ Clearing all gutters

Step 6

HOME SHOWING TRICKS

Once your home is ready for showing, your Realtor will be an important asset when a potential buyer wants to pop by or if you decide to host an Open House.

Here are some ideas of how to keep your home “show ready:”

- ✓ Having a catch-all basket ready to go. If an agent wants to bring someone over last minute, have a laundry basket ready to do a quick sweep of any items that may be laying out and about.
- ✓ Have a light and airy scent ready to be spritzed, or a cozy smelling candle lit on days where there are showings.
- ✓ Stay prepared by leaving shoes in the garage or making sure children’s toys are contained to one area of the house.
- ✓ Remember that flexibility matters when it comes to showings!





NEXT STEPS

The reasons for selling a home vary. If you're looking to purchase a new home while selling your current home, here are some tips:

- ✓ Keep communication open with your Realtor.
- ✓ Connect with a Churchill Home Loan Specialist to find the smartest mortgage plan for your goals.
- ✓ Ask about our Home Buyer Edge program with the \$10K Seller Guarantee to make your offer stand out in this competitive market!



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NEED MORE INFORMATION?
Just reach out to your local Home Loan Specialist

888.562.6200

churchillmortgage.com



*Seller Guarantee is for qualifying borrowers and select loan types only and are not available in all states or locations. Offer only valid on home loans closing on or before December 31st, 2023.

In the initial 90-day period. Rate Secured is available on Conventional Conforming (primary and secondary homes), High Balance and No Score fixed-rate products. Not available on investment, government or jumbo.

The Churchill Certified Home Buyer program is not a commitment to lend funds and is not an approval but is a conditional approval subject to your acceptance of the terms and the conditions being fully satisfied prior to closing. All conditions are subject to final underwriting and final investor approval. The certification is subject to the financial status and credit report(s) of everyone on the application remaining substantially the same until closing, an acceptable contract of sale on a suitable property, collateral (the appraisal, title, survey, condition, and insurance) satisfies the requirements of the lender and loan selected is still available in the market. All closing conditions of the lender must be satisfied including the clear transfer of the title, acceptable and adequate title and hazard insurance, flood certification, and any inspections that are required by the real estate contract.

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