



UNITRUST
MORTGAGE & REALTY SERVICES

UNITRUST-REALTHY

How To Avoid 7 Costly Mistakes When Selling Your Home

*Here's A Guide To Avoid Costly Problems
And Sell Your Home For Every Bit Of Its
Worth In The Least Amount Of Time...*

UNITRUST-REALTHY

11230 Sorrento Valley Road • San Diego, CA 92121 • 1-858-404-7300

How To Sell Your Home For The Most Money The Market Will Pay!

Dear Home Seller:

The decision to place your home on the market can involve a number of stresses and strains. Many home sales are motivated by circumstances outside your control: Job relocation, family problems, financial issues, divorce, and more. Others are related to family issues: The need for a bigger home, a better neighborhood, schools, etc.

Whether you've lived in your home two years or 20, you know it's not just a shelter, or even another investment. It's the place where your dreams come to life. In flower gardens and family rooms. Backyard barbecues and home-cooked Sunday dinners. It's the place we raise our children. The nest we nudge them out of, and welcome them back to again and again.

And for some, it's even our place of business.

But there comes a day when it's time to move on. Time to reflect on old memories, and prepare to build new ones. Time to leave the past behind for a new future. It's no wonder why buying or selling a home is often emotionally charged and potentially overwhelming.

That's why we created this report. Regardless of your reasons for selling, your goal is to sell your home for the most money, and in the shortest amount of time. And with the least amount of hassles and distractions.

Unfortunately, The Way Many Sellers Go About Selling Their Home Leaves Them Wide Open To The Very Problems They're Trying To Avoid.

When you're getting ready to put your property on the market, there are a number of things to think about, to prepare for, and to organize. Here's a list of seven costly pitfalls to look out for when selling your home:

Mistake #1: Failing to DRESS Your Property For Sale

Buyers look for HOMES, not houses. They buy homes in which they FEEL they would like to live. One of the major factors in getting your home to sell quickly is very simple: MAKE IT FEEL LIKE "HOME."

Most buyers select their home based on EMOTIONS. Once their decision is made to buy, they justify their purchase with LOGICAL reasons: facts and features. So, it's most important to make your home appeal to all senses. Your property is NOT the only home

the buyers will see. You are competing with other homes in the market, and some of them have been professionally decorated.

The Way You Live In A Home, And The Way Your SELL A Home Are *TWO Very Different Things*

When you're showcasing your home for sale, it's going to look very different from the way it looks when you're living there. Here are a few tips for showcasing your home for sale:

- First impressions set the tone for a buyer visit, and they're **LASTING!** Approach your home in your car like any buyer would. Examine the outside as you're approaching. How does it look? Are shrubs away from the home? Oil in the driveway? How does the grass and landscaping look? Cluttered looks detract from the architecture of the home. A clean, polished landscape says your home is valuable and well-maintained!
- Take a look at your actual home. Is the paint fading or chipping? Is the color outdated or impersonal? How does the roof look? As you drive up to or away from your home, what do you see first?
- Now go inside just like a buyer would. You want to be aware of four senses: smell, touch, sight, and hearing. Go through room by room and test all four senses. Check flooring and carpet for stains and odors.

Most importantly: Pack away all appliances, get rid of excess furniture, put away useless dishes, and make your home neat and orderly. If you've ever visited a model home, you'll notice it's clean and uncluttered. You have to move anyway, so you might as well pack early, and make your home more saleable. Go to the garage and make sure it's neat.

- Hire someone to professionally clean your home. Top to bottom! Cleaning and cosmetic fix-ups, especially in the kitchen, bathrooms, and master bedroom can many times yield you up to \$10 in extra sales price for every \$1 you invest.
- Pets should be out of sight (and smell!). Get rid of pet odors for showings. Remember the four senses. Also, some people are uneasy around pets, and they may distract attention from the features of your home.
- Pay particular attention to lighting. During the day, open all your blinds and curtains. If it's cloudy out, turn on all lights for showings. At dusk, leave your front drapes open and turn on all the lamps and lights.

At night, do the same, but close your blinds and curtains. When showing your home, turn off all appliances, television, radio, and anything that will distract attention from

your home. You might want to play a little light music to enhance the emotional experience for your buyer.

Mistake #2: Pricing Your Home Incorrectly

Every seller wants to realize as much money as possible when selling their home. The natural inclination is to price the home high, thinking you can always come down in the future.

But a listing price that is too high frequently nets the seller LESS money than an original price at market value. Why is this? Because people looking for homes in your price range will reject your home in favor of other homes in a reasonable price range.

And here's the real clincher: **Agents who would readily bring buyers through your home will automatically cross it off their showing schedule because it's priced too high.** They're only motivated to show homes with the highest probability of selling. Agents simply will not show overpriced homes because they work by commission. They know market values because it's their job to know. And they don't want to waste their time.

So you price your home high, thinking you can come down. Problem is, the agent and buyer community don't look at it that way. They see it as an overpriced home. After a few months go by, eight or 10 open houses, signs, agent tours...and not a nibble. So you decide to lower your price again. But it's too late...your home has already been "branded" by the agent community. So you reduce your home a little more. And little happens.

Finally, in order to attract attention back to your home, you've reduced your home price more than you ever thought you would, and you're now netting much less than if you had priced it correctly in the beginning. **And think about this:** The money you lost is not just the lower sales price, but all the extra interest you paid on your mortgage...all the extra property taxes and other carrying costs that accrue while your home is waiting to sell. We've seen it happen time and again!

Real Estate Fact: The Seller Is Solely Responsible For How Much, And How Quickly Their Home Sells!

Overpricing almost always increases time to sell, and adds to your carrying costs. That's why We provide a complete, no obligation evaluation of your home. We call it our "*Maximum Home Value Audit.*"

Unlike many agents who will give you an inflated value just to seduce you to give them your listing, We'll give you a real world home value analysis. Based on verifiable

facts and figures. We'll also physically inspect your home to identify those areas where spending small amounts of money may yield many times return in sales price.

We'll be straight with you, and tell you precisely why it's worth what it's worth. We'll also show you how to net more money in your home sale. Here are a few more areas our exclusive *Home Marketing Plan* can help you sell your home:

- How to set the asking price to maximize exposure and a profitable sale.
- How do you really define and compare market value between homes?
- How the *total* market performance may affect your home sale – positive or negative.
- How to protect yourself from crime when selling your home.
- How to handle buyers during a showing to help yield the highest price.

Once you understand these important issues, you'll know how to price and sell your home for the fastest, most profitable sale. Also, with this information, you'll never pay too much for any home you buy for the rest of your life.

Mistake #3: Limiting The Marketing Exposure Of Your Property

The most obvious marketing tools everyone uses (Open Houses and classified ads) are only moderately effective. Successfully marketing of your home (getting the highest price, at the right time, and with no hassles and problems) requires much more.

Surprisingly, less than 1% of homes are sold at an open house. Agents use open houses to attract buying prospects, not to sell your home. And advertising studies show that less than 3 % of people purchased their home because they saw it in an ad.

That's why the most competent agent will have a broad spectrum of marketing activities, emphasizing the specific strategies that will work best for YOUR particular property or area. In fact, we use an unprecedented *Marketing Plan* in selling your home. If you like, we would be happy to share every one of those strategies with you at your convenience.

ONE MORE THING... Did you know that most home inquiry calls come in during business hours when agents are away from their offices? That's why if we are not in the office, We have a highly trained staff of experienced assistants who can take those calls, and respond immediately.

This way, your home is NEVER put "*On Hold*" or a showing is delayed for a single minute when a hot inquiry surfaces.

Mistake #4: Thinking Your Appraisal Is The Market Value Of Your Home

An appraisal is an opinion of value for an entirely different purpose than selling your home. Usually an appraisal is to provide a bank or mortgage institution information to fund a loan. If a lender is motivated to loan you money, his appraisal may come in higher than the true market value of your property. The appraiser might ignore other issues in his analysis, such as foreclosures in the market or distressed sales.

When a buyer looks at a home, they look at all the factors: foreclosures, distressed sales, bankruptcies, divorces, and area fluctuations. Don't make the mistake of thinking the "appraisal" value of your home is what a diligent buyer would pay.

If you like, we will provide you with ALL of the information you need to make a competent, reliable market value for your home. We'll research your area, gather specifics on recently sold homes, discuss trends, and answer questions you have about the value of your home with market facts, not opinions.

Mistake #5: Not Understanding Your Rights And Obligations

Real estate law and regulations can be very complex. When you sign a contract for the sale of your property, it's a legally binding document. An improperly written contract can create many problems for you: a sale could fall through, cost you thousands in forced repairs, inspections, and remedies for items included or excluded in the purchase offer.

You must understand what repairs and closing costs you are responsible for in a contract. And you must know whether the property can legally be sold "as is," or how deed restrictions or local zoning will affect your transaction.

You also need competent review of your title, and whether or not your property is in conflict with local restrictions or laws. If you have to remedy these items yourself, you can spend thousands on legal bills, fines, contractors, and other costs. Using a competent Realtor up front can help identify and avoid these issues before they become "problems."

Mistake #6: Signing A Listing Agreement With NO WAY OUT!

Just about every agent has good intentions about helping you sell your home. But situations and circumstances change. The agent might have personal problems, or simply decide to retire or get out of the real estate business.

Or other situations may arise where the agent isn't doing his or her job as you expected. The home may not be getting the exposure you desire. Or perhaps you haven't heard from your agent in six weeks!

What do you do now?

When this happens, you should have the right to fire your agent. But the listing agreement you signed is with the BROKER, not the agent. If you're unhappy, the broker may assign your home to another agent – someone you neither personally selected, nor do you want. But you're stuck with him or her until the listing agreement expires. And that can cost you a lot of money!

Always protect yourself by: 1) carefully selecting the right agent, and 2) make certain that in a *“worst case”* situation, you have the flexibility to modify or cancel your listing agreement.

Mistake #7: Selecting The WRONG Agent

Do you remember the old riddle that goes, *“What do you call the person who graduated dead-last in their medical school class?”*

Answer: “DOCTOR!”

Well, it's the same with real estate professionals. Someone with vast experience and extraordinary professionalism usually costs the same as someone with little or no experience, or with compromising standards. You need to know how to tell the difference up front.

Bringing competence and experience into your transaction may mean the difference between a higher negotiated sales price and losing money, selling in less time or in more time (costing you potentially thousands in added interest), and experiencing problems and hassles or a problem-free transaction.

Our community is loaded with Realtors who are WRONG for you, your area, and your home. Some agents are in business part-time for a little extra cash. Others are subsidizing other businesses or careers. And then there's your *“cousin Harry,”* who you may feel obligated to because he *“really needs your business.”*

Selling your home is probably the most important financial transaction you will ever make. That's why we take our business so seriously. It's also why we have developed customized home marketing programs meant specifically for your situation.

WHY UNITRUST MORTGAGE & REALTY SERVICES?

Here's why you should consider UNITRUST_REALTY to market your home:

- We have full-time assistants, a **full-time marketing specialist**, two offices, twenty computers, two cellular phones, thirty phone lines, six voice messaging hotlines, a dedicated fax, and a toll-free phone number.
- **We are not telling you these things to impress you, but to impress UPON YOU the difference between agents who simply "sell" real estate, and those who COMMIT to whatever it takes to serve a client beyond their expectations!**
- We've been in real estate industry for a combination of over 30 years, and sold over \$50 million worth of homes. We are intimately familiar with your neighborhood, and specialize in selling homes there.
- We are **full-time Realtors**. We are well-educated. We have a complete resume for your review, and make it a priority to educate YOU on every aspect of your transaction.
- We have a list of references, past clients, and professional associations you can call at any time to discuss the quality of service we have provided to other people just like YOU.
- We have developed a **marketing plan** that is unequalled by anyone in the business. We do this because our dedication to selling your home is also unsurpassed. There's no other way we can live up to that expectation without extraordinary marketing capabilities.
- We have specifically designed marketing tracking systems for every home we sell. We also have specific update systems so you are fully aware of ALL activity and progress updates on your home on a weekly basis. **You will NEVER feel out of touch with us!**
- We have references for reliable title companies, escrow companies, financing sources many agents are clueless about, insurance companies, inspectors, attorneys, and others directly relating to your transaction. If you choose to use any of them, you won't be dealing with arbitrary people. These are professionals we have used personally in other transactions.
- We schedule showings around your schedule, and to respect your personal and family time. This requires special planning and forethought most agents do not consider.
- Each day, we speak with over 80 people directly related to real estate buying or selling. This allows us to create a communication link of properties to people.

- **Most importantly:** We generate over 80% of our clients through referrals alone. We do very little traditional marketing. Instead, we focus 110% of our efforts into providing such outstanding service, our clients are inclined to refer our services to family, friends, and acquaintances.

On the surface, it may seem there are many Realtors from which to choose. But just because there are lots of Realtors out there doesn't mean they can all do the same job for you.

All Real Estate Professionals Are NOT The Same!

We have enclosed with this report a special coupon. By simply calling our toll-free number at **1-858-404-7300**, we'll share with you our exclusive "**Maximum Home Value Audit.**" Here's what you'll get, absolutely FREE and without obligation whatsoever:

- We'll conduct a careful, thorough valuation of your home, based on real world facts, in a EASY to understand format. You won't get any inflated values just to pressure you into listing with us.

And you won't get anything like "*We have a buyer right now who's interested in your specific home, and if you list with us, we'll bring him by right now.*"

With us, you'll get NO pressure. No arm twisting. Just a real world, honest, fact-filled analysis.

- We'll tour your home to identify items that could negatively affect your selling price. As we mentioned earlier, many of our findings could bring as much as \$10 in extra sales price for every \$1 you invest. By the end of our tour, you'll have a checklist of strategies designed to "**position**" your home to sell for the most money possible.
- We'll share with you our **Exclusive Home Marketing Plan**. Our plan will give you insider secrets on how to promote your home properly, how to handle buyers, how to avoid crime, and much more.
- PLUS, we guarantee that we'll hold your hand throughout the entire complicated transaction process. We place our commitment in the same place as yours. We're in this together!
- When selling your home, the LAST thing you need is added pressure. That's why we'll answer all of your questions. And give you one less thing to worry about during these hectic times.

By Not Acting Now, You Could

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Lose Thousands Of Dollars

So call now at **1-858-404-7300**, and we'll immediately arrange a convenient time to meet, and share with you our *Maximum Home Value Audit*. It's Free. It's FAST. And it could save you thousands on your home sale.

Sincerely yours,



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P.S. Once you have read this report completely, make a list of areas you would like to discuss. Call us at **1-858-404-7300** to schedule your *Maximum Home Value Audit*. Our exclusive audit could save you thousands of \$\$\$'s! And it's Free, and without obligation. So before you get distracted, call now!