# REAL BROKER



### SELLER EXPERIENCE A PROFESSIONAL GUIDE



#### **AMBER BERRY**

**REALTOR® CNE®** 

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# The MoJo Team

We are a team of experienced professionals dedicated to providing our clients with the highest level of service and expertise in the luxury real estate market. Our passion for real estate, local market knowledge, and constant communication are the keys to our success. With well over 100M sold in 2022 and over 1 Billion sold lifetime we rank as Top .5% producers in the Valley. Our team is committed to providing personalized attention and unparalleled service to ensure your real estate journey is seamless and stress-free. Whether you're buying, selling, or investing in luxury real estate, our team is here to help you achieve your goals and exceed your expectations.



#### Amber Berry REALTOR® CNE®

#### It's more than just Real Estate!

We value community and it is our goal to make a difference in the place we live and work!

We understand that family is everything when choosing your new home!



 "Thank you, Amber, for making this experience as positive as you did. We were always kept informed of any new information and were always willing to help in any way you could. I would highly recommend you to everyone that is looking to either buy or sell. She is friendly trustworthy and knowledgeable. We have sold other houses before and have never had any other Realtor help us as much as Amber. "

-John & Barbara – Seller & Buyer

2. "I will ALWAYS call Amber Berry for our real estate needs! She is professional, knowledgeable, and trustworthy. We have purchased and rented out multiple homes using Amber as our agent. She made us feel like we were her number one priority, and never rushed or pressured to buy. She understands the market and is able to give you honest feedback as to what you should expect while buying, selling, renting, etc. She truly wants what's best for her clients".

-CJ Buyer & Seller

LUXURY REAL ESTATE SERVICES

Mojc

The MoJo Team provides a luxury home buying and selling experience time and time again.

A REALTOR® represents your interests when purchasing a home, one of the more significant financial investments you can make. For this reason, it's essential to select a trusted advisor with in-depth knowledge of your local real estate market and specialized experience in the property type you're interested in.

#### LOCAL MARKET KNOWLEDGE

Our team boasts unparalleled local expertise in the most exclusive and desirable neighborhoods. With years of experience in the luxury real estate market, we have built a deep understanding of the local market conditions, trends, and opportunities. We leverage our local knowledge and connections to provide our clients with insightful advice, valuable insights, and a competitive advantage in their real estate transactions.

#### OFF MARKET ACCESS

In our current market, many homes are being sold within hours and days of being listed on MLS. With our extensive network of industry connections, we are able to source properties that are not publicly available or listed on the MLS. Our team's off-market access gives our clients a significant advantage in finding their dream property, and allows us to negotiate favorable terms and conditions on their behalf.

#### REAL ESTATE EXPERTISE

Our team has extensive experience in the luxury real estate market, having successfully closed countless high-end transactions. With years of experience representing high-net-worth individuals and sophisticated investors, we understand the unique needs and expectations of the luxury real estate market.

#### **REPUTATION MATTERS**

Our team has a reputation for excellence, integrity, and professionalism in the industry.We are committed to delivering exceptional service, personalized attention, and unparalleled expertise to every client we serve. Our team's reputation for achieving outstanding results and exceeding client expectations has earned us a loyal and satisfied client base, and a leading position in the luxury real estate market.

#### WORLD CLASS MARKETING

We offer a comprehensive and tailored marketing strategy to ensure your property receives maximum exposure to qualified buyers. We leverage cutting-edge technology and innovative marketing techniques to showcase your property in the most engaging and visually appealing way possible.With our strategic and creative marketing approach, we help position your property as a premium and exclusive offering in the luxury real estate market.



\$4,500,000 Paradise Valley



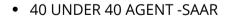
\$6,875,000 Silverleaf



\$3,600,000 Paradise Valley



\$9,000,000 Scottsdale



- REALTY ONE GROUP TOP TEAM
- LAST CONSECUTIVE 6 YEARS
- TEAM OF THE YEAR 2020 ASREB
- TOP TEAM IN PHOENIX BUSINESS
  JOURNAL 2021
- \$1B SOLD IN SALES
- LICENSED BROKERS
- TOP .5% PRODUCERS IN THE VALLEY



\$12,000,000 Silverleaf



\$2,500,000 Scottsdale



\$2,800,000 Silverleaf



\$2,450,000 Scottsdale

Journal



\$2,600,000 Paradise Valley



\$2,700,000 Paradise Valley



\$3,800,000 Paradise Valley



\$3,725,000 Central Phoenix

OVER \$113M SOLD ACROSS THE VALLEY IN 2021





LUXURY HOME TOUR

## **KEY PROFESSIONALS**

Involved in Your Transaction

#### **REAL ESTATE AGENT**

Licensed by the state to represent parties in the transfer of property.

#### HOME INSPECTOR

Objectively and independently provides a comprehensive analysis of a home's major systems and components.

#### LOAN OFFICER

A representative of a bank or other financial institution. They help customers identify their borrowing options and help them understand the terms of their loan.

#### **APPRAISER**

Works on behalf of a lender and provides a market analysis of the subject property. An appraiser's finding is subjective and combined with market findings of sold properties within the surrounding neighborhood.

#### **INSURANCE AGENT**

Helps a homebuyer determine the homeowner's protection coverage needed and then finds the right insurance policy to fit those needs.

#### **REAL ESTATE ATTORNEY**

Can give advice on all legal aspects of the real estate transaction. Additionally, they are able to draft and review contracts, help decide how to take title and assist with the closing process. In some states, real estate closings can only be conducted by attorneys.

#### **ESCROW/CLOSING OFFICER**

A non-biased third party who works with all participants to facilitate a successful closing of a real estate transaction. At closing, the closing officer will collect the purchase money funds from the buyer and lender as well as the settlement costs from each party. They disburse the funds in accordance with the closing documents and record the necessary documents to transfer ownership of the property.

#### **CLOSING/SETTLEMENT/TITLE AGENT**

Performs title searches to ensure a clear title so a title insurance policy can be issued. In some states, they facilitate the transfer of real estate.



The Advantages

# **OF USING A REALTOR®**

#### **EXPERIENCE AND EDUCATION**

You don't need to know everything about buying and selling real estate if you hire a real estate professional who does. Henry Ford once said that when you hire people who are smarter than you are, it proves you are smarter than they are. The trick is to find the right person. For the most part, all REALTORS® cost the same. So why not hire a professional to represent you in one of the largest purchases in your life!

#### INTERMEDIARY

REALTORS® act as a buffer. If you're a buyer of new homes, your REALTOR® will protect you from the builder's agents, preventing them from biting or nipping at your heels. If you're a seller, your REALTOR® will screen all those phone calls from lookie loos that lead to nowhere and try to induce serious buyers to write an offer immediately.

#### NEIGHBORHOOD KNOWLEDGE

REAL TORS either possess extensive knowledge or they know where to find the industry buzz about your neighborhood. They can identify comparable sales and relay these facts to you, in addition to pointing you in the direction where you can find more data on schools, crime or demographics. For example, you may know that a home down the street was on the market for \$450,000, but a REALTOR® will know it had upgrades and sold at \$385,000 after 75 days on the market and after twice falling out of escrow.

#### PRICING

Contrary to what some people believe, REALTORS® do not select prices for sellers or buyers. REALTORS® have valuable knowledge on local market conditions and will help you price your property realistically and fairly. Data such as the average per square foot cost of similar homes, median and average sales prices, average days on market and ratios of list-to-sold prices, among other criteria, will have a huge bearing on what you ultimately decide to do. A REALTOR® will also help you from overpaying for a property when buying.

#### **NEGOTIATIONS AND CONFIDENTIALITY**

Pop producing REALTORS® negotiate well because, unlike most buyers and sellers, they can remove themselves from the emotional aspects of the transaction. It's part of their job description. Good REALTORS® are mediators, delivering buyer's offers to sellers and vice versa. They are professionals who are trained to present their client's case in the best light and agree to hold client information confidential from competing interests.

#### **CLOSING OR SETTLEMENT**

Today's purchase agreements run ten pages or more. Plus, the federal- and statemandated disclosures or disclosures dictated by local customs. Your REALTOR® will guide you through the complexity of paperwork that ensues during a home sale or purchase. They will also monitor your transaction while in escrow and handle any problems that may arise.

#### PROFESSIONALISM

Think of your REALTOR® as a trained professional who has the ability to represent you in a very complex transaction! In addition REALTORS® adhere to a strict code of ethics and are held to a higher standard.

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# **COMPARATIVE MARKET ANALYSIS?**

REAL TORS perform a comparative market analysis or CMA for their clients to help them determine a price to list when selling a home or a price to offer when buying a home.

The goal is to find homes in your immediate area that are most like yours. This enables your REALTOR® to more accurately predict what buyers will pay for your home.

For instance, if you live in a 2,000-square-foot home with three bedrooms, your agent won't pull a list of 3,000-square-foot homes with four bedrooms.

Why? Because that wouldn't be a fair comparison.

Likewise, a home that's just like yours but located in a highly desirable school district across town also doesn't get you any closer to your home's market value.

A good CMA can tell you:

- What homes like yours are actually selling for
- How long it's taking for them to sell
- What their sale prices were in relation to their list prices



# **GET YOUR HOME SHOW READY**

A Home Sellery Checklist

INTE	ERIOR							
Clea □ □	n: Doors Windows Light switches Baseboards	□ □ Pain □	- I		<b>r tasks:</b> Remove/pull back dark curtains Lubricate squeaky door hinges Clean ceiling fans Check for cobwebs in all corners		Fix scratches in wooden floors Repair/replace broken flooring Use area rugs, if needed Empty wastebaskets Make beds Fluff or replace accent pillows	
κιτα	HEN							
	Keep dishes and food out of sight Clean appliances		Sweep/Mop Clean light fixtures Test electrical outlets		Eliminate cooking odors Deodorize garbage disposal, dishwasher, and refrigerator		Clean cupboards and under sink Replace garbage disposal gasket to reduce noise	
BATHROOMS						LAU	NDRY AREA	
	Remove soap residue, mildew and mold from surfaces Clean out cabinets; remove nonessentials		Keep fresh, clean towels on towel rack Clean/lubricate shower door		Replace shower curtain Clean exhaust fan, heater; replace if broken or noisy		Clean out area behind washer/dryer Eliminate any mildew odors	
CLOSETS				BASEMENT				
	Keep closets clean and free of clutter		Throw out or pack away nonessentials		Eliminate any signs of dampness		Check for and eliminate cracks	
GARAGE/CARPORT/SHED							HEATING/AC UNIT	
	Clean and unclutter Adjust tension rod to eliminate sag from garage door		Put away tools Clear any cobwebs Remove oil/paint stains from floor		Lubricate/adjust/repair garage door opener			
EXT	ERIOR							
Replace, repair, paint any damaged:					n:			
	Plaster Wood siding Trim Rain gutters Shutters Doors		Window frames Screens Water spigots Street numbers on house Fences/gates Outdoor lighting		Siding Windows/Screens Pet droppings Outdoor BBQ Pool/spa Service areas/trash cans		Straighten woodpile Test doorbell	

#### **ADDITIONAL TIPS**

#### **Clean everything**

Cleanliness signals to a buyer that the home has been well cared for and is most likely in good repair. A messy home will cause buyers to notice every flaw.

#### Unclutter your home

The less "stuff" in and around a home, the roomier it will seem.

#### Let the light in

Open the blinds. Put brighter bulbs in all the

lamps. Bright, open rooms feel larger and more inviting.

#### Let some fresh air in

If the weather is nice, open the windows. Fresh flowers and potpourri can also be used to your advantage.

#### Send the kids to Grandma's

Or take them on a walk around the block. Active children can be distracting to someone viewing a home.

#### Paint

There's nothing that improves the value of a home more than a few cans of paint. And it's so often easier to paint a room than it is to scrub it. Stick with neutral colors.

#### Keep the noise down

Turn off TV and turn on soft instrumental background music.

Preparing For A

# HOUSE PHOTO | VIDEO SHOOT

These days, listing photos matter. A lot! Just ask the National Association of Realtors. According to their latest data, 92% of buyers search for homes online. Get your home ready for the Photo Shoot with these expert tips.

#### **CURB APPEAL**

- □ Clear front yard of debris
- □ Weed and trim lawn
- **Edge** yard and driveway
- □ Remove mildew from walls or walks
- **Take stains off driveway**
- Repair broken windows
- Make sure house number is visible from street
- □ Store holiday decorations
- □ Clean the siding
- □ Make the path to front door clearly visible
- Trim shrubs and trees

#### **LIVING/FAMILY ROOM**

- Remove clutter: knickknacks, board games, CDs and DVDs, remote controls and game consoles
- □ Clean fireplace
- Remove family photos
- Polish wood furnishing
- Discard or put away worn rugs
- □ Fluff couch pillows

#### **BEDROOM**

- □ Make the bed
- □ Store away toiletries
- Organize the master bedroom to create well defined areas

#### **BATHROOM**

- Remove all brightly colored bottles and containers
- Remove all personal care items as possible
- □ Clean Mirrors/Shower Glass
- □ Remove rugs when showing off flooring

#### **INTERIOR SUGGESTIONS**

- If vacant, add some furniture; empty houses don't sell as well
- **Repair holes and marks in walls**
- Clean mirrors and glass
- Paint walls
- Clean carpet
- □ Remove or store clutter
- Clean window treatments and windows
- □ Remove personal photos when possible
- Double check all light bulbs are working

#### **KITCHEN**

- □ Clean appliances until they're spotless Clean
- front of refrigerator
- Clean stove hood
- Clean and clear kitchen counters; remove gadgets
- Remove towels from racks
- Remove magnets/items from fridge
- Hide sponges and soaps

#### **QUICK TIPS**

- Reduce excess furniture so that three people can walk around comfortably
- Less is more: remove any clutter, inside and outside
- Depersonalize so buyers can imagine themselves in the home: take out family photos and religious items Keep
- □ shades open for light
- Ask a friend or relative to critique your home
- Remove rugs to highlight nice flooring

# WHAT IS ESCROW?

"Escrow" is a term that describes the neutral third-party handling of funds, documents, and tasks specific to the closing (or settlement, as it is also known), as outlined on the real estate purchase agreement or sales contract. The purpose of escrow is to facilitate the transaction by managing the disbursement of funds.

#### **KEY PLAYERS**

In accordance with local custom, the buyer or seller involved in the transaction will select the escrow provider, though they often defer to their real estate agent to make this decision. This provider could be an escrow company, title officer, or title/escrow attorney, depending upon many considerations, including the geographical location of the transaction.

#### ROLES

The escrow provider may have a duty to arrange and/or track the requirements and contingencies outlined within the purchase contract. These might include home inspections, the purchase of homeowners insurance, the completion of negotiated repairs, and financing requirements.

#### PROCESS

Once all transaction contingencies are met, including the execution of all documents necessary to complete the transaction, the escrow company will disburse funds to the seller and other parties, all in accordance with the purchase agreement.

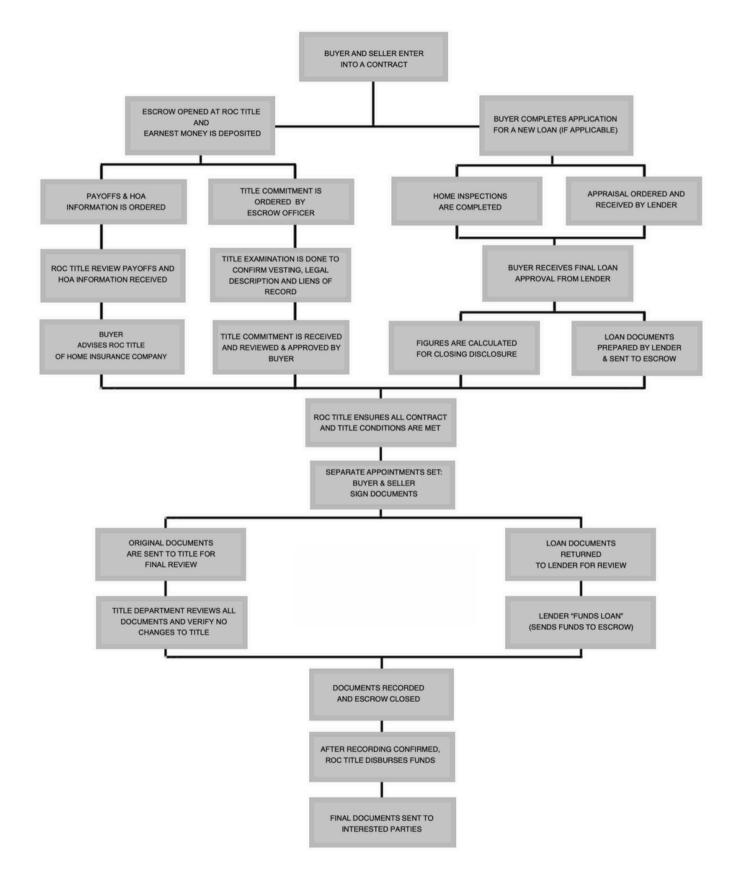
#### COST

The cost of escrow services is covered by the buyer or seller as determined by local custom, market conditions, or contractual agreements made within the purchase offer.

#### **CLOSING/CONSUMMATION**

Once all the tasks described within the sales purchase agreement have been completed and the appropriate funds are disbursed, the transaction is complete and the escrow closes.

# THE ESCROW PROCESS



# CLOSING COSTS | WHO PAYS WHAT

This chart represents who customarily pays what costs. Consult a professional before negotiating any costs.

	Cash	FHA	VA	Conventional
Down Payment	Buyer	Buyer	Buyer	Buyer
Realtors Commissions	Seller	Seller	Seller	Seller
Taxes	Prorated	Prorated	Prorated	Prorated
Termite	Negotiable	Negotiable	Seller	Negotiable
Property Inspection	Buyer	Buyer	Buyer	Buyer
Home Owners Association Transfer Fee	Negotiable	Negotiable	Seller	Negotiable
HOA Disclosure Fee	Seller	Seller	Seller	Seller
Home Warranty	Negotiable	Negotiable	Negotiable	Negotiable
New Loan Origination Fee	Buyer	Buyer	Buyer	Buyer
Discount Points	Buyer	Buyer	Buyer	Buyer
Document Preparation Fee	Buyer	Buyer	Seller	Buyer
Credit Report	Buyer	Buyer	Buyer	Buyer
Appraisal	Negotiable	Negotiable	Negotiable	Negotiable
Tax Service Contract	N/A	Seller	Seller	Buyer
Prepaid Interest	N/A	Buyer	Buyer	Buyer
Impound Account	N/A	Buyer	Buyer	Buyer
FHA, MIP, VA Funding Fee, PMG Premium	N/A	Buyer	Buyer	Buyer
Fire/Hazard Insurance	Buyer	Buyer	Buyer	Buyer
Flood Insurance	Buyer	Buyer	Buyer	Buyer
Escrow Fee	Split	Split	Seller	Split
Homeowners Title Policy	Seller	Seller	Seller	Seller
Lenders Title Policy and Endorsements	N/A	Buyer	Buyer	Buyer
Recording Fee	Split	Split	Split	Split
Reconveyance/Tracking Fee	Seller	Seller	Seller	Seller

# TIPS FOR A TIMELY CLOSING

Selling a home can be a rewarding experience, but there may be delays in the closing due tosituations that could have been avoided. Although closing procedures vary from state to state, having an understanding of what may be required at closing and preparing accordingly will help yoursettlement process go as smoothly as possible.

#### **MORTGAGES ON THE PROPERTY**

Please provide detailed information, including loan number and payment address, for all mortgages on the property. Home Equity lines, even if they have a zero balance, willalso require detailed mortgage information in order to satisfy the original loan requirements.

#### **BUYER PROTECTION PLAN**

If a home warranty product is being provided and shown on contract, advise the closing/settlement agent of the purchase amount to be collected.

#### **MAINTENANCE CONTRACTS**

If there are service contracts on equipment or appliances that the purchaser wants to assume, provide the closing/settlement agent with a copy of the service contract.

#### **JUDGMENT SEARCH**

Any judgments, tax liens, etc., filed against you, which attach to the property, must bepaid at closing.

#### **INTERNAL REVENUE SERVICE (IRS)**

The closing/ settlement agent is required to report the sale of the property to the IRS. You will need to provide your Social Security number(s) and forwarding address.

#### FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT OF 1980 (FIRPTA)

If you are not a United States citizen, the closing/settlement agent may be required to deduct and withhold a tax equal to 10% of amount realized (generally the amount paid for the property).



#### **POWER OF ATTORNEY**

The use of a power of attorney must be approved in advance of settlement by the losing agent. If you are planning to use a power of attorney, inform the closing/settlement agent as soon as possible to allow time to properly review the document.

#### **MARITAL STATUS**

Spouses may be required to sign closing documents even though they do not appear to hold title and their name does not appear on the deed. Spouses must always sign the deed when homestead property is being conveyed, even if they are not in title.

#### MAIL-AWAY

If you are unable to attend the closing, provide the address where the closing docu-ments should be mailed and a contact phone number. Your signature on certain affidavits, real estate deeds and other documents may require the services of a notary.

# CLOSING DAY

Whether you are purchasing a home or selling a house, knowing what to expect and being prepared at the closing can help eliminate stress and result in a pleasant experience. We understand how important this transaction is to you, and we are committed to consistently providing a level of service that prepares you for this final step in your real estate transaction.

Although the settlement process can vary from state to state, here are some common items that may be required at closing to help the process go as smoothly and quickly as possible.

#### VALID PHOTO IDENTIFICATION

Two forms of identification are typically required at closing, including one of the following:

- Valid U.S. Driver's License or non-driver I.D.
- Valid Canadian or Mexican Driver's License issued by the Official Agency
- Current United States or Foreign Passport Foreign Passport must have been stamped by U.S. Immigration and Naturalized Service

#### CASHIER'S CHECK, TREASURER'S CHECK, OR WIRE TRANSFER

In the event you are required to bring funds to closing, we cannot accept personal checks or cash. If you prefer to wire your funds, contact us for bank routing instructions.

If you will be bringing a proceeds check from another settlement, contact us to verify the acceptance of those Wfunds - we do not automatically accept all checks.

#### HAZARD INSURANCE POLICY AND PAID RECEIPT

A hazard policy, also known as homeowner's insurance, with the lender designated as the insured holder of the mortgage, is required on most loans. Evidence of hazard insurance, including a paid receipt, must be provided prior to closing.

#### IF POSSIBLE, ALL PARTIES WHO HOLD TITLE TO THE PROPERTY SHOULD ATTEND THE CLOSING

State-specific laws may require the spouse of the parties in title, even though their name does not appear on the deed, to sign certain documents when obtaining a mortgage. If anyone is unable to attend closing, contact us to arrange a power of attorney or closing by mail.

# **MOVING CHECKLIST**

#### SEND CHANGE OF ADDRESS TO

- Post Office
- 🗌 🛛 Bank
- **Credit card companies**
- Friends and relatives
- □ Insurance companies Life, health, fire, auto
- Automobile Transfer of car title registration, driver's license
- Utility companies Gas, light, water, telephone, cable
- Arrange for any refunds of deposits
- Arrange for service in new location
- Home delivery Laundry, newspaper, magazine subscriptions
- School records Ask for copies or transfer children's school records
- Medical records Medical, dental, prescription histories
- Ask doctor and dentist for referrals
- Transfer needed prescriptions, x-rays, etc.
- Church, clubs, civic organizations Transfer memberships and get letters of introduction

#### **DON'T FORGET TO**

- Empty freezers Plan use of foods
- Defrost freezer/refrigerator
- Have appliances serviced for moving
- Contact utility companies to disconnect services Water, power, cable, trash, etc.
- Stay in contact with your mover Confirm the following: insurance coverage, packing and unpacking labor, time and date of scheduled move, details of payment

#### **ON MOVING DAY**

- **Carry currency, jewelry, and important documents yourself**
- Let a close friend or relative know route and schedule you will travel including overnight stops; use him/her as message headquarters
- Have appliances serviced for moving
- Double-check old closets, drawers, shelves to be sure they are empty
- Leave old keys needed by new owner

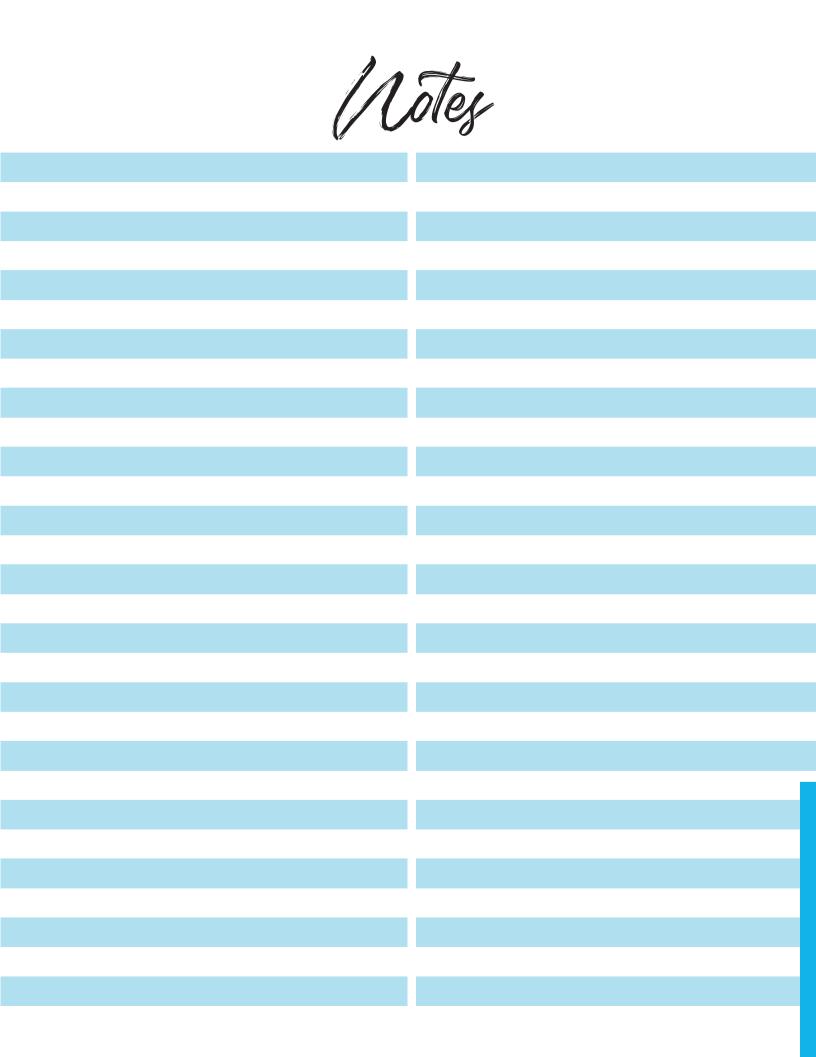
# **10 TIPS FOR MOVING WITH PETS**

Moving to a home in a new location can be an exciting adventure, but it can also be the cause of stress and confusion for household pets. To minimize the trauma, here are a few tips that may help make your pet's transition a little easier.

- Schedule an appointment with the veterinarian for a check-up prior to moving.
- **2** Obtain a copy of your pet's medical history along with rabies certifications that state when and where your pet was vaccinated.
- *S* Make sure the supply of current medications will last until a veterinarian in your new location can be found to provide refills.
- 4 Proper identification is essential. Be certain that any required license tags are secured properly and the contact information is current.



- 5 Pets can become anxious with the increase of activity prior to a move. To eliminate the threat of them misbehaving or running off, consider boarding your pet during the most hectic of moving days.
- 6 If you are moving your pet by car, be sure to take a favorite toy or two, a leash for when stops are made, and plenty of water to keep your pet hydrated.
- Requirements for the movement of pets across state lines are set by each individual state. Contact the State Veterinarian in your new location to obtain the most current information.
- *Example 2* Long-distance moves may require an overnight stay. People and pet-friendly accommodations can be found by searching a number of internet sites.
- Once you and your pet have arrived in your new location, allow sufficient time for the new neighborhood adjustment to be made. It could take a few days or a few weeks for your pet to adapt to their new surroundings.
- Carry a current photograph of your pet. If your pet is lost during the move, a photograph will make it much easier to search effectively.







**ROCTITLE.COM**