

Seller's Guide



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ONE REALTY **ONE** GROUP
NEXT LEVEL

MEET YOUR REALTOR®



Corey has a passion for real estate, and helping clients achieve their home buyer and selling goals. He has been a licensed Realtor for 3 years and has been a top performing agent. Corey has dedicated the last 3 years expanding his knowledge, creating an extensive network of real estate professional to better serve his clients. Corey is also an investor friendly agent very familiar with creative finance strategies. Corey has extensive knowledge and experience in the Newfound Lake Region.

Corey has a combined 15 years in the United States Army & NH National Guard. He lives in the Lakes Region with his wife (also a Realtor) and 2 daughters.

Let's Connect



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THE HOME SELLING PROCESS

Taking You From Listed to Sold



Pre-Listing Preparation

- 1 Schedule a tour of your home with your agent.
- 2 Discuss any potential repairs, upgrades or staging to be completed before listing your home.
- 3 Establish an asking price based on the current market and comparable property listings.
- 4 Prepare your home to be photographed and put on the market.

PRICING YOUR HOME TO SELL

Our Pricing Strategy

The market value of your home is based on a combination of factors including:

- ✓ The Current Market
- ✓ Comparable Listings
- ✓ Location
- ✓ Neighborhood
- ✓ Age of the Home
- ✓ Condition of the Home
- ✓ Improvements



Pricing strategy plays a key role in the home selling process, and can mean the difference between selling right away or sitting on the market for months.

It's important to understand that the amount you want for your home may not be a realistic price for the market, and the amount of money you have spent on it does not determine the market value.

7 EASY CURB APPEAL TIPS

1 FRESH COAT OF PAINT ON THE FRONT DOOR

Make a great first impression of your home with a freshly painted front door. Evaluate the condition of your home's exterior paint as well as the front steps, patio and railings. A fresh coat of paint can make all the difference!

2 ADD FLOWERS TO THE FRONT PORCH

Sometimes the simplest things can make the biggest difference. New planters on the front porch filled with beautiful, vibrant flowers will make your home appear more inviting, warm and welcoming.

3 PRESSURE WASH THE DRIVEWAY

While a dirty, oil stained driveway gives the impression of a home that may need some work, a pressure washed driveway and walkway presents a clean, well maintained home.

4 UPDATE EXTERIOR LIGHT FIXTURES

Replace faded, builder grade exterior lighting with new, up to date fixtures. Shiny new fixtures will brighten up your home at night, and look clean and polished during the day. Evaluate the front door handle and lockset as well.

5 KEEP THE LAWN & GARDEN TIDY

An abandoned looking yard makes buyers think the home might be neglected, but a freshly cut lawn and well manicured gardens shows a well cared for home. Be ready for showings by staying on top of lawn mowing.

6 ADD OR REPLACE HOUSE NUMBERS

Clear, crisp numbers that can be seen from the street make your home easier to find as well as giving the overall appearance a little boost. You may also want to evaluate the condition of your mailbox.

7 ADD A WELCOME MAT

Add a brand new welcome mat to greet buyers as they walk through the front door. Even the smallest details like these can make a home feel more inviting.

PHOTOS & SHOWINGS PREP

Get Ready to Sell - Checklist

Having your home photographed is an important first step in getting ready to sell. Photos are buyers first impression of your home, and they need to be able to envision it as their own. This checklist gives you recommendations to get your home photo-ready, as well as preparing it to be shown to future buyers.

THINGS YOU CAN DO AHEAD OF TIME

INSIDE

- Clear off all flat surfaces - less is more. Put away papers and misc. items.
- Depersonalize: take down family photos and put away personal items.
- Clear off the refrigerator: remove all magnets, photos and papers.
- Replace burnt out light bulbs and dust all light fixtures.
- Deep clean the entire house.
- Touch up paint on walls, trim & doors.

OUTSIDE

- Increase curb appeal: remove all yard clutter and plant colorful flowers.
- Trim bushes and clean up flower beds.
- Pressure wash walkways and driveway.
- Add a welcome mat to the front door.

PRO TIP

Don't be tempted to shove things inside closets! Curious buyers look in there too.

ON THE DAY OF PHOTOGRAPHY OR SHOWINGS

KITCHEN

- Clear off countertops, removing as many items as possible.
- Put away dishes, place sponges and cleaning items underneath the sink.
- Hang dish towels neatly and remove rugs, potholders, trivets, etc.

BATHROOMS

- Remove personal items from counters, showers and tub areas.
- Move cleaning items, plungers and trash cans out of sight.
- Close toilet lids, remove rugs and hang towels neatly.

IN GENERAL

- House should be very clean and looking it's best.
- Lawn should be freshly mowed and edged.
- Move pet dishes, toys and kennels out of sight.
- Make beds, put away clothing, toys and valuables.
- Turn on all lights and turn off ceiling fans.

PRO TIP

Before a showing, make sure there are not any lingering cooking aromas, pet odors, or other strong smells. This can be a deal breaker to some buyers.

TOP 5 WAYS

Prep Your Home to Sell Fast

1 START WITH THE RIGHT PRICE

Homes that are priced strategically from the beginning are much more likely to sell faster than those that are priced too high for the market. Comparing similar homes in your area that have sold and that are currently for sale will help determine a fair market price to list your home.

2 DEPERSONALIZE & MINIMALIZE

To make your home feel more spacious, try to minimize as much of your belongings as possible. No clutter around the house lets buyers see your house and not your things. They need to be able to picture your home as their own, so put away the family photographs. Evaluate what you can potentially live without for the next several months and start packing. It all needs to be packed anyway, so you might as well get a head start!

3 CLEAN, CLEAN & THEN CLEAN SOME MORE

Everyone loves a clean home, so clean yours like you've never cleaned before! Show your home at its best with a spotless kitchen, super clean bathrooms, and shiny floors. You don't have to live like a clean freak forever, but buyers are sure to appreciate your efforts!

4 MAKE HOME MAINTENANCE A PRIORITY

Preparing to sell often requires putting some money and work into your home. When buyers see repairs that need to be done, they start looking for what else could be wrong with the house. This could cost you thousands off your asking price or even risk losing the sale. Being proactive and completing home repairs before listing will help selling go smoother and quicker. You can even have a pre-listing inspection done if you want to avoid the possibility of surprises later on.

5 BE READY & WILLING TO SHOW

Showing your home is an important part of the selling process, and being accommodating to showing requests will increase the likelihood of finding a buyer. Keep your home as "show ready" as possible at all times so that you can quickly tidy up on short notice and leave your home (taking your pets with you) before the potential buyers arrive.

LISTING YOUR HOME

Putting Your Home on the Market



MLS Listing

Your home will be put on the MLS where it can be seen by other real estate agents who are searching for homes for their buyers. Your listing will also be posted on websites like Zillow and Realtor.com where potential buyers will be able to find your home.



Signage, Photos & Drone

A For Sale sign will be placed out in front of your home, as well as Open House signs before an open house takes place. I will also hire a professional photographer/videographer to show your property in its best light



Lock Box & Showings

A lock box will be put on your door once your home is on the market. It's best for sellers not to be present at the time of showings, and a lock box allows agents who schedule showings to access your home with interested buyers.



Open House

An open house will be strategically scheduled to attract attention to your home. Open houses are a great way to generate interest and get more potential buyers to see your home.



Virtual tour

We will create a virtual walkthrough to give your listing an advantage over other listings by allowing buyers to see your home in more detail online.

MY MARKETING STRATEGY

For Maximum Exposure

When we list your home, your listing will receive maximum exposure using our extensive marketing techniques.

Email Marketing

Your home will be featured in our email newsletter as well as sent out to our active buyers list of clients who are currently looking for homes.

Network Marketing

Your listing will be shared with our extensive network of real estate agents and real estate professionals to increase your home's visibility.

Social Media Marketing

We use a variety of social media networks like Instagram, Facebook, Pinterest, Twitter and LinkedIn to get the word out about your listing.

Direct Mail Marketing

Targeted Direct Mail for Your Home Sale. I'll be sending direct mail to the demographic that best matches the buyer profile for your property. This will help us reach the right audience and increase the chances of a successful sale.

Paid Advertising

We use various platforms to boost your home's exposure through paid marketing such as Homespotter, Facebook Ads & CINC.



OFFERS & NEGOTIATIONS

Factors to Consider

Accepting the highest price offer seems like a logical choice, but there are many factors to consider when reviewing an offer and knowing your options lets you come up with a plan that works best for you.

CASH OFFER

Some sellers accept a lower priced cash offer over a higher priced loan offer because there are typically less issues that come up, like for example a loan falling through. Consider your timeline and finances to evaluate if it is worth accepting a lower offer for a faster closing and often a much simpler process.

CLOSING DATE

Some buyers may be looking to move in as soon as possible, while others may need more time in order to sell their own house. You may be able to select an offer based on a timeframe that works best for you, or you might have to be more flexible in order to close the deal.

CLOSING COSTS

Closing costs fall under the buyer's list of expenses, but buyers may ask the seller to pay for a portion, or all of this expense, as part of the sale negotiation.

CONTINGENCY CLAUSES

A contingency clause is a qualifying factor that has to be met in order for the buyer to move forward with the sale. Contingency clauses often include details of financing, inspections and home sales, and the terms can be negotiated between the parties. The contingency allows the buyer to back out of the contract without penalty if the terms are not met.

CREATIVE FINANCE OFFERS

Seller Finance

How Does Seller Financing Work?

In a seller financing arrangement, the seller acts as the lender and extends credit to the buyer to cover the purchase price of the home, minus any down payment. The buyer then makes regular payments to the seller until the loan amount is paid in full. These payments usually include principal and interest, just like a traditional mortgage.

Key Terms in Seller Financing:

- **Promissory Note:** A legal document that outlines the terms of the loan, including the amount borrowed, the interest rate, the repayment schedule, and the consequences of default.
- **Deed:** A legal document that transfers ownership of the property from the seller to the buyer. In a seller financing arrangement, the deed is typically held by the seller until the loan is paid off.

Advantages of Seller Financing:

- **Faster Closing Process:** Seller financing can expedite the closing process as it eliminates the need for third-party approvals from lenders.
- **Flexibility for Buyers:** Seller financing can be an option for buyers who may not qualify for traditional mortgages due to credit history or other factors.
- **Potential for Higher Interest Rates:** Sellers may offer higher interest rates than traditional mortgages to compensate for the risk of financing the loan themselves.

Disadvantages of Seller Financing:

- **Risk for Sellers:** Sellers take on the risk of default, meaning they could lose the property if the buyer fails to make payments.
- **Complexity of Legal Documentation:** Seller financing agreements can be complex and require careful legal drafting to protect the interests of both parties.
- **Potential for Disputes:** In case of disagreements, resolving disputes may be more challenging without the involvement of a neutral third party like a bank.

Considerations for Homeowners:

If you are considering seller financing as a homeowner, it is crucial to carefully evaluate the risks and benefits, thoroughly understand the terms of the agreement, and seek professional legal counsel to protect your interests.

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Subject-To

Subject-to financing is a type of real estate transaction where the buyer agrees to purchase a property with an existing mortgage that remains in the seller's name. The buyer essentially takes over the mortgage payments, but the seller retains legal ownership of the property until the loan is paid off.

How Does Subject-to Financing Work?

In a subject-to financing arrangement, the buyer agrees to make monthly payments to the seller, covering both the principal and interest of the existing mortgage. The seller continues to make payments to the original lender, ensuring that the mortgage remains in good standing.

Key Terms in Subject-to Financing:

- **Existing Mortgage:** The mortgage that remains in the seller's name and that the buyer agrees to take over payments for.
- **Purchase Agreement:** The legal document outlining the terms of the sale, including the purchase price, down payment, and the subject-to financing clause.

Advantages of Subject-to Financing

- **Quick Closing Process:** Subject-to financing transactions can expedite the closing process as it eliminates the need for new loan approvals.
- **If the buyer defaults,** the property reverts back to the seller with all repairs, mortgage pay-down and gained equity.

Disadvantages of Subject-to Financing:

- **Risk for Buyers:** Buyers assume the risk of default if they fail to make payments, potentially losing the property to foreclosure.
- **Potential for Hidden Issues:** Buyers may not be fully aware of the terms and conditions of the existing mortgage, leading to unexpected expenses or limitations.
- **Complexity of Legal Documentation:** Subject-to financing agreements can be complex and require careful legal review to protect the interests of both parties.

Considerations for Homeowners:

If you are considering subject-to financing as a homeowner, it is crucial to thoroughly understand the terms of the existing mortgage, carefully evaluate the risks and potential liabilities, and seek professional legal counsel to ensure your rights and protections.

CREATIVE FINANCE OFFERS

Hybrid (Subject To + Seller Finance)

In a hybrid real estate transaction, the buyer and seller combine seller financing and subject-to financing arrangements to structure the purchase of a property. This approach can offer potential benefits for both parties while addressing some of the drawbacks of each method individually.

How Does a Hybrid Transaction Work?

A hybrid transaction typically involves a combination of the following elements:

1. **Seller Financing:** The seller agrees to finance a portion of the purchase price, providing the buyer with a loan that they will repay directly to the seller.
2. **Subject-to Financing:** The buyer assumes responsibility for the existing mortgage on the property, making monthly payments to the seller, who then forwards those payments to the original lender.

By combining these two approaches, the hybrid transaction aims to balance the benefits and risks associated with each method.

Potential Advantages of a Hybrid Transaction:

1. **Flexibility for Buyers:** Buyers may have greater flexibility in terms of down payment and creditworthiness requirements compared to traditional financing.
2. **Faster Closing Process:** The hybrid approach can expedite the closing process as it eliminates the need for new loan approvals from lenders.

Potential Disadvantages of a Hybrid Transaction:

1. **Risks for Buyers:** Buyers assume the risk of default if they fail to make payments, potentially losing the property to foreclosure.
2. **Complexity of Legal Documentation:** Hybrid agreements can be complex and require careful legal review to protect the interests of both parties.
3. **Potential for Hidden Issues:** Buyers may not be fully aware of the terms and conditions of the existing mortgage, leading to unexpected expenses or limitations.

Considerations for Homeowners:

If considering a hybrid transaction as a homeowner, it is crucial to:

1. **Thoroughly understand the terms of the existing mortgage:** This includes the interest rate, remaining loan balance, and any prepayment penalties.
2. **Carefully evaluate the risks and potential liabilities:** Assess your financial capacity to make both the seller financing payments and the existing mortgage payments.
3. **Seek professional legal counsel:** Ensure your rights and protections are adequately represented in the hybrid agreement.

A hybrid transaction can be a viable option for buyers who may not qualify for traditional financing or seek a more flexible purchase arrangement. However, it is essential to approach this approach with caution, carefully evaluate the risks, and seek expert guidance to protect your interests.

UNDER CONTRACT

Steps Before Closing

Once you and the buyer have agreed on terms, a sales agreement is signed and your home is officially under contract.

Inspection

Property inspections are done to make sure that the home is in the condition for which it appears. If the property inspector finds any issues, the buyer can decide if they want to back out of the contract or renegotiate the terms of the sale.

Possible Repair Requests

After an inspection, buyers may have repairs they would like completed before purchasing your home. Typically there is room for negotiation, but some of these items can be deal breakers. It is necessary for both parties to come to an agreement on what will be repaired and what will not, and if there will be a price deduction in order to accommodate for the repairs.

Appraisal

If the buyer is applying for a loan, the bank will request an appraisal to confirm that the home is worth the loan amount. The appraisal takes into account factors such as similar property values, the home's age, location, size and condition to determine the current value of the property.

Final Walk through

Before a buyer signs the closing paperwork, they will come to the home to do a final walk through. This last step is to verify that no damage has been done to the property since the inspection, that any agreed upon repairs have been completed, and that nothing from the purchase agreement has been removed from the home.

CLEARED TO CLOSE

Congratulations, You've Made it to Closing!

Closing is the final step in the selling process. On the day of closing, both parties sign documents, funds are dispersed, and property ownership is formally transferred to the buyer.

CLOSING EXPENSES FOR SELLERS CAN INCLUDE:

- Title insurance policy
- Home warranty
- Real estate agent commissions
- Recording Fees
- Property Taxes (split with the buyer)
- Remaining balance on mortgage
- Any unpaid assessments, penalties or claims against your property

Items to Bring to Closing:

- ✓ Government Issued Photo ID
- ✓ House Keys
- ✓ Garage Openers
- ✓ Mailbox Keys

SUCCESS STORIES

Here's what my Clients are Saying

“

If anyone in New Hampshire is even thinking of buying a new home or property, you need to contact Corey. From hiking through the swamps with you to scheduling viewings of different houses months apart, to dealing with all of the headaches of closing on a house so you don't have to, Corey is the agent that will help get you what you want. I would recommend Corey to anyone and would use him again without hesitation if in the market for a new property!”

-Jonah Geligoff



“

From the first phone call I knew that I had made the right choice with Corey. Relocating several states away, we needed a business that could deliver. I spoke to Corey who was professional and paid close attention to what we were looking for in our forever home. If you are looking to purchase a home in New Hampshire then Corey is way to go.”

-Brian Breauff



“

Corey is one hard working realtor. Never sleeps, and you can always count on him to do what it takes to get the best for his clients. I strongly recommend giving Corey a call the next time you are in the market to buy or sell a home.”

-Dakota Coburn





Sell with Confidence

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