



*How to Get Your Home Sold Fast!  
... And For the Most Money!*



**JIM VOGEL**

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**kw KANSAS CITY**  
KELLERWILLIAMS METRO





## Welcome to the Real Estate Market!!!

Dear Prospective Client,

Thank you for giving allowing me the opportunity to present my services to you.

As you review this material, you will begin to understand that all real estate agents are not alike. Over the years, I've built my business and reputation on doing the very best job for my clients in getting the highest price in the least amount of time and inconvenience to them. I've included in this book a fair amount of information about me simply to reinforce the fact that I get results!

It doesn't matter whether it's a "Buyer's market" or a "Seller's market"... there is always fierce competition among the houses on the market for those ever-so-few "Qualified Buyers" who are out looking. Sellers need aggressive, effective marketers to direct those Buyers to their property in order to get their property SOLD at their price and terms. My results certainly prove that I'm the very best in Johnson County at getting the job done.

I hope you find this book informative and useful. After reviewing the information you'll probably conclude that selling a home is a complicated business. It's important to understand that selecting an agent should be easy. When selecting an agent it's important to understand, 95% of the real estate bought and sold last year was represented by 5% of the agents. Would it surprise you to know that 98% of the homes that have failed to sell last year were not listed with that 5%? Fortunately, I am one of the 5% that represent 95% of the business in Johnson County.

I'm looking forward to meeting with you to discuss your needs.

Your Realtor

Jim Vogel  
"Your SOLD Solution"  
Johnson County's Leader in Real Estate  
Keller Williams

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Instantly Know Your Home's Value at:  
<http://www.homestatement.com>



## **Mission Statement**

### **Mission Statement**

**The Vogel Team is in the profession of providing services to customers and clients to facilitate their home purchases and home sales. I am successful because I prospect continually on your behalf, and because I am constantly striving to improve Myself , what I do, and how I do it.**

**I concentrate on Quality Service to my customers and clients. I treat my clients' interests as if they were my own and I provide service to my customers as I would wish to receive for myself. I will always be the best at what I do!**

## Unconditional Guarantee

### Unconditional Guarantee

If for any reason Jim Vogel and Reece & Nichols do not provide you 100% satisfactory service for the property located at \_\_\_\_\_, just let me know, and I promise to remedy the situation as soon as possible. If you are still not satisfied, I will release you from the listing agreement with no further obligation.

I'm so sure that you'll not only be just satisfied buy actually delighted...

... I Guarantee It!

**Jim Vogel**  
***"The Sold Solution"***

\_\_\_\_\_  
**Jim Vogel**

\_\_\_\_\_  
Seller

\_\_\_\_\_  
Seller

## The Easy-Exit Listing Agreement

### Easy-Exit Listing Agreement

If for any reason Jim Vogel and Reece & Nichols do not provide you 100% satisfactory service, or provide you with a valid contract for the sale of the property located at \_\_\_\_\_, you may cancel this listing the Exclusive Right to Sell Contract at any time.

Jim is so sure that you'll not only be just satisfied but actually delighted. . .  
... I Guarantee It!

**Jim Vogel**  
***"The Sold Solution"***

\_\_\_\_\_  
**Jim Vogel**

\_\_\_\_\_  
Seller

\_\_\_\_\_  
Seller



## Why Select The Vogel Team?

- ◆ **The Best Service** . . . Better than 98% Client Satisfaction.
- ◆ **Results** . . . I will obtain the **best price** for your home.
- ◆ **Most Powerful** Marketing Program.
- ◆ **More** out-of-town Buyers.
- ◆ **Access** to largest customer base.

## Integrity in Real Estate since 1998.

Since my beginning in 1991, I have drawn a line between myself and my competitors. This line represents a difference in attitude, founded upon one basic idea: That my job is not to deal with brick, mortar and parcels of land, but with **people**.

**People** who sell homes through me.

**People** who buy homes through me.

But first, last and always, **people**.

I know that if I make satisfying the real estate needs of **people** my business, then my product will be a success.

This fundamental idea, over 10 years old and still unchanged, has enabled me to take business, turn it into a profession, and make it foremost in the public's mind.



## What You Can Expect From The Vogel Team?

### ◆ Experience

You will benefit from more than 10 years of successful marketing experience in residential real estate.

### ◆ Ethical Standards

Integrity and strict ethical standards are assured by Jim Vogel. I support and practice the professional standards of the National Association of REALTORS<sup>®</sup>, the Kansas Association of REALTORS<sup>®</sup> and the local board of REALTORS<sup>®</sup>.

### ◆ Prepared Salespeople

Reese & Nichols' extensive, comprehensive education program prepares all company salespeople to be immediately effective in the field. Moreover, my education is continuously updated, assuring my professional skills are up-to-date, accurate, and competent in an ever changing industry.

### ◆ Broad Exposure

Your home will be exposed to qualified buyers generated by our convenient neighborhood offices throughout Johnson County.

### ◆ Immediate Coverage

As a result of my membership in the Kansas City Multiple Listing Service, information on your home will be communicated immediately to the entire real estate industry.

### ◆ Full-Time Effort

Your marketing needs will be satisfied by a team of full-time, professional representatives.

(913) 766-2812

[Jim@vogelteam.com](mailto:Jim@vogelteam.com)

[www.vogelteam.com](http://www.vogelteam.com)

Instantly Know Your Home's Value at:

<http://www.homestatement.com>

## What are the Advantages of Choosing The Vogel Team to Market your Home?

(Or ... Does it even make a **difference** which agent you choose?  
Maybe you should cross your fingers and hope for the best...  
*or maybe not.*)



### HINT:

**The answer is YES.**  
It does make a big **difference** who you choose to represent your best interests when selling your home!





## Why Should I List With The Vogel Team?

**Myth:** It doesn't matter who you list your home with.

**Fact:** About 30% of the homes listed for sale do not sell!

**Conclusion:** ... Maybe it does matter!

Why you should list with Jim



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Whether it's a "Seller's Market" or a "Buyer's Market," a seller is always in competition for the most qualified buyers ... and most times there just aren't that many of them out looking. Just putting a listing into the Multiple Listing Service does not give a seller any advantage over the thousands of other listed homes that are in competition for those few good buyers.

What is the answer? It's simple. If you want to sell your home for the highest price with terms favorable to you, hire the very best ... top professionals with a proven record of success, and Jim Vogel should be your choice.

Real Estate is in Jim's blood, as funny as that sounds, believe it or not. Jim is a 3rd generation realtor, having grown up delivering pumpkins in October, and dressed as a bunny in April. After capturing a finance degree from Southwest Missouri State University, Jim not yet knowing his passion for selling, went to work for a computer retailer pursuing a management position. "One day, one of our lead sales people was ill and I had to fill in," and it was that simple. Within 1-year, Jim had broken nearly every record the company had. Shortly there after Jim entered into real estate, in search of a greater challenge. Jim found a passion for helping people make, in most cases, the largest investment of their lives.

*"Undoubtedly, Jim will never need to focus on being #1 in this business, in any or all categories, it's going to happen all by itself!" Gable Custom Home.*

Yes, it does matter who lists your home. When you're ready to move, call Jim Vogel and start packing today.

## Jim Vogel

### What was the turning point in your career?

When I made the conscious decision to be the best in the industry. I originally started with another real estate company. I began my real estate career working for another Top Producer, and Jump Started my production with the appropriate coach. I decided in order to make my goals a reality I had to branch out on my own. Reece & Nichols within my first 3-years in the business.

### What real estate trends do you foresee?

It seems that the real estate business reinvents itself every year. Real estate is becoming high tech. The business will always be very high touch and the technology allows me to service my clients better by freeing valuable time for me to personally meet with people. I've fully computerized my office and intend to always stay on the leading edge of the emerging technology. I couldn't survive in this business without computerization. My company Reece & Nichols has been a lifesaver in helping me make the high tech transition, and the flexibility to allow me to bring my own spin to advertising, and technology I have found to be effective.

### How do you think customers and clients perceive the real estate business?

Customers and clients perceive the real estate business to be easy. They have no idea what goes on behind the scenes—and that's fine with me. I take it as a compliment when they think that what I do looks easy. After all, part of my job is to take the worry, stress and strain out of the process. My clients and customers trust me to get the job done and I work very hard to make it easy for them.

### How important is affiliating with the right broker in helping a REALTOR® become successful?

My Grandmother always said "You can't walk through a chicken yard without getting chicken s—t on your feet." You can see that she's a piece of work, but she's 100% right on. Translation: You are who you associate with. When you walk with high steppers, you tend pick up your stride, and likewise. That sage advice is especially true in the real estate business. I choose to affiliate with Reece & Nichols because it provides me with the finest tools and services available to help me succeed. There is no finer company anywhere.

### How has Keller Williams helped you reach your goals?

Keller Williams has been a real partner to me, helping me grow through every stage of my career ... from a raw, wide-eyed rookie to a top professional. Even at this point in my career, Reese & Nichols is helping me more than ever.

### What brings the most satisfaction to you in your career?

When a past client or customer calls and says, "we're thinking about making a move and we would never work with anyone else." That says it all. It's the final scoreboard. They recognize the value of my service and I'm the one they trust to help them again. I get this kind of feedback from real people every day, and it constantly replenishes my supply of energy and enthusiasm.

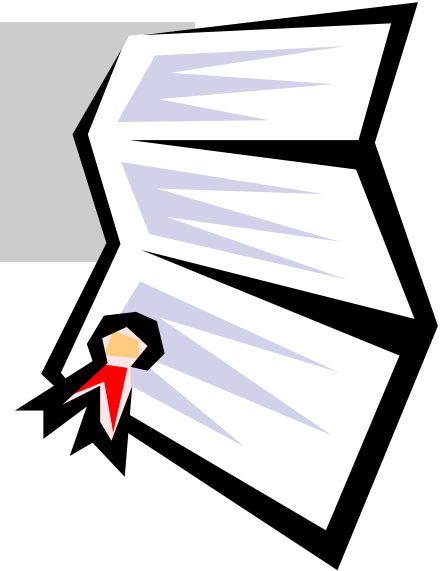




## How Does The Vogel Team List and Sell a Home Every 24 Hours?

### Get Moving!

Call Jim Vogel Today for your FREE  
“Home Buyer Workbook” (\$100 Value)  
“Successful Home Selling Book” (\$100 Value)



**☑State-of-the-Art Technologically Advanced Office:**  
“4000 networked computers with instant access to our database.”

**☑Massive Network of Pre-Approved Buyers:**  
“We may have a buyer before your home even hits the market.”

**☑Huge Display Ad Real Estate Book!:**  
“Exposure to 6000 locations! We get over 45 calls each week.”

**☑Largest # of Real Estate Agents, Selling a 50% Market Share!:**  
“Reece & Nichols has over 4400 agents all compensated higher for selling your home instead of the competition

**☑24 Hour Automatic Voice and Fax Information:**  
“Promoting your house ... even while you sleep. Buyers love it!”

**☑Target Market Direct Mail Program:**  
“Designed precisely to entice your potential qualified homebuyer!”

**☑Direct Response Property Brochure Box:**  
“Turns drive by traffic into buying prospects.”

**☑Comprehensive Color Brochures:**  
“Provides answers to buyers’ questions while they are excited about your home!”

**☑Weekly Reports of All Showing Feedback:**  
“Keeps you completely informed of all activity. No more guessing!”

**☑Sell MyHome Website:**  
“Offer’s Instant Access to the Marketing of Your Home via the Internet.”

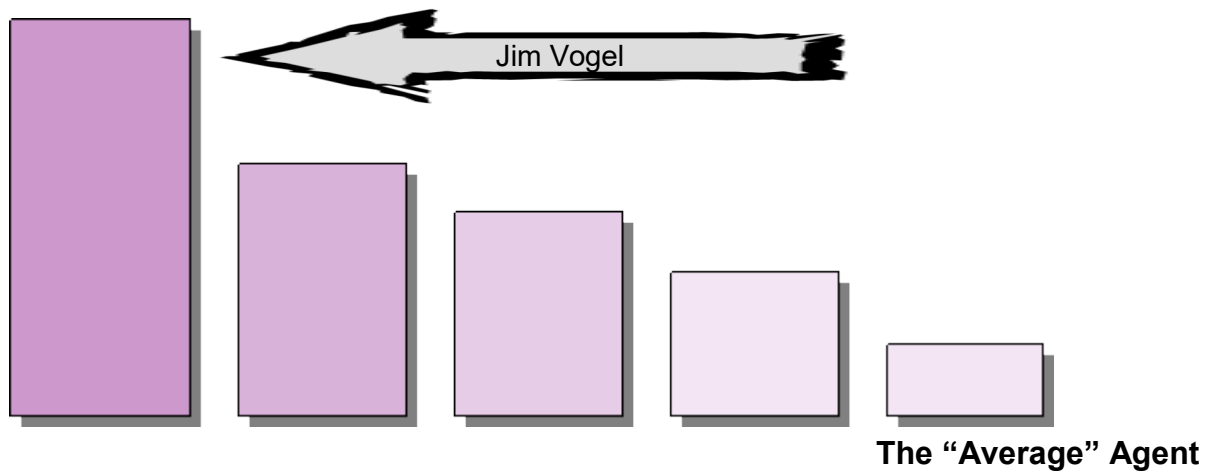
**☑Linked Listing Advertising Format:**  
“Every Home Listed with Jim Advertises Your Home!”

**☑Easy Exit Listing Agreement:**  
“List your Home without the concern of a long contract with a non-productive agent-We Guarantee Results, or your listing back.”



## Major Advantage #1

**Jim Vogel**  
has a record of success and proven results for helping  
families move!



**How**  
do the results of the  
"average" agent compare  
to Jim's Performance?

Jim Vogel Will  
Sell 174 in  
2024  
The "Average" Agent:  
15\*

**What**  
does this all mean to  
you?

**Bottom Line,** Jim Vogel gets results! Get your money's worth ... *it doesn't cost any more to work with the very best!*



## Major Advantage #2

Jim Vogel  
has the expertise to get the job done!

Basically, I have three things to offer a Seller:  
Knowledge, negotiation skills and market exposure.

**First,** I am very knowledgeable about marketing, financing, contracts and transaction processing. In a typical transaction, there are over 60 people involved from contract to close, and you need someone with the experience to guide you through this process. You can trust me to get the job done!



**Secondly,** I am an excellent negotiator. My results in helping over 100 families this year are a testimonial to this fact. My job is to protect your interests to the best of my ability. It is my skill that can increase your return at the time of contract negotiation ...

**and finally,** I have a proactive marketing and networking plan to reach both the internal and external markets ... it's important to market your home to both the real estate community and the buying public. I spend the money on things that get results!



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## Planning On Interviewing More Than One Agent?

**Important** questions to ask BEFORE hiring a REALTOR®,  
Jim Vogel and His Team have the Right Answers

### Interviewing the Right Agent for the Job of Sell-

☒ **Are you a full-time REALTOR®?**

Jim Vogel: Absolutely, and then some.

☒ **How long have you worked in real estate?**

Jim Vogel: 3rd Generation Realtor, you could say I have the genetics.

☒ **Out of the approximately 2200 REALTORS® in Johnson County where do you rank?**

Jim Vogel: Top 5%.

☒ **Where does your company rank in market share?**

1#. Most Agents, Most Homes SOLD, Most Buyers SOLD, Highest Sales Volume, Highest Average Transaction. A Clean Sweep.

☒ **Do you have any references or testimonials?**

Jim Vogel: Yes...I've included them in this book.

☒ **How much real estate have you sold in your career?**

Jim Vogel: I have help over 80 families every year.

☒ **Do you have an aggressive, proactive advertising and marketing program? Explain it.**

Jim Vogel: I have a tremendously effective marketing campaign that gets results. I would love to present it to you.

☒ **Do you have your own personal staff to assist you in servicing your clients?**

Jim Vogel: Yes, I do...and they're great! You can read all about them and what they do in this book.

☒ **Will you communicate with me while my home is listed and after you sell it?**

Jim Vogel: Yes, absolutely. That's a trademark of my service.

☒ **Do you have a 1-800 number?**

Jim Vogel: Yes, we do and are open 24 hours a week.

☒ **Do you guarantee your services in writing?**

Jim Vogel: Yes, Unconditionally!



## A Customer Service Commitment?

### Client & Customer Service Standards

Since founding my company I have maintained one basic belief: that MY job is not work with brick, mortar and parcels of land, but with LIVES... FAMILIES who buy or sell their homes through us ... Invest there lives with what I commit to doing. This commitment must be as important as it is to my clients and customers family, and I know that my success is based entirely upon my ability to fulfill this commitment. The essence of my company, makes the following commitment to you:

#### Our Pledge to our Clients (Sellers)

To provide unsurpassed SERVICE in order to SELL your home at a FAIR MARKET PRICE, in the SHORTEST TIME, with the LEAST INCONVENIENCE to you ... OUR CLIENT ... WE WILL ...

- Initiate and maintain constant and continuous communication with you.
- Carefully analyze your needs, being sensitive to your special requirements.
- Provide local, national, or international relocation assistance.
- Carefully review the Listing (Agency) Agreement.
- Explain the local real estate practices and procedures.
- Review applicable Seller Financing Alternatives.
- Present a written market value analysis of your home after a thorough study of current market conditions.
- Develop and explain a marketing plan of action for your home.
- Discuss preparing your home for showing.
- Promote your home to prospective local and out-of-town buyers.
- Promote your home to all fellow REALTORS®.
- Coordinate all appointments and showings.
- Present an updated market value analysis of your home when changing market conditions warrant same.
- Explain process of offer presentation.

#### Our Pledge to our Customers (Buyers)

To provide unsurpassed SERVICE to help you BUY your home in the SHORTEST TIME, with the LEAST INCONVENIENCE to you ... OUR CUSTOMER ... WE WILL ...

- Initiate and maintain constant and continuous communication with you.
- Carefully analyze your needs, being sensitive to your special requirements.
- Orient you to current market conditions.
- Provide helpful community data.
- Explain local real estate practices and procedures.
- Provide information on financing alternatives.
- Thoroughly analyze the entire inventory of homes on the market.
- Provide information on selected properties that meet your needs.
- Avoid wasting your time.
- Professionally show selected properties.
- Explain process of offer presentation.
- Coordinate all appointments and showings.
- Carefully review the offer to purchase.
- Conscientiously facilitate the negotiations.
- Explain post-purchase activities and responsibilities.

(Date)

(REALTOR®'s Signature)



## The Vogel Team Marketing Plan

Jim Vogel's pledge to you, as my client, is to get you the highest price and the most favorable terms in the least amount of time and inconvenience to you. Even in good real estate markets, the competition is tough and my job is to outmarket all of the homes competing for your buyer ... and, I'm very good at it. My will be a proactive marketing campaign which will include but not be limited to the following:

1. I will promote your home to the entire real estate industry through the local Multiple Listing Service and the World Wide Web.
2. I will effectively advertise your home in the proper mix of some or all of the following: newspapers, real estate publications, magazines and the Internet. My advertising program is designed to entice prospects to call so that we can convert them into buyers.
3. I will strongly promote your home within Reese Nichols. Many of our fine REALTORS® are probably already working with customers who are looking for a home just like yours.
4. I will promote your home through my highly effective mailing campaign in which I direct mail information about your home to targeted neighborhoods, including your own, and to my comprehensive customer mailing list which contains well over 6,000 names.
5. I will promote your home through the use of my exclusive "*VOGEL TEAM Application*" which provides prospects information about your home through a pre-recorded message and/or a direct Fax-back brochure 24 hours a day, seven days a week.
6. I will install a brochure box if appropriate. This really works!
7. In addition to these very proactive parts of my marketing program, I also employ many other additional marketing techniques that get results! Whatever it takes!

## **Real Estate Myth's ...And The Facts**

Wouldn't it be amazing if everything in life was series of True or False questions and answers?!?!?! Fortunately, real estate is comprised of myth's and facts. Largely due to progress, there is common misunderstandings, outdated standbys, and old sayings that in today's real estate market can cost you time and money.

**Let's Go  
through them  
one at a time...**



## Real Estate Myth's ...And The Facts

**Myth #1:** It doesn't matter which real estate agent you list your home with.

**Truth:** It is critically important which agent you select to market and sell your home.

There are two major reasons why your selection of a real estate agent is so important to your getting your house sold and getting the highest price and least inconvenience to you.

1

First, the real estate market is highly competitive with many other sellers competing for those few available, qualified buyers. Less than 50% of the homes that are put on the market actually sell. You need Jim Vogel with a proactive marketing plan who can outmarket your competition for those few buyers as compared to many average agents who just list your home in the Multiple Listing Service and then prays that someone will sell it. Hire Jim Vogel who is an expert at marketing properties and spends money to get the job done.

Also, Jim Vogel is an expert negotiator who can convert a prospect to a buyer and obtain the highest and best price and terms for you.

2

Secondly, it's important to have an agent with the education, experience, and know-how to anticipate problems, avoid them and be able to handle them quickly and in a professional manner should they occur. About 45% of the contracts written never close. Problems arise (and there's a million things that can go wrong) and sellers who think they're moving find out that the sale collapsed leaving them in a terrible predicament. If your home is picture perfect, you've priced it below market value and the market is strong and you're very lucky, you can probably list with anyone. . . .but, why would you do that anyway? If a problem does arise, you want to be able to have someone who knows how to get it solved and get you moving. **That's what you're paying for!** Jim Vogel has a highly successful track record.





## Real Estate Myth's ...And The Facts

**Myth #2:** Jim Vogel sells a lot of real estate. Perhaps they're too busy paying attention to my listing.

**Truth:** Jim Vogel is very busy doing all of the right things that will get the best results for you!



Just as superior restaurants are busy at dinnertime and superior doctors have a heavy patient load, Jim Vogel's success in marketing homes has resulted in him being very busy. You wouldn't hire your brother-in-law to do open heart surgery on you just because he wasn't busy. In addition, the Jim has assembled a top flight staff to assist him with the routine (but critically important) details in order to free them up to devote the time and attention you require to sell your home successfully. Jim Vogel has built his business on one satisfied client at a time. And, his goal is for you to be another satisfied client who spreads the word about how well you were served.

**Myth #3:** You should select the real estate agent who says he/she can get you the highest price.

**Truth:** No . . . always select an agent on his/her credentials. Market value is a separate issue.

Overpricing a home to get the listing is the oldest scheme in real estate: smooze the seller and compliment the home to get the listing, then ask for a price reduction 30 days later. You should insist on a written, well-researched computerized market analysis to determine the realistic amount your home will bear in **today's market** and price it accordingly. First, select your real estate agent based on his/her credentials. Then decide on price. **Never select an agent based solely on the price they recommend.**



## Real Estate Myth's ...And The Facts

**Myth #4:** All I really have to do to sell my home is to put a FOR SALE sign in my yard and an ad in the newspaper.

**Truth:** The yard sign and newspaper ad, while effective, actually account for a very small percentage of “qualified” buyer activity.

Only seven percent of qualified buyers come from yard signs and only eight percent from newspaper ads. That's why the failure rate for “**For Sale By Owner**” is so high. Most qualified buyers are generated by real estate agents through referrals, past customers and clients, and various proactive marketing activities. In other words, most buyers are generated from a pool of buyers who have been professionally nurtured and developed over time.

That's why it's so important to engage the services of an agent who has developed a substantial and successful business over the years. You can greatly improve your chances of getting the highest price from the most qualified buyers by working with the most successful REALTORS® ... The Jim Vogel Real Estate Team.

**Myth #5:** Pricing a home is a mysterious process.

**Truth:** Your home will sell for whatever the market will bear ... market value.

Your home will sell within a range of what similar homes are selling for. And because every home is unique, your home will probably sell in either the high or low end of that range depending on its condition. Jim Vogel will do a computerized market analysis collecting data to help you decide where to put the price. It's not an easy process, but it's not mysterious either.

## Real Estate Myth's ...And The Facts

**Myth #6:** It's not a good idea to list with a real estate agent who has a lot of

listings, especially if some of them are in your own neighborhood.

**Truth:** Actually, it's to your advantage!



Many sellers mistakenly feel that if an agent has other listings in the area this will hurt their selling efforts because that agent may divert potential buyers to those other homes instead of theirs.

Actually, what really happens is that all of those competing properties generate a higher level of buyer activity for all of the properties which benefits everybody. Some buyers calling in on your home may ultimately decide to buy one of the other homes because of personal preferences but, in the same regard, buyers looking at the other homes will also be introduced to yours by the agent. This is a tremendous benefit to you. Buyers very seldom buy the home they first call in about. Every listing is another "billboard" which generates valuable buyer calls which is the first step in developing a good working relationship between the agent and the buyer. As a result most qualified buyers are working with real estate agents who have the larger personal listing inventories. This is a major benefit to all of the sellers listed with those agents. **This is one of the reasons why Jim Vogel sells a 1/3 of his own personal listings.**

**Fact:** One major advantage of listing with Jim Vogel is that every call generated by a sign, ad, or special marketing promotion goes directly to Jim Vogel instead of being answered by whomever happens to be on "floor duty," which is what typically happens in a real estate office. Jim Vogel's sellers are confident that all inquiry calls are much more likely to be converted to a sale.

## Real Estate Myth's ...And The Facts

**Myth #7:** Brokers who “discount” commissions can do an adequate job of selling your home.

**Truth:** You get what you pay for!

Your home is in competition with all of the other homes on the market for the best and most qualified buyers. There are generally more homes on the market than there are buyers. That's why such a high percentage of the homes that go on the market don't sell. You need an aggressive, proactive real estate agent to get your home sold and for the **highest net price** to you.

Promotional costs such as photos, brochures, ads, MLS inserting fees, printing, direct mail, signage, etc., are vital to getting the results you want, but they are all expensive. Jim Vogel invests heavily into the marketing of your home. Will a discount broker offer a complete marketing campaign? Hardly! Most of these “discretionary” expenses are the first to be eliminated when the brokerage fee is negotiated downward, although most of the time without the knowledge of the seller. These “discretionary” investments are some of the most important for getting the desired results. Don't be penny wise and pound foolish!

Also, does a discount broker have a staff to personally attend to your specific needs? Does he/she have a proven track record of success, or is he/she using the discounted commission to win your business? Does he/she have the expertise to guide you through problems that may develop during the closing process? We think not! And remember, you only pay a commission when your property sells successfully. You owe nothing if Jim Vogel does not get results (which is highly unlikely).

There are a lot of Myths going around about the selling of real estate, but the Truth is that Jim Vogel and His Team gets results. Put them to work for you, today!





## 90 Ways to Sell Your Home Faster and for More Money!

The following pages will guide you step by step through the process of preparing your home for sale to achieve the highest possible sale price in the least amount of time. Our concentration will be in six areas:

- ◆ Repairs
- ◆ Cleaning
- ◆ Neutralizing
- ◆ Space Management
- ◆ Atmosphere
- ◆ Staging

### Repairs

1. The rule of thumb is, if something needs repair, fix it! There are probably many things in your home that you have simply become used to over time . . . things that you have been promising yourself that you will attend to. Well, now is the time. The buyer will mentally add up the cost of repairing all those minor flaws and end up with an amount that is generally much higher than what it would cost you to do the repairs.

You might be saying to yourself, "These repairs aren't any big deal." But the buyer is thinking, "If the owners didn't care for these little items, then what about the roof and the furnace?" Needed small repairs and perceived owner neglect will either lower the purchase price or lengthen the time required to sell.

2. Check all walls for peeling paint and loose wall paper.
3. Large repairs: In today's climate of open disclosure and vigilant professional home inspections, the rule is **"Treat a buyer as you would yourself."** Repair any problems with major systems or offer an allowance for the buyer to make repairs after closing. Always disclose anything that you know about the property. Having been a consumer yourself, you know that buyers will more readily make a purchase decision with someone whom they can trust.



## 90 Ways to Sell Your Home Faster and for More Money!

### Cleaning

4. Every area of the home must sparkle and shine! Each hour spent will be well worth it. Would you rather buy a clean car, or a dirty one? Would you hurry to buy a pair of shoes with mud on them?
5. Clean all windows, inside and out. This helps make the house *sparkle*.
6. Clean all wall-to-wall carpeting and area rugs. Clean and polish linoleum, tile and wooden floors.
7. Clean and polish all woodwork if necessary. Pay particular attention to the kitchen and bath cabinets.
8. Clean and polish all light fixtures.



### Neutralizing

9. Be cautious about selecting colors when painting or replacing carpeting. Your objective here is to make your home appeal to the largest possible buying segment. Ask yourself, "How many of the available buyers would be able to move into your house with their furniture and not have to replace the carpeting?" Position your home on the market to be as livable to as many people as possible, and allow the buyer to mentally picture the home as theirs.
10. Forget your personal taste . . . the "market" is always demand driven! The average buyer will have a hard time looking beyond blue carpeting and bold wallpaper. Consider replacing unusual or bold colors with neutral tones. Two coats of white paint may be the best investment you ever made.



# 90 Ways to Sell Your Home Faster and for More Money!

## Space Management

*This involves creating the illusion of more space.*

11. Arrange furniture to give the rooms as spacious a feeling as possible. Consider removing furniture from rooms that are crowded. If necessary, store large items.
12. Pack up collectibles . . . both to protect them, and to give the room a more spacious feel. Leave just enough accessories to give the home a personal touch. Dispose of unneeded items.
13. Remove all clutter and make it a habit to pick up clothing, shoes, and personal possessions each day for possible showings.
14. Empty closets of off-season clothing and pack for the move. Organize them to demonstrate the most efficient use of space. Leave as few items on the floor or shelves as possible.
15. Use light to create a sense of space. All drapes should be open. Turn on all of the lights throughout the home before a showing, and be sure to replace any burned out light bulbs.



## Atmosphere

*When placing yourself in the potential buyer's shoes, you will want to consider the overall atmosphere of your home. Keep in mind your sense of smell as you go through the check list. Create the atmosphere of your home as a shelter, a place that is safe and warm, and in good condition.*

16. A clean smelling house creates a positive image in the buyer's mind. Be aware of any odors from cooking, cigarettes, pets, etc., that may have adverse effects on potential buyers. Remember that some people are much more sensitive to odors than others. Smokers rarely notice the odor of tobacco that fills their homes, and pet owners may be oblivious to objectionable doggy odor.



## 90 Ways to Sell Your Home Faster and for More Money!

17. You can use products like carpet deodorizers, air fresheners, and room deodorizers; but the best strategy is to remove the source of the smell rather than cover it up.
18. Unfortunately, often the only way to remove the smell of pet urine from flooring is to rip up the carpeting and padding and replace them. If this is preventing the sale of your home, don't hesitate to make this investment.
19. If smoking and cooking odors have permeated your home, have your carpets and furniture cleaned, and air out or dry-clean your drapes.
20. Mildew odors are another no-no. Don't allow wet towels to accumulate in hampers or dirty laundry to pile up in closets.
21. Once offensive odors are removed, consider adding delightful ones. Recent studies have shown that humans have strong, positive responses to certain smells. Cinnamon, fresh flowers, breads baking in the oven are all excellent ways to enhance your property for sale.

## Staging

*This part of preparing your home for sale is the most fun and involves the use of color, lighting, and accessories to emphasize the best features of your home.*

22. Study magazine ads or furniture showrooms to see how small details can make rooms more attractive and appealing. The effect of a vase of flowers, an open book on the coffee table, a basket of birch logs by the fireplace, etc., can make the difference in a room.
23. The use of a brightly colored pillow in a wing chair or a throw blanket on a couch can add dimension to a sterile room.



BEFORE



AFTER

## 90 Ways to Sell Your Home Faster and for More Money!

24. Soften potentially offending views, but always let light into your rooms. Replace heavy curtains with sheer white panels. Never apologize for things you cannot change. The buyer will either decide to accept or reject the property regardless of the words you say. Just present the home in the best way possible with complete honesty.
25. Go through your photo albums and select pictures of your house and yard during all seasons. If hung at eye level in a well-lighted area, the pictures will speak for themselves and give you yet another selling edge.
26. Take advantage of natural light as much as possible by cleaning windows, opening shades and drapes, etc. Add lamps and lighting where necessary. Be sure that all fixtures are clean and have functioning bulbs.

**The Exterior:** *Check your home for any needed maintenance just as a buyer would. Repaint or touch up as necessary. You can't make a better investment when you are selling your house! Don't let the outside turn buyers off before the inside turns them on.*



27. Color has the power to attract. A tub of geraniums, a pot of petunias, or a basket of impatiens on the front steps is a welcoming touch.
28. If you are selling during the winter months, consider using a wreath of dried flowers on the front door.
29. If you have a porch or deck, set the stage with pots of flowers and attractively arranged furniture.
30. Check to see that all doors and windows are in good working order. Give special attention to your home's exterior doors and front entry. Clean and paint doors if necessary. Remember, first impressions are likely to color the remainder of the house tour.
31. Wash all windows and replace any broken or cracked window panes.
32. Screens should be free of any tears or holes.
33. Inspect all locks to ensure that they are functioning properly.



## 90 Ways to Sell Your Home Faster and for More Money!

- 34. Check for loose or missing shingles.
- 35. Invest in a new doormat that says "Welcome."

### The Yard

- 36. Make sure the yard is neatly mowed, raked and edged.
- 37. Prune and shape shrubbery and trees to compliment your house.
- 38. Consider adding seasonal flowers along the walks or in the planting areas. Plop the plants into a well-placed wheelbarrow, an old-fashioned washtub, or what have you. Such standbys as nasturtiums, petunias, impatiens, and verbena are easy to maintain if you only remember to water them regularly. Try a row of sweet smelling alyssum to line a short sidewalk or pop in some perky dwarf marigolds to form a cheerful oasis of color in your yard.
- 39. It is important to devote at least one area of your yard to outdoor living. Buyers will still recognize a scene set with picnic table and chairs and respond positively to it. Cover your picnic table with a fringed, red-and-white checked cloth, set out some plastic plates and glasses, bring out the barbecuing equipment, and buyers will almost smell the hot dogs cooking!



### The Driveway

- 40. The driveway is no place for children's toys. Not only are such things dangerous, but the clutter is unsightly.
- 41. The surface of your driveway should be beyond reproach; after all, it's one of the first things a buyer will see when he drives up. Sweep and wash the driveway and walks to remove debris, dirt and stains. Repair and patch any cracks, edge the sides and pull up any weeds.





# 90 Ways to Sell Your Home Faster and for More Money!

## Room-by-Room Analysis

**The Front Entry:** *Whether a gracious proportioned center-hall or a small space just large enough for a coat rack and a tiny table, this part of your home deserves your particular attention.*

42. Study your entry hall and ask yourself what kind of impression it makes of your home. Dried flowers or a small plant can make a striking focal point on a hall table any time of the year.
43. Virtually any entry hall will benefit from a well-placed mirror to enlarge the area.
44. Your entry hall's flooring will be observed carefully by the prospective buyer. Make sure the surface is spotless and add a small rug to protect the area during showings.
45. The entry hall closet is the first one inspected. Make it appear roomy. Add a few extra hangers. Hang a bag of cedar chips or a pomander ball to give a pleasant, fresh scent. Remove all off-season clothing.



**Living Areas:** *Think of these areas as if they were furniture showrooms. Your job is to make each room generate a positive response. Add touches that make a room look truly inviting.*

46. Sweep and clean the fireplace. Place a few logs on the grate to create an attractive appearance. You are welcome to have a fire going for showings during the winter months. . . it creates a great atmosphere.
47. Place something colorful on the mantel, but don't make it look like a country craft store.



## 90 Ways to Sell Your Home Faster and for More Money!

48. Improve the traffic flow by removing excess furniture. Have easy traffic flow patterns. Be sure that all doors open fully and easily.
49. Draw attention to exposed beams or a cathedral ceiling with special lighting. Be sure to remove any cobwebs and dust.
50. Remove oversized television sets if they dominate the room. If necessary, substitute with a smaller one until you move.

**The Dining Room:** *Avoid going overboard. To be effective, any stage setting that you create should reflect the character of your entire home appropriately.*

51. Set the scene by setting the table with an attractive arrangement. Add fresh or silk flowers as a centerpiece.
52. Visually enlarge a small dining area. If your dining table has extra leaves, take one or two out. Consider placing your dining table against the wall. Remove any extra “company” chairs. Consider putting oversized pieces in storage until your house is sold.

**The Kitchen:** *Pay particular attention to your kitchen. This room continues to be the “heart of the home.” A pleasant, working kitchen is near the top of most buyers’ list of priorities and is a room that buyers always scrutinize closely.*

53. Avoid clutter! Clean counters of small appliances and store whenever possible to maximize the appearance of work space.
54. Check the counter top around your sink, and remove any detergent or cleanser, etc., that may be cluttering the area.
55. Sinks, cabinets, and counter tops should be clean and fresh.
56. All appliances should be absolutely clean, bright, sparkling and shiny!
57. Clean off the top of the refrigerator! If you must use that space for storage, use baskets and bowls to camouflage the items kept there.



## 90 Ways to Sell Your Home Faster and for More Money!

58. Set the scene with an open cookbook, a basket filled with fruit, a basket of silk flowers, or a ceramic mixing bowl and wire whisk.
59. Create the aromas associated with happy homes! Bake some cookies from premixed, refrigerated cookie dough, start baking a loaf of refrigerated bread dough, or pop a frozen apple pie in the oven.
60. In the heat of summer, place a bowl of lemons or limes on the counter to provide a fresh and pleasant aroma.
61. Clean and organize all storage space. If your cabinets, drawers, and closets are crowded and overflowing, buyers assume that your storage space is inadequate. Give away items you don't use, storing seldom-used items elsewhere, and reorganize the shelves. Neat, organized shelves and drawers look larger and more adequate for prospective buyer's needs.
62. Large, cheerful kitchen windows are an advantage and should be highlighted as a special feature of your home. Take a critical look at the window treatment . . . is it clean, sharp and up-to-date? Do the curtains need washing or the blinds need cleaning? Would the window area look better without any window treatment?
63. If you have a counter top eating area, set two attractive place settings with coordinating napkins and placemats, and place cushions on the stools.
64. Set the table for an informal meal with bright placemats and a generous bowl of fruit as a centerpiece.

**Laundry Room:** *A separate laundry room is a true asset and is one of the most frequent requests that buyers make during a home search. Don't hide this treasure behind closed doors. Spruce up the room and open the door proudly for inspection.*

65. Add a fresh coat of paint or put up a cheerful wallpaper.
66. Organize all closets and storage space.



## 90 Ways to Sell Your Home Faster and for More Money!

- 67. Remove all dirty laundry. Keep current with your laundry or store all dirty laundry in a closed container (maybe even hermetically sealed and welded shut).
- 68. Clean and polish the washer and dryer.
- 69. Consider adding an attractive, coordinated throw rug.

**Stairways:** *Stairways should provide an attractive transition from one level of your home to another.*

- 70. Make certain the stairs are safe! Stair lighting should be more than adequate, stairs must be clutter free, stair railings tight and secure, and runners or carpeting tacked securely. Remove any items from the surface of the stairs and store elsewhere. Check the condition of the walls, and paint or re-wallpaper if necessary.
- 71. If the stairs are a focal point of the main living areas, carefully choose accents to improve the visual appeal. If you have a wide, gracious staircase, emphasize this feature by hanging a few pictures along the wall. Draw attention to a handsome lighting fixture by polishing the brass and dusting each small light bulb or crystal prism.

**Bedrooms:** *Imagine for a moment that you're in the "bed-and-breakfast" business. How would you change your home's bedrooms to appeal to a paying lodger? Naturally, you'd make up the beds with your prettiest sheets and comforters. Maybe you'd add a vase of flowers on the dressing table or a cozy armchair in the corner. Every bedroom in your home should invite prospective buyers to settle right in.*

- 72. Large master bedrooms are particularly popular among today's home buyers. Make your bedroom larger. Paint the room a light color, remove one of the bureaus if the room is crowded, and minimize clutter to maximize spaciousness. Aim for a restful, subdued look.



## 90 Ways to Sell Your Home Faster and for More Money!

73. A private bathroom off the master bedroom is a real sales plus. Decorate to coordinate with the color scheme of your bedroom, creating the “suite” effect.
74. Virtually all buyers are looking for a house with plenty of closet space. Try to make what you have appear generous and well planned. Remove and store all out of season clothing. Remove any items from the floor area. This will make a closet seem more spacious. Arrange all shelves to maximize the use of space.
75. Make sure all articles in the closet are fresh and clean smelling. When prospective buyers open your closet door, they should be greeted with a whiff of fresh smelling air.
76. Make sure all closet lights have adequate wattage and are operating. Add battery operated lights to those closets that lack them. Lighted closets look bigger, are more attractive, and allow buyers to inspect the interiors easily.
77. Take the time to explain the importance of marketing to your children. Encourage them to participate in preparing your home for showing, particularly the principle of appealing to the widest possible market segment. Ask your children’s cooperation in making their beds and picking up their rooms prior to showings. Consider promising a special reward if they willingly participate in your house selling goals.
78. Have them pack up any items that are not currently in use and dispose of unused possessions.
79. Remove any crowded, unusual, or personal wall hangings such as posters and store them until your home is sold.





## 90 Ways to Sell Your Home Faster and for More Money!

**Bathrooms:** *Wise sellers take special pains with preparing their bathrooms for scrutiny by strangers. The bathroom is a room after all, and a very personal one. Prospects will inspect yours carefully, so be sure it is immaculate. Cleanliness is the key! Make sure that all surfaces are spotless.*

80. Replace worn or dirty shower curtains, clean and repair caulking, and remove non-skid bath decals that are in poor condition.
81. Clear off countertops and store all personal care products out of sight.
82. Repair any faucets that leak or do not function properly. Clean off mineral deposits with vinegar or commercial products.
83. Clean and organize all cabinets and drawers. Don't forget the medicine cabinet: dispose of old prescriptions, and polish the shelves. The same goes for the storage cabinet under the sink.
84. Remember to appeal to a wide range of buyers. Play down dominant colors with contrasting neutral colored towels and accessories. If your bathroom is mostly white or neutral, add a few cheerful accents of color: use towels in the popular new shades. Don't hesitate to buy a few new towels and a rug . . . you'll be taking them with you to your new home.
85. Scrub and wax an old floor. Cover the largest area you can with a freshly washed scatter rug.
86. Decorate and personalize to create a pleasing, individual look. Consider bringing out your best towels and perfumed guest soaps. Add a plant for color and freshness.
87. A gentle hint of fragrance in the air is fine, but keep it subtle.

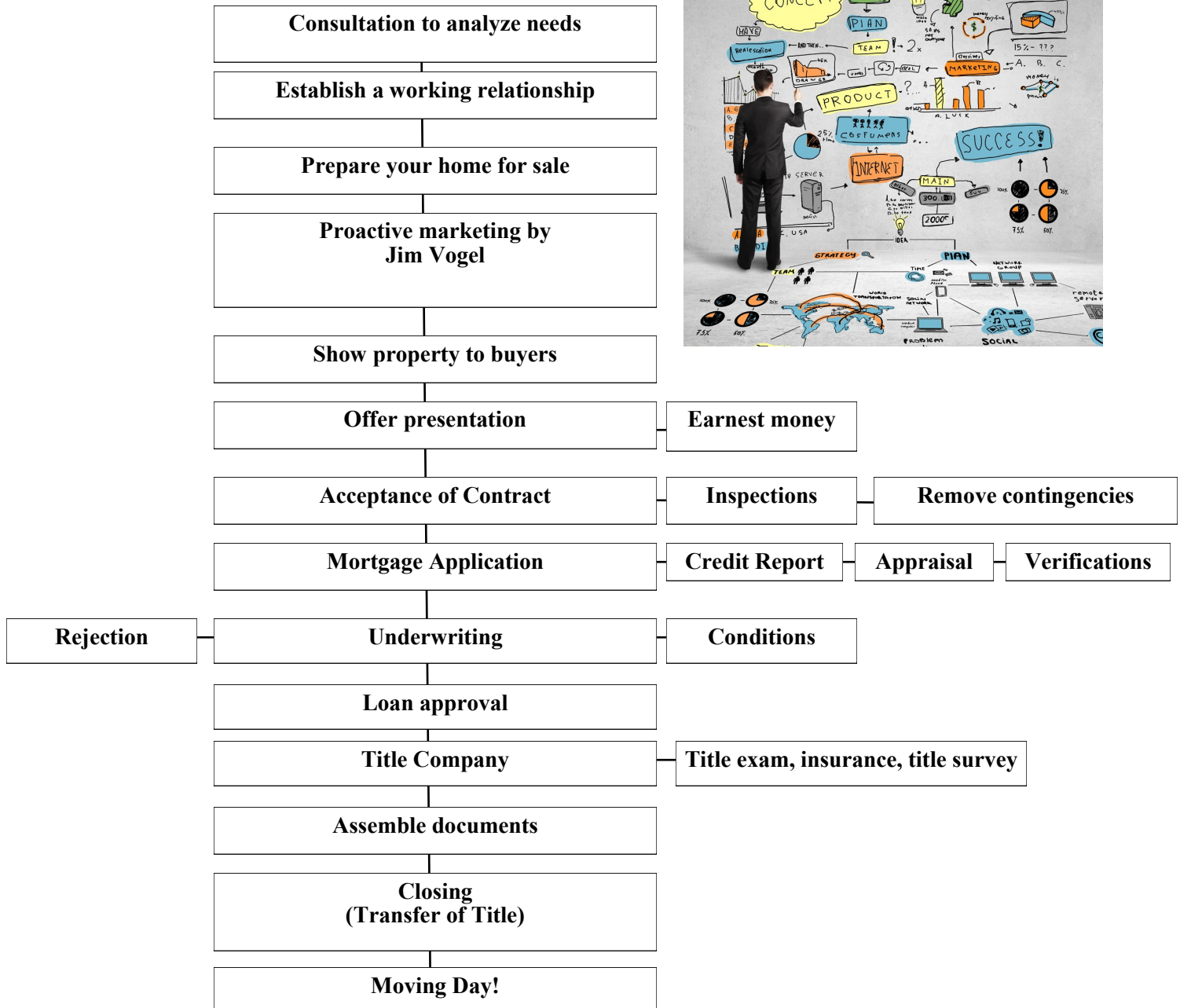
### Garage

88. Sweep and wash the floor to remove dirt and stains. Organize tools, garden equipment, bicycles, etc. A clean, organized garage appears larger.
89. If the area is dark, add more light. If it is small and accommodates only one car, remove your car before buyers visit. An empty garage always looks larger. If you have a two car garage with very little extra room, remove one of your cars so that buyers can make their inspection in comfort.
90. Get rid of anything that you don't plan to move to your new home. Place remaining stored material neatly in boxes, and position away from walls.



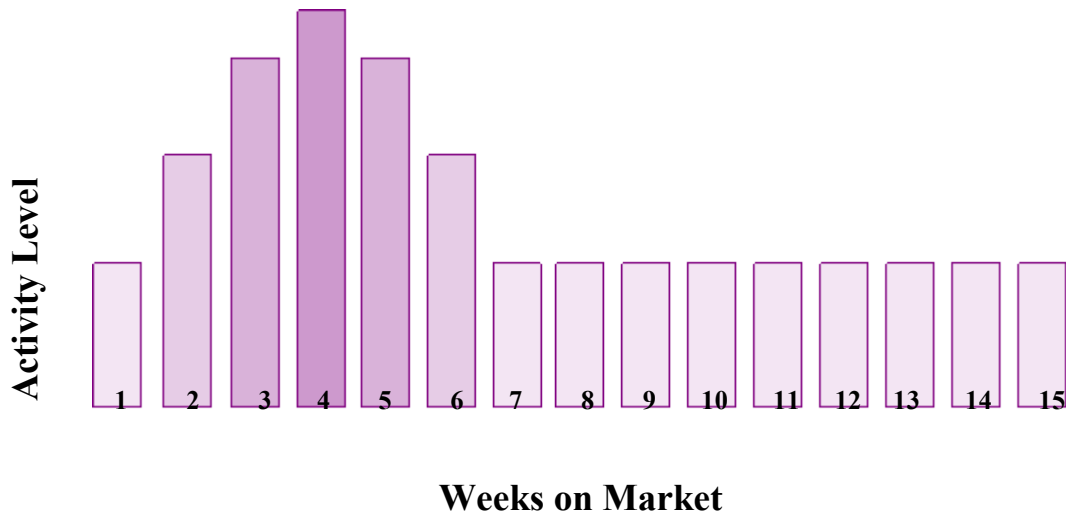
# The Home Selling Process

Jim Vogel and his team of real estate professionals have designed this blue print for the sale of your home. We understand the many questions and concerns of home sellers and how this information will be helpful throughout the transaction. We assure you that it is our goal to provide you with the most professional and informative service available. Jim and his team are always just a call away when you have question.



# The Showing Activity Graph

The graph below shows the relationship of the amount of activity to the time the property is on the market.



The majority of prospect activity on a new listing occurs in the early period of marketing. This happens because real estate agents maintain an inventory of active prospects that have been cultivated over time. When a home is newly listed, agents arrange for them to see it. Once this active group has seen the property, showing activity decreases to only those buyers new to the market. For this reason it is important that sellers have their home in the **best condition** and at the best price at first exposure to the market.



## Dangers of Overpricing Your Home ...Overpricing Can Be Costly

- ◆ **You will lose the excitement that a new listing generates:**

Real estate agents are working with buyers who have seen what is currently on the market and are waiting for something new to be listed. Therefore, the most activity will take place in the first **30 days** of a listing. Your home will probably receive its highest and best offers during this time. After that initial period, the only people to look at your home will be new buyers in the marketplace.

- ◆ **You will lose the most qualified prospects:**

Buyers won't be able to "make an offer" because they probably won't see your property. They will view the properties that are priced within their purchase power range, knowing that they cannot afford anything above their price range.

- ◆ **Overpricing helps sell other, more competitively priced homes first:**

Your home may be used to demonstrate the good value of other properties. Your objective should be to enter the market in a position that will attract prospects, not drive them away.

- ◆ **Your home may become stale on the market:**

Prospects may wonder why it has been on the market so long or if something is wrong with the property, **even after you lower the price**. You may even have to settle for less than market value. A house takes on a reputation surprisingly fast, so don't wear out your welcome on the market.

- ◆ **You lose a strong negotiating position when your house is on the market a long time, both financially and mentally:**

Prospects will not "rush" to make an offer on an overpriced property, and you may feel compelled to accept less when they finally do.

- ◆ **If you do get an offer, the contract may fall through because of appraisal problems:**

The lender must justify the price to the market.



## How YOU Control the Sale of Your Home

### There are four reasons a property sells:



#### Location

You have no control over the location of your home, but its location helps determine Price.



#### Price

You control this. The right price can only be determined by a well-researched market evaluation. As a homeseller, you should get a written or computerized market analysis comparing your home to similar properties that have recently sold and those currently on the market.



#### Condition

You control this also. Your home's condition is vital to a sale. A clean, well-maintained home enjoys a competitive edge over all the other homes on the market. You'll sell faster and at a higher price if you "stage" your home to enhance its appeal.

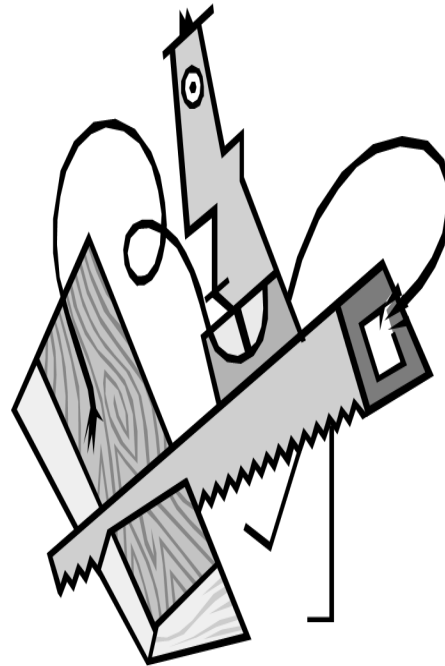


#### REALTOR®

The REALTOR® advises **you** on market conditions, pricing and staging recommendations, contracting, financing, title work, appraising and closing activities. Just as you insist on an experienced well-prepared doctor to treat your family, you want a REALTOR® with a proven track record who does his homework representing you in the sale of your home. This is the reason so many people choose Jim Vogel to Sell their home.

## Some Thoughts on Condition

Of all the things homeowners control when selling their home, the condition of the property is one of the most important.



A crucial part of marketing any product is the presentation of the product. Corporations and retail businesses



## Some Thoughts on Pricing

Statements frequently heard from sellers  
that really have nothing to do with  
the home's value

"Another agent said it was worth more."  
"People always offer less than asking price."  
"The buyers can always make an offer."  
"My neighbor was able to get his price."  
"We paid more than that for our home."

### Other factors that do not affect value:

◆ **Your Original Purchase Price:**

Chances are you paid market value. Markets change and today we have to deal with the current market conditions which may have changed significantly.

◆ **Over Improvements:**

Improvements should be made for enjoyment, not resale. You cannot add an item to a home, select it to your style, use it, then expect a buyer to pay the original cost.

◆ **The Owner's Need for Money:**

The owner's need for money or the fact that the owner is moving to a more expensive area where he/she will have to pay more for a home has nothing to do with the home's current market value.

◆ **The Cost to Rebuild it Today**

◆ **The Seller's Personal Attachment to the Property**

◆ **Certain Types of Improvements**

## Important Points to Remember When Showing Your Home!!

- ◆ **Increase your chances.** The more people who see your home, the more likely you are to sell it quickly. Yes, it's inconvenient to show your home at dinner time, but if the people buy your home, *isn't it worth it?*
- ◆ **There shouldn't be any major housecleaning at this point.** The kinds of tasks you ought to be concerned with now are simple ones; making the beds, stuffing last night's dirty pans in the dishwasher, picking up loose newspapers, etc. Even young children can participate by "cleaning" their rooms.
- ◆ **If the season is appropriate,** open the windows in each room and let in some fresh air. Stale air isn't appealing, particularly in a home with smokers or pets.
- ◆ **Keep your thermostat at a comfortable setting.**
- ◆ **Turn on all the lights** for every showing before prospective buyers arrive. This also gives you an opportunity to select the lighting effects you want for each room. No area of your home should be dark.
- ◆ **Turn off the television** and turn on light, background music.
- ◆ **Arrange for pets and children** to be at a neighbors. Perhaps it's unfair to lump children with pets, but young children can distract buyers from their purpose. Keep pets away from buyers.
- ◆ **Don't try to "sell" the house with words!** By this time you have prepared the house for sale; let it sell itself. Buyers buy on emotion—theirs, not yours! Keep the emotions under control.
- ◆ **"Depersonalize"** the house as much as possible. Take down any extra family pictures that are hanging on the walls or displayed on the shelves. They will often distract the buyers attention from what is most important ... *the house!*
- ◆ **Most importantly, please leave the home during all showings.** It is uncomfortable and difficult for buyers to view the home when owners are present. Oftentimes, they will rush through the home and not give it the proper attention your home deserves. It is also hard for the buyers to "*picture themselves*" living in the home when the sellers are present.



## After Selling Your Home: The Home Inspection

### Many buyers choose to have Home

**Inspections**, at their expense, when purchasing their new home. In fact, many offers are subject to having a home inspection. By having a home inspection, the home's vital systems are checked. A home inspection allows you to sell your home with confidence. Jim and his team will help you coordinate the inspection within 15-days after a contract on your home has been accepted.



### Items on your inspection report will include:

#### **FOUNDATIONS, BASEMENTS, AND STRUCTURES**

Basement floor and walls, proper drainage and ventilation, evidence of water seepage.

#### **EXTERIOR SIDING, WINDOWS, DOORS**

Exterior walls, windows, and doors; porches, decks, and balconies; garage.

#### **ROOF**

Roof type and material, condition of gutters and downspouts.

#### **INTERIOR PLUMBING SYSTEM**

Hot and cold water system; the waste system and sewage disposal; water pressure and flow; and hot water equipment.

#### **ELECTRICAL SYSTEM**

Type of service, the number of circuits, type of protection, outlet grounding, and the load balance.

#### **CENTRAL HEATING SYSTEM**

Energy source, type of cooling equipment, capacity, and distribution.

#### **INTERIOR WALLS, CEILINGS, FLOORS, WINDOWS AND DOORS**

Walls, floors, ceilings, stairways, cabinets, and countertops.

#### **ATTIC**

Structural, insulation, and ventilation information.

#### **FIREPLACE**

Notes about the chimney, damper, and masonry

#### **GARAGE**

Doors, walls, floor, opener.

#### **APPLIANCES**

Includes a wide range of built-in and other home appliances, smoke detectors, and television/cable hookups.

#### **LOT AND LANDSCAPING**

Ground slope away from foundation, condition of walks, steps, and driveway.

(913) 766-2812

Jim@vogelteam.com

www.vogelteam.com

Instantly Know Your Home's Value at:

<http://www.homestatement.com>

## Notice to Sellers

Keep in mind that BUYERS want to obtain the **LOWEST PRICE** and **BEST TERMS** for themselves.

We recommend that you **refrain from discussing** the following types of information with any BUYERS or real estate agents, regardless of whom they represent, other than your own listing agent, Jim Vogel:

◆ **Reason** for selling.

◆ **Motivation**/urgency to sell.

◆ **Willingness** to consider an offer less than the listing price.

◆ **Terms** under which you would sell.

◆ **Relocation**, timing, benefits of policies ... if applicable.

◆ **Items** of personal property which you “might” be willing to include in a sale.

◆ **Any** confidential information that would serve to disclose your negotiating strategy.

## Will I Have To Pay Taxes On My Profit?

**As you know** from the tax deductions that have flowed from owning your house, housing is probably the most tax-advantaged investment available to most taxpayers. When you sell your house, taxes come into play in many ways. As of this writing, here are several instances.

- 1) You can defer paying taxes on the profit from the sale of your house if you buy a new house of equal or greater value within two years. Meet these guidelines and you can keep reinvesting tax-free home-sale profits time after time.
- 2) You can reduce the tax by deducting from the sale profit:
  - a) the cost improvements
  - b) the cost of the broker's commission
  - c) the cost of title insurance, recording charges, transfer fees, lender prepayment penalties for paying off the mortgage early, and other closing costs.
- 3) If you are 55 or older, you can take advantage of the \$125,000 exclusion plan that permits you, once in your lifetime, to pay no tax on up to \$125,000 in profits, if you've occupied the house for at least 3 of the last 5 years.
- 4) You can reduce your immediate tax burden through an installment sale where you spread your income (and taxes) over a period of years, if you are not eligible for or prefer to by-pass the \$125,000 one-time exclusion plan for sellers 55 or older, or if you simply prefer not to buy another house.
- 5) You can deduct any costs of fixing up your house for sale, as long as the repairs are not capital improvements such as insulation, a new roof, etc., and as long as the fixing-up is done within 90 days of the sale.







## **Advantages of a Home Warranty**

### **Why American Home Shield warranty is so important to your peace of mind:**

Under the home warranty program available through The Vogel Team you are protected from unexpected repairs of major working components while selling your home. Not only does this assist you in a worry-free sale, but the prospective buyers are not likely to feel they must hold back reserve cash to cover the cost of unexpected maintenance. Therefore, your home will have a competitive edge. Jim can facilitate your purchase of the American Home Shield warranty.

### **Benefits when you're the seller:**

Selling a home is one of the biggest decisions of your life. Why take chances? Be covered against the expense of an unexpected repair or replacement while marketing your home, less the standard deductible. Think about it. No matter how closely you inspect a home before you sell, you just can't predict certain things. Like breakdowns from normal wear and tear, or the possibility of mechanical failure during the marketing period. Things like internal plumbing, electrical wiring, or vital parts of the air conditioning and heating systems. Working components such as the washer, dryer, oven, refrigerator, and other items. Only a warranty like American Home Shield can give you the protection you need and the protection your buyer needs for one full year after title transfer.

### **Coverage by one of the largest providers of home protection plans:**

When the major systems and appliances in your home are protected by American Home Shield warranty, both buyer and seller can relax. Because American Home Shield protection is solid and reliable. The kind you can count on for the peace of mind you want in your home, with America's oldest and largest home warranty company.

### **Toll-free, 24-hour claim service:**

What could be easier when something goes wrong than making a single, toll-free phone call? Well, when your home is protected by American Home Shield, that's how easy it is—24 hours a day, seven days a week. As soon as American Home Shield receives your call, the claim is entered into their state-of-the-art computer system. They'll notify a contractor in your area who contacts you for an appointment. When the contractor arrives at your home, he/she will verify the claim, prepare a repair or replacement estimate and call their claims department. He/she is then authorized to complete the necessary repairs or replacement on covered items.

### **Here's what your American Home Shield warranty covers:**

Please refer this brochure in this packet.



# Moving Checklist... For Long Distance Moves!

## PLAN AHEAD BY:

- ☐ Deciding what to move and what not to move. Possibly plan a garage sale!
- ☐ Getting estimates from several moving companies or truck rental companies, depending on how you plan to make the move.
- ☐ Planning your travel itinerary and making transportation and lodging reservations in advance. (Leave a copy with a friend or relative.)
- ☐ Transferring your bank accounts. They will be happy to open your accounts by mail.
- ☐ Contacting your local credit bureau to find out if they are on the same system your new home town subscribes to; if not, they will be able to transfer your credit file.
- ☐ Requesting records from doctors and dentists, including eye glass prescriptions, dental x-rays and vaccinations.
- ☐ Obtaining your childrens' school records to make for an easier transfer.
- ☐ Drawing up a floor plan of where your furniture should be placed. This will help avoid confusion for you and your movers.
- ☐ Paying existing bills and closing out local charge accounts.
- ☐ Recording expenses incurred during your house-hunting trips. You will also want to save your moving expense receipts (if the move is employment-related) for tax deductions.

## **Jim Vogel's Moving Checklist ...** *For Local Moves!*

## PLAN AHEAD BY:

- ☐ Deciding what to move and what not to move. Possibly plan a garage sale (extra cash & less to move).
- ☐ Getting estimates from several moving companies, or truck rental companies if you're moving yourself. Be sure to obtain a hand truck (appliance dolly) if you're moving yourself.
- ☐ Arranging transfer of children's school records if applicable.
- ☐ Drawing up a floor plan of where your furniture should be placed to avoid confusion for you and/or your movers.
- ☐ Arranging any special movers, such as for an expensive piano, or such as is necessary to break down and move a pool table or above-ground swimming pool.



## Moving Checklist... For Long Distance Moves!

### Don't Forget To:

- ☐ Cancel or transfer deliveries, newspaper, garbage collection, etc. Coordinate the transfer of gas, electric, (water & sewer when not handled by title company.) with the next occupant of your old home, as well as with the previous owner of your new home, so as to avoid lapses in service and extra re-start expenses.
- ☐ Check on personal items that might be at the photo shop, bank safe deposit box, a neighbor's house, on lay-away or in the repair shop (i.e., shoe repair, jewelry store, small appliance repair or dressmaker).
- ☐ Make arrangements for transporting your plants and pets.
- ☐ Save the phone book from your former city residence for tying up loose ends or for future correspondence.
- ☐ Transfer insurance policies or arrange for new policies.
- ☐ Gather all valuables, jewelry, important papers (birth certificates, deeds, documents) to take with you personally.
- ☐ Have the car serviced for the trip.
- ☐ Pack an arrival kit of necessities just in case you arrive before the mover.
- ☐ Get refunds from your present utility and phone companies and arrange for service at your new home.
- ☐ Purchase moving insurance. Your mover's liability for lost or damaged goods will not equal their replacement cost.
- ☐ Appraise valuable items, such as antiques, art pieces, etc.
- ☐ Check with your attorney about your will if crossing state lines.
- ☐ Ask for professional referrals if available (i.e. doctor, accountant, etc.)
- ☐ Change these addresses: Post Office, charge accounts, subscriptions (at least four weeks in advance), relatives and friends, national and alumni organizations, church, mail order clubs (books, tapes, catalogues), firms with which you have time payments, past employer in order to receive your W-2 form.
- ☐ Save your old address labels to speed up your change of address forms.



## Glossary of Real Estate Terms

**Abstract of Title:** A summary of the public records relating to the ownership of a particular piece of land. It represents a short legal history of an individual piece of property, and traces the ownership of that property from the time of the first recorded transfer to present.

**Acceptance:** Consent to an offer to enter into contract.

**Adjustable-rate mortgage (ARM):** A mortgage that allows the interest rate to be changed periodically.

**Agency:** A legal relationship in which an owner-principal engages a broker-agent in the sale of property or a buyer-principal engages a broker-agent in the purchase of property.

**American Society of Home Inspectors (ASHI):** A professional trade association that provides training and education in home inspections. Members must meet qualification requirements to join.

**Amortization:** The gradual repayment of a mortgage by periodic installments.

**Annual percentage rate (APR):** The total finance charge (interest, loan fees, points) expressed as a percentage of the mortgage amount.

**Appraisal:** An evaluation of a piece of property to determine its value.

**Appreciation:** Increase in value due to any cause.

**Asbestos:** A mineral fiber used in some building materials such as flooring, siding, insulation and roofing. It is presently banned for most uses in real property.

**Assessed value:** The valuation placed on property by a public tax assessor as the basis of property taxes.

**Assumption of mortgage:** An agreement whereby the buyer assumes responsibility for a mortgage owed by the seller.

**Balloon mortgage:** A mortgage where the amount financed is not fully amortized over the period of the loan. When the loan becomes due, a large sum or "balloon" payment is required to satisfy the mortgage.

**Bridge loan:** A short-term mortgage made until a longer-term loan can be made; it's sometimes used when a person needs money to build or purchase a home before the present one has been sold.

**Broker:** A person licensed by a state real estate commission to act independently in conducting a real estate brokerage business. Although requirements vary from state to state, an individual must usually have at least one year of experience in the industry and pass an examination to earn a broker's license.

**Building codes:** State and local laws that regulate the construction of new property and the rehabilitation of existing property.



## Glossary of Real Estate Terms

**Cap:** The maximum amount an interest rate or monthly payment can change, either at adjustment time or over the life of the mortgage.

**Closing:** The final step in the sale and transfer of ownership of a property. The title is transferred from the seller to the buyer; the buyer signs the mortgage and pays costs of settlement; any money due the seller and purchaser are paid.

**Closing costs:** Fees and expenses, not including the price of the home, payable by the seller and the buyer at the closing (e.g., brokerage commissions, title insurance premiums, and inspection, appraisal, recording, and attorney's fees).

**Closing Statement:** A financial statement rendered to the buyer and seller at the time of transfer of ownership, giving an account of all funds received or expended.

**Cloud on the title:** Any condition which affects the clear title to real property.

**Commercial bank:** A financial institution authorized to provide a variety of financial services, including consumer and business loans (generally short-term), checking services, credit cards, and savings accounts.

**Comparables:** Properties similar in size and character to the one being bought or sold.

**Condominium:** Ownership of a unit only, rather than of the entire building with the land.

**Consideration:** Anything of value to induce another to enter into a contract (i.e. money, services, a promise).

**Contingency:** A condition that must be satisfied before a contract is binding.

**Contract:** An agreement to do or not to do a certain thing.

**Conventional mortgage:** A fixed rate, fixed-term mortgage not insured by the federal government.

**Deed:** A legal document conveying title to a property.

**Deed (quit claim):** A deed that transfers only that title or right to a property that the holder of that title has at the time of the transfer. It does not warrant or guarantee a clear title.

**Department of Housing and Urban Development (HUD):** A U.S. Government agency established to implement certain federal housing and community development programs.

**Disclosure laws:** State and federal regulations which require sellers to disclose such conditions as whether a house is located in a flood plain or whether there are known defects in or affecting the property.





## Glossary of Real Estate Terms

**Earnest money:** A portion of a down payment given to the seller by a potential buyer indicating the buyer's intent to complete the purchase of the property.

**Easement:** A right to use the land of another.

**Encroachment:** A condition that limits the interest in a title to property such as a mortgage, deed restrictions, easements, unpaid taxes, etc.

**Equity:** The value of real estate over and above the liens against it. It is obtained by subtracting the total liens from the value.

**Equity mortgage:** A mortgage based on the borrowers' equity in their home rather than on their credit worthiness.

**Escrow:** The placement of money or documents with a third party for safekeeping pending the fulfillment or performance of a specified act or condition.

**Federal Housing Administration (FHA):** An agency within the Department of Housing and Urban Development (HUD) that administers loan guarantee programs and loan insurance programs to make more housing available.

**Fannie Mae:** Nickname for Federal National Mortgage Corp. (FNMA), a tax paying corporation created by Congress to support the secondary mortgages insured by FHA or guaranteed by VA, as well as conventional home mortgages.

**FHA Insured mortgage:** A mortgage under which the Federal Housing Administration insures loans made, according to its regulation, by approved lenders.

**Fixed rate mortgage:** A loan that fixes the interest rate at a prescribed rate for the duration of the loan.

**Foreclosure:** Procedure whereby property pledged as security for a debt is sold to pay the debt in the event of default.

**Freddie Mac:** Nickname for Federal Home Loan Mortgage Corp. (FHLMC), a federally controlled and operated corporation to support the secondary mortgage market. It purchases and sells residential conventional home mortgages.

**Graduated-payment mortgage:** A mortgage that starts with low monthly payments and increases at a predetermined rate.

**Growing-equity mortgage:** A mortgage loan in which the monthly payments increase by a specific amount each year, with the "Overpayments" applied to the principal.

**Installment debts:** Long-term debts that usually extend for more than one month.

**Investor:** The holder of a mortgage or the permanent lender for whom the mortgage maker services the loan. Any person or institution that invests in mortgages.



## Glossary of Real Estate Terms

**Joint & Survivorship Deed:** (Also known as “Warranty deed creating tenants in common with right of survivorship”) Upon death of one of the owners, title to the interest transfers “by contract” to survivors.

**Lease purchase agreement:** Buyer makes a deposit for the future purchase of a property with the right to lease the property in the interim.

**Lien:** A legal claim against a property that must be paid when the property is sold.

**Loan-to-value ratio:** The relationship between the amount of a home mortgage and the total value of the property. Lenders may limit their maximum mortgage to 80-95 percent of value.

**Lock-in-rate:** A commitment made by lenders on a mortgage loan to “lock in” a civilian rate pending mortgage approval. Lock-in periods vary.

**Market value:** The highest price a buyer will pay for a property and the lowest price the seller will accept.

**Mortgage:** One type of document used to make property the security for the payment of a loan.

**Mortgage broker:** An individual or company that obtains mortgages for others by finding lending institutions, insurance companies, or private sources to lend the money; may also make collections and handle disbursements.

**Mortgagee:** The lender of money or the receiver of the mortgage.

**Mortgagor:** The borrower of money of the giver of the mortgage document.

**Negative amortization:** An increase in the outstanding balance of a mortgage resulting from the failure of periodic debt service payments to cover required interest charges on the loan.

**Note:** A written promise to pay a certain amount of money.

**Origination fee:** A fee or charge for work involved in the evaluation, preparation and submission of a proposed mortgage loan.

**Pre-payment penalty:** A fee paid to the mortgagee for paying the mortgage before it becomes due. Also known as pre-payment fee or reinvestment fee.

**Private mortgage insurance (PMI):** Insurance issued to a lender by a private company to protect the lender against loss on a defaulted mortgage loan. Its use is usually limited to loans with high loan-to-value ratios. The borrower pays the premiums.

**Promissory note:** A written contract containing a promise to pay a definite amount of money at a definite future time.

**Radon:** A colorless, odorless gas formed by the breakdown of uranium in subsoils. It can enter a house through cracks in the foundation or in water and is considered to be a health hazard.



## Glossary of Real Estate Terms

**REALTOR® and REALTOR®-Associate:** Registered collective membership marks that identify real estate professionals who are members of the National Association of REALTORS® and who subscribe to its strict Code of Ethics.

**Rent with option:** A contract which gives one the right to lease property at a certain sum with the option to purchase at a future date.

**Savings and loan association (S&Ls):** Depository institutions that specialize in originating, servicing, and holding mortgage loans, primarily on owner-occupied residential property.

**Savings bank:** A financial institution organized to hold individual depositors' funds in interest-bearing accounts and to make long-term investments, such as home mortgage loans.

**Second mortgage/Second deed of trust/Junior mortgage or Junior lien:** An additional loan imposed on a property with a first mortgage. Generally a higher interest rate and shorter term than a "first" mortgage.

**Severalty ownership:** Ownership by one person only. Sole ownership.

**Shared equity mortgage:** A home loan in which an investor is granted a share of the equity, thereby allowing the investor to participate in the proceeds from resale.

**Survey:** The process by which a parcel of land is measured and its area ascertained.

**Tenancy in common:** Ownership by two or more persons who hold an undivided interest without right of survivorship. (In the event of the death of one owner, his/her share will pass to his/her heirs.)

**Title:** A document that's evidence of ownership.

**Title defect:** An outstanding claim or encumbrance on property that affects marketability.

**Title insurance:** Protection for lenders and homeowners against financial loss resulting from legal defects in the title.

**Veterans Administration (VA):** A government agency that provides services for eligible veterans of the armed forces. Among other programs, it guarantees mortgage loans made by private lenders to veterans.

**Variance:** A special suspension of zoning laws to allow the use of property in a manner not in accord with existing laws.

**Zoning restrictions:** Local municipal ordinances that classify property according to specific uses such as single family, residential, commercial, industrial, multi-family, etc.