

## 3 CRITICAL STEPS TO TAKE Once You're Ready to Sell

Deciding to sell your home brings on a lengthy list of questions, and "Where do I start?" typically tops that list. Take the following three steps first, and you'll be safely on your way to a successful home sale.



Carol Ellis, Realtor®



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## 1. IDENTIFY LIENS AND DISPUTES

Shortly after you accept an offer on the home, the title company will perform a title search, checking public records to ensure that you have a legal right to sell the home and that there are no liens against it.

Think back – have you had any IRS, property tax, spousal, child support, or bankruptcy issues? If so, there may be a lien against the property, and it will need to be released before the sale can go through.

## 2. CHECK YOUR LOAN DOCUMENTS

You'll want to find the following items in your loan paperwork:

- An assumable clause. An assumable loan is a good selling point.
- How the title is held.
- Check for a pre-payment penalty. This will help you determine your proceeds.
- Who else is on the home's title? That person will need to be present whenever documents pertaining to the listing and sale need signatures.
- The loan balance.

## 3. TAKE STOCK

Decide if you'll be selling the home as-is or if you'll be making repairs. Keep in mind that certain lenders and government-backed loan requirements include that specific repairs be made by the seller.

Once you have considered the previous issues, it's time to pick up the phone and give me a call for the next step.

