

# *Seller*

RESOURCE  
GUIDE



# NICE TO MEET YOU

*hello!*

## a little bit about me:

I grew up in a small suburb of Pittsburgh, Pennsylvania and moved to the Bay Area in 2008 to attend the University of San Francisco. Prior to beginning my Real Estate career, I taught Kindergarten at Lafayette Elementary school in the Outer Richmond of San Francisco. One of the things that originally drew me to the beautiful city of San Francisco was my love of the unique city architecture, I mean, it's stunning! Living here has allowed me to explore, experience, and live in multiple neighborhoods throughout the city (and bay area), including; The Outer Richmond, Pan Handle, Marina, North Beach, Presidio and parts of Marin County. My varied neighborhood knowledge makes me a great resource for your buying or selling needs! Through my teaching career, I developed a great sense of patience, understanding, and creativity in problem solving. These skills allow me to build meaningful relationships with clients and to serve them in any of their real estate needs. I understand that buying or selling a home is a personal and often, emotional process. I will be there to support my clients in finding the best solution. I love to take advantage of all that San Francisco has to offer, especially the food! I enjoy staying active and playing with my (very spoiled) dogs on frequent beach trips to Sausalito. I love strolling through different neighborhoods in the city and visiting bakeries! In working with me, I promise to be a professional, honest, patient and understanding throughout the entire process.

*areas serviced*

## San Francisco, Marin and Sonoma County:

I am licensed to service all of California. I service most of the Bay Area but San Francisco and Marin are my specialties!



# courtney banks

with



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Courtney@HideawayRE.com  
@CourtneyBanksRE - Instagram  
San Francisco and Marin County

*customized*

to fit your needs:

- I work with all types of buyers, from first timers to seasoned investors. My goal is to find what works best for you!
- We will meet and discuss your specific wants and needs. We will work together to create the most comfortable plan moving forward.
- I will never pressure you into something you aren't comfortable with, but I will be there to give my professional advice and opinion.
- This isn't always the most comfortable of processes, but know that my job is to guide you into making smart real estate choices (on your terms)!

*profile*

experience:

I have been a licensed Realtor since 2018. Throughout my career I'm helped clients with a variety of their Real Estate needs including sales, purchasing, leasing, disputing appraisals, investments, and much more! During my first 5 years, I closed close to \$80,000,000 in real estate transactions. I primarily focus in San Francisco, Marin County and Sonoma, but am legally qualified to help anywhere in CA, additionally, our Brokerage is nationwide and we have amazing agents we can refer across the world

I work with all levels of clients, from first time buyers with a modest budget, to sellers trading for the 4th time, looking for their new home; deals ranging anywhere from \$600,000 to \$5,000,000+, my career has been varied! I believe my unique experiences set me apart and I'd love the opportunity to tell you more about them and what I think I can do to help you!

*commitment*

to excellence:

- I strive to create an environment with my clients and colleagues that exudes kindness and professionalism.
- I am honored to have the privilege and responsibility of guiding my clients on the path to a happy home and financial prosperity in one of the most desirable and challenging real estate markets in the world.
- Recently featured in the 2022 list of America's best Real Estate Professionals

# agent responsibilities

## *Expert Guidance*

- Research the comps in your area & complete a comparative market analysis to determine the best list price for the sale of your property
- Make recommendations on potential repairs and cleaning of your property, in order to make your home more attractive to buyers
- Suggest quality professionals, including attorneys, handymen and inspectors
- Guide you in making informed decisions leading to a satisfactory sale
- Present and respond to all offers in a timely manner
- Negotiate the best price & terms available, always keeping your specific needs in mind

## *Responsiveness*

- Act in good faith at all times
- Adhere to your instructions & concerns
- Return calls & emails promptly
- Closely track dates & deadlines

## *Accounting*

- Track receipt all earnest money deposits
- Receive and deliver all documents in a timely manner
- Review final settlement statements

## *Loyalty*

- You are my priority!
- Place your interest above all others
- Keep your personal information strictly confidential
- Ensure you are fully informed



# selling in ten *easy* steps

1

## LISTING APPOINTMENT

discovery & research: I will tour your home and give my insights on what will help your sale. We discuss the process and develop initial marketing strategies. We discuss the value of your home, review the calendar of expectations, sign documents

2

## INSPECTIONS/VENDORS/WORK

During this time, any work that we discussed needing to be complete will be scheduled and overseen by me. From painting, renovations, inspections and staging.

3

## PRE-LAUNCH

All of our marketing materials are collected. From photography, disclosure documents, to lock boxes on your home, I make sure everything is prepared for launch day. During this time, we will also revisit market condition's and expected list price.

4

## LAUNCH DAY

It's time!  
Your home's profile is posted online. A yard sign is placed on your property. Any and all marketing materials we've agreed upon will be rolled out.

5

## BUYER PROSPECTING

Consistent exposure of your home is spread across the marketing platforms. All scheduled events and Open Houses are completed until we reach a sales agreement.

6

## OFFERS

Once we gauge interest, we decide on an offer date or offers as they come. Once an offer has been made, we will review all terms and conditions and respond as needed.

7

## INSPECTIONS

Your buyer will possibly hire an inspector to review your home. Should the inspector make recommendations, we will negotiate on your behalf.

8

## LOAN COMMITMENT

The buyer's loan is underwritten and appraisal is performed. All buyer's documentation is verified and we wait for approval.

9

## CLOSING PREPARATION

The lender's requirements have been met and the documents have been ordered. Closing has been scheduled. I will review the figures and the buyer has a final walk through of your home usually 24-48 hours prior to closing.

10

## CLOSING

The last step! Documents are signed, keys are exchanged and proceeds received. You may cancel your utilities and insurance, and your yard sign is removed from your property. I am there to help after the sale of your home - whenever you need me!

# enhance the aesthetic appeal

## prep the exterior

Here are some general suggestions of things we can do to prep the exterior of the home:

- Keeping the lawn manicured and watered regularly.
- Trimming hedges, weeding flower beds and pruning trees regularly.
- Checking the foundation, steps, walkways, walls and patios for cracks and crumbling.
- Inspecting doors and windows for peeling paint.
- Cleaning and aligning gutters.
- Inspecting and clearing the chimney.
- Repairing and replacing loose or damaged roof shingles.
- Repairing and repainting loose siding and caulking.
- Adding colorful flowers near the front entrance to boost curb appeal.
- Re-sealing an asphalt driveway.
- Keeping your garage door closed.
- Applying a fresh coat of paint to the front door.



## prep the interior

Here are some general suggestions of things we can do to prep the exterior of the home:

- Staging! Staging a home often results in a 10% increase in final sale numbers as opposed to an un-staged home.
- If you are not staging, or living in your home during the sale: cleaning every room and removing clutter. This alone will make your house appear larger and brighter.
- Hiring a professional cleaning service every few weeks while the house is on the market.
- Removing items from kitchen counters and closets.
- Removing all personal photos from the walls, and patch the holes where they were removed.
- Re-surfacing soiled or strongly colored walls with a neutral shade, such as off-white or beige, and applying the same color scheme to carpets and flooring.
- Repairing holes or damage to plaster, wallpaper, paint and tiles.
- Replacing broken or cracked window panes, molding or other woodwork.





## show home ready in *one* hour.

- Make the beds
- Grab a basket and put personal items of clutter in your car
- Make sure the bathroom towels are clean, straightened and match
- Wipe down toilets and put the lids down
- Wipe down all counter tops and sinks
- Open all blinds & turn on all the lights in the house
- Make sure the house temperature is comfortable
- Make sure the house smells good, but don't over do the air freshener
- Vacuum all carpeted areas, sweep all surfaces
- Clean all mirrors
- Sweep the front doorway and wipe off the mat



## 4 FACTORS THAT AFFECT THE

# saleability OF YOUR HOME

### Price Point

Pricing your home for the current market is important for maximum exposure and ultimately, a satisfactory sale.

- Factors that determine a property's value:  
*location, design, amenities, competing properties, economic conditions*
- Factors that have little or no influence:  
*price the seller originally paid, amount spent on improvements*

### Market Conditions

The real estate market is always fluctuating, and as your agent I will be able to discuss the pros and cons of listing during varied market conditions.

### Property Condition

The condition of your property will have a lot to do with the selling price and how quickly it will sell. If there are repairs needed, or if professional staging is required, I will be there to assist and offer my guidance and network.

### Market Exposure

I will focus will be on what we're able to control - market exposure and negotiating offers. I want to get the most qualified buyers into your home, in the least amount of time, and with minimal inconvenience. With a comprehensive marketing plan, your home will get noticed in any market.





# information

*prep*

Once your home is on the market, it's very important to have information ready to go in case the buyer or lender requests it.

Below is a list of items that buyers, lenders and title companies might request during this phase of selling your home.

- ( ) Manuals for appliances
- ( ) Receipts of work done to the home - including all major & minor renovations
- ( ) All keys and garage door openers
- ( ) Surveys previously done
- ( ) A list of utility providers & average costs per month
- ( ) Alarm instructions

## HOA Communities -

Check in with the HOA to see if there are any restrictions or policies when listing your condo/townhome

If you have any known info regarding assessments, certification letters or HOA covenants, have those available for buyers

# negotiating the deal *successfully*

Disclose everything. Be proactive to disclose all known defects to buyers - avoid legal problems later.

Remember your priorities, but also respect the buyer, as this will be their next home & they are nervous about the unknowns.

Ask all of your questions. Offers may include complicated terminology, which can be clarified for you.

Respond quickly. The mood for the buyer to buy is exactly when the offer is made - don't delay.

Meet halfway if there are disagreements about small expenses - split the difference and move on.

Stay calm, even if the situation is tense.



**HAVE YOU FOUND  
THE RIGHT  
BUYER?**

Make the deal happen.

# under contract *process*



## OFFER ACCEPTED

Now that you've decided on an offer, it's time to start the under contract process. There are a few dates and deadlines to be aware of - title deadline, due diligence, inspection, appraisal, and loan conditions. The under contract process can normally take anywhere from 30-60 days.

## INSPECTION

One of the most crucial steps in buying a home is performing an inspection. The buyers elect to do this if they choose. The buyer's agent will set up a day and time that works for you to have the inspector perform a full inspection on your home. You will be asked to leave during this time. It should take anywhere from 1-4 hours depending on the size of your home. After inspection, the buyer's agent will send an inspection objection requesting specific repairs or replacements, if needed. At this time you can decide which items you agree to fix, repair or replace, if any. Remember, inspection items that affect health and safety are pertinent.

## APPRAISAL

An appraisal will be required by the lender if the buyer is obtaining a loan. The appraisal could come in low, high, or at value. I will guide you through the process on the right moves to make if the appraisal comes in low. After the appraisal, we wait for the loan conditions deadline for the buyer and are that much closer to the closing table.

# closing 101

THE CLOSING PROCESS FINALIZES THE SALE OF YOUR HOME AND MAKES EVERYTHING OFFICIAL. ALSO KNOWN AS SETTLEMENT, THE CLOSING IS WHEN YOU GET PAID AND THE BUYER RECEIVES THE DEED TO YOUR HOME.

## A FEW THINGS TO BRING TO CLOSING

- A valid government issued picture ID
- House keys
- Garage door opener(s)
- Mailbox and any other spare keys

## WHAT TO EXPECT

The escrow officer will look over the purchase contract and identify what payments are owed and by whom/ prepare documents for the closing; conduct the closing/ make sure taxes, title searches, real estate commissions and other closing costs are paid; ensure that the buyer's title is recorded; and ensure that you receive any money due to you.

## YOUR COST

Sellers commonly pay the following at closing:

- Mortgage balance and prepayment penalties, if applicable
- Other claims against your property, such as current or past due unpaid property taxes
- Unpaid special assessments on your property
- Real estate commission
- Title insurance policy
- Some transfer taxes (this differs depending on your city)

## AFTER CLOSING, MAKE SURE YOU KEEP THE FOLLOWING FOR TAX PURPOSES

- Copies of all closing documents
- All home improvement receipts on the home you sold

# client testimonials

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ELIZABETH AND CRHIS



"Courtney is a wonderful realtor and person! We moved cross country from New York City to San Francisco, which is an overwhelming move in and of itself. Trying to find housing in the most expensive market in the country compounded the stress; we are so grateful to have found Courtney! She is kind, patient, laid-back, but thorough and knowledgeable. We never felt pressured by her and could lean on her during the more stressful times. She truly made our move easier. Highly recommend her!"



SUSAN S.



"Courtney, is amazing! She is knowledgeable, sweet, and more importantly, patient. As new home buyers, we didn't know what was realistic, but Jamie and Courtney really guided us and we quickly learned."

JAMES M.



"Once we started looking at units I worked closely with Courtney who was phenomenal. She pointed out all the details about the units I may have missed, and was always quick to respond with answers to the yet more questions I had."



DOUG S.



"Easy to communicate with, take onboard your needs/wants, and was quick to respond to our questions and worries, and really made what I thought would be a fraught, complicated experience into one that quickly delivered a first home to my fiancé and me. Thank you!"

## *some favorite sales*



1610 SACRAMENTO ST. #8

2 bed 2 bath 1 parking  
1,512 square feet  
Listed: \$1,495,000  
Sold: \$1,600,000  
Seller Represented



2111 HYDE ST. #301

2 bed 2 bath 1 parking  
1,820 square feet  
Listed: \$1,995,000  
Sold: \$1,900,000  
Buyer Represented



4040 BALBOA #3

2 bed 1 bath 1 parking  
679 square feet  
Listed: \$699,000  
Sold: \$850,000  
Seller Represented



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**CB**