

Seller Information

PACKET



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SELLER SAFETY TIPS



Selling your home involves opening it to strangers for showings, so it's important to take certain precautions to protect your household from theft, damage or liability.

Valuables Take jewelry, collectibles, keys, cash, credit cards, your checkbook and other valuable items with you or lock them away.

Personal Info Keep mail, financial documents and anything with your Social Security Number on it hidden away. Personal photos and anything labeled with names should also be put away to protect your privacy.

Weapons Keep firearms, knives and other weapons locked away, and place items that could be used as a weapon (e.g. letter opener, ice pick, scissors) out of sight.

Hazards Reduce liability concerns by creating a safe environment for visitors. Keep pets secure at all times. Clear driveways and sidewalks of snow, ice or debris. Indoors, secure loose rugs or electrical cords, and keep walkways well-lit and free of clutter.

Medications Remove prescription medications from your nightstand and medicine cabinets to discourage theft.

Electronic Be sure to lock desktop computers, and hide or remove portable electronics like laptops, tablets and gaming systems.

Showings Once the "For Sale" sign goes up, interested buyers may show up at your door, asking to view your home. Directing them to schedule a showing through your real estate professional is the safest course of action.

Security A "For Sale" sign can also attract the interest of burglars, who know you will be coming and going frequently. Make sure to lock and secure your home at all times and tell your real estate professional if you plan to be away from home for several days or more.

Following these tips can help protect your home from criminals so you can focus on the task of selling it.

SELLER CLOSING CHECKLIST



- ☐ Provide your new address to your lender for an escrow refund, if applicable.
- ☐ Cancel your homeowner's insurance policy, and ask about a refund for the remainder of the policy you paid in advance.
- ☐ Cancel utilities at your old address.
- ☐ Transfer any applicable exemptions with the county appraisal district to your new home.
- ☐ Update the address on your driver's license.
- ☐ Update your address with the post office.



MOVING TIPS

The key to a successful move is to plan well ahead. Once you've identified your move date, use this checklist to help make your move as smooth as possible.

5 WEEKS BEFORE THE MOVE

- ☐ Arrange for storage, if needed.
- ☐ Submit a "Change of Address" form to the post office.
- ☐ Arrange for necessary repairs to your current home.

4 WEEKS BEFORE THE MOVE

- ☐ Host a garage sale and donate unsold items.
- ☐ If moving yourself, determine how many boxes you will need.
- ☐ Arrange to cancel, transfer or initiate utility services.

3 WEEKS BEFORE THE MOVE

- ☐ Gather moving supplies:
 - ☐ Boxes Labels
 - ☐ Packing Tape
 - ☐ Scissors
 - ☐ Bubble Wrap
 - ☐
 - ☐ Newspaper
 - ☐ Nylon String and Rope
 - ☐ Styrofoam Peanuts
 - ☐ Furniture Pads
 - ☐ Utility Knife
- ☐ Pack items that won't be used prior to the move. Clearly label each box with it's contents and the room for which is destined.

2 WEEKS BEFORE THE MOVE

- ☐ Transfer bank accounts to new branches and cancel payment arrangements on accounts you're closing.
- ☐ Notify legal, medical, dental, financial, insurance and home maintenance professionals; Schools; and government offices (tax assessor, state vehicle registration, Social Security, IRS and VA) of your move.
- ☐ Confirm parking for your moving truck or container.
- ☐ Obtain permits, if needed.

1 WEEK BEFORE THE MOVE

- ☐ Fill prescriptions you will need during the move, and transfer maintenance medications to a pharmacy near your new home.
- ☐ Add copies of your driver's license, vehicle registration and insurance to your move file.

2 DAYS BEFORE THE MOVE

- ☐ Set aside items that should travel with you: valuables, changes of clothes and your move file.
- ☐ Pack your shipment. Load goods in a pre-designated order, saving "last load" items for the rear of shipment.
- ☐ Empty and defrost your refrigerator.

MOVING DAY

- ☐ If moving yourself, pick up the truck as early as possible.
If using a moving company, read the conditions before signing the "Mover Agreement" and add it and your bill of lading to your move file. Supervise movers and give them a contact number to reach you.
- ☐ Create a list of every item loaded onto the truck.
- ☐ Conduct a final walk-through of every room, including closets, attic and garage, to make sure nothing is left behind. Turn off the water and all appliances.
- ☐ Leave future tenants a note with your new address so they can forward stray mail.
- ☐ Lock all windows and doors.

DELIVERY DAY

- ☐ Make sure utilities are connected and appliances work before moving in.
- ☐ Gather essential first-day items:
 - ☐ Cleaning Supplies
 - ☐ Toilet Paper
 - ☐ Scissors
 - ☐ Masking Tape
 - ☐ Trash Bags
 - ☐ Snacks and Drinks
 - ☐ Paper Plates and Plasticware
 - ☐ Cups and Mugs
 - ☐ Writing Utensils and Paper
 - ☐ Basic Toiletries
- ☐ Clean your new home.
- ☐ Refer to your list to check off items as they come off the truck.
- ☐ Install new locks.
- ☐ Unpack and enjoy your new home!



GETTING STARTED SELLERS

There are several steps you can take to increase positive feedback from prospective buyers before putting your home on the market. Enlisting the help of a real estate professional can also help sell your property faster.

SELF INSPECTION

Walk through your home and view it objectively, removing any emotion or sentimentality.

Make a list of necessary, low-cost updates, and place items that need the most work or outside resources at the top of the list.

Create a timeline for updates before scheduling home showings.

REPAIRS, CHANGES & CLEANING

EXTERIOR

Clean gutters, downspouts, soffits, chimney, etc.

Patch peeling or chipped paint.

Replace damaged roof shingles.

Repair, paint or stain worn wood decks.

Clean dark spots or stains on concrete and the driveway.

Clean and repair fencing that surrounds the home, and ensure it's intact.

Maintain good exterior lighting, especially along walkways.

YARD

Mow the grass and continue lawn maintenance.

Re-sod the yard and re-mulch flower beds, if needed.

Remove overgrowth, weeds and dead or diseased vegetation.

WINDOWS & DOORS

Clean windows and doors, inside and outside.

Ensure they open and close with ease and without squeaking; repair, if needed.

Check doorbell functionality.

Polish hardware, knobs, locks, etc.

Repair any cracks, tears or holes.

Apply a fresh coat of paint, if needed.

ENTRY

Make the entry spotless; clean floors, rugs, decorative pieces, etc.

Eliminate clutter.

Ensure good, functional lighting.

LIVING, DINING & FAMILY ROOMS

Apply a fresh coat of paint to walls, if needed.

Repair cracks in ceilings and walls.

Repair peeling or torn wallpaper.

Re-paint or re-stain woodwork and banisters.

Clean blinds and drapery thoroughly, and ensure they work properly.

Steam-clean carpets and floors.

Position furniture in a way that showcases the shape of each room. Eliminate clutter.

KITCHEN

Clean countertops and sinks thoroughly.

Repair leaks and dripping faucets.

Organize pantry and cupboards.

Defrost the refrigerator and freezer, and ensure both are odorless.

BATHROOMS

Clean countertops, sinks, showers and bath tubs thoroughly.

Repair leaks and dripping faucets.

Remove grout and soap stains from tiles.

Repair broken or cracked tiles and re-caulk, if needed.

Check the functionality of fixtures, lighting, heat lamps, fans, etc.

Eliminate clutter.

BEDROOMS

Apply a fresh coat of paint to walls, if needed.

Repair cracks in ceilings and walls.

Repair peeling or torn wallpaper.

Clean blinds and drapery thoroughly, and ensure they work properly.

Position furniture in a way that showcases the shape of each room.

Make beds.

Eliminate clutter.

HEATING/AIR CONDITIONING UNIT

Have the units serviced.

Consider replacing non-functioning units.

Replace filters.

GARAGE

Declutter.

Properly discard hazardous materials.

Remove oil/paint stains from the floor.

Make sure the garage door is in working condition.

For more information, please contact your local Old Republic Title representative, or visit our website at **oldrepublictitle.com**.



PRICING TO SELL

Once you're ready to put your home on the market, it's important to price it to sell quickly and close to your initial list price. Many factors contribute to the value of your home. Understanding them and enlisting the help of a real estate agent can help you price your home to sell.

CURRENT MARKET VALUE

The best way to assess the current market value of your home is to ask a real estate agent to conduct a Comparative Market Analysis (CMA). The CMA is usually free and helps determine the fair market value of your home based on evaluation of recently sold homes in your neighborhood that match your home's age, features and size.

CONSIDERATIONS WHEN SETTING THE PRICE

• Location

A desirable location (proximity to desirable amenities) adds the most value.

• Seller Needs

Is there a need to sell quickly? Is the sale contingent on another sale?

• Season

More homes are listed between spring and summer, which creates more competition.

• Condition of the Home

Does the home have strong curb appeal or attractive features?

• Other Factors

Current interest rates, economic conditions, crime rates, etc.

COMMON TERMS

• Days on Market (DOM)

The number of days a property has been listed on the market. A higher DOM can signal an unrealistic sales price.

• Inventory

The number of homes for sale on the Multiple Listing Service (MLS). A small inventory indicates a high demand; therefore, higher prices.

• Seller's Market

A real estate market characterized by small inventories and short DOM. It's common for multiple offers to be made on properties, sometimes exceeding the list price.

• Buyer's Market

Occurs when sales slow and inventory accumulates. This market is characterized by high DOM and falling sales prices, giving buyers greater opportunities.

• Balanced Market

Usually a transitional phase between a Seller's and Buyer's Market when neither party has an advantage over the other.

• Median Sales Price

The midpoint between the most expensive house and least expensive house sold in an area during a specific time.

• Price Discount

The difference, usually expressed as a percentage, between the initial list price for a home and the final sales price.





Staging & Showing YOUR HOME

Everyone knows the importance of making a good first impression. Staging your home highlights its best features. Keeping it neat and clean at all times also makes your home more appealing to prospective buyers, who can drop by at a moment's notice. [Here are some tips for maximizing interest in your home:](#)

- **Gender-Neutral Primary Bedroom:** The primary bedroom should appeal to both genders. Try to eliminate any decor that may be too gender-specific.
- **Furniture Placement:** Arrange furniture to showcase the shape of the room and emphasize space.
- **Power of Paint:** Need to make a room appear larger than it actually is? Paint that room and the room adjacent to it the same color, creating the illusion of one large space.
- **Kitchen:** The kitchen is a major focal point of most homes. Update, replace or paint cabinets, drawers, appliances, hardware, etc. to enhance appeal.
- **Temperature:** Maintain a comfortable temperature so prospective buyers feel at ease touring your home.
- **Depersonalize:** Prospective buyers want to see your home, not your photos or personal mementos. Remove as many of these items as possible, which will also eliminate clutter.
- **Curb Appeal:** Unfortunately, a book is often judged by its cover. Maintain the exterior of your home (lawn, landscaping, walkways, lighting, etc.) and keep it as clean as the interior.
- **Declutter:** By keeping your home clean and organized, you automatically make it appear larger and more welcoming.
- **Aroma:** Try to refrain from cooking any strong-smelling foods, such as fish. Instead, bake some cookies or fill your home with fresh flowers for a pleasant scent.
- **Lighting:** Don't be afraid to fill your home with natural light; the brightness tends to improve both atmosphere and mood.
- **Privacy:** Be sure to give prospective buyers time alone with their real estate professional to address any candid questions they may have.

For more information, please visit
oldrepublictitle.com/dfw

EMAIL SCAMS

EMAIL SCAMS TARGET CLOSING FUNDS

Email phishing scams attempt to trick people into clicking a link, opening an attachment or responding to a message so criminals can exploit personal information. The Federal Trade Commission and the National Association of REALTORS® have warned consumers of an email phishing scam in which hackers compromise the email accounts of buyers and/or sellers, pose as a trusted REALTOR® or title insurance company, and attempt to fool their targets into wiring closing funds into the hacker's own account.

Old Republic Title is committed to protecting clients by taking security measures that prevent unauthorized access

to its network. Criminals know secure networks are difficult to access, so instead, they target consumers' popular web-based email, which is more vulnerable to cyber attacks.

THE SCAM

Once hackers gain access to a buyer or seller's unsecure email account, they look for the source of an upcoming financial transaction (e.g. oldrepublictitle.com). Hackers use this information to register a fake domain name that mimics the domain name of the legitimate source, making spelling changes so subtle that most people would never notice (e.g. oldrepublictittle.com). The hackers then use the fake domain name to email false wire transfer instructions to their target. If the consumer wires their settlement funds to the wrong account, he or she could lose those funds.

EASY TIPS FOR AVOIDING EMAIL PHISHING SCAMS

1. Be wary of emails that are unusual or unexpected – even if they appear to come from a trusted source. Look carefully for grammar or spelling mistakes, and be leery of those that use threats if swift action is not taken.
2. Avoid conveying sensitive information through unsecure email accounts or websites, and be aware that information you share on social networks can be used by scammers.
3. Do not click on suspicious links in emails. Instead, hover your mouse over a link to view its true web address. If it's different than what displays in the email, beware.
4. Create "fake" answers to password recovery questions; "real" answers can be discovered. Write down the false answers to help you remember them.
5. If anything in an email seems suspicious, call the sender using a previously known or verifiable phone number. Never reply to the email or information in the message.

