

SELLING YOUR PROPERTY

**SOLD**  
*dubuque*  
LIVE LIFE HERE.

Cathy Brandt, REALTOR®  
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# FIND A GREAT AGENT

*A real estate agent is a huge asset to you as you go through the home selling - buying process. This is one of the biggest decisions of your life and you need a skilled professional guiding you through the process. I work for your best interests and can help guide you through all the stages of selling or buying your home. With me as your REALTOR® you get:*

- ☐ **PROFESSIONAL EXPERIENCE:** All REALTORS® must undergo annual training and compliance to ensure we are up to date on any changes in legal and administrative paperwork so we can help you position yourself well in the process and negotiations.
- ☐ **INDUSTRY KNOWLEDGE:** REALTORS® have access to a wide variety of resources that are not
- ☐ **CUSTOMER SERVICE:** I am dedicated to helping answer any questions that arise throughout the process.



*Hello, I'm Cathy Brandt. Living in Dubuque has got to be one of the best decisions I have made! I moved to the Dubuque area just after college in 1992 and have created a wonderful life here. I truly enjoy helping people make their best lives happen. Finding the right place to call home is an important part of creating the life you want. It would be my privilege to be a part of helping you do just that!*

*When I am not working with clients, you will likely find me volunteering my time to the American Heart Association and the HEARTSafe Coalition or, of course, spending time with my loved ones.*

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# FIND A GREAT AGENT



**Jeter Saez rodriguez**

Local Guide • 23 reviews • 7 photos



★★★★★ Yesterday

NEW

The process of buying a house is usually complex, stressful, and full of unknown details for a first-time buyer. Cathy was always there for my family, even on weekends, to answer questions. Not only that, but she defended my interests in the negotiation as if it were her own. We are deeply grateful. I closed a great deal on an excellent property. In Cathy, you will find a person of high values, always willing to do the best for you. Do not hesitate to choose her. She turned something so stressful and unfamiliar into the best experience of buying a house, along with her team that never rests.



**Yakelin Medina**

Local Guide • 2 reviews • 21 photos



★★★★★ 18 hours ago

NEW

We are a Hispanic family who came to Dubuque with the desire to settle down and continue our life here.

We found Exit Realty Unlimited simply by searching on Google and met Ms. Cathy Brandt, who from day one has been very kind, cordial, and interested in us, like a friend. She made sure from the beginning that we felt comfortable with the homebuying process. Neither language nor cultural barriers limited us at all. On the contrary, she always made sure we understood everything.

I highly recommend Ms. Cathy and her staff.



**TERRON JAMES**

Local Guide • 24 reviews • 37 photos



★★★★★ 1 week ago

NEW

Highly Recommend Cathy Brandt – Exit Realty

Cathy Brandt went above and beyond in helping my family find our dream home here in Dubuque. She was incredibly flexible with after-hours showings due to my work schedule, she was always available for questions I had, and she lined up multiple homes that matched exactly what we were looking for. Her guidance, recommendations, and dedication made the entire process smooth and stress-free. I can't thank her enough and highly recommend Cathy to anyone looking for a home in the Dubuque area!

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# ABOUT THIS SELLING GUIDE

I hope you'll find helpful material regarding all the most important aspects of selling a home, including:

- ☐ Preparing your home so it's attractive to buyers
- ☐ Strategically setting an asking price
- ☐ Effectively marketing your home
- ☐ Showing your home at its best
- ☐ Negotiating the best possible deal
- ☐ Completing the transaction

That said, with all of the complexities of the current market, this Guide can only supplement the help of an experienced and trusted REALTOR® who, when you decide to sell, will be able to provide you with expert consultation at each step of the sales process.

# EXPECT EXCELLENT SERVICE

In becoming a REALTOR®, we must complete a variety of courses and regularly update their professional education. We also have access to a wide array of optional courses, seminars and certifications and must adhere to a strict and rigorously enforced Code of Ethics. On top of all that, through experience, we truly become local real estate market and community experts, as well as masters of property marketing, networking and negotiation. In working for you, a REALTOR® will:

- ☐ Outline our professional responsibilities to you, including complete Disclosure, Loyalty, Confidentiality, Obedience and Accountability
- ☐ Help you determine the best asking price
- ☐ Extensively market your property in order to maximize the number of buyers who know about it, request showings and make offers
- ☐ Offer proven advice on how to prepare and show your property so you get top market value for it
- ☐ Assist you, if necessary, in finding any property-related services you need
- ☐ Regularly communicate with you to keep you fully informed of everything we do to sell your property
- ☐ Provide feedback from showings and open houses
- ☐ Update you on real estate and money market changes that could affect your property's sale
- ☐ Be available to help pre-qualify potential buyers
- ☐ Promptly present and evaluate each offer with you
- ☐ Negotiate the highest possible price and best terms for you
- ☐ Manage contractual, title and transaction details and keep you informed
- ☐ Ensure that important items are signed, sealed and delivered on time and on closing day
- ☐ Arrange for a moving company and relocation agent, if required

In short, we will provide you with comprehensive, high-quality service. So, when you decide to sell your property be sure to take advantage of the knowledge, experience and professionalism of a REALTOR®.

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# RENOVATIONS: TO DO OR NOT TO DO

Depending on your home's condition, there are three kinds of improvements that will impress buyers and help you sell for top market value:

- ❑ **Renovations:** When considering renovations in anticipation of selling, there are two important rules: don't over-renoate, and be careful not to make renovations which please you personally, but which might turn off otherwise interested buyers. Both scenarios will cost you. An experienced REALTOR® will be able to counsel you on which renovations are likely to be good investments in terms of your overall plan.
- ❑ **Upgrades and repairs:** If you want to maximize your chances for getting top dollar, you might need to make some minor upgrades, but you'll definitely need to make all necessary repairs – even those that are “out of sight, out of mind”.
- ❑ **Reorganization and maintenance:** Similar to necessary repairs, basic reorganization and maintenance tasks are “must-dos”. While buyers might not notice such work when it is done, they're sure to notice when it isn't. This impression of neglect will make it more difficult for them to comfortably project themselves into your home's living space.

And for most buyers, cluttered homes tend to appear smaller, less full of air and light, and somehow requiring of more maintenance. Conversely, clutter-free homes generally seem brighter, more open and spacious, perhaps cleaner and requiring of less work. Additionally, clutter-free homes can make it easier for buyers to visualize their own interior design ideas, as well as the placement of all their belongings.

Sometimes a small investment in time and money can give you a big edge over your competition and generate a faster sale at a higher price.

# GET YOUR HOME READY TO SHOW

## YARD & ENTRY WAY

- ☐ Re-paint front door
- ☐ Repair and seed dead spots in lawn
- ☐ Weed gardens and flowerbeds
- ☐ Plant colorful plants
- ☐ Mulch gardens and flowerbeds
- ☐ Trim trees and bushes
- ☐ Mow lawn
- ☐ Edge and clean walkways
- ☐ Replace doormat

## EXTERIOR

- ☐ Replace missing roof shingles
- ☐ Clean air conditioning unit
- ☐ Inspect and clean gutters
- ☐ Re-stain/Paint decks and fences
- ☐ Power wash driveway, walkways and patios; seal coat if faded
- ☐ Fix driveway cracks
- ☐ Clear window wells of debris
- ☐ Clean windows and trim
- ☐ Repair storm windows & screens
- ☐ Clean outdoor furniture
- ☐ Replace lightbulbs
- ☐ Ensure doorbells work

## INTERIOR

- ☐ Ensure all appliances work properly
- ☐ Stow away valuables
- ☐ Declutter entryway
- ☐ Declutter closets for free space
- ☐ Reorganize basement and attic
- ☐ Fix/Replace cracked floor tiles
- ☐ Clean and repair grout
- ☐ Fill holes or cracks in walls
- ☐ Repaint rooms with calm colors
- ☐ Fix any broken locks
- ☐ Inspect/Repair faucets
- ☐ Check and replace lightbulbs
- ☐ Clean all lights and ceiling fans
- ☐ Dust and clean windows
- ☐ Dust blinds / Clean curtains
- ☐ Dust shelves and art
- ☐ Dust baseboards and trim
- ☐ Professionally clean the carpets
- ☐ Replace worn rugs and pillows
- ☐ Replace all filters
- ☐ Open windows for fresh air
- ☐ Vacuum carpet
- ☐ Mop all hardwood and tile
- ☐ Take out all trash and recycles

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# GET YOUR HOME READY TO SHOW

## KITCHEN

- ☐ Deep clean refrigerator & stove
- ☐ Sanitize all cabinet fronts
- ☐ Declutter items on counters and tables
- ☐ Reorganize to create space
- ☐ Sanitize all counters and appliances
- ☐ Sanitize sink
- ☐ Take out trash and recycles

## BEDROOM

- ☐ Wash bedding and pillows
- ☐ Declutter closets
- ☐ Box up last season's clothing
- ☐ Clean and organize nightstands
- ☐ Dust shades and window treatments

## LAUNDRY ROOM

- ☐ Fold all clothing and put away
- ☐ Run clean cycle on washer & dryer
- ☐ Refill detergent
- ☐ Clean shelves
- ☐ Deep clean all surfaces

## BATHROOM

- ☐ Check all fixture water pressure
- ☐ Ensure sinks/shower/tub drain well
- ☐ Clean rust and mildew stains
- ☐ Clean soap residue from shower/tub
- ☐ Re-caulk sinks/tub/shower
- ☐ Fix exhaust fan
- ☐ Clean and repair grout
- ☐ Update work rugs and towels
- ☐ Check toilet seat is secured
- ☐ Wash or buy new shower curtain
- ☐ Sanitize toilet bowls & close lids

## GARAGE

- ☐ Ensure that drains work properly
- ☐ Check that garage doors work
- ☐ Fix exposed wiring
- ☐ Add shelves to open floor space
- ☐ Declutter items in bins on shelves
- ☐ Power wash floors
- ☐ Repaint floors
- ☐ Replace lightbulbs and clean light covers



# PRICING YOUR HOME

Determining the best asking price for a home is one of the most challenging, and also important, aspects of selling it. In fact, it's a balancing act. You don't want to set a price that's so high that it discourages showings and serious offers from the very qualified, motivated buyers who would ultimately determine your property's top market value. On the other hand, you don't want to set a price that's so low that it attracts lots of interest but sets the stage for offers and negotiations that could result in your getting less than the market would actually support if you were a little more aggressive.

Unfortunately, the market is not interested in what you originally paid for your home, or how much you need to sell it for to buy your next home and meet your financial goals. In addition, your home may have features that you highly value, but which might actually reduce its market value by limiting the number of potential buyers.

Simply put, your home's value is not determined by you,  
but by what the market is willing to pay for it at a given time.

A Comparative Market Analysis (CMA) is a document, drawn from your local Multiple Listings Service (MLS) database, that presents pricing information, property details and photos of homes similar to yours (termed "comparables") that recently sold, failed to sell, or are currently on the market in your area. We are happy to provide you with a customized CMA to help you decide if and/or when you want to list your home for sale. If you know that you don't plan to list any time soon, we would be happy to provide you with a Free Market Evaluation or "mini-CMA" of your home.

Generally, studying what has worked in your area – and what hasn't – will help you to strategically price, position and stage your property so that it sells for top dollar in a reasonable time frame, with the least inconvenience for you.

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A REALTOR® will typically provide you with a CMA as part of a listing presentation he or she delivers at your home in hopes of being able to exclusively represent your interests when you sell. This CMA will include the price or price range that the REALTOR® thinks you should list; although the REALTOR® might adjust that figure on the spot if it's the first time he or she has been in your home and had the chance to examine its layout, quality, workmanship, condition, and so on. (It's also worth noting that REALTORS®, knowing that you don't plan to list any time soon, are also usually happy to provide you with a Free Market Evaluation or "mini-CMA" of your home).

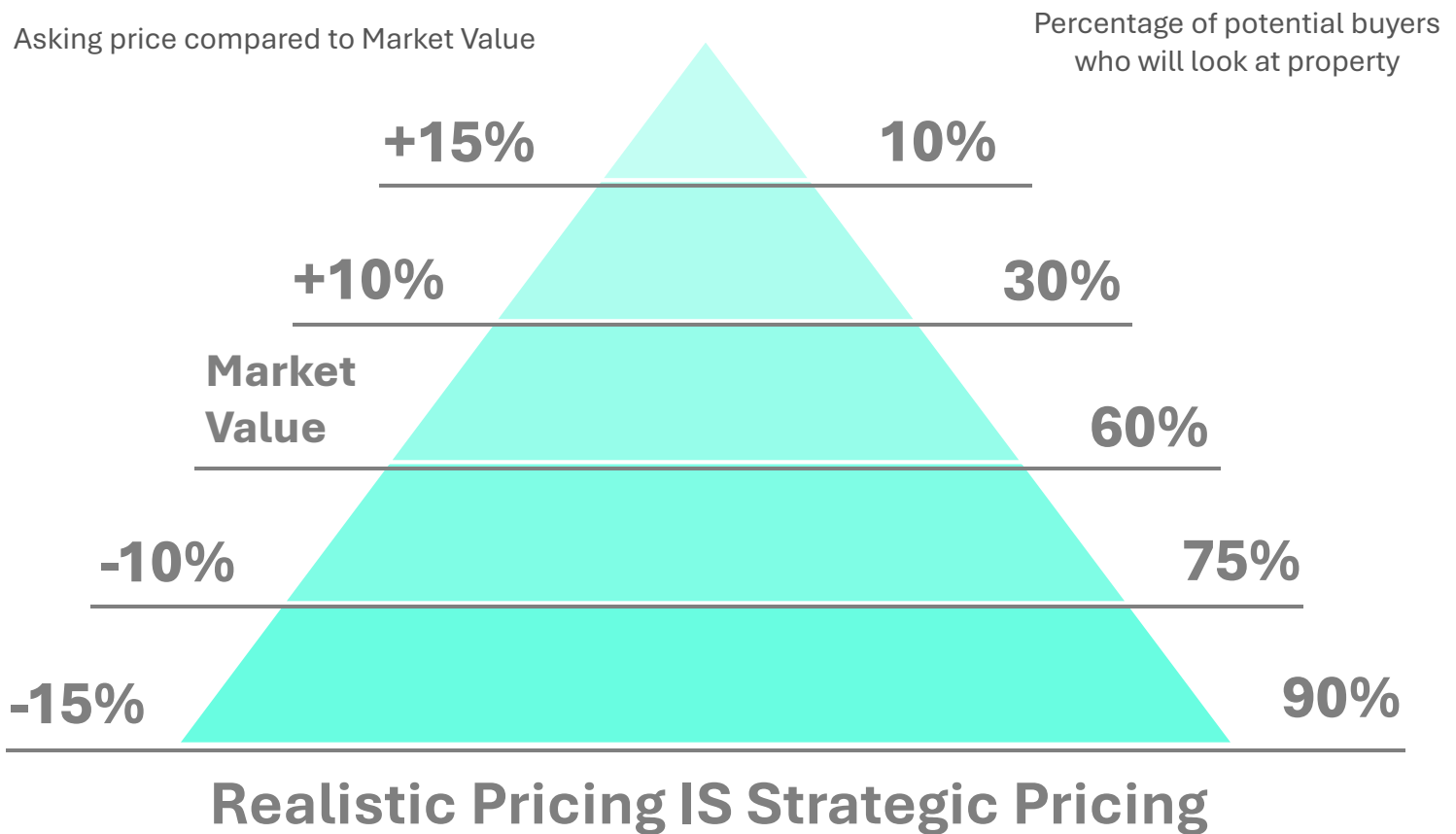
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# PRICING YOUR HOME

In a purely numbers sense, how you price your home will directly impact how many buyers, showings and offers you attract, as well as how easily it sells, as depicted in the Pricing Pyramid diagram below.



# THE SOLDdubuque PLAN

## PRE-LISTING

- ☐ *Make necessary repairs*
- ☐ *Declutter and stage your home*
- ☐ *Trim your yard*
- ☐ Walk through home offering insight on possible renovations, repairs, staging & maintenance
- ☐ Discuss with you the merits of a pre-inspection
- ☐ Professional photography and floorplans
- ☐ Create website and QR codes
- ☐ Create listing booklet
- ☐ Create fliers
- ☐ Create geofence marketing

## ACTIVE LISTING

- ☐ *Keep home tidy and ready to show*
- ☐ *Create plan for pets for showing* (including last minute requests)
- ☐ Place sign in yard with Smart Sign technology
- ☐ Distribute door hangers to neighbors
- ☐ Host agent tours
- ☐ Host open house
- ☐ Conduct live videos
- ☐ Post on social media
- ☐ Email prospective buyers
- ☐ Run digital ads on Facebook

## ONGOING

- ☐ *Consider making changes based on feedback*
- ☐ *Keep home tidy and ready to show*
- ☐ Provide updates and feedback with you
- ☐ Follow-up with Smart Sign leads
- ☐ Host open houses
- ☐ Conduct live videos
- ☐ Post on social media
- ☐ Run digital ads

According to the National Association of REALTORS®,

- **almost 90% of buyers search online for a home.**

If the buyers are looking online shouldn't your home be represented with the features that buyers are looking for most – lots of photos and a well written description? Take a few minutes to talk to us about the photos we plan to take of your home and neighborhood; make suggestions for home attributes that you would like to see represented. Write down a few things that made this the place you wanted to live and provide for us as a starting point for a great description - you know your home and your neighborhood better than anyone else!

- **more than 45% of buyers visit open houses during the search process.**

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# IMMEDIATELY BEFORE A SHOWING

- ☐ Generally, try to be prepared at ANY TIME
- ☐ Walk-through entire home to check for cleanliness and/or messiness
- ☐ Dust (if needed)
- ☐ Vacuum / Sweep (if needed)
- ☐ Make beds
- ☐ Put away dirty dishes and laundry
- ☐ Make sure counters and tables are clear and clean
- ☐ Put away any pet dishes and toys
- ☐ Open curtains and lift shades to  $\frac{3}{4}$  open
- ☐ Turn off all TVs
- ☐ Turn on all lights
- ☐ Clean all toilets and close lids
- ☐ Wipe down bathroom mirrors and faucets; remove toothpaste splatter
- ☐ Play soft music
- ☐ Secure valuables (lock away all guns and ammo or remove from premise)
- ☐ Ensure property information and fliers are visible and prominently displayed near entrance of property
- ☐ Take pets with you!

Ideally, you should be absent during all showings and open houses so potential buyers feel more comfortable. They may be afraid to make comments, feel pressured or hovered over and/or feel like they should hurry through the showing.

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# OFFER NEGOTIATIONS

When a buyer, typically with the help of a REALTOR®, makes an offer on your home they'll do so using a contract that has been developed by the Eastern Central Iowa Association of Realtors in conjunction with legal counsel. These contracts enable the buyer to set a sale price as well as includes several clauses specifying various terms of purchase, such as the closing and possession dates, the deposit amount, and a variety of other conditions.

The buyer's REALTOR® will then deliver the offer to your REALTOR®, who'll present it to you. You should closely review every detail of the offer with your REALTOR®, who'll be happy to address all your questions about the offer and the process itself. **You can then accept the offer, reject it, or counter it to initiate the negotiation process.** Successive counter-offers, with deadlines for responding and meeting various contingencies and special conditions (e.g. a home inspection, the buyer securing financing), will be exchanged between you and the buyer until a mutually-satisfactory pending agreement is reached or the negotiations collapse.

**Once a buyer makes an offer you should be willing to make a few compromises to seal the deal.** You just never know when the next serious offer will come along – or what it will cost you to wait for it.

That said, here are a few basic principles of successful negotiation to consider if you're committed to completing your sale:

- ☐ **Remember your priorities and respect the buyer's.** Don't let small things get in the way of your better judgment.
- ☐ **Disclose everything.** Smart sellers proactively go above and beyond legal necessity to disclose all known defects to their buyers. Most states have property disclosure forms. Use them. If the buyer knows about a problem, they can't sue you later.
- ☐ **Ask questions.** Offers may contain complicated terminology. Your REALTOR® can help clarify everything for you.
- ☐ **Respond quickly.** When buyers make an offer, they are in the mood to buy. But moods change, and buyers are known to get buyers' remorse. Don't delay if you want the sale.
- ☐ **Stay calm and be patient.** At all times keep communication civil and agreeable, even if the buyer gets tense, or you might lose your sale.

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# OFFER NEGOTIATIONS

- ❑ **If necessary, defer until later.** If small issues get in the way of big ones, focus on and consolidate your agreement on the big issues and come back to the small ones later.
- ❑ **Meet halfway.** At the end of the day, if there are disagreements about relative small expenses, split the difference and smile.
- ❑ **Take care with contingencies.** When you've landed your buyer, your signed acceptance of a written offer becomes your sales contract. Except for removing any contingencies, this document is the binding basis for the sale.
- ❑ **Rely on your REALTOR®.** It's your agent's responsibility to represent your best interests every step of the way. Your success is their success.

The reality is that most negotiations proceed without much problem. In the event that there are difficulties but you're still committed to selling, remember: where there's a will there's a way.

*NOTE: It is the responsibility of your REALTOR® to make sure the buyer and buyer's agent only know what they're legally entitled to know and, beyond that, what you want them to know.*



# CLOSING THE DEAL

If you and your buyer have both efficiently taken care of your respective contractual obligations associated with finalizing the sale, the process of completing the transaction – known variously as the “closing”, “escrow” or “settlement” – will go smoothly with no surprises.

A pending sales agreement nearly always includes contingencies and special conditions that have to be fulfilled by the buyer and seller by the closing date, which usually falls 30 to 60 days after both parties signed the agreement.

Typical contingencies and conditions may include:

- ☐ The buyer's securing of financing.
- ☐ A Title Search – an historical review of all legal documents relating to ownership of the property to ensure that there are no claims against the title of the property.
- ☐ The purchasing of Title Insurance in case the records contain errors or there are mistakes in the review process.
- ☐ A professional appraisal of the home, requested by the lender to ensure that the home's actual value justifies the loan amount.
- ☐ Any additional contractual promises you have made in connection with buyer incentives, home improvements, etc.
- ☐ An independent inspection of the home's structural and functional condition (foundation, roof, electrical, heating, plumbing, etc.).
- ☐ An independent termite inspection.
- ☐ A final walk-through – the buyer is given the chance to look at the home to make sure that it's in the same condition as when the sale agreement was signed

It's important to review the sales agreement with your REALTOR® so you understand your obligations. Any shortfalls or mistakes at this point can be very costly. Your REALTOR® can discuss and remind you of these obligations, as well as help arrange for their fulfillment and prepare you for the closing.

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# COMPLETING THE TRANSACTION

While different areas handle the final settlement in slightly different ways, generally the closing agent – a third-party professional, often a lender or lawyer, who conducts the proceedings – reviews the sales agreement and does the following:

- ☐ Determines the total amount due from buyer and collects the check.
- ☐ Determines all the adjustments (e.g. seller prepayment of taxes, utilities, etc.) and ensures that they're factored into the transaction.
- ☐ Assures that the transaction costs (closing, legal fees, etc.) are paid.
- ☐ Determines the seller's payments, credits and adjusted net proceeds.
- ☐ Witnesses the seller's signing of the property title and all other documentation associated with the transaction.
- ☐ Collects the keys and any other necessary items from the seller.
- ☐ Provides the seller with the net proceeds as well as copies of the documentation pertaining to the sale.
- ☐ Ensures that buyer's title is properly recorded in the local records office along with any mortgage liens.

Unless specifically outlined in the purchase agreement, the buyers will receive the keys and possession during the closing event at which point your former beloved home will have a new occupant.

# ABOUT YOU AND YOUR HOME

Your name(s) \_\_\_\_\_

Mailing address \_\_\_\_\_

Please list all other owners/decision makers:

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Listing address \_\_\_\_\_

Please describe your house \_\_\_\_\_

# Bed \_\_\_\_\_ #Bath \_\_\_\_\_ Living sq ft \_\_\_\_\_

Lot size \_\_\_\_\_ Style \_\_\_\_\_ Other \_\_\_\_\_

How long have you owned your home? \_\_\_\_\_

What sold you on THIS house? \_\_\_\_\_

Updates since purchasing? \_\_\_\_\_

If you were to stay here for another 5 years, is there anything you would do to it? \_\_\_\_\_

Wearing the lens of a buyer, rate the condition of this home based on a scale of 1-10 \_\_\_\_\_

What would it take to get it to a 10? \_\_\_\_\_

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# ABOUT YOU AND YOUR HOME

Why Are You Selling? \_\_\_\_\_

When Do You Need to Move? \_\_\_\_\_

Do you have a listing price in mind? \_\_\_\_\_

Latest appraisal \_\_\_\_\_

Have you recently refinanced? \_\_\_\_\_

Do you have a balance remaining on your mortgage/HELOC/etc? \_\_\_\_\_

Have you sold a property before? \_\_\_\_\_

What do you expect from your REALTOR®? \_\_\_\_\_

What would you like in a REALTOR®? \_\_\_\_\_

Are you interviewing other brokers/agents? \_\_\_\_\_

Have you or are you considering For Sale By Owner? \_\_\_\_\_

Is there anything else you feel I should know? \_\_\_\_\_

Do you have any other questions for me?

Now let's discuss next steps and set our next meeting...

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**THANK YOU FOR  
YOUR TIME AND  
CONSIDERATION**

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