



The Home Selling Guide

I look forward to speaking with you about the future sale of your home. I am confident you will feel that the programs I outline for you will provide you with the greatest possibility of selling your home for the *highest price* in the *shortest period of time* with the *least amount of hassles*.

I have enclosed a number of useful documents about the home-selling process and the benefits I can offer you. I look forward to speaking with you, getting your home sold, and helping you, you're friends and your family with all of your real estate goals. Sincerely,

- ZBH & Partners



" I am a lifelong native of the Des Moines Metro. I attended Lincoln High School and went on to run cross country and track at Drake University. My career in real estate started at the young age of 20. Currently, I am currently a Broker at Coldwell Banker MAG. I am also the sales lead of ZBH & Partners. I've been a licensed agent for over 11 years. In 2016 I was given the honor of Realtor Magazine's 30 under 30. I'm committed to my community and strive to give back through my charitable foundation called the ZBH Charitable Fund. I also have a scholarship for students with learning disabilities. I'm passionate about helping others through the real estate process. Be it buying or selling, I'm your guy. "

Zac Bales-Henry | Broker Associate

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Benefits of Using an Agent

Time is Money

How much is your time worth? \$_____ per hour. If you don't use a real estate professional, expect to spend at least 100 hours selling your home – assuming there are no problems! Considering your work, family, and personal commitments, is that the best use of your time?

It's a Big Deal

Selling (and buying) a home is a big deal. Most people don't sell more than two homes in their lifetime, so it's not something they develop expertise in. There are ever-changing laws, ethical practices and practical considerations that you don't want to learn on your own through trial and error or relying on a book or information off the Internet. It's not worth the risk.

I Can Help!

My goal is to give you a 10+ experience!

The Benefits I Provide to You:	Because...
1. Consult with you on how to get your home in top-selling condition.	We want to WOW prospective buyers during the first 30 days that your home is on the market.
2. Give you up-to-date information on what's happening in the marketplace.	Having up-to-date market information helps us strategize.
3. Provide you with information on competing properties; e.g. list price versus actual SOLD price, financing terms, condition and more.	The fair market value of your home is determined by what competing properties are selling for right now.
4. Market your home to other real estate agents and the public using research-based marketing strategies.	There is a misconception that advertising sells real estate. Research conducted by the <i>National Association of REALTORS</i> shows that 41% of home buyers first learned about the home they purchased from an agent; only 7% from a newspaper ad.
5. Help you objectively evaluate and negotiate every buyer's offer without compromising your position.	An offer is just the beginning of a process of appraisals, inspections and financing – a lot of possible pitfalls. I can help you write a legally binding win-win contract that is more likely to make it through the process.
6. Help you close on the sale of your home.	The paperwork alone is overwhelming and it is not unusual for questions or unexpected problems to occur during closing (settlement).



Client Service Commitment

As the REALTOR® you have chosen to exclusively represent you in the sale of your home, I promise that I will:

1. Service to the Clients During the Listing

- Keep all aspects of the transaction confidential.
- Treat clients and their representative with respect and cooperation.
- Respond to every client call or email within one business day.
- Solicit management assistance if a problem develops.

2. Marketing Services Include

- A written marketing plan showing all websites where the listing will be posted.
- A written advertising and open house schedule.
- A written comparable market analysis that includes current listings, recent sales, plus expired or withdrawn listings.
- A complete document package that includes estimated closing costs, agency forms, disclosure forms, and an exclusive listing agreement.

3. Processing the Listing

- Complete the full listing packet and turn it in for processing within 24 hours.
- Coordinate sign and lock-box placement.
- Post listing to MLS as soon as seller approves pictures and description.
- Post listing to company and personal websites, and to Realtor.com including multiple color pictures and a detailed description.

4. Servicing the Listing

- Call or email sellers each week with a complete update regarding that week's showing and marketing activities. Call or email sellers after all open houses to share feedback.
- Send "Just listed" cards to neighboring areas.
- Send open house invitations to target area.
- The first week of each month, meet with seller to review and update marketing plan, update the comparable sales data, and discuss positioning with respect to price.

5. Service to Clients During Offer Negotiations

- When possible, present all offers and counteroffers in person.
- While an offer is being negotiated, call or email sellers daily to keep them informed, even if there is no resolution of the negotiation.
- Provide appropriate originals and/or copies of all documents for managerial review as soon as practical and in compliance with the law.
- Assist with financing alternatives.



6. Service to Clients While the Property is Under Contract

- In compliance with the purchase contract, instruct the closing agent to open and draw documents.
- Ask closing agent to keep current with all transaction activity. Monitor transaction for timely completion of all contingencies including, but not limited to, deposits, inspections, and loan contingencies.
- Arrange for the buyers' inspection appointments. If necessary, assist sellers in obtaining estimates for termite and other inspection work.
- Monitor status of buyer's loan and report to sellers Assist sellers in complying with local ordinances that may require installation of smoke detectors, water conservation devices, etc.
- Follow progress of reconveyance deeds and beneficiary statements Monitor progress of buyers' fire and/or flood insurance Anticipate and assist in solving any special problems associated with the sale of the property.
- Coordinate closing logistics including final closing appointment and moving arrangements.
- Monitor buyer's deposit of funds and signing of all final documents.
- Personal inform sellers when the property has closed/recorded.
- On moving day, transfer keys and garage door openers from sellers to buyers.
- Follow up with sellers to make sure they have received all final documentation.

Referrals are essential to my business, which is why I will work hard for you to earn your respect so you may refer me to your friends and family in the future. I look forward to selling your home and fulfilling my service pledge!



Five Items We Negotiate

Purchase Price
Terms
Inclusions
Possession
Contingencies

We'll work through all of these together... *That is My Commitment to You!*

So Many Decisions

There is so much to think about when selling your home:

- Is it a buyers' market or a sellers' market?
- How can I price my home so that it sells quickly?
- What marketing strategies are effective and will sell my home quickly?
- What's this thing called —curb appeal? ||
- What should I do to have my home in top-selling condition?
- How much should I fix? How much should I leave as-is?
- How much of a hassle is involved in showing my home?
- Should I try to sell my home all by myself? Or should I use an agent?
- What about all the paperwork and legalities?
- What about my next home? Should I buy or rent?
- And more!

I Can Help!

I am more than happy to answer any of your questions. Please put a check next to any of the above that you want to discuss.



Understanding Agency

It's important to understand what legal responsibilities your real estate salesperson has to you and to other parties in the transactions. Ask your salesperson to explain what type of agency relationship you have with him or her and with the brokerage company.

1. **Seller's representative**; (also known as a listing agent or seller's agent). A seller's agent is hired by and represents the seller. All fiduciary duties are owed to the seller. The agency relationship usually is created by a listing contract.

2. **Subagent**; A subagent owes the same fiduciary duties to the agent's principal as the agent does. Subagency usually arises when a cooperating sales associate from another brokerage, who is not representing the buyer as a buyer's representative or operating in a nonagency relationship, shows property to a buyer. In such a case, the subagent works with the buyer as a customer but owes fiduciary duties to the listing broker and the seller. Although a subagent cannot assist the buyer in any way that would be detrimental to the seller, a buyer-customer can expect to be treated honestly by the subagent. It is important that subagents fully explain their duties to buyers.

3. **Buyer's representative**; (also known as a buyer's agent). A real estate licensee who is hired by prospective buyers to represent them in a real estate transaction. The buyer's rep works in the buyer's best interest throughout the transaction and owes fiduciary duties to the buyer. The buyer can pay the licensee directly through a negotiated fee, or the buyer's rep may be paid by the seller or by a commission split with the listing broker.



4. **Disclosed dual agent;** Dual agency is a relationship in which the brokerage firm represents both the buyer and the seller in the same real estate transaction. Dual agency relationships do not carry with them all of the traditional fiduciary duties to the clients. Instead, dual agents owe limited fiduciary duties. Because of the potential for conflicts of interest in a dual-agency relationship, it's vital that all parties give their informed consent. In many states, this consent must be in writing. Disclosed dual agency, in which both the buyer and the seller are told that the agent is representing both of them, is legal in most states.

5. **Designated agent;** (also called, among other things, appointed agency). This is a brokerage practice that allows the managing broker to designate which licensees in the brokerage will act as an agent of the seller and which will act as an agent of the buyer. Designated agency avoids the problem of creating a dual-agency relationship for licensees at the brokerage. The designated agents give their clients full representation, with all of the attendant fiduciary duties. The broker still has the responsibility of supervising both groups of licensees.

6. **Nonagency relationship;** (called, among other things, a transaction broker or facilitator). Some states permit a real estate licensee to have a type of nonagency relationship with a consumer. These relationships vary considerably from state to state, both as to the duties owed to the consumer and the name used to describe them. Very generally, the duties owed to the consumer in a nonagency relationship are less than the complete, traditional fiduciary duties of an agency relationship.



Ten Steps to Selling Your Home

- 1. Define your goals, wants, needs and expectations.** A good place to begin is by exploring your short and long term goals in life and how selling your home fits in. I will walk through a process I use to thoroughly understand my client's goals, wants and needs to ensure that your expectations are met.
- 2. Determine the best price for what's going on in the market right now.** We assess the current state of the market and what comparable homes are actually selling for by reviewing a Comparative Market Analysis (CMA) on your home. That way, we can objectively determine its fair market value and price it right.
- 3. Prepare your property so that it is in top-selling condition.** Most of us don't keep our homes in top-selling condition. I will work with you to help you see things from a buyer's point of view. I will consult with you on what to repair, replace or remove so that your home makes a GREAT first impression.
- 4. Implement time-proven, research-based marketing strategies.** Your home will be marketed with a 10 point marketing plan that has the highest potential for bringing not only the most buyers, but also the most qualified buyers to your doorstep.
- 5. Show your property. Always keep your home in top-selling condition.** When you leave for work, make sure that your home remains in top-selling condition. You know what they say about first impressions!
- 6. Receive an offer. When a buyer decides to buy your home, an offer will be presented.** I will advise you on the offer and whether the buyer is qualified to purchase your home.
- 7. Negotiate to sell.** Most offers require some level of negotiation. We will work together to decide your parameter and I will negotiate on your behalf.
- 8. Have your home appraised and inspected.** Once you have accepted an offer, I will work with the buyer's agent to coordinate an appraisal, inspections and a survey (if required). If the buyer requires that certain repairs be made on your home, I will continue to negotiate on your behalf and recommend vendors so we move successfully from contract to closing.
- 9. Prepare for closing.** A few days before closing (also known as settlement), I will contact the title company and the buyer's agent to ensure that all the necessary forms and documents have been prepared. I will meet with you to review the closing documents and let you know what additional forms and information you need to bring to the closing meeting.
- 10. Close!** At the closing meeting, ownership of your property is legally transferred to the buyer. I will be present to advise you and ensure that everything goes according to plan.



Seven Real Estate Truths

1. Having an agent represent you has its advantages:

Professional representation... I am your personal representative and I'm required by law to represent your best interests to the best of my ability.

Personal specialist... it's similar to hiring an accountant to help you file income taxes or a mechanic to fix your car. If you had the time to master those specialties, you would be doing your own taxes and fixing your car. But who has that sort of time? Besides, most people will sell only two homes in their lifetime – two real estate transactions in a lifetime will not turn anyone into a real estate specialist.

Objectivity... my job is to point out all the pros and cons for all the decisions you will be making throughout the home-selling process. I will even tell you things you may not want to hear because as your agent, I want you to make informed decisions, not emotionally-based decisions.

Convenience... these days, it's nearly impossible to sell a home all by yourself without it turning into a part-time job.

2. Not all real estate professionals are REALTORS. Only licensed real estate agents who are members of the *National Association of REALTORS* can call themselves REALTORS. REALTORS are committed to treat all parties honestly – they subscribe to a strict code of conduct and are required to maintain a high level of real estate standards. It is to your advantage to work with a REALTOR because of the training and standards this professional designation requires.

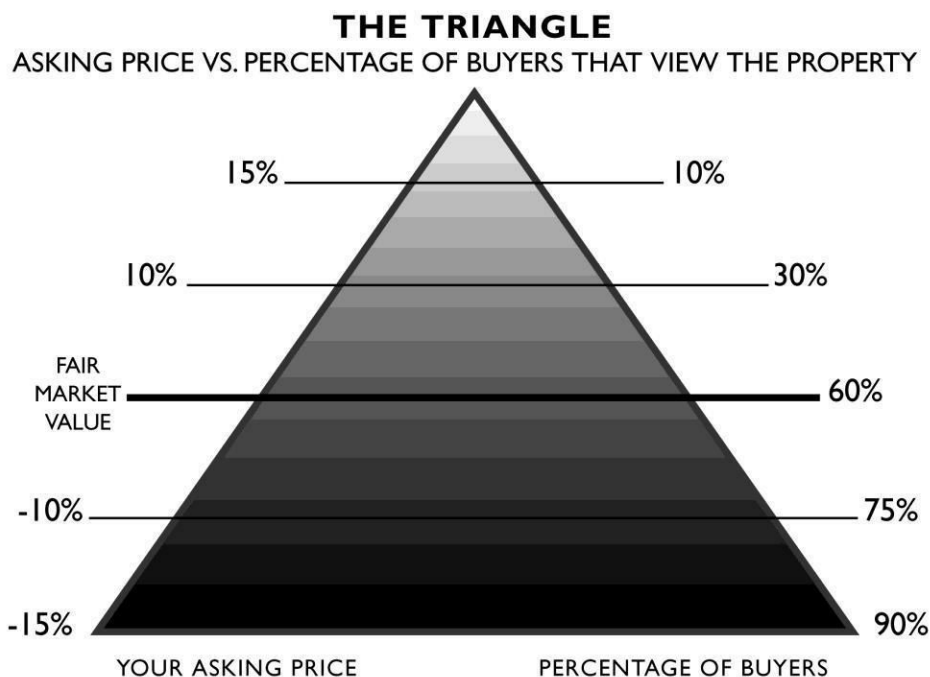
3. The price of your home should be based on the price of sold properties in your area rather than the list price of properties now on the market – this is how we establish your home's *fair market value*.

If it's priced OVER its fair market value it will...

Not attract as many buyers because they'll think it's out of their price range.

- Take longer to sell.
- Make competing properties look good.
- Become "shopworn."
- Be overpriced in everyone's minds (agents and buyers) and they tend not to forget.
- Cause you to lose valuable time and miss out on buying your dream home.
- Cause advertising dollars and marketing efforts to be wasted.
- Cause negotiations to stall.
- Cause appraisal problems.
- End up selling below market value in order to make

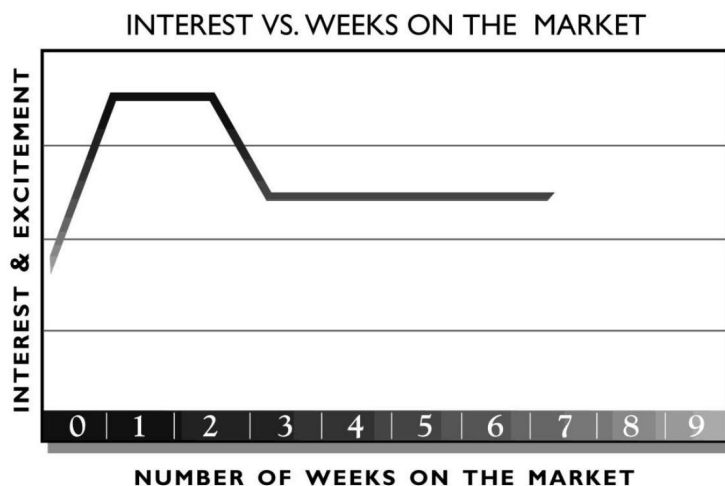
4. Research conducted by the *National Association of REALTORS* shows that more buyers purchase their properties at fair market value – not above it. The percentage of buyers increases even more when the price drops below fair market value.



5. The fair market value of your home is determined by the market – that is, what today’s buyers are willing to pay. Buyers are comparing your home to other homes now on the market. They don’t care about:



6. Your home generates the most interest in the real estate community and among potential buyers during the first 30 days it is on the market. If it is not properly priced during this time, we miss out on this peak level of interest:



7. Ads are not very effective for selling real estate. Data compiled in 2006 by the *National Association of REALTORS* showed that buyers first learned about the home they purchased from:

Real Estate Agent	36%	Builder	6%
Internet	29%	Home Book or Magazine	1%
Yard Sign	15%	Knew the Seller	2%
Newspaper Ad	55	Friend, Relative or Neighbor	6%



Preparing Your Home For Sale

With a little effort on your part, your home can be sold more quickly and at a better price. The following tips have proved invaluable to owners and are worth your special attention:

1. First impressions are lasting! The front door greets the prospect. Make sure it is fresh, clean, and paint the trim.
2. Keep lawn trimmed and edged, and the yard free of refuse. Reseed the lawn and fertilize if necessary, weed the gardens, and add mulch. Deep green grass makes a lasting impression. In winter, be sure snow and ice is removed from walks and steps.
3. Decorate for a quick sale. Faded walls and worn woodwork reduce appeal. Why try to tell the prospect how your home could look, when you can show him by redecorating? A quicker sale at a higher price will result. An investment in neutral new kitchen wallpaper will pay dividends.
4. Let the sunshine in. Open draperies and curtains and let the prospect see how cheerful your home can be. (Dark rooms do not appeal)
5. Do the windows and window screens work well and look good? Have the windows spotless.
6. Are the appliances operating properly and sparkling?
7. Fix the faucet! Dripping water discolors sinks and suggests faulty plumbing.
8. Repairs can make a big difference. Loose knobs, sticking doors and windows, warped cabinet drawers and other minor flaws detract from home value. Have them fixed.
9. From top to bottom. Display the full value of your attic, basement and other utility space by removing all unnecessary articles. Brighten dark, dull basements by painting walls and adding brighter light bulbs.
10. Safety first. Keep the stairways clear. Avoid cluttered appearances and possible injuries.
11. Pack excess linens and clothing to make closets look bigger. Neat, well-ordered closets show the space is ample.
12. Bathrooms help sell homes. Check and repair grout in bathtubs and showers. Make this room sparkle. Don't let the Handyman add gobs of caulking when grout is what you need.
13. Arrange bedrooms neatly. Remove excess furniture. Use attractive bedspreads and fresh looking window coverings.
14. Have I removed or mentioned to my realtor any attached items that are not included, such as special chandeliers, shelving or garden plants?
15. Am I familiar with similar homes on the market that I may be competing against?

16. Have I asked my realtor for a list of ways I can improve the —marketability || of my home without wasting time and money?

17. Can you see the light? Illumination is like a welcome sign. The potential buyer will feel a glowing evening when you turn on all your lights for an evening inspection.

18. Am I ready to disclose any structural defects such as roof, foundation or wiring problems?

19. Have I started looking for my new home? Do I know what I want in another home?

Showing The House:

1. Whenever possible leave your house for showings, if not, follow the tips below.

2. Three's a crowd. Avoid having too many people present during showings. The potential buyer will feel like an intruder and will hurry through the house.

3. Music is mellow. But not when showing a house. Turn off the blaring radio or television. Let the your agent and buyer talk, free of disturbances.

4. Pets underfoot? Keep them out of the way--preferably out of the house.

5. Silence is golden. Be courteous but don't force conversation with the potential buyer. He wants to inspect your house--not to pay a social call.

6. Be it ever so humble. Never apologize for the appearance of your home. After all, it has been lived in. Let the trained agent answer any objections. This is his/her job.

7. Remain in the background. The agent knows the buyer's requirements and can better emphasize the features of your home when you don't tag along. You will be called if needed. Allow the buyers to take "psychological possession."

8. Why put the cart before the horse? Trying to dispose of furniture and furnishings to the potential buyer before he has purchased the house often loses a sale.

9. A word to the wise. Let your Realtor discuss price, terms, possession and other factors with the customer. They are eminently qualified to bring negotiations to a favorable conclusion.

10. Use ZBH & Partners. We ask that you show your home to prospective customers only by appointment through this office. Your cooperation will be appreciated and will help us close the sale more quickly.



Speed Your Sale

1. Price it right. Set a price at the lower end of your property's realistic price range.
2. Get your house market-ready for at least two weeks before you begin showing it.
3. Be flexible about showings. It's often disruptive to have a house ready to show on the spur of the moment, but the more often someone can see your home, the sooner you'll find a seller.
4. Be ready for the offers. Decide in advance what price and terms you'll find acceptable.
5. Don't refuse to drop the price. If your home has been on the market for more than 30 days without an offer, be prepared to lower your asking price.

Low-Cost Ways to Update Your Home

Make your home more appealing for potential buyers with these quick and easy tips.

1. Trim bushes so they don't block windows and cut down on light.
2. Buy a new doormat.
3. Put a pot of bright flowers (or a small evergreen in winter) on your porch.
4. Put new door knobs on your doors.
5. Put a fresh coating on your driveway.
6. Edge the grass around walks and trees.
7. Keep your garden tools out of site.
8. Be sure kids put away their toys.
9. Buy a new mailbox.
10. Upgrade the outside lighting.
11. Use warm, incandescent light bulbs for a homey feel.
12. Polish or replace your house numbers.
13. Clean your gutters.
14. Put out potpourri or burn scented candles.
15. Buy new pillows for the sofa.
16. Buy a flowering plant and put it in a window you pass by frequently.
17. Make a centerpiece for your table with fruit or artificial flowers.
18. Replace heavy curtains with sheer ones that let in more light.
19. Buy new towels.
20. Put a seasonal wreath on your door.



Terms to Watch for in a Purchase Contract

1. **The closing date.** See if the date the buyer wants to take title is reasonable for you.
2. **Date of possession.** See if the date the buyer wants to move in is reasonable for you.
3. **The earnest money.** Look for the largest earnest-money deposit possible; since it is forfeited if the buyer backs out, a large deposit is usually a good indication of a sincere buyer.
4. **Fixtures and personal property.** Check the list of items that the buyer expects to remain with the property and be sure it's acceptable.
5. **Repairs.** Determine what the requested repairs will cost and whether you're willing to do the work or would rather lower the price by that amount.
6. **Contingencies.** See what other factors the buyer wants met before the contract is final—inspections, selling a home, obtaining a mortgage, review of the contract by an attorney. Set time limits on contingencies so that they won't drag on and keep your sale from becoming final.
7. **The contract expiration date.** See how long you have to make a decision on the offer.

Your Realty Team Roster

The following is a roster of the members of YOUR real estate team. Please keep this book with you throughout the home-buying process. It is also very helpful if you keep it for future reference.

Coldwell Banker Mid-America Group, Realtors®

Realtor: Zac Bales-Henry

Mobile: 515-494-7772

E-mail: zbh@cbdsm.com

Web: <http://www.dsmhomesales.com>

Executive Assistant: Stephanie Adair

Mobile: 515-505-4103

E-mail: stephanie.adair@cbdsm.com

Professional Photographer: Kyle Biggs

Home & Termite Inspector: John Clark

Concierge: Cindy Fleischacker

Office: 515-224-8889

E-mail: concierge@cbdsm.com

Notes:
