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# “For Sale By Owner” Seller’s Guide

*A Valuable Consumer Guide To Selling  
Your Home Yourself And Getting The  
Highest Possible Price...*

# Table of Contents

Contents:	Page #
•Special Report: “ <i>How To Sell Your Home Yourself, For The Highest Possible Price, And Avoid Paying A Big Commission.</i> ”	2
•Time Tested Tips For Selling Your Home	17
•The 10 Common Mistakes That Cost Homesellers Thousands of Dollars	19
•Home Pricing Guide	21
•Benefits Of Proper Pricing	22
•Drawbacks Of Overpricing	22
•What Is Appraised Value?	23
•Legal Forms That You May Need To Sell Your Home	23
•Understanding Capital Gains in Real Estate	24
•FSBO Checklist	25

# **How To Sell Your Home Yourself, For The Highest Possible Price, And Avoid Paying A Big Commission!**

Dear Homeseller,

Like thousands of other homeowners, you want to sell your house. Except unlike most of them, you want to sell it yourself, without the use of a real estate agent.

Why? Probably because you want to save the commission.

Sure! Why not. I can't blame you one bit. The thought of saving thousands of dollars certainly is appealing.

I'm not like most real estate agents that will try to convince you that selling your home yourself is silly. In fact, if you are willing to learn the process, and invest the time and money to do it, you can sell your home yourself, and save thousands of dollars in real estate agent's commissions.

## **THIS REPORT WILL SHOW YOU HOW, STEP BY STEP!!**

The techniques and suggestions in this report are not just some random ideas thrown together. They have been tested and proven over many years and thousands of successful sales.

This report is organized, and right to the point. Everything you need to know is here, but there's not a lot of fluff thrown in that would waste your time (You'll need every minute to work on the sale)!

Before we get started, I know that you may be thinking:

*"Hey, wait a minute, why in the world would a real estate agent want to show me how to sell my home myself?"*

It does seem a little odd, but there is a perfectly logical explanation.

I mentioned before that I am not like most other agents you'll meet. I know that what goes around comes around.

I will do everything I can to assist you so that you can achieve your goal of selling your home yourself, and there is absolutely no obligation.

## **Here is the reason why:**

The facts are that nearly 90% of all the people that put their home up for sale by themselves eventually end up listing with an agent.

If your situation changes and you decide to list with an agent, I hope that you will allow me to show you my marketing plans and that you will at least consider me for the job.

If you are successful selling your home yourself (and your chances are excellent with the tips in this report), experience has proven to me that you may remember the help that I provided and give my name to others who might need my services.

In fact, I get more referrals from people who were successful selling on their own than the ones who end up listing. So I actually hope that you do achieve your goal and sell it!

No matter what happens, though, it's OK with me. I know that in the long run if I help enough people to get what they want, I will get what I want... which is to make a good living providing top-notch service to my clients.

So there you have it, pure and simple.

Now let's move on to the real task at hand... *getting your home sold!!*

You can sell your home yourself, without listing it with a real estate agent.

Lots of work needs to be done, which means that you need to do the work of the agent. If you're willing to put in the effort and learn the process that top agents use, your chances of success will increase greatly.

First off, you need to adopt a business attitude about the entire situation. Homeowners are often quite emotional about their homes, and it can prevent them from making rational decisions when selling.

They reminisce about all of the holiday get togethers, back yard barbecues, and how the family grew together in the home.

Potential buyers are not interested in nor affected by your emotional attachments to your home.

Potential buyers are not looking to buy your home; they are looking to buy a *house* that they can make into their home.

You must put your emotions aside and realize that you are going to have to make a dollars and cents business transaction.

Studies have shown that home sellers want three main things:

- 1) To sell their home for the highest possible price,**
- 2) within the time frame they need,**
- 3) with the least amount of hassle and inconvenience.**

If you are like most sellers, you probably want the same things. Only since you are selling it yourself, you are willing to give up some on number three, because you are going to have to take on the work that a real estate agent would normally do.

Yes, that's right.

## **YOU MUST DO THE JOB OF THE REAL ESTATE AGENT!**

It can be a very overwhelming task, so the best way to tackle it is to learn and understand the six-step home selling process:

**Step 1 - Understanding Market Conditions And Pricing Your Home**

**Step 2 - Calculating Your Bottom Line**

**Step 3 - Preparing Your Home For Sale**

**Step 4 - Marketing And Showing Your Home**

**Step 5 - Negotiation And Contract**

**Step 6 - Closing And Moving**

Let's get right to it, and examine the six steps in closer detail!

### **Step 1 - Understanding Market Conditions And Pricing Your Home**

This is by far the most important, yet most often misunderstood step.

Failure to understand the market and properly price your home is the single biggest factor that will cause it to NOT SELL for top dollar and sit unsold for months on end!

To make sure that this doesn't happen to you, you must first focus on two main areas:

- 1) CURRENT MARKET CONDITIONS
- 2) YOUR TIME REQUIREMENTS

Let's look at how current market conditions can affect selling and pricing.

Suppose that there were very few homes on the market for sale, and a large amount of eager buyers. What would that do to prices?

That's right, they would go up. This is referred to as a seller's market.

Conversely, if there were very few buyers and lots of eager sellers, what would that do to prices?

Sure, they would go down. That would be a buyer's market.

It is the basic laws of supply and demand.

Of course, that is a very simple example. Your local market may be at one of the extremes, or anywhere in between. You must consider things like interest rates, new home sales, and local economic factors such as large businesses opening or closing, etc.

To properly analyze your current market conditions, you will need to research homes *currently available*, *under contract*, and *recently sold* in your area.

There are several ways to get information on homes that have sold.

The first way is to do the research yourself. The sales prices of homes that have sold and closed are public record, so you can go to your county or city records office and dig for all of the information. I don't know exactly how long it would take, but don't make any other plans that day

Many title companies will provide you with data on sold homes. Most will do this for free, to entice you to use them for your title insurance policy.

To get the most complete information, give me a call. With the click of a few buttons on my computer, I can have a complete computerized market analysis of your area (including available, under contract, and closed homes, average price per square foot, average days on market, etc.) printed out in a matter of minutes.

I will be happy to bring it over for you, with absolutely no obligation, sales pitch, or pressure to list.

Once you have the market information on homes in your area, take some time and drive around the area, stopping in front of the homes on your list. Make notes about the appearance and other details of the homes.

If any of the available homes are having an open house, take a look inside. Be up front with the owner or agent, and tell them, "We live in the area and are planning to sell our home ourselves. Do you mind if we take a quick look?"

This driving around is an important step, because it gets you more familiar with the market, and will help you make a more objective decision on pricing your home.

Next, sit down at the table and review the data and make honest, unbiased comparisons based on criteria such as:

SIZE  
AGE  
BEDROOMS  
BATHS  
POOL/SPA  
BASEMENT  
GARAGE  
VIEW  
LOT SIZE  
OTHER FEATURES AND UPGRADES

Start by taking a brief look at the homes that are currently available for sale. The purpose of looking at the availables is to get a feel for what other people in your area are asking, NOT to use the information to base your price on.

A seller can ask any price for their home, regardless of what it is really worth. Many of the available homes are priced in "dreamland". These prices DO NOT reflect the realities of the market. In fact, professional appraisers cannot use available prices at all when appraising a house, only closed sales within the past six months.

Now move on to the pending and closed sales. This is the real bottom line, where the “rubber meets the road”. It is the hard reality - what buyer’s were willing to pay and what seller’s were willing to sell for in a free, open market.

Study the closed sales. The first thing you may discover is that the actual sales price of the neighbor’s home that sold 2 months ago is less than what they told you when you saw them out in the driveway. *Imagine that!*

Identify the homes that are similar to yours, ones that are nearly the same size, style, etc. Then look for items that are different like a remodeled kitchen, pool, finished basement, etc. and make adjustments.

DO NOT make the mistake of thinking that maintenance items can be considered as improvements that increase value. Things such as a new roof or new heating/cooling unit are really maintenance items.

While these items may make your home sell faster, they typically do not add much to the potential asking price of the home. After all, a buyer will expect a home to have a roof that doesn’t leak and a properly functioning heating/cooling unit.

For example, let’s say that there are 4 homes like yours that have recently sold, priced at \$166,500, \$169,900, \$179,000, and \$183,900. The home at \$183,900 has some extra features that yours doesn’t, but yours is superior to the one that sold for \$166,500. Overall, the two other homes are pretty close to yours.

This gives you a current price range of \$169,900 to \$179,000. Now all you have to do is pick a price within this range!

Once you determine the proper price range for your home, how quickly you want to sell will dictate whether you price at the lower or higher ends of the price range.

This is where your own time requirements come into play.

Your own personal situation will have some effect on the price you ask for your home. It is easy to see that if you needed to sell your home within 4 days, you would have to price it lower than if you had 4 months to sell it.

If you were not in a major rush, but still wanted a sale in a reasonable amount of time, you might decide on an asking price of \$175,000.

If you are still having difficulty determining the proper price for your home, you can call me for assistance (no obligation, of course), or hire a fee appraiser which you can find listed in the phone book.

It is natural for every homeowner to have a certain “pride of ownership” and to think that their home should be worth more than the one down the street. This is where you must be objective, and try to take your emotional attachments to your home out of the situation.

You must be reasonable. Unless you are in a total sellers market, if you price your home too high IT WILL NOT SELL!! It will sit on the market for months on end, getting the reputation of a “problem property”.

People will assume that since the home has not sold, there must be something wrong with it. They

will start to avoid it like the plague!

Even if you then drop the price, the damage is already done... the stigma is there, and you may need to drop the price even further to entice skeptical buyers.

### **DO NOT FALL INTO THIS TRAP!**

Improper pricing is the single biggest mistake that sellers make. Don't let this happen to you. Make sure that you set a reasonable price for your home right from the start.

### **Step 2 - Calculating Your Bottom Line**

Once you have determined a fair market price for your home, you can calculate your bottom line. This is the amount that you will net (get a check for) after paying all of the expenses associated with selling a home.

Remember, by selling your home yourself, the only cost you avoid is the real estate agent's commission. You will still have to pay all of the other closing costs, just like any other seller.

Closing costs vary from area to area and also depend on how each individual contract is structured. The following are items that you may need to deduct from your sales price to determine your net proceeds:

**MORTGAGES OR LOANS** - Any first, second, etc. loans, or mortgages. Also any liens that occurred if you used your home as collateral. Call or write your lender and ask for the amount to pay the loan in full (often not the same as the principal balance).

**LOAN DISCOUNT POINTS** – In many areas it is customary for the seller to pay points on the buyers loan. This is negotiable, except on certain government loans. One point is equal to one percent of the loan amount (not sales price). For example, if the sales price was \$175,000, and the buyer put a 10% down payment of \$17,500, the loan amount would be \$157,500. One discount point would be \$1,575, two points \$3,150, etc.

**PRORATED INTEREST** – Mortgage interest is generally charged in arrears. This means that when you make your July payment, you are actually paying interest for June. So if your home sale closes on July 26th, you will still owe interest for 26 days even though you already made your payment on July 1st.

**BUYERS CLOSING COSTS** – Many buyers will ask the seller to pay part or all of their closing costs. On some government loans it is required by law that the seller pay them. These costs can include, but are not limited to: loan application fees, credit report, loan origination fee (usually 1% of the loan amount), loan discount points, title, escrow, and attorney's fees, funding fees, tax service, mortgage insurance premiums, and impounds for taxes, insurance, and interest.

**ATTORNEY FEES** – Everyone loves lawyers!

**ESCROW FEES** – Escrow companies are disinterested third parties that hold funds, handle paperwork, and make sure that all necessary conditions are **met** before releasing money or

transferring title.

**TRANSFER TAXES/CHARGES** – Transfer fees are often charged by state or local governments as a way to increase revenue. They vary widely, and are often based on a percentage of the sales price.

**APPRAISAL FEES** – If the buyer is obtaining new financing for the purchase, the lender will require a professional appraisal on the house. This is another negotiable item, but is often paid by the seller in some areas.

**TERMITE INSPECTIONS** – Required on most loans, and requested by many buyers.

**STRUCTURAL/GENERAL INSPECTIONS** – Professional independent inspection services are required by law in some areas and often requested by buyers to make them more confident about the purchase.

**TITLE INSURANCE FEES** – Title insurance protects the buyer and lender against issues of improper ownership or transfer. The title insurance company will research the title to make sure there are no liens, judgments, or clouds on the title that would effect the ownership rights.

**HOMEOWNER ASSOCIATION FEES** – If the area has a HOA, chances are that there will be a fee to transfer from one owner to the next.

**PREPAYMENT PENALTIES** – Many private and some conventional loans have specific monetary penalties if the loan is paid off prior to a certain date.

**RECONVEYANCE FEES** – This fee may be charged by an attorney or escrow company to clear off the lien on the title when your existing loan is paid off at closing.

**FAILURE TO NOTIFY PENALTIES** – Some government lenders can charge one extra months interest if you fail to notify them at least 30 days in advance of your intent to pay off the loan.

**ASSUMPTION FEES** – Loans that are being assumed by the buyer often have an assumption fee charged by the lender.

**HOME WARRANTY COVERAGE** – Depending on the plan, a home warranty covers items in the house (plumbing, electrical, appliances, etc.) for a period of usually one year.

For a list of specific charges, you can contact a title/escrow office, mortgage lender, or a real estate attorney. Of course, I would be happy to provide you with a net proceeds analysis at *no cost or obligation*.

After completing the first two steps in the process, it is entirely possible that you may decide not to sell after all. Perhaps the market values are not what you had thought, and you won't be able to net enough money on the sale to be able to accomplish your next goal.

The important thing is to accept the realities of the market. If the timing isn't right for you, it isn't right!

### **Step 3 - Preparing Your Home For Sale**

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Properly preparing your home for sale can make the difference between a quick sale at full price, and a home that sits unsold for months... even after several price reductions.

The first order of business is to forget your emotional attachment to your home and look at it through the eyes of a potential buyer. Be impartial, and recognize the weaknesses of your home.

How does it stack up?

Remember, potential buyers are going to be viewing lots of other homes, and if yours doesn't stand out, it will be much more difficult to sell.

Buyers buy what they see. **If what they see is dirty, messy, and worn looking, you don't stand a chance.**

It's just like if you were going to sell your car. The first thing you would do is clean and "detail" the car inside and out. Your house is no different!!

With a mental picture of a model home in your mind, make an "attack list" of items to be completed on your home. It may be a short or long list, depending on the condition of your home, but keep in mind that all your efforts now will pay off big on closing day.

The objective is to make your home appear well maintained, spacious, organized and clean. Many factors such as how light it is, the colors, sounds and smell subtly effect the buyers impression of your home.

Start by walking out to the middle of the street and take a good, focused look at the overall appearance of the exterior of your home. Good "curb appeal" will make the critical proper first impression. Remember, if a home is unattractive from the outside, buyers won't bother to see the inside!

This means well groomed, healthy looking lawn, trees, shrubs, and flower beds.

Check your driveway and clean any oil stains with cleaning solutions, and move any old vehicles, trailers, or boats off the premises to a storage facility.

Replace or repair any loose or missing roof shingles or tiles.

If needed, replace or repaint the mailbox.

Your front door is a focal point of potential buyers. Make sure it is scrubbed clean or completely refinished if necessary.

Fix any broken windows or screens.

Completely repainting the exterior of your home may be necessary if it is peeling or blistering, but often simply doing the trim, window sashes, shutters, and garage door is sufficient.

Remove any political or other signs.

Now do the same to the side and rear yards. Remove all debris, junk, and clutter. Clean and neatly

arrange any lawn furniture, barbecues, etc.

Next move to the inside of your home.

Begin with a complete, top to bottom, military-style scrubbing of every room, nook and cranny. Be especially diligent in the kitchen and bathrooms, which should pass the white glove test. Clean houses sell!

Attack the garage and basement, if you have them. Now is the time to get rid of any old junk, and clean and organize everything else.

If the interior hasn't been painted in several years, you should probably go ahead and do it. A fresh coat of white or off-white paint will make the place look bigger and lighter, and give it a "new" smell. It doesn't cost that much, and makes a big difference in buyer perception. If not, do a thorough job of touch-up painting.

Have the carpet cleaned. If it is worn, replace it. This is a fairly big cost, but it makes a huge difference in how the home shows. You should more than make up for the expense with a faster sale at a higher price.

Install the highest intensity bulbs allowable in all the light fixtures. This will make the rooms appear larger, brighter, and more cheerful.

Clean all windows and curtains/blinds.

Clean out the closets to make them look bigger. Store out of season clothes elsewhere and neatly arrange what's left.

Too much clutter will make a home feel small and disorganized. Move out excess furniture, especially worn or outdated items, and take down pictures that hide the walls. Clean off the magnets from the refrigerator, and box up any other clutter-causing nick knacks.

Clean all the heating/cooling system vents, and replace the filters.

Fix or replace all of the little things that you have been meaning to get to. Make sure that everything is working properly (toilets, appliances, doorbell, etc.)

If you have lived in your home for a while, by the time you finish with your attack list you will probably have truckloads of stuff to either sell, give away to charity, or take to the dump. Your motto should be: **"If in doubt, move it out"!!**

Consider having a huge garage sale. Not only will you reduce the clutter in your home, but you can use the proceeds to pay for some of your touch-ups and repairs. Plus, movers charge by the pound, so you'll save there too!

Make sure that your cars are clean as well. It all adds to the impression that you are people that take good care of your things.

If you smoke, DO NOT SMOKE IN THE HOUSE!! A smoky smelling house turns buyers off faster

than nuclear waste, even buyers who smoke themselves!

If you have smoked in the house much, you will probably need to paint the interior, and have the carpets, drapes, and furniture deep cleaned.

This brings us to pets. While household pets may be nice for everyday living, they are one of your worst enemies when it's time to sell.

If you have pets, you'll have pet odors, whether you notice them or not. About 25% of prospective buyers will not consider a home with pets in it - either because they have allergies, or simply think it is dirty. Plus, a dog barking, sniffing, and scratching hardly makes a potential buyer feel relaxed and comfortable.

If at all possible, see if a neighbor, friend, or relative will take the animal until the home is sold. I know you may be quite attached to your pet and this may be a touchy subject, but it's up to you if you want a sale for top dollar.

It can be a lot of work, but it will be worth it. Clean, organized, clutter-free homes are always the first to sell!

#### **Step 4 - Marketing And Showing Your Home**

Now that your home is ready, it's time to find some interested buyers to show it to. The effort required to attract potential purchasers depends on the current market conditions in your area.

If you are in the midst of a sellers market where there is a shortage of homes for sale, simply throwing a FOR SALE sign out in the yard can produce a frenzy of activity.

Unfortunately, most markets are nowhere near that good, so you better plan on putting in some long hours. You are competing with all of the other homes for sale, and the competition is often fierce.

The first step in your marketing plan is to put up a for sale sign in the front yard. Before you run down to the corner drug store, keep in mind that a cheap, flimsy looking sign does not convey the quality image that you want. Invest some money in a nice looking, quality sign that will last longer than the first rain storm.

It should be at least as nice as the ones that the real estate agents use. Call some sign painters and get some bids.

Next, put together a professional looking brochure that communicates all of the features and benefits of your home. Include a nice picture of your home and touch on such items as proximity to schools, shopping, major transportation routes, major employers, and recreation areas.

Also cover neighborhood amenities, age, appearance, condition, bedrooms, bathrooms, type and style, landscaping, garage, kitchen, family room, laundry, pool/spa, basement, etc.

Don't forget financial information such as the price, down payment, monthly payment, year round utility expenses, property taxes, what items are included in **the** sale (such as appliances, shelving, etc.), and of course, directions to the house along with your name, address, and phone number.

A representative from a local mortgage company should be willing to provide you with all of the information you'll need regarding loan programs, down payments, interest rates, monthly payments, etc.

With personal computers, desktop publishing is much easier than ever before. If you have access to a computer, you should be able to put together a nice looking brochure if you take your time and think it through. Please... *no junky looking flyers!*

If you can't do it yourself, sketch out a rough draft by hand and take it along with a picture of your home to a quick print shop. They should be able to fix you up fairly inexpensively.

Once you have your brochures, you need to have a weatherproof information box to put them in next to (or attached to) the yard sign. The box should read: FREE INFO - PLEASE TAKE ONE. Monitor the box and keep it full.

Also pass out the brochures to all of your friends and neighbors, pass them out at area businesses, drop some off at the relocation office of any large employers in the area, and put them up on bulletin boards wherever possible.

Now write a good, enthusiastic sounding ad to run in the newspaper. Try to make your ad stand out from the others. It is important to have an attention-getting HEADLINE such as:

“MOVING TO TEXAS”                      “OUR LOSS, YOUR GAIN”  
“DIVORCE FORCES SALE”   “YOU WON'T BELIEVE THIS”  
“MUST SELL QUICK”   “SPACIOUS HOME NEEDS LOVING FAMILY”  
“WALK TO SCHOOL”   “ENJOY PRIVACY”

Test different ads and see what the responses are. You can try running a different ad each week, or a different one in separate publications.

Focus on the benefits of your home. Don't write a boring ad that sounds like all the others and will get lost in the crowd. Stress items such as views, quiet street, landscaping, master bedroom, kitchen, and family room.

The whole purpose of the ad is to get your phone to ring.

THIS MEANS THAT SOMEONE NEEDS TO ANSWER IT!!

The biggest complaint that buyers have with for sale by owners is that no one answers the phone when they call... or they get a child or babysitter that is not prepared to handle the call properly.

You are competing against professionals. You need to be home, or utilize a cellular phone, call forwarding, or pager. If a buyer can't get through to you, they often just go on to the next ad or call a real estate agent.

Keep a copy of your brochure next to the phone, it can help you stay organized and not miss any features when callers inquire. If callers don't want **to set an** appointment yet, offer to mail them a brochure.

Also keep a call log handy, so you will know how many calls you are getting from which ads, and to

keep track of names and phone numbers.

Look into all possible avenues to market your home. Your area may have a FOR SALE BY OWNER magazine, or cable TV program, etc.

An Open House can help get your home exposed to the market. Get some directional Open House signs and place them at corners leading to your home from major streets, and one in front of your house. Make sure to check local regulations before placing signs. You also may want to run an advertisement in the newspaper, many have separate Open House sections.

I am now going to suggest an option that can add a large amount of exposure to your home and still save you half of the normal commission you would pay an agent.

Before you have a heart attack, I am not talking about listing it with an agent. You do not have to use this option, but in most markets it makes a lot of sense.

On your sign and in all of your ads, insert the words “Agents Welcome”. When agents call, tell them that you are NOT listing with an agent, but that you will be happy to pay them a 3% commission if they bring you a buyer that successfully buys your home.

This commission is about the same as an agent would make if they sold another agents listing, and a majority of homes are sold by an agent other than the listing agent.

This option can generate a lot of additional interest in your home. If an agent does end up selling it, not only will you still save a substantial amount compared to a full commission, but you will have professional assistance along the way, as well.

Once you have attracted interested buyers, it’s time to show your home. This is where all your time and effort in preparing your home will really pay off!

Before you set an appointment, make sure that the buyer is looking for what you have. If they need six bedrooms and you only have three, they probably won’t be serious about your home.

Also take a few minutes to politely “qualify” the buyer by asking questions about how long they have been on the job, do they own a home currently, have they been pre-approved for a loan by a lender, etc.

*You don’t want to waste time showing your home to prospects who can’t afford to buy it!*

Also, a few words of caution. People are not always who they seem, and you can never be too careful. One look at the newspaper or evening news is proof enough.

It is recommended that you ask for identification and the license number of their car prior to letting strangers into your home. Serious buyers won’t mind, especially when you cheerfully tell them that it is simply a security precaution that was recommended to you.

Stash all small valuables out of sight. Even though you will try to stay with the buyers as they tour your home, you never can watch them completely.

It is probably a wise idea for women to avoid showing the home without someone else present. This is not intended to be sexist, just cautious. You decide for yourself.

### **OK, it's ShowTime!**

To get the most out of every showing, there are certain procedures you should follow, both prior to the buyers arrival and after they come in.

Shortly before the appointment, open all of the drapes and blinds and turn on all the lights, ... even in the daytime. Turn off the TV and put some soft music on low volume. Set the thermostats so that it is not too hot or cold. If you have children, send them to a friends, or put them on their best behavior.

If you still have pets in the house, get them out and freshen the air. Make sure all of the beds are made and do a quick pick-up throughout.

When the buyers arrive, your home should sell itself. Be friendly and cheerful, and try to make them feel comfortable. Hand them your brochure, and take them on a tour of the property.

Show the most appealing parts of your home first. Casually point out all of the features and benefits of your home, but don't oversell or say stupid things like "this is the kitchen".

If they are not interested, they will probably politely thank you and head for the door. Don't take it personally, the layout or something else about the house probably just doesn't fit their personal needs.

If the buyers are interested, you will know it. They will stay longer, and ask lots of questions.

*If they show serious interest, don't be afraid to suggest that they buy it!*

It's time to get a signed contract!

### **Step 5 - Negotiation And Contract**

Being familiar with the market conditions and knowing your personal motivation to sell will guide you in the negotiations.

Get a standard real estate purchase contract and make sure that you are completely familiar with it and how to fill it out. Review it with a real estate attorney if you are not comfortable.

Generally, the buyer will present you with an offer for you to consider. In most states, only written contracts for the purchase of real estate are enforceable, so make sure it is in writing, not merely verbal.

The buyer may not have the proper forms, so always make sure to have several contracts ready to go.

Starting negotiations face to face with the buyer with both of you staring at a blank page can be a bit awkward, but just keep your objectives in mind and forge ahead. Politely but firmly take control of the situation.

This is where things can get a little sticky, and you will need to have done your homework. Having

a contract that is not worded properly can put you into a real hornet's nest.

Make sure to spell out every little detail in the contract. A misunderstanding (honest or otherwise), could end up costing you thousands of dollars or even tying your home up for months.

When you are presented with an offer from a buyer, you have three basic options:

- 1) Accept the offer
- 2) Reject the offer
- 3) Make a counter offer

Here is some items that you should consider when structuring an offer or deciding how to respond to an offer that is presented to you.

PRICE  
DOWN PAYMENT  
EARNEST MONEY DEPOSIT (MINIMUM 2% OF SALES PRICE)  
IS THE BUYER PRE-APPROVED  
IS THE INTEREST RATE THEY WANT AVAILABLE  
CLOSING/POSSESSION DATES  
PRORATIONS  
LOAN DISCOUNT POINTS - WHO PAYS  
CLOSING COSTS - WHO PAYS WHAT  
APPRAISAL - WHO PAYS  
HOME PROTECTION PLAN - WHO PAYS  
INSPECTIONS - WHAT TYPE AND WHO PAYS  
ITEMS INCLUDED (WASHER/DRYER, REFRIGERATOR, ETC.)  
TITLE/ESCROW COMPANY/ATTORNEY  
CONTINGENCIES - WHAT AND HOW LONG

Contingencies may seem like a minor issue, but they can be a major stumbling block. A contingency means that something else must happen in order for the deal to go through.

A purchase may be contingent on the buyer getting approved for financing, selling the home that they already own, getting a favorable inspection report, or any number of other things.

Make the contingencies as specific as possible, and spell out exactly what will happen if the contingency is or isn't met. Also try to make them self-canceling. For example: *"If buyer does not object in writing within 14 days from acceptance of this offer, contingency shall be considered removed"*.

Spending some extra time to make sure that the contract is "clean" can save you enormous headaches down the road!

Once you have a contract mutually agreed upon and signed by all parties, take it with the buyers earnest deposit to an escrow company or real estate attorney

### **Closing And Moving**

Kevin Cope  
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You are on the home stretch, almost there!! Now is not the time to get lazy or drop the ball.

Once all of the terms and conditions of the contract are agreed upon by you and the buyer, you will really need to stay on top of things on a daily basis. There are at least a hundred things that can go wrong and foul up the sale.

You will probably be dealing with a mortgage company, title company, escrow company or attorney, appraiser, and inspector, among others. Make certain that the buyers deposit check clears the bank, that their credit report and other financial information is O.K., and that all deadlines and contingencies are met.

Make darn sure that everything is in order BEFORE you start loading things into the moving truck. You don't want to have to put the house back on the market after you have moved out! Plus, once you move out, the buyer has a lot more leverage to get you to alter the contract in their favor.

Don't forget the little details like transferring the utilities out of your name, and change of address for U.S. mail and newspapers.

There you have it. If you have taken the time and energy to handle your sale properly, you will be rewarded with a nice proceeds check from the escrow company or attorneys office!

I hope you have found this report to be a valuable source of information to aid you in selling your home yourself. If you follow the tips and recommendations outlined here, you will be way ahead of most others attempting to sell their homes.

Every home sale is unique, so if you have any questions that I can help you with, please don't hesitate to call me. As I mentioned before, *I am not like most other agents!*

Any time you call me you can count on knowledgeable assistance without any obligation, pressure, gimmicks, or sales pitches.

Good luck and happy selling,

Kevin Cope

P.S. My direct phone number is (864) 903-5671, in case you need to reach me in the evening or on weekend.

Buyers buy homes based on emotion – how a home “*feels*” to them. Many factors come into play, many that the buyer isn't even aware of. Buyers buy what they see. Ask your friends and neighbors to view your home through “buyer's eyes” and give you their honest opinions. In general: cleaner is better, brighter and more open is better, no odors is better, and neutral colors are best. Make you home as appealing and uncluttered as the home you would like to buy.

# Kevin Cope's Time Tested Tips for Selling Your Home:

## OUTSIDE:

Good “curb appeal” is imperative. If people don't like your house from the outside, they won't want to come inside.

1. Make sure your front lawn looks neat and tidy to make the first impression favorable. Cut the grass and trim the hedges and shrubs.
2. Plant some extra flowers for color – or just put some pots beside the front door.
3. Spruce up your landscaping with some fresh plantings. Even a few items can improve the look of things.
4. Remove all dead limbs and debris. Give the lawn a fresh raking and the sidewalk and driveway a good sweeping. Patch any holes.
5. Walk your fence line. Repair broken areas and paint or stain spots in poor condition.
6. Put away lawn equipment. Arrange outdoor items, such as firewood or outdoor furniture, neatly.
7. Take a close look at your front door. It's a focal point and one of the first things your prospects will examine. If it's faded or shows signs of needing repair, clean it, stain it, or paint it. While you're at it, do the same with the back door and garage door.
8. Repainting the entire exterior of your home is a fairly expensive venture, and really unnecessary unless the walls have bad blistering or peeling. But you can do wonders by simply painting window sashes, trim, and shutters.
9. Replace faded house numbers with shiny new brass ones.
10. If needed, repaint or replace the mailbox.
11. Clean out debris in your rain gutters. Touch up with paint if necessary, and realign if crooked.
12. Check the roof for shingles or flashing that needs replacing.
13. Fix any broken windows or screens, and wash them for a bright, sparkling appearance.
14. Test the entry light and the doorbell. It's the little things that matter.

15. Haul out any “junk” in your side or backyard.

16. Clean out the garage. The perfect garage contains only cars – do your best.

## INSIDE:

After you've tackled the exterior of your home, head inside. The goal here is to make everything look more spacious, more organized, brighter, warm, and homey.

1. No matter what the season, do your spring cleaning. Clean houses sell a lot easier than dirty ones.
2. About the cheapest way to make rooms seem warmer and brighter is by buying higher intensity light bulbs, putting them in every lamp in the house, and then turning them on. Also always open drapes and angle blinds to brighten rooms. This gives the house a friendly glow. Buyers will react positively, and feel good about your home.
3. Brighten things with fresh paint. White, off-white, or beige walls make a room look bigger and lighter. And you can be fairly certain these colors will go with the new buyer's furnishings. Painting the inside costs very little, gives a “new” smell, and makes a big difference in buyer perception, so go ahead and do it.
4. Too much furniture can make a home “feel wrong.” So move out all your excess furniture, especially worn or outdated furniture, to make rooms seem larger and uncluttered, and take down pictures that hide walls.
5. Clean out all your closets to make them look bigger. Store out-of-season clothes in the attic or basement, and get rid of excess items. Neatly arrange everything that's left.
6. Have a huge garage sale with all your excess items. Not only will you be reducing clutter, but you can use the money you earn to finance your touch-ups. You'll also be reducing your moving costs.
7. Clean all your windows and mirrors so they sparkle.
8. Arrange the furniture so each room appears as spacious as possible.

## WHEN YOUR HOME IS SHOWN:

9. If the carpeting looks dirty, have it cleaned. If it looks worn, or is a loud color, consider replacing it. You will probably recover the cost, and your home will sell faster. Ask Kevin Cope about the competition in your market to help you decide.

10. Launder draperies and curtains, if needed. Dust blinds and furniture.

11. Clear off the kitchen counters – that includes small appliances and dish-draining racks. Make the counters look as expansive as possible.

12. Clean out the inside of kitchen cabinets. Leave them looking clean and spacious.

13. Clean the oven and all appliances. Wash the grease splatters from around the stove. Don't forget to polish the chrome on the sink. Clean out the refrigerator, use a clear wax and polish the floors.

14. A grungy bathroom will kill sales. Make each bath look like a guest bath. Polish the tub, toilet, and bathroom sink. Clean all tile, grout, and caulk, replace cracked tiles, and regrout if necessary.

15. Put out fresh towels and a new bar of matching colored soap when the house is to be shown.

16. Clean the furnace/air conditioner return filters and vents. Then crank up whichever one is appropriate to make your home as comfortable as possible.

17. Get out your tool kit, and fix all those little things that you've lived with over the months or years.

18. Tighten loose doorknobs, drawers, cabinet handles, towel racks, switch plates, and outlet covers.

19. Tack down any loose molding, glue down any lifted wallpaper; replace any cracked switch plates.

20. Fix sticking doors and windows, squeaking doors, and wobbly stair banisters.

21. Fix leaky faucets and remove water stains.

22. If it's time to spray or bomb for bugs, don't wait until the last minute.

When it's time for Kevin Cope, or another agent, to show your home, all your preparations will be worth it. But there are a few final tips that can add that little extra magic.

1. Before prospective buyers walk in the door, give your home the welcoming aroma of fresh-baked bread or cinnamon rolls. (A pot of cinnamon and water on the stove will give the same results.) Do not smoke in the house!

2. Clear out the kids, their toys, the cat, and the dog.

3. Turn off the television, stereo, and radio. Like kids and animals, they too can be distracting.

4. Turn on all your lights – open all the drapes and blinds – even during daylight.

5. Put out fresh flowers, your best towels, and a nice tablecloth.

6. Make yourself scarce. Many prospects feel like intruders when the owners are present. They tend to hurry away, or fail to ask the questions they'd like to ask. Your absence will put buyers at ease, and give them a chance to spend more time looking at your house, absorbing its advantages and visualizing themselves living there.

7. Be polite, but avoid conversations with prospects. Their agent needs their complete attention to increase their interest in your home.

8. Don't apologize for the appearance or condition of your home. You'll only call attention to things the buyers might have overlooked.

9. Don't try to complicate the sale of the home by discussing drapes, furniture, appliances, etc. If the buyer wants any of these items, the agent can ask about them later.

10. Keep your home on the market. Let your home be shown even when you're not there. If you don't, you're limiting the showings – and actually keeping your house off the market many hours a day.

11. Always keep your home ready to be shown. Kevin Cope and other agents will try to give you as much advance warning as possible, but be prepared.

## **The 10 Common Mistakes That Cost Homesellers Thousands of Dollars!**

Selling your home can be a nerve racking, exhausting experience. Last minute calls, inconvenient showings, price adjustments, and the uncertainties of being stuck with a house that doesn't sell for months on end can all take their toll. If you are not completely prepared you could end up losing thousands of dollars in profit!

The difference between a profitable, smooth transaction and a miserable experience is often a fine line. The majority of home selling nightmares are caused by a lack of knowledge. This report is designed to make you aware of the 10 common mistakes that cost sellers serious money.

1. **IMPROPER PRICING** - Set the price too high and it will sit unsold and develop the identity of a problem property, with the accompanying stigma of what real estate agents call a "stale listing." On the other hand, price it too low and you may give away thousands in profit to a total stranger. Either way you lose. Setting the appropriate price involves the evaluation of numerous different factors...and it's critical!
2. **NOT PROVIDING EASY ACCESS** - Accessibility is a major key to a profitable sale. A lock-box is best, while appointment-only showings are most restrictive. The more accessible your home, the more showings, and the better the odds are of finding a person willing to pay top dollar. In today's competitive market, buyers who can't get a viewing will go on to other homes, and purchase elsewhere.
3. **BAD HOUSEKEEPING**- The prospective homebuyer's first impression is the most important. An unbelievable amount of home sales have been lost to unmowed lawns, cluttered rooms, bad stains, dirty kitchens and bathrooms, unpleasant odors, etc. Imagine you are the buyer and clean your home from top to bottom...military style.
4. **FAILURE TO MAKE REPAIRS** - Often even minor improvements will yield as much as three to five times the repair cost at the time of sale. There are literally thousands of homes for sale, and buyers buy what they see. Seemingly small fix-up jobs can make the difference between a closed sale at top dollar and a home that languishes on the market for months on end.
5. **POOR SHOWING TECHNIQUES** - Your home should be neat and clean, but that's

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just the beginning. There are lots of little details that make a big difference. Knowing exactly what to say and do when buyers come through your home is crucial.

6. **RELYING ONLY ON TRADITIONAL SALES METHODS** - Sellers who are innovative and willing to offer new strategies of attracting homebuyers will always outperform those who rely on traditional methods. Today's market demands around the clock advertising exposure, and response-generating marketing techniques.
7. **MAKING SELLING DECISIONS BASED ON EMOTION**- You must realize that selling your home is a dollars and cents business transaction. Don't let your emotional ties to your home affect your judgment. Remember, purchasers are not buying your *home*, they are buying a *house* to make into their *home*.
8. **FAILURE TO UNDERSTAND MARKET CONDITIONS** - Just like the stock market, there are current market conditions for houses as determined by supply and demand. Many buyers shop dozens of homes comparing values, so it is very difficult to find a buyer willing to pay more than current market value. No single person, firm, or agent has any control over the market!
9. **WASTING TIME WITH UNQUALIFIED PROSPECTS** - Countless hours of valuable time can be wasted showing and negotiating with "buyers" who can't buy no matter how much they love your house. Buyers should be pre-approved for a loan before you begin dealing with them.
10. **PICKING THE WRONG REAL ESTATE AGENT** - The vast majority of all homes are sold by real estate agents, but all agents are not the same - not even close. The agent's experience, knowledge, and marketing plan can have a huge impact on your success. Signing up with the right agent can make all the difference in the world.

**Don't fall victim to these costly errors!**

Being armed with the right knowledge can make all the difference in how your home sale turns out. Make the right decisions. A little time spent now can save many hours of frustration down the road!

# Home Pricing Guide

- Consider comparables. What have other homes in your neighborhood sold for recently? How do they compare to yours in terms of size, upkeep, and amenities?
- Consider competition. How many other houses are for sale in your area? Are you competing against new homes?
- Consider your contingencies. Do you have special concerns that would affect the price you'll receive? For example, do you want to be able to move in four months?
- Get an appraisal. For a few hundred dollars, a qualified appraiser can give you an estimate of your home's value. Be sure to ask for a market-value appraisal. To locate appraisers in your area, contact The Appraisal Institute ([www.appraisalinstitute.org](http://www.appraisalinstitute.org)) or ask your REALTOR for some recommendations.
- Ask a lender. Since most buyers will need a mortgage, it's important that a home's sale price be in line with a lender's estimate of its value.
- Be accurate. Studies show that homes priced more than 3 percent over the correct price take longer to sell.
- Know what you'll take. It's critical to know what price you'll accept before beginning a negotiation with a buyer.

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## **Important considerations:**

- What you paid for your property does not effect its value
- The amount of money you need to get out of the sale of your property does not effect its value.
- What you think it should be worth has not effect on value.
- What another real estate agent says your property is worth does not effect its value.
- An appraisal does not always indicate what your property is worth on the open market.

**\*\*The value of your property is determined by what a ready willing and able buyer will pay for it in the open market, which will be based upon the value of other recent closed sales. BUYERS DETERMINE VALUE!!**

## **BENEFITS OF PROPER PRICING**

- **FASTER SALE:** The proper price gets a faster sale, which means you save on mortgage payments, insurance, and other carrying costs.
- **LESS INCONVENIENCE:** As you may know, it takes a lot of time and energy to prepare your home for showings, keep the property clean, make arrangements for children, and generally alter your lifestyle. Proper pricing shortens market time.
- **INCREASED SALESPERSON RESPONSE:** When salespeople are excited about a property and its price, they make special efforts to contact all their potential buyers and show the property whenever possible.
- **EXPOSURE TO MORE PROSPECTS:** Pricing at market value will open your home up to more people who can afford it.
- **BETTER RESPONSE FROM ADVERTISING:** Buyer inquiry calls are more readily converted into showing appointments when the price is not a deterrent.
- **HIGHER OFFERS:** When a property is priced right, buyers are much less likely to make a low offer, for fear of losing out on a great value.
- **MORE MONEY TO SELLERS:** When a property is priced right, the excitement of the market produces a higher sales price in less time. You NET more due to the higher sales price and lower carrying costs.

## **DRAWBACKS OF OVERPRICING**

- **REDUCES ACTIVITY:** Agents won't show the property if they feel it is priced too high.
- **LOWER ADVERTISING RESPONSE:** Buyer excitement will be with other properties that offer better value.
- **LOSS OF INTERESTED BUYERS:** The property will seem inferior in amenities to other properties in the same price range that are correctly priced.
- **ATTRACTS THE WRONG PROSPECTS:** Serious buyers will feel that they should be getting more for their money.
- **HELPS THE COMPETITION:** The high price makes the others look like a good deal.
- **ELIMINATES OFFERS:** Since a fair priced offer will be lower than asking price and may insult the seller, many buyers will just move on to another property.
- **CAUSES APPRAISAL PROBLEMS:** Appraisers must base their value on what comparable properties have sold for.
- **LOWER NET PROCEEDS:** Most of the time an overpriced property will eventually end up selling for less than if it had been properly priced to begin with, not to mention the extra carrying costs.

# What is Appraised Value?

- It's an objective opinion of value, but it's not an exact science so appraisals may differ.
- For buying and selling purposes, appraisals are usually based on market value—what the property could probably be sold for. Other types of value include insurance value, replacement value, and assessed value for property tax purposes.
- Appraised value is not a constant number. Changes in market conditions can dramatically alter appraised value.
- Appraised value doesn't consider special considerations, like the need to sell rapidly.
- Lenders usually use either the appraised value or the sale price, whichever is less, to determine the amount of the mortgage they will offer.

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## Legal Forms You May Need to Sell Your Home

- **Property Disclosure Form:** This form requires you to reveal all known defects to your property. As of this year, **this is SC law**.
- **Sales Contract:** The agreement between you and the seller on terms and conditions of sale. Check with your state real estate department to see if there is a required form.
- **Sales Contract Contingency Clauses:** In addition to the contract, you may need to add one or more attachments to the contract to address special contingencies—such as the buyer's need to sell a home before purchasing yours.
- **Lead-Based Paint Disclosure Pamphlet:** If your home was built before 1978, you must provide the pamphlet to all sellers. You must also have buyers sign a statement indicating they received the pamphlet. As of this year, **this is SC law**.

I have these forms at the office. I'd be happy to give you copies of any and all the above forms.

\*This is not intended to be a complete collection of all the legal forms required by SC. The closing attorney and/or mortgage broker will be able to assist the seller and buyer with further information on legal requirements.

# Understanding Capital Gains in Real Estate

When you sell a stock, you owe taxes on your gain—the difference between what you paid for the stock and what you sold it for. The same is true with selling a home (or a second home), but there are some special considerations.

## ***How to Calculate Gain***

In real estate, capital gains are based not on what you paid for the home, but on its adjusted cost basis. To calculate this:

1. Take the purchase price of the home: This is the sale price, not the amount of money you actually contributed at closing.
2. Add Adjustments:
  - Cost of the purchase—including transfer fees, attorney fees, inspections, but not points you paid on your mortgage
  - Cost of sale—including inspections, attorney's fee, real estate commission, and money you spent to fix up your home just prior to sale.
  - Cost of improvements—including room additions, deck, etc. Note here that improvements do not include repairing or replacing something already there, such as putting on a new roof or buying a new furnace.
3. The total of this is the adjusted cost basis of your home.
4. Subtract this adjusted cost basis from the amount you sell your home for. This is your capital gain.

***A Special Real Estate Exemption for Capital Gains*** Since 1997, up to \$250,000 in capital gains (\$500,000 for a married couple) on the sale of a home is exempt from taxation if you meet the following criteria:

- You have lived in the home as your principal residence for two out of the last five years.
- You have not sold or exchanged another home during the two years preceding the sale.

Also note that as of 2003, you may also qualify for this exemption if you meet what the IRS calls “unforeseen circumstances” such as job loss, divorce, or family medical emergency.

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# **FSBO Checklist**

## **Getting Started:**

- Prepare a market analysis of your home to determine the value
- Prepare an estimated net proceeds to determine the amount of money you will receive from the sale of your home. (Form enclosed)
- Contact your mortgage company for the payoff amount on your existing mortgage.
- Install For Sale Signs (not only in the yard but also on main roads directing people to your home)
- Prepare a brochure with information about your home and neighborhood so prospective buyers will remember your home
- Place ads in local newspapers
- Obtain tax valuation on property from county

## **Once You Have An Offer/Contract On Your Home:**

- Construct a sales contract and have all parties sign and date the contract with any and all contingencies in the contract in writing. Have the contract signed by a witness.
- You must provide buyer with a disclosure statement and he must sign a form stating that he has received it. The seller is required to provide a lead-based paint pamphlet if the home was built prior to 1978. A signed statement indicating the buyer has received the pamphlet is also required.
- Place earnest monies into an escrow account.
- Buyer makes and keeps appointment with the lender of his choice within a specified number of days as indicated in the sales contract. Buyer will need to provide lender with copy of sales contract. (Get the name and number of loan officer so you can check on progress of the loan and provide information to the lender.)
- Buyer/lender will need to arrange for an appraisal of the property. If the buyer is paying by cash, an appraisal is not required. Banks and mortgage brokers will require an appraisal.
- Arrange for a termite inspection. The seller typically pays for the termite and moisture inspection and is often including in seller closing costs. The responsible individual should be indicated in the sales contract.
- If other inspections, such as septic or wells, are indicated, arrange such inspections and be sure they don't expire before you go to settlement. (Check with the lender)
- Get the name and number of the buyer's closing attorney. Call the attorney and provide him with your name, number, and loan information. The attorney should also receive a copy of the sales contract. He will guide you and the buyer in legal requirements.
- Arrange a settlement time and date with the buyer, lender and attorney.
- Buyer is responsible for obtaining homeowner's insurance on the property prior to closing.
- Arrange for utilities to be transferred to buyer on date of closing. Notify the buyer of the utility companies to be notified for service.
- Bring all keys and garage door openers with you to closing. Leave appliance operating manuals and instructions in the home.
- All parties to the contract should be present at the settlement unless prior arrangements have been made.

## **When Reviewing A Contract Look For The Following:**

- Amount of earnest money deposit.

Purchase price.

Payment of purchase price.

Inclusions/exclusions – Be sure anything not included in the sale of your home is written in the contract. And/Or include things that are included, such as drapes.

Financing contingencies

What the seller will pay in closing costs outside the customary items. A way to help sell your home is to assist the buyer with closing costs. Who will pay for transfer fees, recording fees, attorney, etc.

Has enough time been allowed to process the loan and settlement items. Ask the loan officer and attorney for guidance.

Home inspection contingency. Buyers, at their own request, may request a home inspection. Do not leave this open ended. Determine when it is to be completed and how long they have to tell you whether or not they are going through with the sale. If any repairs need to be made, determine who will pay. Put it in writing!

Keep a communications log on all conversations you have with the buyers, lenders, settlement officers and anyone regarding the sale of your home.

### **Other Items You Should Have Available:**

Permits for any additions and/or remodeling work that has been done since the original construction was completed.

Legal description of your property (survey).

Homeowners association documents, name of officers, amount of dues, and where they are to be paid.

If you are selling a condo, be sure you have a copy of your condo documents which the buyer must review.

While all real estate transactions are different, these are the most of the items we check on for our listings/sales. Some of these items may not apply, while other items that would apply may be missing from this checklist. This checklist is provided as a courtesy with the hopes that it will help you as a “For Sale By Owner.” We also hope that you might recommend us to someone you know who may wish to use the services of professional realtors. If we can help you in any way, or if you decide to use the services of a realtor, we hope you will consider us when you decide to interview real estate agents.

Thank you and good luck!

**Kevin Cope, BIC**

1<sup>st</sup> Choice Realty