

Let's Get Your Home SOLD!



*We'll sell your home...
for the **MOST** money,
in the **SHORTEST** time frame
possible,
with the **FEWEST** hassles.*



*If that **IS** what you **WANT**,
You've come to the **RIGHT PLACE**.*



The Orlando Avenue Top Team

Keller Williams® Realty at the Lakes
1170 Celebration Blvd., Suite #200
Celebration, FL 34747
Phone: 407-566-1800
Fax: 407-566-1801

E-mail Teri@TeriIsner.com. 407-467-5155

Internet: <http://www.orlandoave.com>

<http://blog.orlandoavenue.com>
<http://www.flhousesales.com>

Let's Get Your Home SOLD!



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Let's Get Your Home SOLD!



Introduction

Dear Future Seller:

Thank you for the opportunity to show you what we can do to get your home sold!

National statistics and surveys reveal only 22% of home sellers were satisfied with the agent who helped them buy or sell their home.

You will receive nothing but the best quality service from The Orlando Avenue Top Team. We have put together a state-of-the-art real estate practice with a team of top quality professionals who are available to service your real estate needs in every capacity needed.

The Orlando Avenue Top Team continually strives to improve the services we provide. And, you'll get the benefit of our 20 years of combined experience and a team of nine professionals, including the following:

Advice to Help Your Home Sell Quickly

You get suggestions for how to prepare your home so that it will show its best (see pages 29–32). In addition, we'll give you specific suggestions to improve the impression your house will make on buyers.

Pros and Cons of Contract Proposals

When we bring the contract proposals to you for your consideration, we'll explain them to you and include an estimated-closing-cost statement so that you'll have all the facts to make a good decision. During this step, we will use our negotiating skills that have helped thousands of sellers get top dollar to help you get top dollar for your home as well.

Process of Selling a Home

We'll explain the entire selling process so there won't be any surprises along the way.

***When you hear of anyone who would benefit from our services,
we'd greatly appreciate you passing along one of our business cards.
Thank You!***

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Introduction

You Have Four Options as a Home Seller

1. Do Nothing Right Now.
2. Sell Your Home On Your Own.
3. Use a Conventional (Transactional) Salesperson.
4. Partner With The Orlando Avenue Top Team.

Conventional Salesperson

- ◆ They spend a lot of time talking about themselves, their company, and their marketing plan. Information and advice is limited. They're more interested in just listing your home.
- ◆ They waste precious time and threaten the potential equity in your home by marketing your home to the "wrong buyers."
- ◆ These agents negotiate an offer on your home so that *they* can "get a deal."
- ◆ After the sale, what? Get the commission check and they're off to search for the next deal.
- ◆ They spend their time looking for new business by placing ads, making telephone cold calls, and doing public open houses.

The Orlando Avenue Top Team - Your Personal Real Estate Advisors

- ◆ We spend meaningful time educating you and identifying your needs and wants.
- ◆ Written information is supplied in detail so that more time is spent focusing on your needs.
- ◆ The importance of pricing is highlighted. You are supplied with detailed market data so that you can confidently pick the right price.
- ◆ We focus our time and energy marketing your home properly to the right buyers so that you can get top dollar for your home.
- ◆ We negotiate solely on your behalf to protect your interests and investment.
- ◆ We feel that the relationship does not end at closing and offer you ongoing support and information.
- ◆ We are dedicated to servicing you at such a high level that you'll feel confident referring our services to your family, friends, and associates!

Using the most up to date Quickpage Marketing Technology.

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Personal Real Estate Advisors for Life...

*"You don't build it for yourself.
What you do is know what people want and build it for them."
—Walt Disney*

Being your personal real estate advisor is not only our business philosophy but also a life-long commitment to providing you with exemplary personalized service beyond your expectations. It is also our intention to listen, hear, and truly understand your needs—a quality of business conduct that seems to have been forgotten in today's highly automated society.

As your personal real estate advisors, it is our job to not only understand your needs, but to respond to them promptly, professionally, and with integrity. It is our pledge to provide you with sound real estate advice, helping you understand the strategies of decision-making and the future implications of the decisions you make.

As your Personal REALTOR® for Life, we feel it necessary to provide all of our clients with a relationship they have grown to trust and to provide value and service after the transaction so that the changing needs of each of our clients are addressed on a continuous basis.

Teri Isner
The Orlando Avenue Top Team

****Ask us about our Personally Guaranteed Services.****



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Keller Williams® Realty at the Lakes
1170 Celebration Blvd., Suite #200
Celebration, FL 34747
Phone: 407-566-1800
Fax: 407-566-180
Teri@TeriIsner.com. 407-467-5155

Internet: <http://www.orlandoave.com>
<http://blog.orlandoavenue.com>
<http://www.flhousesales.com>

Let's Get Your Home SOLD!



Meet the Team!



Let's Get Your Home SOLD!



Meet The Orlando Avenue Top Team

Our team adheres to a *Standard of Excellence* that guides our customer service and is the criteria for all team members. Each member of the team strives to ensure that every transaction is “hassle-free.”

Teri Isner, Team Leader, Buyer/Listing Specialist

Teri is licensed in the State of Florida as a Broker and has been in Real Estate Sales for over 25 years, helping hundreds of families find their homes in the Orlando area. She is a Certified International Property Specialist and lived in England for over 18 years. She has talked nationally on industry technology with the Allen Hainge Cyberstars and believes in the high tech...high touch approach to providing the best service. Email: teri@teriisner.com

Virginia Linick and Colleen Kulikowski are our Buyer and Listing Specialists

Virginia and Colleen also help out our team. When working with buyers, they promise never to try and “Sell” you a home, but will help you “Buy” the home that fits your needs.

Tony Farrell, Technology Specialist

Tony is our “Team Techie.” He helps us with the hardware and the software of our business. Tony keeps us up to date with the latest in technology.

Georgia Rowland is our Closing Coordinator

Georgia and Virginia review and track transactions from contract to closing. They ensure all the terms of the contract from inspections to surveys are complete!

Our KW Office team also help as Client Care Specialists when we need help behind the scenes

The staff has a customer service background and always goes above and beyond to help our clients. They will keep in touch and answer our questions along the way! Special mention to our outstanding Broker James Lowe.

Anne Shoemaker is our Virtual Assistant

Anne helps with marketing and jobs online including working on our blog!



Teri
Team Leader



Virginia and Colleen Buyer and
Listing Specialists



Tony
Techie



Office
Team
Closing Coordinator



Georgia
Client Care



Anne
Virtual Assistant

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Welcome to the Team!

Success in Real Estate Is as Easy as 1-2-3!

1. ENERGY

One of The Orlando Avenue Top Team's most important attributes is the energy we bring to your home sale. This energy is the direct result of a true passion for real estate. Few real estate professionals can match The Orlando Avenue Top Team's passion for helping home buyers and sellers like you make the most of your move.

2. EXPERTISE

The Orlando Avenue Top Team is one of the most respected and knowledgeable REALTOR® Teams in the area and has enjoyed a phenomenal rise to the top of the real estate field. When you're facing critical surgery, you go to the best surgeon. When it's time to buy or sell your home, trust the expertise of The Orlando Avenue Top Team.

3. CARING

There is a saying: People don't care how much you know until they know how much you care. For The Orlando Avenue Top Team, this is crystal clear. Clients know that The Orlando Avenue Top Team is truly connected with the successful outcome of each real estate transaction, has a genuine concern for your best interests, and is always prepared to go the extra mile.

For Your Information:

Who to call with questions regarding showings on your property:

Virginia 407-242-5302

Who to call when you are going out of town:

Virginia Linick 407-242-5302

Who to call if you need flyers or brochures:

Virginia Linick 407-242-5302

Who to call if you have any questions once your home is under contract:

Teri Isner 407-467-5155



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Keller Williams® Realty at the Lakes
1170 Celebration Blvd., Suite #200
Celebration, FL 34747

Phone: 407-566-18001-Fax: 407-566-1801
E-mail Teri@TeriIsner.com Teri Direct 407-467-5155

Internet: <http://www.orlandoave.com>

<http://blog.orlandoavenue.com>
<http://www.flhousesales.com>

Let's Get Your Home SOLD!



Establishing Common Goals



Let's Get Your Home SOLD!



Establishing Common Goals

Mission Statement

The Orlando Avenue Top Team is committed to First Class Service! We believe that the purchase or sale of real estate should be a positive, profitable, and enjoyable experience for each client. Our Team's Mission is to provide First Class real estate service by applying our time, knowledge and negotiating skills to maximize our client's profits and satisfaction. We share this commitment with you because we believe it is important for you to know how we feel about the real estate industry. You win in life by helping others. We want to make you so satisfied that you listed your home with us that you will gladly refer us to your friends. We want each client to be compelled to share their success with friends, family, and acquaintances and be our "Client for Life."

The Orlando Avenue Top Team



Teri
Team Leader



Virginia and Colleen
Ann Buyer and Listing
Specialists



To n y
Farrell
Techie



Office Support Staff



Georgia
Client Care



Anne
Virtual Assistant

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Establishing Common Goals

11 Questions to Ask Your Next REALTOR®

1. How many years have you been in the business?

2. What is your ratio of sales price to listed price?

3. What is the average number of days your listings are on the market before selling?

4. Would you please show me a copy of your marketing plan?

5. Could I have a copy of your standard purchase agreement?

6. What is your commission rate?

7. Does my home need any repairs or changing in any way?

8. What is the length of your listing agreement?

9. At what price would you market my home?

10. What professional designations do you have?

11. Do you have any references with you now?



The Orlando Avenue Top Team Keller Williams® Realty at the Lakes/Celebration

Keller Williams Realty 1170 Celebration Blvd., Suite #200
Celebration, Rd., FL 34747

Phone: 407-566-1800 Fax: 1-1407-566-1801

Teri direct 407-467-5155. Teri@TeriIsner.com

Internet: <http://www.orlandoave.com>
<http://blog.orlandoavenue.com>
<http://www.flhousesales.com>

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Myths Versus Reality

What You May Have Heard



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Myths vs. Reality ~ What You May Have Heard

Fiction: MYTH #1

“Discount” brokers can do an adequate job selling real estate.

REALITY

Promotional costs such as photographs; brochures; newspaper, magazine, and TV ads; MLS insertion fees; printing; direct mail; personally distributed newsletters; professional support staff; Web-site maintenance and fees; signs; bus benches; and more are paid for by a full-service, full-fee agent.

Ask yourself:

- Will the discount broker offer a complete marketing campaign?
- Does the discount broker have a staff to personally attend to your specific needs?
- Does he/she have a proven track record of success, or is he/she using the discounted commission to win our business?
- Does he/she have the expertise to guide you through problems that may develop during the closing process?
- Will the discount broker be motivated during difficult times to go the extra mile for you, or will they move on to another deal that doesn't take so much of their time?
- Your home is an asset to a discount broker and makes their phone ring. If your home sells, they lose business. Why would they want to sell your home for a discounted fee when they can make more selling other properties?

Remember that you only pay a commission if and when your property sells successfully. The supply of buyers through your home will be very restricted if marketing is limited.

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Myths vs. Reality ~ What You May Have Heard

Fiction: MYTH #2

The Orlando Avenue Top Team sells a lot of real estate. Perhaps they are too busy to pay attention to my listing.

REALITY

Just as superior restaurants are busy at dinner time and superior doctors have long patient lists, The Orlando Avenue Top Team's success in marketing homes provides us with many more homes to sell. Like good restaurants and doctors, The Orlando Avenue Top Team has set up a top-flight team to assist with the routine details to free up agents to devote the time and attention required to sell your property successfully. The Orlando Avenue Top Team built their business one satisfied customer at a time. For you to be another satisfied customer who spreads the word about how well you were served is our goal.

Fiction: MYTH #3

You should select the REALTOR® who says they can get you the highest price.

REALITY

This is the oldest scam in real estate: Tell the seller what they want to hear, act excited, and compliment the home to get the listing. Then ask for a price reduction in a few days—or even a few weeks. Don't buy into that. Insist on a written, well-researched market analysis. Select your REALTOR based on credentials and track record, and *then* use market data to decide on price.

NEVER SELECT AN AGENT BASED ON THE PRICE THEY RECOMMEND!



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Keller Williams®Realty 1170 Celebration Blvd., Suite #200
Celebration FL 34747

Phone: 407-566-1800 Fax 207-566-1801 Teri direct 407-467-5155

Teri@TeriIsner.com

Internet: <http://www.orlandoave.com>

<http://blog.orlandoavenue.com>

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The Golden Path to Sold

A 24-7 Effort



Let's Get Your Home SOLD!



The Golden Path to Sold – A 24-7 Effort

SO WHAT EXACTLY IS 24-7 MARKETING?

This means that The Orlando Avenue Top Team markets your home 24 hours a day, seven days a week. What the consumer wants today is information quickly, easily, honestly, and without the traditional hassles. Successful marketing hinges on this exact concept and this is exactly what our 24-7 marketing plan offers.

WHY USE 24-7 MARKETING?

The traditional REALTOR® guards information as secret and privileged. Ever tried to find out the information you want on an advertised home? Frustrating, isn't it?

The Orlando Avenue Top Team takes a different approach. Our 24-7 marketing plan is designed to offer the consumer all of the information they need easily and at their convenience without all the hassles.

AND HOW EXACTLY IS ALL THIS ACHIEVED?

The Orlando Avenue Top Team's pledge to you, as our client, is to get the highest price for your home with the most favorable terms in the least amount of time and with the least inconvenience to you. Even in good real estate markets, the competition is tough. Our job is to sell your house. We out-market all of the homes competing for your buyer... and we are very good at it. Our proactive marketing campaign includes, but is not limited to, the following:

OUR PRO-ACTIVE MARKETING PLAN

- ◆ We promote your home 24 HOURS A DAY to the entire real estate industry and the world through the local Multiple Listing Service and the Internet. Hundreds of people visit our Web site daily and e-mail us with requests for more information regarding listings and local-area real estate. Many of these people have become our buyers.
- ◆ We regularly advertise your home in the proper mix of some or all of the following: Social media and on the Internet. Our advertising program is designed to encourage prospects to call us.

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The Golden Path to Sold – A 24-7 Effort

OUR PRO-ACTIVE MARKETING PLAN, continued

- ◆ We work well with other real estate companies. We make it easy for them to work with us. This encourages other agents to show our listings.
- ◆ We strongly promote your home within our office. Many of our fine REALTORS® may already be working with buyers. In addition, we have potential buyers who are in our BUYER'S ADVANTAGE PROGRAM and are looking for a home just like yours.
- ◆ We promote your home through our highly effective mailing campaign in which we mail information about your home to targeted neighborhoods and to our comprehensive customer mailing list.
- ◆ We install a sign and brochure box, if appropriate, and conduct open houses to attract prospective buyers.
- ◆ We do whatever it takes to get the job done for you!

OUR EXCLUSIVE TOOLS

Buyers also choose an agent who is respected and well-known to the community. We are an established, service-oriented business. We sincerely care about what's in your best interest, and we know that when we take great care of you, you'll be confident referring us to family, colleagues, and friends.

Buyers often judge properties by the ads they see. Our attractive, colorful ads are very professional and promote the best features of your property. Unlike many agents, we always give complete details on a house to prospective buyers who call or visit our office or an open house. That includes price, street address, bedrooms, bathrooms, square footage, and whatever else the prospect might want to know.

Taking that a step further, we make this information available to potential buyers 24 hours a day on our Web site[s]:

- ◆ www.orlandoave.com
- ◆ www.teriisner.com www.orlando-homes-for-sale-MLS.com
- ◆ www.orlandosbestneighborhoods.com
- ◆ www.flhousesales.com
- ◆ www.blog.orlandoave.com
- ◆ www.windermerehomes.com
- ◆ Facebook business pages
- ◆ Twitter

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The Golden Path to Sold – A 24-7 Effort

OUR EXCLUSIVE TOOLS, continued

We e-mail home information to a large pool of prospective buyers (at last count, we had 1100 future buyers in our system). Our interactive Web site offers round-the-clock access to information on any homes for sale in our market area. Buyers are automatically updated daily via e-mail. This innovative tool is invaluable for marketing our listings.

In addition, we use the reverse-prospect search feature on the Multiple Listing Service. This allows us to match your property with the vast resource of buyers in the system and proactively notify other agents even before they have the new listing information.

Media advertising is the mechanism that drives the consumer to our information portals. Media advertising includes social media outlets, the Internet, direct-response mailings, yard signs, home brochures, and more.

**If, for the SAME COST,
you can have 24-7 MARKETING,
why SETTLE for anything less?**



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Keller Williams® Realty at the Lakes
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Celebration FL 34747

Phone: 407-566-1800 Fax 407-566-1801
Teri direct 407-467-5515 Teri@TeriIsner.com

Internet: <http://www.orlandoave.com>
<http://blog.orlandoavenue.com>
<http://www.flhousesales.com>

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Pricing

**The Risks You Face
and How to
Avoid Them**



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Pricing—The Risks You Face and How to Avoid Them

The Role of a Real Estate Agent in Pricing

- ◆ There is no “exact price” for real estate.
- ◆ We don't tell you what we think your home is “worth.”
- ◆ The market determines value—together we determine price.
- ◆ We will show you a range of prices being paid for homes in your area.
- ◆ You determine the price based on the factors you control:
 1. Market Time
 2. Financing Alternatives Provided
 3. Condition of the Property
 4. Exposure Methods

The Real Value of Your Home Is Based on Facts

A good REALTOR® will show you the facts regarding the price your home will sell for. The most revealing fact is the prices buyers have been willing to pay for homes similar to yours. These are called comparable sales and are available to every REALTOR in our area.

Don't select your agent based on the price they say your home will sell for. Remember, the agent you choose isn't *buying* your home; your agent is responsible for *selling* your home.

Unfortunately, a homeowner will often select the agent who quotes the highest price. Sometimes, an agent who understands this will tell a seller an inflated price to get the listing.

The agent who is willing to list your house at the highest price is the least likely to get your home sold for top dollar. An agent who knowingly takes an overpriced listing usually plans to start “working on you” immediately to get a series of deep price cuts. The problem, besides your frustration and feelings of betrayal, is that all the other agents quickly decide your home is an “overpriced burden” and won't even consider showing it. You have to cut your price well below fair market value to get the other agents to think of it as a good value! The result is that your home takes longer to sell and *you get less money*.

The secret to getting the most money and the quickest sale with the fewest problems is to price your home properly. The facts are available and they are clear and convincing. The best way to select a REALTOR is to find the person with the best strategy for marketing your home.

Let's Get Your Home SOLD!



Pricing – The Risks You Face and How to Avoid Them

How Does This Work?

Goal:

- To select a price that is right on target and gets your home sold!

Rules of Thumb:

- If you are getting showings but no one is writing an offer, it generally means that you are in the range of four to six percent above market price.
- If your number of showings is low and you're experiencing a lot of drive-ups but the buyers don't come in to see the home, then your home is six to twelve percent overpriced.
- If no showings are happening at all, then your house is likely priced twelve percent or more above what the market will bear for your property!



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Pricing – The Risks You Face and How to Avoid Them

Pricing Your Home

Advice From the Experts

When selling your home, one of the hardest things can be deciding on the price. You've called us in as experts to sell your home and to help you price it so it will sell. We're truly dedicated to getting you the most money you can receive from that sale. In addition, I recognize there are many reasons you may already have a certain price in mind. You may be considering...

Your Original Purchase Price

Chances are you paid market value. However, markets change, and today we have to deal with the current market conditions. If you inherited the property and paid nothing for it, would you sell it for next to nothing? Of course not. You'd price it at fair market value and sell it for what the market will bear.

Improvements

Improvements should be made for enjoyment not resale. You cannot add an item to a home, select it to your style, use it, then expect a buyer to pay the original cost. Likewise, maintenance preserves the value, but does not create value. If you needed a new roof, it was needed as a maintenance requirement and cannot be added to the market price of your home.

Your Need For Money

Your need for money or the fact that you are moving to a more expensive area where you will have to pay more for a home has nothing to do with the home's current market value.

The Cost to Rebuild Your Home Today

Construction cost does not take into account market value either.

Your Personal Attachment to the Property

The factors above may influence the price in your mind; but as you can see, they really have nothing to do with what your home is actually worth in today's market. Over the years, we have often heard these comments from sellers:

- “Another agent said it was worth more.”
- “People always offer less than the asking price.”
- “The buyers can always make an offer.”
- “My neighbor was able to get his price.”
- “My house is better than these other homes.”
- “We paid more than that for our home.”
- “We just painted and added new carpet.”
- “I need this much money for our next house.”

Although some of these comments may be true, they are not valid when deciding on the right price.

Let's Get Your Home SOLD!



Pricing – The Risks You Face and How to Avoid Them

What Overpricing Can Do to the Eventual Sale Price You Receive for Your Home

You will lose the excitement that a new listing generates. Agents are working with buyers who have seen what is currently on the market and are waiting for something new to be listed. Therefore, most activity will take place within the first thirty days of a listing. Your home will probably receive its best offers during this time. After this initial period, the only people who come to look at your home will be new buyers in the marketplace.

You will lose the most qualified prospects. Potential buyers will not “make an offer” because they probably will never see your property. They will view the properties that are priced within their purchase-power range, knowing that they cannot afford anything above their price range.

Overpricing helps sell other more competitively priced homes first. Your home may become the example demonstrating the good value of other properties. Your objective should be to enter the market in a position that will attract prospects not drive them away.

Your home may become stale on the market. Prospects may wonder why it has been on the market so long or if something is wrong with the property, even after you lower the price. You will likely have to settle for less than market value. A house takes on a reputation surprisingly fast, so don't wear out your welcome on the market.

You lose a strong negotiating position. When your house is on the market a long time, it hurts both financially and mentally. Prospects will not “rush” to make an offer on an overpriced property, and you may be faced with accepting less when they finally do.

If you do get an offer, the contract may fall through because of appraisal problems. The lender, through the appraiser they send to your property, must justify the price to the market in order to approve a buyer's financing.

As you can see, pricing your home correctly will make a tremendous difference in how fast it sells and for how much. We make it our business to know the market and price our clients' homes to sell for the most money in the least amount of time—and we're good at it. Just ask our past clients. If we need to talk about price, we'll call you—or don't hesitate to call us first.



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Celebration FL 34747

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Teri Direct 407-467-5155

Teri@TeriIsner.com

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Pricing – The Risks You Face and How to Avoid Them

OVERPRICED?

Here's What Else Happens

1. The wrong prospects look at the property, if any look at all. People not only buy in price ranges, they also only look in those ranges.
2. Cooperating agents don't want to lose credibility with their buyers by showing them overpriced listings.
3. Cooperating REALTORS® know from experience that fair offers on overpriced properties are often rejected.
4. Buyers are often embarrassed to make offers considerably below the list price.
5. The property may become overexposed and shopworn. Cooperating REALTORS and potential buyers begin to assume there is something wrong with the property.
6. Even subsequent price reductions do not regain the lost market. Many qualified buyers who inspect overpriced listings decide at that point to eliminate the property from consideration—now and in the future.
7. When buyers see that a property has been on the market for a long period, they assume they can get a bargain. Extremely low offers are likely.

SOLUTION:

PRICE IT COMPETITIVELY NOW!



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Keller Williams® Realty at the Lake
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Phone: 407-566-1800 Fax: 407-566-1801

Teri direct 407-467-5155

E-mail Teri@TeriIsner.com

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<http://blog.orlandoavenue.com>

<http://www.flhousesales.com>

Let's Get Your Home SOLD!



How to Determine Your Net Proceeds



Let's Get Your Home SOLD!



How to Determine Your Net Proceeds

ESTIMATED SALE PRICE..... _____

Costs Related to Sale of Home

Commission: []% of sales price _____

Payoff first mortgage, estimated _____

Payoff second mortgage/home equity LOC, if applicable.... _____

Homeowners' title insurance _____

Flood certificate, if applicable _____

Well and/or septic, if applicable. _____

Pro-ration of real estate taxes, approximately six months _____

Interest from first of the month through closing _____

Pre-appraisal _____

Pre-inspection _____

Document-preparation fee _____

Recording fees _____

Escrow closing fee _____

Closing transaction fee..... _____

Resale certificate, if any..... _____

Homeowner association dues, if applicable..... _____

Home warranty (optional)..... _____

[State real estate tax fee] _____

[Sales tax]..... _____

[Other expense] _____

[Other expense] _____

[Other expense] _____

Total Estimated Expenditures < _____ >

ESTIMATED NET PROCEEDS..... _____

Prepared for: _____

Prepared by: **The Orlando Avenue Top Team**

Prepared on: _____

NOTE: This is an estimate only, and the information herein is deemed to be accurate but not guaranteed. All estimates are subject to change.

Let's Get Your Home SOLD!



Getting Your House in Showroom Condition



Let's Get Your Home SOLD!



Getting Your House in Showroom Condition

Preparing Your Home for Sale

Here are a few great tips on creating an atmosphere that will charm buyers and make them want to buy your home. Remember that you'll never get a second chance to make a first impression, and first impressions are what count! Follow these simple tips and create the competitive edge that may help you sell your home more quickly.

Drive-Up Appeal

- ◆ Trim trees and shrubs, clean out flower beds, and invest in a few flats of seasonal flowers. Paint the front door, make sure that the doorbell is working properly, wash the mailbox, keep the porch swept, and get an attractive mat for people to wipe their feet.

Absolute Basics

- ◆ Start by airing out the home. Most people are turned off by even the slightest odor. Odors must be eliminated, especially those caused by dogs and cats, soiled diapers, and/or cigarettes.
- ◆ Wash all the windows, inside and out.
- ◆ If it has been more than a year since the carpets have been cleaned, now is the time to have that done. Bare floors should also be waxed or polished.
- ◆ Put bright light bulbs in every socket made for a bulb. Buyers like bright and cheery rooms.
- ◆ Clean out closets, cabinets, and drawers. Closets should look like they have enough room to hold additional items. Get everything off the floor and don't have shelves piled full to the ceiling.
- ◆ Make sure that rooms are not overcrowded with furniture. Select the pieces that look best and store the rest.
- ◆ Keep the kitchen sparkling clean. Make sure that all appliances are clean at all times. Straighten cupboards that appear cluttered and keep floors gleaming.
- ◆ Bath tubs, showers, and sinks should be freshly caulked. The grout should be clean and in good condition. There should be no leaks in the faucet or pipes.

A Few More Suggestions

- ◆ If you have limited counter space in the kitchen, keep unnecessary items put away.
- ◆ Keep children's toys out of the front yard, off sidewalks, and away from the front porch.
- ◆ Clean the ashes out of the fireplace.
- ◆ Make sure that any pull-down staircases, such as to an attic, are working correctly. Be sure that there is a light in the attic.
- ◆ If you have a pool, it needs to be sparkling and free of leaves.

Let's Get Your Home SOLD!



Getting Your House in Showroom Condition

Preparing Your Home for Sale, continued

For Those Willing to Go the Extra Mile

- ◆ If your house is the least bit dated, change out the wallpaper in the entry, kitchen, or bathrooms and replace outdated light fixtures. These things will greatly add to your home's desirability.
- ◆ Put a fresh coat of paint on interior and/or exterior walls where needed.
- ◆ New appliances in the kitchen can be an exciting feature that can actually make the difference in a buyer choosing your home over another.

Showing Your Home

- ◆ When you leave the house in the morning or during the day, leave it as if you know it is going to be shown.
- ◆ Fill the house with pleasing scents, such as potpourri or simmering pots or candles.
- ◆ Make sure that all the lights are on and window treatments are open.
- ◆ Turn off the television.
- ◆ Keep pets out of the way—preferably out of the house. Many people are uncomfortable around animals and may even be allergic to them.
- ◆ Leave your premises. Take a short break while your home is being shown. Buyers are intimidated when sellers are present and tend to hurry through the house. Let the buyers be at ease, and let the agents do their job.



The Orlando Avenue Top Team

Keller Williams® Realty at the Lakes
1170 Celebration Blvd., Suite #200
Celebration, FL 34747

Phone: 407-566-1800. Fax: 407-566-1801

Teri direct 407-467-5155

E-mail Teri@TeriIsner.com

Internet: <http://www.orlandoave.com>

<http://blog.orlandoavenue.com>

<http://www.flhousesales.com>

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When Last-Minute Showings Happen



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When Last-Minute Showings Happen

Preparing Your House on a Moment's Notice

Follow these quick tips to ready your home for its best showing when you have 30 or fewer minutes' notice.

Start where the potential buyers will start:

- ☑ Make sure that the front door presents well. Sweep steps, if needed.
- ☑ Pick up any out-of-place objects and store them away quickly.

Head inside:

- ☑ Open window treatments and turn on lights.
- ☑ Put any dirty dishes into the dishwasher.
- ☑ Make the beds.
- ☑ Put any dirty laundry inside the washing machine.

If you still have time:

- ☑ Run a quick vacuum and/or sweeper to give carpets and floors a fresh look.
- ☑ Wipe down counters and tabletops.
- ☑ Warm some vanilla on the stove to give the house a welcoming scent.

While we would all like to have our houses in showroom condition 24 hours a day, we also know that we live in them. Do your best to present your house in its best light AND make sure that every potential buyer has an opportunity to view it—accommodate all showings possible.

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The A Through Z of Selling Your Home



Let's Get Your Home SOLD!



The A through Z of Selling Your Home

WHY PAY A COMMISSION?

The Benefits From A to Z!

Homeowners who attempt to sell their homes without the assistance of a real estate professional generally do so for one and only one reason: to avoid paying a commission fee.

Is it worth it? Only the homeowner can answer that, but experience has shown that many For Sale By Owners find that it's not. In fact, 91% of For Sale By Owners eventually end up listing with a REALTOR®.

Before making a costly mistake, consider the benefits from A to Z that you receive from working with a trained real estate professional.

Advertising—The broker pays all the advertising costs.

Bargain—Research shows that 77% of sellers felt their commissions were “well spent.”

Contract Writing—The REALTOR can supply standard forms to speed the transaction.

Details—A REALTOR frees you from handling the many details of selling a home.

Experience and Expertise—In marketing, financing, negotiations, and more.

Financial Know-How—A REALTOR is aware of the many options for financing the sale.

Glossary—A real estate professional understands and can explain real estate lingo.

Homework—A REALTOR will do homework on how to best market your home.

Information—If you have a real estate question, a REALTOR will know (or can get) the answer.

Juggle Showings—A REALTOR will schedule and handle all showings.

Keeps Your Best Interests in Mind—It's a REALTOR's job.

Laws—A real estate professional will be up to date on real estate laws that affect you.

Multiple Listing Service (MLS)—The most effective means of bringing together buyers and sellers.

Negotiations—A REALTOR can handle all price and contract negotiations.

Open Houses—A popular marketing technique.

Prospects—The broker has a network of contacts who can produce potential buyers.

Qualified Buyers—Avoid opening your home to “curiosity seekers.”

REALTOR—A member of the National Association of REALTORS (NAR) who subscribes to a strict code of ethics.

Suggested Price—The REALTOR will do a market analysis to establish a fair-market price range.

Time—One of the most valuable resources in a REALTOR.

Unbiased Opinion—Most owners are too emotional about their homes to be objective.

V.I.P.—That's how you'll be treated by your REALTOR.

Wisdom—A knowledgeable REALTOR can offer the wisdom that comes with experience.

X Marks the Spot—A REALTOR is right there with you through the final signing of papers.

Yard Signs—A REALTOR provides a professional sign, encouraging serious buyers.

Zero-Hour Support—Selling a home can be an emotional experience. A REALTOR can help.

Let's Get Your Home SOLD!



The A through Z of Selling Your Home

Profit From a Successful Closing Process

START: The Buyer's Process

- ↵ Prospect considers the purchase of a home.
- ↵ Buyer selects selling associate.
- ↵ They discuss financial aspects and buyer's needs.
- ↵ Inspect homes that meet the buyer's requirements.
- ↵ Select a home.
- ↵ Write and present offer through selling associate.
- ↵ Possible contingencies.
- ↵ Settlement.
- ↵ Pre-settlement inspection.
- ↵ Arrange for settlement data.
- ↵ Arrange for inspections.
- ↵ Title/escrow company searches title.
- ↵ Mortgage approval.
- ↵ Arrange for roofing, plumbing, and well/septic certificates, if necessary.
- ↵ Buyer completes mortgage application, appraisal, and credit report.
- ↵ Offer accepted.

START: The Seller's Process

- ↵ Homeowner decides to sell.
- ↵ Seller selects listing associate.
- ↵ Seller prepares the home for marketing.
- ↵ Listing associate markets the home.
- ↵ A showing results in an offer through the listing associate.
- ↵ Possible contingencies accompany the sale.

Buyers Come From Many Sources

- ◆ Our Past Satisfied Customers
- ◆ Referrals to Our Sales Executives
- ◆ Referrals From Area Corporations
- ◆ Monthly Real Estate Photo Magazines
- ◆ Open House Visitors
- ◆ Potential Buyers Who Visit Our Office
- ◆ Owners of Our Sold Listings
- ◆ Prospects From Signs
- ◆ Classified Ads on Our Listed Houses
- ◆ National Relocation Referrals
- ◆ Clients From Direct Mail Marketing
- ◆ Prospects for Our Newsletters
- ◆ Internet Home-for-Sale Sites

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**Our Clients
Say It Best**



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Our Clients Say It Best

“Teri, you are an exceptional real estate professional and we place tremendous value on your advice. We wouldn't think of working with any other Realtor®”

-Chris and Alesia New

“In the summer of 2001, we decided to search for a summer vacation rental investment home. We initially found you through the Internet and immediately connected with your approach. You showed us the entire inventory available in our price range. We ended up buying a lovely home in a fantastic subdivision. Throughout the offer and negotiation process, it seemed like you were reading our minds because your suggestions were almost exactly what we had decided. This convinced us that you were working for us and that buyers' agency really works.”

-Martin Walker, England, UK

“Teri, you represented us when we purchased our retirement dream home in Celebration, and when we were ready you helped us find an investment home and one for other family members. We are so happy we found you on the Internet!”

-Ken and Maryetta Pesola
Retired U.S. Air Force Colonel

“The best real estate services I've ever received—the whole team was exceptionally helpful. Thank for helping us find that perfect home and sell ours. We felt secure in your advice and assistance, as well as your knowledge of the market. We would definitely refer business to you.”

-Patrick and Stephanie Waldron

“Thanks for recommending Cindy Hall of Mortgage Solutions to me for the creative financing I needed. This allowed me to qualify for more house than I thought I could afford. I appreciate your patience and willingness to work this out with me, it was really a win win for everyone, and I will definitely recommend you to anyone thinking of buying, selling, or relocating.”

-Julia Clark

Let's Get Your Home SOLD!



Our Clients Say It Best

“Teri, we found you on the Internet when searching for a property. You responded quickly to our e-mail for information. When we came to look, you showed us a property we would have missed without you. We feel so fortunate to have found you!”

-Pam and Larry Gossett

“Your multi-million dollar annual sales record proves that you are the REALTOR® of choice - that is why I send my transferring referrals.”

-Jock Barker CRB, CRS

“We really would like to thank you for all your understanding and kindness you showed us in a difficult situation. You knew what a traumatic time it was for my family to be moving from an area we had been in and loved for over twenty years. Thank you for your professionalism, knowledge, honesty, energy and above all else, kindness. Buying and selling with you was easy.”

-Toby and Charlene Wrolson



The Orlando Avenue Top Team Keller Williams® Realty at the Lakes/Celebration

Keller Williams 1170 Celebration Blvd., Suite #200
Celebration, FL 34747
Phone: 407-566-1800. Fax: 4-7-566-1801

Teri direct 407-467-5155. Teri@TeriIsner.com

Internet: <http://www.orlandoave.com>

<http://blog.orlandoavenue.com>
<http://www.flhousesales.com>

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Background on the Company You're Hiring



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Background on the Company You're Hiring

The Orlando Avenue Top Team Believes in YOU!

We are Proud Sponsors of the Following Excellent Organizations!

- ◆ Michelee Puppet Children's Charity
- ◆ School PTA Sponsored Cookbooks
- ◆ Church Community Special Events
- ◆ American Heart Association Volunteer



The Orlando Avenue Top Team

Keller Williams®. 1170 Celebration Blvd., Suite #200
Celebration, FL34747

Phone: 407-566-1800 Fax: 407-566-1801

Teri direct 407-467-5155. Teri@TeriIsner.com

Internet: <http://www.orlandoave.com>

<http://blog.orlandoavenue.com>

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Let's Get Your Home SOLD!



Checklist for a Hassle-Free Move



Let's Get Your Home SOLD!



Checklist for a Hassle-Free Move

Moving Timeline and Checklist

One month before your move:

- Arrange for moving your furniture and personal belongings either by hiring a moving company or renting a truck. Get estimates from several moving companies or truck-rental companies and be sure to obtain a hand truck (appliance dolly) if you're moving yourself.
- Gather moving supplies: boxes, tape, rope, and anything else you might need.
- Plan your travel itinerary and make transportation and lodging reservations in advance if you are driving to your new home. (Leave a copy with a friend or relative.)
- Some moving expenses are tax deductible, so you will want to save your moving-expense receipts (if the move is employment-related) for tax deductions, including meals, lodging, and gasoline. Record expenses incurred during your house-hunting trips.
- Develop a plan for packing, such as packing last the things you use the most. See page 54.
- Notify others of your new address: post office, charge accounts, subscriptions, relatives and friends, national and alumni organizations, church, mail order clubs (books, videos, catalogues), firms with which you have time payments, and your past employer to make sure that you receive W-2 forms and retirement-account information. Save your old address labels to speed up filling out change-of-address forms for your new address.
- Notify federal and state taxing authorities or any governmental agency necessary.

Two weeks before your move:

- Notify and get refunds from your present utilities: gas, electric, water, cable, and phone. Arrange for services at your new address. Notify long-distance phone company and arrange for service at your new address.
- Have your car serviced if you are driving a long distance to your new home.
- Recruit people to help you on moving day.
- Arrange for someone to take care of your pets and children during the move.
- Confirm moving company or rental-truck arrangements.

One day before your move:

- Keep moving materials separate so they don't get packed until you are finished.
- Pick up rental truck if you are moving yourself.
- Fill up your car with gas and check oil and tires.

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Checklist for a Hassle-Free Move

Additional Moving-Checklist Items

- Decide what to move and what not to move. Possibly have a garage sale (extra cash and less to move). See “Tips on Having a Garage Sale” on the next page.
- Transfer your bank accounts. Your new bank will be happy to open your account by mail.
- Contact your local credit bureau to find out if they are on the same system that your new home town subscribes to; if not, they will be able to transfer your credit file.
- Request records from doctors and dentists, including eye-glass prescriptions, dental x-rays, and vaccinations.
- Obtain your children's school records to make for an easier transfer.
- Draw up a floor plan of where your furniture should be placed. This will help avoid confusion for you and your movers.
- Pay existing bills and close out local charge accounts.
- Arrange any special movers, such as may be necessary for an expensive piano or to break down and move a pool table or above-ground swimming pool.
- Cancel or transfer deliveries, newspaper, garbage collection, etc. Coordinate the transfer of gas, electric (water and sewer when not handled by title company) with the next occupant of your old home as well as with the previous owner of your new home, so as to avoid lapses in service and extra re-start expenses.
- Check on personal items that might be at the photo shop, in a safe deposit box, at a neighbor's house, on lay-away, or in a repair shop (e.g., shoe repair, jewelry store, small-appliance repair, or dressmaker).
- Make arrangements for transporting your plants and pets. See pages 56 and 57.
- Save the phone book from your former city residence for tying up loose ends or for future correspondence.
- Transfer insurance policies or arrange for new policies.
- Gather all valuables, jewelry, important papers (birth certificates, deeds, documents) to take with you personally.
- Pack an arrival kit of necessities just in case you arrive before the mover, if applicable.
- Purchase moving insurance. Your mover's liability for lost or damaged goods will not equal their replacement cost. Have valuable items appraised.
- Check with your attorney about your will, if crossing state lines.
- Ask for professional referrals if available (e.g., doctor, accountant, etc.)

Let's Get Your Home SOLD!



Checklist for a Hassle-Free Move

Tips on Having a Garage Sale

1. Allow plenty of time—three or four weeks—to prepare for the sale.
2. Choose a date that will not conflict with holidays.
3. Weekends are more convenient for more people than weekdays.
4. Your sale is likely to attract more people if you join together with neighbors in an effort to have more merchandise. Some homeowners' groups are sponsoring neighborhood sales that are proving popular!
5. Practical household goods are popular items; adult clothing has less appeal.
6. Merchandise your items attractively in neat, clean surroundings.
7. Cluster like items together; place the more desirable items in the back of the garage so browsers are urged to look at other merchandise on their way to the most popular items.
8. All items should be clean, polished, and in good repair.
9. Locate your appliance table near an outlet so customers can try before they buy!
10. Be sure that there is adequate parking space and a place to load large items.
11. Have plenty of bags and boxes for packing and newspapers for wrapping glass items.
12. Place a classified ad in the local paper. Include 3-4 items for sale, directions, and other details.
13. Take advantage of free publicity on bulletin boards in grocery stores and other public places.
14. Provide directional signs to your property.
15. If your home is listed for sale, have flyers about your home available for people to take!
16. Visit other sales to form an idea on how to price things. Be prepared to bargain down your prices.
17. Post a notice that all sales are final and payment must be cash.
18. Have plenty of change in a cash box that is kept in a protected spot. Keep a record of sales, especially when there are several sellers. One recording method that is simple and efficient is to use small white stickers for prices. When an item is purchased, remove the sticker and place it next to the name of the seller on a piece of paper.
19. On a hot day, have ice water or lemonade available so people will stay longer, and on cold days serve hot chocolate.
20. Tell your real estate agent about some of the major items in your sale. She/he may have a client looking for just that thing! One person's trash is another's treasure!

Let's Get Your Home SOLD!



Checklist for a Hassle-Free Move

Tips on Packing

1. Use strong containers that are in good condition and can be secured tightly with twine or strapping tape. These can usually be purchased from your moving company. Purchase special boxes for dishes, wardrobe, and other special items.
2. Label each box with its contents, which room it should go in, whether it is fragile, and whether it should be loaded last so as to be unloaded first.
3. Don't load more than 50 pounds into any one box, and make sure that the weight is evenly distributed.
4. Cushion contents with newspaper or other packing material to prevent breakage. Use newsprint paper or tissue paper for items that might be soiled by newspaper. Towels and cloth napkins are great for wrapping fragile items.
5. Pack books tightly in small boxes. Alternate bindings and wrap valuable books separately.
6. Have your rugs and draperies cleaned before moving and leave them in their wrappings for easier handling.
7. Remove all breakables and liquids from drawers and pack them separately. Seal medicines and other containers to prevent leaking and pack them in a leak-proof bag or container.
8. Pack linens and clothing in drawers, but don't overload them.

Carry all valuables with you. Do not pack jewelry, documents, coin or stamp collections, or anything that will be difficult to replace. The contents of a safety deposit box can be moved for you by your bank.



The Orlando Avenue Top Team

Keller Williams® 1170 Celebration Blvd., Suite #200

Celebration FL 34747

Phone: 407-566-1800 Fax 407-566-1801

Teri direct 407-467-5155. eri@TeriIsner.com

Internet: <http://www.orlandoave.com>

<http://blog.orlandoavenue.com>

<http://www.flhousesales.com>

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Checklist for a Hassle-Free Move

Moving With Children

(Adapted from information at www.MoversGuide.com.)

If you think moving is hard on grown-ups, imagine what it's like for kids. They're starting over and trying to meet new friends while getting used to a new home, neighborhood, and school. Think about your children's specific needs before, during, and after the change and you'll make a big difference in how your children feel about the move and how they adjust afterwards.

BEFORE THE MOVE: PREPARING

- Give your children a chance to talk about their feelings and let them know how you are feeling too.
- Help them make a list of phone numbers and addresses of friends, relatives, and other important people. Knowing they can stay in touch with these people will be reassuring.
- Visit your new home and line up some activities for your child to be part of after the move; a sports team, music lessons, or a scouting troop.

DURING THE MOVE: REMEMBERING WHAT'S IMPORTANT

- Stay as upbeat and calm as you can. Your own mood will impact your children's moods.
- Involve your children in the packing. Older children can put their own belongings in boxes, and children of all ages will enjoy decorating the boxes containing their things.
- Stick to your routines. Have meals at the same times you normally do.
- Don't pack things that your children treasure. Take special blankets, favorite books, and other prized items in the car or on the plane with you.
- Help your children say goodbye to the important people in their lives. For their friends, a party is a fun way to celebrate the friendship.
- For many families, moving day means a long car trip or a cross-country flight. Prevent backseat blues and airline angst by adding travel fun and games to your plans.
- Allow your child to bring an album with pictures of their old home and friends. This will allow them to express their feelings and give you a chance to reassure them that it is natural to feel loss and initial discomfort with such a big change.

AFTER THE MOVE: GETTING SETTLED

- To make your new home seem more like home, hang your child's or family portrait in a prominent location or create a tabletop display of family photographs.
- Take pictures of the new home, neighborhood playmates, family members, and school. Start a new family album to show there is fun and family togetherness available at the new home.
- Don't spend too much time unpacking—at least not right away! In the first few days, take time to enjoy your new home with your family. Take walks and check out local restaurants.

Above all, listen. Be there when your children get home after the first day at their new schools, even if it means having to leave work early. Ask often how things are going, and take time to listen.

Let's Get Your Home SOLD!



Checklist for a Hassle-Free Move

Moving Your Pets

Cats and Dogs

Cats and dogs can either be shipped by air or taken along in the car. If you are flying to your new destination, your cat or dog can ride in the baggage compartment. Your pet will need a health certificate from your vet. Call the airline in advance to find out about special boxes they may have. If you are going to make a container for your pet, make sure that the container complies with airline regulations. It is a good idea to put a piece of clothing with your scent in the animal's box so he/she feels more at home.

If you aren't flying with your pet but are having it shipped by air, make sure that someone is on the other end to pick your pet up at the airport and take care of him/her until you arrive. The easiest way to care for your pet before your arrival is a kennel. Many kennels can take your pet several days before your move (keeping him/her safe and out of your way). Or you can take your pet to the airport and arrange to have a kennel on the other end pick him/her up and take care of him/her until you arrive.

Think twice about taking your dog or cat with you on a long cross-country trip. Not only can animals get car sick, but being cooped up in a car all day can make them nervous and upset. They must be fed and have plenty to drink (make sure that you take along a water dish), they have to make "rest stops," and they have to be on a leash to keep them from running off anytime the car door is opened.

Some motels and hotels don't allow pets. Others have special facilities for handling travelers' pets. Call in advance and check out the available literature on hotels along your route. National chains usually publish such information.

Smaller Animals

Hamsters, birds, mice, and such can be transported in the family car fairly easily. Make sure that the animals have enough food and water in their cages and are out of drafts or extreme temperatures. Cover cages with a cloth to keep the pets quiet and restful.

Fish

It is not practical to move fish in their aquarium. A gallon of water weighs eight pounds. Plan on giving the fish away and restock the aquarium when you arrive at your new home.

Your veterinarian and pet stores are also valuable sources of information.

Let's Get Your Home SOLD!



Checklist for a Hassle-Free Move

Moving Your House Plants

You can take your plants with you when you move without harming them. Here are some tips:

- ◆ Call your local U.S. Department of Agriculture to check on regulations if moving from one state to another. Many states have restrictions on certain kinds of plants to prevent importing bugs or pests that can destroy valuable cash crops in the state.
- ◆ A couple of weeks before you move, prune plants to facilitate packing. Consult a florist or a plant book for instructions.
- ◆ A week before you move, put your plants in a black plastic bag. Prior to placing your plant in the bag, place a bug/pest strip, conventional flea collar, or bug powder in the bag. Close the bag and place it in a cool area overnight. This will kill any pests on the plant or in the soil.
- ◆ The day before you move, put your plants in cardboard containers. Make sure that they are held in place by dampened newspaper or packing paper. Use paper to cushion the leaves and place a final layer of wet paper on top to keep them moist. Water the plants normally in summer, a little less in winter.
- ◆ On the day of your move, set the boxes aside and mark "DO NOT LOAD" so they won't be taken on the moving van.
- ◆ On the day you leave, close boxes, punch air holes in the top, and load them in your car.
- ◆ When on the road, be careful where you park your car. Look for a shaded area in the summer and a sunny spot in the winter.
- ◆ Unpack the plants as soon as you can after arriving. Remove plants through the bottom of the box in order to avoid breaking their stems. Do not expose the plants to much sunlight at first. Let them get accustomed to more light gradually.
- ◆ If you must leave your plants behind, take cuttings. Put them in plastic bags with wet paper towels around them.

Let's Get Your Home SOLD!



Service Providers Who Go the Extra Mile



Let's Get Your Home SOLD!



Service Providers Who Go the Extra Mile

AIR CONDITIONING/HEATING

Del-Air Heating, Air Conditioning and Refrigeration, Inc.
407-847-COOL

APPRAISERS

Kelly Kellogg
Appraisal Service
407-644-8855

CARPET CLEANING

Carpet Systems Plus
407-299-5458

HOME FURNISHINGS

Rooms To Go
407-438-6799

HOME INSPECTORS

Home Pro
Building Inspections Services
877-641-4776

INSURANCE SERVICES

Paul Fudge
407-965-4168
USAA
800-531-8111

LAWN SERVICE/LANDSCAPING

RV Henry Lawn Care
Henry T. Alley
407-970-LAWN

MORTGAGE LENDERS

Keller Mortgage
Tyler Netotian
614-204-9771
Movement Mortgage
Jennifer Micklos
407-203-7153

PEST CONTROL

Florida Pest Control & Chemical Company
407-896-6601

POOL CARE

Pinch A Penny
407-909-1806

REAL ESTATE

Keller Williams Realty at the Lakes/Celebration
The Orlando Avenue Top Team
407-962-4242

ROOFER/ROOF REPAIR

John Frowein
407-800-1622

SCREEN INSTALLATION/REPAIR

Dulando Screening
and Awning
407-962-6060

WINDOW COVERINGS

Made in the Sahde
Blinds and More of
Orlando 407-350-7707



The Orlando Avenue Top Team

Keller Williams® Realty at the Lakes
1170 Celebration Blvd., Suite #200
Celebration, FL 34747
Phone: 407-566-1800 Fax: 407-566-1801
E-mail Teri@TeriIsner.com Teri Direct 407-467-5155

Internet: <http://www.orlandoave.com>

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Glossary of Terms



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Glossary of Terms

Abstract of Title

The summary of the public records relating to the ownership of a particular piece of land. It represents a short legal history of an individual piece of property from the time of the first recorded transfer to present.

Acceptance

Consent to an offer to enter into contract.

Adjustable Rate Mortgage (ARM)

A mortgage in which interest and payment rates vary periodically, based on a specific index, such as 30-year Treasury Bills or the Cost-of-Funds index.

Adjustments

Money credited or debited to either/both buyer and seller at closing, including real estate taxes, association fees, garbage fees, rents, etc.

Agency

A mutual-consent, legal relationship in which a seller or buyer engages a broker-agent in the sale or purchase of property.

Agent/REALTOR®

A licensed person who represents the seller (and/or buyer) and who provides market assessment, offers sales or buying strategy, recommends various services and sources important to the seller or buyer, is a member of the National Association of REALTORS (NAR), and subscribes to NAR's strict Code of Ethics.

Amortization

A method by which monthly mortgage payments are equalized over the life of a loan, despite the fact that the proportion of principal to interest changes.

Annual Percentage Rate (APR)

The total finance charge (interest, loan fees, points) expressed as a percentage of the mortgage amount.

Appraisal

A professional and unbiased written opinion of a property's value that is based on recent, comparable sales; quality of construction and current condition; and style of architecture.

Appreciation

Increase in value to any cause.

Asking Price

The price at which a property has been placed on the market for sale.

Assessed Value

The established value of a property for tax-assessment purposes, which may or may not reflect market value.

Assumption of Mortgage

The taking of title to property by a grantee, wherein he or she assumes liability for payment of an existing note secured by a mortgage or deed of trust against the property, becoming a co-guarantor for the payment of a mortgage or deed for trust note.

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Glossary of Terms, continued

Balloon Mortgage

A short-term mortgage, generally at a fixed rate of interest, to be paid back in predetermined, equal monthly payments with a large final payment for the balance of the loan to be paid at the end of the term.

Broker

A person licensed to represent home buyers or sellers for a contracted fee. Brokers manage real estate offices and employ licensed agents to sell properties.

Bridge Loan

A short-term mortgage made until a longer-term loan can be made; it's sometimes used when a person needs money to build or purchase a home before the present one has been sold.

Building Codes

State and local laws that regulate the construction of new property and the rehabilitation of existing property.

Cap

A limit on the total amount an interest rate can be increased in a specified time and over the lifetime of an adjustable-rate mortgage.

Capital Gains

The taxable profit derived from the sale of a capital asset. A gain is the difference between the sale price and the basis of the property, after making appropriate adjustments for closing costs, fix-up expenses, capital improvements, allowable depreciation, etc.

Closing

The final settlement at which time the title is transferred from seller to buyer, accounts are settled, new mortgages are signed, and all fees and expenses are dispersed or satisfied.

Closing Costs

All fees, taxes, charges, commissions, surveys, lender fees, inspection fees, and other costs paid by the buyer and/or seller at the closing.

Commission

A previously agreed upon percentage of the home's sale price paid to the listing and selling agent(s).

Comparables

Similar properties in type, size, price, and amenities that have sold recently, been adjusted, and are used for comparison in the appraisal report.

Condominium (Condo)

Real estate ownership in which a property owner has title to a specific unit but shared interest in common areas.

Contingency

A condition that must be satisfied before a contract is binding.

Contract

An agreement to do or not to do a certain thing.

Let's Get Your Home SOLD!



Glossary of Terms, continued

Contract for Deed

A contract ordinarily used in connection with the sale of a property in cases where the seller does not wish to convey title until all or a certain part of the purchase price is paid by the buyer.

Contract of Title

A summary or digest of the conveyances, transfers, and any other facts relied on as evidence of title together with any other elements or records that may affect the marketability of the title.

Conventional Mortgage

Most popular home financing form not insured by Federal Housing Administration (FHA) or guaranteed by Veteran's Affairs (VA). Available from many lenders at varying rates, terms, and conditions.

Conversion Clause

Clause in an ARM permitting conversion from an adjustable loan to a fixed-rate loan.

Counteroffer

An offer made by a buyer or seller to the other party, responding to the asking price or a subsequent adjustment to that price to complete a purchase of sale.

CRV

Certificate of Reasonable Value. A document of appraisal issued by VA establishing their opinion of the maximum value.

Curb Appeal

A term used by REALTORS® that encompasses all that a buyer sees from the street that may induce the buyer to look more closely at the property.

Deed

A legal "instrument" that conveys the title to a property from seller to buyer.

Disclosure Laws

State and federal regulations that require sellers to disclose such conditions as whether a house is located in a flood plain or if there are any known defects that would affect the value of the property.

Discount Points

Additional charges made by a lender at the time a loan is made. Points are measured as a percent of the loan, with each point equal to one percent. These additional interest charges are paid at the time a loan is closed to increase the rate of return to the lender so as to approximate the market level.

Down Payment

The buyer and lender determine the down payment requirements during the pre-qualification process. The down payment is usually expressed as a percentage of the purchase price: e.g., 0%, 5%, 10%, 20%, 25%, 30%.

Earnest Money (Escrow Deposit)

Money paid by the buyer at the time an official offer to purchase is submitted to the seller, intended to demonstrate the good faith of the buyer to complete the purchase. Earnest money is applied against the purchase price when the sale is finalized. Under certain conditions, the earnest money may be forfeited if the buyer fails to complete the purchase under the terms of the sales contract.

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Glossary of Terms, continued

Easement

A right to use the land of another.

Encroachment

A condition that limits the interest in a title to property such as a mortgage, deed restrictions, easements, unpaid taxes, etc.

Equity

The difference between the sale price of a property and the mortgage balance owed on the property.

Equity Mortgage

A mortgage based on the borrower's equity in their home rather than on their credit worthiness.

Escrow Account

A third-party account used to retain funds, including the property owner's real estate taxes, the buyer's earnest money, or hazard insurance premiums.

Exchange

The trading of equity in a piece of property for equity in another property.

Fair Market Account

The highest price an informed buyer will pay, assuming there is no unusual pressure to complete the purchase.

Fannie Mae

The Federal National Mortgage Association (FNMA) is a privately owned corporation created by congress to buy mortgage notes from local lenders and provide guidelines for most lenders to use to qualify borrowers.

Fee Appraisal

The act or process of estimating values of real estate or any interest therein for a fee.

FHA-Insured Mortgage

A loan made by a local lending institution and insured by the Federal Housing Administration, whereas the buyer pays the premium.

Firm Commitment

A lender's agreement to make a loan to a specific borrower on a specific property. An FHA or Private Mortgage Insurance (PMI) agreement to insure a loan on a specific property, with a designed purchaser.

Fixed-Rate Mortgage

A mortgage with a set interest rate for the entire term of the mortgage.

FMHA Loan

A loan insured by the Federal Home Loan Mortgage Corporation (FHLMC), a federally controlled and operated corporation to support the secondary-mortgage market.

Foreclosure

A legal procedure whereby mortgaged property is seized and sold as payment for a debt in the event of default.

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Glossary of Terms, continued

Freddie Mac

The nickname for Federal Home Loan Mortgage Corporation (FHLMC), Freddie Mac is a federally controlled and operated corporation to support the secondary-mortgage market. It purchases and sells residential conventional home mortgages.

Graduated-Payment Mortgage

This mortgage offers low initial monthly payments that increase at a predetermined rate and then cap at a final level for the duration of the mortgage.

Home Inspection

A formal survey of a home's structure, mechanical systems, and overall condition, generally performed by an inspector or contractor.

Home Warranty

A policy available to the buyer or seller as insurance against unanticipated home-repair costs.

Homeowner's Policy

A hazard insurance policy covering, at the very least, the appraised value of a house and property.

Inspection Contingency

A written stipulation contained in an "offer to buy" that makes the sales contract predicated upon the findings of a professional home inspector.

Installment Debts

Long-term debts that usually extend for more than one month.

Interest

The predetermined charge or fee paid to a lender by the borrower for the use of monies loaned.

Investor

The holder of a mortgage or the permanent lender. Any person or institution that invests in mortgages.

Joint Tenancy

Joint ownership by two or more persons with right of survivorship; all joint tenants own equal interests and have equal rights in the property.

Land Contract

A contract ordinarily used in connection with the sale of property in cases where the seller does not wish to convey title until all or a certain part of the purchase price is paid by the buyer.

Lease Purchase Agreement

The buyer makes a deposit for the future purchase of property with the right to lease the property in the interim.

Lien

A legal claim against a property that must be paid when the property is sold.

Listing

A contract through which a seller agrees to terms and fees with an agent who will sell the property to a buyer.

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Glossary of Terms, continued

Loan Commitment

A written promise by a lender to make a loan under certain terms and conditions. These include interest rate, length of loan, lender fees, annual percentage rate, mortgage and hazard insurance, and other special requirements.

Loan-to-Value Ratio

The relationship between the amount of a home mortgage and the total value of the property.

Lock-In Rate

A commitment made by lenders on a mortgage loan to “lock in” an interest rate pending mortgage approval. Lock-in periods vary.

Market Price

The actual price at which a property is sold.

Market Value

The price that is established for a property by existing economic conditions, property location, size, etc.

Marketable Title

Merchantable title, free and clear of objectionable liens or encumbrances.

Mold

Mold is a superficial and often woolly growth produced on damp or decaying organic matter or on living organisms. See www.epa.gov/iag/molds/moldguide.html for a guide that provides information and guidance for homeowners and renters on how to clean up residential mold problems.

Mortgage

A legal claim received by the lender on a property as security for the loan made to a buyer.

Mortgagee

The lender of money or the receiver of the mortgage document.

Mortgage Broker

An independent, third-party, licensed broker who arranges loan transactions between lenders and borrowers by facilitating the application and approval process.

Mortgage Insurance Premium (MIP)

The consideration paid by a mortgagor for mortgage insurance either to the FHA or a PMI company. On an FHA loan, the payment is one half of one percent annually on the declined balance of the mortgage. It is a part of the regular monthly payment and is used by the FHA to meet operating expenses and provide loss reserves.

Mortgagor

The borrower of money or the giver of the mortgage document.

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Glossary of Terms, continued

Multiple Listing Service (MLS)

A system through which participating brokers agree to share commissions on a predetermined percentage split on the sale of properties listed on the system.

Origination Fee

This fee is a supplemental fee paid by buyers to lenders, usually stated as a percentage or as points.

Personal Property

Any property which is not real property: e.g., money, savings accounts, appliances, cars, boats, etc.

PITI

Common real estate acronym meaning Principal, Interest, Taxes, Insurance.

Point

A single percent of the loan principal, often charged by the lender in addition to various fees and interest.

Prepayment

When a borrower pays off an entire mortgage before the scheduled payoff date.

Prepayment Penalty

A fee included in the mortgage agreement that is required of the borrower in the event the loan is paid off before the due date. Look for a clause that says, "There shall be no prepayment penalty."

Prequalification

An informal estimate of the "financing potential" of a prospective borrower.

Principal

The amount of money borrowed against which interest and possibly fees will be charged. OR: One of the parties to a contract.

Private Mortgage Insurance (PMI)

Insurance issued to a lender by a private company to protect the lender against loss on a defaulted mortgage loan. Its use is usually limited to loans with high loan-to-value ratios. The borrower pays the premiums.

Promissory Note

A written contract that contains a promise to pay a definite amount of money at a specific time in the future.

Pro-ration

Proportionate division of expenses based on days or time occupied or used by the seller and/or buyer.

Purchase Agreement

A written, legally binding contractual agreement between a buyer and a seller for the purchase of real estate.

Qualification

Ability of a borrower to satisfy a lender's mortgage-approval requirements.

Let's Get Your Home SOLD!



Glossary of Terms, continued

Radon

A colorless, odorless gas formed by the breakdown of uranium in sub-soils. It can enter a house through cracks in the foundation or in water and is considered to be a hazard. Your REALTOR® can supply a radon brochure.

Real Property

Any land and whatever by nature or artificial annexation is a part of it.

Referral

The recommendation by one agent of a potential buyer and/or seller to another agent either locally or long-distance.

Refinancing

The process of applying for a new mortgage to gain better terms or use of equity.

Relocation Specialists

A firm or person specializing in advising buyers or sellers on relocating to different and/or new communities. There are designations for REALTORS that indicate additional educational training. Look for the Certified Relocation Professional (CRP) designation.

RESPA Statement

The Real Estate Settlement Procedures Act requires a precise listing of all closing costs for both sellers and buyers.

Return on Investment (ROI)

The profit gained as the result of money spent on an improvement or addition to a home or property.

Settlement Disclosure Statement

A statement or list providing a complete breakdown of costs involved in finalizing a real estate transaction prepared by the lender's agent prior to closing and reviewed at closing by the buyer and seller.

Survey

The process by which a parcel of land is measured and its area ascertained. Title companies study the survey to check for encroachments.

Title

A legal document that defines the property, right of ownership, and possession.

Title Defect

An outstanding claim or encumbrance on property that affects marketability.

Title Insurance

An insurance policy that protects the buyer against errors, omissions, or any defects in the title.

Title Search

A highly detailed search of the document history of a property title for the purpose of identifying any and all legal encumbrances to the property prior to title transfer to a new owner.

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Glossary of Terms, continued

VA Mortgage

The Department of Veterans Affairs has made guaranteed mortgages available through banks and other lending institutions to active military personnel, veterans, or spouses of veterans who died of service-related injuries.

Variance

A special suspension of zoning laws to allow the use of property in a manner not in accord with existing laws.

Walk-Through Inspection

The final inspection by the buyers, usually in the company of the buyers' real estate sales agent, to ensure that all conditions noted in the offer to purchase and all seller-related contingencies have been met. This inspection is most often completed immediately prior to the closing and after the seller has vacated the premises.

Zoning

Virtually all local communities have established specific restrictions for land use, new construction, and remodeling activity. These are available to you through a local regulatory department such as the Building Inspector's Department or office or the Planning and Zoning Board.

**Anytime you have a real estate question, remember...
Always Call**

The Orlando Avenue Top Team
407-467-5155

We are here to help!



The Orlando Avenue Top Team

Keller Williams® Realty at the Lakes
1170 Celebration Blvd., Suite #200
Celebration, FL 34747

Phone: 407-566-1800. Fax: 407-566-1801

Teri direct 407-467-5155

E-mail Teri@TeriIsner.com

Internet: <http://www.orlandoave.com>

<http://blog.orlandoavenue.com>

<http://www.flhousesales.com>

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Let's Get Your Home SOLD!



The A through Z of Selling Your Home

Seller's Homework

Before Your Appointment:

In order to make sure that we have not missed any important information about your home, please fill out the following six pages before our appointment. We have found that if there are several pieces of information in our files, it allows us to respond to buyers' questions while the interest level is at it's highest.

Marketing:

This is an important part of our marketing plan and it helps us to show potential buyers the quality and value that your home offers. Buyers appreciate this information as they make the decision to buy your home.

Your home CANNOT be put on the market until all of the attached forms are complete, and we have received the following* from you:

1. A survey of your property.
2. A termite-inspection letter or previous wood-infestation report.
3. Two sets of keys.
4. If this is for an investment property: A profit/loss statement, tenant and lease information.
5. If this is for a condo or townhome: A condominium document/copy of current budget.

** If you do not have these items available or know what they are or where they are, please have available the documents from when you purchased your home.*



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The A through Z of Selling Your Home

GETTING TO KNOW YOU!

You are one of our VIPs: Very Important People. So that we may serve you better, please complete the following and return it to us. Thanks. And please remember, we appreciate you!

About You

Your name: _____

Spouse/significant other's (SO) name: _____

Children's names and ages: _____

Mailing address: _____

Property address (if different than mailing address): _____

Phone numbers: Home: _____

You: Work: _____ Fax: _____

E-mail: _____ Mobile: _____

Spouse/SO: Work: _____ Fax: _____

E-mail: _____ Mobile: _____

Your social security number: _____

Spouse/SO social security number: _____

Special Dates

Your birthday: _____ Spouse/SO birthday: _____

Child #1 birthday: _____ Child #2 birthday: _____

Wedding anniversary: _____

I will feel adequately communicated with if I hear from [Agent's Full Name/Team Name] (please state frequency that is important to you): _____

My preferred methods of contact are (please rank 1-5, 1 being your favorite):

Regular mail: _____ E-mail: _____ Fax: _____ Home phone: _____ Work phone: _____



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Mortgage Information

Name: _____
Social security number: _____
Property address: _____

First Mortgage

Mortgage company: _____
Address: _____
Phone number: _____
Loan number: _____ Interest rate: _____
Balance (approximate): _____
Type (circle one): Conventional VA FHA Don't know

Second Mortgage/Equity Line

Mortgage company: _____
Address: _____
Phone number: _____
Loan number: _____ Interest rate: _____
Balance (approximate): _____

Other Liens

Company: _____
Amount: _____
Contact: _____

Please release any information concerning the above mortgage account to the sender:

The Orlando Avenue Top Team
Attention: Seller Services
215 Celebration Pl., Suite #500
Celebration, FL 34747

Sellers signature: _____ Date: _____



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Property Protection Information

Insurance

Do you have insurance on the property? _____

If so, what type? (circle one) Homeowners Landlord Other

Carrier: _____ Agent: _____

Coverage amount: _____ Annual cost: _____

Home Security

Do you have a home security system? _____

If so, is it owned or leased? _____ If leased, for what term? _____

Provider: _____ Cost per month: _____

Provider phone number: _____

Keypad location(s): _____

Security code(s): Disarm: _____ Arm: _____

Password(s): _____

The Orlando Avenue Top Team (circle one) is is not specifically authorized to place the code information in the electronic lock box along with the key(s) to my/our home.



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The A through Z of Selling Your Home

ANNUAL UTILITY COSTS

Property address: _____

Owner(s): _____

| MONTH | ELECTRIC | GAS | WATER |
|---------------------|----------|-------|-------|
| January | _____ | _____ | _____ |
| February | _____ | _____ | _____ |
| March | _____ | _____ | _____ |
| April | _____ | _____ | _____ |
| May | _____ | _____ | _____ |
| June | _____ | _____ | _____ |
| July | _____ | _____ | _____ |
| August | _____ | _____ | _____ |
| September | _____ | _____ | _____ |
| October | _____ | _____ | _____ |
| November | _____ | _____ | _____ |
| December | _____ | _____ | _____ |
| Average per month: | _____ | _____ | _____ |
| TOTAL AVERAGE COST: | _____ | | |

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The A through Z of Selling Your Home

About Your Property

Address: _____

Please help us and your buyer become more familiar with your home by answering the following questions. Please include any other information you think might be helpful in marketing your home.

Why did you buy this home? What special qualities or features attracted you to this home and/or area?

What did you love about living here? (Fondest memories, special features, moments of fun, peace, harmony.)

What will you miss? _____

What would you have changed? (Any plans or improvements you would have carried out if given more time and/or money?) _____

Which features should be advertised and/or de-emphasized? _____

What improvements did you make to your home? _____

Let's Get Your Home SOLD!



The A through Z of Selling Your Home

Home Improvements

Please provide information about any improvements you made to the home: names of contractors, dates carried out, and brief descriptions—whether structural, decorative, landscaping, etc.

| Description of Improvement | Contractor | Date |
|----------------------------|------------|-------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |

What do you like best about your home?

What do you like least about your home?

Questions to ask when I meet The Orlando Avenue Top Team:

Notes: _____



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