

*your complete guide to*  
**SELLING YOUR HOME**



presented by:

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YOU'RE ABOUT TO EMBARK...

*on the journey of*  
**SELLING YOUR HOME**

*Dear reader,*

Thank you so much for reading what is the product of hundreds of phone calls, emails, and transactions. As a Listing Specialist, I've made it my goal to become a master of the home-selling process. Although there is always much more to be learned, I've put my best foot forward in making this experience as enjoyable and exciting for you as possible, with the least amount of hassle.

I've thought of every question I've ever received from sellers, and answered them all in the rest of this document. There is so much love and effort put into every single page, and I hope it brings you confidence so that you can move forward on what may very well be the biggest life decision you've ever made (no pressure).

I always appreciate feedback, comments, and further questions. This is literally what I'm passionate about, so please don't hesitate to reach out. I welcome you on this fun, crazy stressful yet so incredibly rewarding journey and can't wait to see you go from overwhelmed to empowered.

Wishing you success and happiness,

SINCERELY

*Stephanie Prefice*

# 01 SO YOU DECIDED

*it's time to sell your home*

Usually when people decide to sell, it's because there are BIG things in store. Maybe you're ready to move into a bigger home because of a growing family, a new job awaits you in a shiny new city, or maybe your darling children have left the coop. Regardless, this is a big step - and not one that should be taken lightly. In order for you to get the most amount of money for the least amount of hassle, we've compiled this guide to... well, *guide* you. Step-by-step so that you can go from overwhelmed to empowered on your home selling process. Deep breath. You've totally got this!

## IT'S TIME TO GET *transparent*

We want to be as transparent as possible. There will be some leg work before the listing goes live to ensure we have the smoothest possible transaction and get it closed.

The pre listing work helps avoid costly surprises, builds buyers trust, encourages cleaner offers with less contingencies and helps us set price.



# 02 IMPROVEMENTS & SELLING FEATURES

Having this information on hand makes it easier for us to market your home and provide buyers the information they need.

<u>Improvement Made</u>	<u>Year</u>	<u>Description of Improvement</u>
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Interior Paint		
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Exterior Paint		
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New Flooring		
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Updated Bathroom		
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Updated Kitchen		
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Electric Box		
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Appliances		
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Roofing		
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Water Heater		
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A/C		
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Siding		
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# 03. THE TIMELINE

*what you should expect & when*

- 1** *initial consultation*  
Discuss your goals and how we can help you achieve them.
- 2** *getting prepared*  
The money is in the preparation. We review how to show your home off the best way possible.
- 3** *professional photography*  
Once the home is prepared, we bring in a professional photographer to ensure that the photos do the home justice.
- 4** *go live on the market*  
After photos, we typically list the home on the market within a week.
- 5** *showings*  
Interested parties will ask to see the home with their realtors. It's best to accomidate showings whenever possible.
- 6** *offer time*  
Interested parties will submit offers, you can choose to accept, counter, or reject. You are in complete control.
- 7** *the negotiations*  
We will fight for every penny as though it was our own money.
- 8** *managing the details- inspections, contracts, appraisals*  
We manage all the details necessary to get you to close.
- 9** *closing*  
You will get paid and we hand the keys over to the new buyer, yay!
- 10** *after closing*  
We pride ourselves on maintaining life-long relationships with our clients and continuing to add value.

# 04 STAGING TIPS

*first impressions are crucial*

## 1 *living room*

- Remove unnecessary furniture
- Pull furniture away from the wall
- Replace dark curtains with lighter colors
- Remove or tuck away wires and cords. Pack away family pictures
- Declutter

## 2 *dining room*

- Properly set dining table.
- Open blinds to add in natural light.

## 3 *kitchen*

- Remove most items off the counters.
- Make that stainless steel sparkle!
- Remove any magnets and papers from refrigerator including the sides as well.

## 4 *bedrooms*

- Use fresh linens on bed.
- Take off majority of decorations and items from dressers.
- Bed should not be pushed in a corner.
- Pack away 50% of things in closet.

## 5 *bathrooms*

- Put away toothbrush and toiletry items.
- Hang new white towels (in thirds).
- Put away waste basket.
- Hang a new shower curtain.
- Use neutral colors.
- Take all shampoo and soaps out of shower for photos.

## 6 *curb appeal*

- Keep the sidewalks cleared.
- Mow the lawn.
- Paint faded window trim.
- Trim bushes
- .Make sure visitors can clearly read your house number.

# 05 • ART OF NEGOTIATION

Clear, thoughtful and comprehensive communication is the foundation for powerful negotiation. I prefer to think of this as an art rather than a science, since there are no situations that will be identical. Through my experience I have learned to approach negotiations from an analytical point of view, helping keep the emotion off of the bargaining table.

*This is my most valuable asset as your agent.*

- When offers come in, I will assess them individually but thoroughly. In my assessment, I will investigate the buyer's ability to close, the agent representing them, the lender, the loan product, cash to close, and proof of funds. The time frame proposed as it relates to your needs and the practicality of the calendar.
- After key factors have been established, we can discuss the offer in its entirety to determine if acceptance is appropriate, etc.

Keep in mind that negotiation is a process. It will be happening throughout the transaction usually up unto the point of contract. We will be working closely together during this time.

# WHAT HAPPENS AFTER WE ARE IN CONTRACT?

We made it past the prepping, the showings and the home inspections so what's next?

Once you go under contract the buyer will start their mortgage process. Their attorney will order a title report, the lender will order an appraisal and start asking for documents needed in order to complete the loan application. Typically, this takes 45 days from executed contracts.

If you are looking to purchase a home after your sale, now is the time to start aggressively looking. Having a buyer under contract on your current home puts you in a better position when putting offers in on a new home.

1

## *offer accepted*

You got an offer and accepted it!

2

## *home inspection*

The buyer will hire a licensed inspector to check out the home. If any repairs are asked for, I will do my best to negotiate what would work best for you.

3

## *contract*

After the inspection, your attorney will send contracts to the buyers attorney. The buyer signs first and leaves part of their down payment, Once they sign the contract it is sent back to your attorney who will contact you to sign.

4

## *appraisal*

The buyers lender will order an appraisal to be sure that the home is worth what the buyer is willing to purchase it for. I will be at this appraisal to provide necessary documents to support the purchase price.

5

## *commitment letter*

the buyers lender typically has 30-45 days to issue a commitment letter which is the banks commitment to lend the money needed in order for buyer to purchase the home.

6

## *clear to close & final walk through*

Once the lender finishes the loan process they will issue what is called a clear to close which is when the attorneys can begin to schedule the closing. Once we have a closing date set, the buyers will walk through the property to ensure all requested repairs are done, and to make sure the property is in the same condition as it was when they submitted the offer.

7

## *closing*

You will get paid and the buyer will get the keys to their new home.



# 07

## *what are* **CLOSING COSTS?**

Closing costs are the lender third-party fees paid at the close of a real estate transaction due at the close of escrow (hint the name). The seller closing costs usually total 1% - 3% of the final sale price which includes:

### *Attorney Fees*

paid to the attorney representing you.

### *city and state transfer tax*

In NYC, there is NYS & NYC transfer tax fees.

### *agent commissions*

commissions to both listing and selling side for their work on transaction

### *mortgage balance payoff*

the cost of repaying your home loan may include fee from mortgator

### *title search fees*

an amount title charges to provide a document stating you are the owner of record

### *recording fees*

paid to the city or county to record your deed in public records

### *homeowners association HOA dues*

if your home has a homeowner's association, you may have to pay transfer fees

*\*please note that closing costs will vary by state, county, etc. this is just to give you a general idea but does not cover all possible costs.*

# 08.

## AFTER CLOSE

### *checklist*

So you sold your home and are moving on to your next adventure... Congratulations! Time to move allll the boxes, and start the next epic chapter of your life. You've got a lot on your plate, so we want to highlight some important tasks that are necessary for a smooth, comfortable transition.

#### *change over utilities*

- Although this is on the 'After closing checklist', we best recommend that you switch over utilities right after the closing.. DO NOT shut off any utilities before close as they need to be on for the final walk through..

-GAS

-ELECTRIC

-INTERNET

- update change of address at post office*

This can either be done at the local post office, or by visiting the link: <https://moversguide.usps.com/mgo/disclaimer>. Please note there is a \$1.85 processing fee.

- update change of address at your bank*

This can be done at local bank or by making a quick phone call.

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