

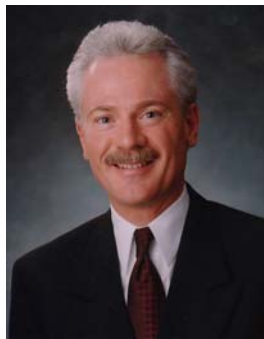
Special Seller's Report:

"9 Clues To Avoiding Costly Mistakes When Selling Your Home"

A guide to selling your home for the
best price with the least hassle!

Written for you by...

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Using these “Clues” could save you

Thousands, Possibly Tens of Thousands of Dollars
And Endless Frustration!

Dear Home Seller:

The decision to place your home on the market can involve a number of stresses and strains. Many home sales are motivated by circumstances outside a homeowner's control: job relocation, financial issues, medical problems, and more. Others are related to family issues: the need for a bigger home, a better neighborhood, schools, etc.

Whether you've lived in your home 2 years or 20, you know it's not just a shelter, or even another investment. It's the place where your dreams come to life. In flower gardens and family rooms. Backyard barbecues and home-cooked Sunday dinners. For some it's a place to raise a family, and for some it's even a place of business.

But there comes a day when it's time to move on. Time to reflect on old memories, and prepare to build new ones. Time to leave the past behind for a new future. It's no wonder why buying or selling a home is often emotionally-charged and potentially overwhelming.

That's why I've created this guide. Regardless of your reasons for selling, your goals are probably to sell your home for the most money, in the shortest amount of time and for the least amount of hassles and distractions. I'm here to help you achieve those goals.

Unfortunately, The Way Many Sellers Go About Selling Their Home Leaves Them Wide Open To The Very Problems They're Trying To Avoid

When you're getting ready to put your property on the market, there are a number of things to think about, to prepare for, and to organize. Here are the 9 costly pitfalls you should avoid...

Clue #1: What Is REALLY Important In Selling Your Home

You May Be Surprised To Hear This, But There Are Really
Only 3 Factors That Determine The Success Or Failure
Of Selling Your Home:

#1: THE ASKING PRICE

Far and away, this is THE MOST IMPORTANT factor in the sale of your home. While your agent can *guide* you in selecting an asking price based on the fair market value of your home, the final decision about your asking price is yours.

#2: HOW YOUR HOME “SHOWS”

The way your home looks, smells, sounds, and feels to a buyer is *crucial* to the success of selling your home. Further, the easier your home is to show to prospective buyers, the more likely it is that it will sell. When it comes to the showing of your home, *you* are in control. Show it well, and show it smart.

#3: THE MARKETING OF YOUR HOME

Obviously, the marketing of your home is very important. Your home must be exposed to as many qualified buyers as possible in order to maximize the potential for a sale. One of the key differences among real estate agents is how *effectively* they market your home.

That's it! The success of selling your home primarily revolves around just these 3 points.

Let's take a further look at these three factors and some of the common mistakes sellers make when trying to sell their home...

Clue #2: Your Home Must “Show” Its Best

Buyers look for HOMES, not houses. They buy homes that they FEEL they would like to live. One of the major factors in getting your home to sell quickly is very simple: MAKE IT FEEL LIKE “HOME”.

Most buyers select their home based on EMOTIONS. Once their decision is made to buy, they justify their purchase with LOGICAL reasons: facts and features. So, it's most important to make your home appeal to all senses. Your property is NOT the only home the buyers will see. You are competing with other homes on the market, and some of them will be very nicely decorated.

The Way You Live In A Home, And The Way You SELL A Home Are TWO Very Different Things

When you're showcasing your home for sale, it's going to look very different from the way it looks when you're living there. Here are a few tips for showcasing your home for sale:

- First impressions set the tone for a buyer visit, and they're LASTING! Take a trial “drive by” your home in your car just like a potential buyer would. Examine the outside as you're approaching. How does it look? Are shrubs away from the home? Oil in the driveway? How does the grass and landscaping look? Cluttered looks detract from the architecture of the home. A clean, polished landscape says your home is valuable and well maintained. Listen for door squeaks, floor creaks, etc.
- Take a good look at your home just like a buyer would. Is the paint fading or chipping? Is the color outdated or impersonal? How does the roof look? As you drive up to or away from your home, what do you see first?
- Now go inside just like a buyer would. You want to be aware of four senses: smell, touch, sight, and hearing. Go through room-by-room and test all four senses. Check flooring and carpet for stains and odors.
- Most importantly: pack away small appliances, get rid of excess furniture, pack up excess dishes—make your home neat and orderly. If you've ever visited a model home, you'll notice it's clean and uncluttered. You have to move anyway, so you might as well pack early, and make your home more saleable. Go to the garage and make sure it's neat.
- Consider hiring a professional. Professional cleaning and cosmetic fix-ups, especially in the kitchen, bathrooms, and master bedroom can be highly cost-effective. A professional “stager” is highly recommended. “Staging” can transform a home to make it more visually appealing. This may result in a higher selling price and a quicker sale. I can give you recommendations for staging services if you'd like.

- Pets should be out of sight (and smell!). It's important to get rid of pet odors for showings. Remember the four senses. Also, some people are uneasy around or highly allergic to animals, so your pets may distract attention from the features of your home.
- Pay particular attention to lighting. During the day, open all your blinds and curtains, and turn on all lights for showings. At night, do the same, but close your blinds and curtains to give potential buyers a sense of privacy.
- When showing your home, turn off all appliances, television and anything else that might distract attention from your home. You might want to play a little light background music at a very low volume to enhance the showing experience for your buyer.
- These are but a few of the basics for preparing your home to "show" its best. When I list a client's home for sale I provide them with a FREE copy of my guide "How To Get The Most Money Out Of Your Home". Based on my years of experience in selling homes, this guide is packed with valuable information about how to prepare your home for selling and maximizing your profits.

Clue #3: Price Your Home Correctly

Sellers want to realize as much money as possible when selling their home. The natural inclination is to price the home high, thinking you can always come down in the future.

But a listing price that is too high frequently nets the seller LESS money than an original price at market value. Why is this?

Buyers looking for homes do "comparison shopping", sizing up one home to another for "price versus features". If your home is priced higher than other similar properties on the market, they will probably reject your home in favor of others that represent a better combination of price versus features.

And here's the real clincher: Agents who would readily bring buyers through your home will often cross it off their showing schedule because it's priced too high. They're motivated to show homes with the highest probability of selling. Often agents simply will NOT show overpriced homes. They know market values because it's their job, and they don't want to waste their customer's time.

Some home sellers want to price their home high, thinking "we can always lower our price". Here's the problem; buyers and agents don't look at it that way. They see it as an overpriced home. A few months go by, costing the seller money and frustration. After several price reductions, they still may not have an offer on their home.

Finally, in order to attract attention back to their home, they've reduced their price more than they ever thought you would, and they're now netting much less money than if they had priced it correctly in the beginning. And think about this: the money they've lost is not just the lower sales price, but all the extra interest they paid on their mortgage...all the extra property taxes and other carrying costs that accrue while their

home is waiting to sell. I've seen other agents and sellers make this mistake time and time again. At this point, most potential home buyers have moved on to other homes, never to return.

**Real Estate Fact:
The Seller Is Largely Responsible For
How Much And How Quickly Their Home Sells**

While an agent can guide a seller regarding pricing, ultimately, the final decision on the asking price is the seller's. Overpricing almost always increases time to sell, and adds to expenses and frustration.

Unlike some agents who will give you an inflated value just to get you to list your home with them, I'll give you a real-world home value analysis that's based on verifiable facts and figures.

I'll be straight with you, and tell you why your home is worth what it's worth. I'll also show you how to net more money in your home sale. Here are just a few more areas my exclusive "Targeted Marketing Plan" can help you with...

- How to *Target* the marketing of your home to where buyers really come from...
- How to set the asking price to maximize exposure and a profitable sale...
- How the "Principle of Substitution" affects the value of your home...

Once you understand these important issues, you'll know how to price and sell your home for the fastest, most profitable sale. Also, with this information, you should never pay too much for any home you *buy* for the rest of your life!

Clue #4: An Appraisal Doesn't Necessarily Tell You What A Buyer Will Pay For Your Home

The first thing that you should understand about appraisals is that they are an opinion of value by an appraiser. If you were to have 5 different appraisals done on your home by 5 different appraisers you'd very likely get 5 different prices. And you might be surprised to see how much difference there is between the highest and the lowest appraisal price. It can easily be thousands of dollars in difference, and in some cases it can be tens of thousands of dollars in difference.

Most appraisals are done for an entirely different purpose than selling home. Usually, an appraisal is done to provide a lender with information they need in order to approve a loan. If a lender is highly-motivated to lend you money, the appraisal may come in higher than the true market value of your property. On the other hand, a very conservative appraiser may come in low on their valuation, especially if they ignore upward market trends.

When a buyer looks at a home, they look at all the factors: foreclosures, distressed sales, bankruptcies, divorces, as well as the asking prices of your “competition”.

Don't make the mistake of thinking the “appraisal” value of your home is what a diligent buyer would pay- it may or may not be.

I'll provide you with ALL of the information you need to determine the fair market value for your home. I'll research your area, gather specifics on recently sold homes, current listed homes, we'll discuss trends, and answer questions you have about the value of your home in an easy to understand format.

Clue #5: Your Agent Should Provide A Powerful Variety Of Ways To Market Your Home

The most obvious marketing tools everyone uses (Open Houses and classified ads) are only moderately effective. Successfully marketing your home (getting the highest price, at the right time, and with no hassles and problems) requires much more.

Surprisingly, only about 5% of homes are sold from a newspaper ad, and *less than 1% of homes are sold from an Open House**. Statistical facts show that:

34% of homebuyers first find out about the home they purchase from a Real Estate Agent*

This is why trying to sell a home “For Sale By Owner” can be so difficult- these sellers simply don't have access to the most powerful avenues of marketing their home.

That's why the most competent REALTORS will have a broad arsenal of marketing activities, emphasizing the specific strategies that will work best for YOUR particular property or area. In fact, I use an unprecedented “*Targeted*” Marketing Plan in selling your home. This plan specifically targets the marketing of your home to where buyers are MOST likely to come from. If you'd like I'd be happy to share this exclusive marketing plan with you at your convenience.

ONE MORE THING... Did you know that most home inquiry calls come in during business hours when agents are often away from their offices? That's why if I'm not in the office, I have a licensed assistant as well as our large office of *full-time* agents who can take those calls and respond immediately. This way, your home isn't put “*On Hold*” or a showing delayed when a hot inquiry surfaces.

*Source: NAR Profile of Home Buyers and Sellers

Clue #6: Understand Your Rights And Obligations

Real estate laws and regulations are very complex. When you sign a contract for the sale of your property, it's a legally binding document. An improperly written contract can create major problems for you. By contrast, a well-written contract can include many protections for you. This is where a competent agent with *extensive* experience with real estate contracts can make all the difference between having a smooth transaction or one that's a nightmare.

You must also know about your legally-required "disclosure" obligations to the buyer such as mold, Radon, lead and other important disclosures. Additionally, your agent should help you understand how covenants, zoning, SID's/RID's, etc. may affect your transaction. Using a competent REALTOR® up front can help identify and avoid these issues before they become "problems."

Clue #7: An Accepted Offer Does NOT Mean Your Home Is Sold

Selling your home is not an easy process. First there's picking the right agent and office, reviewing the documents necessary to list the home, disclosures, showings and finally the contract negotiations. When a seller accepts an offer for the sale of their home, there's often a great sense of relief, as there should be.

But all too often I've seen sellers (and agents!) think to themselves, "Whew, that's over-now I can relax". Wrong! Now comes one of the most challenging parts of selling a home; the "escrow" period.

During this time there will be many "contingencies"- protections in the contract that protect the buyer and seller. These contingencies may allow the buyer or seller to legally terminate the contract and walk away. What are some of these contingencies? They can vary from contract to contract, but here are a few of the basics:

- Buyer's ability to obtain financing and insurance
- Buyer's review and acceptance of the Title Commitment
- Buyer's review and acceptance of the Seller's Property Disclosure
- Home inspection
- Radon test
- Successful appraisal of the property
- Sale of a buyer's property in order to purchase yours

Some of these contingencies may be released within the first 10 days or so after acceptance of the offer. Some, like the financing contingency may be in effect right up until the date of closing. As you can see, the escrow period can be a maze of challenges to get through in order to successfully sell your home. An experienced agent works with these complexities daily and can make the difference between a hassle-filled transaction that may never close and a hassle-free transaction that goes smoothly.

Clue #8: Never Choose Your Agent Because They Promise You A High Price

Making a living in real estate is *highly* competitive. Unfortunately, with all of this competition there are agents out there who will try to get you to list your home with them by promising you that they can get you a higher price for your home than another agent.

Make No Mistake About It- NO Agent Can Increase The Value Of Your Home!

Why is this? *Because “The Market” has already determined the value of your home, that is, the amount buyers have paid for homes similar to yours within the last few months.*

This is the **ONLY** determiner of your home’s value. You cannot change this,
AND NEITHER CAN ANY REAL ESTATE AGENT

When an agent promises to get you a “pie-in the-sky” price for your home, remember, the **ONLY** thing they can do is to convince you to *OVERPRICE* your home. All this will do is create **LESS** buyer interest in your home, **NOT** a higher profit for you. As we’ve discussed, a higher listed price can actually mean a lower price for you in the long run.

You Should Choose Your Agent Based On Their Competency

**And Who You Believe Will Do The Best
Marketing Of Your Home,**

**Not Which Agent Promises You
The Highest Price!**

Clue #9: Avoid Choosing An Agent For All The Other Wrong Reasons

Some real estate agents are in business part time for a little extra cash. Others are subsidizing other businesses or careers. You may even have a “*cousin Harry*,” or a best friend who has a real estate license whom you might feel obligated to use because they “*really need your business*”.

The sale of your home is probably one of the most complex transactions that you’ll do in your life. It also involves a large amount of money. You deserve to have an experienced, professional agent assisting you with this very important transaction.

Bringing a competent, experienced agent into the sale of your home may mean the difference between a higher negotiated sales price or losing money, selling in less time or in more time (costing you potentially thousands of dollars in added expenses), and experiencing a problem-free transaction or one filled with problems and hassles.

So You May Be Wondering...

Why Should I Choose Ken Joiner To Sell My Home?

Here's Why...

- **MARKETING:** Marketing is one of the most important services that your agent can provide to you. My EXCLUSIVE “Targeted Marketing Plan” is unsurpassed by anyone in the business. This incredible marketing plan is designed to target the marketing effort at where buyers REALLY come from based on real-world facts. Additionally, I will market your home on over 80 powerful websites. I do this because my dedication to selling your home is also unsurpassed.
- **#1 REAL ESTATE OFFICE:** The office that you choose is also very important. Prudential Montana Real Estate has been the *#1 Real Estate Office in sales volume for the Gallatin Valley for the past 10 years straight*. Our office has the power to SELL your home!
- **I'LL STAY IN TOUCH:** I've designed specialized “Marketing Tracking Systems” for every home that I sell. I also have specific “Update Systems” so you are fully aware of ALL activity and progress updates on your home on a regular basis. You will NEVER feel out of touch with me.
- **FULL-TIME PROFESSIONAL:** The sale of your home is one of the most important transactions in your life. Surprisingly, most of the agents in our area are part-time and/or have been in the business for less than 5 years. I am a full-time REALTOR. This is how I make my living, so you can be guaranteed of the highest level of professionalism at all times.
- **A REAL ESTATE BROKER:** I'm not just an agent, I'm a *Broker*. In order to become a Real Estate Broker an agent must have a minimum number of years of real estate experience, have completed additional advanced real estate courses and have passed the stringent state and national Broker's exam. By working with a Broker you know that you're getting an agent who has the experience that you're looking for. Most of the agents in our area are not Brokers.
- **REFERENCES FOR PROFESSIONALS:** I have references for reliable title companies, home inspectors, financing sources and other service providers. If you choose to use any of them, you won't be dealing with arbitrary people. These are professionals I have used in many real estate transactions.
- **RESPECT FOR YOUR LIFESTYLE:** We'll set up your home's showings around your schedule, to respect your personal and family time. This requires special planning and forethought many agents do not consider.

What Others Say About You Is More Important Than What You Say About Yourself

Wouldn't you agree? Here are some kind words from delighted clients that I've worked with:

“Ken is a true professional in every way and is the very best Realtor we have ever had the pleasure of working with...When it comes to understanding the clients' needs...he really outshines the rest, and is obviously one who truly cares about his clients...Ken's attention to detail, effort and pride he exhibits in his work is truly impressive. We were extremely satisfied in every way”

Dan & Carole Cannon

“Ken, I will always consider you to be the best broker I have worked with, and I have bought 10 houses and sold 3!”

Greg Davel

“We really appreciated how you kept us informed every step of the way. Your diligence to answer our every question, coordinate activities, etc. far surpassed our expectations. Beth and I have, and will continue to highly recommend you for your real estate services.”

Kevin and Beth Urquhart

“Ken was on top of things from the start. I will use him again and refer him to anybody”.

Hugh Baynes

On the surface, it may seem there are many agents to choose from. But just because there are lots of agents out there doesn't mean they can all do the same quality of work for you. Please remember...

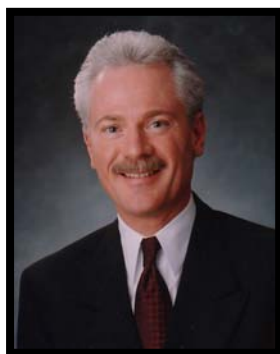
All Agents Are NOT The Same!

By simply calling me at (406) 556-2257 or toll-free at 888-586-7676 here's what you'll get:

- I'll conduct a careful, thorough valuation of your home, based on real-world facts, in an EASY to understand format. You won't get any inflated values just to pressure you into listing with me. And you won't get anything like, "*I have a buyer who's interested in your home, and if you list with me, I'll bring them by right now.*" With me, you'll get NO pressure. No arm-twisting. Just an honest, fact-filled analysis.
- I'll tour your home to identify potential items that could negatively affect your selling price. I'll then provide you with strategies designed to "*position*" your home to sell for the most money possible.
- I'll share with you my EXCLUSIVE "**Targeted Marketing Plan**". My marketing plan will give you insider secrets on how to promote your home *properly*, how to prepare your home for buyers and much more.

I hope that you have found this guide informative. I love helping people buy and sell homes, and I believe that providing my clients with helpful information is one of the most important things that I can do.

If you're contemplating selling your home now, in the near future, or just have questions, feel free to contact me anytime. I'll arrange a convenient time to meet with you. I'll show you how to get the maximum price possible for your home while selling in your time frame, making the entire process as hassle-free as possible for you.



Wishing you the best,

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P.S.: For a wide variety of additional FREE real estate information, check out my website:

www.kenjoiner.com