



*From Pre-Listing —
to Closing*

A
HOME
SELLER'S
guide

ELEVATING
and humanizing
REAL ESTATE —
every day

Choosing the right brokerage is as important as selecting the right agent.

For over 50 years, Windermere's commitment to professionalism, integrity, and giving back to our communities has helped grow us into one of the largest and most respected brands in the country.



**WINDERMERE
REALTY TRUST**

VOTED OREGON'S
most admired—
RESIDENTIAL
REAL ESTATE CO.

Portland Business
Journal, 2022 & 2023



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Let's work **TOGETHER —**
TO SELL *your home*

Selling your home is a big deal. We aim to sell your home at the best price in the shortest amount of time. You also deserve a smooth, transparent process.

THAT'S WHERE MY EXPERTISE AND DEDICATION COME IN.

Together, we'll boost your home's value, land on the perfect price, and give it maximum exposure to attract more buyers. I'll handle all the details and do everything I can, from negotiating top dollar to deliver a hassle-free closing.

MY BENEFITS TO YOU

- › Listen to your goals, communicate regularly, and partner for your success.
- › Provide up-to-date insights on the current market.
- › Strategize pricing for fewer days on the market.
- › Enhance your home's value to help you gain a higher return on your investment.
- › Provide a full understanding of the process and contracts as your trusted guide.
- › Implement an effective marketing plan to maximize exposure and attract more qualified buyers.
- › Negotiate the best contract as your personal advocate.
- › Manage all the transaction details to give you peace of mind.

BACKED BY WINDERMERE REALTY TRUST

- › WRT's value as a collaborative, caring, locally-owned brokerage, backed by the reputation, expertise, and resources of an industry leader.
- › Windermere Ready no-upfront-cost home repair and upgrade loan.
- › Affiliated lending and insurance resources.
- › Global referral system that increases the pool of qualified buyers.
- › Global relocation program.
- › Windermere Foundation has donated more than \$53M to our communities.



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LET'S GET *started* —

ORDERING A TITLE REVIEW

In order to properly prepare your home to go on the market, we'll order a title report from a reputable title company.

It's essentially a review of the property's ownership history and verifies there are no unforeseen liens, judgments, or boundary disputes that could prevent you from selling.

SETTING THE RIGHT PRICE

The market value of your home is what buyers are willing to pay in today's market.

The longer a property sits, the less perceived value it has to buyers. When a home is priced right, it sells in fewer days and for more money.

My job is to analyze competitive data to help you set the right price from the start, then position your property so it stands out in the market.

ADDING A HOME WARRANTY

One way to help your home sell quickly and at the best price is to add a home warranty to your listing.

This mitigates the risk of unexpected costs for buyers, and shows that you stand behind your home. Windermere partners with America's Preferred Home Warranty, to provide you with unparalleled coverage and benefits.



READYING YOUR HOME

We'll work together to determine the best plan.

When considering pre-sale repairs and improvements, it's wise to focus on upgrades that will significantly enhance your home's market value or increase its appeal to potential buyers.

VALUE OF STAGING

A well-presented home will draw more attention from serious buyers and can greatly decrease the amount of time your home is on the market.

Staging can make your home stand out from the competition, make it easier for buyers to visualize the property as their future home, increase the dollar value offered, and decrease the amount of time a home spends on the market. I can offer recommendations on decluttering and depersonalizing before the home goes on the market.

Home Preparation

GUIDE —

EXTERIOR

- Remove peeling and chipped paint; replace with a fresh coat.
- Fix loose trim and fencing.
- Clear gutters and downspouts.
- Make sure there is good exterior lighting and all walkway lights and front-door lanterns work.
- Clean and repair the roof as needed.
- Clear garage of clutter and tidy shelves.
- Inspect chimney for cracks and damage.

YARD

- Mow and trim grass; re-seed and fertilize where necessary.
- Prune all overgrown trees and shrubs.
- Weed flower beds. Remove or replace dead or diseased plants, shrubs and trees.
- Clean grease and oil stains from driveway.

DECKS/PATIOS

- Paint or stain worn areas on wood decks.
- Remove grass growing in concrete cracks; sweep off debris from shrubs and trees.
- Clean all deck rails and make sure they're secure; replace missing slats or posts.
- Clean outdoor furniture.

FRONT DOOR

- Polish or replace the door hardware so it shines.
- Add a fresh coat of paint to get rid of nicks.
- Clean the glass on the storm door; make certain the screen is secure.
- Make sure the doorbell operates properly and there are no squeaks when the door opens and closes.

WINDOWS

- Clean all windows inside and out. If needed, add a fresh coat of paint to the window trims and sills.
- Make sure all windows open and close easily.
- Replace cracked windowpanes and those with broken seals.
- Make sure window screens are clean and secure; replace any screens with holes or tears.

ENTRY

- Clean entryway floors and area rugs.
- Downsize clutter in the entry and entry closet to give the appearance of spaciousness.
- Double-check entry lighting to make sure it works.

THROUGHOUT

- Clean all floors, carpets, walls and trim.
- Replace burned-out light bulbs.
- Empty trash.
- Remove family photos, valuables, and prescription drugs.

BASEMENT

- Check for water penetration or dampness; call for professional repairs if necessary.
- Get rid of musty odors.
- Clean furnace, hot water heater, and drains.
- Make sure light fixtures work.
- Arrange storage area in a neat and organized manner.
- Make sure stairway handrail is secure.



LIVING/FAMILY/DINING ROOMS

- Give rooms a fresh coat of paint as needed.
- Repair cracks and holes in ceiling and walls.
- Make sure all wallpaper is secure.
- Repaint any woodwork that is worn or chipped.
- Clean or replace draperies and blinds; open them to maximize light.
- Make sure draperies and blinds open and close.
- Steam-clean carpets. Clean rugs and wood flooring, and remove any stains or odors.
- Position the furniture to showcase the size and space of the room.
- Remove and replace any attached items, such as chandeliers and draperies, that you wish to move with you.
- Put away toys and hobby supplies; remove extra magazines and books from tables.

KITCHEN

- Make sure countertops, grout, and sinks are clean and stain-free.
- Replace grout as needed.
- Fix dripping faucets.
- Organize pantry and cupboards so they appear clean, neat and spacious.
- Make sure the refrigerator and freezer are defrosted and free of odors.
- Clean the oven and cook-top thoroughly.
- Set the table.

BEDROOMS

- Repair cracks in ceiling and walls.
- Apply a fresh coat of paint if necessary.
- Make sure wallpaper is secure.
- Clean draperies and blinds; open them to maximize light.
- Put away toys, clothes, and clutter.
- Neatly make up the beds.

BATHROOMS

- Make sure sinks, tubs, showers, and countertops are clean and free of stains.
- Repair any leaky faucets.
- Remove grout and soap stains from tile.
- Replace any missing or cracked tiles or grout.
- Make sure all joints are caulked.
- Make sure all fixtures, including heat lamps and exhaust fans, are operating.
- Install a new shower curtain and buy matching towels.
- Store all supplies, such as toilet paper, shampoo bottles and cleansers, out of sight.

TIDY EXTRAS

- Use air fresheners or bake treats to make the house smell good.
- Plant flowers to brighten a walkway and enrich the entry.
- Remove any indoor houseplants that are brown or losing their leaves.
- Remove all “fixer” cars, campers and boats from the property.
- Discard the clutter of magazines on the coffee and end tables.
- Tidy and declutter all closets.
- Hide or get rid of worn-out throw pillows.
- Store pet supplies.
- At night, turn on the porch light and outdoor lighting. Buyers often drive by homes they are considering at various times of day.

**UPGRADE NOW, *pay later* —**

We understand that not every seller has the financial resources for essential repairs or enhancements.

That's why **Windermere Ready** offers funding to cover expenses such as painting, landscaping, cleaning, and staging. The application process is fast, and you don't pay anything until your home is sold.

Details at: wready.withwre.com

MARKETING *your home* —



Buyers often form their opinion about a home's desirability within seconds. My goal is to help you make a great first impression, reach precisely the right target audience, as well as share insightful marketing data to adjust strategy.

A COMPREHENSIVE APPROACH

High-quality Photography

Professional photography will showcase your home's most flattering aspects and stand out from the competition.

Full-color Print Marketing

Captivating brochures, flyers, and postcards will spotlight every beautiful detail of your listing and pique interest.

Online Marketing

Photos and information about your home will be uploaded to the Multiple Listing Service (MLS). Within minutes, every real estate agent in the system will know that your property is on the market.

Your property will also be listed on Windermere.com, which receives more than one million page views every month. Windermere listings are also accessible through top real estate sites such as Realtor.com® (30M), Trulia (11M), and Zillow (57M). Windermere reaches Chinese investors through Juwai.com. Qualified Premier Properties and W Collection listings can also leverage marketing resources of Luxury Portfolio International, ListGlobally, and LeadingRE®, an invitation-only network of independent brokerages in over 70+ countries and 136,000 associates.

Targeted Ads

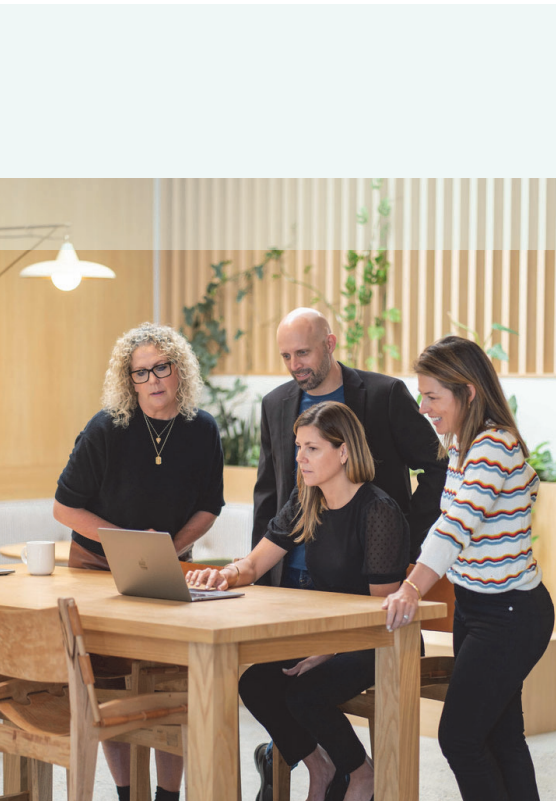
Marketing your home online via Adwerx targets prospective buyers locally on top websites and social media. Windermere's partnership with Adwerx makes it easy to reach thousands of prospective buyers per week via Facebook, USA Today, CNN, ESPN, NYT, and more. Plus, you will receive ongoing reporting to see how many people viewed and clicked on your ad.

Social Media & Email Campaigns

Captivating email campaigns are sent to other real estate professionals to promote your listing with high quality photos and information about your home. I also market your home using the most popular social media platforms that may also be reposted by Windermere for greater exposure.

Yard Signage

For over four decades, the Windermere yard sign has become synonymous with quality. My name and phone number are prominently displayed to make it easy to learn more.



SHOWING *your home* —

A powerful way to create traffic and exposure for your home is by holding broker opens, open houses, and host showing appointments. The more people that see your home, the faster it will likely sell.

Inviting agents to tour your home as soon as it comes on the market is a great way to make sure they are aware of the features and benefits of your property.

I can leverage my connections and get direct feedback on your home. Open houses allow me to meet face-to-face with prospective buyers and answer questions about the home or neighborhood. Neighbors love to attend open houses, which can lead to increased word of mouth and greater exposure. While an aggressive showing schedule may feel inconvenient, it will help you achieve your desired results more quickly. An agent is present the entire time and you choose the timing.

OPEN HOUSES

Open houses help achieve the goal of getting more people to see your home. They also allow me to answer any questions about the home or neighborhood while I'm face-to-face with potential buyers. Neighbors also love to attend open houses, which can lead to increased word of mouth and greater exposure.

TIPS FOR SHOWING

- › Remove clutter from tables and bookshelves.
- › Make sure dishes are washed and sinks and counters are clean and decluttered.
- › Clean bathrooms and clear counters.
- › Make all beds and neaten nightstands.
- › Sweep, vacuum, and mop floors.
- › Put away items in the yard such as garden tools, bicycles, and toys.
- › Tidy up the front door and entry.
- › Keep money, valuables, and prescription drugs locked up.
- › Take pets with you or keep them penned in the yard or garage.
- › Turn on gas fireplaces to create a cozy atmosphere.
- › Open shades and curtains to let in light.
- › Turn on enough lights so the home is well-lit.



FINALIZING THE SALE *agreement*—

PURCHASE AND SALE AGREEMENT

Once you've found a buyer for your home, I will work with you through the purchase and sale agreement. This is the contract in which you and the buyer outline the details of your property transfer.

The purchase and sale agreement usually consists of the following:

- > Earnest money receipt
- > Financing addendum
- > Inspection addendum
- > Conditions/disclosure addendum
- > Contingency addendum, when appropriate
- > Addendum outlining special conditions
- > Lead-based paint notification, when appropriate

In selected areas the following forms will also be part of your agreement:

- > Agency disclosure form
- > Property disclosure form

STEPS TO CLOSING



SALE CLOSING *process*—

A lot occurs between accepting an offer and closing the deal. Once both parties agree on an offer, several key milestones follow. To the left is an example of a home sale's typical sequence of events.

OFFER TO CLOSE

When you receive an offer, I'll carefully review all the terms, conditions, and contingencies with you. You can decide whether to accept, reject, or counter the offer.

CONTINGENCIES

Most real estate transactions will have contingencies—specific conditions or requirements that must be met for the sale to proceed. Included in the purchase agreement, these allow either the buyer or the seller to cancel the contract without penalty if they are not satisfied. Some common contingencies include:

- › **Clear Title**
Ensures the title to the property is free of liens or other judgements.
- › **Secure Financing**
Makes the sale dependent on the buyer obtaining a mortgage loan.
- › **Inspection**
Allows the buyer to have the property professionally inspected and negotiate repairs or cancel the contract if significant issues are found.
- › **Appraisal Limit**
Requires the property to appraise at or above the purchase price. If the appraisal is lower, the buyer can renegotiate the price or cancel the contract.
- › **Current Home Sale**
Allows the buyer to make the purchase contingent on the sale of their current home.
- › **HOA Review**
Gives the buyer the right to review the HOA rules, regulations, and financials.

DISCLOSURES

Acceptance of the Seller's Property Disclosure is an additional contingency.

Owners must complete this form themselves – your agent may not complete it for you. This is where the owner discloses material facts, such as structural issues, water damage, pest infestations, environmental hazards, and legal disputes that could affect the buyer's decision to purchase the property. Federal and state laws dictate what sellers must disclose during a property sale, so it's best to be as honest and transparent as you can, as well as be prepared to share documentation on past inspections or repairs.

HOME INSPECTION

Once a buyer has decided to make an offer on your home, it will usually be contingent upon a professional inspection of the entire property.

The standard home inspection reviews the conditions of the home's heating and cooling systems; interior plumbing and electrical systems; the roof, attic, and visible insulation; walls, ceilings, floors, windows and doors; foundation, basement, and visible structure. The inspector will also look for cracks in cement walls, water stains that indicate leakage, and any indication of wood rot.

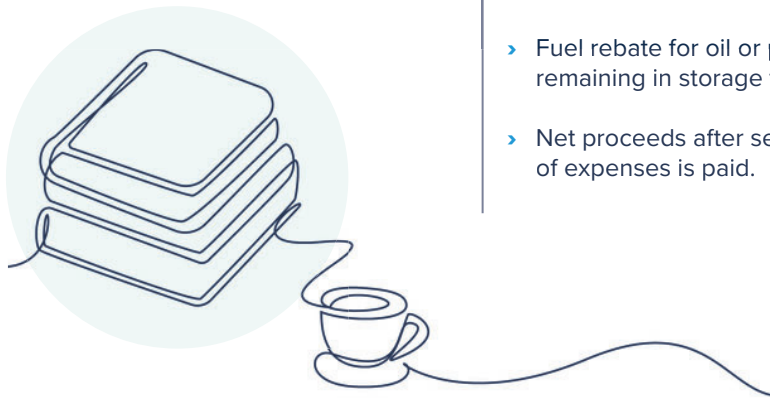
A home inspection also points out the positive aspects of a home, as well as the maintenance that will be necessary to keep it in good shape. As the seller, you can also elect to hire an inspector to evaluate your home prior to putting it on the market. I'm familiar with home inspection services and can provide you with a list of names from which to choose.



CROSSING THE *finish line*—

During the negotiation stage, you and the buyer will agree on a closing date—the big day when all the paperwork is signed, fees are paid, and the deal is officially sealed. Closing is the legal transfer of ownership from seller to buyer. The contract specifies the date and time the new owner takes possession.

Before the closing date, the closing agent (usually an escrow or title company or attorney) will prepare a detailed settlement statement for both parties. As your Windermere agent, I'll guide you through the typical settlement fees and help you understand which ones apply to you.



THE SELLER RECEIVES

- > Utility deposits held by gas, electric, cable, telephone and other companies.
- > Prorated portion of pre-paid property taxes.
- > Prorated mortgage interest from payments made during the current month.
- > Fuel rebate for oil or propane remaining in storage tank.
- > Net proceeds after seller's share of expenses is paid.

WHAT A SELLER MIGHT PAY

- > Brokerage commission (the sum or percentage of the sale price previously agreed upon by the seller and real estate agent).
- > One-half of escrow or legal fees paid to the attorney or escrow company for preparing the closing.
- > Document preparation fees, if applicable.
- > Recording and notary fees, if applicable.
- > Title search and title insurance (paid by either the seller or the buyer).
- > Local transfer taxes, if applicable.
- > State taxes, if any.
- > Repairs or inspections, if any, seller has agreed to.



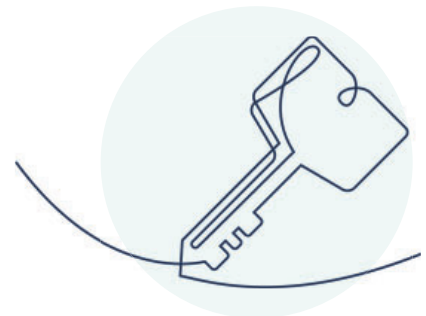


TIPS GOING TO CLOSING

- › **Review documents**
Carefully read all documents related to the sale, including the purchase agreement, disclosure forms, and closing statements.
- › **Clear title issues**
Ensure there are no outstanding liens or title issues that could delay the closing process.
- › **Gather necessary documents**
Have all required documents ready, such as your ID, the property deed, and any warranties or receipts for recent repairs.

TIPS WHEN TURNING OVER THE HOUSE

- › **Final clean**
Ensure the house is thoroughly cleaned, including floors, countertops, bathrooms, and appliances. Consider hiring a professional cleaning service.
- › **Complete agreed-upon repairs**
Finish any repairs or upgrades that were agreed upon in the sales contract.
- › **Remove personal belongings**
Take all personal items with you, including furniture, decor, and any outdoor items not included in the sale.
- › **Leave behind essentials**
Leave behind any items that are part of the sale, such as appliances, keys, garage door openers, and any manuals or warranties for appliances and systems.
- › **Utility Transfers**
Ensure that utilities have been transferred to the new owner's name or are scheduled to be shut off as of the closing date.



Moving TIPS

The moving process may seem overwhelming. Getting organized, knowing what needs to be done, and tackling tasks efficiently can make your move significantly less stressful.

Here's a checklist to keep you on task and help make your move successful.

SIX TO EIGHT WEEKS BEFORE

- › Get estimates from professional movers or truck rental companies if you are moving yourself.
- › Once you've selected a mover, discuss insurance, packing, loading and delivery, and the claims procedure.
- › Sort through your possessions. Decide what you want to keep, what you want to sell and what you wish to donate to charity.
- › Record serial numbers on electronic equipment, take photos (or video) of all your belongings and create an inventory list.
- › Discuss tax-deductible moving expenses with your accountant and begin keeping accurate records.
- › Change your utilities, including phone, power and water, from your old address to your new address.
- › Obtain a change of address packet from the post office and send to creditors, magazine subscription offices and catalog vendors. movers.guide.usps.com

TWO TO FOUR WEEKS BEFORE

- › If you're moving to a new community, contact the Chamber of Commerce and school district and request information about services.
- › Make reservations with airlines, hotels and car rental agencies, if needed.
- › If you are moving yourself, use your inventory list to determine how many boxes you will need.
- › Begin packing nonessential items.
- › Arrange for storage, if needed.
- › If you have items you don't want to pack and move, I can help you find where to recycle or dispose them.
- › Have your car checked and serviced for the trip.
- › Get car license, registration, and insurance in order.
- › Transfer your bank accounts to new branch locations. Cancel any direct deposit or automatic payments from your accounts if changing banks.
- › Collect items from safe-deposit box if changing banks.
- › Make special arrangements to move pets, and consult your veterinarian about ways to make travel comfortable for them.

TWO TO THREE DAYS PRIOR

- › Set aside legal documents and valuables that you do not want packed.
- › Pack clothing and toiletries, along with extra clothes in case the moving company is delayed.
- › Defrost your refrigerator and freezer.
- › Arrange to have payment ready for the moving company.
- › Have movers pack your belongings.
- › Label each box with the contents and the room where you want it to be delivered.
- › Give your travel itinerary to a close friend or relative so they can reach you as needed.



MOVING DAY: OLD HOME

- › Pick up the truck as early as possible if you are moving yourself.
- › Make a list of every item and box loaded on the truck.
- › Double-check closets, cupboards, attic, basement, and garage for any left-behind items.
- › Let the mover know how to reach you.

Pack a “first day” box with items you will need right away.

MOVING DAY: NEW HOME

- › Be on hand at the new home to answer questions and give instructions to the mover.
- › Check off boxes and items as they come off the truck.
- › Examine your goods for damage.
- › Confirm that the utilities have been turned on and are ready for use.
- › Unpack your “first day” box (see list for suggested contents).
- › Unpack children’s toys and find a safe place for them to play.
- › Install new locks.

MOVING ESSENTIALS

- Plenty of boxes
- Packing tape
- Bubble wrap, newspapers, or packing paper
- Cornstarch packing “peanuts”
- Scissors
- Utility knife
- Labels
- Felt-tip markers
- Furniture pads
- Hand truck or dolly

FIRST DAY BOX

- Scissors and utility knife
- Measuring tape
- Pencil and paper
- Soap and cleaning supplies
- Trash bags
- Shelf liner
- Coffee cups
- Instant coffee or tea and drinks
- Tea kettle
- Snacks
- Paper towels and paper plates
- Bath towels
- Toilet paper
- Children’s toys and books
- Music



Glossary

OF TERMS

ADJUSTABLE-RATE MORTGAGE (ARM)

Interest rates on this type of mortgage are periodically adjusted up or down depending on a specified financial index.

AMORTIZATION

A method of equalizing the monthly mortgage payments over the life of the loan, even though the proportion of principal to interest changes over time. In the early part of the loan, the principal repayment is very low, while the interest payment is very high. At the end of the loan, the relationship is reversed.

ANNUAL PERCENTAGE RATE

The actual finance charge for a loan, including points and fees, in addition to the stated interest rate.

APPRAISAL

An expert opinion of the value or worth of a property.

ASSESSED VALUE

The value placed on a property by a municipality for purposes of levying taxes. It may differ widely from appraised or market value.

BALLOON PAYMENT

A large principal payment due all at once at the end of some loan terms.

CAP

A limit on how much the interest rate can change in an adjustable-rate mortgage.

CERTIFICATE OF TITLE

A document, signed by a title examiner, stating that a seller has an insurable title to the property.



CLOSING

The deed to a property is legally transferred from seller to buyer, and documents are recorded.

CLOSING COSTS

See “settlement” or refer to “Settlement and Closing” in this guide.

COMMISSION

A fee (usually a percentage of the total transaction) paid to an agent or broker for services performed.

COMPARATIVE MARKET ANALYSIS (CMA)

A survey of the attributes and selling prices of comparable homes on the market or recently sold; used to help determine a correct pricing strategy for a seller’s property.

CONTINGENCY

A condition in a contract that must be met for the contract to be binding.

CONTRACT

A binding legal agreement between two or more parties that outlines the conditions for the exchange of value (for example: money exchanged for title to property).

DEED

A legal document that formally conveys ownership of a property from seller to buyer.

DOWN PAYMENT

A survey of the attributes and selling prices of comparable homes on the market or recently a percentage of the purchase price that the buyer must pay in cash and may not borrow from the lender.

EQUITY

The value of the property actually owned by the homeowner: purchase price, plus appreciation, plus improvements, less mortgages and liens.

ESCROW

A fund or account held by a third-party custodian until conditions of a contract are met.



FIXED-RATE MORTGAGE

Interest rates on this type of mortgage remain the same over the life of the loan. Compare to “adjustable-rate mortgage.”

FIXTURE

A recognizable entity (such as a kitchen cabinet, drape, or light fixture) that is permanently attached to a property and belongs to the property when it is sold.

HAZARD INSURANCE

Compensates for property damage from specified hazards such as fire and wind.

INTEREST

The cost of borrowing money, usually expressed as a percentage rate.

LIEN

A security claim on a property until a debt is satisfied.

LISTING CONTRACT

An agreement whereby an owner engages a real estate company for a specified period of time to sell a property, for which, upon the sale, the agent receives a commission.

MARKET PRICE

The actual price at which a property has sold.

MARKET VALUE

The price that is established by present economic conditions, location and general trends.

MORTGAGE

Security claim by a lender against a property until the debt is paid.

MULTIPLE LISTING SERVICE (MLS)

A system that provides to its members detailed information about properties for sale.

ORIGINATION FEE

An application fee(s) for processing a proposed mortgage loan.

PITI

Principal, interest, taxes, and insurance, forming the basis for monthly mortgage payments.

POINT

One percent of the loan principal. It's charged in addition to interest and fees.

PREPAYMENT PENALTY

A fee paid by a borrower who pays off the loan before it is due.

PRINCIPAL

One of the parties to a contract; or the amount of money borrowed, for which interest is charged.

PRORATE

Divide or assess proportionately.

PURCHASE & SALE AGREEMENT

A contract between buyer and seller that outlines the details of the property transfer; or refer to “Purchase and Sale Agreement” in this guide.

SETTLEMENT

All financial transactions required to make the contract final. See “Settlement and Closing” in this guide.

TITLE

A document that indicates ownership of a specific property.

TITLE SEARCH

Detailed examination of the entire document history of a property title to make sure there are no legal encumbrances.



AGENTS of good —



Windermere Network has donated more than \$53 million in over 50 years.

Windermere thrives on giving back to our community. Enriching the neighborhoods in which we live and work is an integral part of how we do business. We focus on aiding unhoused and low-income families, especially children, by donating a portion of every agent's commission to the Windermere Foundation. 100% participation gives us a common purpose and sends a powerful message about our commitment to the community.



25+

YEARS OF GIVING



275

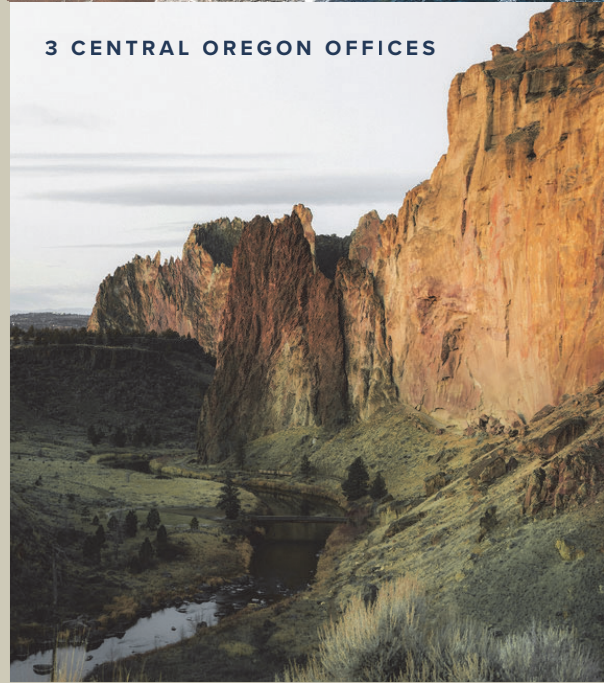
ORGANIZATIONS SUPPORTED



1,000's

LIVES CHANGED

Windermere Realty Trust is proud to be recognized by the Portland Business Journal's **Corporate Philanthropy Award**, Large Business Category.



OVER

50 years

YEARS IN THE PACIFIC
NORTHWEST

LOCAL IMPACT
global reach —

\$43 B

SALES VOLUME

7,000+

ASSOCIATES

300+

OFFICES

9

STATES & 1 IN MEXICO

ALL IN *for you.*

GET IN TOUCH



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WINDERMERE
REALTY TRUST