*LORRIE PARKER*

Keller Williams Realty

16995 Walden Road, Suite 126

Montgomery, Texas 77356

Cell phone: 281-467-9790

***The difference between ordinary and extraordinary is that little extra*.”**

**-Barbara Jordan**

***The Right Way, Everyday!***  It is my job to understand your needs and respond to them promptly, professionally and with integrity. It is my pledge to provide you with sound real estate advice, helping you to understand the wisdom of the decisions you make.

***The Right Way, Everyday!*** Our relationship is built on trust. Value and service will be provided before, during, and after the transaction, so that your changing needs are always addressed and satisfied.

***The Right Way Everyday!*** It is my business philosophy and also my commitment to provide you with exemplary personalized service beyond your expectations. My practice is to listen, hear and truly understand your needs; a quality of business conduct that often seems to have been forgotten in today’s fast paced, highly automated society.

Your friend,

##### Lorrie Parker

REALTOR®

# The Keller Williams Story

## KELLER WILLIAMS REALTY…

is one of the fastest growing real estate companies in the United States and was created in 1983 in Austin, Texas as a traditional real estate brokerage by its co-founders and co-owners, Gary W. Keller and Joe F. Williams.

* The eleven-(11) locations currently serving the Houston area are: Memorial, Kingwood, FM 1960, Northwest Houston, West Houston, Clear Lake/Nasa, Conroe/Lake Conroe, The   
  Woodlands, Sugarland, Bellaire, and The Inner Loop.
* Because we have grown with our communities, our real estate professionals have intimate knowledge of each community’s character, mood, and growth potential. Due to the fact that the majority of our associates live in the communities we serve, they can readily meet the unique challenges and problems families encounter in selecting their new homes. Drawing on their extensive knowledge of schools, recreational facilities, shopping requirements and transportation, our associates are able to better satisfy the special family housing needs of their clients.

**VALUES:** At Keller Williams, we fondly refer to our values and belief system as:

**“WI4C2T’S”**

**Win – Win** – Or no deal.

**Integrity** – Do the right thing.

**Commitment** – In all things.

**Communication** – Seek first to understand.

**Creativity** – Ideals before results.

**Customers** – Always come first.

**Teamwork** – Together everyone achieves more.

**Trust** – Begins with honesty.

**Success** – Results through people

**KELLER WILLIAMS REALTY** consists of people… and it is because of these dedicated people you can feel confident that all of your real estate needs will be handled in a most trustworthy, professional and efficient manner.

**Benefits**

Listing property with **KELLER WILLIAMS REALTY** means receiving the following benefits:

***Experience… Integrity… Skill… Effectiveness… Advanced Techniques and Aids… Intimate Knowledge of the Marketplace… Financial Counsel and Assistance.***

So, there is something special about selecting **KELLER WILLAMS REALTY** as your REALTOR. In addition, you should know about the many beneficial services you will also receive as part of our “Quality Personalized Service” program.

**We have…**

* **REPUTATION…** We have one of the best business reputations in the United States.
* **PROFESSIONALISM…** Our associates are all highly professional and well-trained by career oriented consultants.
* **EXPERIENCE…** Our personalized service and record of excellence over the years have established a reputation of trust and fairness, which many of our clients have come to depend upon again and again.
* **LOCATIONS…** Our sales offices are situated in The Woodlands/Conroe/Lake Conroe, so you can be assured that your Keller Williams representative knows your neighborhood and the people in it. Our staff of over 200 professionals have loyal buyers who are ready, willing and able to purchase a home, which may very well be yours. When your home is listed with us, you come first, because we selfishly show our buyers our own offerings first.
* **COMPUTERIZED MULTIPLE LISTING SERVICE…** This is to give the seller the widest exposure via computer-terminal technology. In addition to our staff, your property will be exposed to over 12,000 participating members. The use of the Multiple List Service is optional.

**Benefits (continued)**

* **MARKET ANALYSIS…** We will determine the realistic value of your home in two ways:

1. An opinion by our qualified and knowledgeable staff who list, show and sell property in your neighborhood, and
2. A written compilation and analysis of homes recently sold, homes presently on the market and those exposed to the market but not sold during the listing period.

* **ADVERTISING…** We are very competitive in marketing your house not only to our industry, but also to the readership in an area who is searching for a new purchase.
* **CORPORATE RELOCATION…** Many buyers across the country are interested in purchasing in the Houston, The Woodlands and Conroe/Lake Conroe areas.

**When you list your home with me the top real estate consumer websites will automatically market your listing on their site. We have formed these business**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| [logo](http://www.trulia.com/)  **Trulia** –   * Real Estate Search Engine * Over 6 Million visits each month * Named by ComScore.com as “The fastest-growing real estate Web site in the US.” | | [googleBase](http://base.google.com/)  **GoogleBase** –   * World’s largest search engine * 56.5% of searches on “real estate” and related terms were conducted on Google and our search partners | [yahoorelogo](http://realestate.yahoo.com/)  **Yahoo Real Estate -**   * Averages approximately 4.6 million unique visitors per month and reached a record high level of 5.3 million unique visitors in February 2008 * Is consistently the second largest real estate Web site | |
| [logo](http://www.homescape.com/)  **Homescape** –   * Provides local, comprehensive property listings and rich content to home buyers and sellers nationwide through affiliation with **125** online newspaper partners and 23,000 advertisers. * Supplies 3 million property listings nationwide | | zillowlogo_wTag_RGB+New  **Zillow** -   * Zillow.com is an online real estate service dedicated to helping you get an edge in real estate by providing you with a Zestimate® home valuation * Zillow has over 5MM monthly users – buyers , sellers and homeowners | [logo](http://realestate.aol.com/)  [**AOL Real Estate**-](http://www.aol.com)   * Homepage of AOL.com which is Web services company that runs one of the country's largest Internet access businesses. * 3 million visitors monthly | |
| **FD_logo_main**  **Frontdoor –**   * Online real estate listing service powered by HGTV, the No.1 source for home-related media content | logo  **Cyberhomes** –   * Website powered by Fidelity National Financial, Inc that provides home valuation and neighborhood information. * Consumers spend an average of 30 minutes on Cyberhomes | | |  |

**relationships to help feature your home and get it sold quickly.**

LandsofTexas.com

|  |
| --- |
| [hdrRatingSystem](http://members.har.com/realtor-rating-program/default.cfm)  Client Experience Rating Agent Rating Report  Lorrie Parker Keller Williams Realty Conroe/Lake Conroe  [429479](http://www.har.com/aws/aws.cfm?agent_number=429479)  **CLIENT EXPERIENCE RATING**  Overall Rating 5.00/5.0 iconStariconStariconStariconStariconStar  **Based on 15 Completed Surveys**  iconAlert  **Overall Service Rating in each Category**  **Competency**  **5.00/5.0**  iconStariconStariconStariconStariconStar  Explained the process clearly, ensured paperwork was correct, used technology efficiently, negotiated effectively, exhibited attention to detail, represented and protected my interests  **Market Knowledge**  **5.00/5.0**  iconStariconStariconStariconStariconStar  Exhibited knowledge of the real estate market, the neighborhood and community  **Communication**  **5.00/5.0**  iconStariconStariconStariconStariconStar  Updated me regularly, responded in a timely manner, communicated with me in the way I wanted  **My Experience**  **5.00/5.0**  iconStariconStariconStariconStariconStar  Understood my needs, gave me personal attention, made me feel valued as a client, was on time and prompt. I would recommend this Realtor to a friend or colleague. |

Comments from past clients:

Chuck & Lynna Knowles said,  
"Lorrie's knowledge of the area and market are exceptional. Her ability to understand our needs and wants and don't wants kept us looking at properties that had potential. If we could give Lorrie all 10's on your scale, we would."

Bernie Ross said,  
"I will recommend Lorrie to anyone I know buying or selling. She did a great job for me."

Kathy Johnson said,  
"Lorrie Parker is not only a valued real estate agent, but through the years has been a good friend. Her assistance with the purchase and sale of three different properties proved that her devotion, loyalty and professionalism far surpasses the highest of ratings. I highly recommend her to anyone who is looking for sincerity and honesty with a smile to assist in selling or purchasing a home!"

Bob Cargo said,  
"I would be hard pressed to find something negative to espouse about Lorrie. Excellent job. Thank you. "

Christi Otto said,  
"Lorrie was extremely helpful and responsive to my needs!! I will use her again for sure!!!!"

Mike Berger, Jr. said,  
"Lorrie Parker and her team at Keller Williams were always very helpful. They were very quick to provide a comparative market analysis and kept us informed of progress on our sale. Overall Lorrie Parker was very friendly and helpful."

Beverly Gerber said,  
"Lorrie did an exceptional job with every aspect involving the sale of our home. She was always wonderfully pleasant and easy to work with. She was extremely prompt to respond to any and all questions we had. I would highly recommend her to any individual who wishes to sell their home."

Mike Berger, Sr. said,  
"Lorrie knew the area and superbly interpreted our desires in a home."

Sandy Gorski said,

"Lorrie is a hardworking, dependable and enthusiastic realtor. She keeps up to date on the newest opportunities and makes sure she keeps her clients informed. Lorrie goes out of her way to take care of her clients.”

Merry Nelson said,  
Besides her impeccable work ethics, she is a hands on mother and trusted friend."

Diana Rathkamp said,

"Lorrie is a very professional and knowledgeable in her field. She is a go getter. I would recommend her for any Real Estate need."



Current or Potential Client,

It is our pleasure to introduce you to Lorrie Parker, who has successfully completed the Master Certified Negotiation Expert© (MCNE) designation program conducted by the Real Estate Negotiation Institute (RENI; also known as Negotiation Expertise, LLC). The MCNE program is the premier and most comprehensive negotiation designation program in real estate.

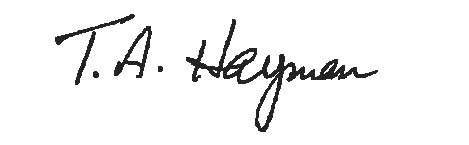
The Master Certified Negotiation Expert© (MCNE) program consists of six training courses covering professional negotiation theory and techniques, as well as practical application to real estate negotiation situations. The Real Estate Negotiation Institute (RENI) is a member of the Harvard Program on Negotiation and researches negotiation literature around the world to bring the best possible training to real estate professionals.

No real estate professional can guarantee specific outcomes or results for your real estate transaction. You can be sure however that your MCNE agent will conduct your real estate negotiations professionally, skillfully, and with confidence on your behalf. The results achieved by you and your MCNE agent will likely be among the best possible for your specific situation. (Negotiation Expertise, LLC, and the Real Estate Negotiation Institute do not warrant or guarantee any specific results when hiring a MCNE agent.)

As you consider your choice of real estate professionals, carefully evaluate her training and commitment to skill development. Negotiation skills are very important to your ultimate success and your MCNE agent has demonstrated a commitment to excellence by completing the MCNE program.

We wish you all the best in your real estate transactions and know that your needs and interests will be better served by hiring a MCNE agent!

Sincerely,

Tom Hayman

CEO

Real Estate Negotiation Institute & Negotiation Expertise, LLC

**Key Market Factors**

***How long does it take to sell a home?***

There is no easy answer – some homes sell in a few days, others may take several months. Recognizing the key factors influencing a sale can give you significant control over market time.

***The proper balance of these factors will expedite your sale:***

**LOCATION…**

* Location is the single greatest factor affecting value.
* Neighborhood desirability is fundamental to a property’s fair market value.

**COMPETITION…**

* Buyers compare your property against competing properties.
* Buyers interpret value based on available properties.

**TIMING…**

* The real estate market may reflect a seller’s market or a buyer’s market.
* Market conditions cannot be manipulated; an individually tailored marketing plan must be developed accordingly.

**CONDITION…**

* Property condition affects price and speed of sale.
* Optimizing physical appearances and advance preparation for marketing maximizes value.

**TERMS…**

* The more flexible the financing, the broader the market, the quicker the sale and the higher the price.
* Terms structured to meet your objectives are important to successful marketing.

**PRICE…**

* If the property is not properly priced, a sale may be delayed or even prevented.
* Keller Williams Realty’s comprehensive market study will assist you in determining the best possible price.

**Which Improvements Add Value To Your Home?**

What follows are “best estimates” for the most typically consistent remodeling projects we have seen across the country… Unless otherwise noted, the maximum time between remodeling and re-sale must be five years; otherwise the “value-added” figures are void.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **PROJECT** | **COST** | | **VALUE**  **ADDED** | **COMMENTS** |
| Kitchen | Low:  High: | $15,000  $20,000-up | 80 to 110% | Cost includes new cabinets and countertops and re-wiring; structural changes, relocated plumbing, custom cabinetry, and top-of-the line appliances. |
| Bathroom | Low:  High: | $7,500  $10,000 | 80 to 115% | Cost includes new fixtures and fittings, tile floors and walls; structural changes, and relocated plumbing. High-end materials and fixtures raise the cost. Note: adding a second bath can yield more than 100% resale value. |
| Room Addition | Low:  High: | $30,000  $40,000 | 50 to 110% | Depends on type of room; a family room or new master suite (don’t forget to include cost of bath) will add much more vale to a home than a private office or fourth bedroom. |
| Converting an attic, basement or garage to living space | Low:  High: | $10,000  $15,000-up | 25 to 40% | Cost assumes no structural changes and no new plumbing; value added depends on size of house (smaller house, more value) and type of space created (family room or bedroom, more value than a gameroom or exercise area). |
| Adding a deck | Low:  High: | $5,000  $10,000-up | 40 to 60% | The warmer the climate, the more value added; size of deck, complexity of design, and added amenities (spa, trelliswork) influence cost. |
| Re-painted exterior | Low:  High: | $1,200  $1,500-up | 40 to 60% | Assumes old exterior was worn and repainting was done immediately prior to putting house on market: a new coat of paint probably adds the “best profit” to selling an older home. |
| In-ground swimming pool | Low: | $20,000 | 0 to 25% | Cost assumes an average-size pool (16’ x 32’) in a rectangular shape; value added depends on desirability to future owner (banks usually do not include pools in mortgage appraisals). |

Source: Home Remodeling Magazine

### Selling Price vs. Timing

Timing is extremely important in the real estate market. The above graph illustrates the importance of placing your property on the market at a realistic price and terms from the very beginning. A property attracts the most excitement and interest from the real estate community and potential buyers when it is first listed; therefore, it has the highest chance of a sale when it is new on the market.

#### The Importance of Intelligent Pricing

As the triangle graph below illustrates, more buyers purchase their properties at market value than above market value. The percentage increases even further when the price drops below market value. Therefore, if you price your property at market value, you are exposing it to a much greater percentage of prospective buyers and you are increasing your changes for a sale.

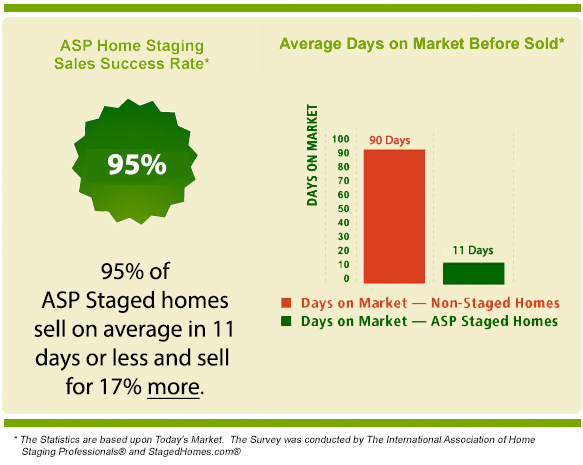
****

**Buyers Always Determine Value!**

The value of your property is determined by what a **BUYER** is willing to pay in today’s market based on comparing your property to others **SOLD** in your area.

**COMMON PRICING ERRORS**

|  |  |  |
| --- | --- | --- |
| **WHAT**  **YOU**  **PAID** | **WHAT**  **YOU**  **NEED** | **WHAT**  **YOU**  **WANT** |
| **WHAT**  **YOUR**  **NEIGHBOR**  **SAYS** | **WHAT**  **ANOTHER**  **ASSOCIATE**  **SAYS** | **COST**  **TO**  **REBUILD**  **TODAY** |

****

**Preparing Your Home For Sale*SOLD!***

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 another chance to make a first impression. And first impressions are what counts! 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 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 smallest odor. Odors must be eliminated, especially dogs, and cats, young children in diapers or if there are smokers in the home.
* Wash all the windows in the home, inside and out.
* If it has been over a year since the carpets have been cleaned, now is the time to have them cleaned. Bare floors should also be waxed or polished.
* Put bright light bulbs in every socket made for a bulb. Buyers like bright & cheery.
* 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 the shelves piled to the ceiling.
* Make sure rooms are not overcrowded with furniture. Select pieces that look best, and store the rest.
* Keep the kitchen sparking clean. Make sure 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 traps.

**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, sidewalks and front porch.
* Clean the ashes out of the fireplace.
* Make sure that the pull-down staircase is working correctly. Be sure there is a light in the attic.
* The pool needs to be sparkling and free of leaves.

**For those willing to go the extra mile…**

* There are some things you can do that will really add flair to your home. If your house is the least bit dated, changing out wallpaper in the entry, kitchen or bathrooms and replacing outdated light fixtures adds desirability.
* Fresh paint on interior and/or exterior 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.
* Keep good scents in the house, such as potpourri or simmering pots or candles.
* Make sure 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 some 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 buyer be at ease, and let the agents do their job.

**Marketing Plan**

& explanation of costs for the sale

To help you understand what I do as a REALTOR®, this letter outlines my marketing plan for the sale of the property. I sincerely hope my efforts will prove positive results.

My marketing plan is comprehensive to not only buyers, but also to REALTOR® that service the area. At the beginning of the listing, I will make sure that my prospective buyers know about the property and also promote it to the other REALTOR® in the area for their buyers. This will give your property optimum exposure to the market.

**Within the first three days of taking your listing,** the following will be completed:

1). Put the property in MLS

2). Start making phone calls and sending emails to agents to tell about the house.

3). Professional photography completed including a slide show presentation and virtual tour for the MLS system and the internet. These tours have Broadband High Resolution Displays included (HDVT).

4). Photos, virtual tour & video will be distributed to the following websites among others: [www.kw.com](http://www.kw.com), [www.kellerwilliams.com](http://www.kellerwilliams.com), [www.har.com](http://www.har.com), [www.LorrieParker.com](http://www.LorrieParker.com), www.Realtor.com, [www.trulia.com](http://www.trulia.com), www.LakeConroe.com, [www.KWLS.com](http://www.KWLS.com), [www.alllakeconroehomes.com](http://www.alllakeconroehomes.com). [www.craigslist.com](http://www.craigslist.com),



The search engines pick up the listing and it is then extremely easy for buyers to find the property on the web. Along with the internet, the use of e-mail marketing is a wonderful tool in the real estate industry and I use it to the fullest in our marketing plan.

**Within the first 30 days of taking your listing:**

1). A profile sheet and information packets are distributed to all 240 +/- agents in our Keller Williams Conroe/Lake Conroe/Huntsville office and discussed at our sales meeting.

2). A mass email, with the photographs and detailed description of the property, to all REALTOR® in the area.

3). A follow-up email is sent to all the REALTOR® who sell and list property like yours to make them aware of the property.

4). Then 100 “just listed” cards will be sent out to prospects that meet the income criteria to buy a property like this or have a particular interest in what the area has to offer.

5). Schedule a Broker open house so that the REALTOR® can tour the property in person.

6). Schedule Luxury Home Tour of all the top agents in the area who sell high end homes.

**There will be multiple print media advertising** that occurs during the listing period. Locally, I advertise in the Home Focus Magazine and The Conroe Courier. You will have exposure in this print media. Be aware this is our LEAST effective and most expensive way to advertise.

You will not be disappointed in my marketing efforts. Your only disappointment may be the sales price and time on the market.

**Other aspects of the Marketing Plan:**

\*Property Brochure: Full color, single folded with at least 9 photos and property description.

\*Brochures to be available in home for prospects and sales associates who tour the property

\*Signs and “Take One” box if the subdivision allows it.

\*MLS

## \*Professional **ArchitecturalPhotographer**

## by Michael Whitesides

[](http://firstsoldphoto.com/wp-content/uploads/2011/04/michael.jpg)Michael became our most talented professional photographer immediately upon joining the old IREC network. He quickly developed procedures for increasing the efficiency and quality of both photo and virtual tour digital processing. Michael helped to determine what features First Sold Photo should make available to our customers. Much of his input has been integrated directly into our network.

who has been photographing homes for over 15 years, for magazines and the Internet

\*Broker open house

\*Home Focus Magazine, full color ads

\*Website placement

\*Emails to prospective buyers and other real estate professionals

\*listing on Internet sites to give exposure to estate planning professionals and to English speaking foreign real estate professionals and clients

Your “normal” selling costs, approximately 8%, to sell your home would be:

The 6% commission

The title insurance policy (just under 1% of the sales price)

Title company charges and doc retention fees: (approximately $600)

Survey expenses to be negotiable

This does not include any taxes fees, maintenance fees or insurance for the current year.

Miracles cannot be promised, however, I will promise you careful and thoughtful planning, effective marketing strategy and care for your personal well-being during the transaction.

**Now that your home is “ON THE MARKET”…**

***Our Duties***

|  |  |
| --- | --- |
| **LORRIE** | **YOU** |
| * Install signs and submit to MLS. | * Complete all repairs and cleaning. |
| * Arrange for office tour by agents. | * “Stage” your home to be appealing. |
| * Prepare marketing information and advertising. Place ad in upcoming Home Focus. Place ad in Showcase Homes. | * Keep home ready for showing. |
| * Schedule Real-Connect for still pictures & virtual tour. Real-Connect will then place on several websites including HAR.com, alllakeconroehomes.com, Realtor.com LORRIEPARKER.com. |  |
| * Place marketing data in home for prospective buyers. | * Hide valuables (also prescriptions). |
| * Distribute marketing information. | * Keep marketing information out for buyers. |
| * Attempt to give 1-hour notice to show. | * Call me if information is depleted. |
| * Review market continuously. | * Leave premises for showings. |
| * Follow up with other agents who show home. | * Call me with any questions. |
| * Communicate with you regularly. | * Market your home to friends and acquaintances. |
| * Advice of possible solutions if home has not sold. | * Keep me advised where to reach you or give permission to show if you are unavailable. |
| * Negotiate best contract for your needs. | * Refuse to discuss terms with buyers or their agents without me present. |

**Home Warranties Can Aid Buyer and Seller**

M

any home purchasers erroneously assume that the Seller is always somehow liable when there is a defect or failure found in the home’s cooling, heating, plumbing, electrical and/or appliances after the Buyer moves in. Unless otherwise provided for in the contract however, risk of loss often falls on the Buyer. Even where the contract provides that heating, plumbing, pool & equipment, electrical, etc. be “operative” on or until date of possession, disputes can always arise as to when the breakdown occurred, who is responsible, how the repairs are to be funded, and when they are to be made.

H

ome warranty plans go a long way to alleviate these risks and concerns. For a modest price (currently basic coverage is $299 to $385, slightly more for optional coverage), Seller can provide to Buyer a one year warranty covering, specified heating, plumbing, electrical, water heater or appliance breakdowns. Coverage under most plans commences at closing (although some can be made to commence during the listing period as well). In all cases, there are important limitations and exclusions (example: appliances/systems must be operative at commencement of coverage).

**Presentation of Offers**

**When an offer is generated on your home I will do the following:**

1. Present the offer to you personally.
2. Have the cooperating Broker share Buyer Qualifications.
3. Go over every item in the contract with you so that you thoroughly understand what the buyers are offering and what they are asking for.
4. Discuss all offers with you in private, after listening to the other agent.

**Give you as much input as I possibly can regarding:**

1. Current market and finance activity.
2. Other sales to date.
3. Competition.
4. Broker comments.

**Checklist for Presentation of Offers**

**I use this checklist to protect you when offers are presented on your property:**

1. Terms clear and complete.
2. Loan Information
3. Is the anticipated loan realistic?
4. Is there an interest rate – not to exceed %?
5. Is the Buyer to go back through existing lender?
6. Number of days to qualify for and obtain the new loan.
7. Loan contingency to be removed in writing.
8. **IMPORTANT** – Additional deposit to be increased upon removal of loan contingency.
9. Seller to carry first loan:
10. Insurance coverage, naming beneficiary as insured on fire policy.
11. Financial statement and credit report from the Buyer.
12. Down payment sufficient to create secure Loan-to-Value Ratio?
13. Interest Rate .
14. Term – all due and payable in years.
15. Payable $ monthly.
16. Acceleration clause – due on sale clause.
17. Provision for escrow account for taxes and insurance.
18. Seller to carry second loan:
19. All of number 4, above, plus;
20. Request for notice of default on First Trust Deed.
21. Date of Closing.
22. Date of occupancy – provision made for rental, if possession not upon date of closing.

**Checklist for Presentation of Offers (continued)**

1. Any variation in payment of normal closing costs for Buyer and Seller.
2. Personal property included and/or excluded.
3. INSPECTIONS

A. Who pays for them?

B. Time limit.

1. What repairs, if any, are to be made; by whom and with what dollar limitation, if any?
2. Owner’s Disclosure of any deficiency within or affecting the property or structure, which might adversely affect the value, use or enjoyment of the property or structure by Buyer.
3. Signatures by all Buyers named in contract.
4. Homeowner assessments – paid by Seller or assumed by Buyer.
5. Sale of Buyer’s Home.

A. Number of days to sell – does it correspond with the closing date – if so change it so that if Buyers don’t sell, Sellers can put the home back on the market.

B. Contingency release clause – 72 hour release clause.

1. Broker acting as principle – disclosure.
2. Multiple Counter offers.
3. Understanding by Buyer and Seller of costs to be incurred, payments to be made and estimated net revenue to be realized from this transaction.

**Negotiating the Sale**

When purchase contracts are negotiated, you will be kept informed every step of the way.

**During the selling process, I will:**

* Establish and explain guidelines prior to presentation.
* Present all offers to you… as quickly as possible.
* Review the contract with you.
* Keep you up-to-date on current market activity, which may affect the strength of the offer.
* Ensure that all parties in all transactions are treated fairly and with honest consideration.
* Make certain there is compliance with disclosure laws and ordinances.

**Processing the Sale**

**A REALTOR has more responsibilities than listing and showing! You should be aware of what your REALTOR does after the contract is signed:**

1. Open Title.
2. Deliver Earnest Money Contract and check to the Title Company.
3. Obtain receipt for earnest money check from the Title Company.
4. Order all necessary inspections.
5. Examine the Title Commitment for clouds and make sure problems are disclosed early so closing is not delayed.
6. Insure that you receive copies of all documentation pertinent to the transaction.
7. Note all contingencies and attempt to remove them within the time limit provided or get an extension of time, if needed.
8. Keep you abreast of buyer’s loan application and the progress of the appraisal on your home.
9. Be present during inspections and keep you informed of their findings:
10. Roof
11. Pest Control
12. Pool
13. Building
14. Plumbing & Heating
15. Arrange any required termite treatment and obtain certificate.
16. Coordinate execution of any required repairs.
17. Verify survey has been ordered and completed.
18. Provide Title Company with any charges for HUD1.
19. Have closing papers drawn before closing so that if any problems arise, we can solve them.
20. Coordinate the closing and move-in dates so that they are as convenient to both parties as possible.

**Check-List for Moving**

***Before you leave…***

|  |  |
| --- | --- |
| **GIVE ADDRESS CHANGE TO:** | * Post Office |
|  | * Charge Accounts, Credit Cards |
|  | * Subscriptions: Notice requires several weeks. |
|  | * Friends and Relatives |
| **BANK** | * Transfer funds, arrange check cashing in new city. |
| **INSURANCE** | * Notify company of new location for coverage’s; Life, Health, Fire and Automobile insurance. |
| **UTILITY COMPANIES** | * Gas, Light, Water, Telephone, Fuel |
|  | * Get refunds on any deposits made. |
| **MEDICAL, DENTAL, PRESCRIPTION HISTORIES** | * Ask Doctor and dentist for referrals. * Transfer needed prescriptions, eyeglasses, X-rays. * Obtain birth records, medical records, etc. |
| **DON’T FORGET TO:** | * Empty freezer |
|  | * Defrost freezer and clean refrigerator. Place charcoal to dispel odors. * Have appliances serviced for moving. * Clean rugs or clothing before moving (have them wrapped for moving). * Check with your Moving Counselor: * Insurance coverage, packing and unpacking labor, arrival day, various shipping papers, method and time of expected payment. |

**Check-List for Moving (continued)**

|  |  |
| --- | --- |
| **ON MOVING DAY:** | * Carry enough cash or traveler’s checks to cover cost of moving services and expenses until you make banking connections in the new city. * Carry jewelry and documents yourself, or use registered mail. |
| **AT YOUR NEW ADDRESS:** | * Plan for transporting pets; they are poor traveling companions if unhappy. |
|  | * Double check closets, drawers and shelves to be sure they are empty. |
|  | * Leave all old keys needed by new tenant or owner with Realtor™ or neighbor. |
|  | * Check on service of telephone, gas, electricity and water. |
|  | * Check pilot light on stove, water heater, incinerator and furnace. |
|  | * Have new address recorded on driver’s license/apply for state driver’s license. |
|  | * Register car within five days after arrival in state or a penalty may have to paid when getting new license plates. |
|  | * Register children in school. |
|  | * Arrange for medical services: Doctor, Dentist, etc. |

\

**Ways to Communicate with Lorrie Parker**

**DURING OFFICE HOURS: Monday through Friday, 8:00 A.M. until 6:00 P.M.**

VOICE MAIL:

Call my cell 281-467-9790

CELL PHONE:

**The best way to get in contact with me is on my cell - 281-467-9790**

E-MAIL:

**lparker@kw.com**

**AFTER OFFICE HOURS:**

Call my cell…281-467-9790

I check my voice mail periodically throughout the day, and will return your call at the first opportunity.

**FAX:**

**936-441-8001**