

HOME

# SELLER'S GUIDE

sereno







**Sereno is particularly proud to be the largest, locally owned and operated, independent real estate company in Northern California. Our unique model of local ownership, local leadership, local management, and local legal counsel allows us to powerfully impact our clients and the communities we serve.**

Our hyperlocal focus on the highly desirable communities where we live, work and contribute creates unparalleled expertise and a competitive advantage that we use to benefit each and every one of our clients.

Alongside the desirability of the areas we serve are very unique market conditions that require a highly-skilled professional with pricing expertise, boots on the ground experience, marketing and negotiating finesse. In the hands of your Sereno agent, you have a trusted guide to advise your every move through the intricacies of selling your home and negotiating a deal that best serves your ultimate goals.

We hope this guide will serve to empower you as you navigate the process of selling your home with real estate intelligence, industry jargon, and useful information about every step of the journey.



**To make your home selling process easier, we recommend thoughtful consideration of these points before you embark on the journey.**

Why are you selling your home? Downsizing, upsizing, retiring or job related?

What is your ideal timeframe? Are you in a position to be flexible?

Have you discussed the financial and tax repercussions of a potential sale with your accountant and/or tax advisor?

Will your home need minor or major repairs to get it into the best shape for a sale?

Do you plan on staging your home?

Are you prepared to move out of the home during the sales process or do you want to buy before you sell?

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NOTES, INSIGHTS AND OBSERVATIONS



# Part One.

GET READY. GET SET. SELL.



The Listing Timeline

PRE-MARKET PREPARATION

Listing Meeting + Discovery

- Market Analysis
- Pricing Strategy



Marketing

- Professional Photography
- Floorplan Drawings
- Design Print Ads + Postcards
- Plan Targeted Digital Ad Campaigns
- Plan Social Media Campaign
- Email Campaign
- Home Brochures



House Prep

- Repairs
- Home Upgrades + Renovation
- Clean + Wash Windows
- Staging
- Inspections
- Disclosures
- Coming Soon Sign

ON MARKET

Live on MLS

- Print + Online Campaigns Begin
- Broker Tour
- Open House Dates
- Review Agent + Buyer Feedback
- Market Update



Receive Offers

- Negotiations
- Acceptance

IN CONTRACT

Sale Pending

- Escrow Opened
- Deposit to Title
- Property Appraisal
- Buyer Inspections
- Negotiations, if any



Contingency Removals

- Walk Through Property
- Sign Off

CLOSE OF ESCROW

What to Expect from Your REALTOR®

- Communication: you will be informed and updated throughout.
- Industry knowledge, analytical insight, and local market trends.
- Suggestions for high-yield ROI home improvements.
- Recommendations for landscapers, inspectors, contractors and necessary vendors.
- Strategic pricing of your home for maximum exposure to a relevant and targeted audience.
- A detailed marketing plan for maximum sales exposure.
- Notifications of offers, inspections, transaction updates and any issues that may arise.
- Management of contracts, appointments, home showings, and transactional details.
- Presentation, evaluation, and guidance on all incoming offers.
- Escrow and title management throughout the transaction.
- Transaction completion and transference of your home.
- All pertinent records and documents shared as they become available.

You can rely on your Sereno agent to advise you from beginning to end. They will work to resolve any problems that arise, protect your best interests and ensure a well-organized transaction.



YOU'VE DECIDED TO SELL





## Intrinsic Factors that Affect Value

Overpricing can negatively impact the sale of your home. A well-priced home can create interest, generate competitive offers and lead to a timely sale at the highest possible price.

In addition to a thorough Comparative Market Analysis, your Sereno agent has the added benefit of company-wide collaboration and unparalleled industry expertise for a well-rounded pricing strategy.

Many people like to think that pricing can be narrowed down to Price Per Square Foot but what exactly does that mean to you as a Seller? In truth, there are many variables that affect the value of your home.

- ✓ Square Footage.
- ✓ Lot Size and Usability.
- ✓ Flow and Floor Plan.
- ✓ Location and Neighborhood: Proximity to schools, transportation, freeways, local shops, dining and downtown.
- ✓ Charm, Character and Style.
- ✓ Number of Bedrooms and Bathrooms.
- ✓ Views.
- ✓ Privacy.
- ✓ Outdoor Amenities and Landscaping.
- ✓ Well Appointed Kitchen and Bathrooms.
- ✓ Age and Condition of Home.
- ✓ Walk-in Closets.
- ✓ Deferred Maintenance.
- ✓ Hardwood Floors.

## Extrinsic Factors that Affect Value

The Comparative Market Analysis will examine the listings and sales of similar homes in your neighborhood over the last six months. In addition, it is important to consider the Days on Market, compare list-to-sale-price ratios and adjust for variances.

In addition to the property, what is happening in the world has an impact.

Your agent will closely watch the active listings and re-evaluate your pricing alongside the current inventory and shifting market conditions, current industry trends and Federal Reserve monetary policies that affect interest rates.

- Status of the Stock Market.
- Availability of Good Rates and Mortgage Funds.
- Time of Year: People typically list in the Spring because the weather is better and there is a sense of renewal and fresh beginnings.
- Consumer Confidence.
- Election Years.
- Weather Hazards and Earthquakes.





# Disclosures and Inspections

Both the Seller and the Listing Agent are required to disclose all known material defects, repairs and alterations made to the home. Disclosures give a Buyer the opportunity to review available information prior to writing an offer.

A home inspection is a visual examination done by a licensed professional. A thorough inspection will examine the interior and exterior structures, systems and components of the structure including the roof, basement or crawlspace, foundation and structure, heating and cooling, plumbing, electrical, fireplace, attic, insulation and ventilation, doors, windows of a residential property.

## Examples of things that need to be disclosed and provided to the Buyer:

- ✓ Roof age and warranty paperwork, if applicable.
- ✓ Furnace age and manuals, if applicable.
- ✓ Central Air conditioning age, warranty, and manuals, if applicable.
- ✓ Hot water heater age, warranty, and manuals.
- ✓ Age of any included appliance, manuals, and warranties, if applicable.
- ✓ Dates of any home improvement projects or remodels. This could include the kitchen, bathroom(s) window installation, carpet and flooring, and outdoor amenities.
- ✓ Dates and reports on any repairs made to the home.
- ✓ Permits or Certificates of Compliance that apply, which could include decks, sheds, and fencing.
- ✓ Written and verbal estimates of work to be done.
- ✓ Anything that may affect the value or desirability of the property.
- ✓ Title report showing clear title and loan balances.

# Explanation of California Disclosure Reports

## GENERAL DISCLOSURES



**Real Estate Transfer Disclosure Statement (TDS)**  
and Supplemental Property Questionnaire (SPQ) completed by the Seller about the property.



**Preliminary Title Report**  
Provided by the Title Company, this report shows ownership of the parcel, as well as any liens and encumbrances thereon which will not be covered under a subsequent title insurance policy.



**Property Inspection Report**  
This report examines the overall functionality and condition of the home including appliances, mechanical, plumbing, and electrical systems.



**Pest Inspection Report**  
This report examines structural damage due to wood boring beetles, termites, and dry rot.



**Agent's Visual Inspection Disclosure (AVID)**  
It is required for both the listing and selling agents to complete a visual inspection of the property.



**Natural Hazard Zone Disclosure (Property ID or JCP Report)**  
This report details how the property might be affected by natural hazards like an Earthquake, Wildfire, Tsunami or Flood based on its specific location.

## HOA PROPERTIES



**Conditions, Covenants, and Restrictions (CC&Rs)**



**Homeowners Meeting Association (HOA)**  
Meeting Minutes for the last 12 months.



**HOA Budget and Budget Reserve Study**



**Condominium Certification Form**



**House Rules + Miscellaneous Communication**



## Why Upfront Inspections are Important

We live in a competitive marketplace that requires a highly proactive mindset to sell a property at the most optimal price. If a Buyer is considering multiple homes similar to yours, it is to your advantage to have material facts presented up front so there are no surprises when the time comes for an offer and possible negotiations. It is important to note that a Buyer may want to do their own inspections for a deeper understanding of the condition of the property. This is a normal practice.



# The Importance of Staging, Upgrades and Repairs

Studies show that making your home as welcoming and neutral as possible creates optimal conditions for a Buyer to “mentally move-in.” The journey of getting your home SOLD begins with the preparation. While you have the option to leave your home “As-Is”, it has been shown that professional home staging adds considerable value to a prospective property. Your agent can recommend an experienced home stager to assist you in partially, or fully, staging the home. We have suggestions for preparing your home to go to market.

## Clean, Declutter and Personalize

Consider hiring a professional cleaning service to deep clean every single room. Declutter all rooms and give unwanted items away. Host an estate sale, sell them on craigslist.org, or give away to consignment. Make three piles: Donate, Toss, and Sell.

- ✓ Kitchen: Store small appliances; Clean your refrigerator and remove any magnets and artwork; polish granite; clean out cupboards; remove trash cans.
- ✓ Vacuum and/or shampoo carpets, or replace if needed. Refinish hardwood floors.
- ✓ Deep clean all bathrooms: replace shower curtains; treat mildew and mold.
- ✓ Replace all light bulbs with appropriate wattage bulbs.
- ✓ Wash windows.
- ✓ Organize closets and storage spaces.
- ✓ Empty garage and organize contents.
- ✓ Consider new bedding for all beds.
- ✓ Remove family photos and potentially offensive items from view.
- ✓ Store money and jewelry in a safe place.



# Improvements & Repairs

Your agent will recommend the highest ROI projects for your home. It is highly recommended that you have a home inspection right away to identify and address problems before the house goes on the market.



## INTERIOR

- Repaint entire interior with a neutral color.
- Remove any dated or peeling wallpaper.
- Repair light fixtures and switches.
- Ensure all windows and doors open, close and lock properly.
- Repair any leaks in the faucets and toilets.
- Check that smoke and carbon monoxide detectors, security alarms are in working order.



## EXTERIOR

- Inspect the roof for possible leaks and make necessary repairs.
- Repair or replace exterior lighting and hardware.
- Weed, mow, rake and water the lawn, if applicable.
- Remove any tools and store away hoses.
- Trim bushes and clean out dead tree branches and debris.
- Power wash the driveway and remove any oil stains.
- Clean the pool, pond, and fountain, if applicable.
- Add flowering plants to the front yard.
- Clean the barbecue grill and any outdoor appliances.
- Power wash outdoor furniture.
- Consider replacing house numbers to update the front.



# The Highest ROI Investments for Selling



Through a savvy combination of print and digital media, Sereno is poised to discover the right Buyer for your home by placing it front and center to the audience looking for it.

We do this in multiple ways to ensure the successful sale of your property:

- ✓ Street and home signage.
- ✓ Professional photography and videography.
- ✓ Professionally designed marketing brochures, postcards, and flyers.
- ✓ Professional home staging.
- ✓ MLS listing.
- ✓ Company-wide 500+ agent network.
- ✓ Relevant Social Media Campaigns: Facebook, Twitter, Instagram, YouTube.
- ✓ Email campaigns.
- ✓ Exposure on major property listing portals: Zillow, Trulia, Realtor.com.
- ✓ Print advertising in local newspapers and magazines, where appropriate.
- ✓ Direct mail campaigns.
- ✓ Dedicated property website, if applicable.
- ✓ International marketing exposure.





The Listing Calendar

MON	TUES	WED	THURS	FRI	SAT	SUN

IMPORTANT DATES

- Initial Preparation.
  - Disclosures.
  - Inspections.
  - Copywriting.
  - Floor Plan.
  - Photography.
- Staging.
  - On Market Date.
  - Email Blasts.
  - Ad Deadlines.
  - Ad Publication.
  - Broker Tour.
- Open Houses.
  - Social Media Campaign.
  - Cleaning.
  - Repairs.
  - Progress Updates from Your Realtor.



What To Expect

It is important that your home is clean and welcoming to potential buyers so they fall in love at first sight. Here are some suggestions to make the open house as effortless and convenient as possible for you.

- ✓ Put personal items away in a safe place.
- ✓ Keep your home accessible, clean and ready for frequent showings.
- ✓ Allow a lockbox so you are not inconvenienced and agents have easy access.
- ✓ Leave the home during the open house so prospective Buyers feel free to look around and give feedback to the agent.
- ✓ Set a comfortable temperature for the home.
- ✓ Open all blinds and curtains so the light can get in.
- ✓ Open the windows beforehand to eliminate any odors: pet, cigarettes, and any strong food or fragrances.
- ✓ Be sure the lights are in working order.
- ✓ Your agent will share any relevant feedback after the open house.

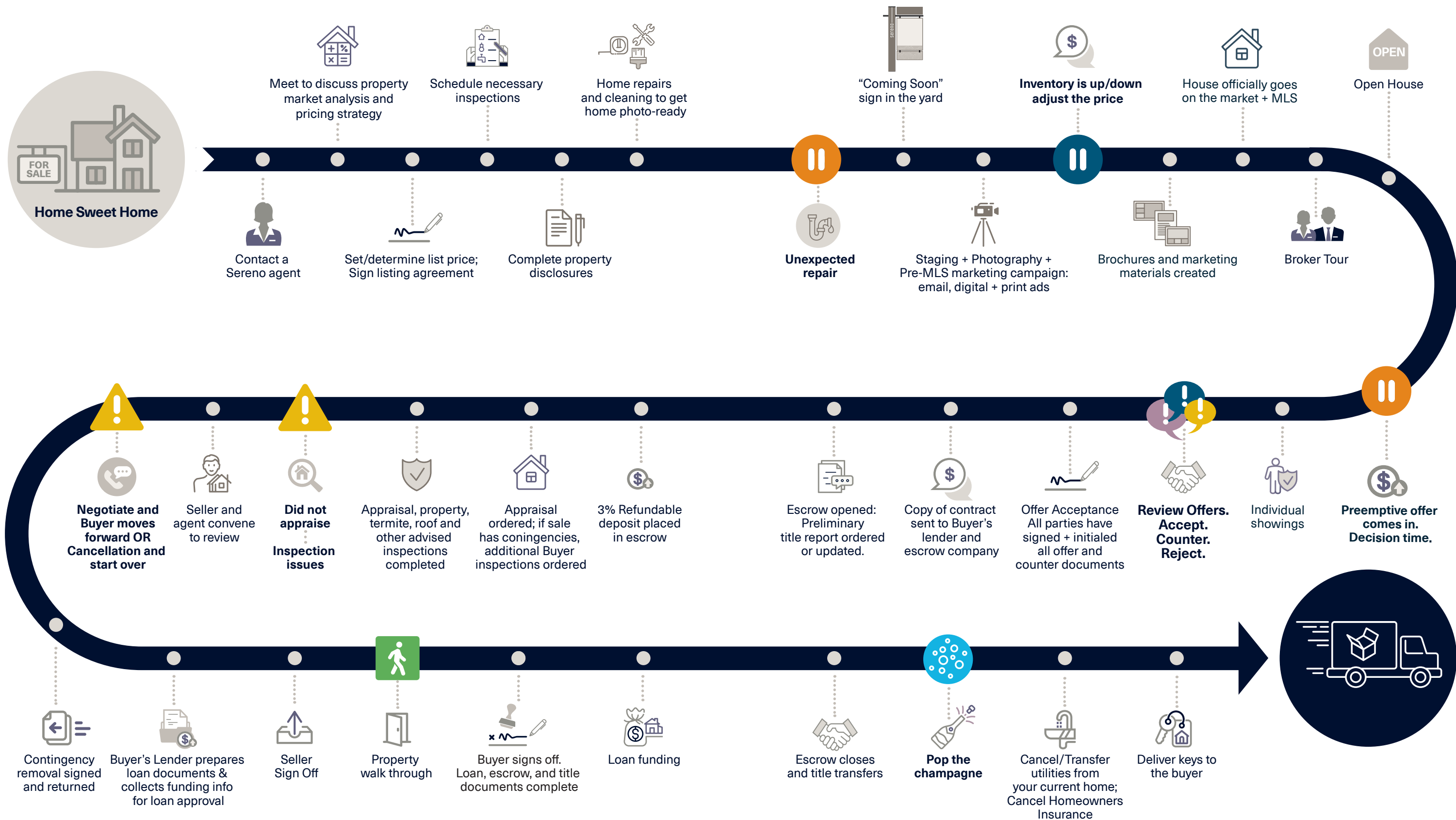


NOTES, INSIGHTS AND OBSERVATIONS





# REAL ESTATE TRANS ACTION JOURNEY







## Evaluating and Choosing the Best Offer

### What constitutes a “good” offer?

An offer to buy depends on many factors, including market conditions, the neighborhood, your needs, the Buyer’s needs, and the list price. It is important to consider how the market is responding to the list price and adjust accordingly. Your agent will provide you with the best information to help you make an informed decision.

### What does “as is” mean?

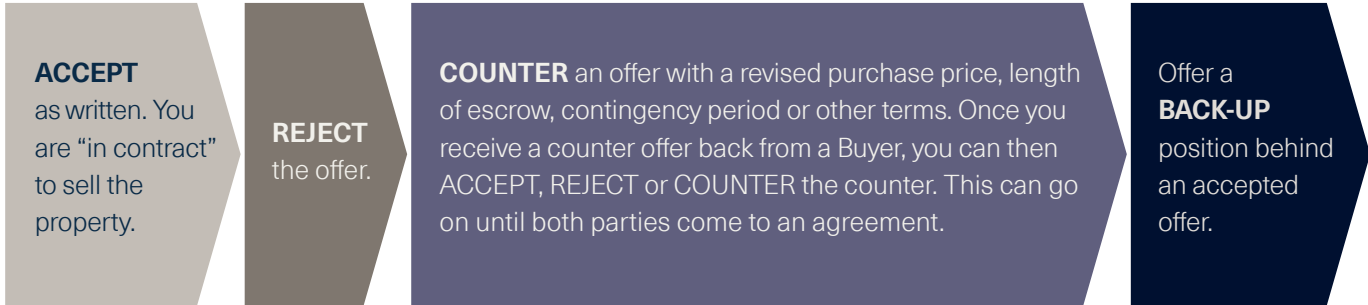
Selling a property “As Is” means that you are selling the property in its present condition. The Buyer, however, does have the right to inspect the property and you, as the Seller are legally obligated to disclose any and all known material defects. If an offer contains contingencies, and defects are found that were not previously disclosed, the Buyer has the right to cancel the contract or negotiate specific repairs or cash in lieu of repairs. The California Association of REALTORS® contract is an “As-Is” contract by default, whereas the PRDS purchase contract leaves it open to negotiation.

### How long does a seller have to respond to offers?

It is customary to allow 2–3 days for a seller to notify buyer of their response but this is negotiable.

### What is a counter-offer?

A Seller has four choices when responding to purchase offers:



### What is a multiple counter-offer?

As the Seller, when you receive more than one offer you can counter all offers received, or only a select few. You have the final say on your counter-offers.

## Contingent Offers

A contingency is a clause in a formal real estate contract that defines certain conditions that must be met by either the Buyer or the Seller in order to continue to the next step in the contract. There are many types of contingencies and almost every contract contains them.

They serve to protect the buyer and the seller and if contingencies are not met the transaction could fail to close.

### Financing Contingency

If a Buyer enters into the purchase contract contingent upon obtaining written lender commitments for the loan amount, and the lender commitment cannot be obtained, the Buyer has the right to cancel the contract.

Please note, the Buyer’s right to exercise the Financing Contingency to cancel is dependent upon them making a timely, good faith application for the actual loan specified.

### Inspection/Investigation Contingency

The contract is contingent upon the Buyer’s approval of all conditions, disclosures, factors, and circumstances relating to the Property and any other matter, on or off-site, that materially affects the value and/or desirability of the Property including, but not limited to, any and all matters contained in written disclosures and advisories.

The scope of the Property Condition Contingency includes Buyer’s approval of the Property Disclosure Documents and Compliance Statements and cost and/ or availability of Homeowner’s Insurance Coverage (i.e., fire and liability).

### Appraisal

This applies if the Purchase Contract is contingent upon the Buyer obtaining an appraisal of the Property at or above the Purchase Price, whether or not they are actually seeking a loan or receiving a lender’s written commitment for the financing of the purchase.

In exercising this contingency, the Buyer shall rely upon an appraisal from an independent licensed or certified appraiser.

### A Note on Inspections

As the Seller, you are obligated to make the Property reasonably available for all Buyer inspections and investigations. Inspections are advised and the Buyer’s failure to fully conduct inspections and investigations is against the advice of their real estate agent.

During the time between Acceptance and Close of Escrow, the Seller is obligated to maintain the Property, including landscaping and all items included in the contract, so they are in the same general condition as at the time of acceptance.



**The highest offer isn’t always the best offer. Not all offers are equal. Factors such as all cash, a request to rent back, home warranty, date of closing and pre-approval letter all affect the value and it is important to discuss how any of these might make one offer more beneficial for you as the Seller.**



**There's an old saying that states, "Everything is negotiable." This is particularly true in real estate and why having an agent acting on your behalf when it comes time to negotiate the deal is so important.**

Sereno agents are well versed in the art of negotiation, from doing the necessary research to unearthing the best strategy, and exploring common objectives.

Deals can often fall apart over the smallest, and seemingly inconsequential, details. Having the negotiation intelligence of an experienced agent can be an essential element in preventing a deal break down. It is important to allow all communication regarding the transaction to occur between the Seller's agent and Buyer agent. This ensures that any personal information and/or emotional circumstances that may affect the deal are handled in the most professional manner.

Your agent will take many elements into account as part of the negotiation strategy:

- ✓ What personalities are involved?
- ✓ Who is the decision maker?
- ✓ What are the non-negotiable points?
- ✓ In which areas is it likely that concessions might be possible?
- ✓ What are the true costs of repairs, and can estimates be obtained quickly using our agent network and save time in negotiations?
- ✓ What would be a win-win situation for both sides?
- ✓ What has happened so far that we can use to our advantage?



“Don’t bargain yourself down before you get to the table”

- CAROL FROHLINGER

## Can You Cancel a Contract?



With most purchase contracts in California, there is a very limited ability for sellers to cancel the contract after acceptance. If there is any doubt that you want to sell the property for the price offered, you should hold off on signing the contract until you are completely sure.

There are certain special situations where the Seller may have contingencies in the contract to find a replacement property, remove existing tenants, complete certain other tasks. In these circumstances, if you as the Seller determine, in good faith, that any circumstances relating to your contract contingencies are unacceptable, then you are permitted to cancel within the prescribed time frames or prior to the expiration of a Notice to Perform by delivery of written Notice of Cancellation to the Buyer. The Buyer is entitled to a refund of deposited monies, less any non-reimbursable fees and costs.

Many times the Buyer will have contingencies in the contract for due diligence, financing, or other requirements. Likewise, if the Buyer determines, in good faith, that any conditions or circumstances relating to their contingencies in the contract are unacceptable, the Buyer is entitled to cancel the contract with the prescribed timeframes. A written Notice of Cancellation to the Seller must be supplied and any deposited funds are subject to refund, less any non-reimbursable fees and costs.

If the buyer has removed all contingencies and is unable to complete the purchase by the close of escrow date specified in the contract, the Seller may, at their discretion, issue a Demand to Close Escrow. If the buyer is unable to close escrow in the timeframes specified, the Seller may unilaterally cancel the contract and attempt to sell to another purchaser. In this case, the buyer's deposit could potentially be collected as liquidated damages for the inability of the buyer to perform depending on the terms of the contract.

All cancellations of real estate contracts should be discussed with an attorney before making a final decision because there are many potential legal complications that could arise out of an improper cancellation.

Please note, if the Seller unreasonably refuses to cooperate in the release of Buyer deposited funds, Seller may be exposed to monetary sanctions and attorney fees per Civil Code Section 1057.3.





**Think of escrow as a neutral zone, like Switzerland. Funds are held by the Escrow company so that both parties have time to comply with the terms of the contract and the transfer of title can be prepared.**

Escrow and Title are often used interchangeably in Northern California because they are often handled by the same company.

Escrow is the time period between an offer being accepted and close of escrow. Escrow amounts to a deposit of funds, deed or another instrument by one party for delivery to another party upon completion of a particular condition or event.

**How does it work?**

Escrow instructions are created, signed and delivered to the escrow officer when the principals to a transaction - the Buyer, the Seller, the lender, and agents - open escrow. The escrow officer is charged with processing the escrow in accordance with the instructions, transferring funds and ensuring all necessary documents are completed and signed. Once this is achieved, the escrow will be closed.

An escrow officer cannot follow instructions from one party in the transaction. All parties must be in agreement.

**Typical duties include:**

- ✓ Ensuring mutually agreed upon instructions laid out by the principals and parties to the transaction are executed in a timely manner.
- ✓ Paying any bills specified in the instructions.
- ✓ Responding to requests from parties to the transaction.
- ✓ Handling any funds or documents as directed in the instructions.
- ✓ Closing escrow ONLY when all the terms have been satisfied.
- ✓ Providing final accounting details with the Closing or Settlement Statement.

**Why Do You Need Escrow?**

It is important that no funds or property change hands until the instructions in the transaction have been followed and completed. This is for the protection of the Buyer, Seller, Lender, and Borrower. The escrow holder is obligated to safeguard the funds and documents while in their possession and disperse funds and convey title ONLY when all provisions of the escrow have been satisfied and clear title has been verified.

The escrow officer is a third and entirely neutral party and does not represent the interests of anyone in the transaction.

**How long is Escrow?**

The length is written into the offer and varies. Typically, escrow is 30–45 days however it can be much shorter in all-cash deals.

**Who chooses where Escrow is opened?**

The selection of the escrow holder is typically done by agreement between the principals. Laws prohibit the payment of referral fees to escrow officers to ensure unbiased and professional services for both parties.
















## The Escrow Flow Chart

Several things need to be accomplished during a typical escrow:

-  Review and sign disclosures (some may be provided by the Buyer's agent).
-  A refundable deposit (usually 3% of the purchase price) is placed and held by the escrow company.
-  Buyer's lender prepares loan documents and collects necessary information for approval.
-  Any inspections mandated in the offer are performed.
-  Property appraisal completed by the lender.
-  Title documents are signed and Seller provides pay off information.
-  Contingencies removed to meet deadlines.
-  Final walk through to make certain that the property is in the same condition as it was when the Buyer signed the contract.
-  Escrow closes and the property transfers when all conditions have been satisfied.

## Seller Net Sheets: Examples of What to Expect with Closing Expenses

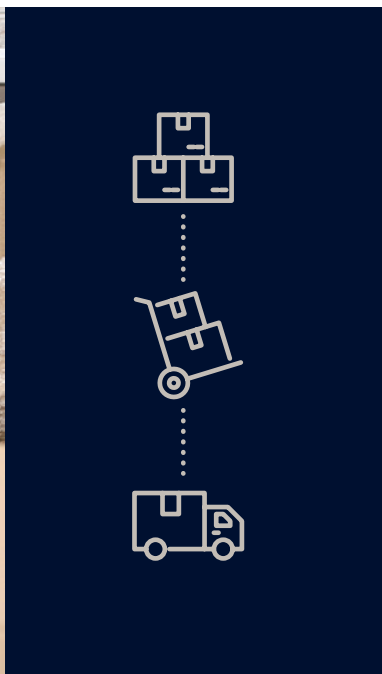
Property Sales Price	\$600,000	\$1,500,000	\$3,000,000
Who Pays Closing Costs	Seller/Buyer Split County Condo	Seller Pay County SFR	Buyer Pay County SFR
Fixed Closing Costs:	The following costs are estimates only. Actual costs may vary.		
Title Fees:			
Owner's Title Policy:	\$880.00	\$3,111.90	\$0.00 (Buyer pays)
Escrow Fee:	\$562.50	\$1,775.00	\$0.00 (Buyer pays)
Geo + Environment	\$130.00	\$130.00	\$130.00
Notary Fee	\$150.00	\$150.00	\$150.00
Disclosure Report	\$80.00	\$80.00	\$80.00
Other Fees	\$0.00	\$0.00	\$0.00
County Transfer Tax	\$660.00	\$1,650.00	\$3,300.00
City Transfer Tax (varies by city)	\$0.00	\$2,475.00	\$0.00
Home Protection Plan	\$350.00	\$500.00	\$500.00
Termite Inspection	\$295.00	\$295.00	\$295.00
Home Inspection	\$500.00	\$600.00	\$700.00
HOA Transfer Fees	\$500.00	\$0.00	\$0.00
Repairs	\$2,000.00	\$3,500.00	\$10,000.00
Interest	\$1,662.77	\$3,447.49	\$5,917.81
Buyers Broker Fee (3%)	\$18,000.00	\$45,000.00	\$90,000.00
Listing Broker Fee (3%)	\$18,000.00	\$45,000.00	\$90,000.00
Total Closing Costs	\$43,770.27	\$107,714.39	\$201,072.81
Loan Balance	\$450,000.00	\$956,000.00	\$2,000,000.00
Net due to Seller at Close	\$106,229.73	\$436,285.61	\$798,927.19



## Packing and Moving

Moving is one of the biggest stressors in life so here are a few tips to get you organized and ready. Please be sure to check in with your agent about resources and assistance to facilitate anything that is happening in conjunction with your move. If you are relocating, your agent can connect you to our relocation team.

- ✓ Do not turn the power off until the house has closed escrow.
- ✓ Cancel Utilities, Trash and Water.
- ✓ Change address at usps.com.
- ✓ Change magazine and newspaper addresses.
- ✓ Cancel home insurance, unless you are doing a rent back. Consult with your agent.



## Checklist for Move

- ✓ Make an inventory of household items that you will be moving.
- ✓ Stock up on wrapping paper, boxes, tape, bubble wrap and markers at U-Haul or Home Depot.
- ✓ Set the date and schedule your moving company. Your agent can offer a referral.
- ✓ Label boxes on the side for easy visibility.
- ✓ Make arrangements for pets, plants, and cars.

## Organize for Buyers

- ✓ Garage remotes, keys and locks for the house.
- ✓ Appliance manuals, service records and receipts.
- ✓ Security codes, if applicable.

At Sereno, we believe the sale of your home does not end with the close of escrow. It is our great privilege to assist in the search and purchase of your next home and we hope to continue being of service as you settle in and become a part of a new community.

## Other areas your agent might be of assistance:

- Refinancing.
- Remodeling consultation to maximize your return on investment.
- How to buy investment properties.
- Assisting family members to purchase or sell properties, even outside the area.





NOTES, INSIGHTS AND OBSERVATIONS



A series of horizontal dotted lines for taking notes.





