

the essential guide to

SELLING A HOME





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Clever Home Collective

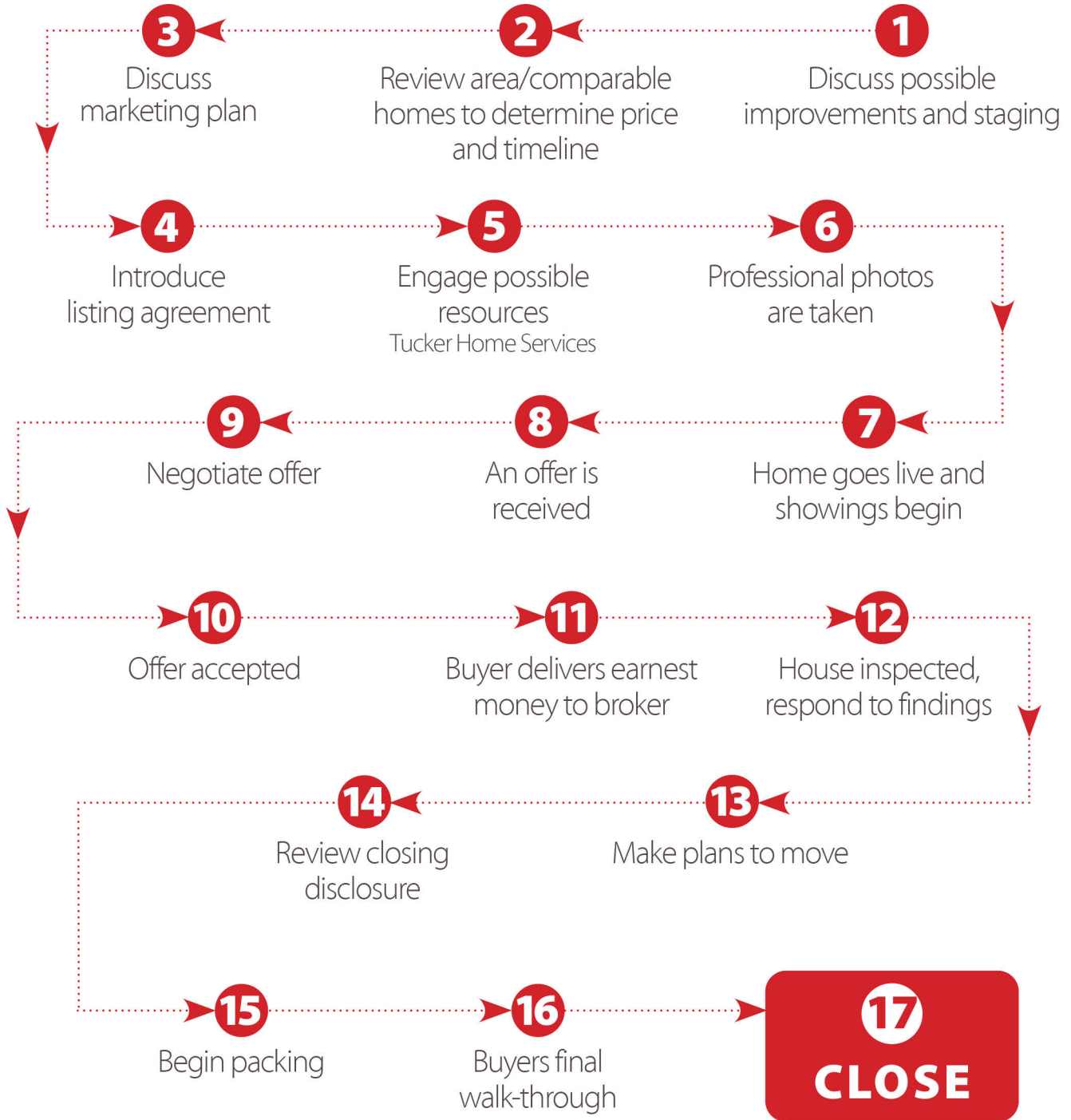
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THE HOME SELLING PROCESS



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GET YOUR HOME READY TO SHOW

Preparing your home for the market is a crucial step towards a successful transaction. It can require a fair amount of time, effort, and diligence. Here are some recommendations to consider:

- Schedule a pre-sale home inspection to be proactive. This will allow you to identify potential trouble areas that may be of concern to prospective buyers. By addressing these issues before showings commence, you will be better positioned to showcase the property in the best possible light.
- Obtain estimates for any significant items that are nearing the end of their life cycle or require replacement, such as the roof or carpeting. Even if you don't intend to take on these repairs yourself, having a ballpark figure will assist buyers in determining whether the property fits their budget. Additionally, these figures will be useful during the inspection negotiation phase.
- Declutter and organize your home. Clear out items you no longer need or use, such as oversized kitchen appliances, out-of-season clothing, toys, and exercise equipment. Consider storing them off-site or neatly boxed in the basement or garage. Take the time to clean windows, carpets, walls, light fixtures, and baseboards to make your home shine and show potential buyers that it has been well maintained.

By following these steps, you can ensure that your home is in top condition, making it more appealing to prospective buyers and increasing your chances of a successful sale.



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STAGING & PHOTOGRAPHY

Think of staging & photography as a job interview for your home

Making a good first impression is crucial when selling a home, as it can influence a potential buyer's decision within seconds. Staging can help create a more inviting, clean, and comfortable living space, and you have the option to do it yourself or hire a professional stager. To stage your home, start by focusing on curb appeal, and then declutter and edit your furniture selections to create focal points and emphasize space. Research shows that decluttering is the most critical activity when staging a home. Streamline each room to minimize the number of objects on display, pack away personal items, and clear off countertops, appliances, and medications. Depersonalize the space by removing family photos and specific décor that may limit potential buyers' imagination.

Hiring a professional stager can provide access to a trained expert who knows how to highlight a home's strengths, downplay its weaknesses, and tailor its décor to the neighborhood's demographic. A professional stager can also help determine if renting furniture and accessories will enhance the space. Investing in staging is less costly than lowering the sale price of a home. By staging a home, you can increase its appeal and highlight its potential, making it more attractive to potential buyers and increasing your chances of a successful sale.

Professional photography is an essential element of marketing your home for sale. According to the National Association of REALTORS®, homes that were professionally photographed sold 32% faster than those that weren't, and for up to \$11,200 more. Additionally, 98% of homebuyers consider photos to be the most important feature of a real estate listing.

Combining staging with professional photography can have a powerful impact on a home's sale price and speed of the sale. In studies, 83% of buyers' agents stated that staging and professional photos made it easier for buyers to visualize a property as their future home, and 44% of buyers were more willing to tour a staged home they saw online.



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Carmel

350 Veterans Way
Carmel, IN 46032

Crosspoint

8220 East 106th Street
Indianapolis, IN 46256

Downtown

342 Massachusetts Avenue
Indianapolis, IN 46204

East

28 Yorkshire Boulevard
Indianapolis, IN 46229

Fishers/Geist

10404 Olio Road
Fishers, IN 46040

Greenfield

928 North State Street
Greenfield, IN 46140

Keystone at the Crossing

3405 East 86th Street
Indianapolis, IN 46240

Meridian North

9279 North Meridian Street
Indianapolis, IN 46260

Mooreville

136 Meadow Lakes Drive
Mooreville, IN 46158

Noblesville

100 Lakeview Drive
Noblesville, IN 46060

South

195 North Emerson Ave
Greenwood, IN 46143

West

10188 East US Hwy. 36
Avon, IN 46123

Zionsville

10 North First Street
Zionsville, IN 46077





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PREPARE YOUR HOME

Simple tips for preparing your home for showing

- Declutter and depersonalize the space by removing excess furniture, personal items, and décor.
- Make small repairs such as fixing dripping faucets, repairing torn screens, and touching up paint.
- Deep clean the home, including floors, walls, windows, and surfaces.
- Eliminate unpleasant odors and add fresh scents with candles, diffusers, or fresh flowers.
- Stage the home with neutral furnishings and décor to create a welcoming, appealing atmosphere.
- Maximize natural light by opening curtains and blinds and cleaning windows.
- Create curb appeal with a tidy yard, fresh mulch, and colorful plants.
- Organize closets and storage spaces to show off available storage.
- Consider hiring a professional cleaning or staging service for a more polished presentation.
- Make sure the home shines with appropriate lighting fixtures and bulbs.
- Crate pets or take them away during showings to avoid distractions.
- Make the bathrooms feel luxurious with fresh towels, new shower curtains, and high-end toiletries.
- Above all, leave the home during showings to give buyers space to explore and envision themselves in the space.



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5 PRICING

Price it right for the best results

It is important to note the significance of pricing your home correctly from the beginning. Before listing your property, I will perform a comparative market analysis (CMA) which is an assessment of similar recently sold homes in the area, also known as comparables. This analysis will establish the current market value of your home and help me recommend an appropriate price range for listing. Note: a CMA is not the same as an appraisal, which is performed by a licensed appraiser.

Based on the results of the CMA and in collaboration with you, we will select the list price. It is crucial to keep in mind that pricing your home correctly is key to getting quality offers in a timely manner.

In addition, it's important to anticipate the offers you may receive and decide in advance what price and terms you would find acceptable. This will allow you to make informed decisions during the negotiation process and avoid any surprises.

If your home has been on the market for a significant amount of time without any offers, it's important to consider lowering the asking price. While this can be a difficult decision, it's important to stay realistic and flexible in order to achieve your ultimate goal of selling your home.

I can't stress enough how important it is to price your home correctly from the start. By doing so, you can avoid the challenges of having a listing on the market for too long, which can make the home appear undesirable and may result in unfavorable selling terms.



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WHILE YOU ARE ON THE MARKET

What to expect

Advertising Your Home As over 90% of buyers search for a home online, I will begin marketing your listing on numerous sites and platforms such as Realtor.com, to bring the greatest exposure to your home. TalktoTucker.com alone receives over 3.3 million visits annually. I will also place your listing to MIBOR.com and REALTOR.com

Appointment Scheduling For Showings F.C. Tucker agents use Broker Bay to set up appointments for showings of your property. Broker Bay is a full suite of tools that schedule and manage showing appointments, provide 3D virtual showings, issue and track communications, review analytics and more. Fully integrated with our lock box provider, we have one convenient solution to manage the entire property showing process, from scheduling and accessing properties to coordinating feedback.

Open Houses and Showings In addition to scheduled showings, I may recommend holding an open house as part of the marketing strategy. Open houses are a great way to generate interest from those who might not have an agent to help them schedule a showing or allow interested parties to view the home in a lower pressure setting.

Both, showings and open houses are a great way to showcase your home to people interested in buying it. However, they may require some preparation for security:

- Remove or lock up prescription drugs and jewelry
- Ensure computers/devices are locked and password protected
- Secure and stow bills, passports, etc.
- Secure any smaller devices such as smartphones and tablets



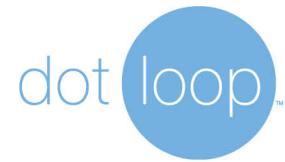
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NEGOTIATE YOUR TERMS

Paperless Documentation The home sale process can generate hundreds of pages of paperwork that must be exchanged, signed, and retained. F.C. Tucker uses a leading paperless solution, Dotloop™, to securely manage documents. This cloud-based program allows everyone involved in the transaction to securely view, sign, and share documents as needed. I can even add your mortgage loan officer to the “loop”.

Offer When an offer is received from a potential buyer, it will come in the form of a Purchase Agreement. The purchase agreement will outline the price, terms, and conditions of the sale the buyer is proposing. This may include things like closing date and costs, which appliances stay with the home, inspection and finance contingencies, and much more. I will work with you to negotiate these items to achieve the best result for you.



Counteroffer The counteroffer, or simply counter, is our opportunity to propose alternative terms and conditions to those in the initial purchase agreement. This can happen several times back and forth until both parties find the terms acceptable.

Contingencies Contingencies are conditions that must be met in order for the transaction to proceed. Common contingencies include lending/financing, inspection, insurance, and appraisal.

Earnest Money Earnest Money is a common way a buyer demonstrates they are making a good faith offer. It is often ~1% of the purchase price and held as insurance against breach of contract by the buyer. Earnest money is submitted in accordance with the purchase agreement upon its acceptance and held in a non-interest bearing escrow account. It is then applied to the buyer's down payment at closing.



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THE BEST IS YET TO COME

As closing approaches, it is important to keep in mind other services you may want to utilize. Do you need to hire a moving company? A painter? Plumber? I can recommend a number of experienced and trusted professionals to make sure your new home is off to a great start.

Tucker Home Services As an F.C. Tucker client, you have exclusive access to Tucker Home Services. You will be assigned a dedicated Personal Service Coordinator, who will work with you to provide information and services before, during, and after closing.

Through Home Services, you will receive a higher level of service and exclusive discounts¹ for a variety of requests including:

- Roofing & Siding
- Moving Companies
- Security Systems
- General Contractors
- Flooring
- Carpentry
- Windows & Doors
- Electricians
- Remodeling
- Plumbing
- Lawn Care/Landscaping
- Painters
- Heating & Cooling
- Carpet Cleaners
- And over 200 more...

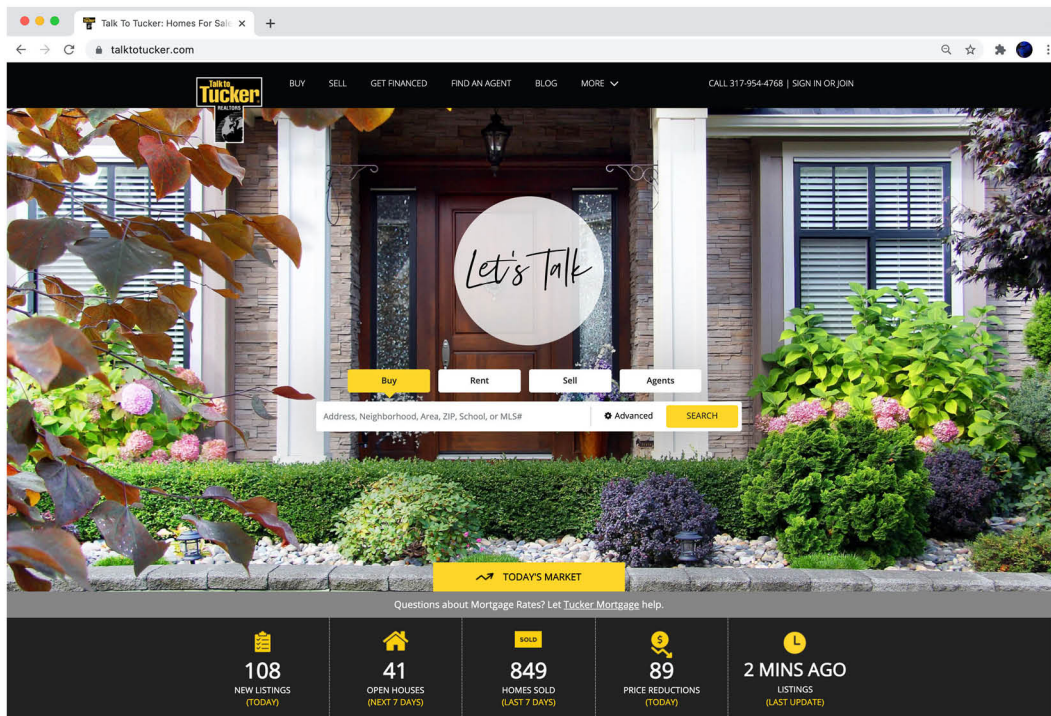
Additionally, when you're an F.C. Tucker client, you're a client for life. So you can enjoy benefits like Home Services, forever. *(Where applicable. Vendors not required to offer discounts, any discount is made at sole discretion of service provider)*

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TALKTOTUCKER.COM

Exposing your home to as many potential buyers as possible is made easier through the power of TalktoTucker.com which is consistently ranked the #1 local real estate website.

- Every home listed in central Indiana.
- Most accurate data available.
- New listings added and edited every 15 minutes.
- Custom neighborhood searches with thousands of photos available nowhere else.
- Easy access to open house information, new listings and home vendors.
- Enter the street address of any homes for sale in central Indiana. You'll get the price, photos, features and more. Find homes for sale nearby with your phone's GPS.
- The one-stop solution for central Indiana real estate.



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FROM CONTACT TO CLOSE

Work with our team to ensure a seamless experience

Inspection The buyer will likely have the home inspected and appraised. During the inspection, any items that may need to be repaired will be identified and the buyer's agent will present an inspection response. You and your agent will respond, ultimately deciding which repairs to make. Once all parties have agreed, repairs should be made prior to the final walk-through.

Appraisal If a lender is involved in the transaction, the lender must order a professional appraisal to ensure the value of the home. Appraisers are required to inspect attics and crawlspaces so make sure they have access to those areas.

Buyers Final Walk-Through The final walk-through can be performed anywhere from a few hours to a few days before closing. It is the buyer's last chance to be certain that the property is in the condition they agreed to buy. The home should be "show ready." Think of it like the first showing or the day you prepped your home for professional photos – the home should be just as it was then.

The buyer and their agent will review the home to make sure all agreed-upon repairs have been made. Everything addressed in the inspection report should be taken care of and documented with receipts or invoices at this point.

Closing Day Expectations You're in the homestretch! The marketing, negotiating and re-negotiating are complete, and now it's time to close on the transaction you've worked so hard to complete. On closing day, your property will be transferred from you to the buyer – the new owner.

The lion's share of document signing will be up to the buyer, but as the seller you will sign the deed over to the buyer. This act officially transfers ownership to the buyer. The title company (or in some cases a lawyer or notary) will register the new deed with the appropriate government office. This record will show the buyer as the new homeowner.

As the seller, you will receive any proceeds earned from the sale.

This is a great time to communicate any pertinent information about the property. Most importantly to this meeting, you'll be bringing the keys to the home, but also consider bringing or relaying information such as garage entry codes and manuals or warranty information for any appliances – either have them on hand or tell the buyer where to locate them in their new home.



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MOVING PREP

As moving day approaches, keep these steps in mind:

- Provide the post office with your forwarding address two to four weeks ahead of the move.
- Notify your credit card companies, magazine subscriptions, and bank of your change of address.
- Create a list of friends, relatives, and business colleagues who need to be notified about your move.
- Arrange to disconnect utilities and have them connected at your new home.
- Cancel the newspaper, or change the address so it will arrive at your new home.
- Check insurance coverage for the items you're moving. Usually movers only cover what they pack.
- Clean out appliances and prepare them for moving, if applicable.
- Note the weight of the goods you'll have moved, since long-distance moves are usually billed according to weight. Watch for movers that use excessive padding to add weight.
- Check with your condo or co-op about any restrictions on using the elevator or particular exits for moving.
- Have a "first open" box with the things you'll need most, such as toilet paper, soap, trash bags, scissors, hammer, screwdriver, pencils and paper, cups and plates, water, snacks, and toothpaste.

Plus, if you're moving out of town, be sure to:

- Get copies of medical and dental records and prescriptions for your family and your pets.
- Get copies of children's school records for transfer.
- Ask friends for introductions to anyone they know in your new neighborhood.
- Consider special car needs for pets when traveling.
- Let a friend or relative know your route.
- Empty your safety deposit box.
- Put plants in boxes with holes for air circulation if you're moving in cold weather.



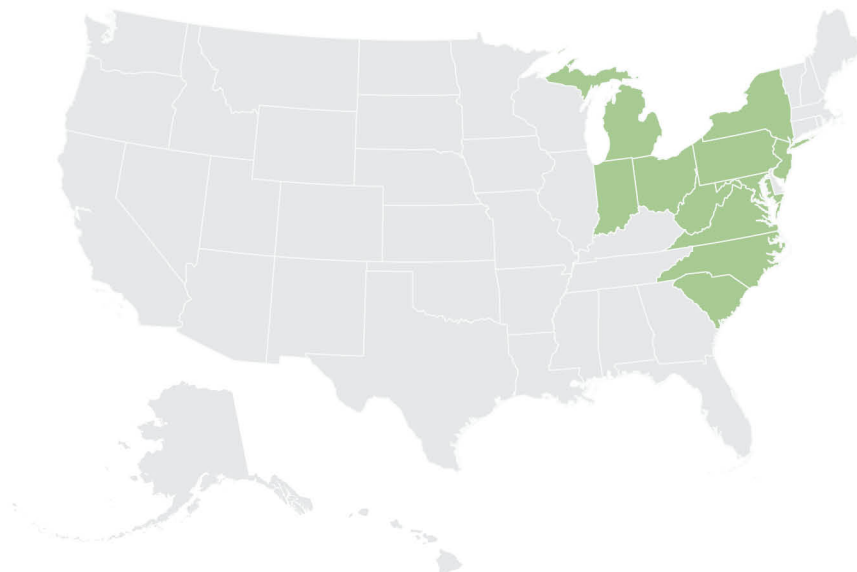
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WHY THE F.C. TUCKER COMPANY?

The Benefits of Buying Your Home Through the F. C. Tucker Company

- Serving Indiana's real estate needs since 1918
- Indiana's Largest Real Estate Company
- With our growing network of statewide affiliates; we're also the undisputed leader in Indiana and one of the largest independent REALTORS® in the nation
- We know that the ONLY reason we're Indiana's number one real estate firm is because we do our best to ensure the complete satisfaction of ALL of our clients. When you're looking to buy or sell a home, talk to the company that's talking success—Talk to Tucker®
- F.C. Tucker is a member of the Realty Alliance, a strategic alliance of the top 50 independent real estate companies in the nation
- We are founding members of the Leading Real Estate Companies of the World®, the #1 Global Referral Network. Your property is marketed to potential buyers on six continents
- The F.C. Tucker Company's market penetration is one of the highest in the United States
- F.C. Tucker is also part of the Howard Hanna Family of Companies, the nation's largest independently owned real estate brokerage.

F.C. Tucker + Howard Hanna Real Estate



THE TUCKER FAMILY OF COMPANIES



Tucker Mortgage LLC

Tucker Mortgage has been helping Hoosiers finance their homes for over 25 years. At Tucker Mortgage, you will find an experienced staff dedicated to educating home buyers with their financing options.

Our loan officers are available at your convenience to guide you through the process of obtaining the right loan to meet your specific needs.



TITLE SERVICES, LLC

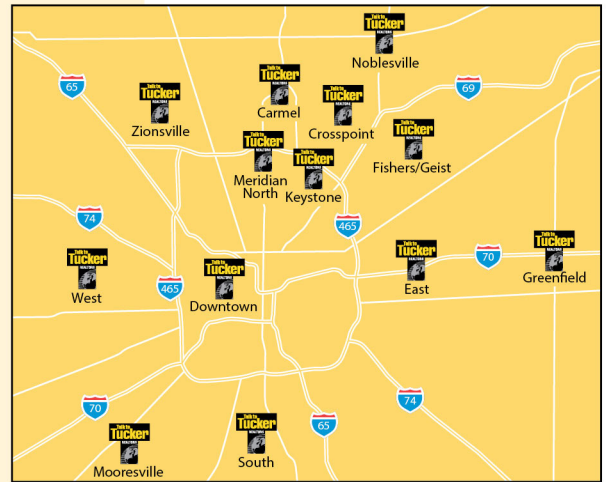
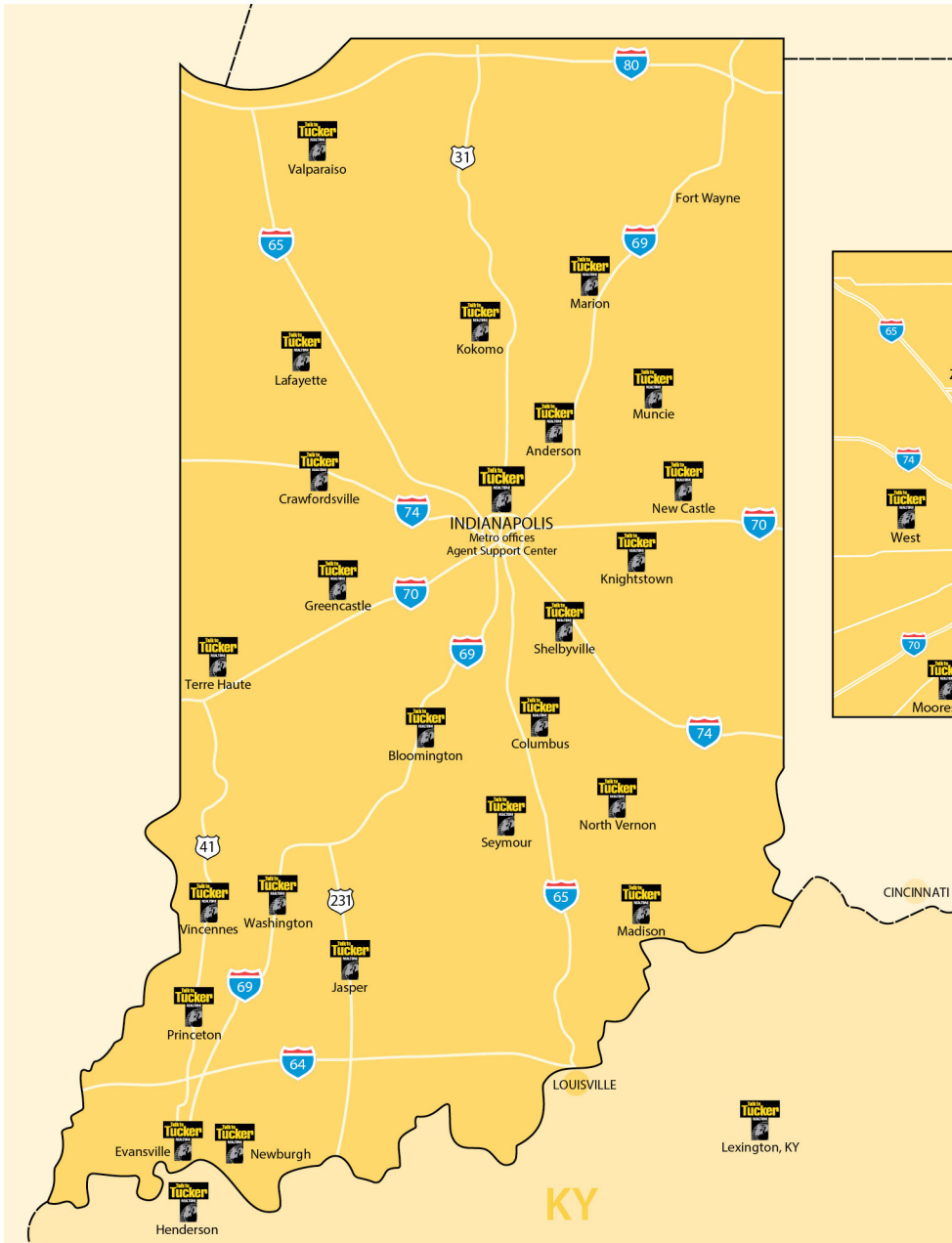
Providing title insurance, residential and commercial closing service, 1031 exchange, special information searched and legal document preparation, Title Services, LLC has served the real estate community since 1994.



Tucker
Shepherd
INSURANCE

F.C. Tucker and Shepherd Insurance partner to provide our clients with the insurance needed to protect your home and family.

F.C. TUCKER OFFICE LOCATIONS



Indianapolis
Metro offices

GLOSSARY

Adjustable-Rate Mortgage (ARM): A loan characterized by a fluctuating interest rate, usually one tied to a bank or savings and loan association cost-of-funds index.

Agent: Like brokers, real estate agents (REALTORS®, sales associates, licensees, etc.) are trained and licensed to conduct real estate transactions. Agents, however, must operate under the supervision of a broker, and their training is not as extensive.

Amortized loan: A loan in which the principal as well as the interest is payable in monthly or other periodic installments over the term of the loan.

Appraisal: An estimate of the quantity, quality or value of something. The process through which conclusions of property value are obtained; also refers to the report that sets forth the process of estimation and conclusion of value.

Appreciation: An increase in the worth of value of a property due to economic or related causes, which may prove to be either temporary or permanent; opposite of depreciation.

Assessed value: The valuation placed upon property by a public tax assessor for the purposes of taxation.

Broker: A real estate broker is a person licensed to carry out real estate transactions and receive a fee for these activities.

Brokerage: The bringing together of parties interested in making a real estate transaction.

Chain of title: The succession of conveyances, from some accepted starting point, whereby the present holder of real property derives title.

Closing: The occasion when a sale is finalized; the buyer signs the mortgage and closing costs are paid.

Closing agent: Presides over the closing; works on the buyer's behalf to transfer title and ownership from the seller to the buyer.

Closing costs: Expenses (over and above the price of the property) incurred by buyers and sellers in transferring ownership of a property.

Closing statement: A detailed cash accounting of a real estate transaction showing all cash received, all charges and credits made and all cash paid out in the transaction.

Cloud on title: Any document, claim, unreleased lien or encumbrance that may impair the title to real property or make the title doubtful; usually revealed by a title search and removed by either a quitclaim deed or suit to quiet title.

Collateral: Property pledged as security for a debt, such as the real estate pledged as security for a mortgage.

Commission: Payment to a broker for services rendered, such as in the sale or purchase of real property; usually a percentage of the selling price of the property.

Competitive Market Analysis (CMA): A comparison of the prices of recently sold homes that are similar to a seller's home in terms of location, style and amenities.

Contingency: A condition that must be met before a contract is legally binding.

Conventional loan: A loan that requires no insurance or guarantee.

Counteroffer: A new offer made in response to an offer received. It has the effect of rejecting the original offer which cannot be accepted thereafter unless revived by the offeror.

Debt-to-income ratio: The ratio used to qualify potential borrowers for a loan. Compares total monthly housing expense and other debt with total monthly income.

Deed: A written instrument that, when executed and delivered, conveys title to or an interest in real estate.

Default: Failure to make mortgage payments on a timely basis or to comply with other conditions of the mortgage.

Discount point: A unit of measurement used for various loan charges; one point equals one percent of the amount of the loan.

Down payment investment: Part of the purchase price which the buyer pays in cash and does not finance with a mortgage.

Earnest money: Money deposited by a buyer under the terms of a contract, to be forfeited if the buyer defaults but applied to the purchase price if the sale is closed.

Easement: A right to use the land of another for a specific purpose, such as for a right-of-way or utilities.

Equity: The interest or value that an owner has in property over and above any indebtedness.

Escrow account: The trust account established by a broker under the provisions of the license law for the purpose of holding funds on behalf of the broker's principal or some other person until the consummation or termination of a transaction.

Evidence of title: Proof of ownership of property; commonly a certificate of title, an abstract of title with lawyer's opinion or title insurance.

Federal Housing Administration (FHA)

Loan: A loan insured by the Federal Housing Administration and made by an approved lender in accordance with the FHA's regulations.

GLOSSARY

Foreclosure: A legal procedure whereby property used as security for a debt is sold to satisfy the debt in the event of default in payment of the mortgage not or default of other terms in the mortgage document. The foreclosure procedure brings the rights of all parties to a conclusion and passes the title in the mortgaged property to either the holder of the mortgage or a third party who may purchase the realty at the foreclosure sale.

Homeowner's insurance policy: A standardized package insurance policy that covers a residential real estate owner against financial loss from fire, theft, public liability and other common risks.

Housing expense ratio: The relationship between the monthly payments made for housing costs and monthly income.

HUD 1 Statement: An itemized statement of all charges that will be collected at closing, whether they are required by the lender or a third party.

Leverage: The use of borrowed money to finance an investment.

Lien: The right given by law to certain creditors to have their debts paid out of the property of a defaulting debtor, usually by means of a court sale.

Limited agency: Representing both parties in a transaction where both parties agree to it.

Loan origination fee: A fee charged to the borrower by the lender for making a mortgage loan. The fee is usually computed as a percentage of the loan amount.

Loan-to-value ratio: The relationship between the amount of the mortgage loan and the value of the real estate being pledged as collateral.

Mortgage: A conditional transfer or pledge of real estate as security for the payment of a debt. Also, the document creating a mortgage lien.

Mortgage lien: A lien or charge on the property of a borrower that secures the underlying debt obligations.

Broker's Listing Cooperative (BLC): A marketing organization composed of member brokers who agree to share their listing agreements with one another in the hope of procuring ready, willing and able buyers for their properties more quickly than they could on their own.

Negative amortization: Payment terms under which the borrower's monthly payments do not cover the interest due; as a result, the loan balance increases.

Payment cap: The limit on the amount the monthly payment can be increased on an adjustable-rate mortgage when the interest rate is adjusted.

Prepaid items: On a closing statement, items that have been paid in advance by the seller, such as insurance premiums and some real estate taxes, for which he or she must be reimbursed by the buyer.

Prepayment penalty: A charge imposed on a borrower who pays off the loan principal early. This penalty compensates the lender for interest and other charges that would otherwise be lost.

Principal: The original amount (as in a loan) of the total due and payable at a certain date.

Private Mortgage Insurance (PMI): Insurance provided by private carrier that protects a lender against a loss in the event of a foreclosure or deficiency.

Prorations: Expenses, either prepaid or paid in arrears, that are divided or distributed between buyer and seller at closing.

Rate cap: The limit on the amount the interest rate can be increased at each adjustment period in an adjustable-rate loan. The cap may also set the maximum interest rate that can be charge during the life of the loan.

Real estate: Land; a portion of the earth's surface extending downward to the center of the earth and upward indefinitely into space, including all things permanently attached to it, whether naturally or artificially.

Realist: Members of the National Association of Real Estate Brokers use the term Realist.

REALTOR®: Members of the National Association of REALTORS® use the term REALTOR.

Survey: The process by which boundaries are measured and land areas are determined; the on-site measurement of lot lines, dimensions and position of a house on a lot, including the determination of any existing encroachments or easements. Surveys prepared from public records are called location surveys. Surveys prepared on-site by a professional surveyor are called stake surveys.

Title: (1) The right to or ownership of land. (2) The evidence of ownership of land.

Title insurance: A policy insuring the owner or borrower against loss by reason of defects in the title to a parcel of real estate, other than encumbrances, defects and matters specifically excluded by the policy.

Veterans Affairs (VA) loan: A mortgage loan on approved property made to a qualified veteran by an authorized lender and guaranteed by the Department of Veterans Affairs in order to limit the lender's possible loss.

Zoning: The division of a city or county by legislative regulations into areas (zones), specifying the uses allowable for the property in those areas. Buyers are encouraged to investigate any zoning issues directly with the appropriate city or county division.



Let's talk™



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talktotucker.com