

TERRY NABER'S UNIQUE

# **“Maximum Home Value” Marketing System**



2024  
EDITION

# Why Should You List With Terry Naber?

## Second-To-None Client First Service & Top Results:

- **Over 32 Years of award-winning real estate experience** in the Colorado Springs area.
- Terry holds a **Managing Broker's License**, but chooses to work with buyers and sellers instead of supervising other agents.
- **Personal Customized Concierge Service.** Terry has support & back-up, but you will be working mostly with Terry, not assigned to less experienced agents or unlicensed people, as in a large team. Her services are customized to each client's needs and preferences.
- **A written guarantee!**
- **Submission to Denver MLS** to expose your home to 3500+ more agents.
- **Top-tier web Multi Media National advertising** in literally hundreds of top real estate websites, social media and print ads.
- **Top selling company in Southern Colorado since 1996**
- Terry consistently places in **the top 5% of all agents in sales.**
- RE/MAX **has international name recognition** to attract out-of-area buyers, and RE/MAX does more **real estate TV advertising** to funnel buyers to our listings.
- **"Military First" program** to target the military buyer.
- **Open 7 days a week** with staff to assist you and help buyers see your home. Exclusive to RE/MAX Properties – **VoicePad Instant Home Info Hotline** captures buyers!
- **Top yellow page exposure** to attract buyers, top **multi-media** coverage
- **Full-time real estate professional** with the experience of helping 1000's of families.
- **State-of-the-art electronic lock boxes ensure top security** of your home.
- **Networking system with the top agents** to get your home SOLD!
- **Top Professional Photography** and Virtual Tour, drone photography if appropriate, and/or interactive floor-plans.

## List of free after sale services available to you at any time:

- Free faxing, scanning and emailing of documents
- Complimentary Comparative Market Analysis on any property you, your family or friends own.
- Referrals to handymen, contractors, plumbers, electricians, etc.
- Referrals to out-of-area top realtors anywhere in the United States & 20+ countries
- Maximum Home Value Audits on how to maximize your equity for the lowest cost
- Free printed or emailed newsletter on real estate & money saving, safety and health tips
- Assistance on challenging high tax evaluations
- Assistance with home staging tips and services
- Real estate marketing statistics for any area so you can learn the market trends
- Consultations on real estate investing/rental properties
- Home repair questions and tips
- Home insurance tips I have learned over the years
- Anything else to do with real estate

# “Volume First” Approach vs “Client First” Approach

When homeowners think about selecting an agent to sell their home, some feel that working with agents who have the most sales may get them the “best” agent. After all, if they sell so many homes, they must know what they are doing, right? But is that really the best yardstick for the best all-around agent for you?

**Consider this:** In order to sell the most homes, or highest volume of sales, an agent has to delegate tasks-or work insane hours. This usually means creating a team of assistants, staff, and even other licensed agents to work under them. They become a CEO of their own company, even if they are under a major brokerage themselves. It also means, because they are busy handling the team under them and cultivating enough “leads” for their next deals to support that team. Most often, instead of enhancing their clients’ experience and creating a smoother process, it creates an environment where breakdowns in communication are much more likely. They no longer have the flexibility to customize their services. Because there are so many team members and turn-over, their process has to be the same for everyone. I call this the “Volume First” approach, because the reason for the team is so that the Lead Agent can sell more houses (volume), and of course, make more money.

Agents who are successful usually face a decision-Do I want to make more money by creating a team? Real Estate agencies and coaches tend to urge agents to do so. I actually have had a small team, but have decided that to truly give my clients (and myself) the best experience, I consciously made the decision NOT to sell the most homes possible. Since most of my business comes from past clients and referrals, I don’t have to spend a lot of time prospecting for clients. Instead I can use that time to personally care for my clients and constantly improve my services to them. That is what I call a “Client First” approach. Below is a little comparison of the two approaches.

## “Volume First” Approach

- “Volume first” just means that the agent’s first priority is to sell the most homes possible.
- A high volume of sales requires the process be the same with every client. Flexibility is usually more limited.
- When you hire a top producing agent, you may find that you are talking to underlings instead of the agent you hired.
- Clients feel they are not valued because they are passed off to lower experience staff.
- Assembly line systems & processes do not allow for flexibility or changing processes to fit a client better.
- Team lead agents will point to the number of sales per year as to why you should hire them. That does not ensure quality and quantity of communication, marketing or negotiation.
- The more team members, the greater the likelihood of miscommunication between the clients, team members and even agents on the other side of the transaction. The assistants go home at 5pm and don’t work on weekends.

## “Client First” Approach

- A Client first approach is entirely focused on the client’s experience, not profit. Because we handle fewer transactions, we can quickly change direction to suit the client’s need and provide concierge level service.
- Each client gets my personal attention from beginning to end.
- Services and marketing strategies are tailored to each client, their property and their circumstances.
- A concierge service makes the client feel valued and taken care of. I have time to listen.
- A “Client first” agent continually build and hone their skills to improve all phases of their client services.
- Even though Terry does not have a large team with other agents under her, she does have backup of top agents for times when she cannot be in 2 places at once.
- Terry chooses to limit the number of clients she helps per year because she wants to be able to do the very best job she can for her clients.
- With the “Client First” approach every client gets “Million Dollar Service”, despite the price range. Terry’s clients are not just another deal to get closed.



# The Right Broker Makes All The Difference!

**Terry consistently gets over 100% of list price *regardless whether homes are large or small, beautiful or distressed, luxury or entry.***

Terry's marketing strategies create buyer excitement getting buyers competing against each other, resulting in exceeding her seller's expectations and getting the highest price in the shortest time.



Terry sold this dated townhome for \$2,000 over list price in just 3 days! Lou & Kathy can move on to the next stage.



2 Sisters are happy to be out of the rental business, getting \$27,000 over list price in less than 5 business days!



This Extremely distressed home sold for \$31,100 over in 1 day, as-is, CASH! Cherie was thrilled to start her RV lifestyle.



Luxury townhome in Monument sold in 4 days with \$35,000 more than list price, in CASH! Judy & Jim are living carefree!



Ed & Jalen needed a quick sale to move to Oklahoma. Terry achieved a record sales price, \$30,000 over list price, in a single day. Congrats to Ed & Jalen.



Debby, an out of state seller, needed a quick sale on this 2 bed townhome. Terry sold it for cash in 2 days at \$5,000 over list price. Now, Debby wishes she had more to sell!



Terry's marketing attracted the right buyers to match this unique property in 3 days for \$5,000 more than asking price at \$755,000.



Terry priced this 2 bedroom townhome high, but was still able to get her seller \$6000 over list price in 9 days! Now Brynn can move into her dream home!



Terry sold this 1970 six-plex as-is for \$875,000 in 3 days! That's \$25,000 over list price! No more tenant worries for Faye & Tammy.

**Please call or text (719) 491 - 8966 for a FREE home evaluation and learn what Terry can do for you!**

# Certified Residential Specialist

The CRS designation is the highest credential awarded to residential sales agents, managers, and brokers. On average, CRS designees earn nearly three times more in income, transactions and gross sales than non-designee REALTORS®

A Certified Residential Specialist® (CRS) is a REALTOR® who has earned certification from the Residential Real Estate Council by completing advanced training and by meeting significant experience requirements. Working with a CRS will make the real difference in the purchase or sale of your home, since they have been trained to help save you time & money



## Experience:

Certified Residential Specialists are REALTORS® that have completed a significant number of real estate transactions and have met requirements for advanced training and education. That means that CRSs are experienced professionals who have a proven track record of successful sales and transactions.

## Ethics:

As REALTORS®, CRSs abide by a strict code of ethics and maintain a membership within the National Association of REALTORS®

## Negotiation Skills:

As a home buyer or seller, you face many risks along the way – financial risks, legal risks, even the risk that a home purchase will fall through. A CRS is trained to minimize those risks and negotiate on your behalf to give you peace of mind throughout your transaction.



As of December 31, 2023 there are **fewer than 38,000 active CRS designees**. This is only about 1.5% of all agents nationally. In Colorado there are only 1,273 Realtors who have attained the CRS designation or about 4.7 percent of the Realtor population.

**Discover how working with me, a Certified Residential Specialist®, can help make your home buying or selling experience a success.**





# Award-Winning Service



Terry Naber strives to improve her skills and stay informed on market changes. Her awards & certifications are leveraged to improve your Real Estate experience.

Here are just a few...



- **Managing Broker's License**
  - Highest license level in Colorado
- **RE/MAX International Lifetime Achievement**
  - Sales surpassing \$100 Million
- **RE/MAX Properties 100% Club**
  - 25 years running
- **QSC Platinum Award: Quality Service Certified: 100% Client Satisfaction**
- **5 Star Premier Zillow Agent**
- **CRS: Certified Residential Specialist**
  - Earned by less than 7% of all agents
- **MRE: Military Relocation Expert**
- **MRS: Military Relocation Specialist**
- **CNE: Certified Negotiation Expert**
- **CDPE: Certified Distress Property Expert**
- **LHP: Luxury Home Professional**
- **CFE: Certified Financing Expert**
- **SRES: Senior Real Estate Specialist**
- **IRES: International Real Estate Specialist**

"Working with Terry was great, she did such a great job in decorating our home receiving so many complements from potential buyers. She is knowledgeable and works hard and uses so many different channels to advertise our home. I recommend Terry to any family who want to get the best results and experience in selling their home."

- Nasser & Cora



Call Terry To Learn More About Her "Maximum Value Marketing System" (719) 491-8966



## 5 Star Reviews For Terry Naber

1. **John & Anne L.:** We chose Terry because of her reputation and we did good! She pays close attention to detail, is very knowledgeable, informative & communicated regularly, lessening our worry. She definitely earns her reputation as one of our best realtors, and now she is our friend!
2. **David & Lisa L.:** Terry was very familiar with the changing & competitive market, and we were very happy she was representing us. The whole process from start to closing day went very smoothly. We were under contract in 4 days! It was pleasing working with Terry and Jennifer. We always felt informed and once the closing date neared, they were on top of making sure we had completed and received everything we needed to. We really appreciate their professionalism.
3. **Joanne P.:** Amazing and very knowledgeable! We moved to COS from across the country. We were lucky to find Terry. Even before we moved out here, she was sending us homes that we might like and keeping us up-to-date with the market. Once we moved. She was patient in working with us for 8 months before we found the perfect home. Our closing with our dream home was anything but normal due to a difficult seller's realtor that was poor at her job. Terry stepped up to assist the other realtor to make our closing happen. In addition to being knowledgeable of real estate she is also just a wonderful person to be around.
4. **Michelle R.:** I could not be happier with Terry! We were first time home buyers that didn't know anything and had to have our hands held through the whole process and Terry could not have been more wonderful to us! She is patient, kind, and extremely knowledgeable; extending herself to be genuinely helpful to answer all our questions and concerns- I really learned so much!! I would have her be our realtor and highly recommend her a million times over!
5. **Janice D.:** Terry Naber is the best agent I have ever met! I do not live in Colorado Springs and we initially listed our property with another agent and took advantage of our absence by doing nothing, other than listing the property in the MLS. He lied to us on multiple occasions. I will tell you what happened 6 weeks later when we fired our 1<sup>st</sup> agent and hired Terry. She went right to work advising us on what needed to be done and the recommending and scheduling reputable professionals to get the work done. We had a drainage problem with the neighboring property. Terry went above and beyond the call of duty dealing with this problem. She visited the neighbor in person, wrote letters and contacted the regional building department and negotiated a compromise acceptable with me and the neighbor, something I didn't think could be done. She was in constant communication with both of us, even when the news was bad and the showings were few. She followed up with every agent that viewed the listing and never let a single lead fall through the cracks. Because of her, we sold our property for full price!
6. **Scott R:** Terry was great!!! She was very knowledgeable on how to stage the house and she had it sold in 12 days. She was in contact with us and answered any questions that we had. I would and have suggested her to my neighbors, who is moving next year. We are moving out of state and she closed my first home thing in the morning and had my new home close that same day in the evening. WOW!!! She was just amazing, I would highly recommend her for any of your needs. Thanks Terry, you seemed more like a friend than an agent!



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  2. **JaredYoutsey:** Terry helped us buy our track home 15 years ago. She quickly and expertly helped us sell it again when we had to move out of state. Things could not have gone smoother.
  3. **Jmsproducts:** Terry helped us with our home from day one working with her. She explained what needed to be done and everything we will be going through during this sell of our home. She was correct, and we followed her advice and received GREAT reviews from the showings. The day we received offers was great and we were able to get more than the asking price. Terry Naber is the only real estate professional I tell my friends about.
  4. **Diana C.:** I have met & known many agents as I was in real estate myself and I know a good agent when I see one! Terry Naber is the BEST!!! She is professional, extremely knowledgeable and caring! She is an excellent negotiator! She is the most intelligent agent I have ever worked with. She also works hard & not just out for the commission like some I've known prior. You can have confidence in selling or buying a home....Terry will fight for you and get the job done with her extensive knowledge of the market & working deals. She is the ONLY AGENT WE RECOMMEND. Plus she really cares!
  5. **Robert & Nancy D.:** Terry did what we asked but gave very helpful advice. She was willing to help us no matter what. She was extremely prepared & very knowledgeable about the Colorado Springs area. I feel very positive about my home buying experience. Every realtor should strive to be as professional as Terry. We always refer her!
  6. **Carol C.:** Terry is positive, calm and wonderful to work with. If I were to buy again, she'd be the realtor I'd contact. She is very trustworthy. I would absolutely recommend Terry's services to my family, friends and associates!
  7. **James & Sandy H.:** Terry's personal, friendly professionalism, personality, and excellent assistant were the best part of our real estate experience. There was never a time when we felt uncomfortable or frustrated. She gets al A's!
  8. **Chuck & Noi M.:** We decided to work with Terry because she is hardworking, trustworthy, caring, and very knowledgeable. Terry found a home that was well suited to us, and she was right on top of the situation that eventually got us that home. Quite frankly, this experience renewed my faith that you can do good business with decent people.
  9. **Steve M.:** The part of my real estate experience I liked the best was the ability to complete the entire transaction without having to go to Colorado Springs. I was convinced to list with Terry by her presentation package, toll-free number, personality and guarantee. I was very satisfied with my experience and appreciated the written updates and calendar. Terry made the entire process painless.
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Comparison Chart	Average Agent	Good Agent	Terry Naber
For Sale Sign	✓	✓	✓
Provide Personalized “Concierge” Service	No	No	✓
Submit Your Property In Denver Metro List	No	No	✓
Listed in PPAR Multiple Listing Service	✓	✓	✓
Virtual Walkthrough, Aerial Videos & Photos	No	Maybe	✓
Voice Pad Sign With Tracked In for Line	No	No	✓
Single Property Website ( <b>300% More Online View</b> )	No	✓	✓
Familiar with many loan processes to get deals closed & screen buyers	No	✓	✓
Post your home for sale on over 200 websites	No	✓	✓
Managing Broker License	No	No	✓
Provide feedback with charts & graphs	No	No	✓
Quick response to all inquiries on your home with follow up systems	No	✓	✓
Email info on your home to buyers shopping for a home like yours	No	✓	✓
State of the art professional photography Capturing your home’s charm! (Homes sell twice as fast!)	No	Maybe	✓
Targeted Social Media Marketing	No	No	✓
Professional Property Description to maximize showings	No	✓	✓
Multiple Awards in Customer Service and Excellence in Sales	No	Maybe	✓
CRS – Certified Residential Specialist (Held by only 7% of agents)	No	No	✓
Written Guarantee	No	No	✓
Assist you with different staging options	No	No	✓
Provide a Maximum Home Value Audit	No	No	✓
30+ years experience solving and preventing deal-killing problems	No	No	✓
Work with you proactively to ensure you get the best results on your sale	No	✓	✓
On – Demand Virtual Open Houses	No	No	✓

# Awards, Rankings And Four Convenient Locations



**RE/MAX**  
properties, inc.



## Power Broker Report

- Ranked #1 Real Estate Company in Colorado Springs
- Ranked #7 Real Estate Company in Colorado
- Ranked #227 Real Estate Company in the United States

## Noted 'Best Of' (Best Residential Real Estate Company)

- Colorado Springs Business Journal
- The Gazette of Colorado Springs

## Net Promoter Score of 81 out of 100

RE/MAX Properties, Inc. agents love the company and the RE/MAX brand!\*

\*Based on a survey of brokers and agents in the U.S., with 13747 responses, the RE/MAX system currently shows an overall internal NPS® of 71.



### Victory Ridge Office

1915 Democracy Point, Colorado Springs, CO  
80907  
Phone: 719-598-4700



### Downtown Office

102 S. Tejon Suite 100, Colorado Springs, CO  
80903  
Phone: 719-570-9000



### Monument Office

15932 Jackson Creek Pkwy., Monument, CO  
80132  
Phone: 719-487-6100



# GIVING BACK

**We're proud to be an active community partner.**

First and foremost, Colorado Springs is our home. We care about its future and know the importance of being involved in projects that accelerate its growth and improve our quality of life. The more involved we are, the more impact we have on making this city the most desirable place to call home. Through community engagements and direct support of key initiatives like Colorado Springs Chamber & EDC, The Olympic Museum and Children's Hospital Colorado, RE/MAX Properties Inc. is an industry leader in supporting our community's growth and infrastructure. RE/MAX Properties, Inc. also lends annual support to the national efforts of Children's Miracle Network.

Through our individual Associates commitment to community outreach programs, our volunteer and fundraising efforts touch almost every non-profit organization throughout our region. Our RE/MAX Properties, Inc. associates participate as dedicated and heartfelt supporters of programs and local charities including Partners in Housing, The American Cancer Society, Compassion International, Soles for Souls, COPPeR, the Ronald McDonald House, The Police Foundation, local food banks, youth shelters, military charities, Fine Arts Center and numerous local school districts.

We are not only experts in selling homes, we know this community and are truly ambassadors to Colorado Springs and its lifestyle.



**Children's  
Miracle Network  
Hospitals**



**Children's Hospital Colorado**



**Colorado Springs  
CHAMBER & EDC™**

# Working Relationships Defined

## BUYER'S AGENT

A buyer's agent works **solely** on behalf of the buyer to promote the interests of the buyer with the utmost good faith, loyalty and fidelity. The agent **negotiates** on behalf of and acts as **an advocate** for the buyer. The buyer's agent **must disclose** to potential sellers all adverse material facts actually known by the buyer's agent including the buyer's financial ability to perform the terms of the transaction and if a residential property, whether the buyer intends to occupy the property. A **separate written buyer agency agreement is required** which sets forth the duties and obligations of the broker and the buyer.



## SELLER'S AGENT

A seller's agent (or listing agent) works solely on behalf of the seller to promote the interests of the seller with the utmost good faith, loyalty and fidelity. The agent negotiates on behalf of and acts as an advocate for the seller. The seller's agent must disclose to potential buyers all adverse material facts actually known by the seller's agent about the property. A separate written seller agency agreement is required which sets forth the duties and obligations of the broker and the seller.

## TRANSACTION-BROKER

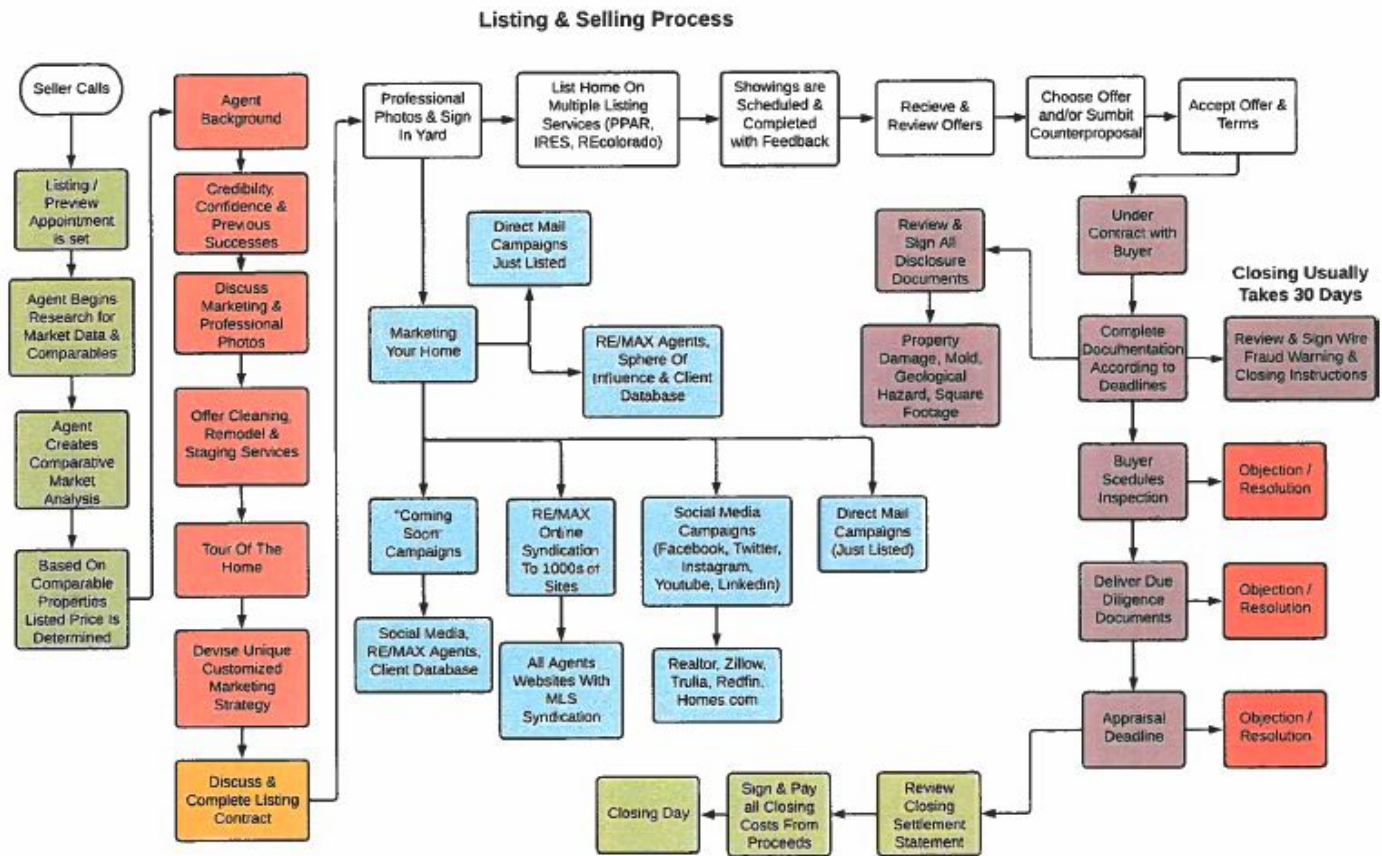
A transaction-broker assists the buyer or seller or both throughout a real estate transaction by performing terms of any written or oral agreement, fully informing the parties, presenting all offers and **assisting the parties** with any contracts, including the closing of the transaction **without being an agent or advocate for any of the parties**. A transaction-broker must use reasonable skill and care in the performance of any oral or written agreement, and must make the same disclosures as agents about all adverse material facts actually known by the transaction-broker concerning a property or a buyer's financial ability to perform the terms of a transaction and if a residential property, whether the buyer intends to occupy the property. No written agreement is required.

## CUSTOMER

A customer is a party to a real estate transaction with whom the broker has no brokerage relationship because such party has not engaged or employed the broker, either as the party's agent or as the party's transaction-broker.



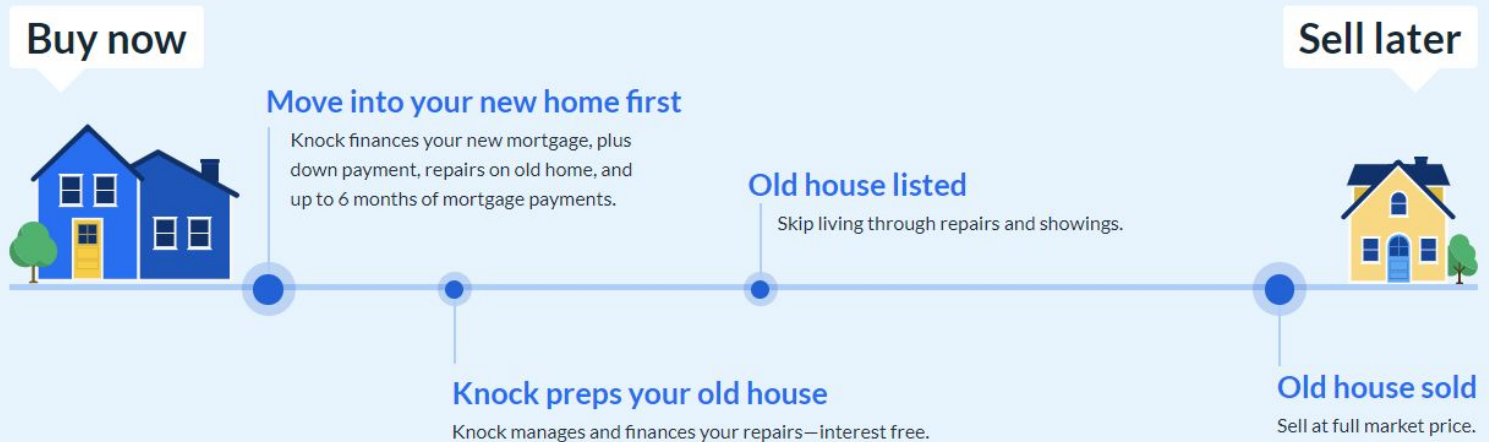
# The Listing & Selling Process



1. **Find A REALTOR** – Evaluate a few agents: Do not automatically choose the agent that promises to get you the highest price. Read customer reviews. Be wary of contracts that exceed 6 months.
2. **Strategize With Your Agent** – About when your house should go on the market.
3. **Make Any Necessary Repairs**
4. **Determine Where You Are Moving When The House Sells** – Buying another home immediately, buying later, or renting long term.
5. **Deep Clean The Entire House**
6. **Make Small Repairs, Paint, Update Fixtures** – Faucets, handles, etc,
7. **Stage The Home** – Declutter, remove excess furniture, depersonalize.
8. **Have Professional Photos Taken** – If home is vacant, have virtual staging done to the pictures. Professional photos have been found to contribute thousands of dollars to the selling price.
9. **List Your House on Thursday or Friday** – Website traffic is generally highest just before the weekend.
10. **Prepare For An Open House** – Remove all valuables and personal items such as pictures, schedule boards, & calendars.
11. **Ask Your Agent About Feedback** – Feedback from potential buyers and their agents, as well as the website traffic for your listing, compared to other comps in the area.
12. **Evaluate All Offers** – Your agent will present any offers on your house and guide you through counter offers and negotiating terms.
13. **Once An Offer Is Accepted & Signed** – The inspection & appraisal, if applicable, will be scheduled.
14. **If Any Issues Arise** – During the inspection or appraisal, there may be items that have to be addressed.
15. **Start Packing & Preparing For Closing** – Respond to any questions quickly so as not to delay the closing process.
16. **Closing Day** – Work with your agent & title company to ensure that you have covered all items necessary to transfer ownership smoothly to the buyer. (Documents, keys, garage openers, mailbox keys, etc.)

# Colorado Lender Programs

## How Knock Home Swap™ Works



**CHFA (Colorado Housing and Finance Authority):** Offers affordable mortgage programs with low down payments and down payment assistance for Colorado residents.

**FHA Loans:** Government-backed loans with lower down payment requirements, ideal for first-time homebuyers.

**VA Loans:** Exclusive to eligible veterans and military personnel, with competitive rates and no or low down payment requirements.

**USDA Loans:** Designed for rural and suburban homebuyers with low to moderate incomes, often requiring no down payment.

**Conventional Loans:** Traditional mortgage loans from private lenders, typically with standard down payment requirements.

**HELOC (Home Equity Line of Credit):** A credit line using your home's equity, useful for various expenses and not a traditional mortgage program.

**Jumbo Loans:** For high-value properties, exceeding conforming loan limits, with stricter credit and income criteria.

**Fannie Mae and Freddie Mac Programs:** Conventional loan options offered by government-sponsored enterprises, each with unique terms and down payment requirements.

**HFA Preferred™ Loan Program:** A CHFA and Fannie Mae partnership program providing competitive rates and down payment flexibility for first-time homebuyers.

**Renovation Loans:** Allows financing for both home purchase and renovation costs, available through options like FHA 203(k) and Fannie Mae HomeStyle loans.



# Marketing Exposure

All RE/MAX Properties, Inc. listings are automatically syndicated to the websites listed below.

Your home is in a national and international network. Highest overall satisfaction for home sellers and home buyers among national full-service real estate firms.

- \$30 Million Spent on National Advertising
- Colorado Springs #1 Brokerage.
- We represented the buyer & the seller for 30% of all transactions
- Over 200 of the TOP Producing agents in our Market.



RE COLORADO®  
Start your journey home

realtor.com®

Homes.com

Zillow®

trulia®

# State Of The Art Photography & Videography

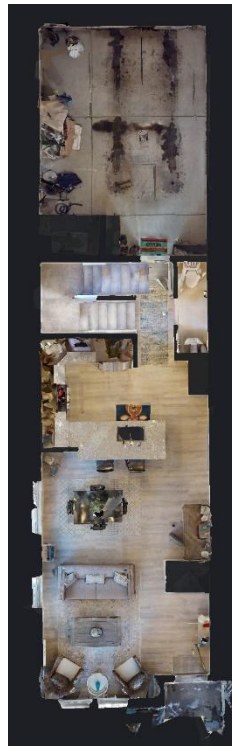
Your home is special and has some great features! Terry goes the extra mile to showcase your home's features and layout.

Terry has found that listings with amazing photos the net earnings to the seller increase, the number of offers increase and the time on market is decreased.

Many people have been known to use Zillow's filter feature when searching for a new home. This filters all homes based on the number of photos. So, the more photos you have, to a certain extent, the more visibility your home will receive.

## Terry's Pro Package Includes:

- A 90 Second Drone & Interior Video in 4K
- Internal Matterport 3D Virtual Tour 4K
- HD HDR 2D MLS Ready Photos (20-50) stills based on house layout
- Exterior 360 Tour From The Ground & From The Sky
- Top-Down Floor Designs Showing Every Room
- CAD Schematic Floor Plans
- Blue Sky & Twilight Scene Guarantee
- Virtual Staging If Desired
- Personal Property Website & QR Code





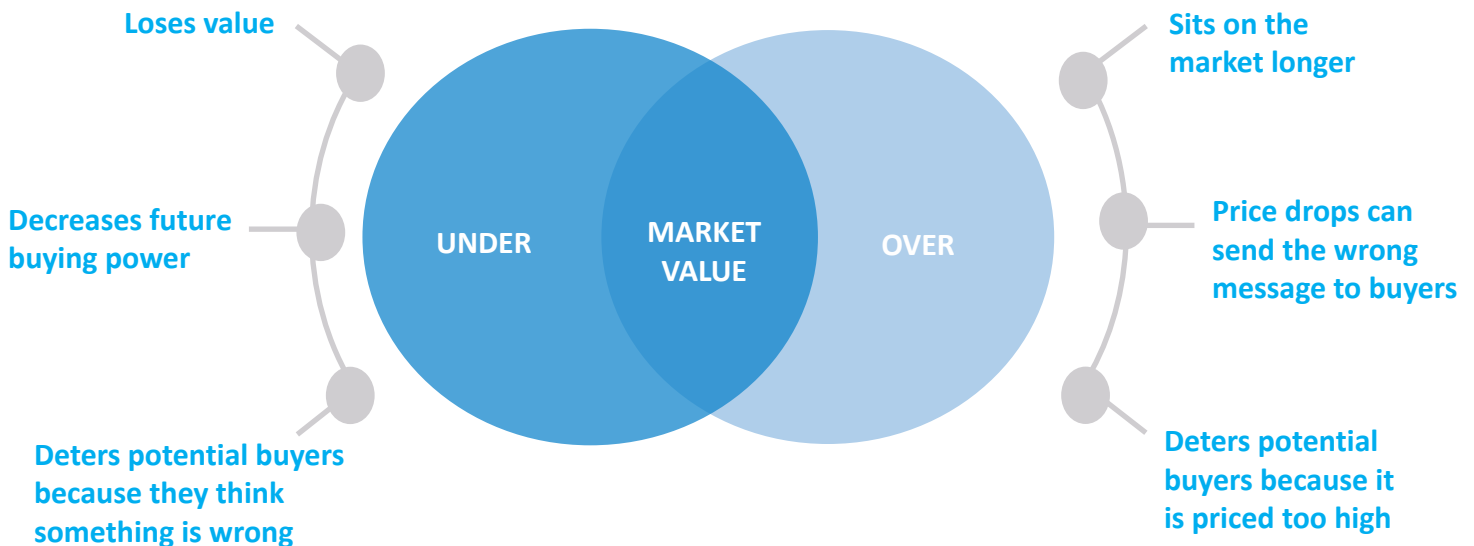
# Why Pricing Your House Right Matters

In today's real estate market, setting the right price for your house is one of the most valuable things you can do. According to the U.S. Economic Outlook by the *National Association of Realtors* (NAR), existing home prices nationwide are forecasted to increase **3-5% in 2023**. This means experts anticipate home values will continue climbing going forward. Today, low inventory is largely keeping prices from depreciating.

When it comes to pricing your home, the goal is to increase visibility and drive more buyers your way. Instead of trying to win the negotiation with one buyer, you should price your house so that **demand is maximized**, and more buyers want to take a look.

As a seller, you might be thinking about pricing your house on the high end while so many of today's buyers are searching harder than ever just to find a home to purchase. But here's the thing – a high price tag does not mean you're going to cash in big on the sale. It's actually more likely to **deter buyers**.

Even today, when there are so few houses for sale, your house is more likely to sit on the market longer or require a price drop that can send buyers running if it isn't priced just right.



It's important to make sure your house is priced correctly by working with a trusted real estate professional. When you price it competitively, you won't be negotiating with one buyer. Instead, you'll have multiple buyers competing for the house, increasing the final sale price.

## Bottom Line

The key is to make sure your house is priced to sell immediately. This way, it will be seen by the most buyers. More than one of them may be interested, and it will be more likely to sell at a competitive price. Let's connect to price your house correctly from the start, so you can maximize your exposure and your return.

# Commission Explanation For Sellers

## Introduction

Prior to 1983 all real estate agents were sub-agents to the sellers and represented their interest. 71% of buyers thought they were being represented, but were not. The Federal Trade Commission (FTC) involvement changed the business model to have both sellers and buyers represented by their own agent.

A real estate commission, usually a percentage of the sale price, is paid to real estate company for handling the sale of property. This company, called the listing broker may place the property into the Multiple Listing Service (MLS) to be shared with other member companies. The buyer agent portion of the commission was included in the commission and paid by the seller. Buyers were effectively paying their side of the commission in their purchase price. Recent litigation has changed how this may be paid.

## Litigation

In the lawsuit, the plaintiffs asserted that the requirement to display a coop brokerage fee in MLS listings put pressure on sellers to offer high commissions to attract buyers' brokers, that they were unaware that the buyer agent commission was negotiable, and that they were paying for a buyer agent not working in their interests.

## Results

On March 15, 2024 the National Association of REALTORS® proposed a settlement.

1. The amount of commission is negotiable between the broker and their client, whether the client is a seller or buyer. Brokers are not deprived from adhering to their stated fee schedule.
2. Agents may no longer refer to the buyer agent commission as free when it is included in the purchase price.
3. Sellers are no longer required to offer buyer agent compensation through their listing brokerage, but they are still free to do so. They may also offer concessions to cover buyer closing costs. This may leave buyers responsible for this payment.
4. Buyers have the following options of payment:
  - a. Pay their agent directly
  - b. Select to see only homes that offer buyer agent compensation
  - c. Ask for a seller concession in their offer to purchase.

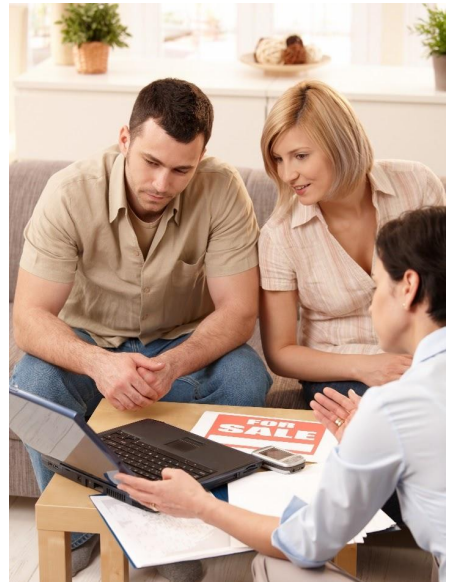
## Summary

The results of the lawsuits have created more transparency in the payment of commissions in the real estate industry. Sellers will have a more clear understanding of how commission is paid and how it may be split between the listing broker and selling broker. Buyers will now take on more responsibility in paying their agent's side of the commission. Review your options with your real estate agent.

# Dealing With Multiple Offers

## Information for Sellers

- It's possible you may be faced with multiple competing offers to purchase your property. Your listing broker can explain various negotiating strategies for you to consider. For example, you can accept the “best” offer; you can inform all potential purchasers that other offers are “on the table” and invite them to make their “best” offer; you can “counter” one offer while putting the other offers to the side awaiting a decision on your counter-offer; or you can “counter” one offer and reject the others.
- If you have questions about the possibility of multiple offers and the way they can be dealt with, ask your listing broker to explain your options and alternatives.
- Realize that each of these approaches has advantages and disadvantages. Patience may result in an even better offer being received; inviting buyers to make their “best” offers may produce an offer (or offers) better than those “on the table” – or may discourage buyers who feel they’ve already made a fair offer resulting in them breaking off negotiations to pursue other properties. Your listing broker will explain the pros and cons of these strategies (and possibly other) negotiating strategies. The decisions, however, are yours to make.
- Appreciate that your listing broker’s advice is based on past experience and is no guarantee about how any particular buyer will act (or react) in a specific situation.





# The Closing Timeline

Typically, closing happens four to six weeks after the sales and purchase contract is signed, although it could be sooner or later. Normally, as the seller you are anxious to receive your money and move on. And unless there is a special circumstance surrounding the buyer's loan, there is no reason to delay. For the least stressful closing, experts advise choosing a Tuesday, Wednesday, or Thursday in the first three weeks of the month, although it is wise to avoid the 1st or 15th.

## Additional Dates and Days to Avoid

Title companies are busiest the last week of the month. Also, Fridays are considered less than ideal because that's a busy bank day. The 1st, 15th, and last day of the month also are very busy days for financial institutions.

Also try to avoid the end of the year, especially the last day of the year. You may want to take advantage of deductions on this year's tax return, but you are likely to run into the disadvantages of offices closing early, being short-staffed, and holiday parties. If you must close during one of these hectic periods, plan as far ahead as you can.

## Other Considerations

Unless you're dealing with a first-time buyer, it's likely your buyer has to close another sale before this one happens. And as the seller, you probably are moving to another home and that sale can't close until this one does. A crisis that reschedules the first closing could easily cause a chain reaction. So leaving a bit of wiggle room between closings is a good idea.

If your buyer balks at closing early in the month, explain that the old saw about paying extra interest may not be as advantageous as it sounds. For example, let's say the closing happens on October 5. The buyer will pay 26 days of prepaid interest at closing, but her first mortgage payment won't be due until December 1.

If the deal closes September 30, they will only pay one day's worth of interest, but their first mortgage payment will be due November 1. So they could look at the early-in-the-month closure as gaining a whole month without a mortgage payment. Interest accrues on the loan from the date of closing; two months later, regardless of the time of month you closed, the buyer has paid the same.



## Accepted Offer



## Inspection



## Repairs If Applicable



## Appraisal



## Closing

# 20 Tips For Selling Your Home

As a homeowner, you can play an important part in the timely sale of your property. When you take the following steps, you'll help Terry Naber sell your home faster, at the best possible price.

- 1. Make the most of the first impression** – A well manicured lawn, neatly trimmed shrubs and a clutter-free porch welcomes prospects. So does a freshly painted, or at least freshly scrubbed, front door. If its autumn, rake the leaves. If its winter, shovel the walkways. The fewer obstacles between prospects and the true appeal of your home, the better
- 2. Invest a few hours for future dividends** – Here's your chance to clean up in real estate. Clean up in the living room, the bathroom and the kitchen. If your woodwork is scuffed or the paint is fading, consider some minor redecoration. Fresh wallpaper adds charm and value to your property. Prospects would rather see how great your home really looks than her how your home could look, "with a little work."
- 3. Check Faucets and Bulbs** – Dripping water rattles the nerves, discolors the sinks and suggests faulty or worn out plumbing. Burned out bulbs leave prospects in the dark. Don't let little problems detract from what's right with your home.
- 4. Don't Shut Out A Sale** – If cabinets and closet doors stick in your home you can be sure they will stick in the prospects mind. Don't try to explain away sticky situations when you can plane them away.
- 5. Think Safety** – Homeowners learn to live with all kinds of self-set booby traps. Roller skates on the stairs, festooned extension cords, slippery throw rugs and low hanging overhead lights. Make your residence a non-perilous as possible for un-initiated visitors.
- 6. Make Room For Space** – Remember, potential buyers are looking for more than just comfortable living space. They are looking for storage space too. Make sure your attic and basement are clean and free of unnecessary items.
- 7. Consider Your Closet** – The better organized the closet, the larger it appears. Now's the time to box up those unwanted clothes and donate them to charity.
- 8. Make Your Bathrooms Sparkle** – Bathrooms sell homes, so let them shine. Check or repair damaged or un-slightly caulking in the tubs and showers. For added allure, display your best towels, mats and shower curtains.
- 9. Create Dream Bedrooms** – Wake up prospects to cozy comforts of your bedrooms. For a spacious look, get rid of excess furniture. Colorful bedspreads and fresh curtains are a must.
- 10. Open Up in The Daytime** – Let the sun shine in! Pull back your curtains and drapes so prospects can see how bright a cheery your home is.
- 11. Lighten Up The Night** – Turn on the excitement by turning on all your lights., both inside and outside, when showing your home in the evening. Lights add color and warmth, and make prospects feel welcome.
- 12. Avoid Crowd Scenes** – Potential buyers often feel like intruders when they enter the home filled with people. Rather than giving your house the attention it deserves, they're likely to hurry through. Keep the company present to a minimum.
- 13. Watch Your Pets** – Dogs and cats are great companions, but not when you're showing your home. Pets have a talent for getting underfoot. So do everybody a favor: keep Kitty and Spot outside, or at least out of the way.
- 14. Think Volume** – Rock-and-Roll will never die. But it might kill the real estate transaction. When its time to show your home, its time to turn down the stereo and TV.
- 15. Relax** – Be friendly, but don't try to force conversation. Prospects want to view your home with a minimum of distraction.
- 16. Don't Apologize** – No matter how humble your abode, never apologize for its shortcomings. If a prospect volunteers a derogatory comment about your home's appearance, let your experienced RE/MAX agent handle the situation.
- 17. Keep a Low Profile** – Nobody knows your home as well as you do. But Terry know buyers – what they need and what they want. Terry will have an easier time articulating the virtues of your home if you stay in the background.
- 18. Don't Turn Your Home Into A Second Hand Store** – When prospects come to view your home, don't distract them with offers to sell those furnishings you no longer need.
- 19. Defer to Experience** – When prospects want to talk price, terms, or other real estate matters, let them speak to an expert – Terry Naber
- 20. Help Your Agent** – Terry will have an easier time selling your home if showings are scheduled through her office. You'll appreciate the results.



# Selling Your House with Today's Technology

In a survey by *realtor.com*, people thinking about selling their houses today indicated they're generally willing to allow their agent and some potential buyers inside, but only under the right conditions. With the current safety guidelines and technology options recommended by the *National Association of Realtors* (NAR), real estate agents are well versed in using safe and effective virtual practices and emerging technology throughout the process. So, if you need to sell your house now, what digital options should you use to make sure you and your potential buyers stay safe throughout the process?

Working with a trusted professional who's skilled with today's changing virtual practices may help you win big. While always abiding by state and local regulations, agents know exactly what today's buyers need, and how to put the necessary digital steps in place. For example, according to the same survey, when asked to select the technology that would be **most helpful** when deciding on a new home, here's what today's homebuyers said, in order of preference:

- Virtual tour of the home
- Accurate and detailed listing information
- Detailed neighborhood information
- High-quality listing photos
- Agent-led video chat

When it's time to show your house in person, agents are also able to regulate the process, based on the recommendations given by NAR, to help you proceed safely. Here are a few of the guidelines, understanding the top priority should always be to obey state and local restrictions first:

- Limit in-person activity
- Require guests to wash their hands or use an alcohol-based sanitizer
- Remove shoes or cover with booties
- Follow CDC guidance on social distancing and wearing face coverings

## Bottom Line

In this era of life, things are shifting quickly, so virtual seller strategies may be a game-changing option for you. Let's connect so you can safely and effectively navigate through all that's evolving when it comes to making your next move.

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# 6 Reasons Why Selling Your House on Your Own Is a Mistake

There are many benefits to working with a real estate professional when selling your house. During challenging times, like what we face today, it becomes even more important to have an expert you trust to help guide you through the process. If you're considering selling on your own, known in the industry as a **For Sale By Owner (FSBO)**, it's critical to consider the following:

## 1. Your Safety Is a Priority

Your safety should always come first, and that's more crucial than ever given the current health situation in our country. When you FSBO, it is incredibly difficult to control entry into your home. A real estate professional will have the proper protocols in place to protect not only your belongings, but your health and well-being too. From regulating the number of people in your home at one time to ensuring proper sanitization during and after a showing, and even facilitating virtual tours, real estate professionals are equipped to follow the latest industry standards recommended by the *National Association of Realtors* (NAR) to help protect you and your potential buyers.

## 2. A Powerful Online Strategy Is a Must to Attract a Buyer

Recent studies from NAR have shown that, even before COVID-19, the first step 44% of all buyers took when looking for a home was to search online. Throughout the process, that number jumps to 93%. Today, those numbers have grown exponentially. Most real estate agents have developed a strong Internet and social media strategy to promote the sale of your house.

## 3. There Are Too Many Negotiations

Here are just a few of the people you'll need to negotiate with if you decide to FSBO:

- The buyer, who wants the best deal possible
- The buyer's agent, who solely represents the best interest of the buyer
- The inspection company, which works for the buyer and will almost always find challenges with the house
- The appraiser, if there is a question of value

As part of their training, agents are taught how to negotiate every aspect of the real estate transaction and how to mediate the emotions felt by buyers looking to make what is probably the largest purchase of their lives.

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#### 4. You Won't Know if Your Purchaser Is Qualified for a Mortgage

Having a buyer who wants to purchase your house is the first step. Making sure they can afford to buy it is just as important. As a FSBO, it's almost impossible to be involved in the mortgage process of your buyer. A real estate professional is trained to ask the appropriate questions and, in most cases, will be intimately aware of the progress being made toward a purchaser's mortgage commitment. You need someone who's working with lenders every day to guarantee your buyer makes it to the closing table.

#### 5. FSBOing Is Becoming More Difficult from a Legal Standpoint

The documentation involved in the selling process is growing dramatically as more and more disclosures and regulations become mandatory. In an increasingly litigious society, the agent acts as a third-party to help the seller avoid legal jeopardy. This is one of the major reasons why the percentage of people FSBOing has dropped from 19% to 8% over the last 20+ years.

#### 6. You Net More Money When Using an Agent

Many homeowners think they'll save the real estate commission by selling on their own. Realize that the main reason buyers look at FSBOs is because they also believe they can save the real estate agent's commission. The seller and buyer can't both save on the commission.

A study by *Collateral Analytics* revealed that FSBOs don't actually save anything by forgoing the help of an agent. In some cases, the seller may even **net less money** from the sale. The study found the difference in price between a FSBO and an agent-listed home was an average of 6%. One of the main reasons for the price difference is effective exposure:

*"Properties listed with a broker that is a member of the local MLS will be listed online with all other participating broker websites, marketing the home to a much larger buyer population. And those MLS properties generally offer compensation to agents who represent buyers, incentivizing them to show and sell the property and again potentially enlarging the buyer pool."*

The more buyers that view a home, the greater the chance a bidding war will take place, too.

#### Bottom Line

Listing on your own leaves you to manage the entire transaction by yourself. Why do that when you can hire an agent and still net the same amount of money? Before you decide to take on the challenge of selling your house alone, let's connect to discuss your options.



**Q:** Should I renovate my house before I sell it?

**A:** Ask Your Agent.

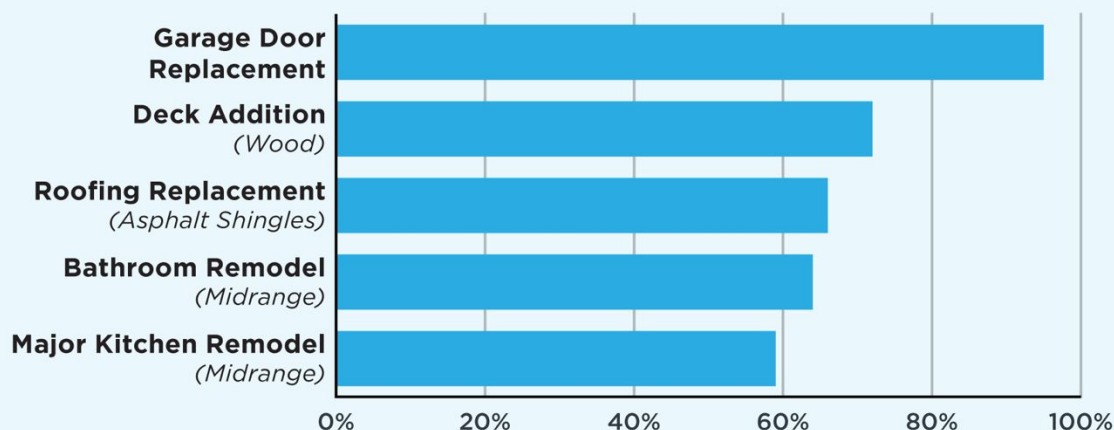
In today's hyper-competitive market, some buyers are willing to overlook cosmetic or minor repair needs if it means snagging a home in their price range.



Ultimately, you may not recoup the full cost of most large renovation projects when you sell your house.

## RENOVATION PAYBACK

*% of cost recouped for common renovation projects*



If the market is flooded with houses for sale, renovations might be necessary to make your house stand out...but that's not always the case.

**Let's connect today to determine if you should renovate before you sell, or if your house is ready to list with just some minor touch-ups.**

Keep in mind...

The average home sale is receiving

**over 3 offers**

**72%**

of homes sold were on the market for less than a month



# Seller's Frequently Asked Questions

- When is the best time to sell my home? The best time to sell a home is typically early summer, but it depends on the market.
- How long will it take to sell my house? The length of time to sell depends on the market, your local area, the amount of exposure, and the price.
- How much is my house worth? The value of your house depends on lot size, building size, square footage, neighborhood, amenities, upgrades, and other factors. Comps (comparative market analysis) will give the best range for the potential listing price.
- What is the agent's commission? Commissions can vary, but the general rule is 6% split between the listing and buyer's agents. The commission percentage is in the listing contract.
- What steps should I take to prepare my home for sale? Understand the value of your home and proper pricing for your area, make repairs as necessary, clean & declutter, and make quick fixes (they can be inexpensive and go a long way in first impressions of potential buyers).
- How much needs to be done to my house before putting it on the market?/What improvements will help me sell my house? Some repairs may be necessary, and should be done before listing. Others may be easier to include as part of the negotiation for the sale. Upgrading a kitchen or bathroom may add more value than the actual cost of the renovation. Check with your agent.
- Should we sell before we buy another home? Check with your lender-maintaining two mortgages is not always possible.
- Is it easier to sell if a home is vacant? For the most part, an empty house communicates a stronger need to sell and can hurt your position in negotiations.
- Is staging important? Generally, staged homes sell faster and for a bit more money. If a buyer can imagine themselves living there - in a dream-home kind of environment - they will be more emotionally involved and are more likely to make an offer.
- Should I be present when buyers view my house? No. The homeowner being present makes potential buyers uncomfortable. They are less likely to feel free to talk and ask questions if anyone with an emotional attachment to the house is present.
- Should we hold an open house? An Open House is optional, but it is good exposure for your property.
- What should I disclose to potential buyers? Disclosure requirements will vary based on state la However, it is generally a good policy for you to disclose anything that you are aware of in regards to the house. Full disclosure is the best protection from future problems during inspection, etc.

# CONTACT ME TO TALK MORE

I'm sure you have questions and concerns about the real estate process.

I'd love to talk with you about what you read here and help you on the path to buying your new home. My contact information is below, and I look forward to working with you.



## **Terry Naber**

1915 Democracy Point  
Colorado Springs, CO 80908  
terry.naber@wesellmore.net  
[www.BuySellColoradoSprings.com](http://www.BuySellColoradoSprings.com)  
(719) 491 - 8966



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