

TERRY NABER'S GUIDE TO  
**SELLING YOUR HOUSE**



2021  
EDITION

# TABLE OF CONTENTS

<b>3</b>	Experience And Information About Terry Naber
<b>5</b>	Giving Back To The Community
<b>6</b>	Working Relationships Defined
<b>7</b>	Why You Should Wait To Sell Your House
<b>9</b>	Why Low Inventory Is A Win For Sellers
<b>12</b>	Leveraging Your Equity
<b>13</b>	Buy Your Dream Home BEFORE Selling Your Current One
<b>14</b>	Why People Are moving This Season
<b>16</b>	If You Sell Where Will You Go?
<b>18</b>	6 Reasons Selling Your House On Your Own Is A Mistake
<b>21</b>	20 Tips For Selling Your Home
<b>22</b>	Selling Your House with Today's Technology
<b>24</b>	Agent Comparison Chart
<b>25</b>	Why List With Terry Naber?
<b>26</b>	Why Pricing Your House Right Matters
<b>27</b>	Quality Service Guarantee
<b>31</b>	5 Star Reviews Of A 5 Star Agent
<b>33</b>	Contact Me To Talk More

# Expertise And Information About Terry Naber

## A Proven Professional

One of Colorado Springs premier agents with 30+ years of experience, Terry Naber has become a top “go-to” agent for buyers, sellers, and even other agents. She is completely dedicated to dedicating to delivering results while selling homes for top dollar and negotiating solid home purchases, all the while tenaciously protecting her clients’ interests.

Her **“No Risk, No Worry” 5-star guarantee** goes unmatched by most real estate agents. Other hallmarks of Terry’s service are her caring heart, uncompromising integrity, savvy negotiation skills, and cutting edge marketing strategies. Exceptionally well-respected among her peers for her unparalleled professional track record, high ethical standards, as well as being honest, hardworking business owner and family woman, she does absolutely everything in her power to ensure client’s success. Her high percentage of personal referral and repeat business attest to her exceeding her clients’ expectations. She has also carefully selected her support staff from the very best in their fields of expertise to offer seamless assistance. To clients for every aspect of their home purchase or sale. Please call Terry anytime without obligation. She is ready to go to work for you today!



**RE/MAX**  
properties, inc.

## Experience And Recognition

- Terry holds a “Managing Broker” license, the highest level real estate license in Colorado.
- RE/MAX Lifetime Achievement award for sales surpassing \$100 million
- Terry has won awards every year she has been in business
- QSC Platinum award for 100% client satisfaction
- RE/MAX Hall of Honor and Hall of Fame awards.
- RE/MAX International Platinum Awards
- Consistently in the top 7% in the nation for commissions earned
- Zillow 5 Star Agent

## Expertise

- Residential property sales including new & resale homes, luxury homes, condominiums, income properties, acreage and new construction.
- Exceptional attention to detail, skilled negotiations, knowledgeable analysis of property values and market trends.
- Expertise and renowned reputation for preventing and resolving difficult transactions

## Designations

CRS – Certified Residential Specialist, Earned by less than 7% of all agents

MRE – Military Relocation Expert

CNE – Certified Negotiation Expert

CDPE – Certified Distress Property Expert

LHP – Luxury Home Professional

MRS – Military Relocation Specialist

CFE – Certified Financing Expert

SRES – Senior Real Estate Specialist



# Awards, Rankings And Four Convenient Locations



## 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.



## South Office

2630 Tenderfoot Hill St., Colorado Springs, CO 80906  
Phone: 719-576-5000



## North Office

1283 Kelly Johnson Blvd. Suite 100, Colorado Springs, CO 80920  
Phone: 719-598-4700

## Downtown Office

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



## Monument Office

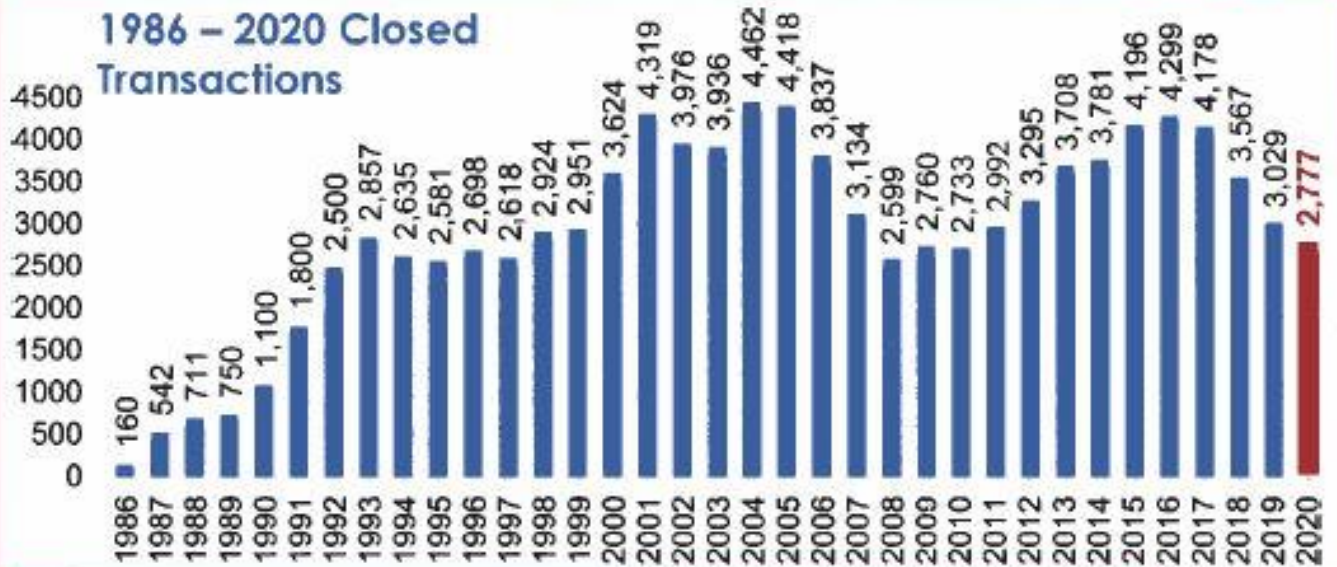
1761 Lake Woodmoor Dr., Monument, CO 80132  
Phone: 719-487-6100



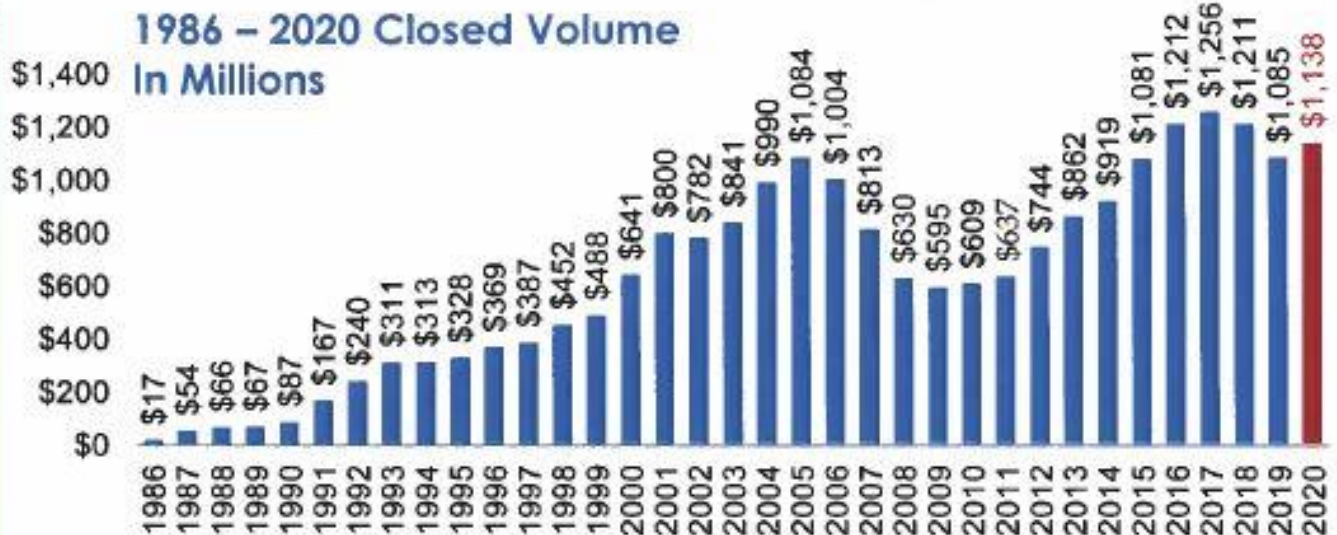
# EXPERIENCE COUNTS!

RE/MAX PROPERTIES, INC. HAS HELPED OVER 100,000 FAMILIES BUY OR SELL A HOME SINCE 1986!

2020 Closed Transactions: 2,777



2020 Sales Volume: \$1,138,119,972



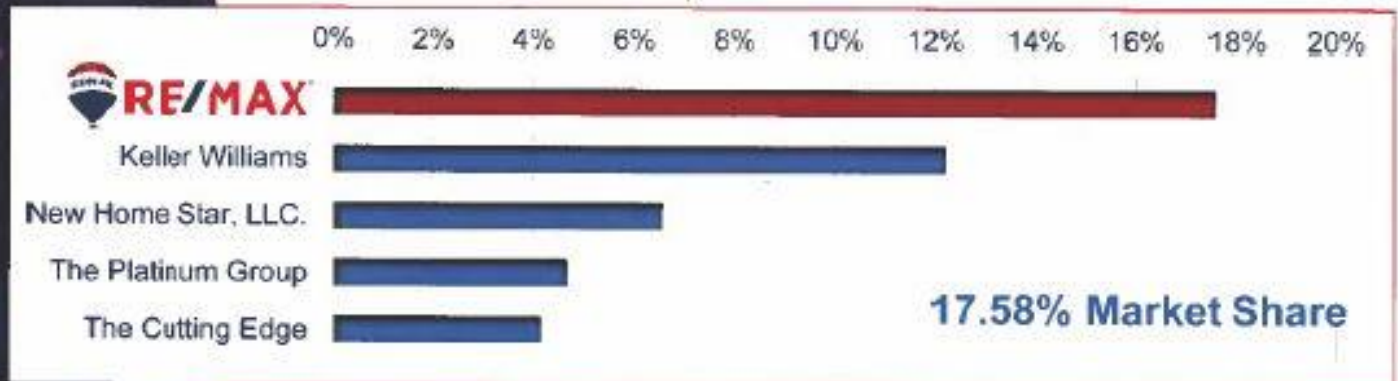
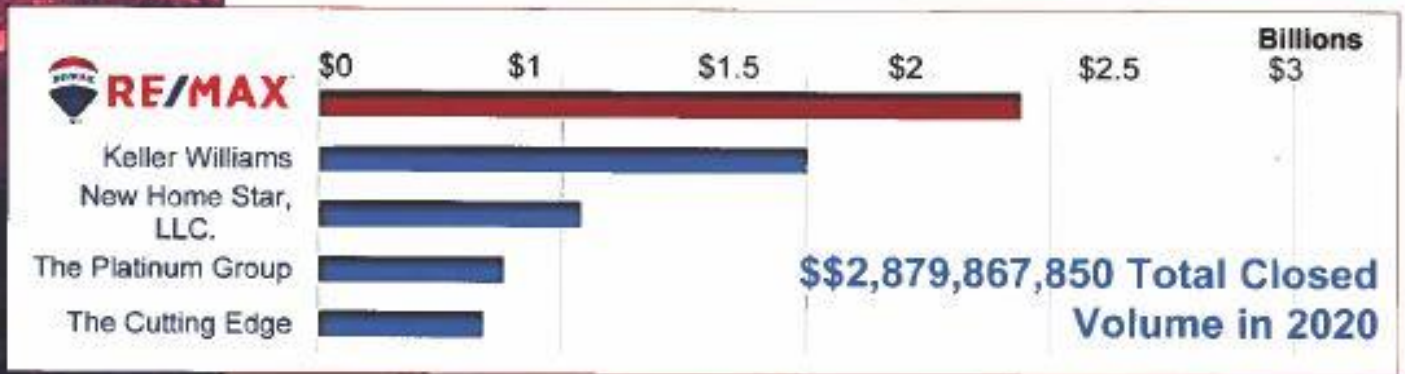
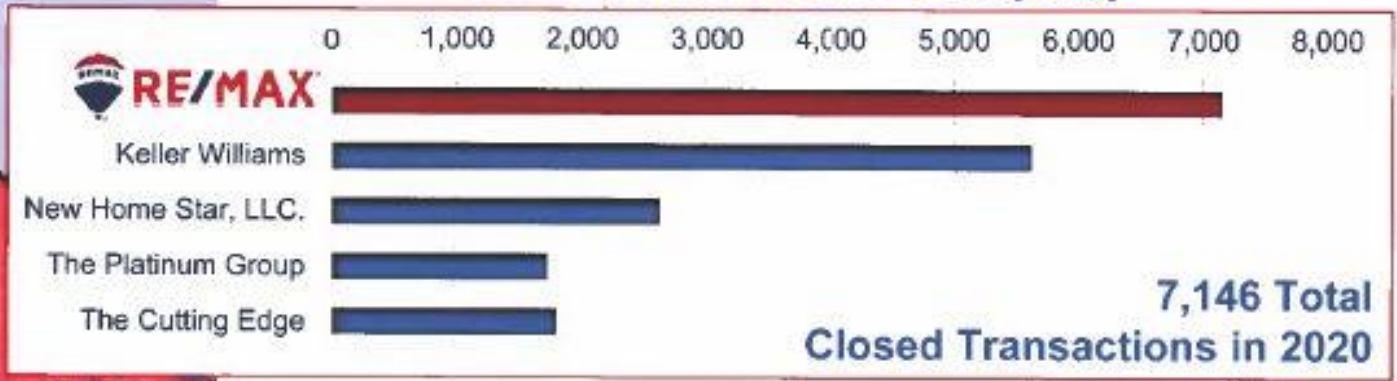
**RE/MAX Properties, Inc.**  
Sells 7 Homes a day, 365 days a year!

NOTE: This graph combines the "sold" listings of all office locations and independent offices of each multi-office or franchise organization identified, which listings were sold by such organization itself, or with the aid of cooperating broker, according to data maintained by the Local Board or Multiple Listing Service for the geographic area indicated. The bar graph compares all those listings that were "sold" by each organization during the period of 01/01/19 to 12/31/20. This presentation is based on whole or in part on data supplied by the Pikes Peak Association of REALTORS and its Multiple Listing Service. Neither the Board nor its MLS guarantees or is in any way responsible for its accuracy. Data maintained by the Association may not reflect all real estate activity in a market. ©2021 RE/MAX Properties, Inc.

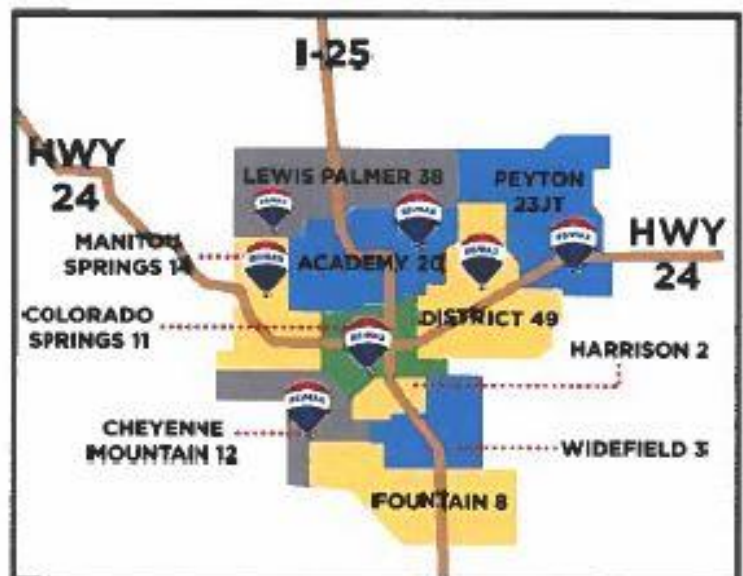


**RE/MAX**  
properties, inc.

## RE/MAX sells 43% more real estate than the next closest real estate company



RE/MAX is the leading real estate company in Colorado Springs.



# 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.





## Why You Shouldn't Wait to Sell Your House

Many homeowners think selling in the spring when more buyers are in the market is the way to go. In reality, it's more about the ratio of buyers to sellers that creates opportunities. Selling when the fewest number of homes are available to buy is what puts sellers in the driver's seat. With today's high buyer traffic and low inventory, this power combination makes now the optimal time to sell – before your neighbors put their homes on the market in the spring. Here's how it breaks down.

### High Buyer Demand

Buyer demand is strong right now, and not showing any signs of slowing down. *ShowingTime*, which tracks the average number of buyer showings on residential properties, recently announced that **buyer showings are up 64.1%** compared to the same time last year. They went on to say:

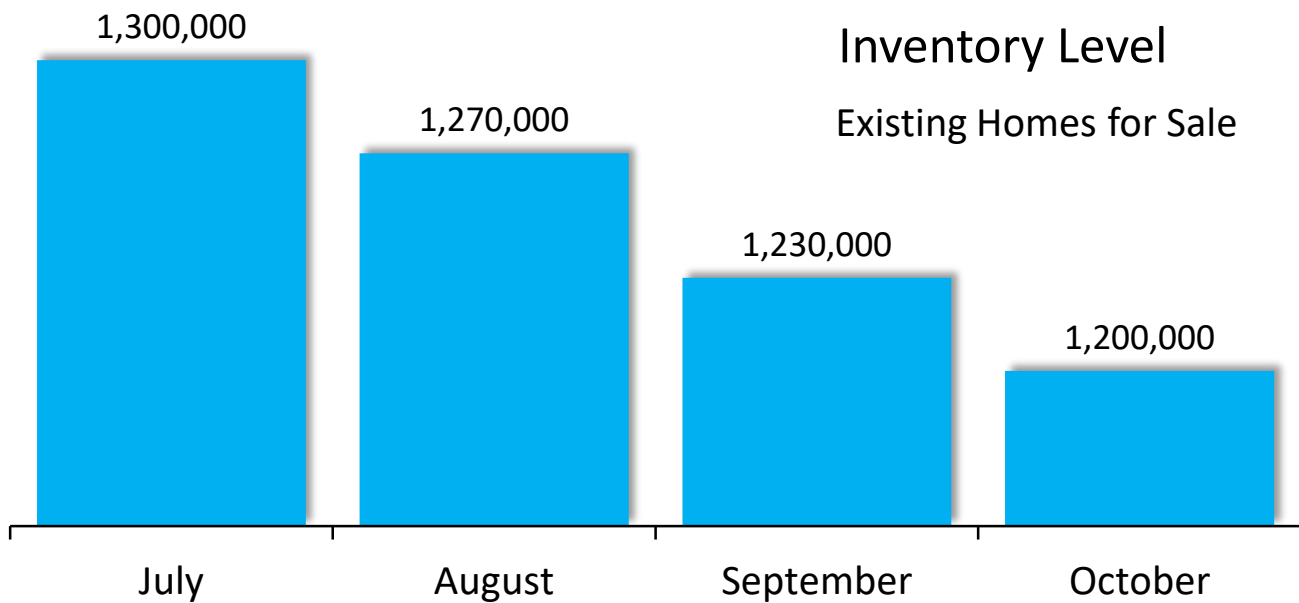
*“All but one of the top 20 markets with the heaviest buyer traffic recorded double-digit showings per listing in September, well above the current U.S. average of six showings per listing.”*

### Low Inventory of Houses for Sale

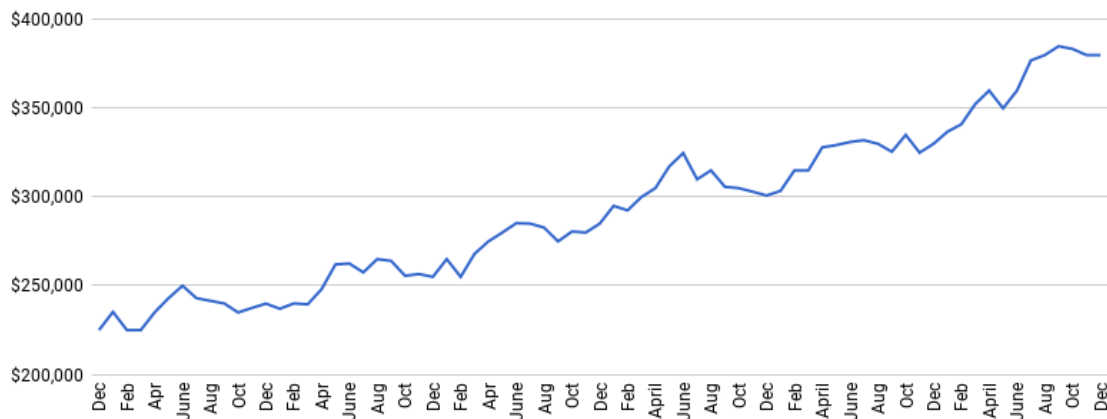
Purchaser demand is so high, the market is running out of available homes for sale. Recently, *realtor.com* reported:

*“Nationally, the inventory of homes for sale decreased 38.3% over the past year in October, a slightly slower rate of decline compared to the 39.0% drop in September. This amounted to 506,000 fewer homes for sale compared to October of last year.”*

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Median Price Trend



Homebuilders are also increasing construction, but they cannot keep up with the growing demand. The U.S. Census Bureau, reporting on inventory of newly constructed homes, notes:

*“The seasonally-adjusted estimate of new houses for sale at the end of October was 278,000. This represents a supply of 3.3 months at the current sales rate.”*

### What Does This Mean for You?

If you’re thinking of putting your house on the market, don’t wait. **A seller will always negotiate the best deal when demand is high, and supply is low.** That’s exactly what’s happening in the real estate market today.

As 2021 progresses, and the pandemic is hopefully behind us, there will be many more houses coming to the market. This includes existing homes and newly built homes. Don’t wait for that increase in competition in your neighborhood. **Now is the time to sell.**

### Bottom Line

Let’s connect today to get your house on the market at this optimal time to make a move.



## Why Low Inventory Is a Win for Sellers

Real estate continues to be called the *'bright spot'* in the current economy, but there's one thing that may hold the housing market back from achieving its full potential this year: **the lack of homes for sale.**

Buyers are actively searching for and purchasing homes, looking to capitalize on today's historically low interest rates, but there just aren't enough houses for sale to meet that growing need. Nadia Evangelou, *Senior Economist & Director of Forecasting* for the *National Association of Realtors (NAR)*, explains:

***"These ultra-low mortgage rates make homebuying more attractive, boosting activity to the highest level since 2006...Nevertheless, inventory continues to fall, widening the gap between housing demand and supply."***

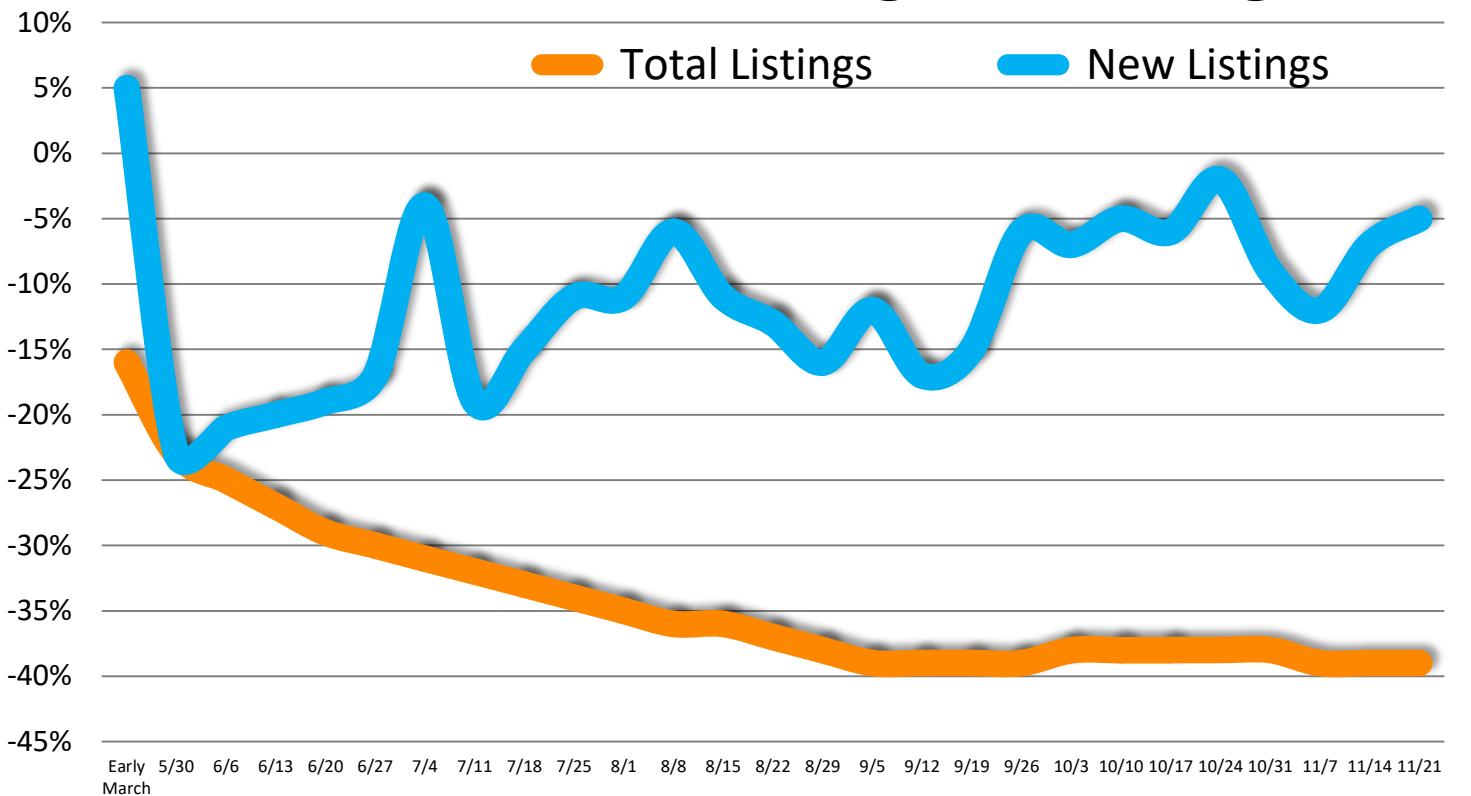
According to NAR, right now unsold inventory sits at a 2.5-month supply at the current sales pace. To have a balanced market where there are enough homes for sale to meet buyer demand, the market needs 6 months of inventory. Today, we're nowhere near that number. If this trend continues, it will get even harder to find homes to purchase, and that may slow down potential buyers. Danielle Hale, *Chief Economist* for *realtor.com*, notes:

***"While some buyers are frustrated, there are still plenty trying to make a move. This means that homes are still selling fast, and inventory is dropping despite an improving new listings trend."***

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The *Weekly Recovery Report* from *realtor.com* keeps an eye on the number of listings coming into the market (*houses available for sale*) and the total number of listings staying in the market compared to the previous year (See graph below):

## Year-Over-Year Change in Listings



move.com

The number of total listings (the orange line) continues to decline even as new listings (the blue line) are coming to the market. Why? Buyers are scooping up homes faster than they're being put up for sale. Hale emphasized:

*"New listings are a necessary ingredient for further home sales, so additional improvement here will be important for home buyers and sustaining home sales activity."*

### Does This Mean It's a Good Time to Sell?

Yes. If you're thinking about selling your house, this winter is a great time to make it happen. There are plenty of buyers looking for homes to purchase because they want to take advantage of low interest rates. Realtors are also reporting an average of 3.4 offers per house and an increase in bidding wars, meaning the demand is there and now is the opportune time to sell for the most favorable terms.

### Bottom Line

If you're considering selling your house, this is the perfect time to discuss how you can benefit from the market trends in our local area.

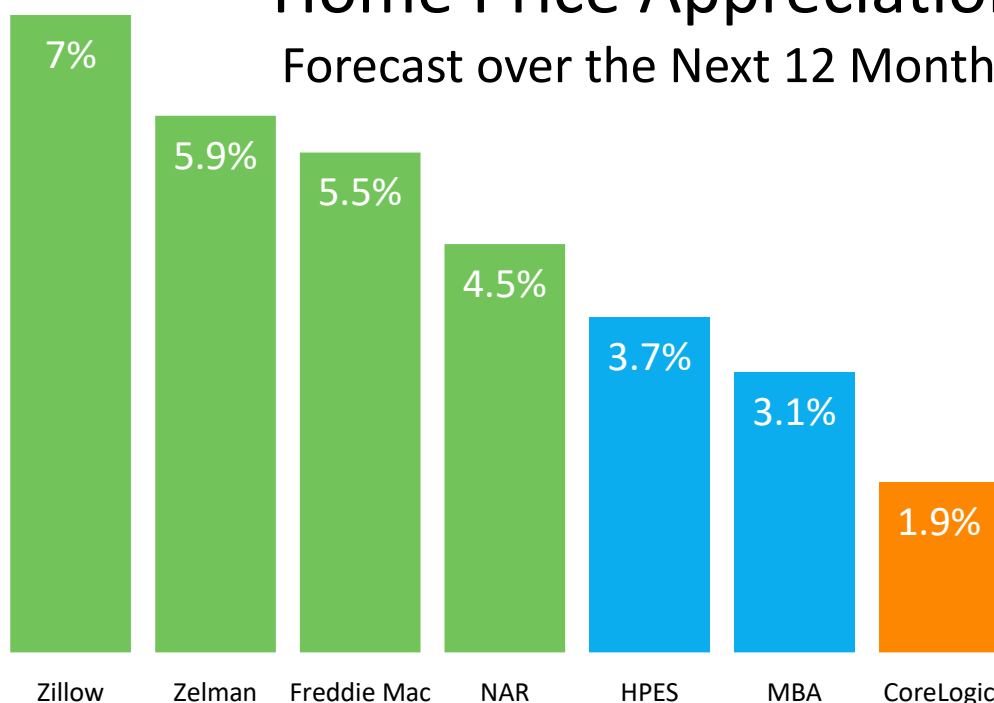
# Home Price Appreciation Is on the Rise

Due to the undersupply of homes on the market today, there's significant upward pressure on home prices. When there's high demand for an item and a low supply of it, consumers are willing to pay more for that item. That's what's happening in today's real estate market. The housing supply shortage is also resulting in more bidding wars, which drive price points higher in the home sale process – a big win for sellers.

In addition, there's no evidence that buyer demand will wane. As a result, experts project home price appreciation will continue over the next twelve months. Here's a graph of the major forecasts going forward.

**I hear many foreclosures might be coming to the market soon. Won't that drive prices down?**

## Home Price Appreciation Forecast over the Next 12 Months



Some are concerned that homeowners who entered a mortgage forbearance plan might face foreclosure once their plan ends. However, when you analyze the data on those in forbearance, it's clear the actual level of risk is quite low.

Ivy Zelman, *CEO of Zelman & Associates* and a highly-regarded expert in housing and housing-related industries, notes:

*"The likelihood of us having a foreclosure crisis again is about zero percent."*

With demand high, supply low, and little risk of a foreclosure crisis, **home prices will continue to appreciate.**

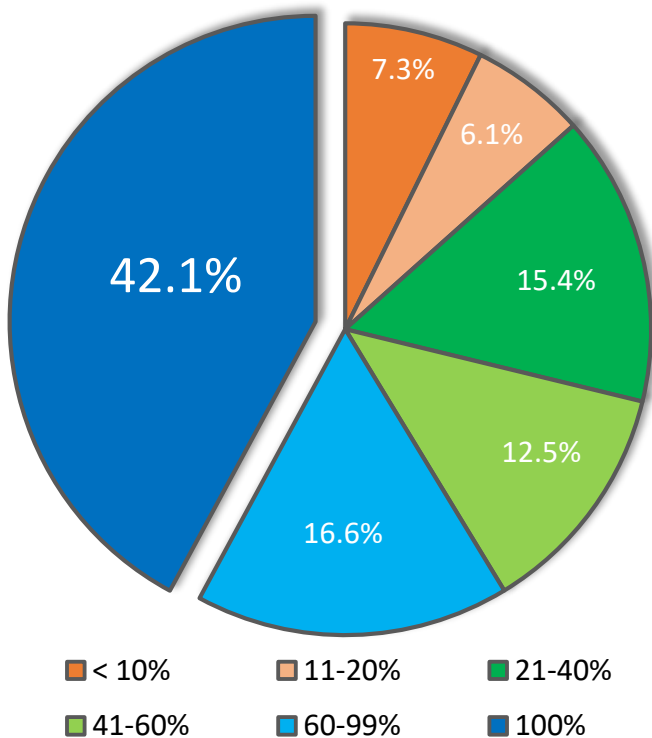
### Bottom Line

Originally, many thought home prices would depreciate due to the economic slowdown from the coronavirus. Instead, prices appreciated substantially. Over the next year, home values will likely rise even higher given the continued lack of inventory of homes for sale.

# Leveraging Your Equity

According to *John Burns Consulting*, **58.7% of homes in the U.S. have at least 60% equity**, and **42.1% of all homes in this country are mortgage-free**, meaning they're owned free and clear.

## Percentage of Homeowner Equity



*CoreLogic* also notes the average equity mortgaged homes have right now is **\$177,000**. That's a tremendous amount of forced savings for homeowners in today's market.

As a homeowner, you may have more equity in your house than you realize. Using it to make a move to a new home while interest rates are low may be the best decision you could make.

In a season like we're in now, when inventory is limited, equity is high, and interest rates are low, homeowners in a position to sell are in a great place to win big.

Mark Fleming, *Chief Economist at First American*, notes:

*"As homeowners gain equity in their homes, they are more likely to consider using that **equity to purchase a larger or more attractive home** – the wealth effect of rising equity. In today's housing market, fast rising demand against the limited supply of homes for sale has resulted in continued house price appreciation."*

## Bottom Line

Whether you're ready to move up into a larger home or downsize into a smaller one, let's connect to see if your home equity positions you to make your next move sooner than you may have thought possible.



## How It Works

With Knock, you get the certainty of buying the new home you want first and then selling your old one. Here's how the process works from start to finish.

Is needing to sell before buying keeping you from buying your dream home? Terry Naber has a new program that solves this problem, because it enables you to buy your dream home FIRST!



1

### Get Your New Home Loan

#### GET PRE-QUALIFIED

Find out if you're eligible for the Home Swap in just 3 minutes at Knock.com or through your agent. You or your agent will need to submit photos of every room in your house to the Knock team.

#### BEGIN PRE-APPROVAL

Next, get pre-approved for a Home Swap mortgage. Knock will check your credit and verify your debts, assets, income, and supporting documents to determine your purchasing power. You will be assigned a dedicated Mortgage Loan Advisor.

#### GET YOUR NEW MORTGAGE

In as little as 48 hours upon receipt of your loan application and supporting documentation your Mortgage Loan Advisor will work to get you pre-approved for a Home Swap mortgage and you'll be all set to buy your new home.



2

### Buy Your New Home First

#### FIND YOUR DREAM HOME

Once you find your dream home, you'll work with your agent to make a competitive, non-contingent offer on it—and win!

#### START PLANNING YOUR MOVE

Once you've closed, it's time to start planning your move. You can move when it makes the most sense for you. Typically, it's within 2 weeks of closing, but you and your agent will determine the best timeline.

#### ENJOY LIFE IN YOUR NEW PLACE

Once you're moved in, it's time to get settled in your new home. You'll only pay your new mortgage. Knock will cover payments on your old loan for up to 6 months. Your agent will work with the title company or closing attorney to ensure everything is progressing smoothly.



3

### Sell Your Old House

#### PREP THE OLD HOUSE FOR SALE

You'll get an advance of up to \$25,000 and access to our contractor network so you can get your old house ready for selling. You'll manage any home prep with your agent, and work with the Knock Home Concierge Team throughout.

#### LIST WITH EASE

After your home is in top condition, your agent will list your house on the open market and manage showings with potential buyers. You'll work with your agent to get your listing sold.

#### SELL FOR TOP DOLLAR

When your house sells, you'll use the proceeds from the sale to pay Knock back for any costs covered during the process, plus regular closing costs. It's that simple. You'll work with your agent and their title company or closing attorney to get the deal to the finish line.

To Find Out If You're Eligible For A Knock Home Swap Call or Text Terry @ (719)491-8966



## Why People Are Moving this Season

Today, Americans are moving for a variety of different reasons. The current health crisis has truly re-shaped our lifestyles and our needs. Spending extra time where we currently live is enabling many people to re-evaluate what homeownership means and what they find most important in a home.

According to *Zillow*:

*“In 2020, homes went from the place people returned to after work, school, hitting the gym or vacationing, to the place where families do all of the above. For those who now spend the majority of their hours at home, there’s a growing wish list of what they’d change about their homes, if possible.”*

With a new perspective on homeownership, here are some of the top reasons people are reconsidering where they live and making moves this season.

### 1. Working from Home

Remote work is becoming the new norm, and it’s continuing on longer than most initially expected. Many in the workforce today are discovering they don’t need to live close to the office anymore, and they can get more for their money if they move a little further outside the city limits. Lawrence Yun, *Chief Economist* for the *National Association of Realtors* (NAR), notes:

*“With the sizable shift in remote work, current homeowners are looking for larger homes and this will lead to a secondary level of demand even into 2021.”*

If you’ve tried to convert your guest room or your dining room into a home office with minimal success, it may be time to find a larger home. The reality is, your current house may not be optimally designed for this kind of space, making remote work and continued productivity very challenging.

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## 2. Virtual and Hybrid Schooling

Many school districts are using a model of virtual or hybrid learning, turning their curriculums into digital formats for students. If you have school-age children, they may have a need for a dedicated learning space. If so, it might be time to find a larger home to provide your children with the same kind of quiet room to focus on their schoolwork, just like you likely need for your office work.

## 3. A Home Gym

Staying healthy and active is a top priority for many Americans. With various levels of concern around the safety of returning to fitness facilities across the country, dreams of space for a home gym are growing stronger. The *Home Builders Association of Greater New Orleans* explains:

*“For many in quarantine, a significant decrease in activity is more than a vanity issue – it’s a mental health issue.”*

Having room to maintain a healthy lifestyle at home – *mentally and physically* – may prompt you to consider a new place to live that includes space for at-home workouts.

## 4. Outdoor Space

Especially for those living in an apartment or a small townhouse, outdoor space is a new priority for many as well. *Zillow* also notes the benefits of being able to use your yard throughout the year:

*“People want more space in their next home, and one way to get it is by turning part of the backyard into a functional room, ‘an outdoor space for play as well as entertaining or cooking.’”*

You may, however, not have the extra square footage today to have these designated areas – indoor or out.

## Moving May Be Your Best Option

If you’re clamoring for extra room to accommodate your changing needs, **making a move may be your best bet**, especially while you can take advantage of today’s low mortgage rates. It’s a great time to get more home for your money, just when you need it most.

## Bottom Line

Americans are moving for a variety of different reasons today, and many peoples’ needs have changed. If you’ve been trying to decide if now is the time to buy a new home, let’s connect to discuss your options.

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## If You Sell Now, Where Will You Go?

Now is clearly a great time to sell, but when you do, how will you find a new home to move into while inventory is so low? With so few homes for sale and construction of newly built homes ramping up, you may be wondering if you should consider new construction in your search process. It's a great question to ask, and one to look at from the pros and cons of what it means to buy a new home versus an existing one. Here are a few things to consider when making your decision, while always remembering to **work with your trusted real estate professional along the way.**

### Purchasing a Newly Built Home

When buying a new home, you can often choose more **energy-efficient options.** New appliances, new windows, a new roof, etc. These can all help lower your energy costs, which can add up to significant savings over time. With programs like ENERGY STAR, a new home also helps protect the environment and reduces your carbon footprint.

**Lower maintenance** that comes with a newer home is another great benefit. When you have a new home, you likely won't have as many little repairs to tackle, like leaky faucets, shutters to paint, and other odd jobs around the house. With new construction, you'll also have warranty options that may cover portions of your investment for the first few years.

Another solid benefit to new construction is **customization.** Do you want a mudroom, stainless steel appliances, granite countertops, hardwood floors, an office, or a multi-purpose room? These items can be customized to your specific needs during the design phase. With an existing home, you're buying something that's already completed, so if you want to make changes, you may need to hire a contractor to help get your home ready.

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## Buying an Existing Home

When buying an existing home (one that's already been built), you can **negotiate with the current homeowner on price**, which is something you generally don't get to do with a builder. Builders know their material and construction costs, and they have a price set for the model you're buying. So, if you want to negotiate, then maybe an existing home is your option.

For some buyers, moving into an **established neighborhood** may be important. If you'd like to know the neighbors, if it's family-friendly, and general traffic patterns before making a commitment, you might prefer an existing home. When you buy new construction, you won't always have a full view into some of these details until the lots around you are sold.

Finally, timing comes into play. With an existing home, you can **move in based on the timeline you agree to with the sellers**, rather than waiting for the house to be built. Depending on the time of the year you're buying and the region you're in, the weather can also be a factor in the timeframe. This is something to keep in mind, especially if you need to move sooner rather than later. With COVID-19 and social distancing regulations, some areas for new construction have been on a delay.

## Bottom Line

Whether you want to buy a newly built home or one that's already established, both are great options. They each have their pros and cons, and every buyer will have different circumstances driving their decision. If you have questions and want to know more about the options in our area, let's work together so you can feel confident making a decision about your next home.





# 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.

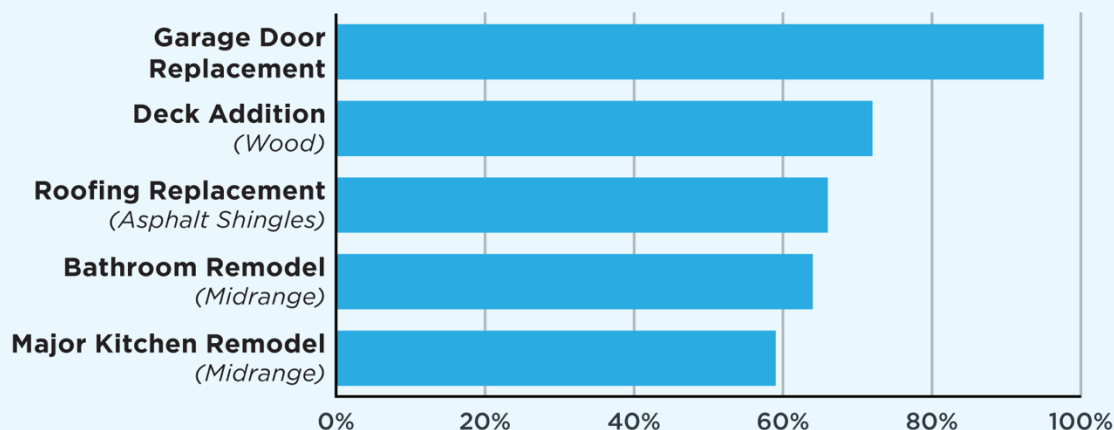
In today's hyper-competitive market, some buyers are willing to overlook cosmetic or minor repair needs if it means snagging a home in their price range.



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

# 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 short comings. 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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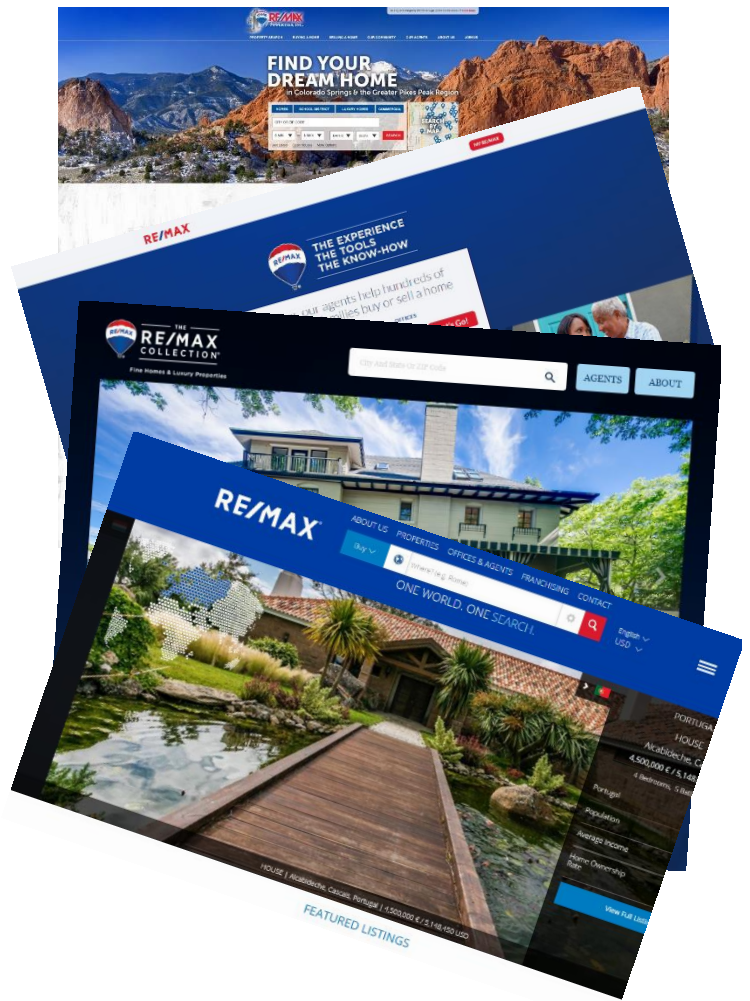
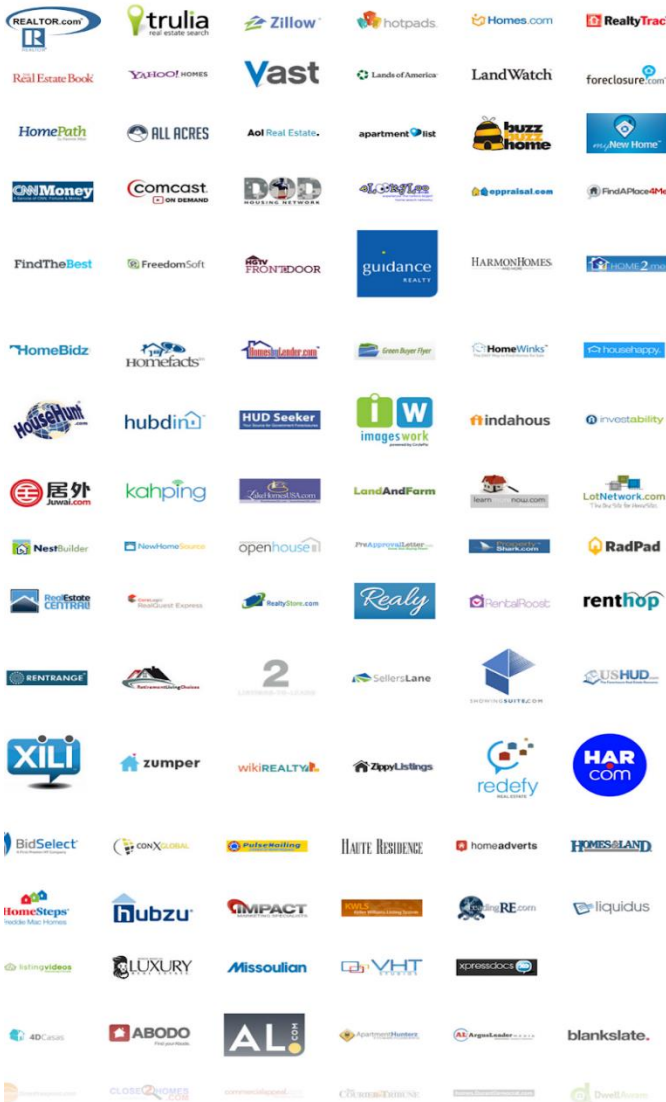


# Marketing Exposure

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

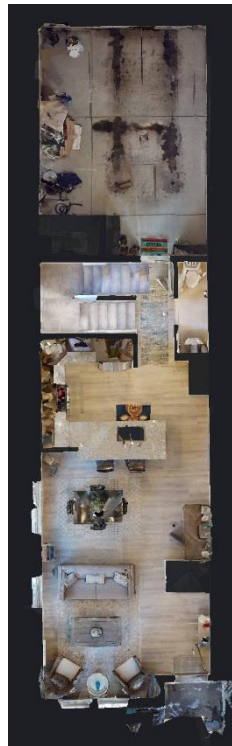
Your home is special and has some great features! Terry goes the extra mile to showcase your home's features and layout.

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



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	✓

# Why Should You List With Terry Naber?

## Second-To-None Concierge Service & Top Results:

- **30+ 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

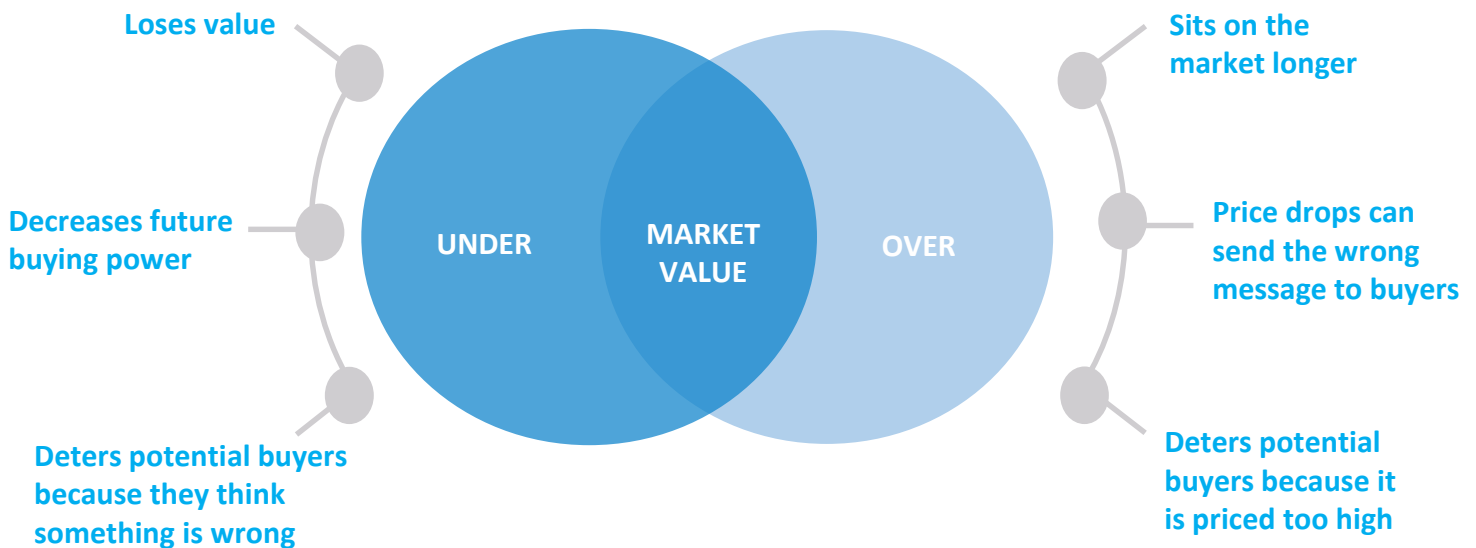
# Why Pricing Your House Right Matters

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 **4.5% in 2021**. 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.

# Quality Service Guarantee

## Quality Service Certified ® For Home Seller

### - As your representative I will:

1. Present agency representation alternatives to you and the home buyers.
2. Deliver a Competitive or Comparative Market Analysis
3. Create and present a detailed, written marketing plan including specific strategies, programs and buyer targets.
4. Recommend property merchandising and enhancements to maximize marketability.
5. Provide a written estimate of seller expenses and proceeds.
6. Review your property history and disclosure statement and deliver it to each prospective buyer.
7. Commit to regular communication including prospect and market feedback.
8. Promote property through advertising, direct marketing, industry networking and the Internet.
9. Provide counsel and negotiating assistance on all offers to purchase.
10. Forward to you financial information as provided by the buyer and will make every effort to have each pre-qualified or pre-approved with a lender.
11. Monitor and communicate the status and satisfaction of contract contingencies.
12. Offer home purchase assistance, referral services and access to community and property information.
13. Attend the closing or escrow (in those states where this is customary)
14. Contact you and follow up after closing to assure the satisfactory completion of all service details.
15. Provide you with the opportunity to evaluate the service provided through the Quality Service Assurance Survey™

# 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, she will only pay one day's worth of interest, but her first mortgage payment will be due November 1. So she 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**

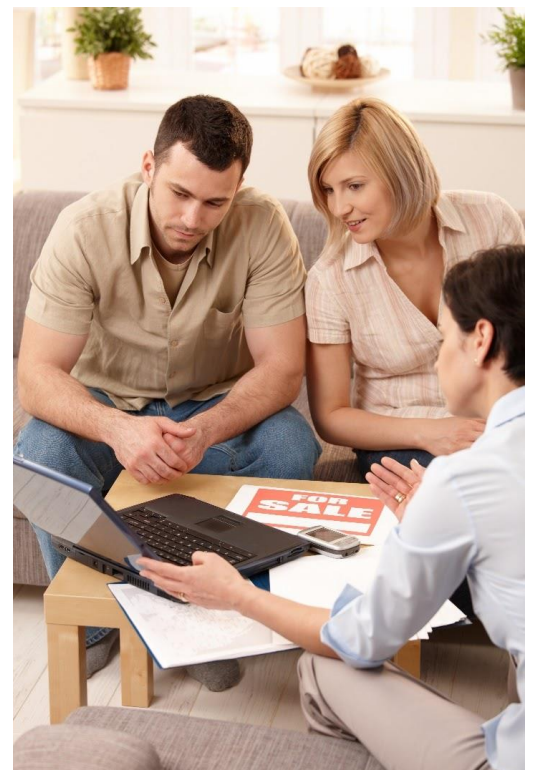


**Closing**

# 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.





# 10 Reasons to Hire a QSC Real Estate Professional

## 10. Written Guarantee.

- I guarantee my services up front, and in writing, You should not settle for anything less than a real estate professional willing to guarantee his or her services in writing.

## 9. Trained in Quality Service Delivery

- I am among a select group of real estate professionals who have completed training and certification (QSC) related specifically to quality service and customer satisfaction, and who have committed to ongoing service excellence meeting the highest standards in the real estate industry.

## 8. Value – You Will Get What You Pay For

- Unfortunately, with some real estate agents you don't get what you pay for. My written guarantee and detailed explanation of the process and services I will perform assures you greater value in dealing with me than other real estate agents. You know what you're getting from me.

## 7. Greater satisfaction

- Clients of real estate agents with the QSC professional credential experience significantly greater satisfaction in their real estate sale or purchase experience – and are 67% less likely to be dissatisfied. (according to statistics compiled by Leading Research Corporation)

## 6. Your Assurance Of Quality

- After your purchase or sale you will have the opportunity to fill out a survey on my service that becomes a part of my permanent record for all to see. The entire survey process is administered by an independent research company, and is not conducted by my brokerage.

## 5. Proof Of Past Satisfaction

- Log onto [www.QualityService.org](http://www.QualityService.org) and you can check out my customer satisfaction rating, a score compiled by surveys completed by my past customers. What better evidence of my quality could you find than my independently validated record of service to past clients?

## 4. Putting My Reputation To The Test

- I am among the elite 1-2% of real estate professionals who are willing to have their customer satisfaction record publicly available. Most sales agents aren't willing to subscribe to high standards set by QSC that I have chosen to follow.

## 3. Accountability

- Everyone will tell you their service is great. How do you know which real estate agents will keep their promises to you? QSC's customer satisfaction survey process and public customer rating motivate me to do what I promised you I would do.

## 2. Have You Ever Had A Bad Real Estate Experience?

- Chances are that your agent was not putting your needs first. The either didn't do their job, or were more interested in getting their commission than serving your needs. Working with a Quality Service Certified real estate professional is a better way of buying or selling a home.

## 1. Customer Focus

- The sale or purchase of your home is one of the most important financial and personal decisions you will ever make. Working with a QSC real estate professional who is consistent, reliable, accountable and responsive assures you a better experience.

# 5 Star Reviews Of A 5 Star Agent

**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!

**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.

**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.

**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!

**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!

**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!

**Scottruley:** 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!

**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.

**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.

**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!

**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!

**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!

**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!

**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.

**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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# 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

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Colorado Springs, CO 80920  
terry.naber@wesellmore.net  
www.buysellcoloradosprings.com  
(719) 491 - 8966



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