# Seller Package

Steps to Making Your Selling Process Easier!

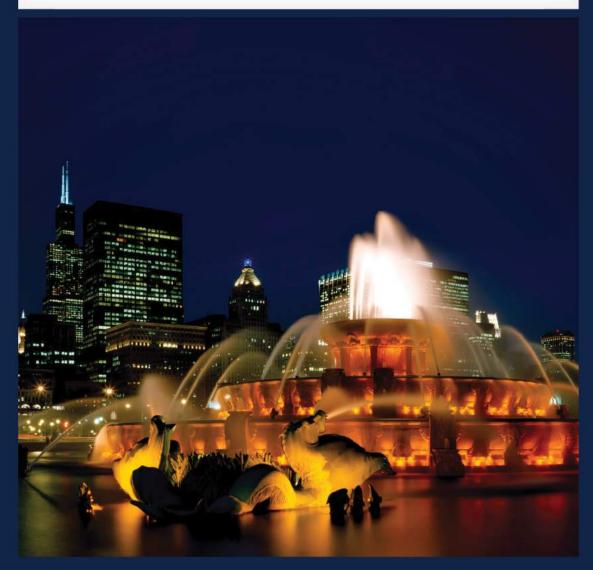


### Vice President, Sales | dmaue@jameson.com | 773.406.1975

During her 31+ years in Chicago real estate, Debbie has honed her expertise to achieve the maximum results for her clients at every transaction and to make their experience effortless. Her keen insight into the industry offers clients indepth knowledge on community information, school district performance and changing trends in the housing market. Her experience reaches beyond the Chicagoland area as well. With a real estate license for the state of Montana and key contacts in all the premier sea, ski and sun destinations around the world, Debbie can help you find your prefect place, wherever it may be. She has served as the National Association of Realtor's President's Liaison to Costa Rica, held the Chicago President position of the International Real Estate Federation, and was a past Chair of the Chicago Association of Realtor's International Council.

Debbie's experience and dedication to her clients have also resulted in her being awarded as a Chicago Association of Realtors Top Producer and a Top Producer at Jameson Sotheby's International Realty. Her dedication to personal fitness also gives her the focus and strength to to power through challenges in the real estate business. She has competed in many triathalons and is a 4-time Ironman finisher. She is also very connected to her community and gives back through Big Brothers Big Sisters of Chicago. She also acts as President for Realtors to the Rescue, an organization that supports Chicago pet shelters and rescue centers.

With her business based 100% on referrals from existing clients, Debbie continues to build her strong reputation in the Chicago market. She currently splits her time between Chicago and NW Montana.



# Partners for Life

Throughout the year I take the time to celebrate you. Don't be surprised if you find cards in the mail to celebrate anniversaries or invitations to one of our holiday parties. Even after a sale is complete I try to stay in touch and continue to help in any way that I can. I have established relationships with companies all around Chicago to help with any household needs and connections with Agents around the world if you plan to relocate.

















Please join me, Mis, and Oxly at Doggy Paddle for a night of networking and fun swimming for your dog!

Beer, wine, light appetizers, & dog treats will be provided.

Maue invites you to

PY HOUR
April 28th, 4:00 - 7:00 PM

SWIPE FOR ADDITIONAL DETAILS  $\sim$ 







### Behind the Scenes

### **Email Blasts & Market Reports**



Email blasts are used among agents to notify each other of Listings, Open Houses, Price Reductions and more,

I will also help you stay up to date on your property and the market in your area with weekly reports.

#### **News Articles**







I am always looking for chances to gain more exposure to sell your home. If there is a chance to show-case your property in a news article I will make it happen.

### Finding the Help You Need

I will coordinate all aspects of the deal from repair people, staging, attorney & cooperating agents.

STAGING • FLOOR/CARPET INSTALLATION • SCHOOLS
PAINTING • HOME ORGANIZATION • LANDSCAPING
KITCHEN REHAB • BATH REHAB • FINDING A NANNY
FINDING A DOG WALKER • HANDYMAN • ELECTRICAL
PROFESSIONAL PHOTOGRAPHER • VIRTUAL TOURS
ROOFING • PLUMBING • FLOORPLAN CREATION
AND MORE

### **Extensive Exposure**





- -Off MLS and pre-MLS marketing through the Top Agent Network consisting of the Top 10% of agents in the area.
- -Pre and Post MLS exposure to the 400+ local Sotheby's agents
- -Listing exposure to our personal network of over 2000 agents throughout the US and Canada
- -Exposure to over 62 offices & Sotheby's Agents worldwide.
- -Listing presented to our personal sphere of previous clients of the last 30 years.

### **Print: Brochures, Post Cards and More**







I will provide printed brochures at showings and open houses so potential buyers can have information to take home with them. Postcards are also availble to be sent out across Chicago to reach even more potential buyers.

#### **Social Media**

We all know that Social Media is a strong tool that can reach millions of people. This is why I make sure your property is showaged as only mally as possible with

showcased as optimally as possible with professionally done photos.







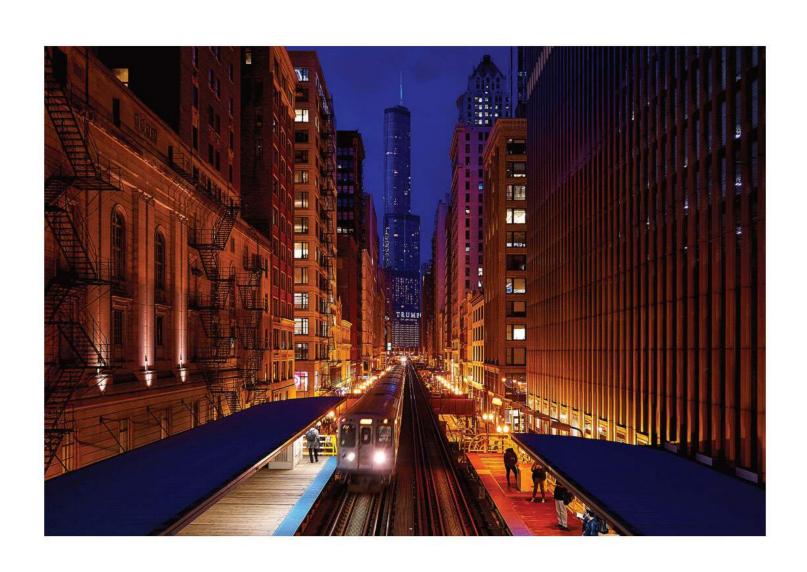


### Table Of Contents

#### INTRODUCTION

#### HOME SELLING ESSENTIALS

- I. PREPARE YOUR PROPERTY FOR SALE
- 2. YOUR PRICING STRATEGY
- 3. MARKETING PLAN ESSENTIALS
- 4. SHOWINGS AND OPEN HOUSES
- 5. OFFER BASICS
- 6. NEGOTIATING OFFERS
- 7. CLOSE THE DEAL
- 8. 2019 YEAR-END MARKET REPORTS



# **OUR COMPANY**

Leading residential brokerage firm Jameson Sotheby's International Realty is the exclusive Chicagoland affiliate of the *Sotheby's International Realty* global network. As real estate's most celebrated luxury lifestyle brand, we offer unrivaled access to qualified people and distinctive properties around the world.

Our commitment to excellence reflects the Sotheby's experience and the outstanding level of service that has been the global benchmark for three centuries. With access to cutting edge technology, research and marketing, we are able to provide our clients a customized approach to real estate that is unsurpassed in the industry. Armed with the most sophisticated resources and the built-in integrity, exclusivity, and global reach of the *Sotheby's International Realty* brand, we are dedicated to artfully uniting extraordinary properties with extraordinary lives.

# **OUR CULTURE**

Jameson Sotheby's International Realty is recognized as where the exceptional aspire to be. Many of our agents have grown their business 20-150% in the past year and top agents that have joined us unilaterally say we have a platform and culture that just doesn't exist elsewhere.

### Introduction

Selling a home is one of the largest financial transactions you will make in a lifetime. To maximize the return on your investment and to help you navigate what can be a complex process, it's important to educate yourself on the basics of the home selling process. You'll need to understand unique local market trends that impact the fair market value of your property, and be aware of marketing fundamentals that maximize the return on your investment. It's also essential that you select a skilled and experienced real estate advisor to help you with these steps.

Whether you are an experienced real estate investor looking to sell a sophisticated and diverse real estate portfolio, or someone considering the sale of your family home, we can help! Jameson Sotheby's will showcase your home to more quality buyers than any other real estate company in the world. Our associates offer the highest caliber of service, discretion and marketing, regardless of your home's size, neighborhood or price point.

## **HOME SELLING ESSENTIALS**



WHAT YOU NEED TO KNOW

### Step 1: Prepare Your Property for Sale

Before you determine the listing price for your property and place it on the market, it's important for essential property repairs, cosmetic improvements and in some cases, major renovations to take place. This will help you maximize your financial return and increase the chance of it selling faster. To ensure you prioritize your time and financial resources on projects that will maximize the value of your property, and avoid "over-improvements" that will do little or nothing to improve your home's value, consider the general guidelines below.

#### General Guidelines

- In general, homebuyers and real estate investors seek the least expensive property in the
  best neighborhood they can afford. Repairs and improvements should be made so the
  property shows well and is consistent with the neighborhood's standards and preferences.
  At the same time you should minimize capital investments and over-improvements that
  may not be recovered from the sale.
- If you have an older property, you may wish to get a professional home inspection before
  putting your home on the market. This will help you identify and address any major repairs
  that may be required.
- Unless you are prepared to significantly compromise on price, some home repairs are
  essential. These include repairs to broken mechanical and heating systems, siding and
  gutters, broken appliances, major fixtures and structural deficiencies such as leaky roofs.
- Cosmetic improvements, including fresh paint and landscaping, are quick and affordable ways to help a home "show" better and often result in positive returns.

### • Exterior Updates

- Repair loose siding, damaged roof shingles, eaves, gutters and cracked windows for your home and garage.
- Secure loose shutters and awnings.
- · Wash windows, gutters, mailboxes and doors.
- Repair cracked pavement and walkways on your property.
- Ensure lawns and gardens are attractive and well maintained.
- Sweep the entryway, porch and sidewalks daily.

### Interior Updates

- One of the fastest and most cost effective ways to update a home is with a fresh coat of paint. Repaint walls in a neutral color with broad consumer appeal.
- Kitchen and bathroom renovations often result in a positive return on dollars invested.

### · Interior Updates continued

- Repair all broken appliances, fixtures, lighting and hardware, such as dripping faucets and showerheads, sticky doors, cracked tiles and broken appliances.
- · Steam clean carpets or replace if necessary.
- Depersonalize your home so potential buyers can envision living in it. Remove personal photos, memorabilia and collections.
- Keep in mind that cluttered rooms and storage areas give the impression that they are much smaller than their actual size. Remove clutter from all areas and if necessary, put furniture and personal items into off-site storage.
- Clean every room thoroughly.
- Remove all fixed items that won't be included in the sale of the home. This includes lighting
  fixtures or hardware.



### Step 2: Your Pricing Strategy

Ensuring your home sells at fair market value, within a reasonable period of time, is dependent on your pricing strategy.

#### Determine Fair Market Value

Fair market value is the price a buyer is willing to pay for a home given its condition, recent comparable sales and listings, and the local real estate market.

### Comparative Market Analysis

To calculate the fair market value of your home, your Jameson Sotheby's International Realty associate will prepare a Comparative Market Analysis (CMA) report summarizing properties in your area with similar square footage, construction, age and condition that have recently sold or are currently on the market. Recent comparable sales and listings are two of the most important factors impacting fair market value. Comparable listings that expired before they had a chance to sell also offer an indication of the fair market value of your property.

Adjustments to your home's valuation will also be made given its location (e.g. proximity to parks, waterfront, schools and transportation), views, floor plan, home improvements, amenities, parking, storage and other variables.

#### · Extraordinary Homes

There are some extraordinary homes and estates that have few or no comparables. In these cases, preparing a CMA requires specialized expertise that an experienced Jameson Sotheby's International Realty associate can provide.

### Local Market Inventory and Trends

Other factors that may influence the fair market value of your home include whether it's trending towards a buyers' or sellers' market, the number of similar homes on the market, interest rates and the overall lending climate, the average number of days similar properties are on the market, and whether similar properties are selling for above or below the asking price.

#### Other Factors

Factors such as macro economic trends, property appraisals or tax assessments may have some influence on the fair market value of your home; however, more often than not, this influence may be limited or inconsequential. For example, the assessed value of your property for tax purposes may be significantly higher or lower than its value on the real estate market. This is because buyers and investors will evaluate the value of your home against recent comparable sales listings, not against property tax assessments.

One factor that has no influence on your property's fair market value is the price you originally paid for your home. Even if you purchased your property recently, the local real estate market and the market value of your home may have dramatically changed.

#### Price Your Home

Determining your home's listing price is one of the most critical decisions you will make in your sales and marketing strategy,

Your recommended listing price will take into consideration your home's fair market value, adjustments for unique property attributes, neighborhood market trends and appropriate pricing strategies given current market conditions.

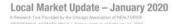
This may include:

- Pricing your home within the range of fair market value, slightly above actual sold prices of similar homes, but lower than the prices of comparable active listings.
- Pricing your home lower than fair market value in an attempt to incite a bidding war that results in a higher price.

#### The Risk of Overpricing

If you overprice your home above its fair market value, potential buyers and real estate investors will compare it unfavorably against recent comparable sales and listings. The risk is that your property will linger on the market for longer than what is typical for similar listings, stigmatizing it as an undesirable or blatantly over-priced property as a result.

#### Know Your Market





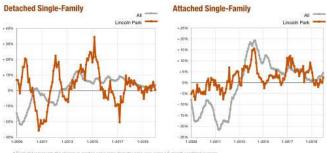
+ 1.2%

+ 44.4%

Lincoln Park	New Listings Clo		Close	nge in d Sales operties	Change in Inventory of Homes All Properties	
		January		Y	ear to Da	te
Detached Single-Family	1-2019	1-2020	+/-	1-2019	1-2020	+/-
New Listings	53	40	- 24.5%	53	40	- 24.5%
Closed Sales	. 5	9	+ 80.0%	5	9	+ 80.0%
Median Sales Price*	\$1,550,000	\$1,125,000	- 27.4%	\$1,550,000	\$1,125,000	- 27.4%
Percent of Original List Price Received*	91.7%	91.1%	- 0.7%	91.7%	91.1%	- 0.7%
Market Time	182	221	+ 21.4%	182	221	+ 21.4%
Inventory of Homes for Sale	95	90	- 5.3%	12.	-	200

10 10 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1	January			Year to Date		
Attached Single-Family	1-2019	1-2020	+/-	1-2019	1-2020	+/-
New Listings	202	245	+ 21.3%	202	245	+ 21.3%
Closed Sales	40	56	+ 40.0%	40	56	+ 40.0%
Median Sales Price*	\$490,000	\$532,500	+ 8.7%	\$490,000	\$532,500	+8.7%
Percent of Original List Price Received*	95.4%	95.9%	+ 0.5%	95.4%	95.9%	+ 0.5%
Market Time	69	124	+ 79.7%	69	124	+ 79.7%
Inventory of Homes for Sale	330	340	+ 3.0%	17227	-	-

#### Change in Median Sales Price from Prior Year (6-Month Average)†



Each ool represents the change in median sales price from the prior year using a 6-month weighted avariage. The means that each of the 6 months used in a dot are proportioned according to their stars of sales during that penn

Synent is of February 14, 2020. At lasts have Michael Febr Estate Data. Hisport G 2000 (Incoling Line.

### Step 3: Marketing Plan Essentials

A decade ago, it may have been acceptable for a property's marketing strategy to be limited to a "For Sale" sign on a property, print advertising, local postcard drops and the loading of property details onto MLS. In today's era —where the majority of homebuyers are using the Internet in their real estate search — that is no longer the case.

Today's real estate buyers are local and international, and are looking for homes through traditional and digital channels. To achieve top dollar for your home, it's essential that you maximize the exposure of your property to them.

#### · Your Marketing Plan

In addition to offering basic marketing services available through other real estate companies, Jameson Sotheby's International Realty will build a customized marketing plan for your home that is tailored to reach the most relevant and qualified real estate buyers through online, social media, mobile, print and traditional marketing.

Jameson Sotheby's International Realty showcases your home to more quality buyers than any other real estate company in the world. Our associates offer the highest caliber of service, discretion and marketing, regardless of your home's size, neighborhood or price point.

### International Marketing for Every Listing

Chicago, Illinois real estate now attracts buyers and investors from around the world, and with this global demand comes the need for increasingly sophisticated international marketing. Our sales and marketing program reaches buyers and real estate investors from coast to coast and from continent to continent.

### Unrivalled Online Marketing

Our company goes above and beyond the basic lawn sign and MLS exposure offered by other companies. We make a financial commitment to market your home through innovative online marketing programs, and exclusive relationships with global media, including dwell.com, nytimes.com, homes.com, financialtimes.com and luxuryescape.com, as well as on sothebysrealty.com,

#### Exclusive Print Advertising

Even in the Internet age, online marketing is enhanced by traditional print marketing that is targeted, focused and custom-selected to reach the most relevant buyers.

From prestigious international print publications such as The New York Times, Wall Street Journal, Financial Times, sothebysrealty.com and Dwell, to publications in our community, we offer our clients local, national and international print advertising opportunities that are carefully curated to reach qualified audiences, including publications that are exclusive to the Sotheby's International Realty network.

### · The Power of Our Brand

Our brand is synonymous with quality and prestige, and the marketing for your home—from professional photography to video tours, property brochures and print advertising—reflects this tradition of excellence.

### · Marketing Reports & Accountability

We commit to regular and transparent communication with every single one of our clients. From the moment you list your home with Jameson Sotheby's International Realty, you will receive regular updates on the results of your marketing—from the number of potential buyers who visit your house for previewing, to the number of people who view your listing online.



### Step 4: Showings and Open Houses

To optimize the value of your home in the eyes of potential buyers and investors, it's important to ensure that your home is presented in the best possible light. Prior to any showings or open houses, complete the steps in the attached checklist, as well as any specific tips for your home from your REALTOR®.

### Pre-Showing Checklist

Please leave the house during a showing or open house to ensure that potential buyers have the chance to evaluate and experience the home at their leisure.

### · Property Interior

- Ensure that every room is sparkling clean and tidy
  - \* Ensure fixtures and appliances are clean
  - Sweep floors and vacuum floor coverings
  - \* Clean window panes
  - \* Remove garbage from all bins
  - \* Clean the kitchen counters, sink and appliances
  - Empty the dishwasher and ensure dishes are put away
  - \* Put out clean towels in the kitchen and bathrooms
  - \* Make sure the bathrooms are extra clean
  - \* Remove clutter from countertops and coffee tables
  - Make all beds and tidy up the closets
- Ensure that every room is well-lit
  - \* Open drapes and window coverings to maximize natural light during the daytime
  - \* Turn on all lights
  - \* Ensure that every room is well-aired and free of odors
  - \* Avoid or eliminate offensive odors from pets or cooking
  - Keep your home 100% smoke-free when your house is on the market
  - If weather permits, open windows
- Clear all stairways, hallways and foyers of clutter
- Add finishing touches like fresh flowers and candles to main rooms, including the living room, dining room and master bedroom
- Turn off TVs and radios
- Keep pets out of your house, and preferably off the property, during the showing or open house

### Property Exterior

- Ensure entrance, garage and porch areas are free of clutter
- Ensure driveways and walkways are clear of toys, bicycles, vehicles, garbage cans, snow, ice, etc.
- Cut the lawn, weed and trim the yard, groom flower beds, hedges and garden
- Clean the garage/work areas

### · Security

 Keep money, jewelry, small electronics, personal documents and other valuables out of sight and secure.



### Step 5: Offer Basics

Your Jameson Sotheby's International Realty associate will help you evaluate and negotiate offers from potential buyers in order to protect your legal interests, and to ensure you are optimizing the price and conditions surrounding the sale of your home.

### · Offer Details

The offer you receive will include: the legal name of the potential buyer(s), the legal name of the seller(s), the legal civic address of the property, the price the buyer(s) is offering to pay, desired inclusions (items in or around the home that the buyers wish to have included in the sale, such as appliances, lighting fixtures or window coverings), amount of the buyer's deposit, desired dates the potential buyer would like to take legal and physical possession of the home, legal "subjects" or "conditions" upon which the contract becomes final (such as satisfactory home inspection report or financing approval), and the date the offer expires.

### Potential Responses

You can respond to an offer in one of three ways:

- 1. Accept as is: your signature finalizes the contract and it becomes a binding legal contract.
- Counter offer: you may make changes to the offer, such as adjustments to the price, closing
  date or conditions. When you do so, the prospective buyer may accept, reject or make
  another counter offer in response. Only when one of the parties signs an unconditional
  acceptance of the other party's offer does it become legally binding.
- 3. Rejection of the offer: you may simply reject the offer and the sale will not go through.

### Offer Withdrawal

The buyer can withdraw an offer until the moment you accept in writing. If you are evaluating an attractive offer, it's important to note that timeliness is important.

### · Offer Acceptance

Once both parties come to an agreement the offer is considered "accepted", there will be a set period of time in which to satisfy the legal conditions ("contingencies") agreed to in the contract, such as completing a satisfactory home inspection report or securing financing.

### Firm Offer

An offer is considered firm once all contingencies have been removed by both parties.

### Step 6: Negotiating Offers

### Offer Negotiation

Price is only one of many factors to weigh as you evaluate and negotiate an offer. Every situation is different. While you may be motivated to secure the optimal price given current market conditions, you may also need to weigh other considerations such as the convenience of the buyers' desired completion, possession and adjustment dates, their desired inclusions, the number of contingencies or conditions attached to the offer, and the amount of the deposit.

Your Jameson Sotheby's International Realty associate will help you assess each incoming offer to determine whether it's the right one for your unique needs and circumstances.

### Background Research

With some investigation, your associate may also be able to help assess the potential buyer's background and goals for purchasing a property, which may assist you in negotiating a competitive price. For example, a buyer who has already sold his/her home and needs to move within a certain time frame may be willing to compromise on price if they can negotiate a date that coincides with the completion of their home sale.

### Multiple Offers

In high-demand, low-inventory areas, you may find yourself in a situation where there are several offers for your home. Some sellers in high-demand niche markets may also intentionally list their home at a low price hoping to stimulate multiple offers. This doesn't necessarily mean the price will be bid up significantly over the asking price, but it does mean that due diligence will be required on your part and the part of your REALTOR® to ensure you properly assess the strength and limitation of each offer, negotiate strategically to maximize the value you are able to get for your property, and to ensure you are protecting your legal interests in what may be a time-sensitive and complex negotiation process.

### Step 7: Close the Deal

The closing or completion day is the day the buyer takes legal possession of the property.

#### · Preparation

You may wish to select a lawyer to advise you during the sale. If required, your Jameson Sotheby's International Realty associate can provide recommendations, and provide the lawyer with a signed copy of the contract. As closing day nears, your REALTOR® will monitor the progress of your transaction to ensure there are no last minute issues and concerns.

### Completion (Closing) Day

On completion day, legal ownership of your property will be transferred to the buyer. Your title company will receive funds for the sale from the buyer, and your title company will provide you with a statement of adjustments. This list itemizes all costs payable at completion, including legal fees, taxes and other completion costs. Finally, funds will be used to discharge your mortgage, if applicable, with any remaining proceeds transferred to you.

### Closing Costs

Closing costs associated with selling a home include adjustments, real estate commission, mortgage discharge fee, capital gains tax (if applicable) and legal fees.

#### Possession Day

On possession day, your Your Jameson Sotheby's International Realty associate will help you coordinate the handing over of keys to the buyer.

# Jameson | Sotheby's

Only one real estate brand gives you that feeling. The feeling that you're in the presence of the world's best. The feeling that you've left the ordinary world and have arrived somewhere exceptional. Only one network of agents represents the longest-standing tastemaker in the world.

Only Jameson Sotheby's International Realty delivers a signature standard of service. We have established a truly global presence, with innovative technology and unrivaled success.

For those who seek exceptional service and results, there is only Jameson Sotheby's International Realty.





### The Process of Selling Your Property

#### I introduce myself and my qualifications and those of Jameson/Sotheby's:

- We will review the marketing plan.
- Complete listing agreement and appropriate riders and disclosures.
- Explain sale process as follows:
  - You will be notified before every showing with a minimum of one days' notice unless otherwise agreed.
  - Either I or my assistant will do all showings unless otherwise agreed.
  - You will receive feedback regarding the showings ideally the showing agent will provide us with thorough feedback from their client.
  - Periodically we will review status and make any necessary adjustments.
- Answer any questions you may have regarding my qualifications, marketing, and the process itself.

#### Upon the receipt of an offer, the process is as follows:

- You will be contacted that we have received an offer.
- We will either then meet or discuss over the phone the terms of this offer.
- We will again review the comps and market situation in comparison to the terms of the offer to determine if and what our counter will be.
- I will contact the buyer's broker to negotiate the counter offer. We may negotiate back and forth multiple times.
   They may or may not accept our counter offer. At that time we will again discuss our next step.

#### Once everyone involved agrees on the terms of the offer:

- The contract is signed by the seller and everyone receives a copy. Time is of the essence.
- Sellers and buyers contact their attorneys.
- Acceptance is when the buyer, their agent, or their attorney receives the signed contract. At which time the "clock starts ticking".
- Copies of the contract are forwarded to the attorneys for their review as outlined in purchase contract the attorney
  approval period generally lasts 5-7 business days.
- Copies of the contract are forwarded to the lenders and condo associations, if applicable.
- Buyers may or may not do an inspection as outlined in purchase contract, generally 5-7 business days after acceptance
  as this time frame runs with the attorney approval. After which, items of inspection are negotiated between seller and
  buyer through their respective attorneys.
- Buyer contacts their lender/mortgage broker and proceeds with loan application as outlined in purchase agreement.
- Listing agent coordinates any requirements by condo association, if applicable.
- Listing agent obtains certificate of insurance and paid assessment letter for condo, if applicable.
- Listing agent provides attorney with any additional documents.
- As outlined in purchase agreement, terms of attorney's approval, property inspection and mortgage requirement are met in a timely matter.
- 24-48 hours prior to close of escrow buyer may opt to do final walk-thru.
- Close of escrow takes place and moneys are distributed.

Note: Is important that all terms of the purchase agreement are met in a timely and responsible manner otherwise it may constitute a breach of contract.



### 184 Things REALTORs® Do

#### **Pre-Listing Activities**

- 1. Make appointment with seller for listing presentation
- Send seller a written or e-mail confirmation of listing appointment and call to confirm
- 3. Review pre-appointment questions
- 4. Research all comparable currently listed properties
- Research sales activity for past 18 months from MLS and public records databases
- Research "Average Days on Market" for this property of this type, price range and location
- 7. Download and review property tax roll information
- 8. Prepare "Comparable Market Analysis" (CMA) to establish fair market value
- Obtain copy of subdivision plat/complex lay-out
- 10. Research property's ownership & deed type
- Research property's public record information for lot size & dimensions
- 12. Research and verify legal description
- 13. Research property's land use coding and deed restrictions
- 14. Research property's current use and zoning
- 15. Verify legal names of owner(s) in county's public property records
- 16. Prepare listing presentation package with above materials
- 17. Perform exterior "Curb Appeal Assessment" of subject property
- 18. Compile and assemble formal file on property
- Confirm current public schools and explain impact of schools on market value
- Review listing appointment checklist to ensure all steps and actions have been completed

#### **Listing Appointment Presentation**

- 21. Give seller an overview of current market conditions and projections
- Review agent's and company's credentials and accomplishments in the market
- 23. Present company's profile and position or "niche" in the marketplace
- Present CMA Results To Seller, including Comparables, Solds, Current Listings & Expireds
- 25. Offer pricing strategy based on professional judgment and interpretation of current market conditions
- 26. Discuss Goals With Seller To Market Effectively
- 27. Explain market power and benefits of Multiple Listing Service
- 28. Explain market power of web marketing, IDX and REALTOR.com
- Explain the work the brokerage and agent do "behind the scenes" and agent's availability on weekends
- Explain agent's role in taking calls to screen for qualified buyers and protect seller from curiosity seekers
- 31. Present and discuss strategic master marketing plan
- 32. Explain different agency relationships and determine seller's preference
- Review and explain all clauses in Listing Contract & Addendum and obtain seller's signature Once Property is Under Listing Agreement

#### **After Listing Agreement is Signed**

- 34. Review current title information
- 35. Measure overall and heated square footage
- 36. Measure interior room sizes
- 37. Confirm lot size via owner's copy of certified survey, if available
- 38. Note any and all unrecorded property lines, agreements, easements
- 39. Obtain house plans, if applicable and available
- 40. Review house plans and make copy
- 41. Order plat map for retention in property's listing file
- 42. Prepare showing instructions for buyers' agents and agree on showing time window with seller
- Obtain current mortgage loan(s) information: companies and & loan account numbers
- 44. Verify current loan information with lender(s)
- 15. Check assumability of loan(s) and any special requirements
- 46. Discuss possible buyer financing alternatives and options with seller
- 47. Review current appraisal if available
- 48. Identify Home Owner Association manager if applicable
- Verify Home Owner Association Fees with manager mandatory or optional and current annual fee
- 50. Order copy of Homeowner Association bylaws, if applicable
- 51. Research electricity availability and supplier's name and phone number
- 52. Calculate average utility usage from last 12 months of bills
- 53. Research and verify city sewer/septic tank system
- Water System: Calculate average water fees or rates from last 12 months of bills )
- 55. Well Water: Confirm well status, depth and output from Well Report
- Natural Gas: Research/verify availability and supplier's name and phone number
- Verify security system, current term of service and whether owned or leased
- 58. Verify if seller has transferable Termite Bond
- 59. Ascertain need for lead-based paint disclosure
- 60. Prepare detailed list of property amenities and assess market impact
- Prepare detailed list of property's "Inclusions & Conveyances with Sale"
- 62. Compile list of completed repairs and maintenance items
- 63. Send "Vacancy Checklist" to seller if property is vacant
- 64. Explain benefits of Home Owner Warranty to seller
- 65. Assist sellers with completion and submission of Home Owner Warranty Application
- When received, place Home Owner Warranty in property file for conveyance at time of sale
- 67. Have extra key made for lockbox
- 68. Verify if property has rental units involved. And if so:
- 69. \* Make copies of all leases for retention in listing file
- 70. \* Verify all rents & deposits
- 71. \* Inform tenants of listing and discuss how showings will be handled
- 72. Arrange for installation of yard sign
- 73. Assist seller with completion of Seller's Disclosure form
- 74. "New Listing Checklist" Completed
- Review results of Curb Appeal Assessment with seller and provide suggestions to improve salability
- Review results of Interior Décor Assessment and suggest changes to shorten time on market
- 77. Load listing into transaction management software program

#### **Entering Property in Multiple Listing Service Database**

- Prepare MLS Profile Sheet Agents is responsible for "quality control" and accuracy of listing data
- 79. Enter property data from Profile Sheet into MLS Listing Database
- Proofread MLS database listing for accuracy including proper placement in mapping function
- 81. Add property to company's Active Listings list
- 82. Provide seller with signed copies of Listing Agreement and MLS
  Profile Sheet Data Form within 48 hours
- 83. Take additional photos for upload into MLS and use in flyers. Discuss efficacy of panoramic photography

#### **Marketing The Listing**

- 84. Create print and Internet ads with seller's input
- Coordinate showings with owners, tenants, and other Realtors®. Return all calls – weekends included
- Install electronic lock box if authorized by owner. Program with agreed-upon showing time windows
- 87. Prepare mailing and contact list
- 88. Generate mail-merge letters to contact list
- 89. Order "Just Listed" labels & reports
- 90. Prepare flyers & feedback faxes
- Review comparable MLS listings regularly to ensure property remains competitive in price, terms, conditions and availability
- 92. Prepare property marketing brochure for seller's review
- 93. Arrange for printing or copying of supply of marketing brochures or fliers
- 94. Place marketing brochures in all company agent mail boxes
- 95. Upload listing to company and agent Internet site, if applicable
- 96. Mail Out "Just Listed" notice to all neighborhood residents
- 97. Advise Network Referral Program of listing
- 98. Provide marketing data to buyers coming through international relocation networks
- 99. Provide marketing data to buyers coming from referral network
- 100. Provide "Special Feature" cards for marketing, if applicable
- 101. Submit ads to company's participating Internet real estate sites
- 102. Price changes conveyed promptly to all Internet groups
- 103. Reprint/supply brochures promptly as needed
- 104. Loan information reviewed and updated in MLS as required
- 105. Feedback e-mails/faxes sent to buyers' agents after showings
- 106. Review weekly Market Study
- Discuss feedback from showing agents with seller to determine if changes will accelerate the sale
- 108. Place regular weekly update calls to seller to discuss marketing & pricing
- 109. Promptly enter price changes in MLS listing database

#### The Offer and Contract

- Receive and review all Offer to Purchase contracts submitted by buyers or buyers' agents.
- Evaluate offer(s) and prepare a "net sheet" on each for the owner for comparison purposes
- 112. Counsel seller on offers. Explain merits and weakness of each component of each offer
- 113. Contact buyers' agents to review buyer's qualifications and discuss offer
- Fax/deliver Seller's Disclosure to buyer's agent or buyer upon request and prior to offer if possible
- 115. Confirm buyer is pre-qualified by calling Loan Officer
- 116. Obtain pre-qualification letter on buyer from Loan Officer
- 117. Negotiate all offers on seller's behalf, setting time limit for loan approval and closing date
- Prepare and convey any counteroffers, acceptance or amendments to buyer's agent
- 119. Fax copies of contract and all addendums to closing attorney or title company
- 120. When Offer to Purchase Contract is accepted and signed by seller, deliver to buyer's agent
- 121. Record and promptly deposit buyer's earnest money in escrow account.
- 122. Disseminate "Under-Contract Showing Restrictions" as seller requests
- 123. Deliver copies of fully signed Offer to Purchase contract to seller
- 124. Fax/deliver copies of Offer to Purchase contract to Selling Agent
- 125. Fax copies of Offer to Purchase contract to lender
- 126. Provide copies of signed Offer to Purchase contract for office file
- 127. Advise seller in handling additional offers to purchase submitted between contract and closing
- 128. Change status in MLS to "Sale Pending"
- 129. Update transaction management program show "Sale Pending"
- 130. Review buyer's credit report results Advise seller of worst and best case scenarios
- 131. Provide credit report information to seller if property will be seller-financed
- Assist buyer with obtaining financing, if applicable and followup as necessary
- Coordinate with lender on Discount Points being locked in with dates
- 134. Deliver unrecorded property information to buyer
- 135. Order septic system inspection, if applicable
- 136. Receive and review septic system report and assess any possible impact on sale
- 137. Deliver copy of septic system inspection report lender & buyer
- 138. Deliver Well Flow Test Report copies to lender & buyer and property listing file
- 139. Verify termite inspection ordered
- 140. Verify mold inspection ordered, if required

#### **Tracking the Loan Process**

- 141. Confirm Verifications Of Deposit & Buyer's Employment Have Been Returned
- 142. Follow Loan Processing Through To The Underwriter
- 143. Add lender and other vendors to your management program so agents, buyer and seller can track progress of sale
- 144. Contact lender weekly to ensure processing is on track
- 145. Relay final approval of buyer's loan application to seller

#### **Home Inspection**

- 146. Coordinate buyer's professional home inspection with seller
- 147. Review home inspector's report
- 148. Enter completion into transaction management tracking software program
- 149. Explain seller's responsibilities with respect to loan limits and interpret any clauses in the contract
- 150. Ensure seller's compliance with Home Inspection Clause requirements
- Recommend or assist seller with identifying and negotiating with trustworthy contractors to perform any required repairs
- Negotiate payment and oversee completion of all required repairs on seller's behalf, if needed

#### The Appraisal

- 153. Schedule Appraisal
- 154. Provide comparable sales used in market pricing to Appraiser
- 155. Follow-Up On Appraisal
- 156. Enter completion into transaction management program
- 157. Assist seller in questioning appraisal report if it seems too low

#### **Closing Preparations and Duties**

- 158. Contract Is Signed By All Parties
- 159. Coordinate closing process with buyer's agent and lender
- 160. Update closing forms & files
- 161. Ensure all parties have all forms and information needed to close the sale
- 162. Select location where closing will be held
- 163. Confirm closing date and time and notify all parties
- 164. Assist in solving any title problems (boundary disputes, easements, etc) or in obtaining Death Certificates
- 165. Work with buyer's agent in scheduling and conducting buyer's Final Walk-Thru prior to closing
- 166. Research all tax, HOA, utility and other applicable prorations
- Request final closing figures from closing agent (attorney or title company)
- 168. Receive & carefully review closing figures to ensure accuracy of preparation
- 169. Forward verified closing figures to buyer's agent
- 170. Request copy of closing documents from closing agent
- 171. Confirm buyer and buyer's agent have received title insurance commitment
- 172. Provide "Home Owners Warranty" for availability at closing
- 173. Reviews all closing documents carefully for errors
- 174. Forward closing documents to absentee seller as requested
- 175. Review documents with closing agent (attorney)
- Provide earnest money deposit check from escrow account to closing agent
- Coordinate this closing with seller's next purchase and resolve any timing problems
- 178. Have a "no surprises" closing so that seller receives a net proceeds check at closing
- Refer sellers to one of the best agents at their destination, if applicable
- Change MLS status to Sold. Enter sale date, price, selling broker and agent's ID numbers, etc.
- 181. Close out listing in your management program

#### **Follow Up After Closing**

- 182. Answer questions about filing claims with Home Owner Warranty company if requested
- Attempt to clarify and resolve any conflicts about repairs if buyer is not satisfied
- 184. Respond to any follow-on calls and provide any additional information required from office files.



### The Chain Reaction of Overpricing

Sellers often make the assumption they need to start high on price as buyers will make an offer and they "need room" to negotiate. It's also a common sentiment that they can always just lower the price down the road. While this is some true here it's more often a counterproductive strategy. Here's why:

#### You Have a Reduced Number of Showings

You can't sell a property without showings. Overpricing results in a reduced number of showings. With little activity, your chances of selling the property reduce dramatically.

#### **Buyers Won't Even Know It's There**

Buyers look within specific price ranges so when a property is priced too high you're excluding potential candidates. Sometimes the smallest price adjustment can open your property up to a significantly larger pool of buyers.

#### Sellers Always Ask "Won't Buyers At Least Make an Offer?"

Seems like sound logic, right. In reality, overpricing sends the exact opposite message. It deters buyers from further interest by encouraging them to "mentally move past it" thinking their offer and efforts would be in vain.

### **Overpriced Properties Sell Your Competition**

Overpriced competition is the best thing that can happen to a seller. It makes your property seem like a deal. There are typically X numbers of qualified buyers in a market at any given time. Sometimes by the time you get around to the right price, they're all gone.

The Chain Reaction... Longer Market Times Create Buyer Hesitation, Lower Offers, and a Weakened Position During Negotiations.

Once buyers realize a property has been on the market for a long time TWO things immediately come to mind. 1.) What's wrong with this place? 2.) They must be getting desperate. In addition, as trivial as it may sound during the pre-listing process, it's important to consider the time commitment and frustration associated with long market times. It's a significant amount of work to properly prepare and continuously maintain a home for sale.

It is imperative that the price is thoroughly researched with comparable properties in the area. Additional factors such as your competition and the current state of the market also play a large role. If your property is priced correctly, you're taking the foremost step in selling your home for the best price possible in the shortest amount of time.



### Property Information for New Sellers

Name(s):	* 1 (-4-1)		Phone:
Email(s):			
Please provide property managemer			
- 3 10 10 10. 10. 10. 10. 10. 10 10. 10 10 10 10 10 10 10 10 10 10 Sept. 1			Email:
			N Internet: Y N Heat: Y N Air: Y N
ComEd Acct #			
			ASSIGNED RENTED for:\$
The parking space # is:			
Do you have a separate storage room			
The current association reserves are	e:\$ There	e is a special assessment o	due or expected of: \$
Please list recent improvements the		2.	8
(a)			
Please list any upcoming projects or	improvements the A	ssociation is planning:	
,	literal		
When was the last time the building	was sealed?	Tuck pointed?	Roof repaired?
Please explain the current pet policy		- 15	
The percentage of owner occupancy	is%. The	e association has a rental	cap in place of%.
The association is FHA approved: Y			50 No. 2004 Com 50 No. 200
The age of appliances is approximate			Owned or Leased
			yrs old. H2O heater: yrs old.
	Delle describing describing describing the second	New 2012 10 10 10 10 10 10 10 10 10 10 10 10 10	
Additional Comments/ Info:			,
790 CONTRACTOR (1987) (			
Showing Instructions/ Blackout Tim	es:		



### **Customary Closing Costs**

#### BUYER

- -Property Inspection: \$300-\$400
- -Closing Points: A percentage of loan paid to the lender at the time of closing to reduce the monthly interest rate (a one-time charge)
- -Private Mortgage Insurance (PMI): Insurance required by the lender if you loan exceeds 80% of the purchase price 5% paid at closing plus .04% added to monthly mortgage payments
- -Application and/or Appraisal fee: A charge by the lender starting at \$250 \$300.
- -Document Preparation and Recording Fees: Average \$150
- -Chicago Revenue Transfer Stamps: \$7.50 per \$1000 of purchase price (not usually required in the suburbs)
- -Lender's Title Insurance\*
  - \*Cost depends on selling price & amount of insurance.
- -Attorney's Fee: Averages \$550 \$750.
- -Tax Reserve Fund: Equivalent of 2 months' taxes (only if required by the lender)
- -Homeowner's Insurance\*
  - \*Cost depends on selling price & amount of insurance.

#### SELLER

- -State of Illinois Revenue Stamps: \$.50/\$500 Sales Price
- -Cook County Revenue Stamps: \$.25/\$500 Sales Price
- -Release of Existing Mortgage
- -Owner's Title Policy\*
  - \*Cost depends on selling price & amount of insurance.
- -County Property Tax
- -Attorney's Fee: Averages \$550-\$750
- \*\*Note: All above costs are "good faith" estimates. Actual costs may be higher or lower.



### Why Have a Lawyer for Your Real Estate Closing?

#### The following is a list of those tasks & details with which your lawyer will attend to:

- Review the contract & make any necessary changes or addendums.
- Contact the Realtor and other party's attorney: This is to confirm closing date and resolve any lingering issues. (i.e. change in closing, property inspection issues.)
- Order a payoff letter: This is ordered from your present mortgage holder.
- Water bill certification: Ensures the water bill has been paid.
- Prepare and examine title insurance policy: This is an insurance policy which the seller of the property must procure for the buyer. This is to insure the title is free of liens and encumbrances, which may prevent the sale from closing if not cleared.
- Prepare a deed: Property is transferred by a deed from the seller to the buyer. This is then recorded at the Office of the Recorder of Deeds.
- Prepare an Affidavit of Title: This is prepared by the seller's attorney to
  guarantee that during the time the seller ordered title insurance up to the time of closing, the seller did not incur any liens or
  encumbrances on the property. (i.e.: unpaid repairs, etc.)
- Bill of Sale: This transfers title of personal property on the premises. (i.e.: stove, dw, etc.)
- Survey: The attorney will insure the required current survey is available at closing.
- **Transfer taxes:** All transfers of property in the State of Illinois are subject to an Illinois, County and City Transfer Tax. The attorney will make sure that the transfer tax declarations are property prepared, reflecting appropriate amounts due.
- Closing Statement: This is a statement of all of the figures involved in the transaction. It must include a pro-ration of any taxes which are unpaid at closing and any other credits or debits to reflect the transaction.
- Other items: transfer of liability insurance, leases and pro-rations of rents, security deposits, notices to tenants if property is income
  property, condominium documents or a power of attorney to execute the Deed if you cannot be present at the closing, releases
  necessary to clear title or release liens and roof or appliance warranties.
- Attend the closing: They will ensure that everything is property executed, title is
  passed successfully, funds are distributed to the proper individuals, keys are passed.

**Note:** Bring proper identification & your checkbook (just in case there are any last-minute adjustments).



# Important Phone Numbers

Electric	ComEd	800.334.7661
Gas	People's Energy	312.240.7000
Phone	Ameritech	800.244.4444
	AT&T	800.362.9689
Cable	Comcast	800.266.2278
	RCN	800.746.4726
Police (Non-Emergency)		312.746.6000
Poison Control		800.942.5969
Fire Department		312.744.6666
CTA		312.836.7000

Note: It is advised that you order your phone service & cable 3 weeks prior to occupancy date.

<sup>\*\*</sup>Cancel current utilities the day after you've moved from the residence.



# Home Inspectors & Appraisers

### **Home Inspectors:**

Windy City Home Inspectors	847.926.4663	www.windycityhome.com
Inspectrum	773.929.9889	www.inspectrum.com
<b>Buyers Protection Group</b>	800.773.5665	JSenesac@bpgwi.com
Kerfin Inspections	815.955.0822	rollie613@gmail.com
Straightforward Home Inspections LLC	773.680.7402	www.StraightForwardHomeInspections.com

### Appraisers:

Riverside Appraisal Services	630.805.2007	<b>Greg Cummins</b>

Nicholas Conteduca 708.906.9339

Alpha Appraisal 312.666.5004 Ext.17 Lynne V Newman

Fax: 312.666.5009



### Mortgage Brokers & Real Estate Attorneys

### **Mortgage Brokers:**

Guaranteed Rate 3940 Ravenswood Chicago, IL 60613 Dean Vlamis 773-969-5600 deanv@guaranteedrate.com

Parkside Lending, LLC 1801 Meyers Road #500 Oakbrook Terrace, IL 60181 Sergio Giangrande 800-773-5665 Sergio@giangrandeteam.com

### **Attorneys:**

John Mantas 1300 W Higgins Rd Suite 209 Park Ridge IL 60068 847-696-0900 Ext. 105 jmantas@smlawllc.com

Jennifer Barton 180 N LaSalle St suite 300 Chicago IL 60601

312-456-0361 jbarton@rsplaw.com

Michelle Laiss 1530 W Fullerton Chicago IL 60614 773-755-5600 Fax: 755-6633

Mlaiss@MLaissLaw.com



### Vendor List

Appl	iance Repair:		
	Sterling	800.492.2121	(Especially SubZero)
	Herman Washington	815.530.8044	(Northside)
	Appliance King	847.677.4220	www.appliancekingchicago.com
Clear	ners:		
	Waldo Cleaning	630.440.2961	
	Mighty Maids	773.472.7711	
	Spotless Cleaning Chicago	312.488.1113	(Carpet/Especially Wool)
			www.SpotlessCleaningChicago.com
Desi	gners:		2.00.0
	Allenby & Grove	312.576.4252	shayna@allenbyandgrove.com
Dog	Sitters & Walkers:		
	Dogs Deserve It	773.573.8216	www.dogsdeserveit.com
	Rover.com		www.rover.com
	Tuckers Pooch Hotel	312.432.2700	www.poochhotel.com
Elect	trician:		
	Alltown Electric	773.491.2929	
	Rudy Ortega	773.520.7717	
Firep	place:	0.47.050.7550	
	Hearth & Home Inc.	847.259.7550	ryan@hearthandhomeusa.com
11.000	Green Forest Fireplace	773.348.9111	
Hand	dyman:	770 500 0500	(0 D S
	Zoran	773.569.6500	(& Painter)
	John	847.341.7031	
HVA		770 400 0500	
	Sanitary	773.463.2500	
	BJ Seto	773.562.1200	bjhvac@gmail.com
1244 1	Joel	773.619.3488	
Kitch	nen Cabinet Refinishers:	222 222 222	B
	Lens Creations	630.330.3679	Brandt Lens
	PIR III II	700 010 1000	(Restoration/Painting/Murals)
	Ed Brodzinski	708.612.4200	
	Neil Goldberg	773.732.5834	
	Tom Latimer	773.935.4447	7000
	The Maria's	773.988.5303	mciocan733@yahoo.com
10000	lggy Ignaczak	267.205.4317	
Land	Iscapers:	0.47.200.5000	
	Pete Wodarz Milieu Design	847.366.5286	
	Patch Landscaping		www.patchlandscaping.com
	Kinsella Landscaping		www.kinsellalandscape.com

Marble/Granite:		
Victoria Granite	708.652.5322	
Mold Remediation:	700100210022	
Mold Solutions	815.666.3034	
Mold Testing:	020100010001	
Windy City Home Inspections	847.926.4663	www.windycityhome.com
Moving:	• 17102011000	
First Class Moving & Storage	847.272.9988	Movers: Aaron Masliansky
The chies meanly are storing	1.800.GOT.JUNK	Moving Boxes & Moving Garbage
Two Girlz Packing, Inc	847.857.9859	Packers: Kristen Lazgang (Owner)
Low Cost Movers	888-8-LOW COST	www.lowcostmovers.net
USA Moving and Storage	800.626.4474	www.usamovingandstorage.com
Plumber:		o, o
Oma	773.367.3044	
Ivan Snhir	773.474.6753	
Property Management:		
Ron Fritzler	312.513.7620	
High Fidelity Property Management	773.697.4112	www.hifipm.com
Roofers:		
JD & Sons	847.968.1266	
Sealing of Exterior Brick:		
ROMA Chicago	773.348.0065	www.romawaterproofing.com
Snow Removal:		· · · · · · · · · · · · · · · · · · ·
Priority Property Solutions	773.590.9200	kesses@pri-property.com
Adam Medina	773.410.1070	Does my building Good/Honest
Jim Amatore	773.517.7110	
Stagers:		
MD Staging	773.677.2529	mark@mdstagingdesign.com
Brook Furniture Rental	312.345.0051	ccoughlin@bfr.com
Sizzle Productions	847.748.8592	www.sizzleproductions.biz
Tree Service:		
Montoya Tree Service	847.867.5509	www.montoyatreeservice.com
Title Work:		
Adoplpho Moreles	773.443.2329	
Windows/Seals:		
North Shore Glass	773.745.3461	
Window Wizards	773.467.0861	
Chicago Window Repair	708.343.8800	
Painter:		
Iggy Ignaczak	267.205.4317	



### Moving Checklist

2-9			

8-9 Weeks Prior
<ul> <li>Create a realistic budget for moving expenses. If you're hiring professional movers, remember small things add up like tape, boxes, transportation, storage, etc.</li> </ul>
Request time off work for moving day. Give yourself ample time to get everything moved and settled, without the stress of work responsibilities sitting in the back of your mind.
<ul> <li>Get started on home renovations. If there is painting or major remodeling, you will want to get a head start on this sooner than later.</li> <li>Purge time! Go through every room of your house and begin getting rid of items you know you won't keep and identify any items that can be donated to charity.</li> </ul>
☐ If you have children, make sure you reach out to their new school(s) for information on registration and transfer records if necessary.
6-7 Weeks Prior
<ul> <li>The worst kind of surprise is when your movers are at the door of your new home and you realize the couch just won't fit. Make sure to measure rooms and doorways and confirm all furniture will fit correctly.</li> <li>Create an excel spreadsheet of family members, friends, and colleagues who will need your new address and share it with them via email.</li> <li>Contact your doctor, dentist, and veterinarian to get copies of all records and arrange to transfer files to new health care providers. You can do this online if you have access to a patient portal.</li> </ul>
4-5 Weeks Prior
<ul> <li>Pack items that you need easy access to in an "essentials" box, such as toilet paper, soap, trash bags, chargers, box cutters, tape, tools, paper plates, snacks, towels, etc.</li> <li>Contact utility companies and transfer or cancel service. Make sure they're aware of your move date and arrange for service and installation as needed.</li> </ul>
2-4 Weeks Prior
<ul> <li>Change your address with important service providers, such as your bank(s), credit card companies, subscriptions, and others. Don't forget to submit your address change to USPS.com.</li> <li>Check insurance coverage in all areas. Update or transfer your homeowner, vehicle, or any other insurance you may have. Know the insurance your moving company provides will generally only cover the items they transport for you.</li> </ul>
1-2 Weeks Prior
<ul> <li>Unplug, disassemble, and clean out appliances.</li> <li>Ensure all essential utilities like gas, electricity, water, and internet services are ready at your new home.</li> <li>Cancel utilities for the day "after" closing.</li> <li>Empty your safe deposit box if you have one.</li> <li>Clean stovetop and oven.</li> <li>Defrost freezer.</li> </ul>
Moving Day

### **Moving Day**

- Collect all keys, finish any touch-ups, and complete your walk-through. Do a final check of closets, cupboards, drawers, basement, and other areas where things may have been forgotten.
- Finalize any paperwork and ensure it's accessible.
- Leave it as clean as possible and remove all garbage and recycling.

### Debbie Maue gri, cips, abr 773-406-1975 dmaue@jameson.com DebbieMaue.com







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facebook.com/ChicagoGlobalResidentialResource



www.linkedin.com/in/debbiemaue/