



# "How To Sell Your Home Quickly, Easily... For The Best Price!"

Includes:

- 7 Questions to ask before hiring a real estate agent.
- 67 Tips & ideas to help prepare your home for an easier sale.

With the compliments of –

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This special report gives you a quick look at some of the key factors in a successful home sale. I'm sure you'll find it interesting and helpful.

## **What Do You Think Your Home Is Worth?**

Before you talk to a real estate agent think carefully about your personal price expectations.

1. What is your *DREAM PRICE*?
2. What is your *HAPPY TO SELL PRICE*?
3. What is your *BOTTOM-LINE PRICE*?

The important thing is; you don't need to reveal any of these three prices to an agent, but you do need to know, in your own mind, what your three price expectations are. You might even come to the conclusion that all three prices are the same. That's your decision!

## **These 6 Key Factors Will Determine How Quickly & Easily Your Home Sells ...And How Much A Buyer Might Pay**

We've all heard it said, "The most important thing in real estate is LOCATION, LOCATION, LOCATION!"

Sure, location is important, but it is not the only determining factor in a successful sale. There are at *least* 6 key factors that determine whether or not a property sells, how quickly, and for how much. These keys to success are:

- 1. PRICE**
- 2. CONDITION**
- 3. MARKETING**
- 4. BUYER/SELLER MOTIVATION**
- 5. TERMS & CONDITIONS OF SALE**
- 6. LOCATION**

You'll notice I put location last on the list. Now don't get me wrong, **location is important**, but to say it is the most important factor in *every* real estate sale is just not true!

Let me explain...

Of the six, location is perhaps the least important because of an often-overlooked point, which is – **'location cannot be changed by anyone in the negotiation process.'**

Just think about that for a moment. Location cannot be changed by anyone in the negotiation process... so, unless you can put your house on wheels, it will stay where it is, meaning you (and your potential buyer) must accept the location as a fixed negotiating point.

Now, there are possibly a few exceptions. For example, it is not uncommon to move a house on the back of a truck from one location to another. In Wellington a multi-level hotel was lifted and moved on rails from one side of a busy city street to the other.

Another exception to the rule is when the local Council rezones a property and effectively moves a property from one zone to another. The location hasn't changed, but the status of the location has. A property could potentially soar in value when rezoned from say, 'rural' to 'commercial'.

## How You Can Influence The Sale Of Your Home

The fact remains, unless you can alter the location, or status of the location, you must generally accept the location as being fixed. Which brings us to the other five points – price, condition, motivation, terms and marketing. All five are variables that you CAN control.

Here's what I mean:

- You can raise the **condition** of your property to meet your asking **price**, or...
- You can lower your **price** to meet the **condition** of your property, and then...
- You can benefit from a powerful **marketing** campaign that makes your property stand out from every other property in town. (Hiring a good agent is imperative).
- You can alter the **terms and conditions** of sale to accommodate a buyer, or to suit your own needs. For example, you could agree to an earlier/later settlement date, or adding/deleting chattels before signing the contract.

- The above four points can all influence a potential buyer to help, or hinder, his/her level of **motivation**.

The point is; you can change the price, change the condition, change the terms, change levels of motivation and change the marketing - but the location of your property remains static.

So, to say that **LOCATION, LOCATION, LOCATION** is the number one reason why a property does or does not sell is, to some extent, a real estate myth. The truth is; price, condition, terms, motivation and marketing rate as more important factors in the negotiating process.

Let's look at some of these points in more detail...

## 1. The Importance Of Careful Pricing

Usually a seller will need to convince both a buyer, and a valuation expert, as to the value of the property. The buyer will be more subjective and will compare the amenities of your home to those of other homes in the same price range.

The valuer will be more objective and will compare size, age and cost-identifiable features in your home against other properties that have already sold.

So, your home must be priced within the appropriate range. If similar houses are currently selling in the \$300,000 to \$330,000 price range, it does no good to insist on selling at \$460,000.

Many buyers will need to raise finance based on the valuation provided by an independent valuer, so the property will need to "stack-up" financially.

The golden rule in real estate is **"Price your property to sell!"**

Now, that doesn't mean giving your property away for next to nothing... It just means being realistic and listening to the market. Price is usually the most critical facet in selling a home.

Just as you want the best value for your money, the buyer of your home will want the best value for his or her money too.

Unless the buyer knows something you don't, or unless they are stupid, it is unlikely that they will pay more than what the market says the property is worth.

There are exceptions to the rule. Two buyers could end up fighting over the property with the winner paying more than the true market value. Good

marketing and an agent with good negotiating skills can make all the difference.

The key is to try and get more than one buyer interested in your property.

A buyer really doesn't care about how much you might want or need... they really only care what the property is worth to them.

## **2. The Importance Of The Condition Of Your Property**

Given the choice, many buyers would opt for a brand new property in top condition. That's why new homes enjoy a marketing edge over many older homes. And, builders enhance the appeal by offering model homes that are clean, bright, tastefully decorated in modern colours and with the latest in amenities.

The same applies to a heritage type home. Even though it's an older home, it still needs to be in reasonable condition, unless it is being marketed as a 'doer-upper.'

Needless to say, the condition of a property is an important ingredient and can affect the speed of a sale and the price achieved.

With this in mind, a seller with an existing home has really only two choices:

- They can raise the condition of their property to meet their asking price.
- Or, they can lower their price to meet the condition of their property.

Structural or décor improvements can certainly increase the value of a property, however it is easy to over capitalise, and the benefits of major capital expenditure are not always seen in the short term.

Remember too, many buyers will want to add their own personality to a property.

When selling your home it always pays to present it in a clean and tidy condition so a potential buyer can easily see what they are getting for their money without distractions.

## **3. The Importance Of Good Marketing**

You can have the best house on the market, but buyers still need to know about it. They also need to know why the property is worth buying.

Marketing is an essential ingredient in any successful sale, because effective marketing can make your home stand out from every other property in town.

Most good agents will already have a list of potential buyers and a network of contacts to improve your chances of getting a good result.

Good marketing and good negotiating skills can make a **BIG** difference to the final outcome. This is why hiring a good agent is so critical.

## 4. The Importance Of Buyer & Seller Motivation

There's an old saying, "It takes two to tango", and this is particularly true with real estate. Finalising any deal requires the right balance:

- A motivated buyer = increased offer price
- An unmotivated buyer = reduced offer price
- A motivated seller = reduced asking price
- An unmotivated seller = increased asking price

The best deal is usually a WIN/WIN for both parties. Bring together a motivated buyer with a motivated seller and a deal is usually on the cards. The likely outcome: the property will sell for close to its true market value. Again, a good agent can make a **BIG** difference!

## 5. The Importance Of Terms & Conditions

It is a fallacy, that price, is the only factor when negotiating a sale. Terms and conditions of sale can be many and varied. Price is just one point to negotiate.

House sales fall over for the strangest reasons.

For example, private sellers often come unstuck, because many buyers don't like to deal directly with the seller.

In other cases, a buyer pulls out because a particular chattel is not included in the sale. Sometimes the buyer and seller can't agree on the final settlement date.

Another negotiating factor could be...

- The offer is cash unconditional.
- Subject to the sale of another property.
- Subject to the buyer obtaining satisfactory finance.

- A LIM report.
- Builders report.
- Delayed settlement.
- Or any number of other reasons.

A buyer might add clauses for one of several reasons:

- To allow the buyer time to arrange genuine due diligence on the property.
- A clause could simply be a delaying tactic.
- Used as an opt-out clause if the buyer changes his or her mind.
- Experienced buyers sometimes add clauses so that they can potentially be traded off in the negotiating process.

If you are the seller, it is important to keep an open mind, but to know what terms and conditions you are (or are not) prepared to negotiate. Remember, if a buyer adds a clause in the contract, you can amend/delete it, or add your own clauses before signing the contract.

A good real estate agent can, not only help guide you through the process, but he or she can help bring the deal together with the minimum of stress.

## **6. The Importance Of Location**

There is no disputing that the location and setting of your home will influence its value. Buyers are generally looking for convenience, privacy and comfortable living. A home in a quiet private cul-de-sac will often sell for more than an identical home on a busy street.

A location with views and trees will often enhance the value of a property. These are not hard-and-fast rules; it really depends on what a buyer is looking for.

Good or bad, the location is something that can't be changed by anyone in the negotiation process.

And, that's not all... there is one other factor affecting how quickly a property might or might not sell, and for how much...

## **The State Of The Housing Market And Local/National Economy**

Yes, the state of the housing market, interest rates, and the local/national economy can affect buyer demand and selling prices. I didn't mention it earlier because it is, to a large extent, covered by the earlier points. How you adapt or react to market conditions is your call.

Selling your home in a buoyant real estate market should be relatively easy, regardless of its location or condition, as long as you hire a competent agent and price the property correctly.

But, selling your home in a tight real estate market is a whole different ball game. Buyers become more selective. Effective marketing and correct pricing becomes even more critical.

As they say in showbiz, *"Timing is everything"!*

### **In A 'Strong' Market**

If the housing market is 'strong' you stand a better chance of selling your home at the price you want. But remember, if you sell in a 'strong' market, chances are, you will be buying in the same 'strong' market. That means you may have to respond quickly to offers and compete aggressively with other buyers.

### **In A 'Weak' Market**

If the housing market is 'weak' your home may take longer to sell and the price may not meet your expectations. To get a decent price you may have to spend money to make improvements to your property and offer incentives to compete with other homes on the market. Remember though, you may also be buying in a 'weak' market, so you could potentially pick up a bargain.

**So, when you think about it; selling your home is a bit like baking a cake. It takes the right ingredients, mixed together in the right proportions and with the right amount of help, care and attention. Do that - and you have the makings of a successful sale!**



# Choosing A Good Real Estate Agent Is The Key To A Successful Outcome

Selecting a good agent and good local company to deal with is an important when selling your home. A good agent can make the whole process run more smoothly, relieving much of the stress that can prevail. A good agent, working for a good company, can often speed up the sales process, by already having a database of potential buyers on hand.

The Real Estate Agency Authority has two good publications available and a good agent will supply you with a free copy of each. They are titled: **New Zealand Residential Property Agency Agreements Guide**, and **the New Zealand Residential Property Sale and Purchase Agreements Guide**.

## The 7 p's for choosing a good local agent.

- 1. Professional** – punctual, presents well.
- 2. Personable** – easy to talk to, listens, smiles, is friendly and builds rapport easily.
- 3. Product Knowledge** – has good knowledge of the area and local real estate market. Has a good knowledge of your house and is able to answer buyer questions and overcome objections.
- 4. Positive** – has a positive attitude and focuses on the positive aspects of your house and the market.
- 5. Pro-Active** – promotes your property actively without having to be chased up.
- 6. Persistent** – keeps in touch with interested buyers, follows up.
- 7. Passionate** – is passionate about their job, real estate, sales and people.

## 7 Questions to ask before hiring a real estate agent.

1. How long have you (and your company) been selling homes in the local area?

Local knowledge is always helpful when you buy or sell a home. A good agent will be aware of the type of properties currently in demand. The agent should be aware of the trends in the local property market and have a good feel for true market values.

It is a good idea to request a comparative market analysis, which will show the actual market value of similar homes in the area. The agent should be able to supply you with a list of recent house sales in your local area and even supply a list of capital values (like the one that appears on Rates bill).

And remember, just because an agent is new to the industry or to the area, it doesn't necessarily mean the agent will do a bad job. A new agent might have fewer listings than a more established agent and so might have more time to devote to helping you. It really comes down to how committed the agent is to getting you the best possible result.

## 2. Can you supply testimonials from satisfied clients?

It would be reassuring to be able to know the views of other home sellers that the agent or company has represented. Although (for privacy reasons), it is not always possible to get the names, addresses and phone numbers of recent clients, a lot of agents will be able supply some testimonials. The real estate agent might even include this information in his or her listing presentation.

## 3. How much effort will you put into the sale?

It is important to find an agent that will be serious about helping you and have the time available to put in the required effort when needed. That doesn't necessarily mean the agent needs to work full time, but he or she certainly needs to be available and able to complete the transaction that benefits his/her client. If you are dealing with a new agent seek reassurance that he/she has adequate supervision from an experienced office manager.

## 4. Prove to me that you have good negotiating skills?

Often, negotiations on a price and conditions go back and forth several times before a deal is made. Will the agent look for the quickest or easiest solution, or will he or she strive to get the best deal for you (the client), even if that means putting in extra effort.

## 5. What will you do for me?

The agent you hire should demonstrate what actions he or she will take to help you reach your goals. The important thing is that the agent needs to understand what you want when selling your home and be able to represent you well to the other parties involved in the transaction.

For this reason, a good agent is usually a good listener and a good communicator. That is not to say that the agent should always agree with you. A good agent will be prepared to speak his or her mind and needs to be positive, honest and realistic.

When asking what an agent can do for you, look carefully at answers relating to communication and negotiation skills, personal commitment, and access to resources.

## 6. What systems do you have in place to keep in constant contact during the listing and the transaction?

It is important for the agent to keep in contact with you throughout the entire sales process. You need to know what is going on. You need feedback from open homes and you must have some assurance you will be kept informed of progress (or lack of).

## 7. What is your best marketing plan or strategy for my needs?

You will need to know:

- Specifically, how will you sell my home?
- What are the details of the proposed marketing campaign?
- Will you show me a sample flyer or mailer?
- Where and how often do you advertise?
- How do you market online?
- What price range should I list the property at?

Don't sign with an agent just because he or she suggests the highest asking price. When listing a property for sale, agents should compare the listed property with similar properties that recently sold, in order to determine a competitive market price for the property.

It is important to understand what fees are involved. Remember, that cheapest is not always the best value for money. It is important to get an agent you know will do a good job; after all, you are selling your biggest asset... so, **results do matter!**

## **67 Tips & Ideas To Help Prepare Your Home For An Easier Sale**

Before we get started with the 67 tips and ideas, here is something most homeowners don't like to hear...

### **Accept That Not Everyone Will Like Your Home**

A real estate agent usually hears all the comments (good and bad) about the property. The agent will provide the seller with a summary of feedback from open home days and show-throughs. The agent might "tone-down" some of the comments, so you don't get offended by what people say.

Buyers can be very vocal; sometimes it's genuine and other times it's simply an attempt to knock the price down by criticizing the property at every opportunity.

Anyway, be prepared for people to pick holes in your home. It may not always be pleasant as to some extent they are criticizing your personality. You probably chose the décor... you planted the trees... you designed the kitchen layout etc. So when someone says they don't like it ... it can hurt.

*Accept you are never going to please everyone.*

### **TO SELL YOUR HOME - IT TAKES ONLY ONE QUALIFIED BUYER!**

An effective marketing plan will bring a steady flow of potential buyers to make the negative observations of any single person look irrelevant.

### **What Stands Out About Your Home?**

When putting your home on the market you must always try to look at it through a buyer's eyes. Try and see it as the buyer would for the very first time. I know this can be a hard thing to do especially if you have become so use to that red wine stain on the carpet. You probably don't even see it

anymore, but it could be the very first thing a potential buyer notices when walking through the door.

There are lots of helpful suggestions on the next pages. Some are quick, easy and inexpensive and others require more time, effort and money.

**IMPORTANT:** Not every improvement will add value to your property, so always prioritise your list. You won't want to tackle everything, but you might want to work on a few of the following ideas....

## View From The Street

Does your house make a good first impression?

What catches your eye? What stands out? Is it the beautiful landscaping and the new fence or roof? Or does something else strike you? Maybe your eye is drawn by the flaking exterior paint? Perhaps it's those holes in the driveway that you notice first? Could it be the rusty guttering, or that boarded-up window?

Potential buyers will often just want to drive-by and look at the outside of a property. Why? They want to make a quick, personal "no-obligations" assessment. They want to save themselves the time, hassles and possible embarrassment of looking through a house that they don't intend to buy.

So, first impressions do count! A house with poor "street appeal" can get struck-off a buyer's shopping list, without even stepping a foot in the door. That potential sale could be lost in a matter of seconds!

Needless to say, a home that's visually appealing and in good condition will attract potential buyers driving down the street.

- 1.** Trim hedges, prune shrubs and trees overhanging paths and driveways.
- 2.** Mow the lawns and trim the edges.
- 3.** Weed gardens, remove dead leaves or rubbish. Spread some bark or pea straw.
- 4.** Do the flowerbeds need freshening up? Plant some 'annuals' for instant colour.
- 5.** Remove oil stains from driveways. Make sure toys and hoses are stored neatly.
- 6.** Spread a new layer of gravel on your drive if it is unsealed.

**7.** Repair broken fences and gates e.g. loose palings, cracks etc.

**8.** Repair or replace a damaged or ugly letterbox. Visit a hardware store and buy a new house number to replace the worn one on the letterbox.



## **Entranceway**

**9.** Sweep footpaths, especially to the front door. Trim plants to clearly define footpath edges.

**10.** A couple of pots with 'designer' plants either side of the entranceway, or front door, can be a good first impression. You could even paint the pots the same colour as the trims on your house.

**11.** Add a new front door mat or even a welcome mat.

**12.** Replace an old door handle with a new one and/or good quality deadlock.

**13.** Sand and paint or stain the front door and surrounds if anything looks marked, chipped or generally in need of repair. Remember to colour co-ordinate throughout.

**14.** Replace any cracked or mismatched glass in the front door.

**15.** Make sure the doorbell and entrance lights work.  
Clean dead moths from light fittings.

## **Around The Rest Of The Section**

**16.** Remove all rubbish, tools, toys or old cars, etc.

**17.** Store lawn mowers and hoses properly.

**18.** Clean the rubbish bin and store it out of sight (if possible).

**19.** Wash all outside walls, especially of cobwebs. This is normally sufficient to freshen it up and save repainting.

**20.** Clean all windows inside and outside.

**21.** Water the grass if it is dry. Add fertiliser if necessary.

- 22.** Water-blast footpaths and sealed driveways or use a product like 'Wet & Forget' to remove unsightly moss and mould.
- 23.** Clean around the base of trees and shrubs and let light into shady corners of the garden. This can give the impression of space and light.
- 24.** Make sure all drains are clear and clean.
- 25.** Consider adding security sensor lighting. Security features are important these days.
- 26.** Inspect the fencing around the entire property. Repair holes, paint/stain or plant shrubs in front of the fence if necessary, to improve the look. If your section isn't fully fenced consider whether it is worthwhile adding one. Fencing is important for those with concerns about privacy, security or keeping children or pets safe.
- 27.** Add a trellis or brush fencing (comes in a roll) to hide an ugly fence, compost bin, neighbours garage or anything else that looks unsightly.

## **Outdoor Living**

- 28.** You are probably familiar with the expression "indoor/outdoor flow." Access from indoor living spaces to exterior spaces (decks etc) encourages outdoor living and appeals to many. Keep the access between indoors and outdoors clear and leave the doors open if people are inspecting your home on a warm day.
- 29.** Set up outdoor furniture and an umbrella to make the area looked lived in. You might be able to borrow something from a friend or neighbour.
- 30.** Strategically place some planter pots on the deck (if you have one). Colourful flowers and healthy green plants add greatly to a home's visual appeal. And, if they are not included in the list of chattels that go with the house, then you can probably take them with you to your new house.
- 31.** Clean the barbecue.
- 32.** Consider adding a focal point to the garden. It could be as simple as an old wheelbarrow planted with colourful flowers, a birdbath, garden seat, or giant pot. This will not only look good, it might distract from some other feature you don't want noticed.
- 33.** Solar garden lights can be a quick and easy addition.

## House Exterior And Outbuildings

- 34.** Nothing puts a person off more than peeling paintwork, especially windows. Repaint and make sure all windows open and close easily.
- 35.** Repair, replace or paint any rusty gutters. Check for leaks or cracks in spouting.
- 36.** Check the chimney and exterior walls. Repairs or painting may be options if they are not in good condition.
- 37.** Wash the windows inside and out.
- 38.** Look for moss, mould and lichen growing on woodwork, paving, the driveway and roof. A water-blaster can be used to rid many surfaces of these problem growths, but do be careful when using a water-blaster. They can be a lot of fun but can do a lot of damage by removing paintwork and digging into surfaces.
- 39.** Does the driveway need resurfacing? This could be expensive and you will certainly need to think carefully before deciding on a quick patch-up or complete resurfacing.
- 40.** Are the foundations sinking? Although most foundation problems can usually be rectified, the repair/replacement costs may out-weigh the benefits. At the same time as checking the foundations, look for signs of moisture build-up or drainage problems, especially in basement areas. The experts have special equipment to test for moisture content in walls and other areas. Remember, fixing these kinds of problems can be costly.

## Interior

- 41.** The first thing to do is clean the house from top to bottom. Dust every nook and cranny.
- 42.** After you have cleaned the walls and checked for fingerprints, smudges, dents etc do another careful inspection. If the walls are still not 100%, consider a fresh coat of paint. Check woodwork, tiles, vinyl, wallpaper etc for signs of wear and tear.
- 43.** Clean the stove and oven until they sparkle.



**44.** Clear and clean all benches. Remove or put away anything in the kitchen that looks worn or untidy e.g. an old toaster. Uncluttered bench-tops make a kitchen look spacious.

**45.** Wipe down cupboards and tidy the pantry.



**46.** Clean out the fridge; wipe down the door, top and visible sides.

**47.** If you have tiles, check and restore grouting by either cleaning it with an effective fungicide, or applying a weak mixture of grout.

**48.** Wax any linoleum flooring. Clean around the edges and make all the floors look sparkling clean.

**49.** Get rugs and carpets shampooed or hire one of those "do it yourself" carpet-cleaning machines.

**50.** Get rid of items that you never use. Check the garage, attic and every room. Hide wires from computers, TV, stereo behind something.

**51.** Organize rooms to make them look uncluttered. Rearrange furniture to make each room look as spacious as possible.



**52.** Put anything you don't need in storage — hire a storage unit. Any pieces of furniture that look "comfortably worn" should be taken off show.

**53.** Check windows and windowsills carefully. Look for chipped paint, signs of leaks etc. Even check regularly for dead flies.

**54.** Consider taking down the curtains or drapes for washing or laundering.

**55.** Look carefully at the colour coordination throughout the house. Does the colour scheme flow? Does anything clash horribly with the rest of the house?

**56.** Bathrooms need to be cleaned as if you could eat off any surface. They must be spotless! Clean baths, showers, toilets and sinks. Look for water stains or rust in basins or around the fixtures. Check that the chalking around the shower, bath and sink is in immaculate condition.



- 57.** If the bathroom ceiling is even slightly stained or flaking, repaint it.
- 58.** Clean bathroom exhaust fans and vents and fix any that are not functioning properly. Consider adding mirrors and heated towel rail.
- 59.** Co-ordinate all towels, bath mats and curtains and if necessary, invest in a new shower curtain.
- 60.** Check for leaking taps, running toilet systems etc. Strange noises or sounds of water flowing can spook a buyer. Small things can make a buyer wonder what is wrong or not working.
- 61.** Look at replacing light switch surrounds throughout the house. Check that light shades are clean, dust free and in keeping with the décor.
- 62.** Check light bulbs and use 100w bulbs in the bathroom and kitchen. Brighter bathrooms and kitchen look cleaner and happier.
- 63.** Oil squeaky doors. Replace untidy handles.
- 64.** Organise the wardrobes to make them look spacious. Store your out of season clothes in the storage unit you have hired. It is important that wardrobes look as large and as spacious as possible. Also make them smell nice (not of foot odour from smelly shoes).

Maybe the old idea of using the smell of baking or freshly brewed coffee might be worth considering.

- 65.** When people visit a strange house their senses are alert to anything unusual — sights, sounds and SMELLS. If you have a smoker in the house, then make sure your home doesn't smell like an ashtray. Spray some neutral air-freshener or use one of those plug-in types.
- 66.** If you have pets, then put them outside when a prospective buyer calls. Check for fleas, cat fur, dog hairs etc on furniture and flooring. Also be aware some people hate animals and some people are easily frightened and intimidated by a barking or over boisterous dog.
- 67.** A fresh coat of paint is often the easiest, cheapest and most dramatic improvement you can make to any room. If you do nothing else, at least consider a paint touch-up. You should get more than your investment back.



## **Spend Money Wisely.**

Don't be afraid to spend money to spruce up your house to make it more presentable. However, be careful what you spend your money on. Any major improvements or structural changes should be carefully considered. Will costly changes bring you enough money from the sale, or would you be better off not spending the money at all?

Simple things like tidying remote controls, adding a bowl of fresh fruit, or a small vase of flowers will cost you virtually nothing.

Do what is necessary to make your house stand out from the competition. Make certain your house is fresher, cleaner, and better maintained. And above all — make sure it has "street appeal."

If you want to quickly and easily improve your home to attract top paying buyers without sending you broke, simply give me a call and I will show you exactly how you can do that.

PLEASE NOTE: This report is for information purposes only and has been prepared in good faith to help you through the property sales process. It is not intended for use as a source of legal or financial advice. Every property and personal situation is different; therefore this report is not intended as a definitive real estate solution. Questions, answers and recommendations may vary with individual situations. Due to the generality of this report and varying individual circumstances we expressly do not accept responsibility for any use to which this information is put, or any misunderstanding that may result from using the information contained in this or any of our reports or newsletters. We cannot guarantee any results you may or may not get as a result of using this information. Any questions you have about information in this report should be directed to the real estate sales person who supplied this report.

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