

HOW "YOU SAY" REAL ESTATE IN COLORADO

# HOME SELLING GUIDE

DENVER - VAIL VALLEY - SUMMIT COUNTY

*Usaj*  
REALTY  
== CO ==



## WELCOME

Selling a property can be a stressful experience, but not with Usaj Realty by your side. We strive to provide clarity throughout the entire process and ensure your property sells for the highest possible value.

The logo for Usaj Realty is written in a black, elegant cursive script. The word "Usaj" is written in a smaller font size than "Realty", and the two words are connected. The signature has a fluid, handwritten appearance with some overlapping letters.

## ABOUT US

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Pronounced “you say,” Usaj Realty was founded in 2011 in Denver’s LoDo neighborhood. Usaj Realty is fully committed to giving back to our local community by hosting annual fundraiser events, participating in annual volunteer days, and hosting food and coat drives throughout the year for both Habitat for Humanity and the Denver Rescue Mission.

The team at Usaj firmly stands behind the purpose and mission of Habitat for Humanity and believes homeownership is a solution to creating and maintaining a thriving economy and diverse community.

## OUR MISSION

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Our mission is simple. It is to be your ally and advocate during your home selling journey. We want you to have clarity and know what each step entails before you take it. This guide will help remove the guesswork and overwhelm – and ideally, will be a resource for you to refer to time and time again.



# THE HOME SELLING STEPS

## 01 PREPARE YOUR PROPERTY

Before placing your home on the market, we will help ensure it looks its best and all of our marketing is targeted and ready.

## 02 SET THE PRICE

With extensive competitive market knowledge, we will work with you to determine the ideal initial asking price.

## 03 LIST YOUR PROPERTY

Your home is officially on the market, complete with a thorough marketing strategy plan that will attract buyers.

## 04 SHOWINGS

Potential buyers will schedule appointments to view your home. After showings, we review feedback and adjust accordingly.

## 05 EXAMINE OFFERS

Once offers are submitted, we will thoroughly evaluate them all and work together to negotiate the best terms for you.

## 06 ACCEPT AN OFFER

After reviewing all submitted offers, we will have determined the best sales contract to accept – now, on to the under contract process!

## 07 UNDER CONTRACT

After you've accepted an offer, the under contract process will include steps such as an appraisal and a home inspection. We will negotiate any issues that arise.

## 08 CLOSING

We will attend the closing appointment together and officially hand over the keys to the new buyers. Congratulations!

## OUR SERVICE GUARANTEE

- Deliver a Comparative Market Analysis to assist in developing a pricing strategy.
- Explain our detailed marketing plan, including specific strategies and targets.
- Recommend property enhancements to maximize marketability.
- Provide a written estimate of seller expenses and proceeds.
- Review your property history and disclosure statement and deliver it to each prospective buyer.
- Commit to regular communication including prospects and market feedback.
- Promote the property through advertising, direct marketing, industry networking, social media, MLS, and the internet.
- Provide counsel and negotiating assistance on all offers to purchase.
- Communicate all financial information as provided by buyers and ensure each buyer is pre-qualified or pre-approved with a lender.
- Monitor and communicate the status and satisfaction of contract contingencies and deadlines.
- Offer any required referral or vendor services, as well as access to community and property information.
- Attend the closing appointment.
- Follow up after closing to assure the satisfactory completion of all service details.

# MARKETING PLAN

EVERY HOME IS UNIQUE, AND IT'S OUR JOB TO IDENTIFY THE FEATURES OF YOUR PROPERTY AND CONVEY THEM TO ALL INTERESTED BUYERS.

## 01 | THE RIGHT PRICE

Pricing your home strategically so you are competitive within the current market is one of our most advantageous marketing tactics. We'll pivot and adjust if needed.

## 02 | DIGITAL EXPOSURE

We leverage a variety of social media channels to attract inquiries and achieve maximum exposure. Details of your home will also be advertised via email to current home buyers, industry partners, buyer agents, and past clients.

## 03 | CRAFTING A STORY

With professional photos, video, and written content, our team will communicate a story about your property to showcase its unique characteristics and distribute this content to targeted buyers.

## 04 | ATTRACTING BUYERS

We will create a series of unique online ads targeting active home buyers, engaging with the right buyer at the right time.

## 05 | PERSONALIZED COMMUNICATION

Our unparalleled communication skills will not only serve you throughout the entire selling process but also when it comes time to negotiate with the buyer's agent.

## MARKETING STRATEGIES

# OPTIMIZE THE HOME

According to a 2021 National Association of Realtors report, 97 percent of all home buyers used the internet in their home search. Our targeted marketing approach allows buyers to easily discover your property's listing online with detailed, accurate information and attractive photos showcasing your home.

We know that each generation of home buyers engages with real estate media and marketing in a different way, so we meet buyers where they are. We leverage a combination of tech-forward tools as well as traditional avenues of marketing to ensure we reach all interested parties.

FEATURE	BENEFIT
Utilize Usaj Realty's Network	Your home will be displayed in our LoDo office window as well as featured on our website. We will also market your property to all buyers currently working with Usaj Realty and send out email campaigns to hundreds of agents who work in the local area.
Home Design Consultation	We often find that investing in staging leads to better offers and can be one of the best investments a seller can make. Let's discuss if this is right for you.
Coming Soon Campaign	Prior to officially listing your property on the market, we will complete several steps announcing the property's availability through online and offline channels.
Professional Photography	For 41 percent of home buyers, looking at properties online was the first step in their process. The importance of making a great digital impression with beautiful photography is crucial.
Professional Video	According to the National Association of Realtors, listings with video generate 403 percent more inquiries than listings without video. We will arrange for a professional video tour of your home to encourage showings as well as to connect with out-of-state buyers.
MLS and Internet Exposure	MLS immediately sends your property to thousands of active buyers with matching search criteria, and it also syndicates instantly to websites such as Zillow, Realtor.com and hundreds of local websites.
Leverage Social Media	We create aesthetically pleasing social media advertisements and custom content that will target thousands of local online users who are actively house hunting.
Print Marketing	We will print custom marketing collateral, including flyers and informational cards that will improve the tour experience of potential buyers.
Open House	If you are interested and your schedule allows, open houses are a great way for neighbors to help generate the word about your property.

BEFORE YOU LIST, YOU NEED TO

# PREPARE YOUR HOME

When selling your home, your goal is to achieve the highest return on your investment – which means that smart home improvements and some property TLC can go a long way.

We will help you formulate a plan to ensure your home looks its best. We will arrange for high-quality listing photos and if needed, a professional stager to assist with home showings. Investing in a pre-inspection can also help avoid any unanticipated issues that may crop up during the due diligence period.

## PRE-PHOTO CHECKLIST

*Before the photographer arrives, we recommend you do the following:*

### LIGHTING

- Turn on all interior and exterior lights. This includes all lamps, cabinet lighting, etc.
- Replace any burnt-out bulbs

### KITCHEN

- Remove all non-decorative items from counters: soap, paper towels, sponges, etc.
- Remove magnets and items from the exterior of the refrigerator

### BATHROOMS

- Lower all toilet seats
- Remove all non-decorative items from counters / space
- Remove toiletries from the bath / shower area
- Open all curtains / blinds

### WINDOWS

- Open all curtains and blinds fully
- Let in as much natural light as possible

### OUTDOOR SPACE

- Coil hoses, remove all tools, storage items, etc.
- Organize patio furniture
- Pick up any pet waste and remove garbage cans
- Ensure no vehicles are in the driveway or street
- Close garage / shed doors

### IN GENERAL

- Put all personal items away
- Clean as much as possible
- Keep pets out of the way for the duration of the shoot
- Make all beds



## NEED SOME WORK DONE?

*Our service-based approach means we want to make sure you feel supported now and in years to come. We have relationships with the following vendors:*

PAINTERS

HANDYMAN SERVICES

INSPECTORS

MOVING COMPANIES

PEST CONTROL

HOME WARRANTY COMPANIES

PACKING COMPANIES

RADON MITIGATION

APPLIANCE REPAIR

STRUCTURAL ENGINEERS

CLEANERS

LANDSCAPERS

WINDOW REPLACEMENT

CARPET CLEANERS

APPRAISERS

CONTRACTORS

...AND MORE, JUST ASK US!





USAJ REALTY'S

# PRICING STRATEGY

Usaj Realty brokers are local real estate experts, and we understand how to read the market conditions of your home and neighborhood to precisely price your property.

Your home has a range of value: we will walk you through this range and determine the appropriate initial asking price. While home value is influenced by the time of year and competition in your local market, four main components determine how much your property is worth:



LOCATION



SIZE



CONDITION



AMENITIES

## ZOOMING INTO YOUR LOCAL AREA

*We will analyze all the market trends relevant to your neighborhood, including aspects such as:*

01

The pace of home sales in your local area.

02

The price per square foot of the most recently sold homes.

03

Why certain homes are taking longer than average to sell.

04

The competition – and setting ourselves apart.

TIPS FOR SEAMLESS  
**HOME SHOWINGS**

Once your home is listed, potential buyers will begin setting up appointments to view your home. Follow these tips to make sure their experience goes smoothly and your home shows well – we will be in touch with any feedback we receive.

KEEP THE HOUSE  
TIDY, VACUUMED,  
AND DUSTED

TURN ON ALL  
THE LIGHTS AND  
OPEN DRAPES

KEEP PETS  
IN A SECURE  
SPACE

KEEP YARDS  
UNCLUTTERED  
AND TRIMMED

*Pro tip: Flexibility is vital during home showings. While leaving on short notice can be hard on your schedule, easy access to your home will help to expedite the home selling process.*







BUYERS LOVE YOUR HOME, AND NOW ONTO

# NEGOTIATING OFFERS

With effective marketing, an appropriate price, and a home that shows great, interested buyers will submit offers that we will review together closely.

The offer details the price the buyer is willing to pay and under what terms. A good offer is close to (or over) your listing price, which means your home is priced correctly. If the offer is less than you are asking, look at the contract as a whole – perhaps the buyer is assuming some of the closing expenses, has a flexible possession date, or is proposing other desirable financing terms. If you are not happy with the offer, you can turn it down!



## REACTING TO AN OFFER

### ACCEPT

Congratulations, you received an offer that features the right price and terms. You choose to accept the offer with no changes and will proceed to the under contract process.

### REJECT

If the price is too low, the buyer's terms do not align well with yours, or you've received a better offer, you can reject the offer in its entirety.

### COUNTER

If you're interested in parts of the offer but would like to propose some changes, we will work together to negotiate alternate options. This can go back and forth a few times before the final agreement is signed.

## UNDERSTANDING

# THE TERMS OF THE CONTRACT



### EARNEST MONEY

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To make a move as a serious contender for purchasing a home, a buyer will “show you the money.” This deposit is made after an offer is accepted and goes toward the down payment at closing. Sometimes buyers will waive the right for it to be returned if they decide not to buy the home after the deadlines pass. Either way, a large amount of earnest money is usually a signal that the buyer is committed to the process and is willing to stay the course toward the purchase.

### RENT BACK

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If you haven't located a new place yet, home buyers may be willing to rent the home back to you post-closing. This allows you some time to figure out your next move and helps establish a flexible move-out date. The home buyer may offer a 30- or 60-day rent back.

### HOME INSPECTION

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The home inspection is typically ordered and paid by the prospective home buyer, and the inspector examines all the internal and external features of the home. A written report is provided outlining the condition of the home. In a highly competitive situation, a home buyer can limit what the homeowner has to address — typically only items that are related to health and safety — and sometimes only up to a certain dollar amount.

### TYPE OF FINANCING

—

Whether the buyer is purchasing the home with cash or a loan (and what type of loan) can have implications for how the process will go. Generally, when a buyer is financing the home with a mortgage there is a loan objection timeline that they can utilize to terminate the contract. If they lose their job or something else happens to jeopardize their loan, they will likely fall out of contract and you will have to put your home back on the market. We will explain the pros and cons of each type of financing when we review the offers.

## TITLE WORK

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Before a home can be transferred to a new owner, the title of the property must be clear. As a result, a title “search” is conducted to prove there are no outstanding liens or claims against the property. A home buyer may offer to waive the title work or offer to pay for the title work, which means one less expense for the seller.

## CLOSING DATE

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If the buyer requests your input on the closing date, this can be very favorable for you. This prospect is often associated with a cash buyer. If the buyer is seeking a loan, most lenders want to close within 30 days or less. The home seller can select an agreeable time frame and allow more (or less) time in the home before having to move. This can also tie in with a rent-back option (see previous page).

## APPRAISAL GAP (MULTIPLE OFFER SITUATION)

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In the event that the appraisal comes back low, buyers can pre-emptively offer to cover the “gap” between the home’s appraised value and the contract offer price. If the buyer is paying cash, there typically is no appraisal, so there would be no appraisal gap needed. This is typically only implemented in a highly competitive multiple offer situation.

## ESCALATION CLAUSE (MULTIPLE OFFER SITUATION)

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During multiple offer situations, an escalation clause can sometimes be offered to assure the buyer is the highest bidder. It includes the amount the buyer is willing to offer beyond the asking price and the increments of money being escalated. Two prospective buyers could have the same maximum bid, but whoever has the highest designated increment increase will be the highest offer on the table.

## EXTRAS TO CONSIDER

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- A non-contingent offer, e.g. they don’t have to sell their home first.
- Waiving the loan objection.
- Waiving the ILC.
- Offering to pay your moving costs.
- Allowing you to leave unwanted furniture/items in the home.
- Double-check that everything you intend to sell with the house is listed accurately in the contract, including items such as fixtures, window coverings, and major appliances.

CONGRATULATIONS...

## CONTRACT SIGNED!

For both the home buyer and home seller, the simple phrase “under contract” signifies the end of one journey and the start of another. Certainly, there’s always the possibility of blips in the process but in most cases, this moment means the sale is imminent.

Being under contract means that a mutually approved document has been drawn up and both parties have accepted the terms of the contract.



THE PRICE AND TERMS WERE ACCEPTED – YOU ARE NOW

# UNDER CONTRACT

## 01 BUYER DELIVERS EARNEST MONEY

A third-party title company will hold the deposit until the closing appointment. After closing, the earnest money is typically applied to the buyer's down payment.

## 02 TITLE SEARCH

Before a home can be transferred to a new owner, the title of the property must be clear. As a result, a title "search" must be conducted to prove there are no outstanding liens or claims against the property. The search is usually performed by a title company.

## 03 INSPECTION

The home buyer will schedule an inspection on your home. Depending on how the contract is written we will respond to the items that are of concern to the buyer.

## 04 APPRAISAL

If the buyer is using a loan, the home must appraise for at least as much as the agreed-upon sale price. Mortgage loans are calculated using the sale price or appraised value (whichever is less). If a home appraises lower than the contract amount and there is no appraisal gap, either the loan amount will need to be changed or there will be further negotiations.

## 05 PROPERTY DEED

This legal document transfers the ownership of the property or special warranty deed to the new owner. Most buyers will require a general warranty deed, in which you guarantee no one has or will bring a claim against the property.

## 06 CONDITIONS & CONTINGENCIES

Contracts can entail special conditions. For example, the buyer may ask that a land survey be completed or they may have a contingent offer – meaning they need to sell their home before they can close on yours.

## ONE LAST STEP:

# CLOSING APPOINTMENT

The final step in selling your home entails signing documents and officially transferring property ownership to the buyer.

The closing appointment lasts about an hour. The closing agent will look over the purchase contract and identify all payments owed (and by whom), and ensure all taxes, title searches, real estate commissions, and other closing costs are paid. The buyer's title will be recorded and you will receive any monies due to you.

This appointment can take place in-person or online depending on your preference.

## FINAL CLOSING COSTS

*Sellers commonly pay the following:*

- Mortgage balance and any lender fees associated with closing the loan, if applicable
- Unpaid HOA special assessments on your property, if applicable
- County recording fees and taxes
- Real estate commissions
- Title insurance premium

## WHAT TO BRING

*For the final closing appointment, make sure to bring all sets of the home's keys, garage door openers, and a picture ID.*



# CONGRATULATIONS, SOLD!

Usaj Realty is proud to serve you while selling your home, and we hope to always maintain our relationship with clients. Please don't hesitate to reach out, whether it be for a maintenance vendor recommendation, a new exciting life change, or just to say hello! We'd love to stay in touch.



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