



The Ultimate Home Seller's Guide

What you can expect, from start to finish!

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Your Local Real Estate Expert



TROPICSHORES REALTY

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1. First Things First

First and foremost, I'm really looking forward to helping you sell your home!

I'm sure you're even more excited than I am to get it on the market, see buyers coming through, and of course, getting an offer!

Selling a house is a fun and exciting process, but it can *also* be stressful and aggravating at times.

Which is why I'm giving you this...

I do everything possible to make sure things go as smoothly as possible.

Many of the steps that are stressful or aggravating can be avoided (or better handled) as long as you know what to expect and do ahead of time.

So please, read, this pamphlet and refer back to it *throughout the process* of selling your home.

While this guide won't get into *every* detail about the process (I'll be taking care of a lot of things behind the scenes which you'll never need to worry about)...

...it does cover things you *should* know about, which will save you time, effort, money, and heartache.

Again, I look forward to working with you. Thank you for choosing to work with me!

2. Mission POSSIBLE

As a real estate agent, sometimes I'm representing a buyer, and at other times a seller.

Obviously, my "mission" is different for both of those types of clients.

But, since I'm representing you as a *seller*, my mission is pretty simple:

To help you sell your house for the highest amount the market will bear in as short a time as possible!

I can't promise how quick it will sell. How long your home takes to sell depends on a lot of factors (many of which we'll address in this guide). However, I can assure you that I will help you sell it as quickly *as possible*.

And while I can't predict exactly how much the market will bear, I can assure you I will help you get as much as the market will allow.

Much of this depends upon *you* as well! Getting the best results only happens when clients make the best choices and decisions along the way, which this guide should help you do.

3. The “CMA”

Before we do anything else, we need to determine an accurate market value for your home.

I'll do a thorough comparative market analysis (CMA) which will help us determine a likely range that your home should sell for.

In the analysis, we will look at similar homes to yours which have:

- ▶ Recently sold
- ▶ Are currently under contract
- ▶ Are currently active on the market

This will also help us determine an appropriate price to list your house for against the current competition and considering the current market activity.

I'll give you my objective perspective and advice as to how much you should list your house for. While I hope you take my advice, ultimately *you* decide on the list price for your house.

However, the buyers in the market ultimately determine the market value of your home. It is only worth what a willing, ready, and able buyer is willing to pay. That should be in line with the value we see in the CMA, as long as there are no major changes within the market and you make the right decisions on pricing right from the start.

Many homeowners want to overprice their house when they first hit the market because:

- ▶ They want to have “wiggle room” for negotiating the price they want for the house.
- ▶ They simply hope that someone will pay more than the market data indicates.
- ▶ They price it based upon what they “need to get” in order to sell their house.
- ▶ They add every dollar of improvements they have made to the house over the years onto the data-driven value. Unfortunately, not all renovations result in a 100% return on investment.

When an owner over-prices, for *any* of these reasons, they usually do not gain the buyers interest because they are out of line with the market. This causes the house to sit, accrue days on market, and can cause buyers to wonder:

“What’s wrong with the house?”

So, before we even go over the market analysis, my best advice is to listen to the data and price your home accordingly. That’ll end up saving you a lot of time and money.

4. Three More Important Letters – “MLS”

One of the most basic, but also *most important*, marketing tools we'll use to expose your home to the entire market is the Multiple Listing System (MLS). (This is also what we use to help determine your market value.)

The MLS is a database of almost every home on the market, and it's what other agents use to find the appropriate homes to show their buyers.

Years ago, the MLS was only able to be seen by real estate agents, but nowadays, even buyers have access to see the houses listed for sale on it. No matter where else they may be looking, every *serious* buyer is definitely watching the MLS to see what comes on the market daily.

So, I'll certainly make sure that your home is on the MLS and presented in the best possible light...from professional photography, to a compelling description of your home, all the way down to making sure that every piece of information is accurate.

That is important, since your MLS listing is what will “feed” your listing to many other websites through what is called an IDX system. That way, your home will show up on almost any website a buyer may be looking at.

5. My Marketing Plan

I'm sure one of your biggest questions is "What are you going to do to market my house?"

While the MLS will do much of the heavy lifting to expose your home to the market, it may not be enough to reach the *entire* market.

- ▶ What if there's someone out there who isn't exactly *in* the market but would love your home?
- ▶ What if someone is just casually waiting to see the right place come on the market?
- ▶ What if someone has no intention of moving at all, but then they see yours is on the market, and the next thing you know they're excited to buy your house?
- ▶ What if someone who drives by and admires your house every day sees that it's on the market?

Those are just a *few* of the "what ifs..."

The MLS is certainly important, but so is all of the additional marketing I will do to make sure *anyone* who may be interested in your house also sees it.

Here's how I will be marketing your home beyond the MLS:

- ▶ A yard sign of course!
- ▶ Ads on Facebook, Instagram and in real estate magazines
- ▶ My personal agent website Yourrealtorlaura.com
- ▶ My company website Tropic Shores Realty
- ▶ Zillow.com
- ▶ Trulia.com
- ▶ Realtor.com
- ▶ Hold an Open House the first weekend you go on the market and as necessary.

This should cover almost every marketing angle possible, but if you have any specific request, just let me know and we can discuss working it into the marketing strategy!

6. Let's Shake On It

Would you like to hear some good news?

The good news is you don't have to pay me until (and unless) the sale of your house closes.

All expenses for photography, advertising, signage, etc are paid up front by me.

That's how it works in this business. You get my time, thoughts, advice, skills, and marketing with no risk to you, all the risk is mine to carry.

As a seller you can trust my advice and motives as it is in both of our interests!

Think about it...Should *you* trust an agent putting in so much time, effort, thought and skills for you for free? Of course! I want to do everything to the best of my ability to ensure you are happy and we both are successful in the end.

I take a lot of pride in the time, thought, marketing, and advice I give to my clients, and the last thing I want you to do is question my motives.

Which is why I like to look at the relationship with my clients as, we are "*partners*" and we are in this together.

I'll take on the burden of not getting paid until your house is sold...

All you have to do is be serious and committed to selling your house and committed and loyal to me as your agent.

7. Our Agreement

If only business *were* still done on a handshake!

Before I can begin preparing the marketing for your home, or put it on the market, you'll need to sign a "listing agreement."

We'll schedule a time to sit down and do the paperwork. When we do, I'll make sure to review it with you before you sign.

If you have questions or concerns, just ask me. I'm glad to clarify anything that might be confusing..

As I mentioned in the previous section, a lot of time, expertise, and money will be spent on selling your house...

So, please, before you sign this, make sure you're ready to commit to the process and our relationship for the long-haul.

8. Preparing Your Home For Photographs

With people so computer savvy these days, most buyers have pretty much seen your house before they even step into it! Years ago, buyers literally needed to physically come to your house in order to see what was inside. They were lucky if there was a black and white photo of the exterior to view on a paper flyer.

But now, with the Internet, buyers will see almost every nook and cranny of your house from their phone or computer. ...which is why it's so *important* to have the best photographs possible! They'll literally decide whether or not they *will* step foot in your house based upon the photos.

I take considerable care when it comes to the photography and always use a professional photographer for pictures. How we present your home is very important and quality pictures statistically help increase the sales price.

But in order for the best pictures to be taken, you should do a few things ahead of time:

- ▶ Declutter every room and remove throw rugs.
- ▶ Make sure the house is clean.
- ▶ Make sure all beds are made and there is no laundry on the floor.
- ▶ Hide unsightly things like laundry baskets, garbage cans, vacuums, etc.
- ▶ Take down as many "personal effects" as possible (pictures, things hanging on the fridge, etc.).
- ▶ Make sure all light bulbs are working (for brightness).

I also have a pamphlet to help you with the staging process if you want more information than provided in the above recommendations.

Pro tip: If there's a particularly good time of day at your house to capture the best light, and you know when that is, let me know so I can schedule accordingly!

9. "Hitting" The Market

The big day is here! Time to "hit the market." This is the day your home goes "go live" on the MLS.

I'm sure you're as anxious as I am to start seeing buyers come through the house.

Hopefully we'll see good activity right away! Typically, we'll see the most activity within the first two weeks of hitting the market. The most serious buyers in your price range will likely show up within the first few hours or days of your house going on the market. Hopefully we'll get an offer within the first two weeks as that is the best chance of receiving a full priced offer.

However, if we don't get an offer or see much activity in the first few days or weeks, don't worry. Let's give it a couple of weeks, and *then* we'll assess.

The things I look for during this period are:

- ▶ How many showings were there?
- ▶ Did any of the buyers make offers? If not, why?
- ▶ What was the feedback from the buyers?
- ▶ Were there few showings or no showings at all? Is it that the market is slow, or is it something to do with the house or price?

Let's hope we see a good number of showings and strong interest. But if not, don't get discouraged...not every house sells within the first couple of weeks!

10. When To Expect To Hear From Me

One of the biggest complaints real estate sellers have is that their agent was never in touch with them once the house was listed. They “stuck a sign in the yard and never heard from them again...”

That is not how I do business. I will make sure to keep you informed along the way.

You’re certainly welcome to reach out to me whenever you have a question or concern. I will be in contact with you regularly to give you a quick update and share any feedback. I check my phone and email from 7:00 am - 10:00 pm and always answer calls unless I'm tied up on another line.

I'll also make sure to reach out whenever someone wants to schedule a viewing, if a buyer has questions or if you receive an offer.

Generally speaking, I am available 7 days a week. Feel free to leave me a message if I don't answer and I'll make sure to get back to you as quickly as possible.

11. Handling Showing Requests

As anxious as most sellers are to have buyers come see their home, it can also be stressful at times.

Sometimes it's because the house is such a "hot listing" that it feels like you have a revolving door of buyers and agents are streaming in and out.

Other times it's because there is a steady stream of buyers coming through for several weeks straight, but no offers are coming in, and it gets tedious.

There are times when there's not a lot of showings, and a seller gets lulled into just living life, and a buyer wants to come see the house seemingly out of the blue.

No matter what the scenario, showings can get tiresome because you typically have to:

- 1) Keep the house ready to be shown
- 2) Get out of the house on short notice
- 3) Stay out of the house for longer than you would like

Here's my best advice...

Be as pleasant and accommodating as possible. When it is easy for agents to show your house, it can actually impact how they and their buyer feel about your house over another.

Beyond that, if they do make an offer, your kindness up front will likely impact how they act during negotiations and throughout the deal.

Don't underestimate the power of simply being nice and accommodating.

12. Preparing Your Home For Showings

If you did a good job of preparing your home for the professional photographer, then you should be in good shape!

Of course, make sure you give your house a good cleaning once a week. But on a daily basis, you should make sure to tidy up and do some things that may slip through the cracks when your house isn't for sale, such as:

- ▶ Make sure all beds are made.
- ▶ Make sure all dishes are either in the dishwasher or washed and put away.
- ▶ Make sure there's no food, crumbs, or stains left anywhere.
- ▶ Tidy up the bathroom vanity...don't leave toothpaste and brushes etc. on the sink.
- ▶ Give the floors a quick sweeping and vacuuming if they need it.
- ▶ Put lights on so the buyers walk into a bright home.
- ▶ If you have pets, make sure they are out of the house or are secured if necessary.
- ▶ Make sure there are no odors from cooking, pets, etc.

Pro tip: Don't leave valuables around. They *should* be safe since agents accompany their buyers and are responsible...but why take a chance? Oh, and hide prescription drugs. (Sadly, some people do steal these.)

13. Leave For Showings

Some homeowners feel it would be a good thing for them to be around when agents and buyers come through the house in order to point out all of the features.

Others simply just don't want to have to leave, **but you should!**

The biggest reason is that buyers need some "space" in order to make *your space* their own. Let them roam and chat without feeling like you're watching and listening.

Also, the agents know their buyers (as well as what they should and shouldn't say to them). Believe me, they will know what to point out about your house and, as importantly, what *not* to point out. (Homeowners often focus on things that can deter a buyer). So, let the agents have space to do the best job possible.

Another reason, which is more for your benefit, is that if you're not around, you can't say something that may hurt you. An agent or buyer could get you into conversation that gives them a glimpse into your motivation, for instance. Or you might answer something incorrectly that comes back to haunt you legally. It's always best to let the buyers view the house alone.

So, go run an errand. Take a walk. Visit a neighbor... Just get out of the house.

But if you absolutely can't...at least step outside and interact as little as possible (without being rude).

14. Keep Your Lips Sealed!

This might sound a bit over the top, but it isn't.

Don't chat with anyone about the sale of your home.

- ▶ Don't complain about the market.
- ▶ Don't chat about what you're willing to accept for a price.
- ▶ Don't let too many people know why you're selling.
- ▶ Don't even get into how many showings you're having.

This goes for pretty much everyone and anyone, except me.

Unfortunately, word gets around...you know, the old "grapevine." And the less anyone knows, the better so you have a stronger negotiating position with an offer.

Most people (including other agents) don't even think about how just a tiny bit of information can spread and how much it can affect your eventual offers, sale price, and terms.

15. Stay Calm

As I mentioned earlier, selling a house can be a stressful and aggravating process at times, for many reasons.

One of the biggest reasons homeowners lose money when they sell their home is because they get frustrated and make rash decisions.

Those bad decisions often happen because, when an owner is upset, they often take their frustrations out on their agent. This can cause the trusting relationship the client and agent should have to go out the window.

I'll totally understand if you are aggravated at times. And while I can say "stay calm", I know it might be tough for you. It's frustrating for me too at times! However, since I do this day in and day out, I've learned how to stay calm when things get a little tough.

You don't do this often, and this is your home and money we're talking about. So "staying calm" is easier said than done at times. So, if you feel the need to vent to me...that is totally fine! I'll be glad to help calm you down and explain a process you might find troublesome.

Always remember, we both want your house sold, and for as much as possible.

16. How Long Should It Take To Sell Your Home?

Earlier we talked about how you'll probably see the most activity in the first two weeks. Your house *may* sell quickly...but it could as easily take longer than that. One of the things that many homeowners get aggravated about is the length of time it takes their house to sell. This is also one of the main things that can cause those rash decisions we touched on earlier.

Interestingly, when an owner's house sells quickly (in the first two weeks), they often grow concerned that it happened too fast. They think that means they asked too low of a price or "gave their house away." That's not the case at all. It's almost always just an indication that the house was priced appropriately and your work paid off. Don't refuse a great offer because you received it quickly. A better one may not come along and you will end up accepting a lower offer.

Owners also get frustrated when their house has been on the market for a few months with no offers at all. A few months may not be long at all, depending on the current market, but usually indicates that the home is priced too high.

The reality is, there's no way to truly predict how long it will take to sell your home. We can certainly look at statistics to get a *feel* for how long houses in your area and price range have been taking to sell recently, but that doesn't mean it will play out that way on your house. Markets change. The amount of buyers in the market goes up and down. The supply of houses for them to choose from goes up and down.

The most honest answer to the question is...it depends upon the current market conditions and how appropriately you are priced.

My best advice is this...If it happens quickly for you, rejoice! If it takes a while longer than you hope or expect...have faith and patience!

17. How To Handle “Low-Ball” Offers

Ahhh, “low-ball” offers...

...the biggest fear (and expectation) of almost every homeowner.

Not every homeowner receives a “low-ball” offer when they sell (and hopefully you won’t either). Buyers don’t *necessarily* come in really low in order to negotiate and eventually “meet in the middle” on price. But some buyers do regardless of what their agent has advised.

And when that happens, a lot of sellers get angry and don’t respond well, if at all. They get so offended that they may not even give the buyer a counter-offer.

It’s human nature to be offended — especially if the buyer has no justification for such a low offer and has no desire or intention of ever coming up to a realistic price.

But here’s the thing...

A buyer who came in with a low-ball offer has to have *some interest* in the home. Their initial offer may very well be too low. However, you don’t know what they’ll eventually come up to if you negotiate wisely with them. So, if you receive a “low-ball” offer, rather than respond in anger or frustration, be grateful that they even made an offer and *work with it*. Keep your emotions in check. Don’t take offense to it.

Remember, they want your house enough to have made an offer. We can *always* tell them we are never going to reach an agreement at *some point*, if they show they aren’t serious enough to be realistic. But if it happens, let’s give it time, and try to see if we can get them up to a realistic number before we quit negotiating.

18. What If We Have Multiple Offers?

Multiple offers — every seller's dream scenario! (And every *real estate agent's* dream!)

But it can also be a bit of a nightmare...

If we *do* get multiple offers, *how* we deal with them will be important.

It's great to *get* multiple offers, but getting all of them to their highest and best offer, choosing the right one to move forward with, and keeping the deal together can be quite a trick.

And it's good for you to know *this* ahead of time: The "best" offer is *not* always the "highest" offer. We make the decision on which offer to accept based on which offer is most likely come to a successful conclusion.

There are many different ways to handle multiple offers, and we'll have to gauge and discuss which way is best, if and when it happens.

There's no way to predict, control, or guarantee that you will get multiple offers. It depends entirely upon the current market *and* how well your home is priced within the market.

19. Negotiating

I'm sure you've heard that negotiating is an art. And it's true!

The approach we take to negotiate the best deal for your house will depend upon:

- ▶ The buyer we're dealing with.
- ▶ The agent we're dealing with.
- ▶ The overall situation. (how many showings you're getting, how many buyers have interest, the current pace of sales, etc.)
- ▶ Your personal situation and desired approach.

There are certainly other factors we'll consider as well.

Many sellers think that to get the best price for their house they need to play "hardball." That might be appropriate...sometimes. Again, it depends on a lot of factors.

However, that approach can backfire quickly. Sure, *sometimes* it makes sense to play hardball (I can play that game well when necessary). But in a residential home sale, it can hurt you more than it can help your cause.

Sometimes it takes being a little "softer" to get a buyer to where you really want them to be. However, that isn't to say we're going to actually *be soft* and not negotiate the best deal possible.

Getting the best deal possible just might not look or sound like some people imagine from what they see in movies and on TV. In real life, you need to write the right script, at the right time, for the right audience.

20. Keeping The Deal Together

You'd think that once you find a buyer and successfully get your house under contract, it should be a done deal...smooth sailing all the way to closing. Ideally, that *will be* the way it goes for you! But it doesn't always happen like that. There can be delays that are beyond everyone's control. It takes a lot to keep a sale *together* at times, let alone going smoothly.

The two things that most often cause issues are:

- ▶ The home inspection
- ▶ The appraisal

Home Inspection

The buyers will likely do a home inspection. Their inspector will write a report that may detail both serious and cosmetic problems with the house. Remember, that is their job! The buyer may then ask for some things to be fixed, replaced, or credited.

Just take a deep breath when we get there. Don't take it personally. We'll review and respond to their requests objectively. If there's something in the report that truly needs to be addressed (structural or operational defects), you'll probably have to address those. If they're minor repairs, you can probably say no to the request, unless they are part of the 4 point insurance inspection. Those items require repair for the buyer to be able to obtain home owners insurance. We'll make a judgment call when we get to that point.

The important thing is to keep the big picture in perspective — is it worth declining a request, or saying yes to a request, in order to keep the overall deal you have...or not? Usually, it's better to negotiate a compromise than dig your heels in and say an absolute no. More often than not, you don't have to agree to every request.

The Appraisal

By definition, you and the buyer have determined the fair market value of your house, which is: the amount a ready, willing, and able buyer is willing to pay and that a seller is willing to accept.

However, the buyer's mortgage lender wants and needs to make sure that the amount they are lending is justified and protected by having an appraisal done. While appraisals aren't always an issue, they can be.

Sometimes appraisers simply can't find suitable "comparables" (homes similar to yours that have sold recently) to evaluate the property. Other times, the appraisers comps do not support the sales price of your house. Either way, if an appraisal comes back low, we'll need to address it.

"Addressing it" may amount to:

- ▶ The buyer agreeing to make up the difference between the appraised value and sales price.
- ▶ You agreeing to lower the sale price to the appraised amount.
- ▶ You lowering the sales price a bit, and the buyer coming up with more downpayment, to make the difference between the appraised amount and the sales price.
- ▶ Or, the appraisal may be contested, and we supply additional comparables for the appraiser and lender to consider (it is very unlikely to get an appraiser to change his evaluation).
- ▶ And, in some cases, an entirely new appraisal may be ordered.

The approach that works best (*if* this even occurs) will depend on many factors. We'll have to review and discuss it if it were to happen. Do not stress yourself out or worry in advance about these things! Can they happen? Yes. That's why I'm mentioning them. Will they happen? Maybe (and hopefully) not.

Just know that these are things I am familiar with, and I will help you deal with them appropriately if they do come up!

21. Don't Forget To Do These Things

Between the time your house goes under contract and closing day, it might seem like you have all the time in the world to get things done.

But time flies!

So, as soon as your house is under contract, you should do these things:

- ▶ Start lining up a mover. (They often book up far in advance. Plus, it takes time to find one you trust and to get the best rates possible.)
- ▶ If you'll be moving yourself and are hoping for friends and family to help, make sure to line them up! (Understand that many a seller has found that their friends and family say they'll help, only to be unavailable when the time actually comes!)
- ▶ Several days before closing call all of your utility companies and let them know you're selling the house and want to discontinue service as of the closing date. (Let them know the buyers will be calling to get them transferred into their name so they don't just shut off service.)
- ▶ Begin packing as soon as possible. Waiting until the last days will add a lot of stress, and you might not get done in time. You must be out of the house before closing!
- ▶ Provide the title company with your information including the account number and phone number to your lender if you have a mortgage.
- ▶ Stay up to date on home maintenance (furnace filters, lawn care, etc).

Remember that doing a little bit every day over the course of time will make your move less stressful!

22. The Walkthrough

One of the last things to worry about before closing is the “final walk-through.” This is when the buyer and their agent come to the house to make sure everything is in the condition it was when they agreed to purchase the house. This is usually done the day of closing, but sometimes it is the day or evening before.

They will be looking to make sure that:

- ▶ No damage has occurred since the date they agreed to purchase the house.
- ▶ All of the fixtures, appliances, mechanical items, and utilities are in working order.
- ▶ Everything you agreed to leave behind contractually is in fact being left behind.
- ▶ The house is clean. (Make sure to leave it as clean as possible!!!)
- ▶ You are entirely moved out. (You’d be surprised at how many times buyers show up and a seller isn’t even *close* to being moved out!)

Pro Tip: When you start packing up and moving things out, you may notice some minor damage and dirt you never noticed before, which is why it’s good to be moved out a little ahead of time and budget some time and a few dollars or elbow grease toward patching small holes, cleaning, touching up paint, etc. Doing that will save you some grief and aggravation from a buyer who shows up and feels like the house is a mess due to some small issues you never thought existed...until you moved the furniture out.

23. Closing Day!

Congratulations! You're closing on the sale of your home!

There will be a lot of documents to review and sign, and this explanation isn't meant to give you a play by play description of the process. The closing agent will review and discuss these with you.

But here are a few things you should do before you head to the closing table:

- ▶ Make sure to bring all extra keys, garage door openers, alarm codes, etc. with you to the closing to give to the buyer.
- ▶ Most likely, all of your closing costs will be paid out of the equity in your home. Provide the title company your bank information to wire you the proceeds from the sale. If you have a shortage that was calculated in the documents, be sure to wire that amount to the closing agent.
- ▶ Bring the proper identification. Usually a photo I.D. (like your license), social security card, and/or birth certificate.
- ▶ A rested wrist! (You'll be signing a lot of documents!)

After the closing, there will still be a lot going on behind the scenes. Many documents will need to be processed and recorded. Once it's all complete, the final documents will be mailed to you at your new address. The remaining balance after paying off your mortgage and closing costs will be wired to you.

Of course, I will always be available if you have any questions or concerns, even after the closing. Never hesitate to reach out to me!

And I hope we stay in touch on a personal level too! Thanks so much for choosing me as your agent, and I look forward to helping you with all of your real estate needs in the future...as well as any friends or family you refer to me!

Compliments of:



Laura Uribe

Tropic Shores Realty

Realtor

855-844-5200

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As an agent, your needs are my foremost consideration. I utilize the latest technologies and am always continuing training in the current real estate marketing strategies to enable me to exceed your every expectation. I can offer you knowledge and tools most other agents can't. I value every customer and appreciate the opportunity to help you sell your house for the highest amount possible. I am a member of My Florida Regional MLS which includes direct access to 18 MLS organizations in the Central Florida area. I also belong to the Hernando County Board of Realtors. This allows your listing to be shared with a larger number of potential buyers. As a buyer, you get access to over 6,000 listings from Spring Hill to Venice and every town in between. With over 25 years of sales and marketing experience I am dedicated to providing you the best customer service possible. Contact me so I can help make your dream a reality.