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The Guidebook For Sellers

A collection of how-tos, checklists, and worksheets
to help sellers understand what to expect
during the real estate experience.

Contents

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WHAT TO KNOW

5 Reasons to Work With a Realtor

REALTORS® aren't just agents. They're professional members of the National Association of REALTORS® and subscribe to its strict code of ethics. This is the REALTOR® difference for home buyers:

1. **An expert guide.**

A knowledgeable expert will help you prepare the best deal, and avoid delays or costly mistakes. Also, there's a lot of jargon involved, so you want to work with a professional who can speak the language.

2. **Property marketing power.**

Property doesn't sell due to advertising alone. A large share of real estate sales comes as the result of a practitioner's contacts with previous clients, friends, and family. When a property is marketed by a realtor, you do not have to allow strangers into your home. Your realtor will generally prescreen and accompany qualified prospects through your property.

3. **Negotiation knowledge.**

There are many factors up for discussion in a deal. A Realtor will look at every angle from your perspective, including crafting a purchase agreement that allows you the flexibility you need to take that next step.

4. **Up-to-date experience.**

Most people sell only a few homes in a lifetime, usually with quite a few years in between each sale. Even if you've done it before, laws and regulations change. Realtors handle hundreds of transactions over the course of their career.

5. **Your rock during emotional moments.**

A home is so much more than four walls and a roof. And for most people, property represents the biggest purchase they'll ever make. Having a concerned, but objective, third party helps you stay focused on the issues most important to you.

QUESTIONS TO ASK

When Considering Selling

These questions will help you decide whether you're ready for a home that's larger or in a more desirable location. If you answer yes to most of the questions, you may be ready to move.

Have you built substantial equity in your current home?

Check your annual mortgage statement or call your lender to find out how much you've paid down. Usually you don't build up much equity in the first few years of your mortgage, as monthly payments are mostly interest. But if you've owned your home for five or more years, you may have significant, unrealized gains.

Has your income or financial situation changed?

If you're making more money, you may be able to afford higher mortgage payments and cover the costs of moving. If your income has decreased, you may want to consider downsizing.

Have you outgrown your neighborhood?

The neighborhood you pick for your first home might not be the same one in which you want to settle down for good. You may have realized that you'd like to be closer to your job or live in a better school district.

Are there reasons why you can't remodel or add on?

Sometimes you can create a bigger home by adding a new room or building up. But if your property isn't large enough, your municipality doesn't allow it, or you're simply not interested in remodeling, then moving to a bigger home may be your best option.

Are you comfortable moving in the current housing market?

If your market is hot, your home may sell quickly and for top dollar, but the home you buy will also be more expensive. If your market is slow, finding a buyer may take longer, but you'll have more selection and better pricing as you seek your new home. Ask your real estate professional what they see happening locally.

Is the effort and cost of maintaining your current home becoming difficult to manage?

A realtor can help you decide whether a smaller house or apartment may be better for you.

CHECKLIST

Before Putting Your Home up for Sale

Here are a few items to take care of before listing your home. This can make the sale process quicker and easier in the long run.

- Organize and clean.**

Pare down clutter and pack up your least-used items, such as large blenders and other kitchen tools, out-of-season clothes, toys, and seasonal items. Store items off-site or in boxes neatly arranged in the garage or basement. Clean the windows, carpets, walls, lighting fixtures, and baseboards to make the house shine.
- Get replacement estimates.**

Do you have big-ticket items that will need to be replaced soon? Find out how much it will cost to repair an older roof or replace worn carpeting, even if you don't plan to do so. The figures will help buyers determine if they can afford the home, and they'll be handy when negotiations begin.
- Locate warranties.**

Gather up the warranties, guarantees, and user manuals for the furnace, washer/dryer, dishwasher, and any other items that will remain with the house. It may seem like this task can be left until closing, but you don't want lost paperwork or last-minute scrambling around.
- Spruce up the curb appeal.**

Walk out to the front of your home, close your eyes, and pretend you're a prospective buyer seeing the property for the first time. As you approach the front door, what is your impression of the property? Do the lawn and bushes look neatly manicured? Is the address clearly visible? What do you see framing the entrance, if anything? Is the walkway free of cracks and impediments?

HOW TO

Hire a Remodeling Contractor

Shop around for the right company.

- Get at least three written estimates.
- Ask for and check references. If possible, look at jobs the contractor recently completed.
- Be sure that the contractor has the necessary licenses and insurance, as well as the ability to obtain permits.
- Ask if the contractor's workers will do the entire job or whether subcontractors will be involved.

Read the contract carefully.

- Be sure the contract states exactly what is to be done and how change orders will be handled.
- Check that the contract states when the work will be completed and what recourse you have if it isn't.
- Make sure the contract indemnifies you if work does not meet building codes or regulations.
- Be sure that the contract specifies who will clean up after the job and be responsible for any damage.
- Ensure that the materials meet your specifications.

Seal the deal.

- Remember that you can often cancel a contract within three business days of signing it.
- Make a small down payment so you won't lose much if the contractor fails to complete the job.
- Don't make the final payment until you're satisfied with the work.

HOW TO Add Appeal

Trim bushes and branches so they don't block windows or architectural details.

Set a pot of bright flowers (or a small evergreen in winter) on your porch or front walkway.

Install new, matching locks and knobs on your front door.

Repair any cracks or holes in the driveway, and clean oil spots with degreaser and a steel brush.

Edge the grass around walkways and trees.

Stow your garden tools and hoses out of sight, and clear kids' toys from the garden.

Upgrade your outdoor lighting.

Purchase a new doormat for outside your front door.

Clean your windows, inside and out.

Polish or replace your house numbers.

Mow your lawn. Also, turning on the sprinklers for 30 minutes before the showing will make the whole yard sparkle.

HOW TO

Clean When Your Home is For Sale

Executing a deep clean before putting your home on the market will not only help it shine, but it will make tidiness easier to maintain between showings. Here are some power-cleaning tips to try.

Clean windows make a huge difference.

Remove window screens and place them outside on a tarp or other clean, waterproof surface. Use a garden hose, an all-purpose cleaner, and a soft brush to gently clean the screens. You don't need anything special to polish up window glass; just mix a solution of one part white vinegar to eight parts water, plus a drop or two of dishwashing liquid in a spray bottle. Wipe with newspaper to avoid streaks. (Washing on a cloudy day also reduces streaking.)

The fridge is the most common source of kitchen smells.

Check the drip tray underneath your refrigerator and wash out any standing water from defrosting. Scrub the inside of the fridge with a baking soda and water solution. Activated charcoal in the fridge can help keep odors at bay.

Think outside the house.

It's amazing the difference a sparkling entryway makes to your home's appeal. Wipe down your front door, give the doormat a good shake/vacuum, and make sure dust and dirt haven't collected on outdoor furniture. Use a pressure washer to give your driveway and garage floor a good cleaning. The acidity in dark cola drinks can help remove oil, rust, and grease stains, along with a little elbow grease.

Target the Bathroom.

For tile floors, apply your usual cleaner and then run a wet/dry vac, which will suck contaminants out of the grout. Pour a quarter cup each of baking soda and vinegar down the drains, leaving the concoction overnight, then flush with boiling water. Clean soap scum and mildew from plastic shower curtains by tossing them into your washer on the gentle cycle in cold water, with detergent and ½ cup vinegar (if mildew is present, add ½ cup of bleach instead of vinegar). Put a couple of large towels into the machine to act as scrubbers. Allow the curtain to drip-dry on the rod.

Make your bed better.

Vacuum mattresses and box springs, and then rotate and flip over. Do the same for removable furniture cushions. This is also a great time to wash or dry-clean the dust ruffle and mattress pad. Add new loft to a lumpy duvet by having two people vigorously shake the quilt up and down to redistribute stuffing.

Wash the walls.

Grease, smoke, and dust can adhere to walls and make even the best decorating look dingy. Resist the temptation to spot-clean since it will make the rest of the wall look dirtier. Mop walls using a general-purpose cleaner diluted with hot water. Start at the top corner of the wall to avoid drips. Don't press too hard, and rinse the mop head frequently in clean water. Use melamine foam cleaner to erase scuffs and stains.

HOW TO

Prepare for the Photoshoot

With the majority of buyers shopping for homes online, high-resolution slide shows and video tours are a must. Here's how to make your home shine on camera.

Understand the camera's perspective.

The camera's eye is different from the human eye. It magnifies clutter and poor furniture arrangement so that even a home that feels comfortable in person can look jumbled online.

Make it spotless.

Cameras also tend to magnify grime. Don't forget floor coverings and walls; a spot on a rug might be overlooked during a regular home showing, but it could become a focal point online.

Know what to leave.

You want to avoid clutter, but try to have three items of varying heights on each surface. On an end table you can place a tall lamp (high), a small plant (medium), and a book (low).

Snap practice pictures with your own camera.

This will give you an idea of what the home will look like on camera before the photographer shows up. Examine the photos and make changes to improve each room's appearance, such as opening blinds to let in natural light, removing magnets from the refrigerator, or taking down distracting art.

Pare down.

Removing one or two pieces of furniture from each room, even if just for the shoot, can make your space appear larger on screen.

Rearrange.

Spotlight the flow of your space by creating a focal point on the furthest wall from the doorway and arranging the other pieces of furniture to make a triangle shape. The focal point may be a bed in a bedroom or a china cabinet in a dining room.

Accessorize.

Include a healthy plant in every room; the camera loves greenery. Energize bland decor by placing a bright vase on a mantle or draping an afghan over a couch.

Keep the home in shape.

Buyers who liked what they saw online expect to encounter the same home in person.

HOW TO

Attract More Buyers

These tips will help you convince buyers your property offers top value for their dollar.

Amp up appeal.

Look at your home objectively from the street. Check the condition of the landscaping, paint, roof, shutters, front door, knocker, windows, and house number. Observe how your window treatments look from the outside. Something special—such as big flowerpots or an antique bench—can help your property stand out after a long day of house hunting.

Enrich with color.

Paint is cheap, but it can make a big impression. The shade doesn't have to be white or beige, but stay away from jarring pinks, oranges, and purples. Soft yellows and pale greens say "welcome," lead the eye from room to room, and flatter skin tones. Tint ceilings in a lighter shade.

Upgrade the kitchen and bathrooms.

These are make-or-break rooms. Make sure they're squeaky clean and clutter-free, and update the pulls, sinks, and faucets. In a kitchen, add one cool appliance, such as an espresso maker.

Polish floors.

Polish marble floors to make them really shine.

Clean out and organize closets.

Remove anything you don't need or haven't worn in a while. Closets should only be half-full so buyers can visualize fitting their stuff in.

Update window treatments.

Buyers want light and views, not dated, heavy drapes. To diffuse light and add privacy, consider energy-efficient shades and blinds.

CHECKLIST

For Better a Home Showing

- Remove clutter.** Clear off counters and pack unnecessary decorative items. Put extra furniture in storage, and remove out-of-season items. Don't forget to clean out the garage, too.
- Let it shine.** Cleaning windows and screens will help bring more light into your home. Replace burnt bulbs, and consider higher wattage in low-light areas. Clean the walls or brush on a fresh coat of bright, neutral paint. Replace heavy curtains with sheer ones and show off your view.
- Keep it clean.** A deep clean before listing your home will make upkeep easier. Consider hiring a cleaning service to help.
- Perform a sniff test.** Clean carpeting and drapes to eliminate odors. Open the windows to air out the house. Consider potpourri or scented candles and diffusers. For quick fixes in the kitchen, cotton balls soaked in vanilla extract or orange juice can instantly make the fridge a nicer-smelling place. Boil lemon juice in your microwave, then add it to your dishwasher to eliminate odors. You can also run lemon rinds through the garbage disposal for a similar effect.
- Take care of minor repairs.** Sticky doors, torn screens, cracked caulking, or a dripping faucet may seem trivial, but they'll give buyers the impression that the house isn't well-maintained.
- Tidy up outdoors.** Cut the grass, rake the leaves, trim the bushes, edge the walkways, and clean the gutters. A pot of bright flowers near the entryway adds great curb appeal.
- Set the scene.** A bright afghan or new accent pillows easily jazz up a dull room. Pretty dishes or a simple centerpiece on the tables can help buyers picture themselves living there. Try staging a chess game in progress. If you have a fireplace, lay fresh logs or a basket of flowers there.
- Make the bath luxurious.** Make sure your personal toiletry items are out of sight, along with old towels and toothbrushes. Add a new shower curtain and fancy guest soaps.
- Send the pets to the neighbors.** If that's not possible, crate or confine them to one room, and let the real estate practitioner know where they'll be to eliminate surprises.
- Lock up valuables and medication.** Agents can't watch everyone all the time.

HOW TO

Use Feng Shui Concepts in Staging

Feng Shui is a Chinese system of beliefs that govern spatial arrangement in relation to the flow of energy or “life force” (known as *chi* or *qi*) in a building. Learn how to appeal to buyers who follow such principles.

Chi flows in.

Pay special attention to the front door, which is considered the “mouth of chi” and one of the most powerful aspects of the entire property. Make sure the area is swept clean and free of cobwebs and clutter. Ensure all lighting is straight and properly hung. Consider lighting the path leading up to the front door to create an inviting atmosphere.

Chi can flow out, too.

Energy can be flushed away wherever there are drains in the home. To keep the good forces of a home inside, always keep the toilet seats down and close the doors to bathrooms.

Consider the bedroom carefully.

The master bed should be in a place of honor, power, and protection. Place it farthest from and facing toward the entryway of the room. The optimal placement is diagonal in the farthest corner of the room. Paint the room in colors that promote serenity, relaxation, and romance, such as soft tones of green, blue, and lavender.

Offer a formal dining space.

The dining room symbolizes the energy and power of family togetherness. Make sure the table is clear and uncluttered during showings. Use an attractive tablecloth to enhance the look of the table while also softening sharp corners.

Get a clear perspective.

Windows are considered to be the eyes of the home. Getting your windows professionally cleaned is a good idea anyway, but for buyers, your home will sparkle all the more brightly and your view will be optimally displayed.

HOW TO

Improve the Odds of an Offer

Price it right.

Set a price at the lower end of your property's realistic price range. Consider:

- **Comparable properties:** A "comp" is what real estate professionals call home sales that can be reasonably used to help determine the price of your home. But just because you're in the same neighborhood doesn't mean that the houses will sell for the same amount. Your real estate professional will help you determine how to compare your home in terms of size, upkeep, and amenities.
- **Competition:** How many other houses are for sale in your area right now? Are you competing against new homes for sale in the area?
- **Contingencies:** Do you have special needs that might turn away buyers? A common one is refusing to be flexible about a moving date.
- **Asking a lender:** Since most buyers will need a mortgage, the home's sale price should be in line with a lender's estimate of its value.
- **Accuracy:** Studies show homes priced more than 3 percent over the correct price take longer to sell.

Prepare for visitors.

Get your house market-ready at least two weeks before you begin showing it. Make all your repairs, and then do a deep clean (or hire a cleaning service to help).

Be flexible about showings.

Spur-of-the-moment showings are disruptive, and making sure your home is constantly ready to show can be exhausting. But the more amenable you can be, the sooner you'll find a buyer.

Anticipate the offers.

Decide in advance the price range and terms that are acceptable. Be clear with yourself and your agent about what kind of offers you're comfortable with. It's critical to know what price you'll accept before entering negotiations with a potential buyer.

Don't refuse to drop the price.

If your home has been on the market for more than 30 days without an offer, be prepared to at least consider lowering your asking price.

CHECKLIST

Prepare for Your Move

- Update your mailing address** at usps.com or fill out a change-of-address form at your local post office.
- Change your address with important service providers**, such as your bank(s), credit companies, magazine subscriptions, and others.
- Create a list of people who will need your new address.**
Whether you plan on sending formal change-of-address notices in the mail or just e-mailing the family members, friends, and colleagues who should be informed, a list will ensure no one gets left out.
- Contact utility companies.**
Cancel your payments for after your move date.
- Check insurance coverage.**
The insurance your moving company provides will generally only cover the items they transport for you. Ensure you have coverage for any items you'll be moving yourself if valuable.
- Unplug, disassemble, and clean out appliances.**
This will make them easier to pack, move, and plug in at your new place.
- Pack an "Open First" box.**
Include items you'll need most, such as toilet paper, soap, trash bags, chargers, box cutters, scissors, hammer, screwdriver, pens and paper, cups and plates, water, snacks, towels, and basic toiletries.

If you're moving a long distance:

- Obtain copies of important records** from your doctor, dentist, pharmacy, veterinarian, and children's schools.
- E-mail a copy of your driving route** to a family member or friend.
- Empty your safe deposit box.**

HOW TO

Pack Like a Pro

Plan ahead. Develop a master to-do list so you won't forget something critical heading into moving day. This will also help you create an estimate of moving time and costs.

Discard items you no longer want or need. Ask yourself how frequently you use an item and how you'd feel if you no longer had it. Sort unwanted items into "sell," "donate," and "recycle" piles.

Pack similar items together. It will make your life easier when it's time to unpack.

Decide what you want to move on your own. Precious items such as family photos, valuable breakables, or must-haves during the move should probably stay with you. Pack a moving day bag with a small first-aid kit, snacks, and other items you may need before unpacking your "Open First" box.

Know what your movers will take. Many movers won't take plants or liquids. Check with them about other items so you can plan to pack them yourself.

Put heavy items in small boxes. Try to keep the weight of each box under 50 pounds.

Don't overpack boxes. It increases the likelihood that items inside the box will break.

Wrap fragile items separately. Pad bottoms and sides of boxes and, if necessary, purchase bubble-wrap or other packing materials from moving stores. Secure plants in boxes with air holes.

Label every box on all sides. You never know how they'll be stacked. Also, use color-coded labels to indicate which room each box should go in, coordinating with a color-coded floor plan for the movers.

Keep moving documents together in a file, either in your moving day bag or online.

Include vital contact information, the driver's name, the van's license plate, and the company's number.

Print out a map and directions for movers and helpers. Make several copies, and highlight the route. Include your cell phone number on the map.

Back up computer files on the cloud. Alternatively, you can keep a physical backup on an external hard drive offsite.

Inspect each box and piece of furniture as soon as it arrives. Ahead of time, ensure your moving company has a relatively painless process for reporting damages.



HOW TO

Move With Pets

Update your pet's tag with your new address.

Make sure your pet's collar is sturdy and correctly sized. The tag should also include your mobile number and e-mail address so that you can be reached during the move.

Request veterinary records.

Ask your current vet to send your pet's medical history directly to the new vet. Have their contact information handy in case of emergency or if the new vet has questions.

Keep a week's worth of food and medication with you.

You may want to ask for an extra prescription refill before you move. Take the same precaution with special therapeutic foods.

Seclude them from chaos.

Keep your pet in a safe, quiet room on moving day with a clear sign posted on the door. There are many light, collapsible travel crates available, but ensure it is well ventilated and sturdy enough for stress-chewers. Also, introduce your pet to the crate before the trip.

Prepare a pet first aid kit.

Include your vet's phone number, gauze to wrap wounds or to muzzle your pet, adhesive tape for use on bandages, nonstick bandages, towels, cotton swabs, antibiotic ointment (without pain relief medication), and 3% hydrogen peroxide.

Play it safe in the car.

Use a crate or carrier in the car, securing it with a seat belt. Never leave your pet in the bed of a truck, the storage area of a moving van, or alone in a parked vehicle. If you're staying overnight, find pet-friendly lodging beforehand and have kitty litter or plastic bags on hand.

Get ready for takeoff.

When traveling by air, check with the airline about pet requirements or restrictions and whether you must purchase a special airline crate that has specific regulations.

Prep your new home.

Set up one room with everything your pet will need: food, water, medications, bed, litter box, scratch post, and toys. Keep windows and doors closed when your pet is unsupervised, and beware of small spaces where nervous pets may hide. If your old home is nearby, give the new home owners or neighbors your phone number and a photo of your pet, in case your pet tries to return.

Learn about local health concerns and laws in your new area.

If you're moving to a new country, contact the Agriculture Department or embassy of the country to obtain specific information on special documents, quarantine, or costs related to bringing your pet into the country.



CHECKLIST

For the New Owners

Before the property changes hands, consult this list to make sure these items are transferred with the house.

- Owner's manuals and warranties** for any appliances left in the house.
- Garage door opener(s).**
- Extra set of house keys.**
- Other keys.** Think beyond the front doors; do you have any cabinets or lockers built into the home that require keys?
- A list of local service providers**, such as the best dry cleaner, yard service, plumber, and so on. You're not just helping the new owners, but also the local businesses you're leaving behind.
- Code to the security alarm** and phone number of the monitoring service if not discontinued.
- Numbers to the local utility companies.** This can be especially helpful to owners who may not yet have easy access to the Internet in the new home.
- Contact info for the community board**, if applicable.

