

# NOVA

REAL ESTATE SERVICES

# Home Seller's Guide

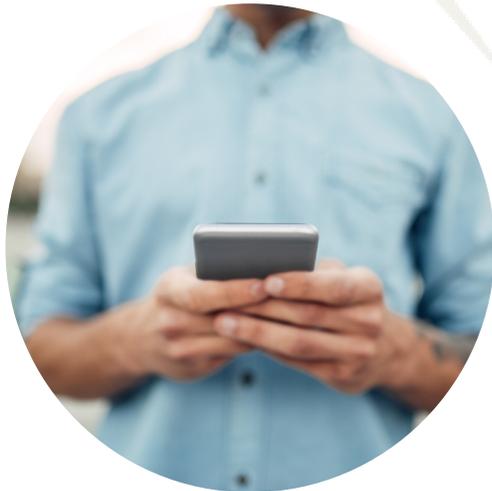
EVERYTHING YOU NEED TO  
KNOW FOR SMOOTH SELLING



# Covid-19 Action Plan

## Buying or Selling Property in a Pandemic

Whether you've been a party to a real estate transaction before, or you've simply seen the process on TV, it is likely that some of your notions of how the process of buying or selling real estate will go may look a little different than expected in the wake of the COVID-19 pandemic. We have new national and state recommendations and best practices in place to keep our clients safe and healthy during this time. Many of these adaptations have the unintended and fortunate side-effect of streamlining formerly manual and time-consuming processes to make the entire process of buying or selling a home more convenient. Here is our 8-point plan to promote the wellbeing of our clients:



### 1 VIRTUAL TOURS

First and foremost, we are leveraging virtual tour technology to be sure that a property can be thoroughly screened by all parties before they ever enter a home.

### 2 DIGITAL MARKETING

We have discontinued the use of physical handouts like flyers and rack cards in properties in favor of making digital information, like personalized property websites accessible.

### 3 E-SIGNATURES

In the past, many documents required physical signatures during the course of a real estate transaction. We have transitioned to allow for digital signatures whenever possible.

### 4 PHYSICAL DISTANCE

In order to reduce the need for in-person meetings for all parties, we have adapted our practices to rely on video conferencing, live online tours and other distance-friendly methods.

### 5 WEAR MASKS

When in-home visits are necessary, we require the use of masks and encourage the use of gloves and shoe coverings to reduce everyone's exposure.

### 6 WASH HANDS

New guidelines require the use of hand washing and hand sanitizer upon entry and before touching surfaces whenever a property is shown in person.

### 7 MINIMAL TOUCHES

Doors and closets will be left open and features made accessible so that all visitors can avoid touching surfaces in a home as much as possible.

### 8 SANITIZE SURFACES

After a property is entered, for a showing or inspection, the agent, homeowner or other professional on site will sanitize all surfaces, handrails, etc...



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# About Us

NOVA is a real estate company designed to empower you to achieve your goals and realize your dreams. We orbit around you, creating opportunities for education & guidance in perfect gravity, getting you exactly where you want to be. Designed by a top 1% broker here in Southern California, NOVA propels you to find your place in the world and forge wealth in real estate. You are at the center of our universe.



## Meet Our Founder

Harry Solomon has been in the real estate game for over four decades and was a top 1% agent in Orange County for 8 consecutive years. Throughout his career, Harry has handled transactions on over a thousand properties, meaning he has the know-how to create value and a win-win situation for both home buyers and sellers. Venturing out of retirement to create NOVA Real Estate Services Inc., Harry formulated a unique agency business model that is dedicated to providing an environment for company growth, as well as exceptional service and value to home buyers and sellers.

# Hiring an Agent

## What to Look For..

**There are literally thousands of real estate agents making their mark in Southern California. What is going to make your selling experience stand out?** Someone who you have on speed dial to talk through your anxieties and excitement throughout the selling experience? Someone who will hold your hand when the gravity of a real estate transaction pulls you away from reality? Someone you can connect with, trust, and rely on-- always.

At NOVA, we recruit and cultivate agents with outstanding market knowledge, killer communication skills, masterful marketing smarts, and second-to-none negotiation savvy.



# Show Ready

Show ready means elevating your space for others to explore

Sellers often share a major stressor of creating and maintaining a “show-ready” home. The mistake most folks make is assuming their property is one giant product, rather than a home. The goal is to foster an environment that buyers can see themselves living in. That clean and cozy kitchen nook? They can already smell the pancakes. The den is calling the names of the buyers’ favorite authors from the bookshelf. Make this space a place for any wayfarer that is considering a move. It’s key to make sure your potential buyers are not distracted by minor repairs, overly personal decor, clutter, unfamiliar smells and anything else that can disrupt their senses. Learn how to stage an inviting and impersonal ambiance and keep it up for marketing and media shoots.

## Show Ready checklist:

- ✓ Make repairs
- ✓ Select neutral finishes
- ✓ Deep clean (and we mean deep)
- ✓ Document of other sources of income
- ✓ Organize
- ✓ Depersonalize- we promise the photos can hang up in your new home!
- ✓ Define spaces
- ✓ Decorate & stage
- ✓ Don't stop now! Maintain a show-ready appearance throughout the entire selling experience.



# How Buyers Shop

## 6 Buyer Priorities:

### 1. Price

All home buyers start their search with the same filter: how much they can afford. Considering their mortgage pre-approval amount, cash on hand, HOA dues, and property ownership costs, each buyer then creates their own max price in their home searching portal of choice.

### 2. Location

Location, location, location, right? Buyers define an area, or a handful of areas, in which they're interested in living. Perhaps it's the school district, commute time, or popularity that brings them to the neighborhood. Some buyers come in with a very specific vision, while others want a multitude of options.

### 3. Home Size

Most folks also come to the home buying experience with requirements for the size of their home. Some measure this in square footage, while others are focused on the bedroom and bathroom count. Some people are angling for a huge kitchen, while others may want a simple space. Or the family dog needs a large yard. Each buyers' needs and desires are unique to them.

### 4. Home Features

We're sure you're catching on: homebuyer preferences come in all shapes and sizes. They'll take into consideration architectural and design styles, energy efficiency, smart home gadgets, outdoor space, views, home layout and a million other specifics. Yours will be the right fit for the perfect buyer.

### 5. Future Plans

Some buyers also factor in the potential for renovations or changes in the future. We're all addicted to HGTV, right? Would it be possible to add a pool? Could that wall come down for better sight-lines? Is there investment value in those changes?

### 6. Vibes

While a good vibe can't necessarily be pinned down or defined, people naturally go with a gut feeling. It's important to remember that homebuyers are making decisions with their hearts, as well as their minds.

## Let's break it down

**Primary Priorities** (Price, Location, Home Size): The price, location and size of your home are the details that can't be changed, so it's important to work with an agent who knows your audience and your market. A great real estate agent will analyze the market in order to expertly price your home. They will understand what makes your neighborhood unique and valuable and they will know where to find specific and accurate information about your home. A stellar agent optimizes all of their listings with all of the details to reach the strongest potential buyers with their marketing.

**Secondary Priorities** (Features, Potential and "Vibe"): The features, future potential and "vibe" of your home are factors that are more flexible and open to interpretation. A great real estate agent should help you to determine the value and cost of potential improvements you could make, and whether those improvements would be worth taking on before listing your home for sale. We can help you get the best bang for your buck.

# Selling Timeline

1-2 DAYS

**1**

**POSITION**

- Evaluate comparable homes
- Analyze market trends
- Competitively price
- Discuss closing costs

1-2 DAYS

**2**

**PRE-MARKET**

- Launch Coming Soon
- Monitor traffic
- Evaluate pricing
- Gather qualitative feedback

3-14 DAYS

**3**

**PREPARE**

- Marketing strategy
- Listing preparation (staging, floor plan, photography)
- Client questionnaires

1-2 DAYS

**4**

**LAUNCH**

- MLS and syndication
- Networking
- Signage

2-7 DAYS

**5**

**MARKET**

- Print and digital advertising
- Print collateral
- Targeted mailers and email campaigns

1-90 DAYS

**6**

**SHOW**

- Buyer showings
- Broker events
- Open houses
- Lead follow-up

ONGOING

**7**

**UPDATE**

- Client progress reports
- Listing statistics
- Price assessment

1-3 DAYS

**8**

**NEGOTIATE**

- Acceptance
- Contingency removal

14-45 DAYS

**9**

**ESCROW**

- Inspections
- Title
- Disclosures

1-7 DAYS

**10**

**CLOSE**

- Complete all paperwork
- Transfer & Deed
- Recording
- Move out



# Home Valuation

## How it Works



### HOME SIZE

The first thing a professional assessing the value of your home will need to know is the size and positioning of your lot and your home itself. They will gather the data about your home through public records and information reported by the homeowner.



### NEIGHBORHOOD COMPS

Once the aforementioned information has been gathered, a professional will pull records of recent sales of homes that are similar to yours. The differences will be assessed to determine how they relate to each other in value.



### AGE & CONDITION

Next, a professional will need to assess the condition of your home compared to its' age and gather information about updates and upgrades that have been made to the home and property as well as any possible deferred maintenance and obsolescences such as road noise.



### LOCAL MARKET

After your home is compared to other similar home that have sold recently, it is important that a professional asses the local market and national economic trends that are affecting your potential buyers.



### LOCATION

It is important that your home's value is assessed by a professional who is knowledgeable about your local area. The value of your home is influenced most by it's location and nothing can substitute for a local expert in analyzing your home's specific positioning in your neighborhood.



### MORTGAGE INTEREST

Finally, a professional must consider the mortgage interest rates and upcoming predictions of rate spikes or drops as those factors greatly impact home buyers' affordability. All of this data combined will determine the exact value of your home as it stands today.

## An Accurately Priced Home WILL Sell

### NOT ALL PRICING OPINONS ARE CREATED EQUALLY

If you're looking to get an opinion of the price of your home, you will find no shortage of resources. You could check various sites online, fill out a request for a free home evaluation from a real estate agent or other service, you can have your broker perform a comparative market analysis or CMA or you can hire an appraiser. Most importantly, in order to get an accurate valuation of your home, you will need an experienced local professional Realtor and/or appraiser to make a personal visit to your property in order to assess the factors referenced above.

### ALGORITHMS CAN'T DO IT FOR YOU

If you google your home address you will see results on several websites such as Zillow, Redfin, Trulia, Realtor.com among many others. These sites use algorithms to predict the value of their home, a practice real estate professionals are weary of, since an algorithm cannot predict the value of your home. It can not accurately assess the unique positioning of your home in your neighborhood, nor can it account for local market stats or the condition of your home. All these algorithms do to determine the value estimate that they post publicly online is track the data for other homes that have sold within a one-mile radius of your home. If your home is a 5-bedroom home on a cul-de-sac, it may be being compared to condos or homes on acreage nearby. These sites and services are doing homeowners a disservice by spreading misinformation about values that could potentially negatively impact neighborhood values as a whole.

# Closing Costs

## What's included?



### PRORATED PROPERTY TAXES

Depending on the time of year of the sale, there may be unpaid property taxes, which are pro-rated until close of escrow. If property taxes have already been paid in advance, the buyer will credit the seller a prorated amount from the date of sale.



### ESCROW FEES

In Southern California, buyers and sellers usually pay their own escrow fees. The fee for each party is based on the purchase price. Additional fees include courier, document preparation, and other services provided over the course of the escrow.



### TITLE FEES

The seller usually pays for the buyer's Owner's Title Policy. The Owner's Title Policy premium, which is paid only once, is based on the purchase price. Other title charges include subescrow and wire fees, if the seller has an existing mortgage.



### DOCUMENTARY TRANSFER TAX

In California, the seller pays the Documentary and Property Transfer Tax, which is usually \$1.10 per \$1,000 of purchase price. Some cities have higher rates. This tax is split between the County and the City.



### INSPECTIONS, REPORTS & HOME WARRANTY

Buyers often request a one-year home warranty, a natural hazard disclosure report, and a termite inspection. Buyers may also request that the seller complete repairs, such as fixing a plumbing leak, replacing a roof, or clearing a termite infestation and repairing termite damage.



### BROKER COMMISSIONS

Broker commissions are paid by the seller and are determined by the seller and agent at the time of the listing agreement. They are divided between the listing agent's and buyer agent's brokers. The brokers pay the respective agents a portion of the commission.

# Contingencies

## Selling & buying concurrently

If you are considering selling your primary residence, chances are you'll need to purchase a replacement property to move to. You can't travel the galaxy without a place to stay. For many homeowners selling their primary residence, they will need the proceeds from the sale of their current home in order to purchase their new home. This creates complications as you must then juggle the sale of your home concurrently with the purchase of a new property and balance your moving timeframe accordingly. When the home you're buying can't close escrow until your current home closes escrow this is called a contingent offer and, as you can imagine as a home seller yourself, these offers can be cause for concern for a home seller who just wants a low-hassle sale. It can be a risky situation but there are several ways to mitigate that risk depending on what type of contingency you use.

### \* Non-contingent

This is the strongest type of offer in the seller's eyes, as this contract cannot be canceled due to problems with the sale of your current property. You are saying whether you sell your current property or not, you will complete the sale of the home you're buying.

### \* Contingent on sale - not listed

This is the weakest type of offer in a seller's eyes. Not only will your ability to close on the home you're buying be contingent on the sale of your current home-- but your current home is not yet on the market. This means it will take some time to sell.

### \* Contingent on sale - listed

This type of offer is seen as a mid-level risk for sellers. The home you want to buy will not be able to close escrow until you close on your current home, but you have listed your property for sale and if you have offers coming in, it hopefully won't be too long until you can close.

### \* Contingent on sale - in escrow

If you must make a contingent offer, this type of offer is seen as the strongest by sellers. This type of offer says that while the purchase of your new home is contingent on the sale of your current home, you're already in escrow with your buyers and set to close before long. This offer would be even stronger if your buyers contingencies were already removed, as well.

## Where do you stay in the meantime?

In most transactions where a contingent offer is used, a seller (you) would negotiate with the buyer of your home to rent-back the property after the close of escrow for a period of a few days - a month or more, usually covering the buyers' costs while you wait to close escrow on your new home and move out. If that doesn't work, in some cases you would negotiate an interim occupancy agreement with the seller of your new home so that they can move in early before escrow closes. This can be riskier but can work in some situations.

This is not advised, but sometimes it's necessary

# Reviewing Offers

## The 5 Elements of An Offer

Once an offer - or even multiple offers - come in on your home, you'll need to go through a review and vetting process that your agent will guide you through. There are many factors to consider when differentiating a strong offer from the rest. The elements of a strong offer also depend on your goals. Are you looking for a fast sale? Cash offers are your sweet spot. Are you looking to get the absolute most possible for your home? A bidding war is what you're calling for. Here are the most important details to note when reviewing an offer on your home:

### >> Purchase Price

This is the purchase price the buyer is offering to pay. Different buyers have different strategies - some will offer the full asking price, some will make low-ball offers, and others will make an offer based on what they think the home is worth regardless of the asking price. You can make a counteroffer to ask the buyer to up their price, and if you receive multiple offers, you can make multiple counter offers.

### >> Down Payment

All offers will include an amount of money set aside by the buyer in good faith called the 'Earnest Money Deposit.' This is a deposit made by the buyer and held in escrow to show good faith in exercising their due diligence. This amount is usually dependent on the price of the home, and is often around 1-5%. A low earnest money deposit can reflect poorly on a buyer regarding their cash-on-hand and/or the amount of skin they're willing to put in the game, so to speak.

### >> Terms & Timeline

Finally, you'll want to review the details of the offer such as the closing timeline and other terms of the offer like inspection and appraisal contingencies and timelines. There are several types of contract contingencies that may be in place such as an inspection contingency, an appraisal contingency, a loan contingency, or a contingency for the sale of the buyer's property. These are common but the timelines vary and can affect your closing timeline, so make sure they align with your priorities.

### >> Payment Type

Is the buyer making an all-cash offer, or will they be using a mortgage or other type of loan to purchase the property? If they are offering to pay all cash, can they prove that they have the assets on-hand? Not all loans are created equally, so if they will be using a mortgage or loan, it is important to have details about what type of loan product they'll be using and to vet their lender to be sure that they are competent and have fully pre-approved the borrower.

### >> Division of Costs

There is a portion of the contract that will address the division of closing costs and include any reports or inspections the buyer is asking the seller to pay for. These costs can pile up so it is important to review how the offer was written. There are many costs that are customary for a seller to pay including their portion of the escrow and title fees, transfer taxes, and termite and other reports. Others are customary for the buyer to pay such as their home inspection and appraisal costs.



# How the Contract Works

## The 6 Phases of Closing

### 1. Counter Offers and Acceptance

You receive one or more offers on your home and review them with your agent. You either accept the offers the way they are written or you send counter offers and negotiate until you reach a deal with a buyer. Everyone accepts the contract terms and the buyers wire their deposit.

### 2. Seller Disclosures

Once an offer has been accepted, you enter the due-diligence phase of the contract. This is when the seller will complete state-required seller disclosures as well as provide any reports, such as a natural hazards disclosure, agreed upon in the contract. The buyer will be reviewing these documents and ordering reports of their own.

### 3. Inspections & Repair Negotiations

While the reports and disclosures are being ordered and reviewed, the buyer will also likely be having routine inspections performed - things like a general home inspection, the termite inspection, and others. Once the inspections have been completed the buyers may ask for repairs to be performed or for a seller credit for repairs. This is open to negotiation and an agreement is reached.

### 4. Appraisal

Unless your property is being paid for by the buyers in cash, there will need to be a professional appraisal performed, which is ordered by the buyers lending institution and performed by a neutral third-party appraiser. Depending on whether there is a contingency and if the appraisal comes in at value, there may be another round of negotiations and then the appraisal contingency is removed.

### 5. Final Approval

If the buyers are financing the purchase of the property, once the appraisal comes in and all details have been gathered by the lender, their file will be submitted for final underwriting and once all conditions are satisfied, they will be issued a final loan approval moving you one step closer to closing. Woo hoo!

### 6. Closing

Pop the bubbly! Finally, all negotiations are complete and contract contingencies have been removed. Your escrow company will be arranging for your loan (if any) to be paid off and cutting checks with the proceeds of the sale. Once all contract terms have been satisfied and all money has changed hands, they will release the file for recording at the city to the title company and you will have officially closed on the sale of your home!



# Title/Escrow

## Escrow

### **A neutral third-party helping to administrate the sale**

Buyers and sellers of a piece of property establish terms and conditions for the transfer of ownership of the property as laid out in the contract. This contract is given to a third party known as the **escrow holder**. The escrow holder has the responsibility of ensuring that the terms of the escrow are carried out. The escrow is an independent neutral account and the vehicle by which the mutual instructions of all parties of the transaction are complied with. Whether you are the buyer or seller, you want to ensure that no funds or property will change hands until all instructions have been followed. With the increasing complexity of business, law and tax structures, it takes a trained professional to supervise the transaction. The length of an escrow is determined by the terms of the purchase agreement and can range from a few days to several months. The escrow is a depository for all monies, instructions and documents necessary for the sale/purchase of a home, including the funds for down payment, the buyer's lender funds and the seller's deed for the house. Prior to closing, the escrow holder is instructed to deliver the monies to the seller once the escrow holder has delivered the deed to the title company to be recorded and has received confirmation of the recording of the transfer of ownership of the home.

## Title

### **Insurance that protects the ownership rights to a property**

The purchase of a home is often the largest single investment people will make in a lifetime; therefore, the importance of protecting such an investment cannot be overstressed. **Title insurance** is protection which assures that the rights and interests to the property are as expected, that the transfer of ownership is smoothly completed and that the new owner receives protection from future claims against the property. Because land endures over generations and often transfers hands many times, many people may develop rights and claims to a particular property. The current owner's rights - which often involve family and heirs - may be obscure. There may be other parties (such as government agencies, public utilities, lenders or private contractors) who also have "rights" to the property. These interests limit the title of any buyer. When escrow is opened, a title report will be ordered and the title officer will perform a title search on the property. So long as the title to the property is able to be cleared at the closing of escrow, a statement of information will be collected from the new buyer of the property and it will be submitted to the title officer. At closing, the escrow holder will authorize the recording of the transfer of ownership on the property at which time the title officer will write the title policy and deliver the transfer deed to the city to be recorded. Once confirmation of the recording is received by the title and escrow representatives, the sale is complete and the property has officially changed hands.

# Inspections & Appraisal

Preparing your home to be loved by someone new

In most cases, the buyers of your home will be contractually permitted to bring inspectors of their choosing to the home for inspections during the escrow period. These inspections most often include a general home inspection and pest inspection but can vary widely depending on the property. They may have inspections done on the roof, chimney, plumbing, sewer or septic, structural engineering and many others. Generally, you'll want to get ahead of any minor repairs and make sure that all regulatory safety requirements are met before the inspections and the appraisal appointment.



## Items to check before inspections:

- ✓ Smoke Detectors
- ✓ Carbon Monoxide
- ✓ Condition & safety of floors
- ✓ Water heater strap
- ✓ Condition of handrails
- ✓ Leaky faucets
- ✓ Function of appliances
- ✓ Any small repairs needed

# Home Improvements

## Renovations that net ROI

Before embarking on a remodel, make sure to consult with your agent about upgrades that would add value to your home and that they're done in a way that will attract today's buyers. If you're going to sell, this is not the time to choose finishes that you love. This is a time to choose modern, neutral finishes that will appeal to your potential buyers and most importantly, will give you a return on your investment. Here is a quick list of the upgrades that tend to net the highest ROI. Buyers love these features and they will pay a premium for a home that has these upgrades. This is not an exhaustive list and every property is unique, so make sure to get professional advice before you take these projects on.



### Checklist:

- ✓ Remodeled kitchen
- ✓ Remodeled bathroom(s)
- ✓ New front door
- ✓ Curb appeal updates
- ✓ Permitted additions
- ✓ Smart home upgrades
- ✓ New garage door
- ✓ Deck installation/improvements

# Real Estate Cycles

## The Phases of Real Estate

Many sellers seek to maximize their investment by taking advantage of real estate cycles. The idea is to buy when prices are low and sell when they're high. Since the end of the Great Recession, news cycles and industry pros are constantly attempting to predict the next cycle shift. Different areas may move through these cycles at different rates, so it's important to think about the local and national market when timing the strategic sale of your home.

### PHASE 2: HYPER SUPPLY

At some point, either developers overbuild or consumers can no longer afford the astronomical home prices. Houses sit vacant on the market much longer.

### PHASE 1: ECONOMIC EXPANSION

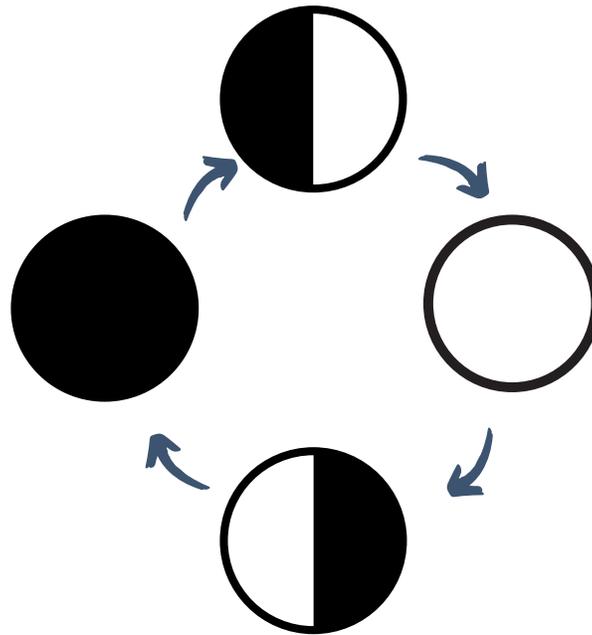
When businesses are growing and consumers are buying, the housing market tends to boom. Buyers flood the market and housing prices go up. It becomes a seller's market, as properties are frequently overbid.

### PHASE 3: RECESSION

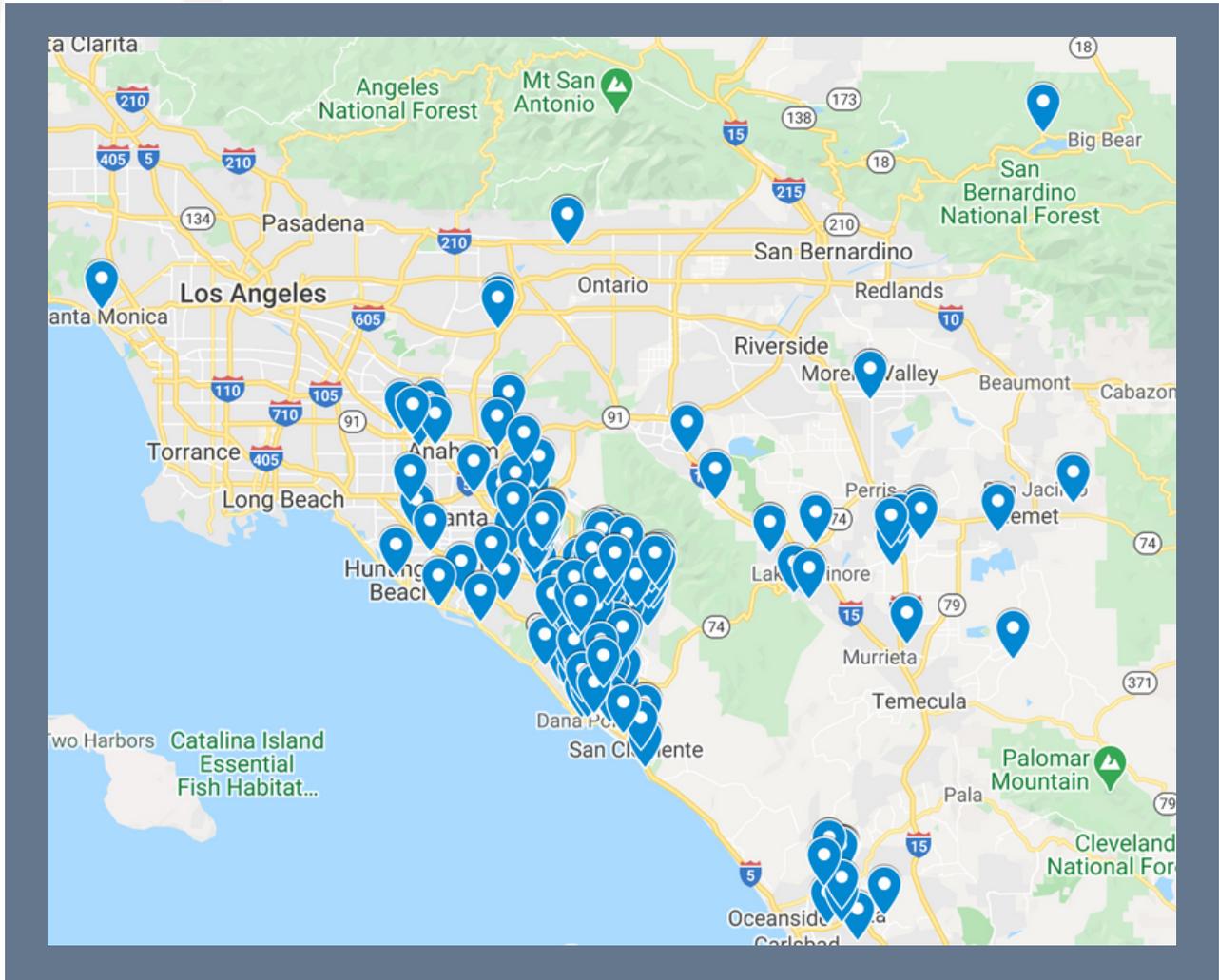
A combination of factors such as high housing costs, rising interest rates or a cooling economy contributes to a housing slowdown. Homeowners find their mortgages underwater and walk away. We see begin to see an uptick in foreclosures.

### PHASE 4: RECOVERY

Eventually, property prices fall enough to lure buyers and investors back to the market. So begins the cycle again.



# Past Sales Map



**Over 300 Recent Sales in  
Southern California**

# Testimonials

"Our NOVA agent is not only knowledgeable about the entire home buying process, she is also extremely **supportive** and **responsive**. She asked all of our questions and was with us every step of the way. She kept all things on track so we were never confused about what was happening. Our agent has *vital connections* in the real estate industry and uses those connections to offer us the best service possible. We cannot recommend her enough, and we could not have found our dream house without her."

***-Amanda & Clurie Anderson***

"My husband and I bought our first home back in June and could not be more pleased with our NOVA agent's professionalism and attention to detail. Showing houses and dealing with the logistics of the real estate business in the midst of a pandemic is no laughing matter, and we were truly blessed to have him in our corner to help us find the perfect place, to navigate any unexpected obstacles in escrow, and to smoothly handle any issues with the seller's terms before our move-in date. The real estate market in SoCal has gotten \*hot\* as of late, so we really appreciated his attention to deadlines and all the minutiae that come with home-buying. A lesser agent would likely not have been able to close the deal on our home before it was snapped up by another buyer. Furthermore, all his recommendations in his vast network of contacts (contractors, loan officer, etc) have done excellent work. If you're looking for an experienced, diligent, personable real estate agent, the NOVA team is your best bet."

***-Kaitlyn Farley & Austin Byrd***

# Seller's Checklist

- ✓ **Notify the post office of your change of address.**
- ✓ **Notify magazines, credit card companies, friends, etc. of your address change.**
- ✓ **Cancel subscriptions to newspapers/magazines/mailers, or let them know of your change of address.**
- ✓ **Cancel service contracts such as pest control, gardener or water softener company.**
- ✓ **Cancel or transfer any homeowner's insurance coverage as of closing date.**
- ✓ **If you're doing a rent back, then you should keep the policy in place until you move out.**
- ✓ **Disconnect or transfer utilities: Water, gas, electricity, phone, cable, internet, TV, trash.**
- ✓ **Make a list and have it sent to your homes' new owners. That way the transfer can go smoothly.**
- ✓ **Leave all warranties and manuals for appliances.**
- ✓ **Leave extra keys.**
- ✓ **Leave garage door openers. We put these last 3 items in a drawer in the kitchen so that everything for the new buyers is all together.**