

SELL YOUR HOME FASTER

July 2014
hansenimoveis.com

**PREPARING YOUR
HOME TO SELL**

**PRICING YOUR
HOME TO SELL**

**CLOSING
THE DEAL**



HOME SELLING PROCESSES

Expect great service from your Realtor · Preparing your home so it's more attractive to buyers · Small Upgrades And Repairs Make A Big Difference · Strategically pricing your home to get top market value · Effectively marketing your home · Successfully negotiating the deal · Closing the deal

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SELL YOUR HOME FASTER

HI,

INTRODUCTION. In this Guide, I hope you'll find helpful material regarding all the most important aspects of selling a home.

That said, with all of the complexities of the current market, this guide can only supplement the help of an experienced and trusted Realtor who, when you decide to sell, will be able to provide you with expert consultation at each step of the sales process.

EXPECT GREAT SERVICE FROM YOUR REALTOR

In becoming a Realtor, an individual must complete a variety of courses and regularly update their professional education. They also have access to a wide array of optional courses, seminars and certifications. They must adhere to a strict and rigorously enforced code of ethics. On top of all that, through experience, they truly become local real estate market and community experts, as well as masters of property marketing, networking and negotiation.

SELL FASTER

In short, they'll provide you with comprehensive, high-quality service. So when you decide to sell your home be sure to take advantage of the knowledge, experience and professionalism of a Realtor.

John Hansen
JOHN HANSEN
HANSEN IMÓVEIS

Marketing, sales and strategies



PREPARE FOR SELLING



PREPARING YOUR HOME SO IT'S MORE ATTRACTIVE TO BUYERS

PREPARING YOUR HOME

When presenting your home to prospective buyers, first impressions are crucial

Buyers begin judging your home the moment they see it and, unless they're looking for a house to renovate, they prefer homes that are well-maintained, clean and clutter free. That is why home improvements, particularly if they address the anticipated needs of buyers, can boost your home's sale ability and sale price. Depending on your home's condition, there are three kinds of improvements that will impress buyers and help you sell for top market value: renovations, upgrades and repairs, reorganization and maintenance. Along these lines, what follows are a few proven, cost-effective ideas that will help your home look its best so you get top market value. Bear in mind, an experienced Realtor knows what today is discerning buyers are looking for and can provide more ideas that will maximize your home's appeal. Sometimes a small investment in time and money can give you a big edge over your competition and generate a faster sale at a higher price.

RENOVATIONS

Which Ones Are Market Smart?

Generally, few homeowners renovate their homes in order to sell them because they know they will not recoup the full cost of the renovations in the sales price. However, in some cases minor renovations can really improve the overall impression of a property's character, quality and, as such, will more than pay for themselves.





DON'T OVER RENOVATE

DECORATIONS

Simple decorations can make the buyer to feel like at home

Here are a few "smart makeovers" you might consider:

KITCHEN

New flooring, cabinets, counter tops, appliances and lighting can be costly, but buyers typically look for updated kitchens, and you will recover a large percentage of your expenses on resale. Even a minor facelift – for instance, new paint, floor covering, cabinet doors and hardware – can pay off in a faster sale at a better price.

BATHROOMS

As with the kitchen, renovating bathrooms

can pay off in terms of both value and marketability, especially in an older house. Opt for good lighting, large mirrors, attractive fixtures and materials, plenty of storage and neutral colors.

ENERGY-EFFICIENT IMPROVEMENTS

With everyone "going green" these days, energy saving upgrades and repairs that reduce bills can be a selling point. For example: solar energy for hot water. There are many options, so do some research and talk to a home product professional to find those improvements that best fit your plans and budget.





SMALL UPGRADES AND REPAIRS CAN MAKE A BIG DIFFERENCE



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many options, so do some research and talk to a home products professional to find those improvements that best fit your plans and budget.

There are few things that put buyers off more than viewing a home that screams of being uncared for. If you want to maximize your chances for getting a good price, you might need to make some minor upgrades, but you’ll definitely need to make all necessary repairs – even those that are “out of sight, out of mind”.

Leaving aside major structural and functional matters, here are a few relatively minor upgrades and repairs that can go a long way to improving how buyers perceive your home:

EXTERIOR

- Fix or replace anything damaged or worn, such as patio and deck, gutters and eaves, windows, shutters, screens, light fixtures, porches and steps, walkways and fences

- Touch up all exterior paint or if needed, re-paint the house
- Fix doorbells, tighten loose doorknobs and oil squeaking hinges
- Clean or paint front door, polish front door hardware, replace “Welcome” mat if necessary
- Green-up dry lawn patches, plant extra flowers for color, place potted plants beside the front door

REORGANIZATION AND MAINTENANCE – THE OBVIOUS THAT NEEDS DOING

Similar to necessary repairs, basic reorganization and maintenance tasks are “must dos”. While buyers might not notice such work when it is done, they are sure to notice when it is not. This impression of neglect will make it more difficult for them to comfortably project themselves into your home’s living space. Here are a few reorganization and maintenance tasks that can improve your home’s curb appeal and having a feeling of being at home.

EXTERIOR

- Mow and rake the lawn, trim hedges and shrubs, weed and edge gardens
- Clean sidewalks and driveway, remove any litter
- Remove unnecessary items from the exterior of the house
- Power wash the porch, siding, deck and patio
- Clean off your outdoor furniture and remove any in poor repair
- Clean your air conditioner
- Clear out the garage of everything but cars. If yours has become a two-car attic, throw out all unnecessary items, and then thoroughly organize and clean everything that remains
- If you have a pool, make sure it’s clean and functioning well or properly closed in the off-season

INTERIOR

- Clean and tidy the entrance, clear stairs and halls
- Create space by storing all excess furniture
- Remove from closets, cabinets and shelves any clothes and other items you won’t need until after moving. Pre-pack and store if possible

LUXURY HOME FOR SALE

MANSION FOR SALE

If you want to mix luxury, modernity and security, then visit this modern and spectacular mansion, which have more benefits than we can describe here.

INTEGRATED POOL AREA

Beautiful refinished pool with optical fiber lighting. Top quality Profile stainless steel appliances including stove hood. Built-in wine storage refrigerator (climate controlled) on the patio.

ENCONTRO DAS ÁGUAS

The property is located in one of the best luxury condominiums throughout South America, only 5.5 km from Salvador International Airport and near shopping mall, supermarkets, restaurants, universities and beaches.

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STRATEGICALLY PRICING YOUR HOME

Strategically pricing your home to get top market value

Determining the best asking price for a home is one of the most challenging and also important aspects of selling it.

In fact, it is a balancing act. You do not want to set a price that is so high that it discourages showings and serious offers from the very qualified, motivated buyers who would ultimately determine your property's top market value. On the other hand, you do not want to set a price that is so low that it attracts lots of interest, but sets the stage for offers and negotiations that could result in your getting less than the market would actually support if you were a little more aggressive.

Moreover, this balancing act is even trickier now, given that we are in a buyers' market that is fraught with a variety of economic uncertainties. More reason why, when you make your decision to sell, you should do plenty of research as well as seek out the advice with experienced Realtors and financial professionals.

So what is Your Home Really Worth?

In a perfect world, your home's value would be everything you think and need it to be. Perhaps you have specific financial goals or you have just made an offer on another home that is dependent on selling your home at a certain price in a given period. However, simply put, your home's value is not determined by you, but by what the market is willing to pay for it at a given time.

These days, the market increasingly includes homebuyers who have researched property values over the internet for months, have already viewed at

least 10 homes, and are not under any pressure to buy.

Indeed, they may be quite hesitant in hopes of missing one of those unbelievable deals that continue to pop up.

In trying to determine your home's true market value and, as such, set your expectations for what you're likely to sell it for, you should:

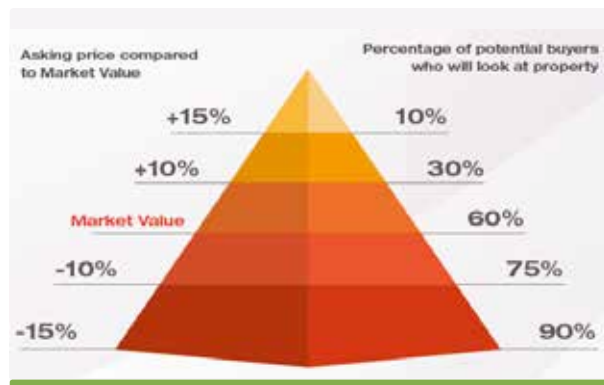
- **Try to be impartial. Unfortunately,** the market is not interested in what you originally paid for your home, or how much you need to sell it for to buy your next home and meet your financial goals. In addition, your home may have features that you highly value, but which might actually reduce its market value by limiting the number of potential buyers.
- **Remember why you are selling.** Do you want to sell or do you need to sell? While in a buyers' market, you will seldom get more money than is required to meet your financial needs. Unfortunately, your personal situation may dictate that you take less money than the market would otherwise be willing to give you if you had more time.
- **Research online and in person.** You can find out a lot about your local market through research at websites like www.vivareal.com.br and www.hansenimoveis.com, the premier online destination for real estate information.





→ When it is Market Exposure and Buyer Interest Are Highest.

In a purely numbers sense, how you price your home will directly impact how many buyers, showings and offers you attract, as well as how easily it sells, as depicted in the Pricing Pyramid diagram below.



However, the practical dynamics of attracting those qualified, motivated buyers who will pay top market value for your home is a little more complex. That is because experience shows that you are far more likely to get top market value if you sell your home during a certain “golden window of opportunity” during the listing. In short, timing is crucial. With the exception of hot, sellers’ markets,

homes generally attract the most interest and activity among buyer prospects and their agents during the second to fourth or fifth weeks they are on the market. Beyond five weeks, your home will increasingly be viewed as a stale listing – i.e. as a commodity with a history of being rejected



by other buyers. Consequently, there will be less market buzz, less showings, less offers and less likelihood that you will get your asking price. This is why it is crucial to price your home correctly right from the beginning so that you get and accept a solid offer during the three or four weeks “golden window”.

OVER PRICING

The Consequences of Overpricing at the Time You List

The Consequences of Overpricing at the Time You List

The strategy of overpricing your home when you list, knowing that you can reduce the price later, might seem to make sense at first glance.

However, it seldom works. In fact, sellers who overprice their homes – even just 10% above market value – and then reduce the price one or more times often end up getting less than they would have if they had priced it realistically from the start, as depicted in the Sale Price to Time-On-Market diagram in the middle.



- An excessive price on your property makes others more attractive – i.e. both those priced where yours is, and also those priced where yours should be
- You will get fewer – if any – serious offers overall because buyers may consider doing so a waste of time

• Even if you do get a serious offer, the excessive price can lead to a mortgage rejection for the buyer once the lender has a professional appraisal done on your home. This leads to critical lost time waiting for finance approvals that never go through

HERE IS WHY:

- Fewer buyers – even if they are otherwise attracted to your home – will respond to the online and offline marketing of it if they know it is overpriced
- Fewer agents will show your home to their buyers if they know it is overpriced, because they have other houses with more attractive prices.
- Reducing the price after buyers have begun to perceive your home as a stale listing will not generate as much interest as if you had priced it properly from the start

THE BOTTOM LINE: REALISTIC PRICING IS STRATEGIC PRICING!

All this is why; pricing your home realistically, right from the beginning – to coincide with its window of maximum market exposure so that you can best leverage buyer interest and emotions – is important, particularly in a market like this one.

If you do so, you will not only attract more buyers, you will attract the right buyers: qualified, motivated and willing to pay top market value for your home at the very time during the listing when you are most likely to get it.

PROFESSIONAL PHOTOS SELL YOUR HOME BEST AND FASTER



MARKETING TIP

Consider this: Almost 90% of buyers search online for a home.

If the buyers are looking online shouldn't your home be represented with the features that buyers are looking for most – lots of photos and a well written description?

Take a few minutes to talk to your REALTOR about the photos they plan to take of your home and neighborhood; make suggestions for home attributes that you would like to see represented. Write down a few things that made this the place you wanted to live and provide that to your REALTOR as a starting point for a great description - you know your home and your neighborhood better than anyone else does!



EFFECTIVELY MARKETING YOUR HOME

Effectively marketing your home for all it's worth

The successful marketing of a home, like that of any good or service, is a multi-faceted process that includes nearly every activity involved in getting it sold

In fact, marketing encompasses just about every topic covered in this Guide – home preparation, pricing, presentation and even negotiation, as well as strategic advertising and networking.

All these activities are undertaken with one aim: to maximize your home's market exposure, and with it the number of showings and offers you get, so that you ultimately sell for top market value.

An experienced Realtor has the knowledge, expertise and resources to implement a plan that will effectively coordinate all of these activities.

HOW BUYERS FIND OUT ABOUT HOMES FOR SALE

As we have seen, strategically preparing and pricing your home are master keys to attracting serious, financially-qualified buyers.



However, in order to maximize the impact of these preparation and pricing strategies, your home needs to be effectively exposed to the marketplace through a variety of advertising media. Currently, the internet (including www.hansen-moveis.com websites, social media, blogs, etc.) and direct contact with Realtors are the main sources of home information for buyers (at 89% and 88%, respectively). Other sources are yard signs, open

houses, newspaper and real estate magazine ads and television.

An interesting phenomenon is the yard sign's role. Buyers who call on a yard sign already have convinced themselves that they like the town, neighborhood and street - even your front yard. This same "qualification" is present when people call on your home after finding it on www.hansenmoveis.com



BUYERS ARE FLOCKING TO THE WEB

The internet is revolutionizing real estate advertising

Clearly, your Realtor needs to have an internet marketing strategy in place to target these desirable and more market-informed internet buyers.

Here's what discriminating internet buyers look for most on real estate websites:

- 99% – Property photos (plenty of them)
- 99% – Detailed information about properties for sale
- 88% – Virtual tours
- 80% – Real estate agent contact information
- 78% – Interactive maps

This means that your Realtor should have a compelling web presence where buyers are known to go online for real estate information. In addition, the internet-marketing plan should include emphasis on information rich sites that offer lots of property details and photos, virtual tours, community and school reports, and mapping. In addition, because today is demanding internet buyers often expect a fast response to their online requests for property information (many within an hour), experienced and internet-savvy Realtors need an efficient system in place for managing web and email inquiries. Particularly in this market, it is important that your home be advertised to its fullest over the internet, and that inquiries about it be handled in as close to real time as possible. Effectively reaching and responding to more of these internet buyers can increase the demand for your home and, in turn, its value.

MARKETING YOUR COMMUNITY

PROFESSIONAL PHOTOS
Which presenting your house in the best way

Real estate industry surveys have repeatedly found that neighborhood quality is the most important reason why homebuyers choose where to live. In fact, experience shows that buyers usually “buy” an area first, and are often willing to pay a premium for homes there.

That is why it is crucial to highlight your community's amenities – like proximity to quality schools, restaurants and shopping, local parks and attractions, as well as other benefits that affect lifestyle.

Realtors have access to the kinds of detailed community and school information that today's buyers are looking for, and they are highly capable of portraying the relationship between the value and benefits of your community and home together.



A COMPREHENSIVE APPROACH TO DISPLAYING YOUR HOME AND COMMUNITY IN THE MARKETPLACE

While the internet is now the real estate information source of choice, if you want to maximize the number of serious buyers, showings and offers you get it is necessary to employ a broad spectrum of advertising in a coordinated manner. Realtors have a wide range of options for maximizing a property's exposure to the marketplace,

including:

- National and International Portals
- www.hansenimoveis.com in different languages
- Social media sites like Facebook® and Twitter®
- Direct mail and email campaigns
- Television
- Notifying all potential buyers and referral sources in their database
- Home Highlight info to all agents
- For Sale sign
- Networking within the local community

Such extensive market exposure will not only generate more interest from motivated buyers. It will also ensure that you don't sell your home to just any buyer, but to the right buyer – the one who fully appreciates what they're buying and will pay the price for it.



SETTING THE STAGE TO SELL AIM FOR PERFECT SHOWINGS

KEEP YOUR HOME AVAILABLE (AND READY) FOR SHOWINGS

Particularly during the first weeks after you list your property, real estate agents will want to show it to their buyer clients. It is especially important during this window of opportunity, when interest will be at its highest, that you make your home available for showings. Occasionally, this may pose an inconvenience for you but you will certainly want to maximize the number of qualified, motivated buyers who see your home. Indeed, doing so just might make a big difference in when you sell, for how much and under what terms. In most cases, if you are not home at the time of the showing, your Realtor will meet the buyer at your home and tour the property with them. Along these lines, you should do your best to ensure that your home is ALWAYS ready to be shown. You never know when the right person is going to look at it!



Having invested in some of the effort and expense of preparing your home to sell, you will certainly want it to take full advantage of it when you open up your property to prospective buyers during showings.

That is why making sure your property looks its very best can give you that little extra competitive edge that will help get it sold. Keep in mind that many Realtors have, through education and experience, mastered the art of home staging. Make the most of their skills – and impartiality – to create that “buying feeling” in your home.

Time-Proven Tips For Showing Your Home
Here are a few ideas that will help you maximize your home’s attractiveness to buyers:

- Ideally, you should be absent so buyers feel comfortable making comments
- Make sure your home highlight sheets are easily visible
- Open all drapes and shades during daylight hours to let in as much light as possible, but screen out unappealing views
- Light the whole house, especially dark corners and hallways
- Showcase your home’s best features
- Turn off the television. Play quiet background music
- If you have repainted in neutral tones, add bold splashes of color (with throw pillows, crockery, pictures, etc.)
- Place fresh flowers where they’ll stand out
- Open all doors between rooms to give an inviting feeling
- If possible, open windows beforehand to circulate fresh air
- Pick up toys, remove all clutter, ensure beds are made, clothes put away
- Floors should be clean, carpets and rugs vacuumed
- Trash and recycling bins should be tidy and odor-free
- The kitchen & bathrooms should sparkle
- If possible, bake cookies or put a pan of cinnamon in the oven to create a warm and inviting aroma

- Ideally, pets should be unseen. Pet areas should be clean and odor-free. Not everyone may share your love of animals, and some may be allergic to them
 - Lock away and hide all cash, jewelry and small valuables
- IMPORTANT: KEEP YOUR HOME AVAILABLE (AND READY) FOR SHOWINGS**





SUCCESSFULLY NEGOTIATING THE DEAL

With rare exception, negotiating the transaction is the most complex part of selling a home. At the same time, the one can involve the most creativity. That is why it is important to have an experienced and well-informed Realtor, who has successfully worked through many different transaction scenarios.

What follows is a brief description of the negotiation process and a few strategies for negotiating the best possible deal you can. This includes:

- Keeping in mind your situation
- Priorities and needs
- Not giving your situation away to the buyer
- Trying to understand and respect the priorities of the buyer

- Being creative and, where necessary
- Willing to compromise to get the deal done.

THE BASIC PROCESS

When a buyer makes an offer on your home, they will do so using a contract that has been developed by your real estate agent.

These contracts enable the buyer to set a sale price, and include many clauses for specifying various terms of purchase, such as the closing and possession dates, the deposit amount, and a variety of other conditions.

The buyer will then deliver the offer to your Realtor, who will present it to you. You should closely review every detail of the offer with your Realtor, who will be happy to address all your questions about the offer and the process itself. You can then accept the offer, reject it, or counter it to initiate the negotiation process. Successive counter-offers, with deadlines for responding and meeting various contingencies and special conditions (e.g. a home inspection, the buyer securing financing), will be exchanged between you and the buyer until a mutually satisfactory pending agreement is reached or the negotiations collapse.

DON'T SHOW YOUR HAND

Even in a buyers' market, it is crucial to keep certain aspects of your selling situation (e.g. your finances, why you are selling, how urgent you are) as concealed as possible from the buyer. Remember, the buyer wants to make the best deal they can, so any vulnerability you show could end up compromising your position and costing you thousands.

This is not the same, however, as expressing your priorities very clearly throughout the negotiations. Properly done, the firm statement of your priorities will strengthen your position.

It is the responsibility of your Realtor to make sure the buyer only know what they are legally entitled to know and, beyond that, what you want them to know.





UNDERSTAND AND RESPECT THE BUYER'S PRIORITIES

If, during the negotiations, you can find out more about the buyer's priorities you will not only improve your position, but you will also be able to resolve any obstacles more creatively and sensitively.

For instance, if a buyer is adamant about the sale price – perhaps because they love your property, but they are at the limits of their available financing – they might be more flexible about the closing date or willing to make concessions about some other terms. There are no “one size fits all” approaches to negotiating, particularly in the current market. In principle, though, the more you know about the buyer's priorities, the more you will be able to work with them in order to achieve your own priorities.

HAVE YOU REALLY FOUND THE RIGHT BUYER? IF SO, MAKE THE DEAL HAPPEN

Particularly in a market where reasonable offers can be hard to come by, once a buyer makes one you should be willing to make a few compromises to seal the deal. You just never know when the next serious offer will come along – or what it will cost you to wait for it.

That said, here are a few basic principles of successful negotiation to consider if you're committed to completing your sale:

- Remember your priorities and respect the buyer's. Do not let small things get in the way of your better judgment
- Disclose everything. Smart sellers pro-actively go beyond legal necessity to disclose all known defects to their buyers. Most states have property disclosure forms. Use them. If the buyer knows about a problem, they cannot sue you later



- Ask questions. Offers may contain complicated terminology, sometimes three or more addends. Your Realtor can help clarify everything for you
 - Respond quickly. When buyers make an offer, they are in the mood to buy. However, moods change, and buyers are known to get buyers' remorse. Do not delay if you want the sale
 - Stay calm and be patient. At all times keep communication civil and agreeable, even if the buyer gets tense, or you might lose your sale. If necessary, defer until later. If small issues get in the way of big ones, focus on and consolidate your agreement on the big issues and come back to the small ones later
 - Meet halfway. At the end of the day, if there are disagreements about relative small expenses split the difference and smile
 - Take care with contingencies. When you have landed your buyer, your signed acceptance of a written offer. Except for removing any contingencies, this document is the binding basis for the sales contract
 - Rely on your Realtor. It is your agent's responsibility to represent your best interests every step of the way. Your success is their success
- The reality is that most negotiations proceed without much problem.
- In the event that there are difficulties, but you are still committed to selling, remember: where there is a will there is a way.

SIGNED, SEALED AND DELIVERED

If you and your buyer have both efficiently taken care of your respective contractual obligations associated with finalizing the sale, the process of completing the transaction – known variously as the “closing,” “escrow” or “settlement” – will go smoothly with no surprises.



FULFILLING CONTINGENCIES AND SPECIAL CONDITIONS

A pending sales agreement nearly always includes contingencies and special conditions that have to be fulfilled by the buyer and seller by the closing date, which usually falls 30 to 60 days after both parties, signed the agreement.

Typical contingencies and conditions may include:

- The buyer is securing of financing
- A Title Search – an historical review of all legal documents relating to ownership of the property to ensure that there are no claims against the title of the property
- The purchasing of Title Insurance in case the records contain errors or there are mistakes in the review process
- A professional appraisal of the home, requested by the lender to ensure that the home’s actual value justifies the loan amount
- Any additional contractual promises you have made in connection with buyer incentives, home improvements, etc.
- An independent inspection of the home’s structural and functional condition (foundation, roof, electrical, heating, plumbing, etc.)
- An independent termite inspection
- A final walk-through – the buyer is given the chance to look at the home to make sure that it is in the same



condition as when the sale agreement was signed

It’s important to review the sales agreement with your Realtor so you understand your obligations. Any shortfalls or mistakes at this point can be very costly. Your Realtor can discuss and remind you of these obligations, as well as help arrange for their fulfillment and prepare you for the closing.

COMPLETING THE TRANSACTION

While different areas handle the final settlement in slightly different ways, generally the closing agent – a third-party professional, often a lawyer, who conducts the proceedings – reviews the sales agreement

and does the following:

- Determines the total amount due from buyer and collects the check
- Determines all the adjustments (e.g. seller prepayment of taxes, utilities, etc.) and ensures that they’re factored into the transaction
- Assures that the transaction costs (closing, legal fees, etc.) are paid
- Determines the seller’s payments, credits and adjusted net proceeds
- Witnesses the seller’s signing of the property title and all other

documentation associated with the transaction

- Collects the keys and any other necessary items from the seller
- Provides the seller with the net proceeds as well as copies of the documentation pertaining to the sale
- Ensures that buyer’s title is properly recorded in the local records office along with any mortgage liens

In most cases, the buyer’s Possession Date will fall within a couple days of the Closing Date, at which point your former beloved home will have a new occupant.

FREE EVALUATION OF YOUR PROPERTY



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STRATEGICALLY PRICING YOUR HOME

Determining the best asking price for a home is one of the most challenging, and also important aspects of selling it.

EFFECTIVELY MARKETING YOUR HOME

The successful marketing of a home is a multi-faceted process that includes nearly every activity involved in getting it sold.

FINANCING AND DOCUMENTATION

We help both the house owner and the buyers true the financing and buying processes and all the documentation needed from start to finish.

SUCCESSFULLY NEGOTIATING THE DEAL

Negotiating the transaction is the most complex part of selling a home. That is why it is important to have an experienced Realtor, who has successfully worked through many transactions.

BE A PART OF OUR MARKETING AND SALES PROGRAM

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