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The Importance of Intelligent Pricing

Determining the best asking price for a home can be one of the most challenging aspects of selling a home. It is also one of the most important. If your home is listed at a price that is above market value, you will miss out on prospective buyers who would otherwise be prime candidates to purchase your home. If you list at a price that is below market value, you will ultimately sell for a price that is not the optimum value for your home. As Figure 1 illustrates, more buyers purchase their properties at market value than above market value. The percentage increases as the price falls even further below market value. Therefore, by pricing your property at market value, you expose it to a much greater

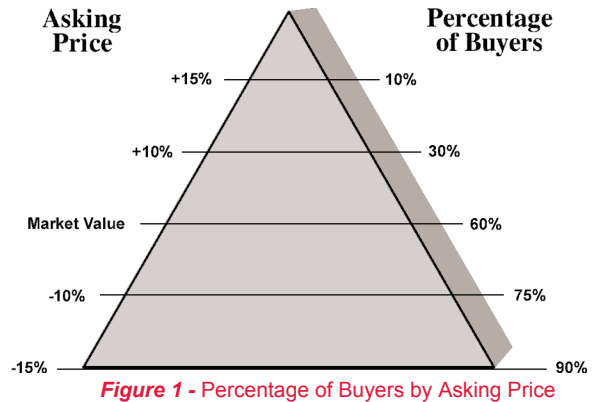


Figure 1 - Percentage of Buyers by Asking Price

percentage of prospective buyers. This increases your chances for a sale while ensuring a final sale price that properly reflects the market value of your home.

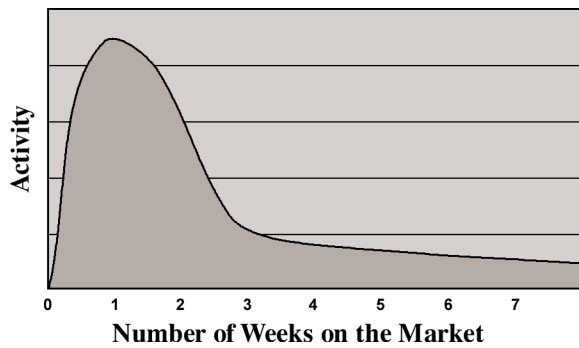


Figure 2 - Activity versus Timing

Another critical factor to keep in mind when pricing your home is timing. A property attracts the most attention, excitement and interest from the real estate community and potential buyers when it is first listed on the market (see Figure 2). Improper pricing at the initial listing misses out on

this peak interest period and may result in your property languishing on the market. This may lead to a below market value sale price (see Figure 3), or, even worse, no sale at all. Therefore, your home has the highest chances for a fruitful sale when it is new on the market and the price is reasonably established.

We can give you up-to-date information on what is happening in the marketplace and the price, financing, terms, and condition of competing properties. These are key factors in getting your property sold at the best price, quickly and with minimum hassle.

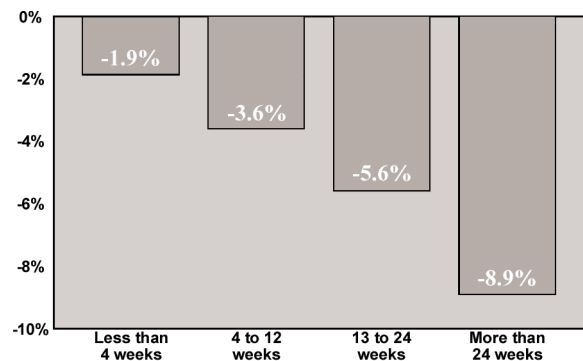


Figure 3 - The Effect of Overpricing



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Helpful Tips For Selling Your Home

Maximize Your Price. Minimize Your Hassles.

Step 1: Planning/Preparation

Some 5 million existing homes are sold each year, and while each transaction is different every homeowner wants the same thing - the best possible deal with the least amount of hassle and aggravation.

Unfortunately, home selling has become a more complex business than it used to be. New seller disclosure statements, longer and more mysterious form agreements, and a range of environmental concerns have all emerged in the past decade.

More importantly, the home-selling process has changed. Buyer brokerage - where REALTORS® represent homebuyers - is now common nationwide, and good buyer-brokers want the best for their clients.

The result is that while almost 100,000 existing homes are sold each week, the process is not as easy for sellers as it was five or 10 years ago. Surviving in today's real estate world requires experience and training in such fields as real estate marketing, financing, negotiation and closing - the very expertise available from local REALTORS®.

Are you ready?

The home-selling process typically starts several months before a property is made available for sale. It's necessary to look at a home through the eyes of a prospective buyer and determine what needs to be cleaned, painted, repaired and tossed out.

Ask yourself: If you were buying this home what would you want to see? The goal is to show a home which looks good, maximizes space and attracts as many buyers - and as much demand - as possible. While part of the "getting ready" phase relates to repairs, painting and other home improvements, this is also a good time to ask why you really want to sell.

Selling a home is an important matter and there should be a good reason to sell - perhaps a job change to a new community or the need for more space. Your reason for selling can impact the negotiating process so it's important to discuss your needs and wants in private with the REALTOR® who lists your home.



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When should you sell?

The marketplace tends to be more active in the summer because parents want to enroll children in classes at the beginning of the school year (usually August). The summer is also typically when most homes are likely to be available.

Generally speaking, markets tend to have some balance between buyers and sellers year-round. In a given community, for example, there may be fewer buyers in late December, but there are also likely to be fewer homes available for purchase. So, home prices tend to rise or fall because of general demand patterns rather than the time of the year.

Owners are encouraged to sell when the property is ready for sale, there is a need or desire to sell, and the services of a local REALTOR® have been retained.

How can you improve your home's value?

The general rule in real estate is that buyers seek the least expensive home in the best neighborhood they can afford. In terms of improvements, this means you want a home that fits in the neighborhood but is not over-improved. For example, if most homes in your neighborhood have three bedrooms, two baths and 2,500 sq. ft. of finished space, a property with five bedrooms, more baths and far more space would likely be priced much higher and likely be more difficult to sell.

Improvements should be made so that the property shows well, is consistent with the neighborhood and does not involve capital investments, the cost of which cannot be recovered from the sale. Furthermore, improvements should reflect community preferences.

Cosmetic improvements - paint, wallpaper and landscaping - help a home "show" better and often are good investments. Mechanical repairs - to ensure that all systems and appliances are in good working condition - are required to get a top price.

Ideally, you want to be sure that your property is competitive with other homes available in the community. REALTORS®, who see numerous homes, can provide suggestions that are consistent with your marketplace.



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Preparing Your Home

Your home has just one chance to make a great impression with each potential buyer. And it can! The following "tricks of the trade" will help you keep track of what needs to be done. The whole idea is to present a clean, spacious clutter-free home--the kind of place you'd like to buy. Accomplish a little everyday, and before long your home will be ready to make the impression that can make the sale.

Your Home's Curb Appeal

- Mow lawn
- Trim shrubs
- Edge gardens and walkways
- Weed and mulch
- Sweep walkways and driveway, remove branches, litter or toys
- Add color and fill in bare spots with plantings
- Remove mildew or moss from walls or walks with bleach and water or other cleaner
- Take stains off your driveway with cleanser or kitty litter
- Stack woodpile neatly
- Clean and repair patio and deck area
- Remove any outdoor furniture which is not in good repair
- Make sure pool or spa sparkles
- Replace old storm doors
- Check for flat-fitting roof shingles
- Repair broken windows and shutters, replace torn screens, make sure frames and seams have solid caulking
- Hose off exterior wood and trim, replace damaged bricks or wood
- Touch up exterior paint, repair gutters and eaves
- Clean and remove rust from any window air conditioning units
- Paint the front door and mailbox
- Add a new front door mat and consider a seasonal door decoration
- Shine brass hardware on front door, outside lighting fixtures, etc.
- Make sure doorbell is in good working order

General Interior Tips

- Add a fresh coat of interior paint in light, neutral colors
- Shampoo carpeting, replace if necessary
- Clean and wax hardwood floors, refinish if necessary
- Clean and wash kitchen/bathroom floors
- Wash all windows, vacuum blinds, wash window sills
- Clean the fireplace
- Clean out and organize closets, add extra space by packing clothes and items you won't need until later

- Remove extra furniture, worn rugs, and items you don't use; keep papers, toys, etc. picked up--especially on stairways
- Repair problems such as loose door knobs, cracked molding, leaking taps and toilets, squeaky doors, closets or screen doors which are off their tracks
- Add dishes of potpourri, or drop of vanilla or bath oil on light bulbs for scent
- Secure jewelry, cash and other valuables

The Living Room

- Make it cozy and inviting, discard chipped or worn furniture and frayed or worn rugs

The Dining Room

- Polish any visible silver and crystal
- Set the table for a formal dinner to help viewers imagine entertaining here

The Kitchen

- Make sure appliances are spotless inside and out (try baking soda for cleaning Formica stains)
- Make sure all appliances are in perfect working order
- Clean often forgotten spots on top of refrigerator and under sink
- Wax or sponge floor to brilliant shine, clean baseboards
- Unclutter all counter space, remove countertop appliances
- Organize items inside cabinets, pre-pack anything you won't be using before you move

The Bathrooms

- Remove all rust and mildew
- Make sure tile, fixtures, shower doors, etc. are immaculate and shining
- Make sure all fixtures are in good repair
- Replace loose caulking or grout
- Make sure lighting is bright, but soft

The Master Bedroom

- Organize furnishings to create a spacious look with well-defined sitting, sleeping, and dressing areas

The Garage

- Sell, give away, or throw out unnecessary items
- Clean oily cement floor
- Provide strong overhead light
- Tidy storage or work areas

The Basement

- Sell, give away, or throw out unnecessary items
- Organize and create more floor space by hanging tools and placing items on shelves
- Clean water heater and drain sediment
- Change furnace filter
- Make inspection access easy
- Clean and paint concrete floor and walls
- Provide strong overhead light

The Attic

- Tidy up by discarding or pre-packing
- Make sure energy-saving insulation is apparent
- Make sure air vent is in working order
- Provide strong overhead lighting

When It's Time To Show

- Make sure your property profile folder, utility bills, MLS profile, house location survey, etc. are available
- Open all draperies and shades, turn on all lights
- Pick up toys and other clutter, check to make sure beds are made and clothes are put away
- Give the carpets a quick vacuuming
- Add some strategically placed fresh flowers
- Open bathroom windows for fresh air
- Pop a spicy dessert or just a pan of cinnamon in the oven for aroma
- Turn off the television and turn on the radio music at a low volume
- Make a fire in the fireplace if appropriate
- Put pets in the backyard or arrange for a friend to keep them
- Make sure pet areas are clean and odor-free
- Make sure all trash is disposed of in neatly covered bins



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