

A two-story brick house with a red door, white columns, and a white porch railing. A 'SOLD' sign is in the yard.

**BUNBURY
& ASSOCIATES
REALTORS®**

SOLD

**BUNBURY
& ASSOCIATES
REALTORS®**
BunburyRealtors.com

**THE BUNBURY ADVANTAGE
A HOME SELLER'S GUIDE**

WHY TAKE CHANCES WITH YOUR MOST VALUABLE ASSET?

Put Bunbury & Associates Realtors[®] to work for you today!



Bunbury & Associates Realtors[®]

We have several convenient locations to serve you.

Bunbury Concierge Services

Assists you in locating reputable businesses to help with all of your moving, maintenance and financial service needs.

RBA Title Services

We make the closing process go smoothly.

B-SOLD

(Bunbury Speedy Online Lead Dispatch), a full-time department equipped with Real Time Web-Based Response Technology. Electronic requests for more information will be returned promptly.

UHP Home Warranty Plan

We offer our Sellers an opportunity to purchase a service plan for added protection against mechanical failures in the home during their listing and to our buyers for one year after the closing—payable at closing.

Bunbury Relocation Services

Helps businesses all over the world transfer and recruit employees to and from Madison and surrounding counties.

Bunbury i-Find

Searching made simple. Exclusive only to Bunbury & Associates, this is a buyers personalized property searching tool. With capability to create custom searches, save favorites, set price trackers, and communicate with their agent.

Bunbury & Associates Realtors®

Thank you for choosing Bunbury & Associates Realtors® to be your partner in helping you sell your home.

About Us

Bunbury & Associates Realtors® is a family-owned and operated, full-service real estate brokerage servicing South Central Wisconsin. While the company name has changed over the years, our core values have not. Bunbury & Associates Realtors® continues to build on the strength and foundation that CEO Tom Bunbury began in 1985. At Bunbury & Associates Realtors®, our commitment is to provide the finest real estate services available. This means quality representation with proven results. It is our belief that if you start with great and talented people and give them the tools to succeed, you can have an impact far beyond your expectations.

Our Agents

The Realtors® at Bunbury & Associates listen to their clients' needs. They work hard to understand each buyer and seller's unique circumstances and provide them with timely and reliable information. Our Realtors® are well-informed, trustworthy, determined, professional, detail-oriented and most importantly, caring. They have built their careers on experience, knowledge and professionalism. From educating you on the home buying process to helping you get your home ready to sell, at Bunbury & Associates Realtors®, we have mastered the art of real estate - and it shows.

Our commitment to quality is well known, from the simple elegance of our sign to the extraordinary caliber of our services.

Madison/Fitchburg

2970 Chapel Valley Rd., Ste 104
Madison, WI 53711
608.441.7777

Black Earth

1527 Hwy 14
Black Earth, WI 53515
608.767.7677

Sauk Prairie

2000 Prairie St., Ste 100
Prairie du Sac, WI 53578
608.643.8525

Middleton

6650 University Ave
Middleton, WI 53562
608.662.7777

Deerfield

44 N. Main St
Deerfield, WI 53531
608.335.4370

Stoughton

1712 Hwy 51-138
Stoughton, WI 53589
608.873.3252

Baraboo/WI Dells

123 4th St
Baraboo, WI 53913
608.356.7720

Dodgeville

130 N. Iowa St
Dodgeville, WI 53533
608.930.7771

Relocation

2970 Chapel Valley Rd., Ste 104
Madison, WI 53711
608.443.2111
877.233. RELO (7356)

RELOCATION

The Business Services and Referral Division of Bunbury & Associates Realtors offers a full range of relocation services to individuals and families moving into or out of the area. We also assist local companies and agencies in their recruiting efforts.

Our relocation professionals provide pre-arrival counseling to answer questions early on and arrange orientation tours when candidates and transferees visit the area. Anyone considering a move needs accurate and timely information on schools, housing and more, and an overview of the new community.

Our experienced and knowledgeable associates are specifically trained in relocation. They listen and they understand. We aren't just helping people find houses - we are helping people make the new community their home.

OUR SERVICES

Our dedication to delivering a positive customer experience ensures both candidate and transferees personalized service to meet their individual needs and help them make the right decisions. Our professionals understand the disruptions that relocation may bring and are here to ease the demands on transferees and their families.



Destination Services

- Pre-arrival counseling
- Relocation packet and community e-Guide
- Area orientation tours
- School, daycare and elderly information appointments on request
- Temporary housing
- Fee-based rental program
- Agent matching
- Home Finding - Buyer Agency available
- Moving services
- International resettlement
- Closing services - RBA Title, Home Warranty, Mortgage, Concierge

Departure Services

- Home sale and pre-marketing assistance
- Inventory property management
- Closing Services - RBA Title, Home Warranty, Mortgage, Concierge

THE SELLING PROCESS

Deciding to Sell

Selling your home is a big decision. Consider for a moment your reasons for selling. Do you want more room? Less room? A better neighborhood? To be closer to relatives? Do you need to relocate for a job? Did your family dynamic change and your house no longer suits its needs? Whatever the reason may be, this is your motivation to sell. This is your ultimate goal and your Bunbury & Associates Realtor® will help you achieve this goal.

Hiring a Realtor

Your Bunbury & Associates Realtor® will evaluate your home and prepare a *Comparative Market Analysis* (CMA). Our CMA is designed to estimate the value of your property under current market conditions. It is, by definition, the highest price your property will bring on the open market today. A CMA is a very time-sensitive assessment, and is assembled by first inspecting the property itself. It incorporates some, if not all, of the following factors:

Current competitive listings:

If there are a large number of properties for sale in your neighborhood, there are more choices available for buyers. This creates more competition for your property.

Comparable listings that have recently sold:

When we look at properties that have sold and compare their list price to the actual selling price, we learn a lot about the strength of the market, and the value buyers are assigning to properties in your area. This helps us set a price that's most suitable to your property and more apt to entice buyers, while also insuring you are happy with the final sales price.

Marketing & Preparation

We will formulate a marketing plan tailored to your property, outlining the most effective steps to help sell your property as quickly as possible and for the best price.

By following the simple steps outlined on the "How You Can Fine-Tune Your Property To Get Ready To Show" page, we can make sure your property has every advantage of standing out over the competition.

Closing the Sale

Your Bunbury & Associates Realtor® will help Negotiate the sale; Communicating between all agents, buyers and sellers, Facilitate inspections, appraisals, document preparation and title insurance; Handle all follow-up work, including continued contact with lenders and title companies to ensure a smooth closing; and Schedule, prepare for, and attend the closing.

COMPARATIVE PRICING PRESENTATION

PRESENT COMPARABLES

PENDING COMPARABLES

SOLD COMPARABLES

STEPS IN THE BUYING/SELLING PROCESS

Buyer decides to buy a new home/property
Buyer selects real estate agent
Discuss financial aspects, preapproved letter, and buyer's needs
View homes that meet the buyer's requirements
Select home – write and present offer
Possible Contingencies

Homeowner decides to sell
Seller selects real estate agent
Seller prepares the home for marketing
Broker/Agent markets the home
A showing results in an offer through the listing agent
Possible Contingencies



Buyer makes mortgage applications, credit report
Offer accepted
Arrange for inspections
Arrange for roofing, plumbing, well, septic, certificates, if necessary
Appraisal and Mortgage approval
Title Company searches title
Arrange for closing date
Pre-closing Inspection
Closing
Possession

COMMON PRICE OBJECTIONS

“Another Agent said it was worth more.”

“Our home is nicer than those houses.”

“We can always come down on price.”

“We have to get that much for our home.”

“My neighbor was able to get this price.”

“The buyers can always make an offer.”

WHAT HAPPENS IF YOUR HOME IS OVERPRICED?

It reduces buyer activity.

It attracts the wrong prospects.

It helps sell the competition.

It causes appraisal problems.

It extends market time.

Factors BEYOND Our Control

Physical Features

Location of property, size of house and lot, floor plan, and architectural styling.

Market Conditions

Buyer demand, price of recently sold properties, interest rates, general health of economy, and time of year (seasonal demand).

The Competition

The number of similar properties currently on the market, with comparable locations and physical conditions.

We can help you set the price that will sell your property as quickly as possible, as well as get you the most the market will bear. Setting the right price can be tricky, and is best left to people who know the market. We can help take the guesswork out of this crucial step.

SELLING YOUR HOME ON YOUR OWN

It's Harder Than You Might Think *Here are some points to consider:*

You may place the security of your home and yourself at risk.

Ads and "For Sale By Owner" signs tend to invite anyone and everyone to inspect your house. You have very little control and no opportunity to pre-screen potential buyers.

The advertising resources available to you may be limited.

Along with the placement advantages we receive from frequent newspaper advertising, Bunbury & Associates also attracts buyers through the Multiple Listing Service, Internet and numerous networking avenues.

You may not know the marketplace well enough to establish the best price for your home.

If your property is priced too high, you may lose buyers. If you ask too little, you stand to lose a great deal of money.

Home inspections can be difficult to navigate.

A realtor has the experience to guide you through the inspectors report and assist you in finding reliable contractors to get the job done.

Without good advertising and professional help, your home may be on the market too long.

This makes it harder to sell, even if you ultimately decide to list with a real estate company. People might think your property has not sold because there is a problem with it.

Buyers often need assistance with financing.

That is a job best left to a trained professional.

Unless you are skilled in the art of compromise, you may not be able to effectively close your sale.

The "Give and Take" aspect of the sale of a home must be skillfully negotiated before a transaction is successfully completed.

Coordination of arrangements and the paperwork involved with a home sale require many hours.

Especially if you are not well-versed in real estate. You also stand a chance of making costly mistakes, or overlooking important details.

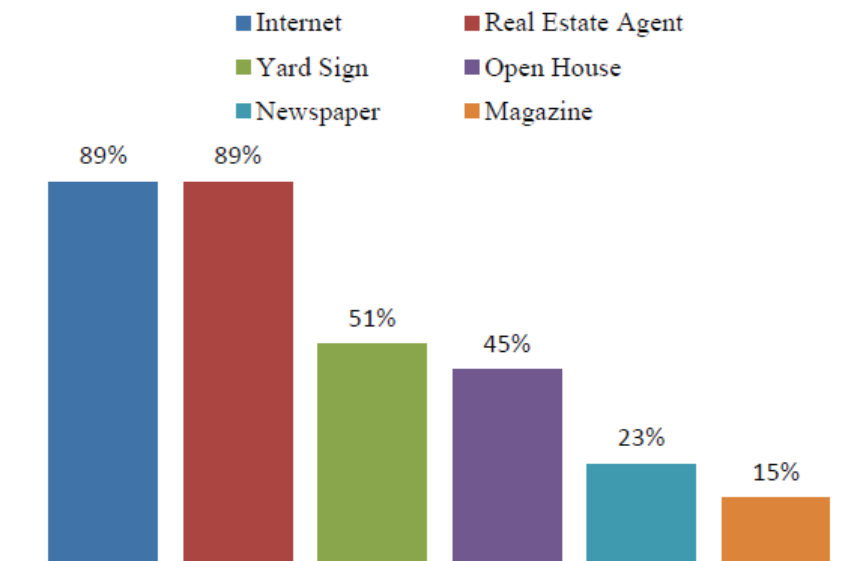
BUNBURY ADVANTAGE MARKETING PRESENTATION

MARKETING YOUR HOME

How A Thorough Marketing Plan Helps Sell Your Property

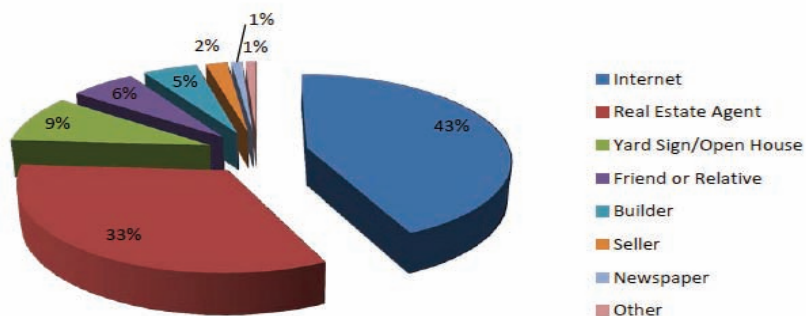
According to the *National Association of Realtors 2013 Profile of Home Buyers and Sellers*, real estate agents and the Internet continue to be the most highly rated sources of information in the home search process. With this knowledge, we are able to determine where our marketing dollar is best spent.

How Buyers Search for Property *Information Sources used in Home Search*



Where Buyers Come From

Where Buyers Found the Home they Actually Purchased



HERE'S WHAT WE'LL DO

- Enroll your property in the Multiple Listing Service.
- Design and distribute property feature sheets with photo and make them available to prospective buyers previewing your home.
- Suggest possible changes that may make your home more marketable. Our concierge department can help find the right contractor for you.
- Personal promotion of your home with Brokers, Realtors, Loan Officers and other business professionals.
- Present your home in Madison or local newspapers.
- Respond promptly to any phone or web inquiries on your home.
- Facilitate a showing whenever possible with extended hour showing line.
- Utilize our experienced relocation department to present your home to any interested families new to the area.
- Utilize our Bunbury & Associates Realtors[®] reflective home yard sign.
- Feature your home on BunburyRealtors.com, as well as several Multiple Listing Service sites on the internet.
- Contact all Realtors who show your home in a timely manner to determine the results of each showing.

ONLINE

www.BunburyRealtors.com

The screenshot shows the website's header with the logo and navigation menu. Below is a banner for 'THE MASTERS OF Real Estate' with a house image. A map of Wisconsin counties is displayed with 'Total Listings: 34,251' and a 'Find' button. A 'Quick Search' form includes fields for search type, price range, street name, MLS number, school district, and property features. A 'Find an Agent/Office' section is also visible. The footer contains social media links and a copyright notice for 2012.

At www.BunburyRealtors.com, your property is strategically positioned to ensure maximum exposure to the growing web audience.

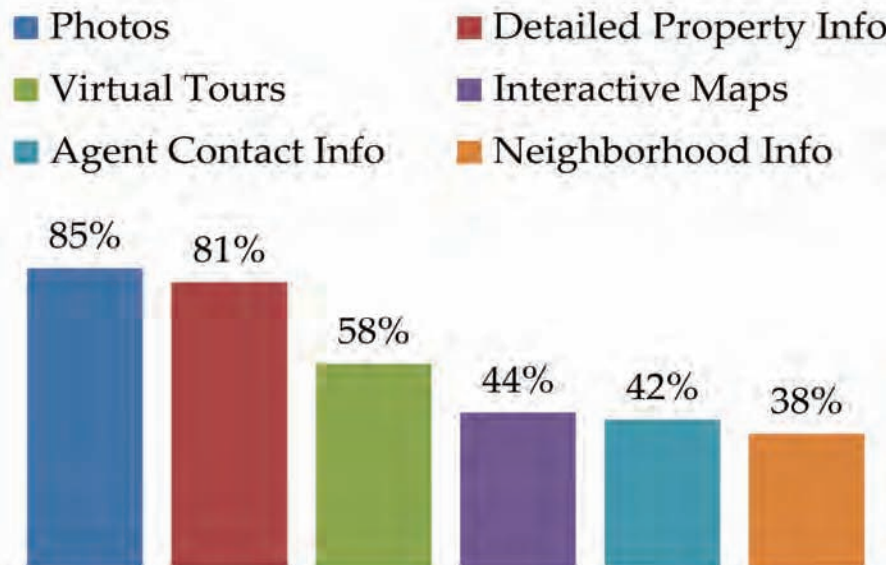
With access to your online listing 24/7/365, people who use the internet will be able to see information about your property anytime, anywhere.

Your Bunbury & Associates online listing may include:

- Up to 25 color photos
- A description of the property
- Virtual Tours inside and out
- Interactive Maps
- A phone number or email contact for more information
- Community Info

What Buyers Like

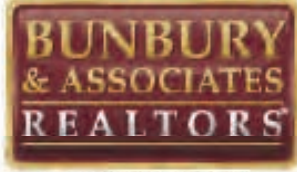
What Buyers deem "Very Useful"



2011 NAR Profile of Home Buyers and Sellers

WEBSITES

Our real estate company has an aggressive strategy for attracting home buyers to our listings. By distributing your listing information, along with photographs, to a wide array of premier consumer Websites, we make sure that we maximize every opportunity to attract qualified buyers to the table.



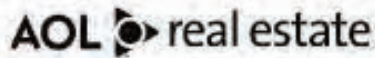
Bunbury Realtors
www.BunburyRealtors.com



Wisconsin Homes
www.WisconsinHomes.com



Realtor.com
www.Realtor.com



HomeFinder.com
CyberHomes.com
Homes.com
Hotpads.com
Oodle.com
LycosClassifieds.com
Military.com
Local.com
Walmart.com
Comcast.com
RealtyTrac.com
Vast.com
CLRSearch.com
Homes&Land.com

LakeHomesUSA.com
RiverHomes.com
Enormo.com
LandWatch.com
ResortScape.com
Foreclosure.com*
FreedomSoft.com
Gooplex.com**
HarmonHomes.com
Home2.me
HomesbyLender.com*
HomeTourConnect.com
HomeWinks.com
HUDSeeker.com*

ASREO.com*
LearnMoreNow.com
LiquidusMedia.com
ListedPropertyPro.com*
PropertyPursuit.com
PropertyShark.com
RealEstateCentral.com
RealQuest.com
RealtyShore.com*
Relocation.com
Tweetlister.com
USHUD.com*

* Distressed Properties Only
** Income Properties Only

Disclaimer: Data displayed on these 3rd party websites cannot be edited by Bunbury & Associates agents or staff. The information is syndicated from sources we do not control and it is at the discretion of the website how the information is displayed.

THE "ONLINE" OPEN HOUSE

Buyers can view all our listings on www.BunburyRealtors.com and find photo slide shows, virtual property tours, and listing details.



Listing Details



Photo Slide Shows



Virtual Property Tours

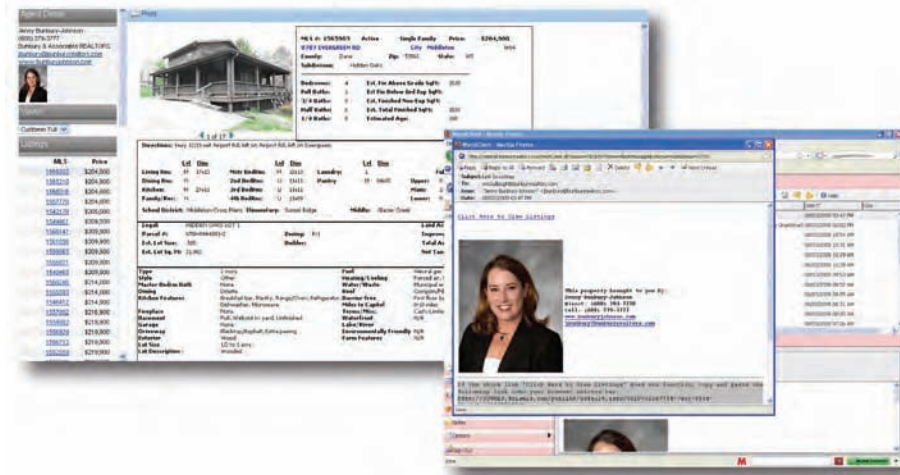
ELECTRONIC BROCHURES & LISTING DATA SHEETS

Our agents can send full color detailed brochures electronically to buyers anywhere at anytime.



AUTO "DRIP" EMAILS

Buyers receive up-to-the-minute listing information as new listings hit the market, prices change, or new information is added.



iPHONE & IPOD TOUCH APPLICATION & MOBILE FRIENDLY WEBSITE

Buyers can easily find your listings via their smart phone.

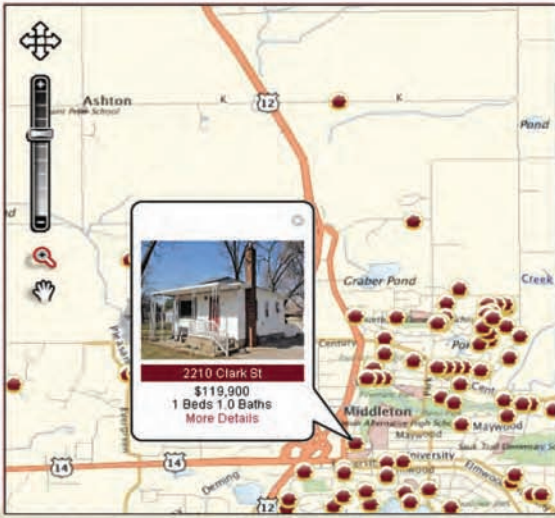


BUNBURY MAP SEARCHING


State-of-the-art mapping system that allows users to pinpoint all homes for sale in any geographic range throughout South Central Wisconsin. Includes market statistics.

I-FIND MAP SEARCH

Property Count: 88
Click on a house icon in order to see more information. Click more details to see a detail page.






Gallery View List View



Single Property Mapping Feature

MAP SUMMARY

	Address	City	List Price	Beds	Baths	Lot Size
	6241 Charing Cross Ln C	Middleton	\$75,900	2	1.5	0
	2564 Branch St 15	Middleton	\$94,900	2	1.0	0
	7402 Century Ave 104	Middleton	\$95,900	2	1.0	0

Stats

	High	Average	Low
List Price	\$799,000	\$320,235	\$75,900
DOM	1,288	206	4
SqFt/Price per SqFt	5,715/ \$249	2,093/ \$151	480/ \$75
Beds/Baths	8/4.25	3/2.13	1/1
Est. Lot Size (SqFt)	69,086	17,107	2,294

LISTING ACTIVITY REPORT

Comprehensive report generated for sellers showing website hits, marketing summaries, and showing feedback.

Date/Time	Type	Comments	Agent Type
Mon May 05/11/2009 02:30 PM	SHOWING		
Sun May 05/17/2009 04:30 PM	SHOWING		

Date	Product	Posted
05/03/2009 12:00 AM	WI State Journal Open House	Y
05/17/2009 12:00 AM	WI State Journal Open House	Y
05/22/2009 12:00 AM	City and Country	Y

Date/Time	Type	Comments
Tue May 05/05/2009 10:45 AM	PREVIEW	
Tue May 05/12/2009 01:15 PM	SHOWING	

Open House Date	Open House Agent
May 17, 2009 1-3	Jenny Bunbury-Johnson
June 14, 2009 1-3	Todd Johnson
June 28, 2009 12-2	Kay Skic
July 12, 2009 1-3	George S
July 19, 2009 12-2	Jenny Bunbury-Johnson
July 26, 2009 1-3	Todd Johnson
August 9, 2009 1-3	Jenny Bunbury-Johnson
May 3, 2009 1-3	Todd Johnson

360Ad Activities
channal3000.com
madisonmagazine.com
schoolinfosystem.org
thedailypage.com
zmetro.com



Prepared By:
Jenny Bunbury-Johnson
 Direct Line: (608) 443-2104
 Office Line: (608) 441-7777
 Email: JBunbury@BunburyRealtors.com



Listing Activity Through 08/19/2009
 1 Country Glen Cir, Madison, WI 53719



MLS Number: 1556563
 Listing Date: 04/27/2009
 Listing Price: \$299,900
 Listing Agent: Jenny Bunbury-Johnson
 Days On Market: 113
 Expiration Date: 09/27/2009

Multi-Media Information

Type of Media	Total
Photos	22
Panoramas	3

Weekly Web View Date Range

Weekly Web View Date Range	Weekly Total Views
04/26/2009 - 05/02/2009	79
05/03/2009 - 05/09/2009	65
05/10/2009 - 05/16/2009	58
05/17/2009 - 05/23/2009	23
05/24/2009 - 05/30/2009	14
05/31/2009 - 06/06/2009	1
06/07/2009 - 06/13/2009	6
06/14/2009 - 06/20/2009	15
06/21/2009 - 06/27/2009	63
06/28/2009 - 07/04/2009	24
07/05/2009 - 07/11/2009	22
07/12/2009 - 07/18/2009	34
07/19/2009 - 07/25/2009	51
07/26/2009 - 08/01/2009	45
08/02/2009 - 08/08/2009	40

Feedback form st 13 2009 08:43 AM
 buyers like the pr
 Somewhat What:
 the price?: Above
 Are they consider
 showing?: No Are
 considering maki
 No How would you
 exterior?: Averag
 you rate the inter
 average How wou
 lot/landscaping?
 you rate the locat
 How was the show
 accessibility?: N/A
 buyers made an
 another property?
 comments: Hi Jenny,
 message. The property showed
 very well...it was beautiful, but
 not buyers style. The decorating
 and the finishes were a higher
 quality than the rest of the
 neighborhood. Layout was
 unique compared to the other
 homes and well though out. My
 buyers are leaning towards a
 bi-level. Thanks,
 Buyer Agent



BUNBURY CONCIERGE SERVICES

Preferred vendors to assist you in your home maintenance and home remodeling projects.



BUNBURY DESIGN CENTER

Our in-house professional designer can create professional grade color brochures, flyers, postcards, and other marketing material designed to show off your home.



i-FIND

Bunbury & Associates i-Find is a consumer driven, personalized property searching tool.



my MARKET

Buyers can save up to 5 individual Markets to track New Listings, Price Changes, Open Houses, Sales, and Current List Prices and view data such as days on market and market conditions for that particular area.



FAVORITES

Buyers can save and rate their favorite properties using a 5 star system. They can also enter comments on any of the listings. The comments can be for their own personal reference or if they are working with you, their Bunbury & Associates agent, the comments can be an on-going dialogue between the two of you.



SEARCHES

Buyers can set up custom searches specific to their home buying needs and receive email alerts when new properties matching their search criteria come on the market.



RECOMMENDATION

If a buyer is working with a Bunbury & Associates agent, their agent will be able to do property searches and recommend properties they think may be of interest to the buyer.



PRICE TRACKER

Buyers will be able to set a target price for any of their favorite listings and receive an email notification when the listing price for that property meets or drops below the target price.

As a seller you can create an i-Find account to watch listing activity in your neighborhood. You'll also be able to login and view your listing activity report at your leisure.

To create an account, go to www.BunburyRealtors.com and click the i-Find icon .

BROKER SERVICE COMPARISON CHART

Bunbury & Associates Realtors®: *The Sign of Success*

Selecting the right real estate company to represent you in the sale of your property is a critical part of the home selling process. You need a company that maintains a strong market presence and one who possesses the technical and marketing tools necessary to get you to the closing table fast. In addition, you need an agent who can provide the energy and experience to help you sell your home quickly and profitably.

At Bunbury & Associates Realtors®, we are extremely proud of the team we have assembled to help you do just that. We start by hiring and retaining the best agents available in the marketplace today. We then provide our agents with cutting edge technology and an environment of continuing education to help them maintain their competitive edge in the ever changing world of real estate. The result: A smooth and successful real estate closing for you in the shortest amount of time possible. The award-winning Sales Associates at Bunbury & Associates Realtors® have proven time and again that ours is truly *The Sign of Success*.

To assist you in your selection process, we have compiled this Broker Service Comparison Chart. It's an easy to use checklist that shares information on the many services we have to offer and which we hope will help you to choose Bunbury & Associates Realtors® to represent your interests. We're confident that you will be pleased with the service we provide.

SERVICES PROVIDED	Bunbury & Associates Realtors®	Company B	Company C
Bunbury i-Find Searching made simple. Exclusive only to Bunbury & Associates, this tool is a buyer's personalized property searching tool.	X	()	()
Advertising – Newspaper Sunday WSJ Home Section–premium placement, color	X	()	()
Advertising – Internet 24/7/365 online listings with multiple photos	X	()	()
www.BunburyRealtors.com	X	()	()
www.WisconsinHomes.com			
www.Realtor.com Showcased Listings	X	()	()
Over 140+ additional websites	X	()	()

Advertising – MLS All Realtors are invited to bring buyers to your home	X	()	()
Virtual Property Tours Accessibility & Convenience. This is the number one feature home buyers looking on the internet want to see.	X	()	()
Visibility Signage Our reflective lawn sign says quality, professionalism and success.	X	()	()
Online Open House Tour Ability to create a personalized open house tour via BunburyRealtors.com. (Includes all MLS listings).	X	()	()
Electronic Brochures Our agents can send full color brochures electronically to buyers anywhere.	X	()	()
Electronic MLS Data Sheets Full color, easy to read information about your listing, sent instantly to any location in the world.	X	()	()
Activity Report We provide advertising & showing history for your property upon request.	X	()	()
Map Searches State-of-the-art mapping system allows users to pinpoint all homes for sale in any geographic range throughout South Central Wisconsin.	X	()	()
Home Warranties Available Peace of mind for Sellers & Buyers	X	()	()
National Relocation Network Accredited vendors for all Referral Networks and Third Party Relocation Companies.	X	()	()
Relocation Department Generating Buyers/Sellers every day from local and national corporations.	X	()	()
Concierge Service Provides a list of preferred vendors to assist you in your home maintenance and home remodeling.	X	()	()
Design Department Creates professional grade color brochures, flyers, postcards and other marketing materials designed to show off your home. Multiple eye-catching color photos leave a lasting impression on home buyers.	X	()	()

HOW YOU CAN FINE-TUNE YOUR PROPERTY TO GET IT READY TO SHOW

Owner's Checklist: In order to show your home at its best, you will need to frankly assess its appearance and condition. Take the time to look thoroughly at the exterior, the yard, the garage, and every room. Ask yourself if there's anything that can be done to improve the overall look and appeal of the house. Cleaning and straightening up are essential. Also, small amounts of money spent on repairs and improvements can make a big difference. Buyers buy based on emotion. If your home has a great impression, buyers will remember it better than others they see.

Exterior:

- Power wash or paint
- Repair shutters, exterior trim, gutters and down spouts
- Paint front door and mailbox
- Replace or repair torn screens and cracked windows
- Cut and edge the lawn regularly, trim all bushes, remove noticeable weeds, reseed bare spots
- Plant colorful flowers, add mulch to your plant beds
- Remove all debris from yard

Interior:

- Paint hallways, rooms that look dingy and touch up areas that have been marked up
- Steam clean or replace badly stained or worn carpeting
- Thoroughly clean and remove mold from bath tub and shower areas, replace missing tiles
- Clean the basement and garage thoroughly
- Clean all windows—inside and out—of dirt and grime
- Make sure all lights are working, particularly in basement, closets and outdoors
- Removing items from kitchen and bathroom counters that you do not use on a regular basis makes counters appear bigger and cleaner
- Have dishes done and put away, beds made and table surfaces clean
- Open all drapes and blinds. This will let in light and make your home look more spacious
- Clean the exterior and interior of your kitchen appliances
- Avoid having people or animals present during showings so buyers can visualize the home as their own
- Wipe a damp cloth over the furnace and water heater to remove dust, install a new furnace filter and add salt in the water softener
- Repair or replace any loose knobs, sticking doors and windows, and dripping faucets
- Put away all personal items and papers

THE SHOWINGS BEGIN

What to expect

Appointments To Show

All sales associates from Bunbury & Associates Realtors® and other cooperating brokers will call our offices to request an appointment to show or to preview your property. The office appointment coordinator will call to inform you of these requests and ask you to approve the appointment. The coordinator will then contact the sales associate to confirm the appointment.

Appointments Time Frame

A request for an appointment could be immediate or next week. The amount of time allowed for a showing is generally an hour. Sales associates attempt to be punctual. However, circumstances may cause them to be earlier or later than expected. In the event it is necessary for an associate to cancel an appointment, you will be notified as soon as possible.

Special Instructions

Your sales associate will see to it that any special instructions you have communicated are noted on your property record and will be communicated to sales associates showing your property.

The Appointments

All licensed sales associates should identify themselves and leave their business card. If you are not present during the appointment (and we recommend that you leave, whenever possible, for all showings), the associates will gain access by using the lock box on the property.

If You Plan To Be Away

Please inform your sales associate if you will not be available to give permission for appointments. If you will be out of town, discuss a plan of action with your associate about how appointments can be made. If possible, you should provide your associate with a number where you can be reached in the event a buyer makes an offer on your property when you are out of town.

Previewing Properties

Sales associates who preview your property, without a prospective buyer along, are simply educating themselves on current properties on the market or are attempting to match the needs of a buyer. If your property meets the need of their buyer, they will call and make another appointment to show your property.

Unexpected Requests

If buyers stop by and ask to see your home without an appointment, ask them to call our office to set up an appointment. Even someone identifying themselves as a sales associate needs to coordinate all appointments with Bunbury & Associates Realtors®.

GETTING AN OFFER

The Offer

The process begins with the “Offer to Purchase Contract,” as it’s more commonly called. This is a legal document which, if accepted by both you and the buyer, binds the sale and begins the closing process. Keep in mind that sometimes it’s dealing effectively with the myriad of details that help to ensure an accepted offer. The “give and take” aspects of the sale of a home must be skillfully negotiated before a transaction is successfully completed. Counter-offers are common. Be prepared to be a little flexible in price, closing date, items included in the sale and repairs.

Earnest Money

It is customary for the Buyer to give the Seller earnest money at the time a Sales Contract is signed. The earnest money generally is credited to the down payment at closing. Until closing a broker must hold earnest money in a separate account.

Pre-Approval

Pre-approval is the practice by a lender of approving a borrower for a certain loan amount. This allows prospective homebuyers to shop with the knowledge, likely to be shared with a Seller and Broker to demonstrate their financial capability, that the loan will be approved.

Home Inspection

Every house has defects. Some are easy to spot—others are hidden. Some are minor—others are more serious. Most home inspections cover a home’s major mechanical systems: electrical, plumbing, heating and air conditioning, as well as its construction from roof to foundation, exterior to interior. The inspection may also provide the buyer with additional information such as suggested home repairs and maintenance.

Home inspections generally take three to four hours to complete. The buyer typically attends the inspection along with the inspector. You do not need to be present. Your agent will inform you of any issues that the buyer may like to address.

The Appraisal

As part of a mortgage loan application, the buyer will pay for the lender to order an appraisal on your home. Lenders won’t approve or fund a loan until they establish that your home is of sufficient value to secure the loan amount being requested by the buyer. That’s why it’s so important to establish the right price from the beginning. An appraisal is an objective, third-party estimate of the current market value of a property, made by a licensed person with sufficient knowledge and experience to accurately estimate its value. Appraisers study comparable sales and take into consideration the location of the property, the neighborhood and the economy to support their value estimate.

TITLE INSURANCE

What is it? Why Do I Need it?

Title Insurance protects you from losses as a result of claims on ownership of real estate.

Title Insurance protects you from things that may have happened in the past. It protects your title from the sudden appearance of unknown heirs, discovery of forgery, fraud or impersonation.

Title Insurance also protects against evidence of unfilled or defective legal documents, liens for unpaid taxes or assessments, and liens for unpaid bills.

Every lender requires Title Insurance.

The company issuing the Title Insurance policy will research legal records to make sure that you are transferring clear title—or ownership—to the property. There are always some exceptions to each title policy such as easements for utility companies.

It is prudent to contact an attorney to review these documents.

GAP INSURANCE

What is Gap Insurance?

Gap Insurance protects against any liens filed on the property between the commitment date of the title insurance policy and the date of recording the deed.

SELLER'S ESTIMATE OF CLOSING CHARGES

TITLE INSURANCE

Amount of Insurance	Maximum Liability	Rate
First \$15,000	\$15,000	\$375
\$16,000 - \$100,000	\$ 100,000	Add \$3 per thousand
\$101,000 - \$500,000	\$ 500,000	Add \$2 per thousand
\$501,000 - \$1,000,000	\$1,000,000	Add \$1 per thousand
1,000,100 - \$5,000,000	\$5,000,000	Add .75 per thousand
Over \$5,000,000	Call for Quote	Call for Quote
Loan Policy Only	\$1 - \$500,000	\$325 No easement or restriction search
	\$1 - \$500,000	\$475 Includes full search
	Over \$501,000	Add \$1 per thousand

REALTOR'S COMMISSION

- As stated in Listing Agreement.

TRANSFER TAX

- \$3 per \$1,000 of the sale price.

TAX PRORATION

- Sellers pay-year-to date taxes based on prior tax bill or based on latest assessment X last known mill rate at time of closing, or as otherwise stated in Offer to Purchase.

WATER/SEWER PRORATION

- Water/sewer reading generally taken prior to closing and shown as a Seller disbursement on closing statement to prevent lien of future tax bill.

MORTGAGE RELEASE FEE

- \$30 page recording fees for each satisfaction of mortgage, if applicable.

ADDITIONAL EXPENSES

- Special Assessment letter from the municipality.
- Preparation of the deed and transfer return.
- Flood certification

There may be other charges that Seller agrees to pay for Buyer as stated in Offer to Purchase. The above figures are intended as a guide and may vary.

ESTIMATED COST TO SELLER

Prepared For _____

Address _____

Offer Dated _____

Prepared By _____

PURCHASE PRICE \$ _____

EXPENSES

Title Insurance \$ _____

Attorney's Fees \$ _____

Closing Cost Paid for Buyers \$ _____

Deed \$ _____

Discount Point Paid for Buyer \$ _____

Home Warranty for Buyer \$ _____

Mortgage Balance \$ _____

Mortgage Prepayment Penalty \$ _____

2nd Mortgage Balance \$ _____

Mortgage Release – Fee \$ _____

Real Estate taxes – Prorated \$ _____

Recording Fees \$ _____

Rent Prorated \$ _____

Repairs \$ _____

Sales Commission \$ _____

Special Assessments \$ _____

Special Assessment Letter \$ _____

State Transfer Fee \$ _____

Survey \$ _____

DILHR Energy Inspection \$ _____

Flood Certificate \$ _____

Miscellaneous \$ _____

\$ _____

TOTAL SELLING EXPENSES \$ _____

\$ _____

TIPS FOR A SMOOTH CLOSING

Here's a quick checklist to make sure everything goes smoothly during the transition from *your house* to *their house*. Make sure everything included in the purchase agreement remains on the property and that the property is in the same general condition as it was at the time the offer was written.

THINGS TO DO PRIOR TO CLOSING

- o Order final gas and electric bills
- o Cancel Cable
- o Notify Post Office of address change, cancel or switch subscriptions
- o Make final inspection to be sure nothing is forgotten. Look through closets, cupboards, dishwasher, dryer, basement, garage, attic, storage buildings, etc.
- o Cancel Phone
- o Cancel Paper
- o Organize all manuals for personal property being left behind
- o Turn off lights. Close and lock windows and doors.
- o Leave home only after the moving truck is on its way.

What to bring:

1. Your personal checkbook to cover any minor last minute adjustments.
2. All keys and garage door openers.
3. Drivers License/Photo Identification

What to expect:

Contrary to stories you may have heard, a typical closing proceeds without complications and lasts about an hour. It usually takes place at a title company. Primarily, you'll sign documents, which will be explained to you along the way. You'll pay what's due, if anything, and give the keys and garage door openers to the new owners of your home! Mortgages will be paid off at closing and you will receive a proceed check if applicable.

THINGS TO DO AFTER CLOSING

During the first week after moving:

- Mail that has been forwarded from your old address will have a yellow address label on it. Notify the sender of your new address.
- Register to vote. Call your local Board of Elections for specific registration information. Ask them how to notify your previous voting district of your change of address.
- Call the Department of Sanitation in your new town to find out which day is trash collection. Also ask whether your new community has recycling programs.
- Call your Chamber of Commerce for helpful information on:
 - o Newspaper
 - o Libraries and parks
 - o Schools
 - o Availability of emergency calling services, such as 911
 - o Cable Service
 - o Cultural events and community activities