



THE BUNBURY ADVANTAGE
A HOME SELLERS GUIDE

BunburyRealtors.com



Home Seller's Guide

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Why take chances with your most valuable asset?

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



Bunbury & Associates Realtors®

We have several South Central Wisconsin 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.

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.

Essential Title Services

We make the closing process go smoothly.

BunburyRealtors.com



Bunbury & Associates Realtors®

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

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, Bunbury & Associates Realtors®, have mastered the art of real estate.

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

Baraboo

123 4th St
Baraboo, WI 53913
608.356.7720

Madison

440 Science Dr, Ste 203
Madison, WI 53711
608.441.7777

Sauk Prairie

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

Black Earth

1104 Mills St.
Black Earth, WI 53515
608.963.6412

Middleton

6650 University Ave
Middleton, WI 53562
608.662.7777

Stoughton

221 Kings Lynn Rd
Stoughton, WI 53589
608.873.3252

Wisconsin Dells

319 Broadway
Wis Dells, WI 53965
608.253.4541

Relocation

440 Science Dr, Ste 203
Madison, WI 53711
608.443.2111 877.233.
RELO (7356)

BunburyRealtors.com



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

transferee's 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 Realtors® 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 - Essential Title, Home Warranty, Mortgage, Concierge

Departure Services

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



Steps in the The Buying/Selling Process

Buyer decides to buy a new home/property

- Buyer selects Realtor®
- Discuss financial aspects, preapproval 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 Realtor®
- Seller prepares the home for marketing
- Broker/Agent markets the home
- A showing results in an offer through the listing agent
- Possible Contingencies



Buyer applies for a mortgage

- Offer accepted
- Arrange for inspections
- Appraisal and Mortgage approval
- Title Company searches title
- Arrange for closing date
- Pre-closing Inspection
- Closing
- Possession

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 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® is there to help you facilitate all your closing needs. We will take care of the following: negotiate the sale, facilitate inspections, appraisals, document preparation and title insurance. We will 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.

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 a Realtor® 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 Realtors® available in the marketplace today. We then provide our Realtors® 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 Bunbury & Associates Realtors® have proven time and again that ours is truly The Sign of Success.



BunburyRealtors.com



Here's What We Will Do For You

- Upload your property in the Multiple Listing Service.
- Design property feature sheets with photos and make them available to prospective buyers.
- 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 local newspapers, social media or other media channels.
- Respond promptly to any phone or web inquiries on your home.
- Our extended hour showing line will facilitate all showings.
- Utilize our experienced relocation department to present your home to any interested families new to the area.
- Install our Bunbury & Associates Realtors® yard sign.
- Feature your home on BunburyRealtors.com as well as numerous other listing service sites.
- Promptly follow up with all Realtors® to obtain feedback from each showing.



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.

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.

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.

BunburyRealtors.com



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 legally binding contracts involved with a home sale require many hours.

Especially if you are not well-versed in real estate. You stand a chance of making costly mistakes, or overlooking important details. So it is very important to have strong representation.



**BUNBURY ADVANTAGE
MARKETING
PRESENTATION**



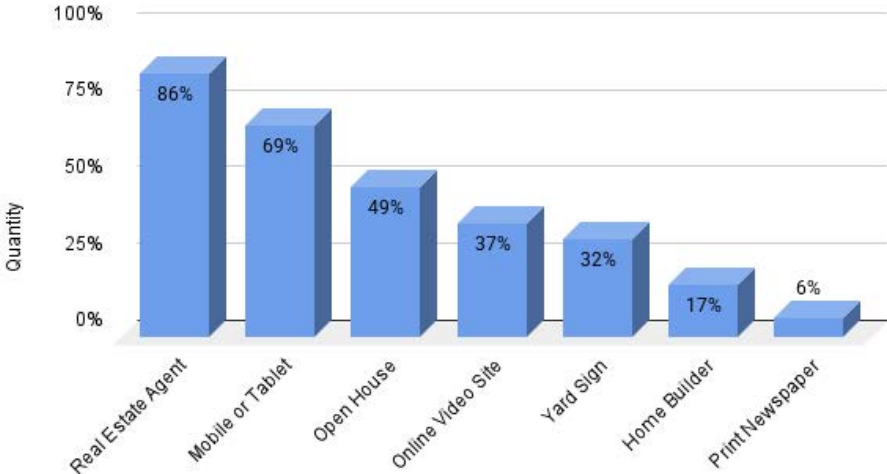
Marketing Your Home

How A Thorough Marketing Plan Helps Sell Your Property

According to the *National Association of Realtors 2024 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 dollars are best spent.

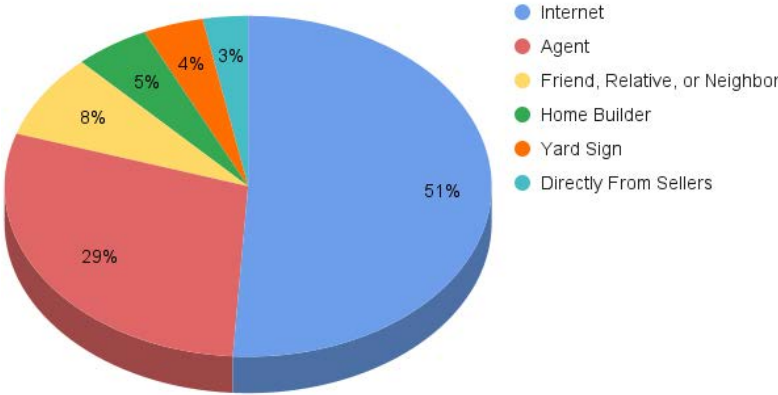
How Buyers Search for Property

Information Sources Used in Home Search



Where Buyers Come From

Where Buyers Found the Home They Purchased



Source: NAR 2024 Profile of Home Buyers and Sellers



Online

BunburyRealtors.com

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

With access to your online listing, people will be able to see information about your property anytime, anywhere.

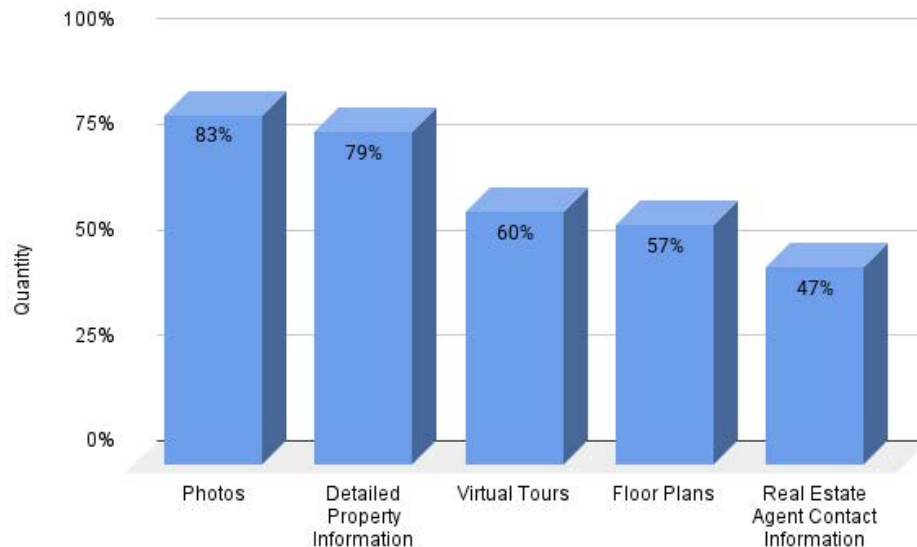


Your Bunbury & Associates online listing may include:

- Up to 90 color photos
- A description of the property
- Virtual Tours
- Interactive Maps
- A phone number or email contact for more information
- Community information
- Full listing details
- One-click showing request

What Buyers Like

What Buyers Deem “Very Useful”



Source: NAR 2024 Profile of Home Buyers and Sellers

BunburyRealtors.com



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



Plus numerous other websites

Disclaimer: Data displayed on these 3rd party websites cannot be edited by Bunbury & Associates Realtors® 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.

BunburyRealtors.com



The "Online" Open House

View all MLS listings on BunburyRealtors.com and find photo slide shows, virtual property tours, and listing details.

The screenshot displays the Bunbury & Associates Realtors website. At the top, there is a navigation bar with links for BUYING, SELLING, AGENTS & OFFICES, RELOCATION, NEWS & ADVICE, and CONTACT. The main header features the company logo and the text "Homes for Sale in Green Lake, Verona, Waunakee, Middleton, DeForest, Madison and more". Below this is a search filter section with input fields for "Min price" and "Max price", and buttons for "For Sale", "Sold", "All", and "Open Houses". A "NEW SEARCH" button and a "MORE FILTERS" dropdown are also present. The main content area shows "147 HOMES FOR SALE" with a "SAVE SEARCH" button and a "List Price: High" dropdown. The listings are arranged in a grid, each featuring a main image, a smaller "OPEN HOUSE" banner with date and time, a secondary image, the price, and property details (beds, baths, sq ft). The listings include:

- 57 Cambridge Rd: \$2,695,000, 5 Bed | 5.5 Bath | 4,433 sq ft
- N5501 County Road A: \$1,540,000, 5 Bed | 4.5 Bath | 4,522 sq ft
- N5529 County Road A: \$1,249,000, 5 Bed | 4.5 Bath | 3,200 sq ft
- 4491 Nina Ln: Price not visible, 5 Bed | 5.5 Bath | 4,433 sq ft
- 3325 Mound View Rd: Price not visible, 5 Bed | 4.5 Bath | 4,522 sq ft
- 410 White Oaks Ct: Price not visible, 5 Bed | 4.5 Bath | 3,200 sq ft

BunburyRealtors.com



Electronic Brochures & Listing Data Sheets

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

The sign you've been waiting for.



2118 Highway 15
Waukegan, IL 60087
CALL TODAY




OPEN HOUSE



Work with the best. Work with Bunbury.

BUNBURY & ASSOCIATES REALTORS
BunburyRealtors.com

Just Listed!

3704 Tossing Ln | Waukegan | \$200,000





Tom Bunbury
Mobile: 800-600-7777
Email: tom@bunburyrealtors.com

Work with the best. Work with Bunbury.

BUNBURY & ASSOCIATES REALTORS
BunburyRealtors.com

Custom Headline Here!

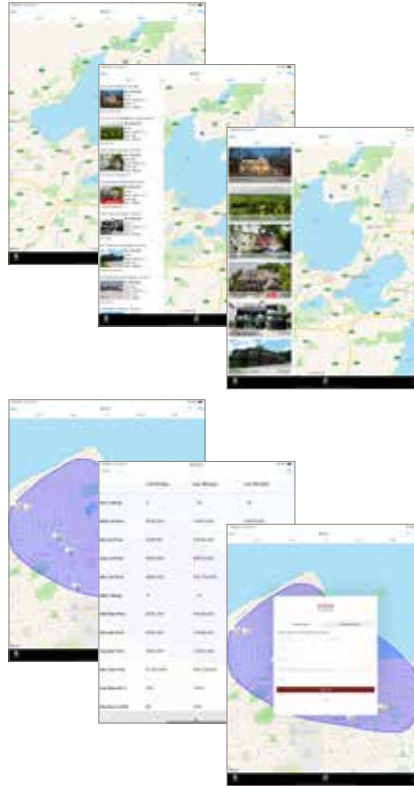
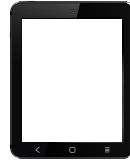
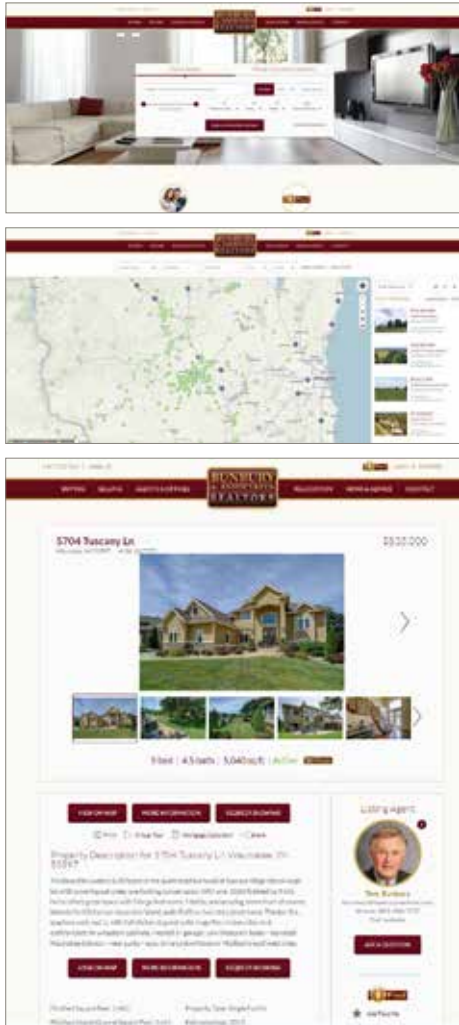


Tom Bunbury
Mobile: 800-600-7777
Email: tom@bunburyrealtors.com



Bunbury Realtors® Mobile Friendly Website and App

Buyers can easily find your listings.



BunburyRealtors.com



Auto Email Notifications

Buyers receive up-to-the-minute listing information as new listings hit the market, price changes, or if new information is added.

BUNBURY & ASSOCIATES REALTORS
Just Listed!
 5776 Tuscany Ln | Woodstock, GA 30186
 BunburyRealtors.com

Tom Bunbury
 Broker 404-493-1777
 Email: tom@bunburyrealtors.com

BUNBURY & ASSOCIATES REALTORS
Listing Activity Report
 Prepared by: Tom Bunbury
 5776 Tuscany Ln | Woodstock, GA 30186

Web Crawl Views
 Reported since: 9/10
 1000
 500
 0

Activity

View Order Views	8112
Subscribers	12
Shared Listings	2
Open Houses	0

Marketing

Strategy	0
----------	---

Area Stats

Listing/View	1000000-1000000	36
View/View	1000000-1000000	36
View/View	1000000-1000000	36
View/View	1000000-1000000	36
View/View	1000000-1000000	36
View/View	1000000-1000000	36
View/View	1000000-1000000	36
View/View	1000000-1000000	36
View/View	1000000-1000000	36
View/View	1000000-1000000	36

BUNBURY & ASSOCIATES REALTORS
 From the desk of Tom Bunbury
 BunburyRealtors.com

New year personalized report

Market Stats for 2012, March 2013, February 2014

	2012	March 2013	February 2014	Difference	Trend
New Listings	0	0	0	0	0%
View Order Views	12	12	12	0	0%
Shared Listings	2	2	2	0	0%
Open Houses	0	0	0	0	0%
View/View	1000000	1000000	1000000	0	0%
View/View	1000000	1000000	1000000	0	0%
View/View	1000000	1000000	1000000	0	0%
View/View	1000000	1000000	1000000	0	0%

\$825,000
 Single Family
 5776 Tuscany Ln, Woodstock, GA 30186
 Beds: 3 Baths: 2.5 Sq Ft: 3,100

\$1,000,000
 Single Family
 5776 Tuscany Ln, Woodstock, GA 30186
 Beds: 3 Baths: 2.5 Sq Ft: 3,100

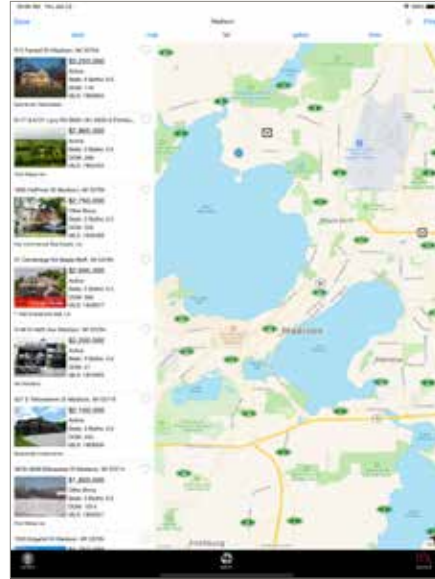
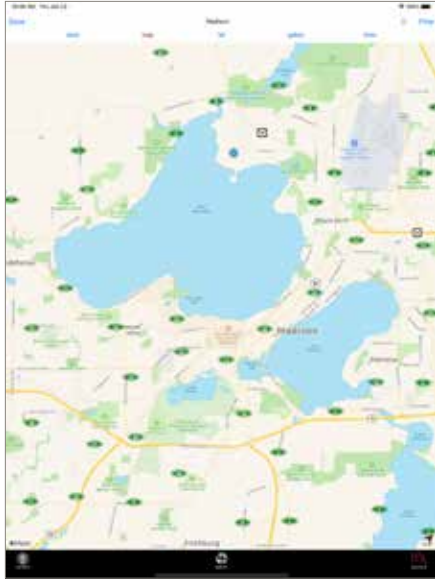
\$835,000
 Single Family
 5776 Tuscany Ln, Woodstock, GA 30186
 Beds: 3 Baths: 2.5 Sq Ft: 3,100

Tom Bunbury
 Broker 404-493-1777
 Email: tom@bunburyrealtors.com
 BunburyRealtors.com



Bunbury Map Searching

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



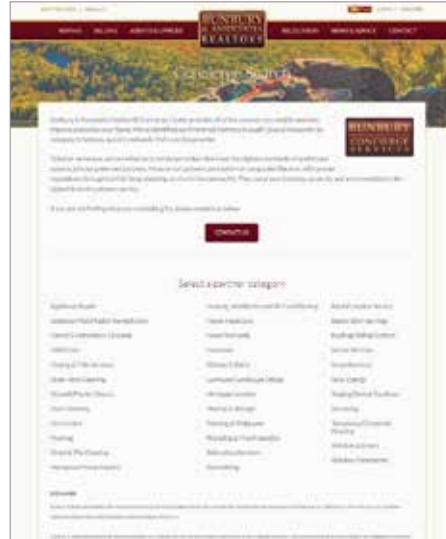
Listing Activity Report

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



Bunbury Concierge Services

Preferred vendors to assist you in services you need to maintain, improve, and enjoy your home.



Bunbury Design Center

Our in-house designer can create professional brochures, flyers, postcards, and other marketing materials designed to showcase your home.



BunburyRealtors.com

i-Find

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



myMarket

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 Realtor®, 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 Realtor®, their Realtor® 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 BunburyRealtors.com and click the i-Find icon.

BunburyRealtors.com



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.

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 to let in the 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, windows, and dripping faucets
- Put away all personal items and papers

Visit BunburyRealtors.com for a list of preferred vendors.

BunburyRealtors.com



The Showings Begin

What to expect

Appointment To Show

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 contact you of these requests and ask you to approve the appointment. The coordinator will then contact the agent to confirm the appointment.

Appointment 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. While agents attempt to be punctual, circumstances may cause them to be earlier or later than expected. In the event it is necessary for an agent to cancel an appointment, you will be notified as soon as possible.

Special Instructions

Your Realtor® will see to it that any special instructions you have communicated are noted on your property record and will be communicated to the agent showing your property.

The Appointment

All licensed agents 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 agents will gain access by using the lock box on the property.

If You Plan To Be Away

Please inform your Realtor® 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 Realtor® 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

Agents 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 an agent needs to coordinate all appointments through Bunbury & Associates Realtors®.

Getting the Offer

The Offer

The process begins with the “Offer to Purchase Contract,” or Offer 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. 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 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 Offer to Purchase is signed. The earnest money generally is credited to the down payment at closing. Until closing a broker must hold the earnest money in a separate non-bearing interest account.

Pre-Approval

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

Home Inspection

Every house has issues. Some are easy to spot while others are hidden. Some are minor while others are more serious. Most home inspections will cover the following items:

mechanical, electrical, plumbing, basic heating, air conditioning, 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 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

- Losses as a result of claims on the ownership of real estate
 - Things that may have happened in the past
 - The sudden appearance of unknown heirs, discovery of forgery, fraud or impersonations
 - Evidence of unfiled 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 receiving a clear title, or ownership, to the property
 - * There are always some exceptions to each title policy, such as easements for utility companies and Deed Restrictions

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.

Estimate of Seller's Closing Costs

Title Insurance

Service Provider and Services	Estimated Charges or Range of Charges					
Essential Title Services LLC Title and Settlement Services The Company has an affiliated business relationship with Essential Title Services LLC through common indirect ownership by some of its individual owners.	Charges for closings on and after July 1, 2024 more information available here: www.essentialtitlewi.com					
	TITLE INSURANCE – basic OWNERS POLICY (OP) and additional coverage HOMEOWNERS POLICY (HOP):					
	Purchase Price	OP/Discount	HOP/Discount	Purchase Price	OP/Discount	HOP/Discount
	\$100,000	\$823/\$700	\$946/\$804	\$300,000	\$1523/\$1295	\$1751/\$1489
	\$150,000	\$998/\$848	\$1148/\$976	\$400,000	\$1773/\$1508	\$2039/\$1734
\$200,000	\$1173/\$997	\$1349/\$1147	\$500,000	\$2023/\$1720	\$2326/\$1978	
\$250,000	\$1348/\$1146	\$1550/\$1318	\$600,000	\$2123/\$1805	\$2441/\$2075	
TITLE INSURANCE – LOAN POLICY (RESIDENTIAL PURCHASES ONLY) \$500 – to insure a Loan Policy amount up to the Owners Policy amount CLOSING FEES \$500 – Buyer's closing fee with a mortgage loan (\$275 if cash) \$150 - Seller's fees to prepare the Deed and Transfer Return \$250 - Seller's closing fee for seller side only files (in addition to the \$150 deed drafting fee) \$100 - pre-signs for either Buyer or Seller						

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 the 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 per page recording fee 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 the 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:	\$	_____	
Title Insurance	\$	_____	
Gap Insurance	\$	_____	
Attorney's Fees	\$	_____	
Closing Cost Paid for Buyers	\$	_____	
Deed	\$	_____	
Discount Points Paid for Buyer	\$	_____	
Home Warranty	\$	_____	
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	\$	_____	
Flood Certificate	\$	_____	
Miscellaneous (Security Deposits, etc.)	\$	_____	
	\$	_____	
TOTAL SELLING EXPENSES	\$	_____	\$ _____
			\$ _____

This summary has been prepared with the intention of furnishing you with an ESTIMATE of cost at this time.



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:

- Order final gas and electric bills
- Cancel cable/internet
- Notify Post Office of address change, cancel or switch subscriptions
- Cancel Paper
- Cancel Phone
- Organize all manuals for personal property being left behind
- Turn off lights
- Close and lock windows and doors
- Broom swept, vacuum, clean and debris free
- Make final inspection to be sure nothing is forgotten. Look through closets, cupboards, dishwasher, dryer, basement, garage, attic, storage buildings, etc.
- 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:

A typical closing proceeds without complications and lasts about an hour. It usually takes place at a title company. Once all the documents are signed and closing costs are paid, you will receive a proceed check.



COMPARATIVE PRICING PRESENTATION





**PRESENT
COMPARABLES**





**PENDING
COMPARABLES**





**SOLD
COMPARABLES**

