The Ultimate Home Seller's Guide

What to Expect From Start to Finish

Pioneer Ridge Realty
Craig E. See, Broker

Cover photo Courtesy of West Virginia Department of Tourism

Our Broker

Craig E. See, Broker

General Appraiser,
Broker

"My goal is to convey to our clients the best and latest knowledge in the real estate industry."

- Craig See

Pioneer Ridge Realty Broker, Craig See, is a lifelong resident of the Potomac Highlands and Hampshire County. He is a graduate of Shepherd University, and has been in the real estate business for 18 years. In addition to his vast experience as a broker, Mr. See is an experienced, certified general appraiser.

Licensed in West Virginia, Virginia, and Maryland, Mr. See proudly serves the tri-state area. Let Mr. See's intimate knowledge of the region serve you.

LARGEST BROKERAGE

BY VOLUME IN POTOMAC HIGHLANDS REGION

2024 TOTAL SALES VOLUME

$54,345,352

Pioneer Ridge Realty

TOTAL SALES ACROSS 7 COUNTIES:

GRANT, HAMPSHIRE, HARDY, MINERAL, AND PENDLETON COUNTIES OF WEST VIRGINIA

ALLEGANY AND MORGAN COUNTIES OF MARYLAND

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Campbell Farm, Springfield, West Virginia (Courtesy of Dicetography)

Our Administrative Team

JENNIFER SEE
Business Manager

Jennifer See oversees all of the business aspects of the Pioneer Ridge Realty brokerage. She is also in charge of human resources and payroll.

ERIN RUSHING
Sales Manager, Agent

Erin Rushing has more than 20 years of real estate experience as an agent, real estate settlement officer, and title insurance producer.

Her vast experience and friendly demeanor complement her devotion to her clients. She offers her honest advice and values feedback. She loves to help her clients meet their real estate goals.

KASIE BOAZ
Office Manager

Our office manager, Kasie Boaz, joined the Pioneer Ridge Realty team in 2023. Kasie moved to wild and wonderful West Virginia in 2022. She is qualified and dedicated to providing you with exemplary customer service. Her goal is to make your real estate transaction seamless and rewarding.

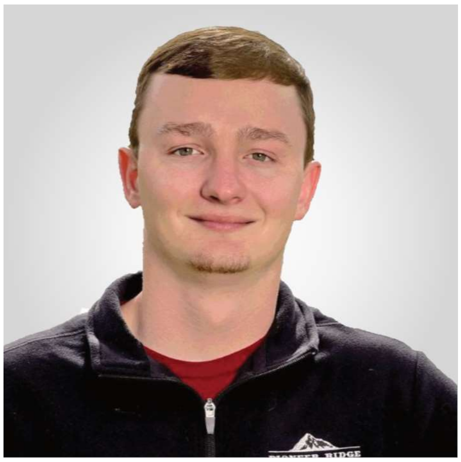
Our Agents

BONNIE BEAN
Agent

STEVE BOMMARITO
Assc. Broker WV/VA/MD

CORIN BRINKER
Agent, WV/MD

BOBBY CATLETT
Agent



LOGAN COOPER
Agent, Certified Residential Appraiser

KATELYN CRISPINO
Agent

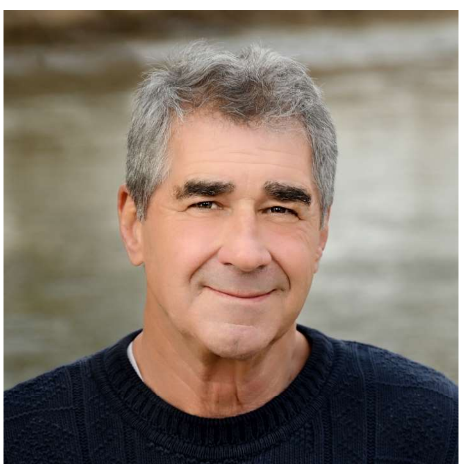
BRITTANY CUNNINGHAM
Agent

DANETTE HIGH
Agent

Our Agents

CAROL MCKEE
Agent

KATE NAZELROD
Associate Broker



DANNY RIGGLEMAN
Agent

CHARLIE SEE
Agent

JARED STAGGS
Agent

TREY STEWART
Agent

JOE VIVO
Agent

ANITA WILSON
Agent

Pioneer Ridge Realty aspires
to keep real estate *real.*

First Things First

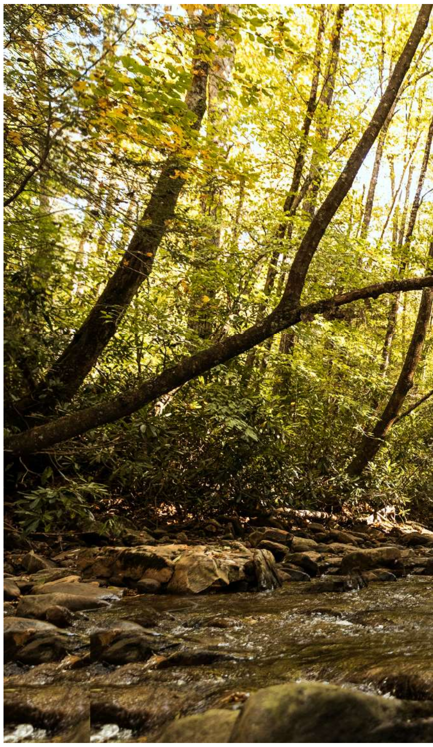
Thank you for selecting Pioneer Ridge Realty to help you sell your home; we look forward to working with you!

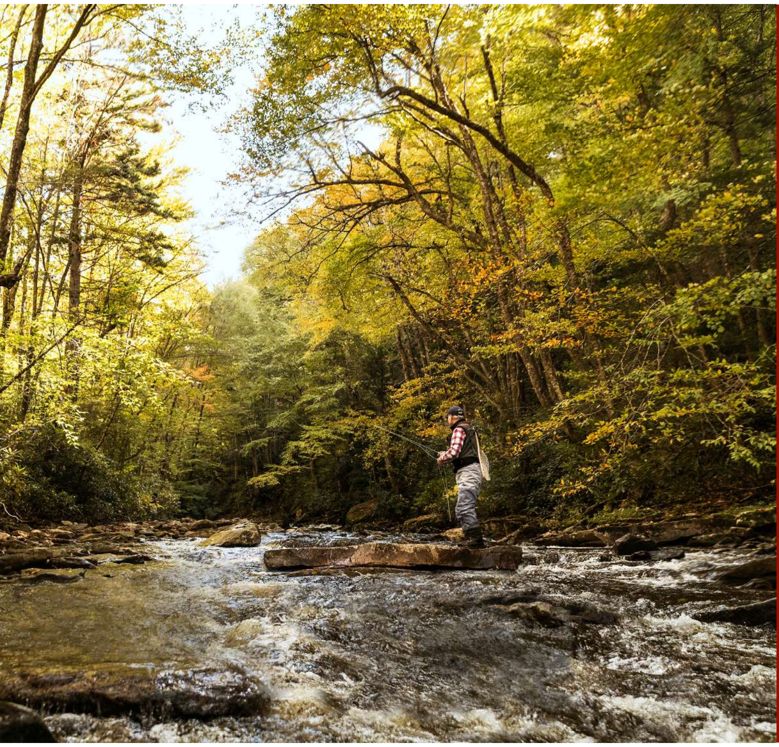
We are sure you are excited to get your house on the market, attract potential buyers, and of course, secure an offer.

Selling a house is a fun and exciting process, but it can also be a time of stress and uncertainty. Knowing what to expect can moderate, even eliminate many of the potential obstacles. It is our sincere hope that this guide will take the guesswork out of the process. Read it, keep it, and refer back to it throughout the processes of selling your home. The information contained herein can save you time, effort, money, and heartache.

Again, thank you for choosing us. We will do everything we can to ensure all goes as smoothly as possible.

Right: Babbling Creek in West Virginia (Courtesy of West Virginia Dept. of Tourism)





$54,345,352 Sales

in 2024, across 7 counties

in West Virginia and Maryland:

Hampshire, Hardy, Grant, Mineral,

Morgan, and Pendleton Counties of West

Virginia, and Allegany County, Maryland.

Mission POSSIBLE

Our real estate agency represent both buyers and sellers. While the mission differs accordingly, our goal remains the same: to be the best possible advocate for our clients. As your broker, our promise to you is this:

We will help you sell your house for the highest amount the market will bear in as short a time as possible.

We cannot promise that your property will sell quickly. We can, however, assure you that we will help it sell as quickly as possible.

There is no way to predict exactly what a property will garner on the ever-changing real estate market. You can rest assured that Pioneer Ridge stays abreast of the many variables to ensure your property will earn as much as the market will bear.

Additionally, there are things you can do to expedite the sale, bolster your sale price, and make the entire experience run more smoothly.

The CMA

Before we move forward, we need to determine the accurate market value for your home.

Your agent will do a thorough comparative market analysis (CMA) which will help us determine the likely range for which your home should sell.

In the analysis, we will look at homes similar to yours which are currently on the market, are currently under contract, or have recently sold. This will help us determine an appropriate price at which to list your house against the current competition and considering the current market activity.

Pioneer Ridge will give you our objective perspective and advice as to how much you should ask for your house, but ultimately, the decision is yours.

The buyers in the market ultimately determine the market value of your home. It is only worth what a ready and able buyer is willing to pay. That should be in line with the value we see in the CMA, as long as there are no major changes within the market and you initially priced your home appropriately.

Many homeowners tend to overprice their house when they first hit the market because:

- They wish to leave a financial buffer for negotiations.
- They are hopeful that someone will pay more than the market dictates.
- They price it based on what is needed to financially profit from the sale.
- They have added the cost of improvements to the market price of the house.

When a home is over-priced, the seller runs the risk of losing interest, by being out of line with the market. This is often the cause of homes that languish on the market and cause potential buyers to question what is wrong with the property.

You can save time, money, and frustration by listing your home at a price consistent with the market analysis from the outset.

Three More Important Letters - MLS

One of the most important tool that all brokers use to present your home to the entire real estate market is the **Multiple Listing System** (MLS). This is the same tool that helps to determine the market value of your property.

This MLS is a database of almost every home on the market. It is what other agents use to find appropriate homes to show their buyers.

Years ago, the MLS was only accessible to real estate agents. Today, buyers and sellers have access to this database to view the properties listed for sale. While other resources are available, the MLS remains the gold standard for every serious buyer.

Pioneer Ridge will list your home on the MLS and ensure that it is presented in the best possible light. Your listing will include professional photographs, a compelling description of your home, and an accurate summary of all relevant information.

A favorable MLS listing is essential, as it is the source from which many other websites receive their information. With the help of the IDX system, your home will show up on almost any website a potential buyer may view.

Marketing Plan

While the MLS will do much to expose your home to the market as whole, it may not be enough to reach the *entire* market, particularly those who are not utilizing the internet to conduct their home search.

A realtor can market your home to the non-traditional, harder to reach buyers:

- Someone who isn't exactly *in* the market but would love your home
- Someone who is casually waiting for the right place to become available
- Someone who has no intention of moving… but then sees your house on the market
- Someone who has always admired your house, but doesn't yet realize it is for sale

Beyond the MLS

An MLS listing is essential, but nothing can replace traditional, regional marketing. Our agents will work to reach the potential buyers who are not monitoring MLS listings online. We will ensure that anyone who may be interested in your house also sees it.

How Pioneer Ridge Realty will market your home beyond the MLS:

- A yard sign, or course, as well as directional signage in your neighborhood
- Advertisements in the local periodicals
- Targeted advertisements on all social media platforms:
    - Zillow.com
    - Trulia.com
    - Realtor.com
- Strategic email marketing campaign via demographics
- Listing via our company website: PioneerRidgeRealty.com
- 24/7 team service and support

Let's Shake on It

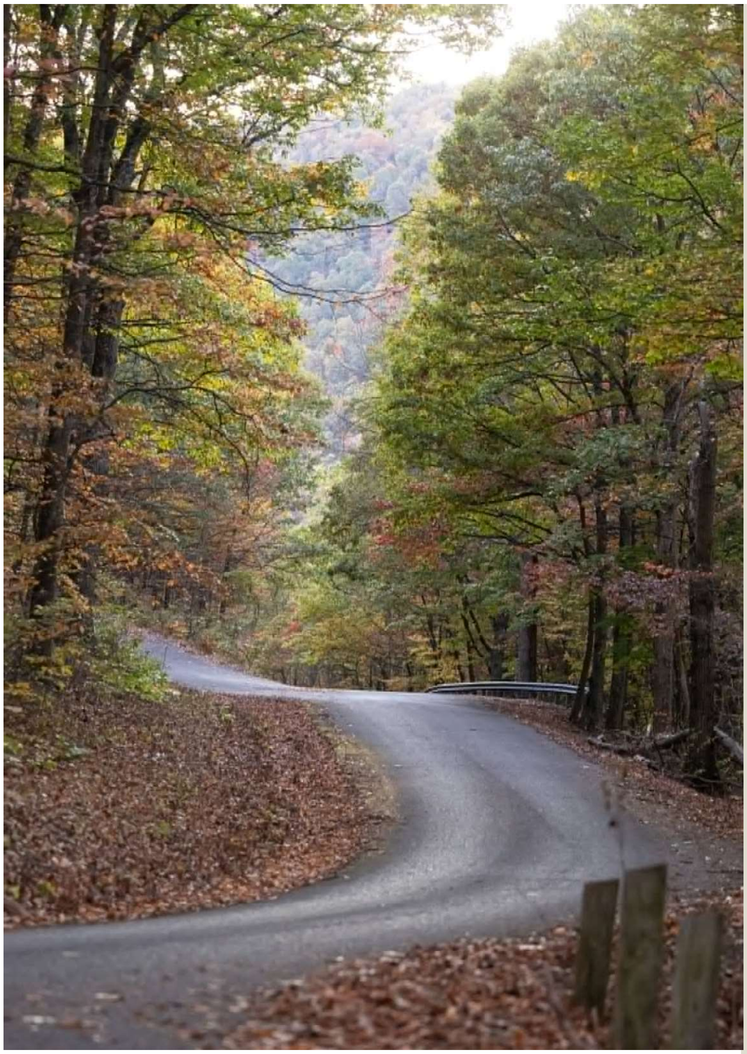
The good news is, you pay nothing until your house sells. You get the benefit of our time, advice, marketing skills, and real estate expertise at no risk to yourself.

It may be difficult for a seller to have confidence in an agent or a service that is seemingly free. Your agent will devote much effort, thought, and skill, and might not get paid, should your home not sell. This is exactly the assurance you need that our company will be working hard to sell your home. We don't benefit unless you do.

Pioneer Ridge Realty, its agents, and staff take great pride in the service and devotion we provide our clients.

Although you pay us nothing unless your home sells, you will never be rushed to accept a deal prematurely. We are partners in this process, working together. We are committed to selling your house and appreciate your loyalty to us, as your agents.

Right: Fort Mill Ridge Civil War Trenches (Courtesy of Dicetography)



Powers of Social Media

At Pioneer Ridge Realty, we harness the power of social media to promote your property to the broadest and most opportune audience possible. Our strategically crafted posts increase visibility, generate excitement, and attract qualified buyers. Platforms like Facebook, Instagram, and others allow us to showcase your property and reach audiences in numbers previously not possible. High-quality photos, engaging descriptions, and timely updates help us to keep your listing in the forefront of every buyers' mind.

Benefits of Advertising on Social Media

- **Maximum Exposure**
  Your property is presented to thousands of potential buyers across multiple platforms.
- **Targeted Marketing**
  Our social media ads focus on the specific demographics, locations, and profiles of the buyers most likely to be interested in your property.
- **Real-Time Updates**
  New information, price changes, and open house announcements can all be shared instantaneously.

Pitfalls of Social Media

While social media bestows powerful advantages, it also creatives potential risks. It is not uncommon for buyers - or individuals posing as buyers - to attempt to contact sellers directly through social media. They may try to negotiate side deals gather information, or engage in discussions that could disrupt or jeopardize a sale.

Caution! Direct Contact is Risky

- **Legal & Contractual Risks**
  Verbal discussions and informal agreements can lead to misunderstandings or liability that may violate the terms of your contract.
- **Undermining Negotiations**
  Direct contact allows buyers to bypass your professional representation, potentially weakening your negotiating position.
- **Privacy & Security**
  Communicating with unknown parties can result in privacy breaches or the accidental sharing of sensitive information.

My Role as Your Broker

By hiring me, you've secured a professional advocate dedicated to protect your interests throughout the entire transaction. While you are certainly capable of handling conversations, real estate transactions require that all negotiations and agreements be documented in writing, to ensure your legal and financial protection.

I handle all inquiries, negotiations, and paperwork so you don't have to navigate complex - and sometimes risky- situations alone. If anyone contacts you directly about the sale of your property, please refer them to me immediately. I'll ensure that any discussions are conducted professionally and are properly documented.

Your success and security are my top priorities.

Our Agreement

Our marketing campaign starts with the signing of a listing agreement. Before you sign anything, your real estate agent will spend some time reviewing the paperwork with you. We will address any questions or concerns you may have, clarifying all details to your satisfaction.

Once we have an agreement in place, our agency will start preparing a marketing strategy uniquely tailored to your home. As previously mentioned, significant time and money is invested in this process. Before you sign, please be sure you are committed to selling your property.

Above: Short Mountain, Slanesville, West Virginia (Courtesy of Dicetography)

Understanding Real Estate Commissions in Today's Market

As part of our commitment to keeping you fully informed, I want to explain how real estate commissions work today. This is especially important in light of recent changes following the National Association of Realtors (NAR) settlement.

How Commission Works When You List With Us

When you list your property with Pioneer Ridge Realty, we negotiate and secure a listing commission. This covers the comprehensive services we provide you as the seller. These services are not limited to, but include:

- Marketing and advertising
- Professional photography
- Negotiating expertise
- Contract Management
- Transaction coordination through closing

This commission is agreed upon between you and Pioneer Ridge Realty in the listing agreement.

Buyer Agent Commission

Buyer Agent Compensation - What's Changing?

In the current market, buyer agent compensation is no longer automatically offered or specified in the MLS, as was once traditional. Instead, several new models now apply:

- **Seller-Provided Buyer Agent Commission**
  You may choose to offer compensation to a buyer's agent as an incentive for bringing in a qualified buyer. If offered, this can be advertised both on and off the MLS to maintain transparency.
- **Buyer-Paid Agent Commission**
  Buyers may now be responsible for paying for their own agent directly. This can affect a buyer's purchasing power and may negatively influence negotiations.
- **Negotiated Compensation**
  In some cases, buyer agent compensation may become part of the purchase negotiation itself, to be determined as part of the offer process.

Why This Matters to You

Understanding these changes is important because they can influence your sale. The size of the buyer pool, the competitiveness of your listing, and how your offers are structured are all affected.

At Pioneer Ridge Realty, we will review the best approach for your property and market conditions. Our goal is to craft a strategy that attracts serious buyers while protecting your bottom line.

Our Commitment

We are committed to complete transparency when it comes to commission structures. We will advise you on the options that best position your property for a successful sale. If you have any questions, I am always available to walk through every detail.

Commission Agreement

EASTERN PANHANDLE BOARD OF REALTORS
RESIDENTIAL SALES CONTRACT (WEST VIRGINIA)

This SALES CONTRACT ("Contract") is made on ___________________________ ("Contract Date") between ____ ("Buyer") and ____ ("Seller") who, among other things, hereby confirm and acknowledge by their initials and signatures herein that by prior disclosure in this real estate transaction ____ ("Listing Company") represents Seller, and ____ ("Selling Company") represents Buyer. The Listing Company and Selling Company are collectively referred to as "Broker." If the brokerage firm is acting as dual representative (either limited or designated) for both Seller and Buyer, the appropriate disclosure form is attached to and made a part of this Contract. In consideration of the mutual promises and covenants set forth below, and other good and valuable consideration the receipt and sufficiency of which are acknowledged, the Seller[s] and Buyer[s] agree as follows:

1. REAL PROPERTY Buyer will buy, and Seller will sell for the sales price ("Sales Price"), Seller's entire interest in the real property (with all improvements, rights, and appurtenances) described as follows ("Property"):
   Street Address ____ Unit # ______________
   City ____________________________________ State __________________ Zip Code ______________
   County/Municipality ____
   Tax Map/ID# ____
   Legal Description: ____
   Lot(s) __________________________________ Block/Square ______________ Section ______________
   Subdivision/Condominium ____
   Parking/Space # _____________ Deed Book/Liber # ______________ Page/Folio # __________________

2. PRICE AND FINANCING

   A. Down Payment ______________________________

   B. Financing 1. First Trust (if applicable) ______________________________

   2. Second Trust (if applicable) ______________________________

   3. Seller Held Trust
   Addendum attached (if applicable) ______________________________

   TOTAL FINANCING ______________________________

   SALES PRICE ______________________________

   SELLER PAID SUBSIDY
   Seller's net reduced by: ______________________________

   SELLER PAYMENT TOWARDS BUYER'S BROKERAGE COMPENSATION

   Seller's net reduced by: ______________________________

   Seller's payment obligation of Buyer's brokerage compensation, contained here, is enforceable against Seller.

Seller: ____ / ____ Buyer: ____ / ____

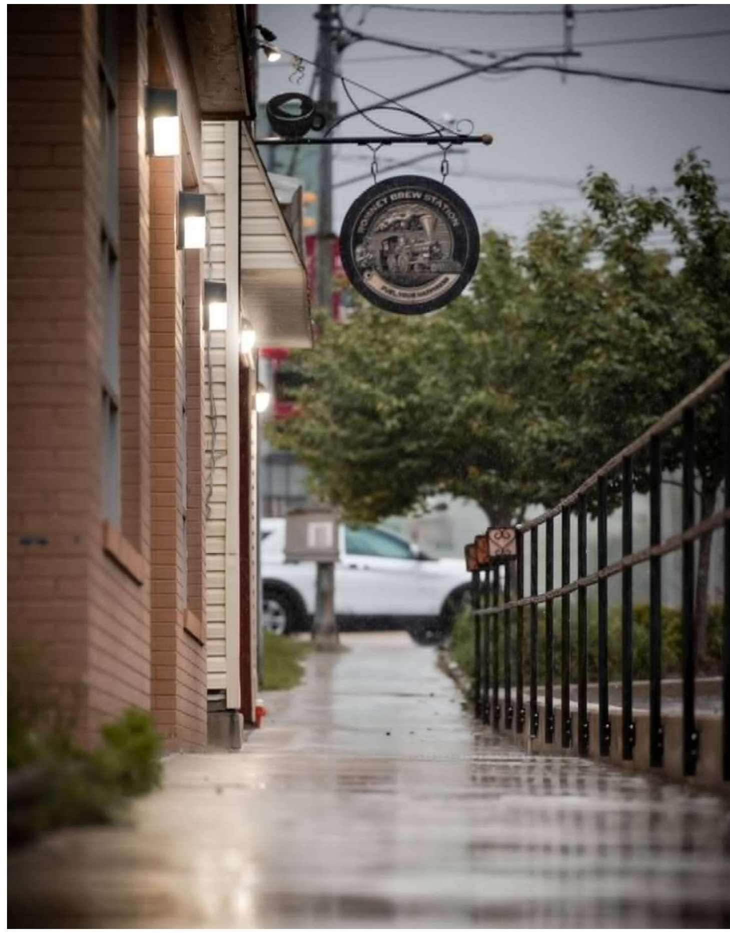
Preparing Your Home for Photographs

Today's buyers may likely have already seen your home before ever stepping foot on the property.

Gone are the days when buyers had to physically visit your house in order to see what was inside. Like many other businesses, real estate got a renovation with the advent of the internet. Thanks to online real estate sites, buyers can see nearly every corner of your home from the comfort of their computer.

This is exactly why it is so important to have the best photographs possible. One unflattering photo may be all it takes to deter a potential buyer from ever coming to see your home. Alternately, one good photo may be all that is needed to lure a potential buyer to a viewing.

Our agency utilizes a professional photographer to ensure your home is represented in the most positive light.



Right: Main Street, Romney West Virginia (Courtesy of Dicetography)

You can assist us in favorably showing off your home by doing certain things prior to being photographed:

- Reduce clutter.
- Make sure the house is clean.
- Make all beds.
- Keep all laundry - clean or dirty - off the floor and out of sight.
- Hide unsightly things, such as litter boxes, garbage cans, vacuum cleaners, etc.
- Stow out of sight as many personal effects as possible (personal photos, prescriptions, things hanging on the refrigerator, etc.)
- Replace any light bulbs that aren't working. Proper lighting is essential.

Hitting the Market

The big day is here! It is time to "hit the market." This is the day your home is unveiled on the MLS.

Hopefully, your home will generate interest right away. Typically, the most activity occurs within the first two weeks of a home being placed on the market. The more serious buyers are likely to surface within the first few hours or days of listing. We hope to receive an offer within the first few weeks.

If interest starts slower, do not worry. We will give your property a couple of weeks on the market, and then reassess the marketing strategy.

Things we evaluate during this initial 2-week period are:

- How many showings have there been?
- Did any of the buyers make an offer? If no, why not?
- What feedback, if any, was received from those who viewed the property?
- Were there fewer showings than we'd hoped?
  - Is the market slow?
  - Is there an issue with the house?
  - Do we need to reevaluate the listing price?

Let's hope interest is strong and remain optimistic. If the process takes a little more time, do not get discouraged. Not every house sells within the first couple of weeks.

Handling Showing Requests

Even a positive situation or change can generate stress. We understand that having potential buyers in and out of your home can feel like an intrusion. Frequent showings can make you feel like your privacy is being infringed upon. Too few viewings can generate worry that the house will not sell in a timely fashion.

Unfortunately, having your home on the market will likely cause you some inconvenience:

- You will want to keep your home 'company ready' for unexpected showings.
- You must be prepared to leave your home on short notice, so that viewers may come.
- You may have to stay out of your house for longer than you'd like.

All of these things, and others, can understandably create stress and frustration for a seller. Try to focus on the bigger picture: the more interest in your home - and the more viewers - the better.

Pro Tip: Be as accommodating as possible. It is easy to be short when under strain and being inconvenienced. Being friendly and pleasant can have a positive impact on a potential buyer's feeling towards your home. It can also improve negotiations later, should the buyer choose to purchase your home.

Preparing Your Home for Showings

Preparing your home for a showing is very similar to preparing for the photographer. Try to keep your house spruced up throughout the selling process, so that you will feel comfortable accommodating any unexpected requests for showing.

We recommend a daily tidy-up to stay on top of clutter and day to day usage:

- Make sure all beds are made.
- Leave no dirty dishes on the counter or in the sink. (Dishes in the dishwasher are fine.)
- Keep all food in its proper containers/storage. Clean up all food crumbs or stains.
- Tidy up the bathroom vanity. Personal items, such as toothbrushes, should be stowed out of sight.
- Give the floors a quick sweeping or vacuuming.
- Turn on lights so that potential buyers walk into a bright home.
- If you have pets, please secure them, preferably outside of the house.
- Eliminate unpleasant odors from cooking, pets, etc.

Pro Tip: Do not leave valuables laying around. As agents accompany their buyers and are responsible, your valuable should be safe, but it's not worth the risk. Please hide all prescription drugs. Sadly, these items are sometimes taken.

Leave for Showings

Many homeowners want to be present for showings. Understandably, they want to point out all of the home’s features, explain others, or simply prefer not to have to leave. It is in a seller’s best interests, however, to not be present for showings.

Give potential buyers the freedom to envision your space as their own. Allow them time to roam, discuss, and imagine themselves living in the home. Buyer’s may rush their tour if they feel uncomfortable about being watched or overheard.

Our agents are trained on how to best present your home and highlight all its features. Equally important, we also know what *not* to mention. Trust your agent to showcase your home on your behalf.

If a seller is present for a showing, he or she might unintentionally say something that could damage the sale. Some information, i.e. motivation for selling, is best kept private. The buyer’s agent could possibly ask questions that you should not answer. If you are not present, you eliminate the risk of saying something that could come back to hurt you legally.

Go for a walk. Visit a neighbor. If you are physically unable to leave your home, plan to step outside or remain in an area of the house that is away from the viewers. Minimize interaction as much as possible without being rude.

When to Expect to Hear From Us

One of the biggest concerns of real estate consumers is a lack of contact with their agent after their property was listed. ("*They 'stuck a sign in the yard and I never heard from them again.'*")

That is not how Pioneer Ridge Realty does business. Our agents will keep you informed at every step along the way. You are also welcome to reach out to your agent whenever you have a question or concern.

To ensure effective communication, we utilize a consistent schedule with our sellers. Your agent will be reaching out to you weekly via telephone, email, and/or text messages to provide you with listing reports and general updates.

You will also be contacted and informed any time a potential buyer requests an appointment to see your property, if there is feedback from a showing, and of course, if we receive an offer!

Your are always welcome to contact your agent via telephone, email, and/or text message. You will be provided with all forms of contact, and we will always respond as quickly as possible.

Please understand that the real estate business often requires our agents to be out of the office. Cellular services is sometimes unavailable in rural areas. Leave a message, and we get back to you promptly.

Keep it Confidential

We cannot over emphasize the importance of discretion.

Do not chat with anyone about the sale of your home.

- Avoid complaining about the market.
- Do not tell anyone what are willing to accept for a price.
- Refrain from telling people why you are selling.
- Do not share the number of showings or who has come to view your home.

Do not discuss the sale of your home with anyone but your agents at Pioneer Ridge Realty. Unfortunately, word gets around. The less anyone knows, the better. Even tiny bits of information can affect offers, sale price, and terms.

Stay Calm

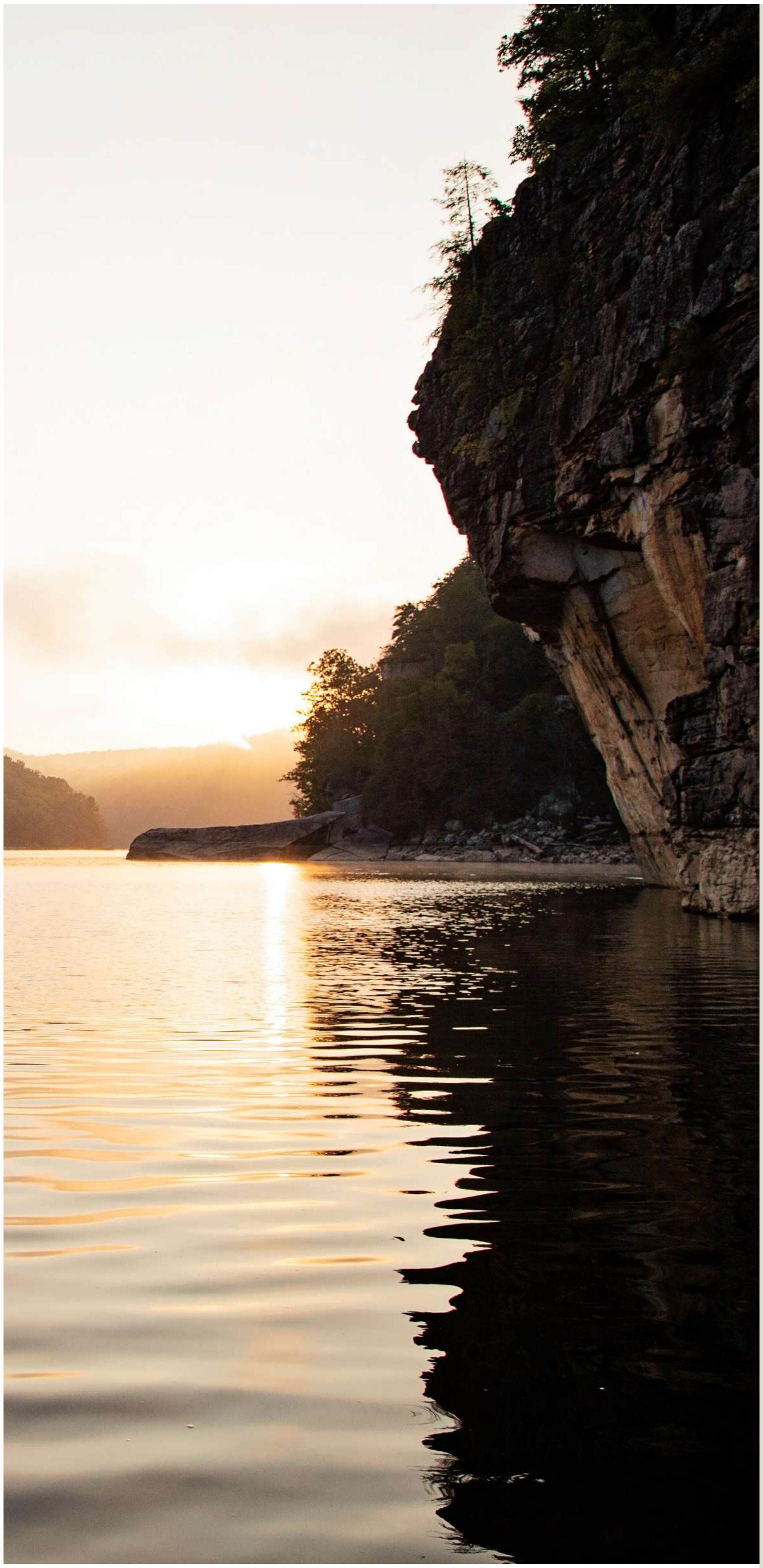
As we have already mentioned, selling a house can be a stressful process.

These frustrations can prompt a seller to making a premature decision, just to bring the process to an end. *This is one of the biggest reasons homeowners lose money on the sale of their homes.*

While it is easy for us to say, “Stay calm. Be patient,” it is much more challenging for you to do. We understand that this is your home and your money. It may be the first time you have ever sold a home. Take comfort in knowing we do this all the time. Let us deal with the frustrations for you.

Remember, we want your property to sell as much as you do, and for as much as possible.

Right: (Photo Courtesy of West Virginia Dept. of Tourism)



How Long Should it Take?

As previously mentioned, most market activity occurs within the first two weeks. Your home *may* sell in the first two weeks, but it could easily take longer.

A longer than expected length of sale can be a source of discouragement. It can also induce a seller to accept an offer prematurely.

When a house sells quickly, i.e. in the first two weeks, the owner might worry the asking price was too low. (It is more likely an indicator that the house was priced appropriately.) Concern one did not ask enough for the home can sometimes motivate a seller to decline a great offer, in hopes of receiving a better one. A seller might even increase the asking price, only to realize weeks or months later this was a mistake.

A home that stays on the market for a few months with no offers can be equally distressing to a seller. Know that a few months may be a completely reasonable amount of time, depending on the status of the current real estate market.

Most sellers prefer their home to sell within a window of one to two months. Unfortunately, there is no guaranteed method of predicting how long it will take to sell *any* property.

What we can do is examine the statistics regarding length of sale and price range for comparable houses in your area. This can give us an *estimate* of how long it might take your home to sell. The real estate market is fluid. Supply and demand change. The amount of prospective buyers goes up and down.

The most honest answer to the question is: the time it takes to sell your home will depend upon the current market conditions and how appropriately your property is priced.

If the sale happens quickly, rejoice! If it takes a longer than you hope or expect, have faith and patience.

Negotiating

Negotiating is truly an art. Our approach when mediating on your behalf will depend on various factors, some of which are:

- The buyer in question
- The agent with whom we are negotiating
- The overall situation (number of showings, buyers' interest, current pace of sales, etc.)
- Your personal situation and desired approach

A seller must maintain a balance between 'playing hardball' and remaining flexible. Often, the best approach is determined by the attitude of the buyer. Rigidity in negotiations can daunt a potential buyer. Taking a more flexible approach will often soften the buyer as well.

Regardless, you can trust that your agent and Pioneer Ridge Realty will negotiate effectively to ensure the best possible deal for your home.

How to Handle a Low Offer

An inappropriately low offer might possibly be the biggest fear of every homeowner.

Not every homeowner receives a 'low-ball' offer, and hopefully you will not, either. Similar to sellers who price high, in expectation of negotiating down, buyers sometimes come in low, to allow themselves room to negotiate up. When this happens, seller and buyer must work to 'meet in the middle' and reach a fair price.

Do not allow the offense at an unjustifiably low offer prevent you from responding with a counter-offer. A buyer who has made an offer, no matter how inadequate, has still expressed interest in the home. With wise negotiations, the prospective buyer might ultimately arrive at a price you can both be pleased with.

As with publicity, any interest is usually *good* interest. Refrain from a quick refusal of a low offer, and give your agent time to work the situation. There will always be time to decline any offer, if negotiations fail to raise the price to your satisfaction.

Multiple Offers

It is every seller’s hope to receive multiple offers - and ours as well!

Having multiple offers provides a modicum of security and leverage with which to negotiate. The initial goal is to encourage all potential buyers to their highest offer. However, the highest offer is not necessarily the *best* offer.

Determining the best offer involves evaluating all factors, weighing the pros against the cons, and of course, patience.

There is no way to predict the number of offers your property will garner, but your agent is experienced and prepared to help you utilize multiple offers to your advantage. You can rest assured that we will guide you in selecting the offer that most benefits you.

Below: Canaan Valley, West Virginia (Courtesy of West Virginia Dept. Of Tourism)

Keeping the Deal Together

It would be natural to assume that once a home is under contract, the rest of the process is assured. Ideally, it *will* be assured for you, but there is no guarantee.

Issues do sometimes arise, the most common of which are:

- The home inspection
- The appraisal

The Home Inspection

The buyers will most likely request a home inspection. The home inspector, having been hired to represent the interests of the buyer, will submit an itemized report of every potential problem discovered, no matter how minor.

The buyer might then ask for the identified issues to be fixed, replaced, or financially adjusted for.

Should this issue arise, we will review and respond to their requests individually and objectively. If the report identifies an issue that truly needs to be addressed (structural or operational defects), you will have to deal with the issue in order for the sale to proceed. However, you do not have to agree to every request. It is reasonable to deny requests for minor repairs.

When dealing with the home inspection, try to stay focused on the bigger picture. Deciding whether to agree to or decline a repair request should depend on whether it is worth preserving the overall deal. It is usually to the seller's advantage to negotiate a compromise rather than lose the sale based on a refusal.

The Appraisal

By definition, you and the buyer have determined the fair market value of your house, which is: *the amount a ready, willing, and able buyer is willing to pay and that a seller is willing to accept.*

However, the buyer's mortgage lender must ensure that the amount they are lending is justified and protected by completing an appraisal.

Appraisals can present an issue if the estimated value of the house does not match the selling price. This can happen if the appraiser did not have enough comparable homes against which to evaluate your property. Other times, the appraiser has simply underestimated the value of your home.

If the appraisal is low, the following options can be considered:

- The buyer can to make up the difference between the appraised amount and the sale price.
- The seller can lower the sale price to the appraised amount.
- The seller can lower the price, and the buyer can increase the down payment to compromise on the difference between the appraised amount and the sale price.
- The appraisal may be contested, with additional comparable homes provided for the appraiser and the lender to consider.
- An entirely new appraisal may be conducted.

There is no need to worry about a low appraisal unless it occurs. Should this situation arise, our agents are experienced at resolving the issue.

The Walk Through

One of the final requirements for the closing is the 'walk-through'.

A walk-through is the pre-closing inspection conducted by the buyer and his/her agent. They will be looking to confirm that the property is in the same condition as when the purchase was agreed upon.

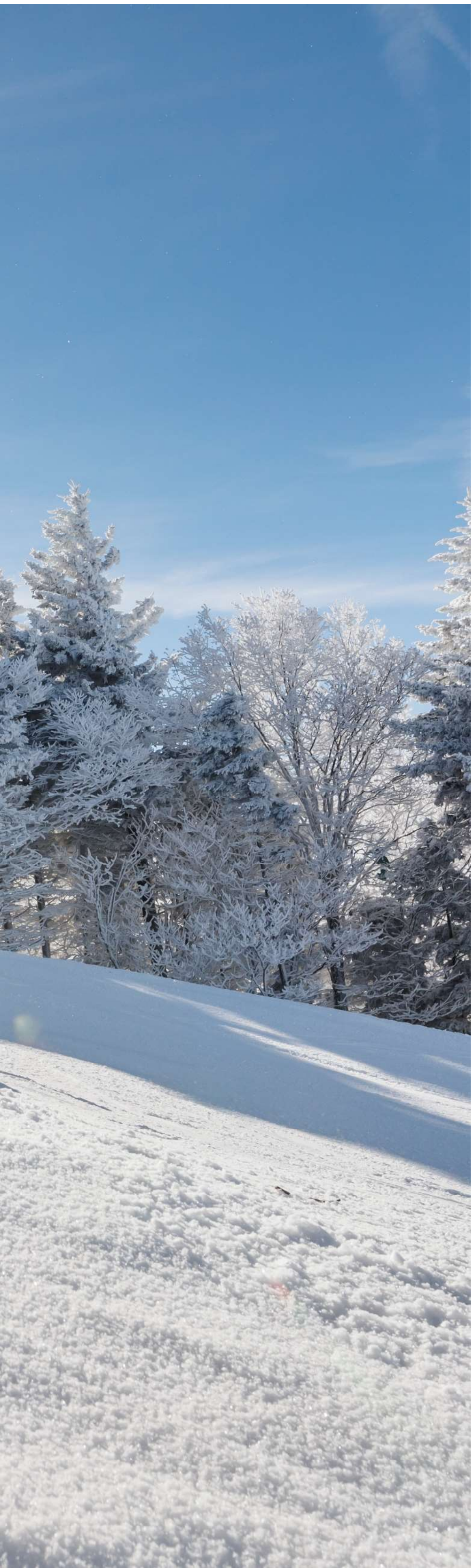
The walk-through is usually conducted on the day of closing, but may be completed the day or evening before.

Thing that are being ascertained include:

- No damage has occurred since the purchase was agreed upon.
- All of the fixtures, appliances, mechanical items, and utilities are in working order.
- Everything you contractually agreed to leave behind is in fact in the home/on the property.
- The house is clean. (Please leave the home as clean as possible.)
- You are entirely moved out. (Failure to completely vacate the home could lead to a delay of the sale.)

Pro Tip: When you start packing up and moving things out, you will notice some minor damage and dirtiness you probably never noticed before. This is why it's good to be moved out a little ahead of time. Budget some time and a few dollars or elbow grease toward patching small holes, cleaning, touching up paint, etc. Doing so will save you the grief and aggravation of a buyer who shows up and feels like the house is a mess due to small issues you never realized existed…until you moved the furniture out.

Closing Day



Congratulations! It is time to close the sale of your home!

There will be much paperwork to complete. The closing agent will explain and review all of the documents with you prior to signing.

Prepare for the closing in the following ways:

- Bring all keys, garage door openers, alarm codes, etc. with you to the closing to present to the buyer.
- Closing costs are usually paid from the equity in your home. If not, bring a cashier's check, certified check, or cash in the amount your closing agent calculated to be due.
- Bring proper identification, to include at least one form of photo identification: valid driver's license, Social Security card, and/or birth certificate.
- Come prepared to sign a lot of documents.

While your work is concluded with the closing, there is still much that your agent will do to complete the sale. The signed documents will need to be processed and recorded. Upon completion, the final documents will be mailed to you at your new address.

Your agent and Pioneer Ridge Realty will always be available to address your questions and concerns, even after the closing. Never hesitate to reach out to us.

We are truly grateful that you chose us as your agent. We look forward to helping you with any future real estate needs, and hope that you will refer us to your family and friends.

Left: Snow Skiing in West Virginia (Courtesy of West Virginia Dept. Of Tourism)

Don't Forget to Do These Things

It might seem like you have plenty of time to get things wrapped up, but closing day will arrive quickly!

As soon as your house is under contract, you should initiate these things:

- Secure a moving company, if you plan to utilize one. They often book far in advance, and rates are typically cheaper the earlier a reservation is made.
- If you will be moving yourself, ask friends and family for their assistance as soon as possible. Advance notice increases your chances of available helpers
- Notify all utility companies of the sale and closing date, so that your services can be discontinued. Advise them of the buyers' names for transferral of services (to avoid services being shut off).
- Begin packing as early as possible. Waiting until the last days will add unnecessary stress to your move, and you run the risk of not finishing in time.
- Contact your lenders for a final statement. Freeze any home equity lines of credit well before the closing.
- Contact the town and arrange for any required inspections and certificates of approval (i.e. Certificate of Occupancy, smoke detector certification, etc.)

Doing a little bit every day over the course of time will make your move more manageable.

Notes