

Listing Manual

A step-by-step guide to your entire Real Estate transaction

Created by Brian Schwatka, Realtor and Transition Specialist (DRE# 01426785)



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Brian Schwatka: Cell/Text: 408-499-9561 email: Brian@StayOrGoHomeowner.com

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Overview and Purpose

Congratulations! I know how difficult it was for you to decide whether to stay in your home or make a transition to a new home. I've been working with transitioning homeowners since 2004 and I've seen first hand how paralyzing it can be, and also how liberating it can feel when you finally make that tough choice.

My purpose in business is to help homeowners make the best decision for their future, whether they are staying or going. Additionally, it is **our priority** to make this transition as stress-free as possible for you and your family.

Since you've decided to make a transition to a new home and since you don't sell houses everyday, **I've created this step by step manual for you.** This Listing Manual or "Flight Plan" spells out everything that will take place between the time you sign the listing agreement until the time that we close escrow and your funds are transferred. **You are not obligated or expected to read this entire document.** Some homeowners like to have more information and others, not so much. Either way, this is a great reference document to refer to should you have any questions during our adventure together.

At the very least, look for the BLUE text throughout this document.

First Class Treatment

I like to use the analogy of selling an airplane. Let's say your home is like your own private jet that you've enjoyed for years. You've hired me to be your Pilot/Captain and my Project Manager is my Co-Pilot and my Transaction Manager is your Hostess. We are going to work with the ground crew (the subcontractors) to help you prepare your home for the market, spending the least amount of funds possible to get you the biggest return on your investment. Our team will help prepare your home, market your home and sell your home, in first class style.

Keep in mind that with all home sales, there may be some slight turbulence during the course of our adventure. Rest assured, my team and I have plenty of experience dealing with turbulence and we will let you know if we hear of any with as much advanced warning as possible.

For your continued safety, please keep your seat belt fastened until we accept the winning offer and reach our final destination.

The Team - Roles & Responsibilities

Listing Agent, Brian Schwatka is your Pilot and your main point of contact. Brian will:

- Explain the entire real estate selling process, the contracts and the disclosures
- Advise on home improvement projects to get the best return on your investment
- Review inspection reports for red flags and items that should be addressed
- Assist you in filling out your seller's disclosures so we can sell as-is
- Research the local market and assist you in selecting an attractive list price
- Work with the Selling Agents to obtain and negotiate the highest and best offers
- Help you understand the offer details and how to choose the best buyer
- Keep the transaction timeline on track and assure that all legalities are followed

The Transaction Manager is your stewardess and your second point of contact. Nicky will:

- Work with you to gather information about your home
- Handle all of the paperwork and obtain your signatures on various documents.
- Interface with the title company
- Schedule the property inspections
- Work with the Project Manager and contractors on quotes, invoices and payments
- Market the home through internet and social media avenues
- Gather purchase documents from the agents who are visiting and writing offers
- And about 300 other tasks...

The Project Manager and Assistant Listing Agent is Brian's co-pilot. Candace is responsible for scheduling and interacting with the home preparation team to help you get the biggest return on your investment. In addition to home preparation, the Project Manager is also our "feet on the street" and will take care of your home while it is on the market and all the way to the close. **Candace is also a licensed Realtor, and is right there by my side as a main point of contact** to help you in any way possible. You're actually getting two veteran pilots for the price of one.

The Home Prep Team is the Ground Crew. They will work with the Project Manager to get your home into the best shape possible for its last flight as we market, sell and deliver it to the buyers.

The Inspectors will tell us everything that the buyers need to know to write an as-is offer. These inspection reports will become part of your seller's disclosures.

The Escrow Officer at the Title Company is like the Control Tower and we must follow their instructions. They are the neutral third party between the seller and the buyer and guarantee a clean transfer of title. They also alert you to possible title defects and offer title insurance. Here is what they are doing behind the scenes:

During escrow: receive and hold buyer's funds in a non-interest paying trust account.

Review and comply with all agreements as detailed in the Purchase Contract and Joint Escrow Instructions as it pertains to the escrow process.

Manage the preparation of Escrow Instructions/General Provisions, Amendments, Grant Deed (for seller's signature), Estimated Closing Statement and any other documents required to clear title or that are required by the new lender.

Often reports are ordered by the buyer, seller or agents outside of escrow, but there are times when the escrow officer will obtain reports as required by the purchase contract and provide them to the buyer during escrow for their review.

Ensure that escrow is in receipt of buyer and seller signatures on Purchase Agreement and Joint Escrow Instructions, Escrow Instructions/General Provisions, Grant Deed, any Amendments, Estimated Closing Statements and any other documents required during escrow.

Receive the loan documents from the buyer's lender (when applicable) and prepare amendments and estimated closing statements as required by the lender based.

Based on the requirement of the new lender, order the evidence of insurance from the buyer insurance agent.

Send the signed loan documents and all lender required items to the new lender for funding.

Submit original recordable documents and any releases required to clear title to the title company for recording at the close of escrow.

Ensure that escrow is in receipt of all funds necessary to pay the seller their proceeds.

Ensure that the seller has sufficient equity in the property to cover all costs, payoff of liens and any invoices agreed upon by buyer and seller during the escrow.

Make sure that all of the required paperwork is in escrow to provide the buyer with clear title to the property.

Communication Styles

Some homeowners like to be updated on a daily basis, others prefer every other day or weekly and some prefer to be notified only if something important comes up. Please let us know how often you would like to be updated. We are flexible and proactive. In addition, please let us know what mode of communication you prefer.

Do you like phone calls, emails, texts, in person visits, or a combination of many?

SELLER'S HOMEWORK: Let us know your preferred communication style.

The Listing Agreement

If we have not yet signed a listing agreement, this is the first order of business. Even if we are not planning to put the home on the market for some time, we still need an “Agency Relationship” in place so that I can legally advise you on things and accomplish certain tasks for you.

A “Listing Agreement” is a contract between a real estate agent (the Listing Agent) and a seller, that says that the agent has the right to prepare, list, advertise and handle the sale of your house. The Residential Listing Agreement (RLA) also protects you, the seller, by explaining the Realtor’s responsibilities and what you can do if I don’t meet them. We will discuss and agree upon: the **list price** (*just a rough estimate at this point*), the commission amount (split between Selling Agent and Listing Agent), the duration of the agreement (typically 6-12 months), safety, duties and dispute resolution (mediation and arbitration).

Listing Agreement Video

In preparation for signing the Residential Listing Agreement (RLA) I have created an educational video that will walk you through the document and explain it in plain English. I will also email you a copy of the RLA so that you can follow along with the video. Once you have reviewed the video and the document, we can get together on the phone, a Zoom call or in person so that I can answer any questions that you may have.



VIDEO: California Association of Realtors Listing Agreement (RLA):

Visit: www.stayorgohomeowner.com/rla

Electronic Signatures Tutorial - Using DocuSign

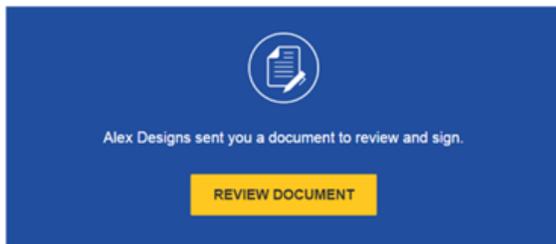
We will be using DocuSign to sign all agreements, disclosures, addendums, etc..

You will receive an email from DocuSign sent on behalf of myself, the Project Manager, the Transaction Coordinator and the Title Company.

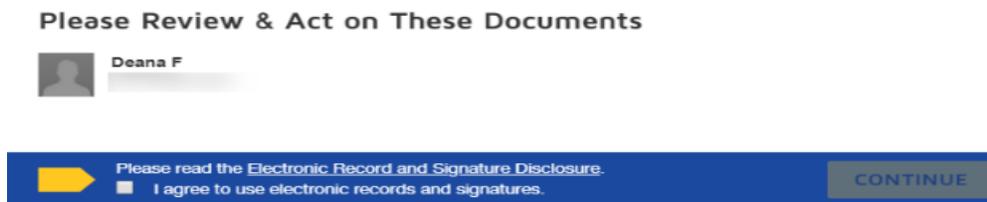
Note: each signer needs to use “their own” email address and each of them will check their emails and sign separately. The program will merge all of the signatures into one document.

Rule of thumb when signing is to **“Follow the Yellow Brick Road”**. In other words, you’re always looking for the **yellow prompts**.

Step 1: Review the DocuSign email: Open the email and review the message from the sender. Click your first yellow prompt **REVIEW DOCUMENT** to begin the signing process.



Step 2: Agree to sign electronically: Review the consumer disclosure, and select the **checkbox I agree** to use Electronic Records and Signatures. Click **CONTINUE** to begin the signing process.



Step 3: Start the signing process: Click the **START** tag on the left to begin the signing process. You are taken to the first tag requiring your action.



NOTE: Click the SQUARE **SIGN** tag with the red arrow, not the yellow arrow that says SIGN.

If you are asked to Adopt Your Signature. This is what you will see:

Adopt Your Signature

Confirm your name, initials, and signature.

Full Name: Michael P Initials: MP

Select Style Draw

Preview

DocuSigned by: Michael P 02367A3E9D33485... DS MP Change Style

By clicking Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

ADOPT AND SIGN CANCEL

Step 4: Verify your name: Verify that your name and initials are correct. If not, change them as needed.

Step 5: Adopt a signature: Select Style

NOTE: You do NOT want to “Draw” your signature. It’s much easier to click on the “Change Style” option on the right hand side and just select a “font” for your signature and initials.

Step 6: Click **ADOPT AND SIGN** to adopt and save your signature information and return to the document. Continue clicking on the square yellow prompts and/or fill in blank lines as requested. Note: as soon as you click on a yellow prompt, the document will quickly scroll to the next place for you to sign. If you want to read what you are signing, scroll back up to your last signature so you get a chance to see the text that just scrolled past so quickly.

Step 7: Confirm signing: When you finish clicking all signature tags in the document, confirm signing by clicking **FINISH**. A message appears stating that you have completed your document.

Note: I don’t advise you to click on the option to download a PDF copy or print a copy of the document. DocuSign is trying to sign you up and sell you a document signing plan...

I will send you copies of the document. Just click **“NO THANKS”**. The sender receives an email with the signed document attached. Then **delete the original email from your inbox**.

NOTE: If you would like to watch a tutorial video which explains the DocuSign process, follow this link: www.stayorgohomeowner.com/docusign

Listing Preparation Video

Now that the RLA has been completed, escrow has been opened and the reports have been ordered, what's next? I've created a high level educational video that touches on:



Listing Preparation video link: www.StayOrGoHomeowner.com/listprep

What's going on behind the scenes at this point?

- Send the seller a copy of the completed Residential Listing Agreement (RLA)
- Submit the completed Listing Documents to the Title Company who will open the escrow account and order a Preliminary Title Report (see below).
- Order the Natural Hazards Disclosure Statement or NHDS (see below).
- Invite the seller to the "Client's Only" webpage: www.stayorgohomeowner.com/clients
 - A private list of trusted business contacts.
 - Educational videos about what to expect during your transaction

The Preliminary Title Report

A preliminary report is a report prepared prior to issuing a policy of title insurance that shows the ownership of a specific parcel of land, together with the liens and encumbrances thereon which will not be covered under a subsequent title insurance policy. A preliminary report contains the conditions under which the title company will issue a particular type of title insurance policy. The preliminary report lists, in advance of purchase, title defects, liens and encumbrances. We will send you the report for your review.

- SELLER'S HOMEWORK:** Review the Preliminary Title Report for:
 - "Obvious" errors.
 - The correct spelling of the name of your Trust (if applicable). We will add the name of your trust to a document that you need to sign entitled: Representative Capacity Signature Disclosure or RCSD-S. This discloses that you are selling the home in the name of your trust.
 - The deeds of trust. If you think the property is free and clear and the title report shows a loan, that will be something we need to look into.

Natural Hazards Disclosure Statement (NHDS)

Our Transaction Manager will order a Natural Hazards Disclosure on your behalf. **The cost of the report will be billed to escrow.** The NHDS is a mandatory disclosure for sellers and indicates if the property being sold lies within one or more state or locally mapped hazard zones:

- **A SPECIAL FLOOD HAZARD AREA** (Any type Zone "A" or "V") designated by the Federal Emergency Management Agency. If yes, then flood insurance may be required.
- **AN AREA OF POTENTIAL FLOODING** shown on a dam failure inundation map pursuant to Section 8589.5 of the Government Code.
- **A VERY HIGH FIRE HAZARD SEVERITY ZONE** pursuant to Section 51178 or 51179 of the Government Code.
- **A WILDLAND AREA THAT MAY CONTAIN SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS** pursuant to Section 4125 of the Public Resources Code. The owner of this Property is subject to the maintenance requirements of Section 4291 of the Public Resources Code. Additionally, it is not the state's responsibility to provide fire protection services to any building or structure located within the wildlands unless the Department of Forestry and Fire Protection has entered into a cooperative agreement with a local agency for those purposes pursuant to Section 4142 of the Public Resources Code.
- **AN EARTHQUAKE FAULT ZONE** pursuant to Section 2622 of the Public Resources Code.
- **A SEISMIC HAZARD ZONE** pursuant to Section 2696 of the Public Resources Code.

NOTE: If your property is located in a special flood zone or a Fire Hazard zone, we will most likely require the potential buyers to obtain an insurance quote and have them submit that with their offer. We don't want the buyer's lender/underwriter to deny financing to the buyers because the buyer did not investigate their eligibility ahead of time. **We will send you the report for your review.**

SELLER'S HOMEWORK:

- Review the NHDS for accuracy
- Send us a copy of your insurance policy including your agent's contact info

HOA (HomeOwners Association) Documents

If you live in a complex that has a Homeowner's Association, **the complete HOA Seller's Package must be ordered in quick order.** The title company can help order the correct documents from the HOA on your behalf, but **the seller must pay for the HOA package upfront.**

Our Transaction Manager will work with the title company to order the correct documents and obtain a quote for the cost of the HOA package. You will then be contacted to let you know the cost of the package and how you can pay for those documents. Once the HOA package is ordered, it may take up to ten days to receive. Once we receive that package, we will send you a copy and also use the package in your seller's disclosures.

SELLER'S HOMEWORK: Send us any information that you may have regarding your HOA

The Homeowner Associations (HOAs) are typically governed by a set of documents that outline the rules, regulations, and responsibilities for homeowners within a community. These documents vary by HOA and can include:

HOA Demand: An HOA Demand and Certificate, also known as an HOA Lien Demand and Certificate or simply an HOA Demand, is a legal document provided by a Homeowners Association (HOA) to a homeowner or a title company during the process of selling a property within the HOA. **This document is a crucial part of real estate transactions** within HOA-governed communities. *The buyer's lender needs this document in order to clear underwriting.*

Declaration of Covenants, Conditions, and Restrictions (CC&Rs): are the foundational document of an HOA. They establish the legal framework for the community and outline the rights, responsibilities, and restrictions of homeowners.

Bylaws: are the rules that govern the internal operations of the HOA itself. They outline procedures for board elections, meetings, and decision-making processes.

Articles of Incorporation: are legal documents that establish the HOA as a legal entity. They typically include basic information about the association, such as its name, and purpose.

Rules and Regulations: are supplementary documents that provide more detailed guidelines and restrictions on various aspects of living in the community. They may cover issues like pet policies, noise restrictions, parking rules, etc.

Architectural Guidelines or Design Standards: specify the aesthetic and design standards that homeowners must adhere to when making changes or improvements to their properties.

Reserve Study: is a financial planning document that outlines the long-term maintenance and repair needs of the community. It helps the HOA budget for future expenses and assess homeowner dues accordingly. It typically includes information on the expected lifespan and replacement cost of common area components.

Minutes of Meetings: are records of HOA meetings, including board meetings and annual homeowner meetings. They document discussions, decisions, and actions taken

Newsletters: are a valuable communication tool used to keep residents informed about community events, updates, important notices, and other relevant information.

Insurance Policies: HOAs typically maintain insurance policies that cover common areas and shared elements of the community.

Governing Documents Review and Amendments: outlines how the HOA can amend its governing documents, such as the CC&Rs or bylaws. It typically requires a certain percentage of homeowner approval and specific procedures for proposing and adopting amendments.

Budget and Financial Statements: outlines the anticipated income and expenses for the HOA. Financial statements provide an overview of the association's financial health, including income, expenses, reserves, and outstanding debts.

Statement of Account: is primarily a document directed at individual homeowners. It provides an overview of a specific homeowner's financial transactions with the HOA. It details the charges, payments, dues, assessments, fines, and other financial activities

Fidelity Bond: also known as a Crime Bond or Employee Dishonesty Bond, is a type of insurance coverage that may be mentioned in the HOA documents.

IMPORTANT NOTE: California Senate Bill 326 (SB 326), signed into law in 2019, mandates periodic inspections of exterior elevated elements (EEEs) such as balconies, decks, stairways, and walkways in multifamily residential buildings with three or more units. These inspections must be conducted by licensed architects, civil engineers, or structural engineers to ensure safety and structural integrity. The law requires the first inspection to be completed by January 1, 2025, and subsequent inspections every six years. SB 326 aims to prevent structural failures, thereby enhancing occupant safety and maintaining building standards.

We need to investigate if your HOA has addressed SB326 and this is why we need to order the HOA Certificate upfront, rather than waiting until we have an offer in hand. This could really hold things up, scare buyers away and cause the buyer's lender to reject the loan.

Stand by for more information on the results of our investigation.

MLS Input Questionnaire (needed in the next 2 weeks):

If you haven't done so already, here's a quick reminder that we need specific details about your home so we can start creating the MLS draft, which buyers will see online.

If you'd like to try the online version, don't feel overwhelmed by the number of questions. Simply answer as many as you can and skip any you're unsure about.

If you'd rather NOT fill out the MLS Questionnaire on-line, we can do all of this together, in person at your home.

At the bottom of the questionnaire, there's a section where you can share what you love about your home, along with features and benefits you'd like buyers to know. Why did you buy it in the first place? What improvements have you made over the years? Why will you miss it after you move? Your answers will help us tell a story that makes buyers fall in love with your home. We'll use this information in the flyer and online listing.

The more details you provide, the more we can highlight your home's best qualities and set it apart from others on the market. Buyers connect emotionally when they can picture themselves living in a space, and your personal stories and favorite features help make that connection happen.

Don't worry — we'll add some "Realtor flair" and send the final version back to you for approval.

Here's the online version of the MLS Input Questionnaire: www.stayorgohomeowner.com/mls





MLS Input Questionnaire

Don't get overwhelmed with those questions below, just answer as many as you can. This is just to help us in learning more / promoting / selling your home.

Vacate or Occupy your home?

One VERY important question that you should ask yourself at this point is “Do you want to occupy your home during the home preparations and while it is on the market”?

Many homeowners DO NOT want to occupy the home while it's on the market because of:

- Downsizing issues and where to put all of their belongings until they move.
- Home preparation process: subcontractor's schedules, fumes and dust.
- Interacting with multiple Buyer's agents, scheduling visits during all hours of the day.
- Safety and security concerns from people coming through their occupied home.
- Inconvenience of multiple visits and having to keep the house clean at all times.
- Added stress in the form of multiple activities, tasks and the timing of everything.

Most homeowners would rather slow things down, make a controlled, relaxed move to their next home, come back and complete their downsizing, and then sell a vacant house once they have completely settled into their new home.

The problem is that many homeowners don't have the liquid funds readily available to pay an entrance fee at a retirement community, or the purchase of their next home, without selling their current home first...

Some things to consider:

- For the purchase of a new home, buyers need a 3% deposit upon offer acceptance
- Retirement Communities require a 10% deposit upon apartment acceptance
- Retirement Communities require the other 90% before you can move in
 - Retirement Communities require their funds on an exact date
- You don't know how long your home will be on the market
- You don't know if the buyer will back out of your deal until it closes
- You don't know the exact close date of your home or when you will receive your funds
- You may be required to pay capital gains taxes on any investments that you sell
 - You may also have to pay capital gains taxes on the sale of your home

Here are some options, should you decide you want to **VACATE** before your move:

- Use your savings or non-taxable investments and pay yourself back after the sale
- Use a Home Equity Line of Credit (HELOC) to pay for a hotel or the entrance fee
- Obtain a personal loan from friends and family and pay them back after the sale
- Use a modified bridge loan and pay back the fee and the interest after the sale

Vacate Your Home:

It's much easier for everyone involved if the home has been VACATED before the home preparation process begins. If you are interested in vacating your home before the home prep and the sale, then we need to start thinking about this sooner than later.

NOTE: if you are vacating, we do NOT need: Internet, cable, telephone or security systems.

- Haul or dispose of any personal property that is not attached to the home, both inside and outside so that the house is completely vacant. Better to do this sooner than later.**

Occupy Your Home:

If you plan to occupy your home during the preparation, sale and closing stages, then there are more responsibilities and things that you should be aware of. Throughout the rest of this Listing Manual or "FlightPlan", I will point out things that apply to **OCCUPYING** home owners.

Forward Your Mail and Change your Address

Whether you are **vacating** or **occupying** your home, you'll need to make sure that your mail follows you to your new home. Plan ahead. Although mail forwarding may begin within 3 business days of your submitted request, it's best to allow up to 2 weeks. Mail will be forwarded to your new address as it comes, piece by piece.

Your change of address order only changes your mailing address with the Post Office. You must still update government agencies (like for your benefits, driver's license, and voter registration) and companies (like banks, insurance, online stores, magazines, etc.).

To learn more about Standard Forward Mail & Change of Address visit:

<https://www.usps.com/manage/forward.htm>

Home Preparation and Gathering Information

Home Preparation Video



Soon we will be meeting at the property to discuss the home preparation plans. I'm sure you're wondering what you should do to the home to get the home ready for the market and get the biggest return on your investment (ROI). This short video will show you the best ROI projects to get the biggest bang for your buck.

Home Preparation Video Link: www.StayOrGoHomeowner.com/homeprep

Initial Meeting and Walkthrough with the Project Manager

The next step in the process is for our Project Manager to meet with you at the property so we can do an initial walkthrough and check on the **general operation** of certain things:

- Smoke detectors, carbon monoxide detectors and a double strapped water heater.
- The sprinkler system and water faucets (inside and outside)
- The lighting, appliances and electrical devices
- Windows and sliding doors

During the initial walk-through, we'll also discuss what home preparation tasks we might want to get estimates on. We can utilize subcontractors that you've worked with in the past, or we can suggest our subcontractors, or a combination of both.

Questions for You:

- If you are vacating the home before prep and sale, when will you be vacating?
- What will your new address be?
- Are you going out of town or out of the country during the next 2 months?
- Do you have a Homeowners Association and if so, what is the contact information?
- What is your current HOA payment per month?
- Are you currently paying for special flood or Fire Hazard insurance?
- Do you have a solar power system and if so, do you have a copy of the contract?
- About how old is your roof and Is your roof still under warranty?
- What day do your garbage cans go out for pickup?

How You Can Help

- Make two sets of keys for our lockboxes. This is super important!**
- Gather together warranties and manuals for items that will remain with the house.
- Gather your latest homeowner's insurance policy and agent's contact information.
- Gather up all of your Household Hazardous Waste in one spot.
- Consolidate/Keep the paint cans/colors that are currently being used in your home.
- Prepare the crawlspace and attic access for the inspections.
- Have rain gutters cleaned out and assure there are splash guards at your downspouts.
- Maintain your yard and continue your "mow and blow" gardening service.
- Continue service on PG&E, water, or garbage until we close escrow.
- Start downsizing and reduce clutter, focusing on what you are taking with you.
- Obtain a floorplan of your new apartment from the Sales Person at your community.
- Contact a Downsizer and/or Move Manager and schedule an initial consultation.
- Consider ordering a "Seller's Home Warranty" which covers various unexpected "house-revolt" repair issues while we are on the market. Ask Brian or Candace...**

- If you are vacating your home before it goes on the market:**
 - We don't need cable, phone, or internet services.
 - Forward your mail and subscriptions.
- If you are occupying your home while it's on the market:**
 - Secure your valuables, jewelry, medications, firearms, money, etc.
 - Think about pets and showing days and times.
- SELLER'S HOMEWORK:** Let us know what day(s) and time(s) you are available for this initial walkthrough. Preferred days are Monday-Thursday if possible.

What's going on behind the scenes:

- Reviewing the Preliminary Title Report for accuracy, red flags, loans, seller name(s), trust name, easements, plat map and boundaries, property taxes, etc..
- Download and review any Covenants, Conditions and Restrictions (CCRs) (if any)
- Download and review any special easement and encroachment documents
- Review the NHDS to see if home is in a flood zone or a high fire zone
- Install Blue Supra lockbox for Realtors and a combo lockbox for non-Realtors
- Order 2D floor plan. Usually scheduled during the home/pest/roof/chimney inspections

Initial Subcontractor Meeting

Now that the initial walkthrough has been completed and we have decided on what home preparation tasks we may be doing, it's time to get quotes from the subcontractors. As I mentioned before, we can use your subcontractors, our subcontractors or a combination of both. **Since you are the homeowner and you will be hiring these people, you are more than welcome to join us for this meeting so that you can meet them.** Of course, you don't have to attend the meeting if you don't want to. We will show them the extent of the tasks and compile the quotes for your review. We will orchestrate everything on your behalf, going forward. You decide what we will do and what we will not do.

Subcontractor Notes

Note 1: The selection, retention and supervision of the subcontractors shall be made or conducted by the seller. My Broker, my team and I do not guarantee the performance, accuracy or completeness of the services. We can help connect you and orchestrate the home preparations, but the selection, retention and supervision are not within our duties.

Note 2: As the Homeowner and seller, it is your responsibility for paying these subcontractors to get your home ready for the market. Please have checks available to pay the subcontractors, as some of them do not accept credit cards or electronic payment.

Note 3: These subcontractors are very busy. During the time that they are at your home, additional/unexpected tasks may come up which may increase the costs. We may need to give them a quick authorization to proceed if we can't get a hold of you quickly.

Note 3: Most of the subcontractors that we have relationships with are licensed and insured, but some are not.

- Please let us know if you ONLY want to work with licensed and insured subcontractors.**

Billing to Escrow (if possible)

Some things like inspections, reports, and documents can be "billed to escrow", meaning that you don't pay for those services upfront. The outstanding invoices will be deducted from your proceeds and paid directly by the title company. Other services must be paid for upfront or by use of a credit card. Please let us know if you'd like to bill to escrow or save some money by paying up front. **Note: service providers add a small escrow fee to their invoice.**

Deciding on a Budget

Selling a home is not inexpensive. In addition to the title fees, commissions and closing costs, you may need to spend some money getting your home ready for the market. The goal is to get top dollar for your investment and make a good first impression on the buyers.

If you don't have the cash readily available to repair and upgrade your home, you may want to consider using funds that may be available to you in a Home Equity Line Of Credit (HELOC). This may be a great way to fund your home preparation efforts without having to use your checking or savings accounts. The return on your investment will be well worth it and as soon as you close escrow on your home, you can pay off that line of credit with your proceeds.

Typical home preparation costs (Prices will vary):

- Home Inspection \$ 750.00 (can be billed to escrow)
- Pest Inspection \$ 650.00 (can be billed to escrow)
- Roof Inspection \$ 350.00 (can be billed to escrow)
- Chimney Inspection \$ 350.00 (can be billed to escrow)
- Plumbing leak \$ 450.00 (Seller pays upon completion)
- Electrical work \$ 500.00 (Seller pays upon completion)
- Painting interior \$4,500.00 (Seller pays upon completion)
- Painting Exterior \$8,000.00 (Seller pays upon completion)
- Painting exterior trim \$1,500.00 (Seller pays upon completion)
- Painting kitchen cabinets \$2,000.00 (Seller pays upon completion)
- Linoleum - Bathroom \$1,500.00 (Seller pays upon completion)
- Linoleum - Kitchen \$2,000.00 (Seller pays upon completion)
- Carpet per room \$ 800.00 (Seller pays upon completion)
- House Cleaning \$ 800.00 (Seller pays upon completion)
- Window Washing \$ 350.00 (Seller pays upon completion)
- Hauling: per truckload \$ 650.00 (Seller pays upon completion)
- Landscaping: Basic yard cleanup \$1,000.00 (Seller pays upon completion)
- Landscaping: Ground Cover, plants, etc. \$1,500.00 (Seller pays upon completion)
- Rain Gutter Clean-out \$ 250.00 (Seller pays upon completion)
- Hardwood floor refinishing \$4,000.00 (Seller pays upon completion)
- Home depot: smoke & carbon detectors \$ 150.00 (Seller pays upon completion)
- Water Heater Strapping \$ 350.00 (Seller pays upon completion)
- Downsizing and packing \$6,000.00 (Seller pays upon completion)

Staging

Real estate buyers start house hunting with a logical list of criteria, but the home they actually buy is chosen largely for emotional reasons. The principal aim in home staging is to allow potential buyers to walk into the house and have that “this is it, this is home” feeling.

Sometimes spending money on staging can reduce the amount of money you spend on upgrades because the buyers are looking past the small things and see new furnishings.

We want your home to be on the market for the shortest amount of time possible. For that to happen, it needs to look its best so it will appeal to the broadest range of people.

The stager will suggest changes and propose style recommendations that may make your home more marketable.

Staging benefits can be seen throughout the selling process:

- It is easier for buyers to visualize the property as a future home
- Buyers are more willing to walk through a home they viewed online
- The value of the home can be positively impacted if it is staged and decorated
- Buyers are more willing to overlook other property faults

32% percent of buyers’ agents believe staged homes increase the dollar value buyers are willing to offer by 6 percent to 10 percent.

NOTE: If you are occupying your home, we may need to EDIT or SUPPLEMENT your furnishings

We will invite our Stager/Decorator to visit your home to make suggestions and they will complete the staging right before the photoshoot. The staging will remain in place until the buyer’s appraisal is completed. It may take a couple of days to remove the staging.

NOTE: You may or may not like the style of the staging, but our stager is a professional decorator and marketer. They are trying to appeal to a younger and possibly more generic audience.

Another option is “Virtual Staging”. Virtual home staging is a type of home staging in which an interior design is created in a graphic photo editor. The main goal of this kind of visualization is creating highly realistic images. The major advantages of virtual staging over traditional home staging are time and cost; virtual staging is more than 90% cheaper than physical. Virtual staging is sometimes done to market a vacant home, as it can offer many of the benefits of traditional staging at a significantly lower cost. About five to ten percent of online real estate listings use virtual staging, but that number is growing every year.

Downsizing (Move Manager)

When you are selling your home, you want it to look as large and spacious as possible. Buyers are looking for clean, well lit, uncluttered homes. I know what you're saying; I don't know where to start, I have too much stuff, I don't have time to sort it all out, I'll sell some things first and the kids will take the rest, only I can do my downsizing..

There's no reason you need to do it all by yourself. Downsize (or Move Managers) use tried-and-true techniques and systems that get the job done calmly and efficiently, and they take care of your belongings as if they were their own. They will work with you and go through everything to determine what can be repurposed, recycled, and sold. You are the ultimate decision maker. They can also assist with selling items and utilize many options for dispersal.

The Downsize/Move Manager will need to see and use a detailed floor plan for your new home so that they can help you decide what you are taking with you and what you are leaving behind.

One of the first things that a Downsize will suggest is that you create a "Staging Area" somewhere in your home. This could be the garage or a spare bedroom. Once you have decided on the staging area, get some boxes and label them: Move/Keep, Donate, Sell, Family/Friends. You can also use colored sticker dots for items that you don't want to move to the staging area. Spend most of your time deciding on what you are taking with you.

Once you know what you are taking with you, and your friends and family have taken what they want, and you have donated some things, it's time to dispose of the remaining items. Either your Move Manager or our team can assist you with hauling things either to the consignment center, to donation or to the landfill. Let us know if you would like our assistance.

SELLER'S HOMEWORK:

- Obtain a floorplan for your new home or from the retirement community.
- Create a staging area with areas/boxes: keep, move, donate, sell, give.



- Watch the video:** www.StayOrGoHomeowner.com/downsizing
- Schedule an initial consultation with the Move Manager. Please ask us for referrals.
- Check our contacts webpage at: <https://www.stayorgohomeowner.com/contacts>
- Estate Sales, Hauling, Auctions, Subcontractors, Inspectors, etc., etc.

Inspections - The only way to sell a home As-Is

All sellers want to sell their homes “As-Is”, but the only way to do that is to tell the potential buyers what “As-Is” really IS. And the only way for a seller to truly disclose everything that is wrong with a home is by ordering inspection reports. Even though the buyer’s purchase contract states that all homes are sold in its present physical condition, the contract goes on to say that any *new findings* are up for negotiations. By getting inspections done before you put your home on the market, you’ll know exactly where you stand. In addition, it will give us the information that we need in order to decide what we are going to address in the home preparations and what we are not. Even if you are not going to make any of the suggested repairs at least you’ve disclosed everything to the buyers, you’ve eliminated any surprises and all of your cards are on the table. Now the buyers will place their offers based on everything that is known about the property and there will be less chance for future negotiations.

The cost of all of the inspections will run about \$1,500 and can be billed to escrow, meaning that you don’t have to pay upfront. **Please let us know if you do NOT want inspections..**



Here is a 5-minute educational video which explains how there is only one way to sell a home “As-Is”: www.StayOrGoHomeowner.com/asis

Here are some of the inspections that we can order on your behalf:

Home Inspection

A home inspection is an objective visual examination of the physical structure and systems of a house, from the roof to the foundation. The standard home inspector’s report will cover the condition of the home’s heating system; central air conditioning system (temperature permitting); interior plumbing and electrical systems; the roof, attic and visible insulation; walls, ceilings, floors, windows and doors; the foundation, basement and structural components. The inspection will take about two hours and they will need access to the crawl space and attic openings.

Pest Inspection

A termite inspection, this visual inspection is conducted by a state-licensed professional hired to look for signs of infestation or damage to a structure by wood-destroying pests.

Pest inspectors look for:

- Wood-destroying pests, such as termites, rot fungus and wood-infesting beetles.
- Evidence of pest activity, such as damaged wood, dead insects and termite tubes.
- Conducive conditions for pests, earth-to-wood contact and plumbing leaks

The inspector will visually inspect accessible areas inside a home (including crawlspaces and attic) and the exterior of the property. In areas where dry-wood termites are prevalent and in houses where there are no subfloor crawl spaces, the attic is also inspected. The average termite inspection takes about an hour.

Roof Inspection

Here are common components that a roof inspector will examine:

- Overall appearance of the roof, both exterior and interior.
- Evidence of ceiling cracks and leaks.
- Condition of fascia, gutters and drains, skylights, chimneys and vents.
- Curled, broken or missing shingles.
- Areas where water may collect, like roof valleys.
- Damaged or missing flashing points.

Other Inspections

- Other inspections could include: chimney, septic, foundation, pool, etc.
- Inspection reports take a few days to be completed and can be billed to escrow.
- **We will send you copies of all the inspection reports as soon as they become available.**
- **Brian will highlight items in the reports that may be a red flag to the potential buyers.**

Listing Agent's Visual Inspection Disclosure (AVID)

Brian will be performing his Agent's Visual Inspection Disclosure during this time period. The AVID is a simple walk-through report which is required by law. The AVID will become part of your Seller's Disclosures. There is no exact timeframe in which this inspection needs to occur.

Seller's Disclosures (What do YOU know?)

Now that the formal inspections have been completed, you can decide what issues from the inspection reports you would like to address. **You are not required to fix everything that shows up in these reports as long as you disclose everything.** But issues like plumbing and electrical work are a good return on investment projects. We want to assure the buyers that the home was well cared for.

Since **we are looking for a truly "As-Is" sale**, now it's time for YOU to disclose as much information to the buyers as possible. The way we do that is by supplying the potential buyers with the home, pest, roof, chimney inspections and also giving them your own "seller's disclosures".

Your seller's disclosures are not difficult to fill out. In fact the three most important documents, **the DIA, TDS and the SPQ** are only seven pages of yes/no questions. We will send you a sample set of the DIA, TDS and SPQ so you have plenty of time to familiarize yourself with them.

We can complete ALL of the disclosure documents together either on-line or at the location of your choice. Let me know what day(s) and time(s) are best for you.



I've also created an educational video that you can watch which will explain ALL the documents in plain English and may answer some of your questions.

Here is the link to the Seller's Disclosure video: www.StayOrGoHomeowner.com/disclosures

Here are the documents that are explained in the the video:

- Disclosure Information Advisory (DIA)
- Transfer Disclosure Statement (TDS)
- Seller Property Questionnaire (SPQ)

Agent Visual Inspection Advisory (AVID): The Agent Visual Inspection Advisory is a form that the Listing Agent and the Selling Agent use to disclose what they know about the property. Agents are not experts in construction or property conditions, but they can describe what they see.

You can stop the video at this point or carry on.

The rest of the disclosures are mostly, “Buyer Beware”.

Square Foot and Lot Size Advisory (SFLS): This advisory provides information about square footage and lot size, reminding buyers and sellers to independently verify these details as discrepancies may exist.

Market Conditions Advisory (MCA): The Market Conditions Advisory provides warnings about the current real estate market conditions. It may include data on market trends, such as supply and demand, interest rates, and other factors that could affect a transaction.

Statewide Buyer and Seller Advisory: This comprehensive advisory typically consists of 15 pages and covers various aspects of real estate transactions. It offers guidance and important information to both buyers and sellers throughout the process.

Lead-Based Paint Disclosure: This disclosure is required for properties built before 1978 and informs buyers about the potential presence of lead-based paint in the property. It includes information about the risks and the buyer's right to inspect.

Water Heater and Smoke Detector Statement (WHSD): This statement typically confirms that the property complies with state regulations regarding smoke detectors in each sleeping area and water heaters that need to be double strapped, which are essential safety features in a home and must be present by the close of escrow.

Water Conserving Plumbing Fixtures and Carbon Monoxide Disclosure (WCMD): This disclosure informs buyers about the presence of water-conserving plumbing fixtures and carbon monoxide detectors in the property by the close of escrow.

Homeowner’s Guide to Hazards and Earthquake Safety: This guide provides information to homeowners about potential hazards and earthquake safety measures. It may include tips on how to prepare for earthquakes and other natural disasters.

Seller’s Affidavit of Nonforeign Status (FIRPTA): This form is related to the Foreign Investment in Real Property Tax Act (FIRPTA). It is used to certify the seller's non-foreign status and may be required for tax purposes when selling U.S. real estate. We will not ask you for your SSN. You can supply your SSN directly to the escrow officer.

Keller Williams Centric Disclosures: These next disclosures are specific to Keller Williams Bay Area Estates and may include information on electronic document completion, the scope of broker duty, affiliated business arrangements, and general property disclosures like permits, schools, views, and lot size. (Note: The Broker on the other end of your transaction will have their own Broker-Centric disclosures that you will be signing after we get into contract with them).

Advisory Regarding Completing Documents Electronically: This advisory likely addresses the use of electronic signatures and document submission in real estate transactions. It may explain the process of completing and signing documents electronically, the legal validity of electronic signatures, and any specific procedures or platforms that Keller Williams recommends or uses for electronic document handling. This disclosure helps parties understand the technology-driven aspects of the transaction process.

Scope of Broker Duty and Selection of Vendors: This disclosure outlines the responsibilities and duties of the real estate Broker (in this case, Keller Williams) in a real estate transaction. It may clarify what services the broker will provide and what is expected of the client. Additionally, it may discuss the selection of vendors, such as inspectors, appraisers, and title companies, and how these choices are made in the transaction process.

Affiliated Business Arrangement Disclosure: This disclosure addresses any relationships or affiliations that Keller Williams may have with other businesses involved in the real estate transaction. For example, Keller Williams may have an affiliation with a mortgage company or title company. This disclosure is required by the Real Estate Settlement Procedures Act (RESPA) and is intended to inform clients about these relationships, any potential financial interests, and the client's right to choose their own service providers if desired.

General Disclosures: These disclosures are all about permits, schools, views, lot size, etc.

Notice of Your Supplemental Property Tax Bill (SPT): This notice informs the new owners about their supplemental property tax bill, and how the new owner's property tax bill may be much different than the current owner's property tax bill.

Wow! Right?? Don't worry... We are here for you, and we will walk through this with you at your pace and convenience. Remember, our goal is to make this as stress-free as possible.

ACTION: Let us know if and when you would like to complete and/or sign your disclosures online and we'll send you a Glide Invitation. [This is the easiest option.](#)

If you would like to complete and/or sign your disclosures in-person, feel free to book an appointment on my calendar on a day and time that works best for you:

<https://www.stayorgohomeowner.com/appointment>.

(Note: we can meet over the phone, on a Zoom call or in person). Completely up to you. Once you have completed the seller's disclosures, we will email you a copy of them for your records.

MLS Input Questionnaire (Reminder.):

If you haven't done so already, here's a quick reminder that we need specific details about your home so we can start creating the MLS draft, which buyers will see online.

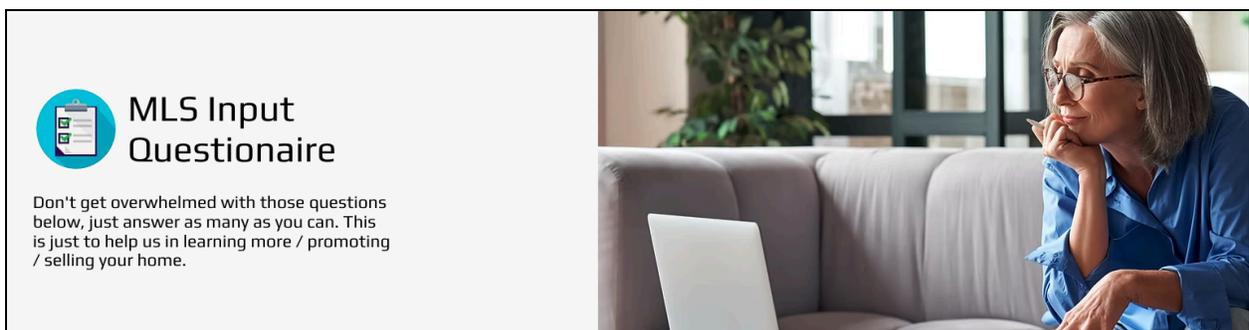
If you'd like to try the online version, don't feel overwhelmed by the number of questions. Simply answer as many as you can and skip any you're unsure about.

At the bottom of the questionnaire, there's a section where you can share what you love about your home, along with features and benefits you'd like buyers to know. Why did you buy it in the first place? What improvements have you made over the years? Why will you miss it after you move? Your answers will help us tell a story that makes buyers fall in love with your home. We'll use this information in the flyer and online listing.

The more details you provide, the more we can highlight your home's best qualities and set it apart from others on the market. Buyers connect emotionally when they can picture themselves living in a space, and your personal stories and favorite features help make that connection happen.

Don't worry — we'll add some "Realtor flair" and send the final version back to you for approval.

Here's the online version of the MLS Input Questionnaire: www.stayorgohomeowner.com/mls



MLS Input Questionnaire

Don't get overwhelmed with those questions below, just answer as many as you can. This is just to help us in learning more / promoting / selling your home.

Sample Transaction Calendar (relaxed schedule)

| Week 1 | Sun | Monday Sign RLA Open Escrow | Tuesday Team intro Order NHDS | Wednesday Schedule initial walkthrough | Thursday Initial walkthrough | Friday Initial walkthrough | Sat |
|--------|--------------|---|---|---|--|---|--------------|
| Week 2 | S | M Schedule Subcontractors Invite Stager | T Review Title Report and NHDS | W Subcontractor meetings and add combo lockbox | TH Subcontractor meetings | F Hauling? Create MLS draft | S |
| Week 3 | S | M Seller to approve quotes | T Lock in Subcontractor dates. Send a calendar. | W Schedule inspections. Order HOA docs. | TH Handyman? Marketing verbiage due | F Handyman? Prep for painting | S |
| Week 4 | S | M Painting | T Painting | W Painting | TH Painting? Landscaping | F Painting? Flooring or Carpet cleaning | S |
| Week 5 | S | M Flooring or Carpet cleaning Lite cleaning | T Inspections 2D floor plan | W House/Window Cleaning | TH Staging Agent's visual inspection | F Photoshoot am Lawn sign up pm | S |
| Week 6 | S | M Complete Seller's Disclosures | T Seller approves MLS and marketing items | W Flier to print. Disclosures on-line | TH Gap Day List price? | F On the Market Open House?>> | S OH? |
| Week 7 | S OH? | M Agents showing home to buyers | T Agents showing home to buyers | W Agents showing home to buyers | TH Review Offers? | F Accept an offer? Residential Purchase Agreement | S |
| Week 8 | S | M Send RPA to title and buyer's lender | T Schedule appraisal | W Buyer's 3% deposit due to title company | TH If no offers, consider price reduction | F | S |

Note: This is simply an example of the flow of a transaction. These dates will vary depending on the complexity and depth of the home preparations. **We will send you an accurate calendar after we lock in the dates with the subcontractors.**

Pre-Marketing - (2-3 weeks prior to lift off)

What's the team doing behind the scenes during this time?

- Compile all expenses receipts and send to title to include in seller's closing costs.
- Review HOA documents for lawn-sign location and occupancy/rental percentages.
- Create the MLS draft of the home details from the seller's input:
www.stayorgohomeowner.com/mls
- Incorporate the seller's marketing verbiage into our Public Remarks in the MLS draft:
www.stayorgohomeowner.com/marketing
- Initial draft of the professionally printed flier based on the seller's input
- Schedule photo-shoot and image marketing.
- Order www.address.com website address and rider sign with QR code from TourFactory.
- Order double legged sign for yard from Opticom (no coming soon riders).
- Post 2D floor plan to TourFactory site and add to pictures in the MLS draft.
- Schedule an open house weekend if the seller wishes to have open houses.

Marketing - (less than 1 week until lift off)

What's going on behind the scenes at this point?

- Post title docs, NHDS, all inspection reports, Seller's disclosures, Agent's Visual Inspection Disclosure (AVID), HOA documents and any other disclosures to the www.glide.com website for agents to view and download.
- Send the photos (if applicable) to the Virtual Staging service: www.BoxBrownie.com
- Insert photos into brochure/flier
- Incorporate the seller's "what I love about my home" marketing verbiage
- **If the seller is OCCUPYING the property, ask sellers about [showing instructions/times](#).**
- Ask seller if they need a 30 day rent back after the close of escrow
- Create Offer Instructions to be included with online disclosures
- Complete MLS draft and have the sellers review and approve the MLS verbiage
- Run a Comparable Market Analysis (CMA) to advise seller of best list price range
- Send all marketing materials to seller(s) for their approval
- Order the fliers/brochure from the printer
- Add Blue SupraKey lockbox to the property for Realtors to access the house keys.
- Add rider signs to the lawn sign including the custom QR code for website link

MLS Verbiage Approval

We'll use your marketing verbiage and add a bit of our own. We are limited to an exact number of characters (letters). We'll send you a copy of what we come up with and you can give us your feedback so we can get it "Just Right". It takes a Village..

Here's an example of some MLS marketing verbiage:

Charming single story home in close proximity to downtown Willow Glen. As you enter the home you have a view of the forest-like backyard. The built-in cabinets in the living room frame a cozy brick wood-burning fireplace and the expansive windows bring the outdoors inside. The kitchen features a gas range, custom tile counters, plenty of cabinetry, and a quaint breakfast nook. There's a large private backyard to entertain family and friends with a deck to relax on summer nights. Other features include: hardwood flooring, a separate laundry/utility room with access to the side yard, and a 2-car detached garage, some double pane windows, fresh interior paint, front porch, quiet street, bedroom window shutters, ceiling fans and more. Great location just minutes from the renovated Three Creeks trail, close to shopping, restaurants, parks, and the proposed Google campus. Easy access to 87, 85, 280, 101, Almaden Expressway, Lincoln, Minnesota, Willow, and Bird. Welcome Home!

List Price Approval

The list price is completely up to you. I will "recommend" a list price that I feel will attract the attention of the potential buyers on the internet. My philosophy is to price it at fair market value. If we price it too high, it might not be found on the internet or it may scare the buyers away. If we price it too low, we will get unqualified buyers and start a bidding war which may also scare the buyers away.

Keep in mind that this is merely a marketing number. We usually sell for a higher price than the list price.

SELLER'S HOMEWORK: Please let us know what price you would like to use.

Tip: Don't price the home at a price lower than you will accept.

Final Home Check - Prepare cabin for departure

As we prepare to go LIVE on the MLS, we will do a final examination of the property before it goes on the market. We will also:

- Make sure that the exterior of the home and the landscaping is in order
- Add rider signs to the lawn sign if not done so already
- Assure that the Blue Realtor lockbox is in place and connected to the Supra Website.
- Bring the fliers, booties and any other marketing materials to the property.
- Run a new Comparable Market Analysis (CMA)
- **Seller to decide on the final list price**

Ready to Go! - Prepare for liftoff

Well, this is it! Congratulations, we are finally ready for the market. Thanks for your patience and support through the home preparations and the disclosures. Now it's time to prepare you for lift off. If all goes according to plan, we should have offers to review within the next 7-14 days. We are about to let the world know about your home, negotiate the highest price possible and transfer ownership to the new owners.

-  If you haven't done so previously, now would be a good time for you to learn about the Residential Purchase Agreement (RPA). I've created an educational video that will teach you about the purchase agreement that the buyers will be sending you in order to purchase your home. We will email you a sample RPA that you can use as you watch the following video: **HOMEWORK: www.StayOrGoHomeowner.com/rpa**

LIVE On the MLS - Liftoff!

Now that we are LIVE on the market through the MLS, your home will start to be seen on the internet, all over the world. Most traffic happens in the first 5 days and especially in the first 1-3 days. Any Realtor or Buyer who has set up an automated search for homes like yours will see it within the first 15 minutes.

Showing The Property

If the home is **VACANT** then you have nothing to worry about. We will handle all of the showing details.

If you are **OCCUPYING** the property while it is on the market, then we will have to give the Realtors your phone number so they can contact you directly to schedule a day and time when you can exit the property to allow them to preview it. **We will not attend the showing.**

You may want to create some sort of calendar that you can keep track of the scheduled visits:

| Date | Time | Name of Buyer's Agent | Company | Cell Number |
|------|------|-----------------------|---------|-------------|
| | | | | |
| | | | | |
| | | | | |

The Buyer's agent is responsible to obtain the key(s) from the blue Realtor lockbox, show the property as quickly as possible, making sure that the buyers don't touch anything, and then securing the home when they leave.

After the showing is completed, the Realtors will place the key back in the blue lockbox. When the key is returned to the lockbox, we will get an email notification that shows the Realtor's contact information, when they arrived and when they left. We will attempt to contact those Realtors to get feedback. Unfortunately, some Realtors do not respond..

Daily Updates

We will email you daily updates so that you get a feel for the activity and traffic through your home. These updates are sent on the following day and tell what happened on the previous day. We will let you know the following:

- Number of Realtors who brought their clients to your home yesterday.
- Number of Realtors who have visits scheduled for today.
- Number of Realtors who have downloaded disclosures for their buyers.
- Results of my conversations with Realtors in regards to writing an offer.
- Total number of views to your home's website: (example) www.123Main.com.
- Total number of views on Redfin and Zillow and number of "favorites"

Our goal is to get through the first weekend before we set an offer due-date and review offers.

Note: If you have any extra time, if there are plants that are not serviced by a sprinkler system, they may need watering every few days.

What's the team doing behind the scenes at this point?

- Visiting the property regularly (**if vacant**) to make sure that everything is secure
- Monitor other homes for sale in the neighborhood and contact those listing agents
- Work with agents and buyers to supply them with documents and disclosures
- Working with agents to help them write the best offer possible
- Contacting the buyer's loan officer to confirm their pre-approval status
- Check SPAM email inbox for offers that may have been sent in
- Make sure all offers are entered into Glide for review

Open Houses & Broker Tours

An open house or a Broker's tour are scheduled times when your home is designated to be available for viewing by potential buyers and Realtors.

In my opinion, **having an open house or broker tour is optional and it is completely up to you.**

Online marketing efforts can reach more potential buyers in a shorter amount of time. The National Association of Realtors (NAR) reports that less than 1% of homes are sold because of an open house.

If you are selling a **VACANT** home, it's much easier and safer to do an open house.

If you are **OCCUPYING** the home, having an open house may open up the chance for a potential theft, especially if the event draws a large crowd and you have a larger home.

NOTE: Brian will not be the Agent holding the home open, as visitors may want to share unflattering news which I will then have to disclose to any potential buyers.

NOTE: Please do NOT visit or attend the open house(s). We strongly advise against this!

If you would like us to conduct open houses, we will have a Buyer's agent hold the home open. This decision is completely up to you. Please let us know what works best for you.

Price Reduction?

If your home has been on the market for more than 7-14 days and we have not been contacted by any Realtors, we have low showing numbers or if no disclosure packages have been downloaded, then we need to address our list price. It always comes down to the price.

Here's my theory on home pricing:

All buyers who are looking for a home, enter their search criteria into an automated home search website. They specify how much they are willing to pay, what size home they are looking for and which specific area(s) they want to live. When a home comes on the market that matches their search criteria, they get an automatic email and they call their Realtor, who brings them to see the property. Since they are working with a Realtor, that means they are serious, and they don't rely on open houses.

So, all of the people whose search criteria matched the specifications of your home either know about it or came to see it after the first 5-7 days on the market. Since we don't have an offer in hand, it leads me to believe that either the home didn't resonate with the potential buyers, or they thought that the price was too high for what they can afford or what they feel they need to put into the home to make it match what they are looking for.

Conversely, the only people who do NOT know about your home at this point are the buyers who just decided to get into the market and recently set up an automated home search. Most likely, those new buyers are not going to jump right into the market and write an offer on homes they see in the first week. They are going to start slow and try to understand what's out there. These aren't the buyers we're looking for anyway.

If the home has been on the market for more than 2 weeks at the original list price, the buyers will start to question the price, the condition, the location, the neighborhood, the inspection reports, the seller's motivation, etc., etc. Once they see that it isn't selling, then the low-ball offers start to come in and now we are in a reactive negotiating position.

When a seller **proactively reduces the list price** within the first 2-3 weeks, then the home will pop up on more radar screens, because now we match more buyer's search criteria. Now we are back in control and are more likely to get an offer, if not multiple offers.

- Let me know if and when you would like to reduce the list price. It's your call and I will stand by your decision, 100%.**

Purchase Agreements

Submitting Offers

As I mentioned previously, we would prefer to get through the first weekend before we review any offers. But there are always those very motivated buyers who may want to submit what's called a "**preemptive**" offer. These buyers have usually been looking for quite some time or have just fallen in love with your home and want to get it off the market as soon as possible. Who knows, if it's a fantastic offer and it's too good to pass up, you may want to consider it..

We usually specify that we will "**take the offers as they come**". The good thing about taking offers as they come is that it adds a sense of urgency to the buyers; Better hurry before it's gone! The bad thing about taking offers as they come is that it's more difficult to time and things move a little faster.

Another option is to set a specific "**offer date**". The offer date is usually one week after the home has been on the market. The good thing about setting a specific offer date is that you have some control and time to gather all of the offers. The bad thing about setting a specific offer date is that buyers may find other homes or, if you don't get any offers, you look sort of silly.

SELLER'S HOMEWORK: Let us know if you have a preference for reviewing offers.

Reviewing Offers

The selling agents and their buyers will be submitting Residential Purchase Agreements (RPAs). The agreements have expiration dates. The default expiration period is 3 days, but some agents try to instill a false sense of urgency and reduce that time to 2 days or in some cases, 24 hours. I will attempt to get as much time as possible to respond. In addition, I will review every offer for red flags and have the agents make changes if needed.

If you haven't done so previously, now would be a good time for you to learn about the Residential Purchase Agreement (RPA). I've created an educational video that will teach you about the purchase agreement that the buyers will be sending you in order to purchase your home. We will email you a sample RPA that you can use as you **watch the following video:**
HOMEWORK: www.StayOrGoHomeowner.com/rpa

All of the purchase agreements will be entered into the same program where our disclosures are located, www.Glide.com. We can review offers in person or over the phone or a Zoom meeting so I can share my screen with you.

Here is a sample screenshot showing how all of the different offers compare:

| PRICE \$2,860,000 | PRICE \$2,860,000 | PRICE \$2,780,000 | PRICE \$2,751,000 | PRICE \$2,730,000 |
|---|---|---|---|---|
| <input type="button" value="VIEW OFFER"/> |
| <input type="button" value="RESPOND TO OFFER"/> |
| INITIAL DEPOSIT \$ 85,800 | INITIAL DEPOSIT \$ 85,800 | INITIAL DEPOSIT \$ 83,400 | INITIAL DEPOSIT \$ 82,530 | INITIAL DEPOSIT \$ 81,900 |
| FINANCE TYPE CASH | FINANCE TYPE LOAN | FINANCE TYPE LOAN | FINANCE TYPE LOAN | FINANCE TYPE LOAN |
| LOAN AMOUNT - | LOAN AMOUNT \$ 1,800,000 | LOAN AMOUNT \$ 1,280,000 | LOAN AMOUNT \$ 2,000,000 | LOAN AMOUNT \$ 2,000,000 |
| PERCENT DOWN - | PERCENT DOWN 37.1 | PERCENT DOWN 54 | PERCENT DOWN 27.3 | PERCENT DOWN 26.7 |
| DOWN PAYMENT - | DOWN PAYMENT \$ 1,060,000 | DOWN PAYMENT \$ 1,500,000 | DOWN PAYMENT \$ 751,000 | DOWN PAYMENT \$ 730,000 |
| BALANCE OF DOWNPAYMENT - | BALANCE OF DOWNPAYMENT \$ 974,200 | BALANCE OF DOWNPAYMENT \$ 1,416,600 | BALANCE OF DOWNPAYMENT \$ 668,470 | BALANCE OF DOWNPAYMENT \$ 648,100 |
| FINANCE CONTINGENCY - | FINANCE CONTINGENCY Waived | FINANCE CONTINGENCY Waived | FINANCE CONTINGENCY - | FINANCE CONTINGENCY Waived |
| APPRAISAL CONTINGENCY - | APPRAISAL CONTINGENCY Waived | APPRAISAL CONTINGENCY Waived | APPRAISAL CONTINGENCY - | APPRAISAL CONTINGENCY Waived |
| INSPECTION CONTINGENCY - | INSPECTION CONTINGENCY Waived | INSPECTION CONTINGENCY Waived | INSPECTION CONTINGENCY - | INSPECTION CONTINGENCY Waived |
| CLOSE OF ESCROW 10 days | CLOSE OF ESCROW 30 days |

Things we are looking for in a purchase agreement other than the purchase price:

- The amount and length of time for the initial deposit, (3% of the purchase price)
- The close of escrow. This will either be a specific date or a number of days.
- The offer expiration time period (1-3 days)
- The loan terms (if applicable). A smaller loan (or cash) is preferred
- The percentage and amount of the down payment. The higher the better, because if the home does not appraise at the purchase price, the buyer will have to come up with the difference between the appraised value and the purchase price.
- The contingency removal time periods. The shorter amount of time for the buyers to do their due diligence the better.
 - There are three types of contingencies; Appraisal, Loan and Property condition.

- The “Rent Back” agreement (if applicable). If you plan to remain in the home as a tenant after the close of escrow you will sign either a 29 day Seller License to Remain in Possession Addendum (SIP) or a 30+ day Residential Lease After Sale (RLAS). The buyers will most likely charge you a cleaning deposit which will be refunded to you after your rent back period ends.
- Who pays for what? Things like a one year home warranty and closing costs.
- Items that are to be included (unattached items) or excluded (attached items)
 - Which appliances are included?
- Agreement should not mention a pest inspection, which is a red flag to lenders

Preemptive Offers:

In today’s crazy market, some Buyers/Agents who really want your home will place preemptive offers before the offer due date. Sometimes these are the best offers, because they have to get your attention with a much higher offer to beat out the crowds. We may consider these offers.

Counter Offer(s)

If there is something that we don’t like in the offer(s), then we may elect to do a “**Counter Offer**” or even a “**Multiple Counter Offer**”. The counter offer(s) will either clean up the terms of the contract and/or ask for a higher price. The Buyer can either reject the counter offer, hold steady with their initial offer or increase their offer and/or accept the new terms.

Tip: Keep in mind that counter offers sometimes turn the buyers off because they either think that there is a bidding war or they get offended because they already submitted their “highest and best” offer.

Selecting the Winning Offer

The best offer is not necessarily the highest priced offer.. Let me explain. There are many factors to take into consideration when reviewing offers and selecting the winning offer. In my opinion, in addition to the sales price we are also selecting the best buyer and the best agent on the other end of the deal. In addition, we are also looking for desirable “terms” like a free 29-day rent-back so you can stay longer after the close of escrow. Other desirable terms include not having the seller pay for a 1 year home warranty or the initial deposit being wired to the title company in 1 day or certain fees being waived.

The best buyer is someone who has a sense of urgency and a compelling reason to purchase your home. Maybe their kids go to the local school, they have friends in the neighborhood, they work close by or they sold their home and must move quickly.

We are also looking for a great Selling Agent who communicates well, follows direction and suggestions, works with a top broker, has experience selling homes and has a win-win attitude.

It's not easy to select the winning offer, but together we will decide who gets to purchase your home. Once we decide on the best offer/buyer/Realtor, you will sign the purchase agreement (in person or using DocuSign) and I will send it back to the Selling Agent. We will then change the status on the MLS to "Pending" and we will be off the market.

Whew! Take a break, you deserve it..

Offers on the back burner

We will send out an email to all of the Realtors who's offer we did NOT accept. We want to stay in touch with these Realtors and let them down easy. We will also give them the opportunity to write a "backup" offer. A backup offer is an offer that is written by the Selling Agent and accepted by the seller to be used in case the first offer backs out. This is optional and completely up to you.

ALL CASH DEAL? Prepare for a *quick landing!*

If the offer that we select is an "All Cash" deal, then the close of escrow can be as quick as 7-10 days. On vacant homes, that usually isn't a problem. On occupied homes, we may have to throttle the time frame back a little to allow you time to vacate.

If you are in a position to close quickly, then all of the following tasks that normally transpire over the next 4 weeks will be expedited:

In Contract, Now What?

I'm sure you're asking yourself "what happens next?". Well, surprise! I have another video for you to watch which will explain (at a high level) everything that will happen from here on out.

Here is the link to the video: In Contract, Now What?:

www.StayOrGoHomeowner.com/incontract

Keep in mind:

- Time frames can be off by a day or two, please be patient and flexible.
- All communications need to occur between the Agents. Not between Seller and Buyer.
- Think “Win-Win”. Staying on good terms with the buyer will reduce stress for all parties.
- The Buyer(s) have the right to continue visiting the home between acceptance and close.

What’s going on behind the scenes and what are we doing at this point?:

- Send the contract, proof of funds, pre approval letter, disclosures and agent contact info to the Escrow Officer at the title company.
- Report pending sale on MLS and Tour Factory website
- The buyers will wire or deliver their 3% initial deposit to the title company (ASAP!)
- Remind selling agent to call the buyer’s lender and schedule the appraisal
 - Note: The appraisal may take anywhere from 1-2 weeks to complete
- Request Seller's Net Sheet from the title company and send to the seller
- Update the Google calendar and send to seller
- Remove the pest inspection from Glide so that there are no red flags
- Place a “Sale Pending” rider sign on the lawn sign at the property
- Ask the Buyer’s Agent if the Buyer(s) will be ordering additional inspections
- The Buyer’s Agent will be scheduling their Agent’s Visual Inspection Report (AVID)
- Sellers will be signing additional documents during this time, i.e: the Agent’s AVID
- Buyer may scheduling various visits to the home before removing their contingencies
- Negotiating the sale of various personal property items between Seller and Buyer(s)
- This is a good time to complete your downsizing and clearing personal property
 - This includes all items that are not attached to the home, both inside and out

CONTINGENCIES - The Long Pole in the Tent

As we’ve discussed, Contingency Removal is one of the most important parts of your real estate transaction. **Until the Buyer(s) remove their contingencies in writing**, they can back out of the deal (without loss of the deposit) based on:

- 1) The appraisal
- 2) The financing
- 3) The property condition, disclosures, reports and documents.

The Residential Purchase Agreement (RPA) outlines the buyer's contingency removal time periods. The time periods can be anywhere from ZERO to 21 days. Ideally, we would love to see ZERO days. **If your contract had “zero contingencies”, you don't have a lot to worry about right now.** If there are contingencies in your contract, we will work diligently with the Selling Agent to get them removed in the agreed upon time frames.

WEEK #1 (Days 1-7)

Now is a good time to introduce yourself to the Escrow Officer at the title company. We will send you the contact information for the person you should speak to.

You will be filling out a “Statement of Information” either over the phone or in writing which gives the title company the information they need to request your final loan payoff (if any).

They will also need your social security number (over the phone) so they can report your sale to the IRS and finally, they will ask you questions about your trust (if you have the home in the name of your trust).

Soon, you will be receiving a Preliminary Seller's Statement which will show all of the individual fees and outstanding invoices that we “billed to escrow”. Everything will be spelled out so that you can see the total amount that you will net at the close of escrow.

NOTE: Do not send your social security or any personal information in writing or in an email. Remember: Do Not Ever Wire Funds no matter who asks you to do so.

- SELLER'S HOMEWORK: If your home is in a trust, then you will need a bank account in the name of your trust so that the funds can be transferred to that account.**

What are we doing behind the scenes at this point?:

- Sending all of the outstanding invoices to the title company
- Follow up on the status of the appraisal visit. Push, push, push
- Bring optimistic comps to the property for the appraiser to use
- Orchestrating and scheduling visits to the property by the Buyers
- Scheduling the De-Staging of the home
- Informing your solar company that we are in contract and arranging the transfer
- Getting documents signed that are chronological, such as the TDS, AVIDs & NHDS
- Pushing for contingency removal if there are contingencies in place.

Note: Lenders take a long time to do anything.. That's just the way things are.. Even though the buyers were "pre-approved", everything still needs to go through underwriting. They need an appraisal, they need to review HOA docs, they have conditions that need to be met, etc. etc. Hang in there and be patient. We will keep you updated, anytime we hear anything.

WEEK #2 (Days 7-14)

Not much is going to be happening during the second week and maybe even into the third week. This is sometimes referred to as the "dark side of the moon". The Buyer's lender is processing the appraisal, finalizing conditions and getting the loan through the underwriter.

SELLER'S HOMEWORK:

- Continue your mow and blow services, keep your utilities in place and keep watering your plants that don't get covered by your sprinklers. The buyers are still visiting.

WEEK #3 (Days 14-21)

Now that we are about two weeks from closing escrow, we'll need to start thinking about tying up some loose ends.

SELLER'S HOMEWORK:

- Review the updated version of the "Seller's Statement" that we will send to you. This is the most important document that you will be signing with the mobile notary. The Seller's Statement will outline all of the closing costs, selling costs and items that we "billed to escrow" like the inspections, reports and other costs that need to be reimbursed.
- Let us know what day(s) and time(s) are best for you to meet with a mobile notary from the title company. They can meet you wherever you'd like.
 - Tip: Don't forget to bring your driver's license to the sign off**
- Haul or dispose of any personal property that is not attached to the home, both inside and outside so that the house is completely vacant. Better to do this sooner than later.**
- When the home is finally vacant, it needs to be left in "Broom Clean" condition.
- Leave all of your manuals, warranties, garage door openers, extra keys, etc.
- If you have the current property tax bill, leave it there for the buyers.

- Send us your new/forwarding address so that we can mail you some final items
- Contact all of the companies that send you mail and give them your new address.
- Contact your utility and service companies to let them know that you are selling your home and what the estimated close of escrow day is.

Tip: add a couple of days “just in case” the escrow doesn't close on time.

- PG&E
- Water
- Garbage
- Cable, phone and internet
- Gardeners, pool service, soft water, newspaper, etc.
- Homeowner’s insurance

Homeowner’s Insurance (if Renting Back from Buyers):

If you are **OCCUPYING** your home during this time, using a 29-day “Seller-In-Possession” (SIP), then when you close escrow and receive your funds, you will become a “Tenant” in the new owner’s home. The new owner’s insurance will kick in, but you might want to ask your current insurance company to switch your policy to a “renter’s Insurance” policy until you vacate.

We will also check to make sure that the buyers got insurance so the loan does not get held up.

The final walk-through by the buyers:

We will check with the Buyer's agent regarding the time and date for the buyer’s walk-through. The walkthrough simply confirms that the home is in the same condition that it was in when they placed their offer. They are looking for something new.

Note: There may be TWO walkthroughs. One walkthrough might be before the close of escrow and the second might be after you vacate completely.

WEEK #4 (Days 21-30) Prepare for landing

As I mentioned before, we may experience a “*slight*” amount of turbulence and of course things may happen right near the end of the transaction. I only say that because the close of escrow date is a moving target and there are so many small factors that can add or subtract a day or two from the original plan. But no worries, we will have a successful landing, we just might be a little early or a little late. We are on top of it!

What are we doing behind the scenes at this point?:

- Coordinate key exchange get garage door openers before they are packed
- Remove the lawn sign and the lockboxes
- Make sure the home warranty has been ordered for the buyers
- Getting final signatures from all parties in regards to some straggling documents, including the buyer's final walkthrough document.

Transaction Complete - We have landed

Once we get "confirmation of recordation" from the county, we will give you a call and let you know that you are no longer the owners and title has transferred to the buyers.

We will change the status on the MLS to SOLD and remove the lock boxes from the house.

Note: The funds from the sale of your home may not hit your account until the next day. In addition, there may be a few straggling pieces of paperwork to sign.

Let us know if you would like to meet the buyers of your home to show them how things work. This is NOT a mandatory task, but some sellers want to meet the new owners.

If you plan to remain in the home as a tenant after the close of escrow, this is when the 29 day Seller License to Remain in Possession Addendum (SIP) or a 30+ day Residential Lease After Sale (RLAS) kicks in. Once you move out and the buyers do one more walkthrough, your cleaning deposit will be refunded to you by the title company. This is another reason that we need your forwarding address.

Rent-Back Rules and Guidelines for Seller (SIP)

- Seller shall maintain the property in the same condition as of the date of acceptance.
- Seller pays for their own utilities and services until they vacate the property.
- Seller shall make the property available to the buyer within 24 hours if necessary
- Seller cant sublet the property
- Seller's personal property (including vehicles) is not insured by the Buyer
- If there was a security deposit in the SIP, it will be returned to you after you vacate.

About the Author

Brian Schwatka's passion is to help homeowners make the best decisions for their future whether they are staying or going. He educates his clients through webinars, online classes, educational videos and personal consultations. First, he helps homeowners decide if they should stay or go, then he helps them decide "where" they can go. This analysis and education gives the homeowner clarity, certainty and confidence. Finally, he continues to assist homeowners in selling their homes, saving them time, money and frustration. Brian has been a top producing Realtor and Transition Specialist since 2004. For more information, visit www.StayOrGoHomeowner.com or call Brian direct at: 408-499-9561

Contact Information:

Brian Schwatka: www.stayorgohomeowner.com

Transition Specialist, Certified Seniors Advisor (CSA)

Keller Williams Bay Area Estates

Agent DRE# 01426785

Broker BRE# 01526679

16780-A Lark Ave.

Los Gatos, CA. 95032

Cell/Text: 408-499-9561

Email: brian@StayOrGoHomeowner.com

Monnick "Nicky" de Guia

Transaction Manager and Brian's Assistant

Email Address: admin@stayorgohomeowner.com

Candace Levers, GRI, REALTOR®

Project Manager & Listing Assistant

DRE #01833369

Cell/Text: 408-768-9492

Email: candacelevers@gmail.com

Santa Clara County Utilities Guide



CAMPBELL

Phone.....800.310.2355
 Gas/ Electric.....800.743.5000
 Water.....408.279.7900
 Garbage.....408.283.9250
 Cable.....800.266.2278

CUPERTINO

Phone.....800.310.2355
 Gas/ Electric.....800.743.5000
 Water.....408.279.7900 | 650.917.0152
 Garbage.....408.725.4020
 Cable.....800.266.2278

GILROY

Phone.....800.310.2355
 Gas/ Electric.....800.743.5000
 Water.....408.846.0400
 Garbage.....408.842.3358
 Cable.....800.266.2278

LOS ALTOS

Phone.....800.310.2355
 Gas/ Electric.....800.743.5000
 Water.....650.917.0152
 Garbage.....650.473.1400
 Cable.....800.266.2278

LOS ALTOS HILLS

Phone.....800.310.2355
 Gas/ Electric.....800.743.5000
 Water.....650.917.0152 | 650.948.1217
 Garbage.....650.947.4994
 Cable.....800.266.2278

LOS GATOS

Phone.....800.310.2355
 Gas/ Electric.....800.743.5000
 Water.....408.279.7900
 Garbage.....408.283.9250
 Cable.....800.266.2278

MILPITAS

Phone.....800.310.2355
 Gas/ Electric.....800.743.5000
 Water.....408.586.2600
 Garbage.....408.586.3352
 Cable.....800.266.2278

MORGAN HILL

Phone.....800.310.2355
 Gas/ Electric.....800.743.5000
 Water.....408.776.7333
 Garbage.....408.842.3358
 Cable.....800.266.2278

MONTE SERENO

Phone.....800.483.4000
 Gas/ Electric.....800.743.5000
 Water.....408.279.7900
 Garbage.....408.283.9250
 Cable.....800.727.3900

MOUNTAIN VIEW

Phone.....800.310.2355
 Gas/ Electric.....800.743.5000
 Water.....650.903.6329 | 650.917.0152
 Garbage.....650.967.3034
 Cable.....800.266.2278

PALO ALTO

Phone.....800.310.2355
 Gas/ Electric.....800.743.5000
 Water.....650.329.2161
 Garbage.....650.493.4894
 Cable.....800.266.2278

SAN JOSE

Phone.....800.310.2355
 Gas/ Electric.....800.743.5000
 Water.....408.279.7900 | 408.227.9540
 Garbage.....408.282.4400
 Cable.....800.266.2278

SANTA CLARA

Phone.....800.310.2355
 Gas/ Electric.....800.743.5000 | 408.615.2300
 Water.....408.615.2000
 Garbage.....408.727.5365
 Cable.....800.266.2278

SARATOGA

Phone.....800.310.2355
 Gas/ Electric.....800.743.5000
 Water.....408.279.7900
 Garbage.....408.283.9250
 Cable.....800.266.2278

SUNNYVALE

Phone.....800.310.2355
 Gas/ Electric.....800.743.5000
 Water.....408.730.151 | 650.917.0152
 Garbage.....408.566.1800
 Cable.....800.266.2278

About the county: The County's population of over 1.9 million is one of the largest in the state, following Los Angeles, San Diego and Orange Counties, and the largest of the nine Bay Area counties. Its population constitutes about one fourth of the Bay Area's total population. There are 15 cities ranging from Palo Alto in the north, to Gilroy in the south. San Jose is the largest city in the County, with a population of over one million, and is the administrative site of County Government. A significant portion of the county's land area is unincorporated ranch and farmland. Nearly 92% of the population lives in cities.



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Free Resources

Contact Brian Schwatka: <https://www.stayorgohomeowner.com/appointment>

Transition Specialist, Certified Seniors Advisor (CSA)

Keller Williams Bay Area Estates

Agent DRE# 01426785

Broker BRE# 00762817

16780-A Lark Ave.

Los Gatos, CA. 95032

Cell/Text: 408-499-9561

Email: brian@StayOrGoHomeowner.com

Brian's Assistant: Admin@StayOrGoHomeowner.com

The Stay Or Go Homeowner Website: www.StayOrGoHomeowner.com

Should I Stay Or Should I Go Workbook: www.stayorgohomeowner.com/start

The Stay Or Go Homeowner Analysis: www.stayorgohomeowner.com/consultation

Request a Free Home-Quote or CMA: www.stayorgohomeowner.com/cma

Brian's Real Estate Webpage: www.stayorgohomeowner.com/real-estate

Interview Brian "virtually": www.stayorgohomeowner.com/sell

Listing of ALL Retirement Communities: www.stayorgohomeowner.com/communities

Retirement Community Matcher: www.stayorgohomeowner.com/communitymatcher

Relocation Services: www.stayorgohomeowner.com/relocation

Relocation Matcher: www.stayorgohomeowner.com/relomatcher

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