

A HOME SELLER'S GUIDE



Bluestone Signature

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Bluestone Signature Realty is a full-service real estate brokerage bringing you top of the line marketing and expert client representation. Serving all areas of Hudson Valley, our company specializes in every type of property. Whether it be condos, luxury properties, waterfront homes, single-family homes, or rental properties, we will take care of everything from start to finish.

If you are looking for general detailed information, it all starts with a simple consultation with one of our agents. We will discuss your wants, needs, price point, budget, and lifestyle. We want to learn about your goals in life, so we can help you achieve those goals. It is our mission to give our clients a stress-free transition.



Services Include:

Listing Consultation First-time Home Buyer's Assistance Relocation Property Management Renovation Consultation Short Sale & Foreclosures And Much More!

LET'S CONNECT



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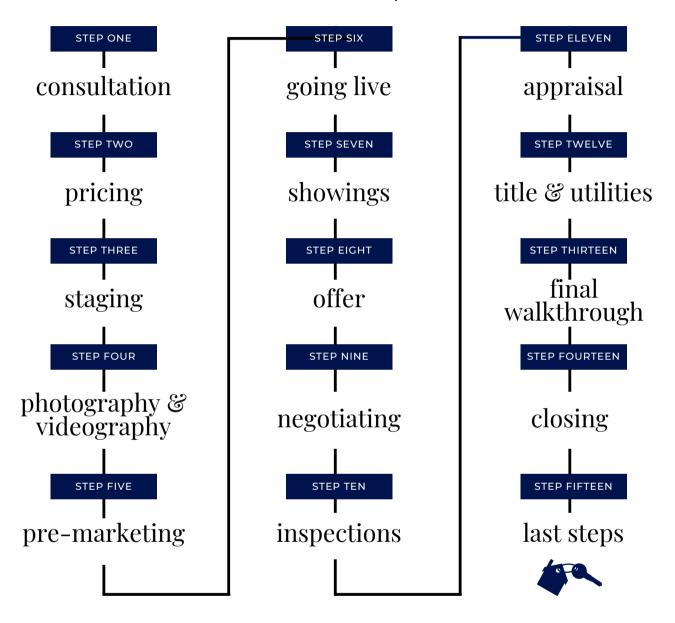
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HOME SELLING PPOCESS







DETERMINING FACTORS

IF A PROPERTY WILL SELL OR WILL NOT SELL

FACTOR 1 pricing

When pricing your home it is important to carefully consider top market value. Using my competitive market analysis tool, I will suggest your home's best listing price. A few factors that will drive pricing is the condition of the home, recent updates and the school district. Typically, buyers focal points of a home are the kitchen, master bedroom, central a/c and the roof.

FACTOR 2 how it shows

It is important to have your home ready for market on day one. I will help you make sure your home is ready for showings and online by:

- Completing repairs that need to be done
- Decluttering & removing personal items
- Make sure the home is clean and smells fresh
- Cleaning carpets
- Neutralizing spaces and walls

FACTOR 3 Markeling

I offer SUPERIOR MARKETING TECHNIQUES to help get your home sold faster and for more money than the competition.

- PROSPECTING Prospecting daily for potential buyers, talking with neighbors, our co-op agents, and past clients.
- MARKETING The second you sign with me, I go to work on marketing your home! COMING SOON
 marketing, online and social media marketing, and print marketing is all part of the success of getting
 your home seen by the most potential buyers, selling your home faster and for more money than the
 competition.
- COMMUNICATION

Actively communicate with you through every step of the process. Diligently sharing feedback from showings, following up with agents after viewing the home, and calling weekly to discuss the progress from the previous week.

the advantage of listing with me

PROFESSIONAL STAGING PROVIDED

- 85% of staged homes sold for 6-25% more
- Most tasks are completed during the appointment

BOOSTED ONLINE EXPOSURE

Today's market is centered on technology. Buyers are performing their searches online, so it is important that your listing is ranked high and shown in the best light. Studies have shown that online buyers, disregard homes with limited photos, low-quality photos, and minimal information. Rest assured I take the extra steps to get maximum exposure for your listing and give the online shopper a wealth of information, as well as quality photos, and video tours.

m = Df Df Dq on

BEFORE LISTING YOUR HOME

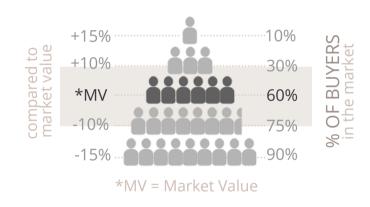
listing strategy

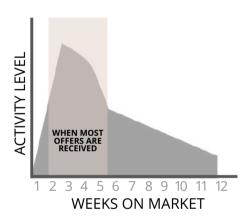
PRICING STRATEGY

Using a scientific market analysis in your area, we will price your home correctly the first time so that it will sell quickly.

If your home is priced at fair market value, it will attract the largest number of potential buyers in the first few weeks.

If a home is overpriced it will attract the fewest number of buyers looking to purchase a home. The majority of home buyers look at a lot of homes, and they quickly get a feel for the price range that homes sell for in a given condition and location.





PROFESSIONAL STAGING

To make sure your home is shown in the best light to buyers, I will provide a professional staging consultation to ensure your home is ready to go on the market. A stager's job is to neutralize your home to appeal to the maximum number of potential buyers.

PROFESSIONAL PHOTOGRAPHY

In today's market, homebuyers are searching online first. It is imperative that the photos of your home are top-notch and of the best quality to catch the home buyer's attention and stand out from the competition. Having more eyes on your home is the fastest way to get it sold and sell for top dollar.

AGENT MARKETING

I am part of a very large agent network. I will reach out to this network to see if your home might be a great fite for one of their buyers. This agent network is key to connecting buyers with your home as nearly 90% of residential sales involves real estate agents.

ADVERTISING & MARKETING

I know the importance of marketing a property. This is an area I heavily focus my budget on. My expertise is attracting hundreds of buyers per month and increasing brand awareness.

PREPARING TO LIST

preparing to list

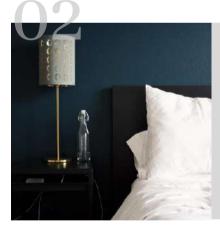
maximize your home's potential

A clean, neutral, and streamlined look help buyers to imagine what life would be like in your home. The action points below will help them be able to do that.

EXTERIOR

- Wash or paint the home's exterior
- Paint the front door
- · Keep the yard nicely trimmed
- Keep the lawn free of clutter
- Weed and freshly mulch garden beds
- Clean interior and exterior windows
- Apply fresh paint or stain to wooden fences





INTERIOR

- Remove personal items, excessive decorations & furniture
- Replace or clean carpets
- Get rid of clutter, organize and clean closets
- Apply a fresh coat of paint to walls, trim, and ceilings
- Replace outdated ceiling fixtures, and clean lighting fixtures
- Minimize and clean pet areas in the home
- Be sure that all light bulbs are in working order

FRESHEN THE PAINT & FIXTURES

- A new coat of exterior paint helps a home's curb appeal. It isn't a low-budget item, but if you can swing it...DO IT
- If you can't paint the entire home, paint the trim. This is a relatively simple thing to do and it helps give a home that wow factor
- Update exterior light fixtures. This can quickly give a home an updated look
- Put a fresh coat of paint on the front door





the art of staging

Staging a home is different than designing a home. The goal of hiring a stager is having a trained eye come into your home and look at it as a buyer would. This service is provided to create a clean, decluttered look so that potential buyers can look at your home like a blank canvas to envision all their loved ones and belongings in the space for years to come.

staged homes spent

Oologood
less time on the market

staged homes increased sale price up to

5%

BENEFITS OF STAGING

- LESS TIME ON THE MARKET
- INCREASED SALE PRICE
- HIGHLIGHTS THE BEST FEATURES OF THE HOME
- DISGUISES FLAWS OF THE HOME
- DEFINES SPACES AND REVEAL THE PURPOSE OF EACH SPACE
- DEMONSTRATES THE HOMES FULL POTENTIAL
- CREATES THE WOW FACTOR YOU WILL NEED IN PHOTOS TO MAKE YOUR HOME STAND OUT





real estate photography







a picture says a thousand words

A listing's photos are often the first and sometimes only opportunity to attract a potential buyer. Most buyers are finding their homes online and photos are the first impression of your home. Pictures are the key to getting your home noticed, showings scheduled and therefore sold. As your agent, I will ensure that your listing will be shown in its best light. Many times a buyer has already decided if they are interested in your home just from the pictures online, without ever stepping foot inside your home.

interesting facts:

quality photos enjoy

118%
more online views

 $\begin{array}{c} {\rm professionally\; shot\; listings}\\ {can\; sell\; for\; up\; to}\\ {19K\; MORE} \end{array}$

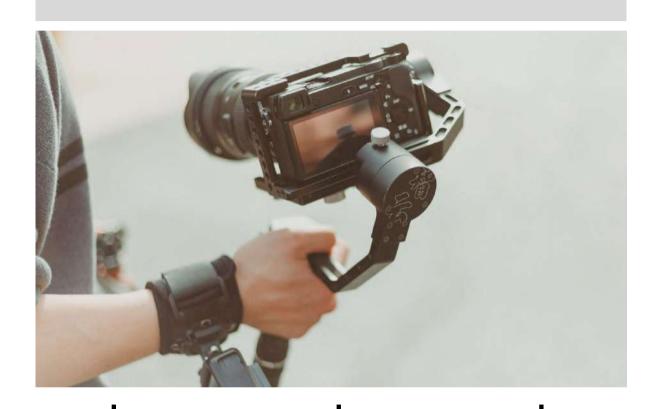
potential buyers look at professionally shot photos

10 TIMES

longer than non professional photos

PROFESSIONAL VIOLEOGRAPHY

video is the number one form of media for engagement

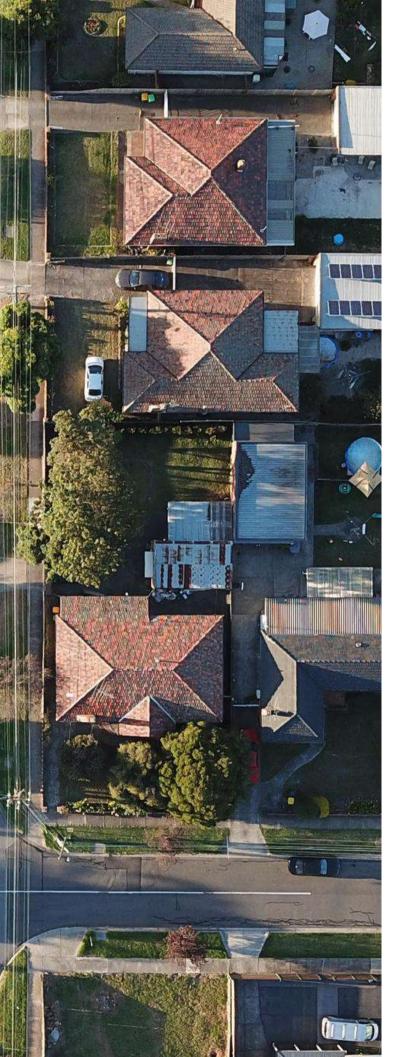


Real estate listings with video receive 403% more inquiries

300% more traffic for nurturing leads.

of homebuyers watch video house tours

Video gives a prospective buyer a true feeling of moving through a home, and is far more descriptive of a space than still images can ever hope to be.



ACPUAL PHOTOGRAPHY

Using aerial photography in real estate can show buyers a much more accurate depiction of what the property is actually like.

benefits

of having aerial photos:

- Provides views of the entire property & land
- The condition of the roof and other property features
- The neighborhood and surrounding area, including the home's proximity to schools & amenities
- Developments or local districts that are supported by the buyer's property taxes

VIRTUAL COURS

A virtual tour is a sequence of panoramic images that are 'stitched' together to create a 'virtual' experience of a location. Once created, the viewer can experience what it is like to be somewhere they are not.

THE BENEFITS



Utilizing cutting-edge technological solutions, we can narrow in on the most serious buyers. By using virtual tours we can give buyers a good look at your home without disturbing you. Leaving only the more serious buyers to schedule a showing.

They are interactive by design, which means users spend more time exploring than they would just looking at photos. The more invested in the interaction potential buyers feel, the more likely to take the next step in their purchase journey.

Potential homebuyers don't like to wait and they want all the information now. Never missing another opportunity. A virtual tour allows your home to be on display around the clock.

Exposes your home to a wider audience. Your home can be toured from clear across the country at any time.







PROPERTY DISCIMUES



Property brochures are a memorable marketing piece for buyers to bring home with them after a showing. These brochure outline every detail of your home seen and unseen. We love using these to show all the unique details, photos, neighborhood specs, schools, upgrades, and features your home has to offer.



KEEPING YOU SOLE

We have you covered



Once your listing goes live, we provide all the necessary protective gear and friendly reminder signs for all of your showings.



We will provide face masks, hand sanitizer, gloves, shoe covers, and social distancing reminder signs.

We are SOLD on keeping you safe!





NETWORKING

A large percentage of real estate transactions happen with co-operating agents in the country. Your listing will be exposed to 1.5M Realtors® throughout the country to include Guam, Puerto Rico, and the Virgin Islands.

SIGNAGE

A sign will be placed in your yard as well as pointers and open house signs before an open house. These will be placed at the most opportune times to gain the most exposure.

SUPERIOR ONLINE EXPOSURE

Buyers in today's market first start their search online. We will meet your potential buyer where they are...online! Not only will your home be featured in the local MLS, but it will also be featured on the major 3rd party real estate sites, and syndicated to hundreds of other listing sites. Your home will be featured on our company website and social media.

EMAIL MARKETING

An email will be sent to our current buyer database of thousands of buyers searching for properties on my website. A new listing email alert will go out to my agent network of thousands of agents in the area.

PROPERTY FLYERS

Highly informative and creative property flyers will be displayed inside your home. These help potential buyers remember the key items and unique features of your home.

LOCK BOX

Lockboxes are essential for the safety of all. They allow an agent to show your house whenever he or she needs to, rather than relying on you the owner for a key. Owners are also expected to vacate the property for showings. Having a lockbox makes this process much easier for all involved.

SHOWINGS

When we list your home, you will also be signed up with a showing service that immediately communicates with you when a showing is scheduled. When feedback isn't left, I will follow up with those agents requesting their feedback within 24 hours.

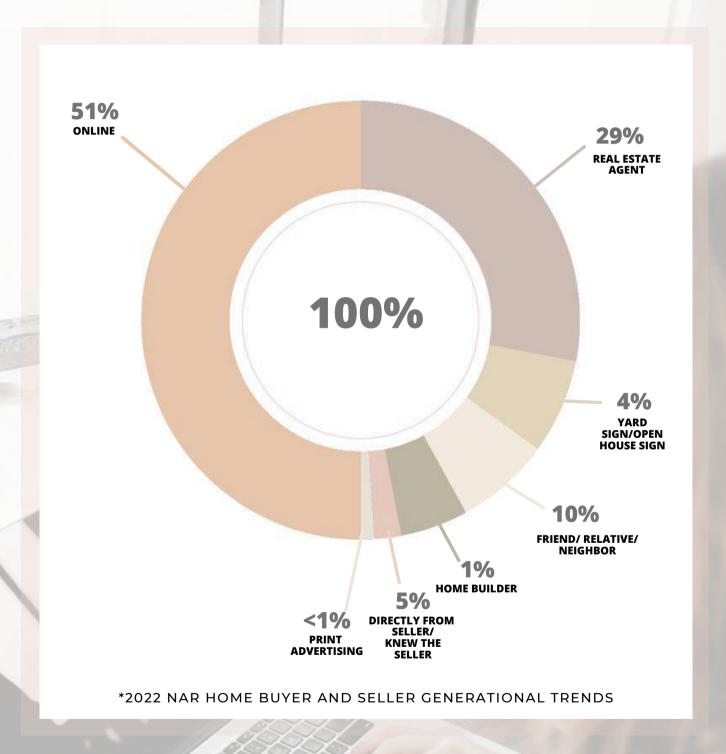
OPEN HOUSES

After reviewing many surveys, we have discovered the perfect formula for what day is best to list a home and the perfect day for an open house.

SOCIAL MEDIA MARKETING

We practice regular social media marketing on today's top social sites which include and are not limited to: Facebook, Instagram, YouTube, Twitter, and TikTok.

WHERE DO BUYERS find their home





Zillow® **Ytrulia** realtor.com® REDFIN



facebook.

twitter





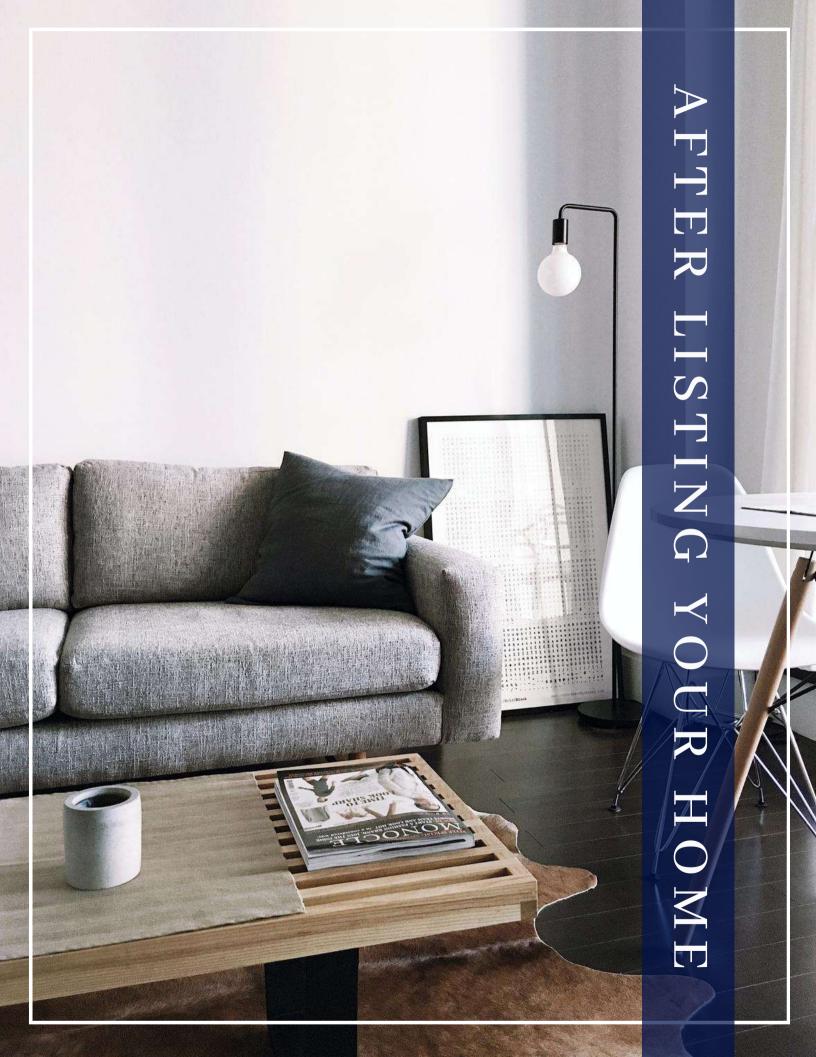




GET FEATURED

I will feature your home on the top home search sites, on social media and syndicate it to over 100+ other sites.

Homes that receive the top 10% of page views sell an average of 30 days faster!





A few tips to help your home showings go as smoothly as possible

FLEXIBLE

Be as flexible and accommodating to the buyers schedule as possible. We want to avoid having missed opportunities if at all possible.

INFORMED

Make sure everyone in the home is informed when showings are scheduled so they can keep their spaces clean.

DAILY CLEANING

Keep up with daily messes. Wipe down kitchen and bathroom counters before leaving for the day.

ODORS

Avoid strong-smelling foods: Keep your meal prep as neutral and simple as possible.

FURRY FRIENDS

Keep pet areas clean. Clean up after your pets immediately and wash their bedding regularly. Hide pet food or litter. Not everyone is a pet person and it may hinder a potential buyer's ability to picture themselves living in your home.

NATURAL LIGHT

Open blinds and curtains and let in as much natural light as possible. Leave lights on before you leave for a showing.

TRASH

Empty trash cans to avoid any odors. Try to empty trash cans nightly so that the home is fresh when you leave for the day.

TEMPERATURE

Keep the room temperature comfortable. This demonstrates to buyers that the HVAC is working properly.

PERSONALS

Make sure you place all valuables and prescriptions out of sight and in a safe place.

VACATE

Having a seller present can make buyers feel awkward. We want to make the buyers feel at home and stay awhile.





Price is just one of many considerations when deciding which offer is best for your home. Here are some of the other factors that matter

	CONTINGENCIES The force contingencies on an effect the better. Shorter time periods are also
	The fewer contingencies on an offer the better. Shorter time periods are also valuable.
	ALL CASH BUYER
	A cash offer is usually more appealing than a finance offer as the seller doesn't need to worry about the bank approving the loan.
	PRE-APPROVAL
	Assures home sellers that the buyer can get the loan they need.
\bigcirc	LOAN TYPE
	A conventional loan is often the least complicated. This is an appealing choice for sellers. An FHA and VA loans can cause delays because they require certain repairs and approvals.
	CLOSING TIMELINE
V	You might need to close quickly to move on to the next adventure, or you might need to extend the closing to allow time for the next home to be ready. Choosing the offer with the closing time that fits your needs will be most
	attractive to you.
	CLOSING COSTS
	Sometimes an offer comes in high, but the buyer asks you to pay a percentage of the buyer's closing costs.
(/)	BUYER LETTER If you care about the future of your home, a buyer letter could assure you that
	If you care about the future of your home, a buyer letter could assure you that you're selling to someone who will love the home and your neighbors as much as you did.
	REPAIR REQUESTS
	If the home needs some repairs, but you don't have the time or money to do them, a buyer who is willing to do them for you might be what you need.
	OFFER PRICE
	Of course, price matters too! If a high offer will cost you more in closing costs,

repairs, or other factors—then it probably won't be the better offer.

NEGOTIATIONS AFTER AN OFFER IS SUBMITTED WE CAN: Accept the offer Decline the offer If the offer isn't close enough to your expectation and there is no need to further negotiate. Counter-offer A counter-offer is when you offer different terms to the buyer. THE BUYER CAN THEN: • Accept the counter-offer · Decline the counter-offer Counter the offer You can negotiate back and forth as many times as needed until you can reach an agreement or someone chooses to walk away. OFFER IS ACCEPTED Next, buyer will hire a professional to perform a home inspection. Repairs will be negotiated and built into your purchase contract. Once the contract is signed by the buyer and escrow deposit is submitted, you will meet with your attorney to fully execute the contract - Congrats you are officially under contract! Appraisal is ordered





WHAT IS INCLUDED

Roof & Components
Exterior & Siding
Basement
Foundation
Crawlspace
Structure
Heating & Cooling
Plumbing
Electrical
Attic & Insulation
Doors
Windows & Lighting

Appliances (limited)
Attached Garages
Garage Doors
Grading & Drainage
All Stairs
Septic System
Well / Water Test



FAQ

INSPECTION TIME FRAME

TYPICALLY 7 DAYS AFTER ACCEPTED OFFER

COSTS

NO COST TO THE SELLER. THE BUYER WILL CHOOSE AND PURCHASE THE INSPECTION PERFORMED BY THE INSPECTOR OF THEIR CHOICE.

POSSIBLE OUTCOMES

INSPECTIONS AND POTENTIAL REPAIRS ARE USUALLY ONE OF THE TOP REASONS A SALE DOES NOT CLOSE.

COMMON PROBLEMS

COULD BE FOUNDATION, ELECTRICAL, PLUMBING, PESTS, STRUCTURAL, MOLD, OR RADON

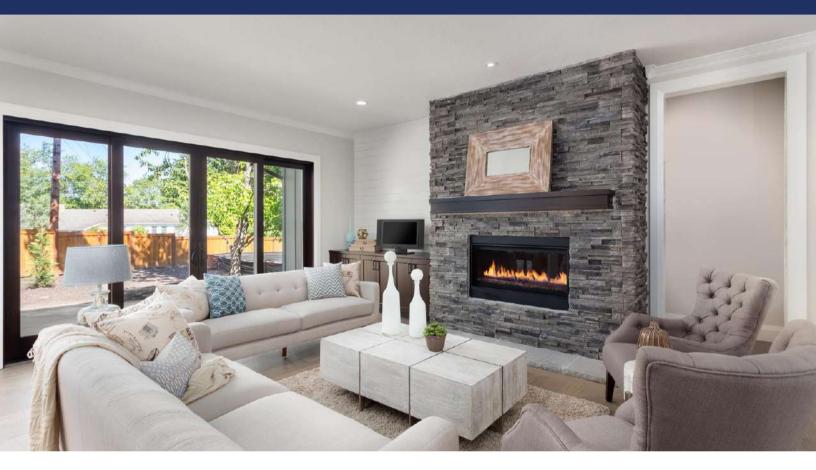
UPON COMPLETION:

BUYER CAN ACCEPT AS IS

BUYER CAN OFFER TO RENEGOTIATE

BUYER CAN RESCIND OFFER





If the buyer is seeking a loan to purchase your home they will need to have an appraisal performed by the bank to verify the home is worth the loan amount. As a seller we want the property to appraise for at least the sale amount or more.

It is very difficult to successfully contest your appraisal. An experienced agent demonstrates certain strategies to reveal the value of the home prior to the appraisal.

APPRAISAL COMES IN AT OR ABOVE SALE PRICE

You are in the clear, and closing can begin!

APPRAISAL COMES IN BELOW SALE PRICE

- Renegotiate the sale price with the buyer
- Renegotiate with the buyer to cover the difference
- Cancel and re-list
- Consider an alternative all-cash offer

CLOSING THE SALE

Closing is when funds and documents are transferred in order to transfer ownership of the property to the buyer. The escrow officer will look over the contract and find out what payments are owed by who, prepare documents for closing, perform the closing, make sure all payoffs are completed, the buyer's title is recorded, and you receive payoffs that are due to you.

1. TRANSFER FUNDS

The transfer of funds may include payoffs to:

- Seller's mortgage company as well as any lien holders
- Local government, if any property taxes are due
- Third-party service providers
- Real estate agents, for payment of a commission
- Sellers, if there are any proceeds from the sale of the home

2. TRANSFER DOCUMENTS

The transfer of documents may include:

- The deed to the house
- Certificate of Title, Bill of Sale, and other real estate-related documents
- Signed closing instructions and/or settlement statement (HUD 1)
- Receipts (if needed) for completed repairs, per sales contract

3. TRANSFER PROPERTY

The transfer of property may include:

- Recording of the signed deed (completed by third-party) at the county courthouse
- Post-closing agreement, if the seller will need to rent back home for the specified time frame
- Exchange of keys, garage door opener, security codes and/or devices, appliance manuals, etc
- Homeownership legally transfers to the new owner when the signed deed is recorded at the seller's local county courthouse

YOUR COSTS

Seller commonly pays:

- Mortgage balance & penalties if applicable
- Any claims against your property
- Unpaid assessments on your property
- Real estate agents, for payment of a commission
- Title insurance policy
- Home warranty

WHAT TO BRING

Sellers need to bring to closing:

- A government picture ID
- House keys
- Garage door openers
- · Mailbox and any other spare keys

AFTER CLOSING

Keep copies of the following for taxes:

- Copies of all closing documents
- All home improvement receipts



FINAL SUPP FOR SELLERS





CANCEL POLICIES

Once title transfer has occurred contact your insurance agent to cancel your policy so you can receive a refund of any prepaid premiums.



CLOSE ACCOUNTS

Cancel utilities and close those accounts. Keep a list of phone numbers for each of your utility and entertainment companies.



CHANGE ADDRESS

Let everyone know your new address. Submit a change-of-address form to the post office.



TURN EVERYTHING OFF

Turn off valves to the sinks, toilets, appliances, and water heater. Turn off all light switches and fans. Lastly, call the electric company.



DOCUMENTS

Secure all closing documents as well as the contract and closing documents. Keep them in a safe place.



GATHER HOME PAPERWORK

Put together a packet of manuals, receipts, and any warranties as well.



CLEAR OUT PERSONALS

Move out your personal belongings completely. Check all drawers, cabinets, and closets.



CLEAN

Ensure that your home is completely clean upon leaving the home. Clean the cabinets, refrigerators, and other appliances inside and out. Thoroughly clean out the garage. Schedule trash pick up prior to the day of closing. Leave your home the way you would like to find it if you were the buyer.



INCIDENTALS

Leave all house keys, remotes, gate keys, pool keys, and mailbox keys in a drawer in the kitchen.



FLOORS

Vacuum and sweep floors one more time.



LOCK UP

Ensure all blinds are closed, and lock the windows and doors.





"My wife and I screened several listing brokers and we're glad we moved forward with Krystal and her team. Our situation was we needed to sell our home and rent out our second home and purchase a new home in a different state. Krystal guided us through every step, she and her team was accessible every time we had questions. They helped us with three transactions, gave us a good deal, ensured all the legality and financing were in place. I highly recommend this company!" - Michael Saladino

"Krystal was an absolute gem to have in my/our family's house selling process. From the very beginning of meeting her, Krystal's interpersonal skills shined bright. She was easy to talk to, had honesty and integrity, both of which were important to us. While there were moments of frustration at seemingly endless setbacks, which none were her fault, Krystal was consistently positive and reassuring. She was always working hard on our behalf to ensure that things would all work out. Her expertise in real estate proved valuable as we were quasi novices to the selling process. Her personality was not at all pushy. We always felt that she was working for us, and was committed to us being happy with final decisions. Speaking on behalf of our family, I highly recommend Krystal Rivera for your real estate needs." - Gwendolyn Nivar

"I was facing foreclosure and I finally decided to reach back out to Krystal for advice. She educated me and literally became my rep between the bank and my family. Thanks to Krystal, the bank approved us to short sale our home and we also obtained relocation assistance. She explained everything to us, made sure we understood all the documents we signed and was patient with us in ensuring we were comfortable throughout the process. I was even relieved to know the bank paid her fees and our attorney fees. I will definitely contact her when we're ready to purchase a home in the future. She's an angel." - McKenzie Allen

"I'm a flipper and was referred to Krystal for investment properties, my team and I been working with her for the past few years, and she always delivers. If you're looking to flip homes, you need Krystal and her team." - Dave Brooks

"I live in South Carolina and needed to sell a home in Rockland County, NY. The home was in dire need of renovation, I decided to make a few renovations per Krystal's feedback. She was able to get me top dollar for my home and took care of everything while I was in South Carolina. Highly recommend her."

-Brandon Giordano



HONESTY & TRANSPARENCY
INTEGRITY
RESPECT
TIMELY & REACHABLE
ACTING IN YOUR BEST INTEREST





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