

# FREE REPORT # 1 From Kevin Klein

## HOME BUYERS: How To Avoid Costly Mistakes!

There are some simple steps that homebuyers often miss when looking for their new home. Taking the time to consider these steps can save you thousands of dollars, but more importantly, can smooth the process of buying a new home, saving time and money, as well as alleviating stressful situations in advance.

1. **Begin by being up front and honest** with your REALTOR and lender about your credit history. Your credit, whether good or bad, affects everything from your down payment to your interest rates. Your REALTOR or a professional mortgage consultant can often advise you as to how you can get credit problems cleared up or completely eliminated from your credit report before you apply for financing or make an offer on a new home.
2. **Getting pre-qualified for a loan by a professional lender** before you begin your search for a new home will allow you to know in advance exactly what kind, and how much, mortgage you can afford. This makes it possible for you to make an offer on your new home with confidence that enough funding is available.
3. **If the seller does not offer a home warranty** on the house you want, ask your REALTOR to make it a part of the written offer that you make. A home warranty can save you thousands of dollars in repairs, and can often be obtained for a very nominal annual fee. A standard warranty covers the electrical, plumbing, heating and air conditioning systems as well as major home appliances.
4. **Ask your REALTOR for a market analysis of the home**, in comparison to similar homes in the neighborhood or throughout the city, before you make an offer. A home is not just a place where you live – it is also an investment. Take the time to view several homes before you make an offer so you know exactly what is on the market. Be certain you are making a wise investment.

5. **Make your offer contingent upon a home inspection** and ask the seller to make the required repairs. Hire a professional to inspect every aspect of the home thoroughly. This can save you thousands of dollars in costly repairs and many headaches in the future. A good inspection can also allow you to negotiate for any repairs prior to closing. If the seller is not willing to make the necessary repairs, remind them that the lender will also require the home to be in good condition before they make a loan for the purchase.
  
6. **Take into account your present homeowner or renter status.** If you already own a home and must sell it before you buy a new one, it is best to get a REALTOR to do a complete market analysis on your present home. This allows you to know how much you can sell your current home for before you make an offer on a new one. If you are leasing or renting, the lease's expiration date will give you a timetable for your new purchase. Review this with your REALTOR well in advance of when you want to move.
  
7. **Choose your agent wisely.** Working with a full-time professional real estate agent is a must. Ask questions of your agent. Find out how knowledgeable he or she is about houses currently for sale in your price range and also of houses that have recently sold. Can your agent recommend a good lender that has the reputation of excellent customer service and low rates? Does your agent ask questions of you to have a full understanding of what you are looking for and to help you get the most home for the money?

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## **FREE REPORT # 2 From Kevin Klein**

### **BUYERS: Saving Thousands When You Buy Your Home!**

Buying a home is a great investment, possibly the largest investment you will ever make, so it seems logical that you would want to invest your money wisely when the time comes to purchase a new home. The following report will tell you simple but often-overlooked procedures that will allow you to maximize the dollars you spend on your new home.

Most homebuyers have two primary considerations when they start looking for a home. First, you want it to meet your needs and desires, and secondly, you want to get the best buy possible to obtain your new home. Successful homebuyers emerge from a sale with the features they want in their new home at the best price available in the market.

For starters, you must know what you are looking for in a home. You must have a list of needs as well as a list of desires, but be sure when choosing the actual home that you go with the one that fulfills most of your needs. It is not uncommon for someone to start out with very specific needs and wants but fall in love with a home offering different features. Ideally a house will come along that has all of your needs and desires, but sometimes that doesn't occur. Be careful not to get caught up in the excitement of home shopping and end up with a home that is not as close to perfect as possible.

You should be pre-approved for a loan by a professional mortgage lender. By understanding what you can afford, you will not spend time looking for homes that are out of your price range. You also need to understand the various financial aspects of the sale, from whether to spend more up front or make a smaller down payment and work with a larger loan. There are several costs to consider in the process of buying a home. Your REALTOR can recommend a reputable mortgage lender who has the reputation of providing excellent service and good rates.

**Choose your Agent wisely.** Any agent will show enthusiasm and will want to help you locate your new home; they need

- A. Experience at assisting buyers in locating the best home.
- B. Ability to use technology to search the market thoroughly.
- C. To review with you comparable home sales in the area you choose.
- D. Information pertaining to new homes coming on the market that other agents do not know of.

**Working with a full-time professional real estate agent is a must.** Choose your agent by asking questions of him or her. Find out how knowledgeable they are about houses currently for sale in your price range and also of houses that have recently sold. Can your agent recommend a good lender that has the reputation of excellent customer service and low rates to assist your new buyer with financing? A good listing agent can get your house sold quickly at **TOP DOLLAR** and help you find a new home.

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## **FREE REPORT # 3 From Kevin Klein**

### **BUYERS: Want To Buy A Home With Zero Down?**

If you are looking to buy a new home but think you either don't have the money saved up to afford a down payment or you don't want to liquidate all your current assets, there is a way around this dilemma. This report will inform you of ways you can purchase a home with no money up front.

If you find yourself caught in the endless cycle of paying your landlord's mortgage, why not take the time to examine what it would be like to build your own equity in a home and stop paying rent? The general perception of many potential homebuyers is that a substantial down payment is required in order to get you into a new home. It doesn't have to be this way. Because of this notion, many people believe they must save for years and years before they can qualify for a home loan. In the meantime, these people are paying for the real estate owned by someone else.

The Federal Housing Administration (FHA), or the Veterans Administration (VA) and many other government programs or grant programs are available for homebuyers with zero or little down. Hundreds of thousands homebuyers are realizing their dream of home ownership every year, and you can too.

A good real estate agent can tell you about existing lender and government programs that can get you into a new home with no money down. With a zero down payment program, you can begin to move into a home immediately and build your own equity. Qualifying for these zero down payment programs can be much easier than you think.

First, you need an excellent credit history. You should have no recent history of bad debts, and be able to prove that you can make consistent and timely payments on any current liabilities. You will be required to disclose all of your current liabilities in order to determine how much more mortgage you can qualify for. Liabilities will include such things as car payments and credit card debts. If those are paid off, the better loan you can get.

You must have at least three years of stable employment. This is either proof of employment for the past three years or financial statements for the same time if you are self-employed.

You will also need to be able to demonstrate that you can afford the taxes, insurance, and utilities that come up front on your home purchase. This will vary depending on the amount of your home purchase.

Under the terms of a zero down payment program, there will be several types of homes that you can get into. These properties include single-family homes, townhouses or condominiums. It is important to note that not all homes will qualify for the zero down payment program. An experienced and knowledgeable REALTOR will know what properties in your area can qualify under these programs and can assist you in finding the home that is right for you.

Buying a home with no money down can be an easy process. Consider the benefits of getting into a home that is yours and building equity every month, instead of renting and not having anything to show for it in the end. Plus, the interest you pay on your loan is a tax deduction. The appreciation in value of real estate is the basis of more wealth in this country than any other. Investment example: a \$400,000 home that appreciates 10% is \$40,000 equity in just one year, \$44,000 in the second year and so on.

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# FREE REPORT # 4 From Kevin Klein

## BUYERS: How To Have A Smooth Home Purchase!

**Buying a new home can be an exciting time**, whether it's your first home or your fifth. However, your savings, your credit rating, and your financial freedom are all on the line when purchasing a new home. You want to feel comfortable when it is time to sign on the dotted line and feel good about the home you are about to purchase. It's important not to let your emotions cloud your judgment when you set out to buy what is most likely the largest single item of your life - your new home.

**Before you get to actually looking at homes**, take the time to establish your needs and wants. Make a careful assessment of what you absolutely must have in your new home compared to what would just be nice. Be as specific as possible when determining your needs prior to purchase. It will save you much time and concern to do this before looking rather than getting into a new home only to discover that it doesn't meet your needs.

**Determine how much you can afford** in a home loan and get pre-approved. Set up a budget for monthly payments and be realistic. By assessing your financial situation and getting pre-approved, you can be certain that when you select a new home, you will have the financial backing to get you in as quickly as possible. When considering the purchase of a home, don't just look at your current financial status. You will probably be in this home for years, and many things can change. Take your future into account as well, looking at such things as job changes and a growing family.

**Once you begin the process of searching for a home**, don't let emotions cloud your judgment. Just because a house has a nice lawn or some interesting architectural features doesn't mean it is the perfect one for you. While it is important to consider the aesthetics of a property, consider that much of what you see can be changed. Never judge a house by how the current owner has decorated. Most likely, whatever is inside the house will be gone when the seller leaves, and it will be up to you to paint and decorate.

**Take the time to view several homes.** This doesn't mean look at every house available on the market, but look at enough properties to get a good feeling that you aren't just making an impulse buy. When you find the right home, all the work you do in this process will pay off.

**Once you have selected a home that you feel is right,** inspect it thoroughly. Be sure the home is inspected by a professional home inspection company, and go over that report with a fine-toothed comb. By taking the time to do this before making the purchase, you can save yourself an endless amount of stress after the fact. Don't take anything for granted. There are many pitfalls that can surface during the process, and it's vital that you take care of these problems before you move in. When inspecting your home, check for working utilities so there are no surprises later on. Check out all costs and expenses before you sign anything. Taxes, insurance and homeowner dues may appear, and you need to know all of them. Ask as many questions as possible and be very conscious of details.

**Use your home-buying team as much as possible.** Align yourself with the right real estate professional and you will have an entire team of reliable lenders, title representatives and home inspection companies available to you. Each of these people should work hand in hand with you and each other for your benefit.

**Be sure to do a final walk through** once all the previous owner's furnishings have been moved to be sure of no surprises. Be absolutely positive the property is in exactly the same condition that you agreed upon in the contract. Things that could not have been spotted before are often unintentionally overlooked.

**Plan for flexibility.** Closing dates are not carved in stone. Allow for certain contingencies and always have a back-up plan in the event that delays occur. These types of circumstances are not at all uncommon in real estate transactions, so it is important that you are prepared for them.

**Any and all promises and agreements must be written.** If it is not in writing, then assume that it doesn't exist. Even the best of intentions can be unintentionally misinterpreted, so take the time with your REALTOR to be certain that all agreements have been signed on paper.

**Remember, your team will work best for you** if you are honest and up front with them. Take the time to select the right team of professionals to get you into your new home and do everything possible to make this an enjoyable experience. They will return the favor by getting you into your new home as smoothly as possible.

**Choose your agent wisely.** Working with a full-time professional real estate agent is a must. Ask questions of your agent. Find out how knowledgeable he or she is about houses currently for sale in your price range and also of houses that have recently sold. Can your agent recommend a good lender that has the reputation of excellent customer service and low rates? Does your agent ask questions of you to have a full understanding of what you are looking for to help you get the most home for the money?

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## FREE REPORT # 5 From Kevin Klein

### BUYERS: Benefits Of Owning Your Own Home.

**There are many financial and personal reasons** why you should own your own home rather than rent. The obvious reasons include pride of ownership, building your own equity instead of someone else's, no more landlords, and of course the tax benefits you reap. There are a multitude of other reasons why owning your own home can make your life better.

**One of the most overlooked reasons** for owning a home is the freedom you get once you have achieved this major goal in life. Many first-time homebuyers find that once they have bought a house, many other aspects of their personal life seem to fall in place. The security and piece of mind that come with home ownership is a great accomplishment in many people's lives, and once they have overcome the obstacles, they find that other goals they had set out to achieve become much easier to attain.

**There is a great sense of belonging** to the community once you own a home. You begin to feel more attached to the city and its people. You will find yourself more involved with community events - what is happening with the schools, roads and shopping centers in your area. Some new homeowners find themselves getting into local politics in order to create better surroundings, which is something renters seldom do.

**Home ownership is a strong anchor for your life.** You have something that represents a strong commitment and a sense of stability. Again, the aspect of freedom comes up - you won't have to worry about a landlord telling you it is time for you to move, your children won't have to worry about whether they will have to change schools, and you are blessed with the ability to plan for the future.

**By owning a home,** you will find yourself in more control of your immediate surroundings. You can change things and decorate to your tastes, and not be limited by the standards of a landlord. You do not have to seek someone else's approval if you decide to remodel or alter the landscaping. Your home truly is your castle.

**If you have children**, you will find that they feel more secure when coming home to a house that is not owned by someone else. There are no worries that they will be suddenly forced to change schools and reestablish their lives at the decision of someone else. You can also get to know your neighbors, and if they have children, lifelong friendships can be formed because everyone knows that they will be around each other for years and years.

**One final aspect that cannot be overlooked** is the pride that you feel when you own your own home. You have proven to yourself that you can achieve monumental goals and can give your family the security it needs to move forward in life. Once you have built up equity in your first home, you can leverage your equity to purchase a nicer home later.

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## FREE REPORT # 6 From Kevin Klein

### BUYERS: After The Contract Is Signed, The Next Steps.

You've signed the contract and are looking forward to moving into your new home, but there are a few steps that cannot be overlooked. By following these easy steps, you will ensure yourself a smooth move into your new home.

**First, get the home inspected.** Arrange a time to return to the property for the inspection, typically a few days after the contract has been signed. A professionally licensed inspector will accompany you through the home and point out repairs or discrepancies if they exist. The seller will then be notified of these problems and will usually agree to take on the repairs.

**Set up an appointment with your mortgage consultant** and be prepared with the following financial statements: W-2 forms or signed tax forms for the past two years, copies of your most recent bank statements (current and consecutive for at least two months), copies of your most current pay stubs or proof of income if self-employed. Be prepared to pay an appraisal fee at this time if you have not already done so.

**Work with your real estate agent** to choose a title or settlement company for you and provide them with the necessary paperwork. The settlement company has the responsibility of making your transaction legal. They will do the title work, examine the survey, prepare mortgage documents and all the necessary closing paperwork. After the settlement, they will prepare packages for your mortgage lenders, accounting and title insurance, life documents with the county, and release escrow.

**You will need to provide proof of homeowner's insurance at this time.** You have the right to choose your own insurance company. If you have not selected one, work with your real estate agent for a referral to a reputable company.

**Obtain certified funds for the settlement.** The title company will be able to tell you a few days in advance the exact fees that will be due.

**Conduct a final walk through of the home.** Be sure to note any discrepancies from the home inspection that has already been completed. By taking the time to go through this process in a detailed and timely manner, your transition into your new home will be easy and stress-free! Now is also the time to transfer all the utilities into your name.

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# FREE REPORT # 7 From Kevin Klein

## BUYERS: How To Find Out What Is In Your Credit Report.

Anyone who has ever had a bank account, mortgage, credit card, car loan, or account with a retail store will invariably have a credit rating. Most information in your credit rating comes from companies you have credit with, as well as from certain public records such as tax liens, bankruptcies, judgments and lawsuits. It is important to know and understand your credit rating, how the information is compiled, and how it affects your ability to acquire a loan for your new home.

### **Credit reports are usually divided into five sections:**

1. Your credit history.
2. Who has reviewed your credit history.
3. Information you have provided for the credit company.
4. Specific identification information about you.
5. Explanatory notes and comments.

Different states have different requirements and it is important that you check on what applies to you. There are three major credit-reporting agencies, Trans Union, Experian and Equifax.

Your REALTOR can recommend a reputable mortgage lender who has the reputation of providing excellent service and good rates. This lender will be able to immediately pull your credit report for your review and can make recommendations of how to make it better. The better your credit score, the higher your credit rating will be.

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## FREE REPORT # 8 From Kevin Klein

### SELF-EMPLOYED BUYERS: The Best Way To Get A Mortgage!

Self-employed borrowers present one of the most challenging areas of mortgage underwriting. Qualifying self-employed people often requires time, energy, and patience. A fair and honest qualification requires a special set of skills.

Most mortgage companies underwrite their loans based on guidelines established by the Federal National Mortgage Association (Fannie Mae), the Federal Housing Administration (FHA), or the Veterans Administration (VA). These organizations share similar underwriting guidelines for self-employed borrowers. Additionally, some lending institutions have non-standard sources to draw upon for the purpose of making loans available to those who do not fit into specific guidelines.

Generally, there is a standard set of guidelines that pertain to employment and income. They include:

1. Two or more years of self-employment.
2. Owning 25 percent or more in a business.
3. A two-year minimum average income. This is done to even out fluctuations common to self-employed borrowers.
4. A positive overall economic outlook in the area for the particular business you own.
5. No significant decline in income over the period analyzed.

Self-employed borrowers are generally evaluated along similar guidelines that salaried borrowers are by determining if the borrower has sufficient income to support the mortgage payment and a willingness to repay all debt provided on a credit report. However, the methods used in the analysis of the self-employed borrower's income are different.

Most of the time a salaried borrower's gross salary is used for qualification. This method is not adequate for the self-employed because the daily operation of the business must be supported by gross receipts along with income to the owner. This requires analyzing the borrower's federal income tax returns and other schedules, depending on the type of business, to determine net income.

The growth, viability, and stability of the business field is also taken into account in determining the ability of the borrower to meet ongoing obligations. The length of self-employment time and overall experience in the field must also be considered. Because of the subjective nature of underwriting these loans, it is important for the borrower and the lender to put together a narrative along with documentation to support the income claim needed for the transaction.

There are several new loan programs available today for the self-employed. Lenders do their best to qualify people with the lowest rates and lowest down payments. They also attempt to complete the transaction with the fewest verification documents. Most loan programs have the same requirements for different types of self-employment. Programs are available for first-time buyers, move-up buyers, or investors regardless of their employment. However, some loan programs will be more strict for self-employed individuals.

If a borrower can't qualify because tax write-offs decrease his new income too much, a problem common among self-employed borrowers, lenders will then look to see if the borrower has enough independent income to pay the mortgage and other debt obligations. They will carefully inspect tax returns and check to see any possible way to get a self-employed businessman into a new home. Generally, two years of tax return history will be analyzed to account for fluctuations and track income patterns. Simple common sense is often a prevailing factor when reviewing these documents.

As for newly self-employed applicants, they represent a special situation. Verifying previous employment history to determine a track record of skills, length of employment and work environment can be taken into account. Previous income helps establish the financial history, as well as indicates whether the move to self-employment represents a logical process or a complete departure from an established profession.

There are some things to keep in mind. If the borrower recently had a bad year but had previous successful years, qualification is still possible. One bad year may be the result of a divorce, death, or medical illness. Provided the business had been previously successful, don't assume that you can't be qualified.

As a self-employed borrower, you must be willing to spend the time to work with an agent and a mortgage consultant specific to your situation. Careful scrutiny of tax returns will be necessary and meetings will be done person-to-person - not over the phone. The process may be a little more involved than a typical home loan, but the extra work will ultimately result in the most important part of the purchase - getting you into a new home.

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# FREE REPORT # 9 From Kevin Klein

## Want To Know What A BUYER'S Agent Is?

A real estate buyer's agent represents the consumer who is purchasing a property in the transaction. This agent owes full responsibility and loyalty to the homebuyer. He or she has solely the buyer's best interests in mind throughout the entire transaction process. The agent is compensated by the buyer through a negotiated fee or in some states by the commission based on the selling price of the property. It is important for the consumer to discuss the buyer agent's compensation and for the parties to agree to terms with a written contract prior to viewing properties. This agreement should detail the responsibilities of both parties throughout the process of buying a home. It should be noted that in some states legislation has been enacted to protect the buyer to the point that without a written agreement, the agent represents a seller throughout the entire transaction. Be sure to consult your real estate agent for complete details when you first start the search for purchasing any real estate property.

There are many benefits to using a buyer's agent. These agents will:

1. Evaluate the specific needs and wants of a homebuyer and locate properties that fit those specifications.
2. Assist the buyer in viewing properties and either accompany the client on the showings or preview the properties on behalf of the client to insure that the identified specifications are met.
3. Research the selected properties to identify any problems or issues to help the consumer in making an informed decision prior to making an appropriate offer on the property.
4. Present the offer to the seller's agent on behalf of the client.

5. Negotiate on behalf of the buyer to help obtain the property at the best possible price.
6. Review and explain all legal documents to their clients.
7. Recommend and assist in securing adequate financing.
8. Provide a list of potential qualified vendors such as movers, attorneys, home inspectors, etc.

Most importantly, when working with a buyer's agent, the homebuyer will know and trust that they are fully represented throughout the entire transaction process.

**Choose your agent wisely.** Working with a full-time professional real estate agent is a must. Ask questions of your agent. Find out how knowledgeable he or she is about houses currently for sale in your price range and also of houses that have recently sold. Can your agent recommend a good lender that has the reputation of excellent customer service and low rates? Does your agent ask questions of you to have a full understanding of what you are looking for to help you get the most home for the money?

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# FREE REPORT # 10 From Kevin Klein

## How To Achieve The No-Stress Move!

Moving into a new home can be one of the most stressful situations that a person can endure, so it is vital that you find ways to make the transition as easy as possible. There are two distinct types of stress that one faces when changing homes. First, there is the financial aspect of the move. Finding the right home at the right price, negotiating the purchase with a seller, filling out the lengthy paperwork involved, and handling the escrow can all take its toll. Then there is the emotional aspect of the move, and this is often where the greatest amount of stress is felt. A competent and professional real estate agent can make the financial steps of the process easy, but if your emotional needs are unfulfilled, you may find yourself tired and frustrated and not acting in your own best interest.

**It's important to begin with the end of the process in mind.** When you know the exact result you want to end up with, the process of getting there becomes much easier. Take the time to analyze how your life will be once you have moved into your new home and how it will be better than your current situation. Take the time to write out the improvements to your life and keep this with you at all times during the transaction. Having a physical copy of your goal will energize you to achieve it, regardless of any setbacks. This will be an emotional anchor that can keep you mentally in place.

**Be flexible throughout the process.** Allow yourself financial peace of mind by overestimating the costs. Many things can happen between the time you begin looking for a home and closing the sale. Hidden costs, problems with the inspection, or fluctuating interest rates can all pop up at any time during the transaction. By allowing yourself flexibility, you can compensate for sudden changes that otherwise might bring a halt to the process. If you anticipate and prepare for these problems, you can avoid getting angry or frustrated when things don't go exactly as planned.

**A good REALTOR can review the step-by-step procedure in purchasing a home.** Trust the process and stay focused on your ultimate goal of home ownership and you will find the process will go smoothly. Trust that your agent and the team they have assembled are working in your best interests.

Work with people who are willing to educate you on every step of the process. The more knowledge you acquire when buying a new home, the more at ease you will feel. Understanding that things don't always go exactly according to the original plan is key, so take the time to learn about the step-by-step procedures. Have confidence in your REALTOR and yourself. Ask every question on your mind, no matter how seemingly insignificant it is. When buying a new home and moving, there are no stupid questions.

Sometimes, the best way to remedy a situation is to remove it from your mind completely for a little while. Seek out a form of entertainment that you know relaxes you and embrace it. Maybe you like to play a sport or watch movies. Use your hobbies and enjoyable pastimes to relieve your stress.

Moving can be especially hard if you have children. For adults, living in a home for a few years represents just a small portion of their lives, but children who have lived in a home for most or all of their lives will face a much more difficult time when changing homes. Even just those few years represent a much larger portion of a child's life.

Familiar things such as friends, schools, the streets where they played and the shops they were accustomed to visiting will be changing. Everything in their home will be new. The impact on a child starts the first time they hear about moving and can be very uncertain. It is important to include your children in as many aspects of your new home as possible. Instead of just letting them decorate a new room, take them to the store and let them help choose new paint or carpet, the decorations, and whatever else that will give them the opportunity to feel like the new house is really a home.

Teenagers can have a hard time if they have an established life in high school, especially when they have close friends or a boyfriend/girlfriend. Teenagers already view themselves as adult members of the family, so be sure to treat them as such. Expect that your kids may be even more distressed after the move when they must restart their lives from scratch. Give your teenagers a long distance allowance to keep in touch with those they left behind, but also encourage them to join as many clubs and sports at school as possible in order to build a new life with new friends and a new environment.

There are so many different ways that moving can be stressful on both you and your family, it is important to take the time and steps necessary to make the transition as easy as possible. Remember, the most important part is that you are starting a new life filled with new possibilities and opportunities. By making the most of these opportunities, you can have a successful move for you and your family.

**Choose your agent wisely.** Working with a full-time professional real estate agent is a must. Ask questions of your agent. Find out how knowledgeable he or she is about houses currently for sale in your price range and also of houses that have recently sold. Can your agent recommend a good lender that has the reputation of excellent customer service and low rates? Does your agent ask questions of you to have a full understanding of what you are looking for to help you get the most home for the money?

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## FREE REPORT # 11 From Kevin Klein

### SELLERS: Ask These Questions Of Your REALTOR Before You List!

Most people only sell a small number of homes in their lifetime. With such limited experience, how do you expect to be capable of maximizing your profits from your home sale? Many sellers make the mistake of assuming that all real estate agents are the same and list with the first agent who comes along. Not taking the time to research the agent who will list your house could cost you thousands of dollars.

Start the process by doing a bit of legwork. Ask your friends, relatives, and co-workers for referrals to good agents. Also, drive around town and look for agents with the most signs posted, ads, and marketing material in the market. Interview two or three agents to find out which one is right for you.

1. **Ask prospective agents to send some information about themselves.** You can often get a good idea about which agents are the most professional by looking at their personal marketing material. If they don't have professional marketing material, how will they market your home? Track how long each agent takes to respond to your request. If they don't respond quickly and efficiently, assume that this is also how they will handle the listing of your home.
2. **A good listing agent will have experience at listing, marketing and selling homes.** Ask how many homes they have listed and sold in the past six months. Look for an agent with not just experience, but the track record that reflects that experience. Many agents boast that they have been in the industry for a long time, but may only have five or six sales a year. Your agent should have not just a good record of listing homes, but actually selling them. That is your ultimate goal.
3. **Ask how long it takes for the agent to sell a home on average** compared to other agents in your area. Just because an agent sells homes quickly doesn't necessarily mean they are selling them for top dollar. Look at what the asking price of the houses they have sold was

as compared to the actual sales price. Ideally, your agent should sell homes quickly at or close to the asking price.

4. **Ask how long the agent has been selling real estate** and what professional organizations he or she belongs to. As mentioned previously, the length of time an agent has been in the industry is not a sure-fire sign that they are a quality agent. An agent with two years of experience may be a top producer while an agent who has been in the business for more than a decade may only sell real estate part time. Also, take into account what professional organizations your potential agent belongs to. At a minimum, they should be a licensed real estate agent that belongs to the local real estate board and multiple listing service as well as the state and National Association of Realtors. Additionally, look for agents who belong to local community groups and associations such as the chamber of commerce; they will have better networking abilities and can find more potential buyers for your home.
5. **Ask what type of supporting staff the agent employs.** By employing an assistant or staff to handle the details of their business, the agent can spend more time servicing your needs and showing your house to buyers. Make sure you know how much time the assistant will spend handling the sale of your home. It is fine if the assistant handles the legwork and paperwork as long as the agent is there at the most critical times of the transaction.
6. **Ask what type of schedule the agent has planned for open houses.** If the agent is merely putting a sign up on your lawn and holding open houses every Sunday, it will do little to sell your home. Look for an agent who has a developed marketing strategy to attract the best potential buyers to your open house. The open house should be just one part of a complete marketing system.
7. **Review with your agent the comparable sold prices** in your neighborhood to establish your asking price. Pricing is one, if not the most critical, aspect of selling your home. Take great care in choosing an agent that understands proper pricing strategies. The selling price should attract potential buyers to your home, net you the most profit, and reflect the current

market conditions and the overall condition of your home. Be realistic and avoid agents who will overprice just to get the listing. Some agents will suggest a high dollar amount just to get you to list, while others will under price a home just so it will sell quickly.

8. **Ask what the listing agreement entails**, when the listing starts and ends, and what the fees are that you will have to pay. Have your agent go over every detail in the listing agreement with you until you understand it completely. Be certain the beginning and expiration dates are on the agreement; a standard length of a listing can last three to six months depending on the market. Know exactly what fees you will pay and consider that cheaper is not always better. If the agent stands to make very little commission, you can be certain that he/she will not do the best to market your property effectively. Be careful of agents who offer to list for a lower commission; they will usually spend very little money or time marketing your home. **Fact:** Many agents in the area will most likely not show and sell your house. **Fact:** When many agents see that the commission has been reduced many will refuse to show your house. **Fact:** What drives up the price buyers will pay for your house is for every potential buyer to see your house. **Fact:** Houses listed by discount brokers generally stay on the market longer and sell at a lower price! Offering a full commission is part of selling your house for TOP DOLLAR.
  
9. **Ask about which disclosure laws will apply to you.** Your agent should help you with locating professional inspectors for the various mandatory home inspections required in your area. Create a home marketing file including a property fact sheet, a property transfer disclosure statement, pest control report, applicable study zone report, structural engineering report, property profile from the title company, plans for alterations or additions, and special equipment report for pools, spas, sprinklers and alarm systems. Your agent should handle all of these for you. Your agent should recommend getting all of this completed up front before your buyer steps into the picture. Not having these done in advance will only complicate the sale.

10. **Ask what things separate your agent from the competition.** Does your agent have a written **30-DAY MARKETING PLAN**? Your agent should have effective advertising including 24/7-hour advertisement capability. Agents who have innovative marketing strategies will always outperform agents who rely on outdated techniques. Merely putting an ad in the newspaper no longer gets the job done. There are numerous ways to make your home available to the buying public, and be sure the agent uses every one of them to attract the largest pool of buyers.

**Choose your agent wisely.** Choose your agent by asking questions of him or her. Find out how knowledgeable they are about houses currently for sale in your price range and also of houses that have recently sold. Can your agent recommend a good lender that has the reputation of excellent customer service and low rates to assist your new buyer with financing? A good listing agent can get your house sold quickly at TOP DOLLAR and help you find a new home.

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# FREE REPORT # 12 From Kevin Klein

## **SELLERS: Proven Steps To Sell Your House For TOP DOLLAR.**

Selling your home is one of the most important things you will ever do in your life. This simple system will provide the tools you need to maximize your profits, maintain control, and reduce the stress that comes with the home-selling process.

Know why you are selling and keep it to yourself. The reasons behind your decision to sell affect everything from setting a price to deciding how much time and money to invest in getting your home ready for sale. What is more important to you? The money you walk away with, the length of time your property is on the market, or a combination of both? Different goals will dictate different selling strategies. However, it is critical that you do not reveal your reasons to anyone else, because it could come back to haunt you at the negotiating table. When asked, simply explain that your housing needs have changed.

Be sure to do your homework before setting a price. Settling on an offering price should not be done lightly. In a hot seller's market, should you set your asking price too low, be prepared to receive offers over and above your asking price. However, remember that pricing your house too high is very dangerous. The average homebuyer will view and compare dozens of homes on the Internet at the same time they are considering yours. This means that they have a basis of comparison, and if your home doesn't compare favorably with others in the price range you have set, your home will sit on the market and prospective buyers will not take you seriously. The longer your home sits on the market, the more likely people will think that there is a problem with it.

Work with your agent to find out what homes in your own and similar neighborhoods have sold for in the past three to six months. Research what current homes on the market are listed at. It's the same process that buyers will undertake when assessing the value of your home.

Find a good real estate agent that represents your needs. Nearly three quarters of all homeowners claim that they would not use the same real estate agent who sold their last home. Dissatisfaction boils down to poor communication and lack of feedback, which will ultimately result in lower prices and strained relationships.

Be sure to maximize your home's sales potential. Each year, corporate America spends billions of dollars on product packaging and design. Appearance is critical, and it would be foolish to ignore this fact when selling your home.

You may not be able to change your home's location or floor plan, but you can do a great many things to improve its appearance. The look and feel of your home generates greater emotional response from prospective buyers than any other factor. Before showings, clean like you have never cleaned before. Scrub, scour, and otherwise make everything spotless. Fix everything, no matter how insignificant it may appear. Present your home to get the best possible reaction from those viewing it. Your home's condition and how it shows will greatly affect your sales price and time on the market.

Allow buyers to imagine themselves living in your home. The decision to buy a home is based a high level of emotion. Prospective buyers are trying on your home the same way they would try on a new suit before buying it. If you follow them around pointing out improvements or making excuses for a lack of upkeep, you make it difficult for them to feel comfortable enough to imagine themselves as the new owners.

Make it simple for prospects to obtain information on your home. You would be surprised to know that some marketing tools that most agents use to sell house (such as traditional open houses) are generally not very effective. In fact, only about one percent of homes are sold at an open house.

Prospects calling for information on your home value their time as much as you do. The last thing they want to be subjected to is either a game of telephone tag with an agent or unwanted sales pitches. Make sure the ads your agent places for your home are attached to a 24-hour information hotline with a specific identification number for your home which gives prospects detailed information at all times. It has been proven that three to five times more buyers call for information on a home when they have access to a free-recorded message rather than talking with an agent directly. Remember, the more buyers you have competing for your home, the better. It will set up an auction-like atmosphere that puts you in the driver's seat.

Ask your agent what he or she can find out about the buyers. In the negotiation process, your objective is to control the pace and direction of the sale. If you know the buyers' motivations, whether they need to move quickly, and whether or not they have enough money to pay for the home, will give you the upper hand once negotiations begin.

Make sure that the contract is complete. For your part as a seller, you must be certain to disclose everything about the property. Smart sellers proactively go above and beyond legal requirements to disclose all known defects to their buyers in writing. If the buyer knows of a problem beforehand, they cannot come back to you with a lawsuit later on. Provide a detailed list and have the buyer sign for items that do not stay.

All terms, costs, and responsibilities have to be spelled out in the contract. Do not divert from this contract. For example, if the buyer requests to move in before the agreed upon date, you should say no. Once these terms are all in place, it is dangerous to deviate and could potentially lead to the collapse of the whole sale.

Finally, if you need to move out before you sell your home, steam clean the carpets, paint all the walls, and have a gardener water and maintain your lawn. Make sure that your agent markets it as being vacant, available for a quick close and immediate occupancy.

**Choose your agent wisely.** Choose your agent by asking questions of him or her. Find out how knowledgeable they are about houses currently for sale in your price range and also of houses that have recently sold. Can your agent recommend a good lender that has the reputation of excellent customer service and low rates to assist your new buyer with financing? A good listing agent can get your house sold quickly at **TOP DOLLAR** and help you find a new home.

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## FREE REPORT # 13 From Kevin Klein

### SELLERS: Moving Up To A Larger Home? Avoid These Mistakes!

Unlike the experience of buying a home for the first time, when you are looking to move up and already own a home, there are certain factors that you must consider. It's very important you evaluate these factors before you list your home for sale.

Not only is there the issue of financing to consider, but also the fact that you have to sell your present home at exactly the right time in order to avoid the financial burden of owning two homes or, just as bad, having no place to live during the gap between closings.

Most of us dream of improving our lifestyle and moving up to a larger home. The problem is that there's sometimes a discrepancy between our hearts and our bank accounts. You drive by a home that you fall in love with only to find that it has already sold or the asking price is way too high. Most homeowners get caught in this hit or miss strategy of house-hunting when there is a much easier way to go about the process. Your first move is to meet with a competent agent and discuss the sale of your house and necessary improvements to make. How much you will net from your sale will determine what you can purchase. Look at a few homes to get a general idea of availability so when you are ready to buy, you can do so quickly.

If you want to get the best price for the home you are already selling, there are certain things you must do to enhance its salability. The repairs and alterations don't have to be expensive. Even making minor investments can come back to you ten-fold in the price you are able to realize. Making minor improvements must be done before the house is put on the market in order to attain top dollar for your home.

You should plan to sell before you buy. This way you will not find yourself at a disadvantage when seated at the negotiating table feeling pressure to sell at a below-market price because you have to meet a purchase deadline. If you have already sold your home, you can buy a new one with no strings attached. If you do get a tempting offer on your home but have not made significant headway on finding a new home, you might want to put in a contingency clause that gives you reasonable time to find a home to buy. If the market is slow and you find your home is not selling as quickly as you anticipated, another option could be to rent out your home and put it on the market at a later date. This can be particularly effective if you are selling a smaller start-up home. You'll have to investigate the tax requirements if you choose this latter option. Better still, find a way to eliminate the situation altogether by getting your agent to guarantee the sale of your present home.

Be sure to get pre-approved for a loan before the process of buying and selling begins. There is never a cost or obligation involved with getting pre-approved for a loan and it will give you a significant advantage when you put an offer on the home you want to purchase. A pre-approved buyer will always look better to a seller than one who does not yet have financial backing.

Your biggest decision when buying and selling is deciding which to do first. Look for Guaranteed Trade-Up programs with your real estate agent. This means that if you find a new home before your current home is sold, the agent will buy your home from you in order to make your move hassle free.

With two transactions to coordinate together and with all the people involved in buying and selling homes, the chances of mix-ups and miscommunication increase dramatically. To avoid this be sure to work as closely as possible with your real estate agent.

**Choosing your Agent wisely.** Any agent will show enthusiasm and will want to list your house for sale but choose your agent based upon

- A. Experience at listing and marketing houses for sale.
- B. Ability to use technology to market your house world wide to buyers 24/7.
- C. Reviewing with you a comprehensive Marketing Analysis of home sales in your area.
- D. Ability to offer a written detailed **30-DAY MARKETING PLAN** that will get your house sold at the highest possible price.

**Working with a full-time professional real estate agent is a must.** Choose your agent by asking questions of them. Find out how knowledgeable they are about houses currently for sale in your price range and also of houses that have recently sold. Can your agent recommend a good lender that has the reputation of excellent customer service and low rates to assist your new buyer with financing? A good listing agent can get your house sold quickly at **TOP DOLLAR** and help you find a new home.

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# FREE REPORT # 14 From Kevin Klein

## SELLERS: How To Easily Increase The Value Of Your House!

Whether you just want your house to look better or you are serious about getting your house ready for potential buyers to start viewing your house to purchase,

**Here are 38 valuable tips to get you on your way:**

### **EXTERIOR:**

1. Paint the exterior of your home to make it look cleaner and years younger. If your home has been painted within the last few months, have the trim painted again. The fresh smell of paint to the buyer shows that the seller has put forth effort to prepare the home for sale.
2. Trim shrubs, especially around walkways.
3. Park extra cars down the street.
4. Sweep debris from sidewalks, patios, and the front walkway.
5. Put away all toys, skateboards and bicycles.
6. Remove rusted swing sets and worn out patio furniture.
7. Move firewood off the ground and away from the house. On a termite inspection, firewood stacked next to the house might be listed as conducive to termite infestation.
8. Make sure the roof is in good condition.
9. Mow the lawn frequently. Weed and plant flowers.
10. Clean all windows and repair any broken panes.
11. Keep pets out of the way.
12. Clean up oil stains on the driveway.
13. Water yard only in the early morning or late evening to avoid water being tracked inside the home.
14. Move trashcans from out front of the house and out of walkways.

15. Clean the gutters.
16. Repair sprinkler heads so that the yard doesn't develop brown spots.

**INTERIOR:**

17. Put away all dishes, toasters, blenders, etc. from kitchen counters to create the illusion of spaciousness.
18. Organize the laundry room. Clean all clothing or keep it neatly in baskets or hampers.
19. Bathrooms should sparkle. Clean the faucets. If the shower curtain is worn, buy a new one.
20. All flooring should be cleaned and vacuumed.
21. Make the beds.
22. Remove all clothes from chairs or floors.
23. Remove unnecessary furniture items to create space. This will make your rooms appear larger.
24. Keep appliances, air conditioner and heater in perfect working order.
25. Seal or caulk windows, tubs, showers and sinks.
26. Clean ashes from the fireplace.
27. Open drapes and blinds, and turn on all the lights.
28. Store away extra clothes and shoes so closets appear larger.
29. Remove knickknacks that look cluttered.
30. Remove potentially offensive posters or paintings.
31. Put toys away in the kids' bedrooms.
32. Move any valuable figurines or artwork that could accidentally get knocked over.
33. Place fresh flowers and plants throughout the home.
34. Keep pet areas clean and odor free.
35. Secure jewelry, cash, and prescription medication out of sight and out of reach.

36. Remove any extension cords or phone cords that might present a walking hazard.
37. Make sure that the temperature inside your home is comfortable during showings.
38. Be sure to place jewelry or any other valuables in a safe deposit box.

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## FREE REPORT # 15 From Kevin Klein

### SELLERS: How to Speed Up The Sale Of Your House And Achieve TOP DOLLAR!

1. **Understand why you are selling your home.** Your motivation to sell is the determining factor for how you will approach the sale of your home. It will affect everything from what you set your asking price at to how much time, money and effort you are willing to invest in order to prepare your home for sale.
2. **Keep the reasons for selling your home to yourself.** By keeping this information personal and private, you will not give the buyer negotiating leverage. If you are asked why you have decided to sell, simply respond that your housing needs have changed.
3. **Before setting a price, consult with a good listing agent.** As a seller, you will want to get a selling price as close to the list price as possible. If you start out by pricing too high, you run the risk of not being taken seriously by buyers and having your house sit on the market for a long time. If you price the home too low, you could be costing yourself thousands of dollars.
4. **Do some home shopping for yourself.** The best way to learn about your competition is to review a competitive market analysis with a good listing agent. Take note not only of the listing prices, but the prices that other comparable homes are actually selling at.
5. **Get an appraisal.** A good appraisal can be a huge benefit in marketing your home. Getting an appraisal is a good way to let prospective buyers know that your home can be financed. A word of caution: an appraisal is not a guarantee that your house will sell for that price, and you also may not like the appraisal value you are quoted.
6. **Understand what tax assessments mean.** Some people think that tax assessments are a way of evaluating a home. The difficulty here is that the assessments are based on a number of criteria that may not be related to property values, so they may not necessarily reflect your home's true value.
7. **Find a good real estate agent.** Upwards of three quarters of all home sellers say they would not work again with the agent who listed their home. Usually this is a result of poor marketing and communication on the part of the agent. Take the time to locate the agent who is going to best represent your needs during the transaction.
8. **Ensure that you have room to negotiate.** Before settling on an asking price, make sure you leave yourself enough room to bargain. Remember, a buyer is more likely to make a full-priced offer on a home that is priced right before making a low offer on a home that is priced too high.

9. **Make the appearance of your home count.** Appearance is so critical that you would be unwise to ignore this fact when selling your home. The look and feel of a home will generate greater emotional response from prospective buyers, more so than any other factor.
10. **Invite the honest opinions of others.** The biggest mistake you can make is to rely solely on your own judgment. Don't be shy about seeking the opinions of others. You must be objective about your home's strong and weak points. Work with a real estate agent who will give you honest and unbiased opinions about what should be done to make your home more marketable.
11. **Clean everything, no matter how seemingly insignificant it may seem.** Potential buyers are looking for excuses not to buy your home, and it would be a shame that they went another direction because of a tiny chip in a bathroom counter or some dirty dishes in the kitchen sink.
12. **Allow potential buyers to visualize themselves in your home.** The last thing you want prospective buyers to think when viewing your home is that they may be intruding in someone else's life. Avoid clutter such as too many knickknacks, clothing lying around, or dirty dishes in the sink. Decorate in neutral colors like white or beige and place a few carefully chosen items to add some warmth or character.
13. **Get rid of all offensive odors.** Odd smells like traces of food, pets, or cigarette smoke can kill a sale quickly. If potential buyers see a dog or notice you smoking a cigarette or cigar, they'll start seeing stains or smelling odors, even if they aren't there. Don't leave any clues.
14. **Disclose everything.** Smart sellers are proactive in disclosing all known defects to their buyers in writing. This will reduce liability and prevent costly lawsuits later on.
15. **The more buyer prospects, the better.** Work closely with your real estate agent to maximize your marketing. Having several potential buyers can only drive the price of a home up.
16. **Keep your emotions in check** during showings and negotiations. Let go of the emotion you have invested in your home. Use a businesslike manner and be detached. This will give you an edge over someone who remains emotionally attached to the property.
17. **Learn why your buyer is motivated to buy.** The better you know your buyer, the more leverage you have to negotiate. As a rule, buyers are looking to purchase the best affordable property for the least amount of money. If you know the buyer needs to move in quickly, this can help you get a better price.

18. **Find out what the buyer can really afford.** Work with buyers who are pre-approved for a home loan so you know exactly how much they are going to finance and how much will be spent as a down payment.
19. **Find out when the buyer would like to close.** Knowledge of a buyer's deadline for completing negotiations again creates an advantage for you to get the most possible money.
20. **Never sign a contract on your next home** until you sell your current one. Beware of closing on your new home while you're still making mortgage payments on your current one. You may find yourself stuck with two mortgage payments.
21. **Moving out before you sell** can also put you at a disadvantage. Empty homes can give the feel of being abandoned or neglected. Buyers who know you already have another home may feel they have an advantage to negotiate a lower price.
22. **Deadlines create a serious disadvantage.** Don't try to sell by a certain date. This adds unnecessary pressure to sell and can cost you thousands of dollars off the asking price
23. **Don't take a low offer personally.** Invariably the initial offer is below both what you were expecting and what they buyer is actually willing to pay. Don't get upset. Evaluate the offer objectively. This is merely a starting point for negotiations.
24. **Turn that low offer around.** You can counter a low offer with one that is just under your original asking price. This lets the buyer know that you don't take their first offer seriously, but at the same time are going to be flexible.
25. **Find out if the buyer is qualified.** If you feel that an offer is too low, find out if the buyer is qualified to carry a loan equal to your asking price.
26. **Be sure the contract is complete.** To avoid problems, see to it that all terms, costs and responsibilities are spelled out in the contract of sale. Include everything. Leave nothing out. This will eliminate complications later on.
27. **Resist the temptation to deviate from the contract.** Do not risk the collapse of the sale because of a single, seemingly insignificant deviation from the agreed-upon contract.

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- D. Ability to offer a written detailed **30-DAY MARKETING PLAN** that will get your house sold at the highest possible price.

**Working with a full-time professional real estate agent is a must.** Choose your agent by asking questions of him or her. Find out how knowledgeable they are about houses currently for sale in your price range and also of houses that have recently sold. Can your agent recommend a good lender that has the reputation of excellent customer service and low rates to assist your new buyer with financing? A good listing agent can get your house sold quickly at **TOP DOLLAR** and help you find a new home.

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# FREE REPORT # 16 From Kevin Klein

## Avoid These Costly Mistakes Home Sellers Make!

**Mistake #1: Seeing your property through the eyes of the buyer;** forgetting what you would want to see if you were buying the home. Although people are of all backgrounds and personalities, there are some common traits among all home shoppers. One of these traits is the desire to see something they are about to spend a great amount of money on being in perfect condition. This means a thorough cleaning and removing everything not vitally necessary to live with from the home. Buyers will be picky, so you too must be picky in cleaning - don't miss a spot.

**Mistake #2: Poor Marketing.** When selling your home, odds are the perfect buyer for your home isn't going to just casually stroll through the front door by chance. More likely is that you will have to bring the home to the perfect buyer. A highly effective marketing strategy must be in place to ensure your house receiving maximum exposure in the market place. Be sure to work with a REALTOR who provides 24/7 hour-a-day marketing via the Internet and a free information call hotline.

**Mistake #3: Taking for granted the exterior of your house** (curb appeal). When preparing to sell your home, take the time to consider that first impressions count. It's very easy for someone about to spend or invest hundreds of thousands of dollars to make a snap decision not to go in when the outside appearance of the property is shabby. Ask your REALTOR for advice in making your home the most attractive for people merely driving by as well as those who come for showings or open houses.

**Mistake #4: Ignoring health and safety issues.** Be straightforward and tell your REALTOR about any problems with the property. Bear in mind that these problems will likely be discovered down the line, and it's best to take care of them before they become disputes or lawsuits. Note any potential safety hazards and pay attention to environmental concerns.

**Mistake #5: Believing you must be present for every showing of the home.** Many buyers feel they must be an active part of every showing, not realizing that this can actually work against them. It's best to let your professional real estate agent handle bringing potential buyers through the house on their own. Buyers generally feel more comfortable to speak freely about the house when they are working only with their REALTOR, whom they know and trust.

**Mistake #6: Not pricing your home correctly.** This is an important step in the proper marketing of your property and an aspect that a highly skilled REALTOR should take charge of. Listing the home at too expensive a price can lead to reduced showings. Pricing too low could lose you thousands of dollars.

**Mistake #7: Not planning your move early in the process of selling your home.** Keep in mind that moving can be overwhelming when not planned properly. Consider renting a storage facility for items not important for everyday living because that will also reduce clutter when showing your home. Take accurate inventories of what you have to move and label things clearly so you don't waste time in your new home going through box after box. Keep a file with all receipts for expenses occurred during the move, as many of these will be tax deductible. Be sure you have all these steps in place far in advance of the actual move date so you aren't running around at the last minute while trying to complete the sale of your home.

**Mistake #8: Not working with a professional, full-time REALTOR.** Want to sell your house quickly and for top dollar? Choose your agent wisely. Working with a full-time professional real estate agent is a must. Choose your agent by asking questions of him/her. Ask if they have a **30-DAY MARKETING PLAN** to sell your house.

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## **FREE REPORT # 17 From Kevin Klein**

### **SELLERS: Steps To Selling Your House For The Highest Possible Price!**

The ability to reap additional profits on the sale of your home can be accomplished easily enough if you make the right improvements. Making these changes early on can provide the prospective buyer with an enhanced feeling about your home, more space, more light, more rooms, closet space, privacy, warmth and security. Basic, simple and inexpensive improvements can provide an improved emotional appeal for a potential buyer.

For example, a crack in the wall can be (and should be) repaired with some simple plaster and touch-up paint. Though the feeling may not be conscious, it's just as important that the buyer feel an overall desire to buy your home. Included in this report are several different ways you can make your home shine and sell for the best possible price.

Decorate with pictures and mirrors to add style to the home. Mirrors can provide a greater sense of space when properly placed. Touch up the frames and then place the mirrors around your home. Be careful not to overdo it with too many mirrors.

One of the biggest complaints heard from potential buyers that there isn't enough closet space. Purchasing an inexpensive closet organizer and installing it in any or all of your closets can make all the difference. You can also try putting a rod across one corner of a bedroom for hanging clothes. The idea here is to be creative so that the "fake closet" looks as though it were part of the room.

Wallpaper is inexpensive, quick, and simple. The right wallpaper can brighten the room or hallway and bring it back to life. Make sure to choose something with a neutral design or pattern. Remember, you are trying to sell the home and move out.

Buyers are easily turned off by a nasty, dingy floor. Whether you have wax, wooden or tile floors, do whatever you can to make them shine again. For wax floors, either rent a floor machine or call a professional for an estimate and a description of what they will do to restore your floor. If you have carpeted floors, either steam clean them or have carpet samples available and explain to the buyers you will pay x amount for them to install the carpet of their choice.

Having houseplants is not only healthy for you but creates a feeling of warmth around them. Many indoor plants are far less expensive than you might imagine. Attractive ceramic or brass pots can add a designer flair to your home. Hanging plants such as Boston ferns are inexpensive, easy to care for and would go great in your new home when you move.

Give your bathroom a face-lift by adding a coat of fresh paint, some decorative moldings, tile grout, and maybe a new designer faucet and showerhead. Perhaps more important than anywhere else in the house, clean your bathrooms relentlessly.

However, these simple dress-up tips are nice for quick and easy improvements, but there are other factors that will also affect your home's resale value. These have much more to do with the legality and contracts and inspections that are necessary when selling a home. Each and every one is just as important as the overall appearance of the home.

First of all, you must price your property correctly and at a competitive market value when you list it. The market is so competitive that even overpricing by a few thousand dollars can be the difference on selling or not. The problem with an overpriced home is that it can minimize the number of offers, lower the number of showings, lower agent response, limit financing, limit the number of qualified buyers, and net less money for the seller.

You must make your home available for showings. Top agents will not show homes that they must search high and low for the key and access - they do not have time to rush around town all day chasing down and dropping off house keys. If you will be home during a showing, then put on some soft music and take a walk when the potential buyers come through, letting the buyer be at ease and letting the real estate agent do his or her job. Selling your home quickly can be a benefit if you need to leave immediately, but can cost you thousands of dollars. A buyer sensing the seller is distressed will make a lower offer. This is why pricing correctly is important - you should know all there is to know about the market before listing and work hand in hand with your agent.

Disclosing property flaws is vital in selling your home for the most possible money. Get professional assistance for all levels, from disclosing the flaw to fixing it. If you are unaware of a problem or attempt to cover it you, you risk losing the sale and finding yourself in court.

Perhaps the most important aspect of selling your home is choosing the right REALTOR for you. Just like offers on the house, don't take the first one through the door. Take the time get to know your real estate agent and make sure they are going to work in your best interests. Ask if they have a **30-DAY MARKETING PLAN** they plan to implement to sell your home for the best possible price.

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## FREE REPORT # 18 From Kevin Klein

### SELLERS: How A Good REALTOR Can Maximize Your Profits.

Most of us are not aware of the trends and fluctuations of the real estate market. Likewise we don't know the steps necessary to maximize profits on the sale of our home. We rely heavily on the real estate agent to lead us down the path of profits. Considering your home is typically the most valuable asset you possess, doesn't it make sense to list with someone who will be able to generate the most money in a sale?

This report was designed to empower you with critical information necessary to evaluate an agent's qualifications and help you identify the professional that will best serve your needs. The more meticulous you are in your search for an agent, the higher your profits will be.

Start by doing some research. Find out who the most active real estate agents are in your market. Ask friends, relatives and co-workers for referrals, then compile a list and find out how the agent markets his or her listings to sell.

Place a call to each of the agents on your list. Document how quickly they return your call. Remember, they will be returning calls to your prospective homebuyers. Do an initial interview over the phone so when you meet, you will be prepared.

At the meeting, request a step-by-step **30-DAY MARKETING PLAN** for your sale including everything from title to escrow so you know exactly what services the agent will provide. Evaluate the team that your potential agent has assembled. Top producers will have established relationships with lenders, title reps, and inspectors. They are there for your benefit. Should any of these people not be prepared to handle any aspect of the sale, then you are not receiving the best possible service.

Request a complete report of your property with ideas for improvements, cosmetic changes or structural repairs that can add value to your property. A small investment up front can pay huge dividends at the time of the sale. Also request detailed information about current market conditions, the competition of other homes for sale and proper pricing. Have your agent educate you on all aspects regarding your sale.

Insist that all potential buyers be pre-qualified to purchase your home. Screen out unwanted prospects before getting to the final stages of negotiating.

Request a complete net sheet, minus commissions and fees, so you know exactly how much money you will profit at the time of the sale.

Insist on a step-by-step marketing plan of how your home is going to be marketed and sold. Look for innovative ways to attract homebuyers. Demand 24-hour advertising, lead accountability, and tracking services. These services do exist and you should make sure they are part of your home's marketing.

Investigate the agent's marketing strategy. Do they waste their time cold calling all day or do they have a **MARKETING PLAN** in place to attract qualified buyer prospects? Do they contact those leads? Also find out what type of direct mail campaign the agent has in place. Is it professional? Does the mailing generate buyer prospects that would be interested in purchasing your house?

What type of advertising will they use? Insist that the advertising be well written and professional in appearance. They should be advertising, at a minimum, in a homes magazine, in the local newspaper and with yard signs. The quality of the advertising will directly affect how well your home will be perceived.

Have a written and well-conceived negotiating strategy. A sound negotiating strategy can make thousands of dollars of difference when the final sale goes through, so your agent must have a plan in place for this aspect.

Finally, have a written closing checklist. You need to know how to conclude the sale of your home in an orderly and legally sound manner.

A strong, qualified agent must meet all the requirements listed in this report if they are truly going to sell your property for **TOP DOLLAR**.

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# FREE REPORT # 19 From Kevin Klein

## **SELLERS: Increase Your Home's Value For Zero Dollars!**

Unless your home shows at its very best, it can cost you hundreds, even thousands, of dollars during its sale. You may also face the prospect of a prolonged listing period or even an expired listing. Fortunately, you don't have to spend a fortune to get your home ready for sale. There are things such as plumbing or painting, but there are several things that you can do for no money that will help make your home ready for sale.

### **INSIDE YOUR HOME:**

1. Make rooms appear larger by packing away extra furniture. Even rent a storage unit.
2. Clean out closets so everything appears orderly. Most people demand neatness in a home they intend to buy even if their own homes are a mess.
3. Keep blinds and draperies open and your windows clean to let as much natural light in as possible.
4. Make sure your kitchen is spotless. Rid clutter from countertops and organize your drawers and cabinets. Buyers will look inside.
5. Clean the refrigerator. Remove pictures, artwork and magnets.
6. Make sure bathrooms are spotless. Hang your best towels and repair all fixtures.
7. Clean the floors as much as possible. Wax wood floors and shampoo carpets. Bleach the grout in tile floors.
8. Dust everything in sight. Don't leave dead insects in the windowsills and light fixtures.
9. Prune all plants and get rid of ones that are dying.
10. Take down offensive posters or artwork from your teens' rooms and put away all toys in younger children's rooms.
11. Make sure your utility room is clean. Don't let laundry lie on the floors.

## **OUTSIDE YOUR HOME:**

1. Clean the garage thoroughly.
2. Mow the lawn and keep it watered. Edge the sidewalks.
3. Weed any flowerbeds and trim trees and shrubs. Uproot dead flowers, plants and shrubs.
4. Sweep all sidewalks, patios and porches.
5. Put away all toys, bikes, skateboards, etc.
6. Repair any broken sprinkler heads.
7. Make sure that pets are kept out of the way and pet areas are clean and odor free.
8. Water the lawn only very early in the morning or in the evening. Put ammonia sulfate on your lawn to green it up.
9. Clean the roof and gutters.
10. Repair a broken or sagging fence. Make sure that the fence gate opens and closes without having to use excess force.
11. Fix the doorbell if it's broken and make sure that the front door is free of debris and dirt. Make sure it opens and closes with ease.
12. Move firewood off the ground and away from the house. Otherwise, this area may be noted as conducive to termites or fire ants during an inspection.
13. Park cars down the street during showings.

These simple steps can do wonders to enhance your home in the eyes of buyers and maximize the profit of your home sale.

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**I have the knowledge and the resources to sell your property for TOP DOLLAR.**

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## FREE REPORT # 20 From Kevin Klein

### SELLERS: Mistakes To Avoid That Can Delay Your Sale!

#### **Mistake #1: Not taking the time to enhance your home's showing.**

When potential buyers drive past your home, their first impression will be based on what they see on the outside. If the buyer is disappointed, they probably won't want to take the time to go inside, no matter how nice the inside may look. Many sales are already closed before the buyer walks inside, based solely on the outside appeal of the house. There are many things you can't change, such as location or lot size, but you can enhance the appearance of your home with a few minor alterations and some serious cleaning. Ask your REALTOR what can be done to make your home more attractive. A good agent will know what buyers look for.

#### **Mistake #2: Insisting that your home is shown only when it is convenient for you.**

While no one wants their dinner disturbed by strangers trooping through the house, often the only time buyers can see your home is after work hours or on weekends. Plan ahead. Keep the house orderly and make time away from home. If possible, plan events to take weary children away from home showings. Sure, a last minute showing might be a minor inconvenience, but it also may be the last buyer who sees your house before deciding to buy it.

#### **Mistake #3: Attempting to hide problems with your home.**

Be honest with your REALTOR and your potential buyers with regards to the property relating to health, safety, or environment. It's common today for inspections to be a part of the sales contract, and during the inspections most problems will be discovered anyway, but hiding the truth can kill a sale and land you in court. It's much better to factor the costs of repairs into the sale rather than face lawsuits after the fact.

#### **Mistake #4: Inadequate marketing methods.**

In most cases, you will have to advertise your home. Marketing today requires much more than a "for sale" sign on the lawn. Prospective buyers with their busy schedules don't have the time to simply look through the classified ads. Your home should be marketed 24/7 hours a day with an information hotline and virtual home tour on the Internet. Ask your REALTOR what strategies are in place so that you can be sure your property is generating potential leads 24/7.

**Mistake #5: Failing to look at your home from the buyer's perspective.**

Sellers tend to become too comfortable with the clutter that surrounds their home. Buyers may tolerate such mess in their own homes, but the homes they are looking at to buy must be spotless. A repair, no matter how small, is something the buyer will look at as an added expense and inconvenience when purchasing the home, and can thus use it to negotiate a lower price.

**Mistake #6: Offering explanations about your home during showings.**

Potential buyers usually feel more comfortable when the homeowners are not present. If you do remain home, resist the urge to offer explanations, point out perceived flaws or offer to repair items that the buyer might not have noticed or question your REALTOR about. People differ in preferences. The less said, the better.

**Mistake #7: Not understanding how to price your home properly.**

Determining the market value of your home is one of the most challenging aspects of the entire selling process. If the list price is too high, you'll limit showings and offers. Some home sellers believe they have to price the property high so that they can accept a lower offer or have room to negotiate. Potential buyers who may have otherwise liked the home don't bother to come by because of the high asking price. It's important to know and understand how the current market works. A buyer is more likely to make a full price offer on a home that is priced right before making a low offer on a home that is priced too high. A top-producing agent will know how to advise you to price your property correctly to generate the most profit.

**Mistake #8: Not planning your move before your home sells.**

Many sellers don't plan their move early enough, then they feel totally overwhelmed when it comes time to vacate the property. Have your move organized before a contract is ever signed. Don't wait until the last minute to get an estimate from a moving company. When you do things last minute, the price can skyrocket and you don't have the time to shop around. Be sure to keep a record of your expenses during the move. Many of these expenses can be tax deductible. Take an inventory of everything you own so that you know the proper things arrive at your new home.

**Mistake #9: Being inflexible or unwilling to compromise.**

Sometimes it is necessary to be flexible when it comes to the sale of your home. If you're not willing to budge about the date you move out, price, necessary repairs, etc, the buyers can become discouraged or even angry. Agreeing to a repair that might cost a couple of hundred dollars might actually save you much more on

interest on your home loan in the long run. While you don't have to give away hard-earned equity, often sellers must look at the overall savings involved. Again, ask your real estate agent for advice. Choose your listing agent wisely. Working with a full-time professional real estate agent is a must. Choose your agent by asking questions of him/her. Find out how knowledgeable they are about houses currently for sale in your price range and also of houses that have recently sold

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# FREE REPORT # 21 From Kevin Klein

## **SELLERS: How To Prepare To Pass The Home Inspection!**

Home buyers may be as unique as the homes they are looking to buy, but they all share a common desire to ensure that the home they will call their own is as good beneath the surface as it appears to be. They will have concerns about the roof, the heating system, the floors and the walls and everything that they can't readily see with the naked eye. In most cases, you can make a reasonable pre-inspection yourself if you know what you're looking for. Knowing what to look for can help you prevent little problems from growing into major problems.

Defective plumbing can manifest itself in two manners - leaking and clogging. A visual inspection can detect leaking, and an inspector will gauge water pressure by turning on all faucets in the highest bathroom and then flushing the toilet. If you hear the sound of running water, it indicates that the pipes are undersized. If the water appears dirty when the faucet is first turned on, this is a strong sign that the pipes are rusting. This can result in severe water quality issues.

An inspector will check your walls for a powdery white substance a few inches off the floor, and will look to see if you feel secure enough to store things right on your basement floor. A mildew odor is almost impossible to eliminate, and an inspector will certainly be conscious of it. It can cost you up to a thousand dollars to seal a crack in or around your basement foundation, depending on the severity and location. Adding a sump pump and pit could cost up to a thousand dollars, and complete waterproofing (an average sized 3-bedroom home) can go as high as ten to fifteen thousand dollars. You will have to weigh these figures into the calculation of what you want to net on your home sale.

Inadequate electrical wiring can be dangerous as it can easily lead to fires. Your home should have a minimum of 100 amps of service, and this should be clearly marked. Wire should be copper or aluminum. Home inspectors will look at octopus plugs as indicative of inadequate circuits and a potential fire hazard.

Insufficient insulation and an inadequate or poorly working heating system are the most common causes of poor heating. While a clean furnace, without rust on the heat exchanger, usually has life left in it, an inspector will ask and check to see if your furnace is over its typical life span of fifteen to twenty-five years. For a forced air gas system, a heat exchanger will come under particular scrutiny since one that is cracked can emit deadly carbon monoxide into homes. These heat exchangers cannot be repaired - they must be replaced.

Problems with the roof (water leakage, for example) can occur for many different reasons, such as physical deterioration of the shingles or mechanical damage from a windstorm. When gutters leak and downspouts allow water to run down and through the exterior walls, the external problem becomes a major internal one as well.

Damp attic spaces are a sign of ventilation, insulation and vapor barrier problems that can cause water to pool and form moisture, mold and mildew. This can lead to premature wear on the roof, structure, and building materials. The cost to fix this damage can easily run over two thousand dollars.

Rotting wood can occur in many places, such as doors, window frames, trim, siding, decks and fences. The building inspector will sometimes probe the wood to see if this is present - especially when wood has been freshly painted.

Re-bricking can be costly, but left unattended, these repairs can cause problems with water and moisture penetration into the home which in turn could lead to a chimney being clogged with fallen bricks, or could even lead to a total chimney collapse. These problems are far more dangerous than ignoring this potential hazard.

A fire hazard is created when more amperage is drawn on the circuit than was originally intended. 15 amp circuits are the most common in a typical home, with larger service for large appliances such as stoves and dryers. It can cost several hundred dollars to replace your fuse panel with a circuit panel.

More than a purchased security system, an inspector will look for the basic safety features that will protect your home such as proper locks on windows and patio doors, dead bolts on the front door, smoke and carbon monoxide detectors in all the bedrooms and on every level of the home. Even though pricing will vary, these components will add to your costs. Before purchasing or installing, you should check with your local experts.

An inspector will certainly investigate the underlying structure and foundation of your home, as structural integrity is vital to the life of the home.

When you put your home up for sale, it is important that you don't end up with any major surprises. By taking the time to check thoroughly the items listed in this report, you could save yourself thousands of dollars and the headache of a lawsuit down the road.

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## FREE REPORT # 22 From Kevin Klein

### For-Sale-By-Owners: What You Should Know Before You Sell!

**If I sell my house myself, I will save thousands of dollars, right?** Maybe not! Many homeowners believe that to maximize their profit on a home sale, they should sell it themselves. They feel that by selling on their own, they will save money by avoiding the real estate brokerage fee. Almost 20% of all homes for sale last year were by the owners. However, only 13% actually sold by owners. In addition, over half of those who did sell their home by themselves said they were not sure they saved any money and would definitely use an agent the next time they bought or sold. Why were so many people unhappy with the results they achieved by selling their own home?

Many FSBO's explain that the time, paperwork, liability, and everyday inconveniences involved were not worth the amount of money they saved in commissions. For others, the amount of profit was disappointing. By the time they figured the amount of additional fees paid to outside consultants, inspectors, appraisers, title, lawyers, advertising and marketing cost, they would have been better off having paid the broker's fee which includes many of those charges upfront.

**FACT: Over the past years, marketing and selling a home has become much more complicated. Even though there are more homes being sold over all, the percentage of homes sold by-owners has fallen.**

Selling a home requires an in-depth and detailed understanding of the real estate market, finding the best qualified motivated buyers, and many other steps that bring about a successful sale. If the property is priced too high, it will develop a reputation as being a problem property. If the property is priced too low, you could lose a great amount of money. Some For-Sale-By-Owners discovered that they lost money as a result of poor marketing or wrong decisions.

Before you decide to sell your own home, consider the work and liability involved versus hiring a professional. Some time spent investigating at the beginning can pay off in the end.

First, ask if you have the time, energy, know-how, and marketing ability to devote to selling your home. One of the keys to selling a home effectively is accessibility. Many homes sit on the market because the owner is unavailable to show the property when the buyer wishes to see it.

Next, are you prepared to deal with buyers that perceive For-Sale-By-Owners as targets for low offers and an opportunity to save money themselves? One of the great challenges of selling your own home is screening unqualified buyers and bargain-hunting homebuyers. Settling for a low bid is almost always worse than paying a sales commission.

Are you prepared and knowledgeable to offer information about financing? Are you willing to finance a buyer? It is critical to have all the necessary information that a buyer needs, and the topic of finances is certain to come up. A professional real estate agent will have a team of lenders and title reps for you and your buyer to use. Do you have that luxury when selling your home on your own?

**There are two primary reasons why homeowners consider selling on their own!**

1. Hopes of saving the commission.
2. They did not know a good agent.

FACT: REALTORS will generally sell houses for 5-8% more than owners themselves.

**WHY SELLING BY-OWNER IS DIFFICULT.**

You only have four ways to attract buyers.

- |                            |                   |
|----------------------------|-------------------|
| 1. Classified advertising. | 3. For-Sale-Signs |
| 2. Open House              | 4. Internet       |

**You must give the address.** Buyers can drive by without seeing the inside.

For prospective buyers that preview your house, how do you plan to obtain their names and phone numbers? How do you plan to follow up with them? What will their impression of you be when you call them? How will calling them affect your negotiating position?

**You have but one property to show.** We as REALTORS have many homes to show and can match our buyers to our properties. Do you fully understand all the legal steps in selling a home? Many home sales fail due to incomplete paperwork, lack of inspections or not meeting your **STATE DISCLOSURE LAWS** that owners are required to make when selling on their own. Are you completely knowledgeable on all of these requirements? If not, it would be very wise to select a real estate professional.

**Can you mediate disputes with buyers?** Ask yourself if you possess the legal knowledge to work through disputes on any or all of the contracts necessary when selling a home, which puts the owner in an extreme position of liability. Again, this could be the difference in getting your home sold or having it sit on the market month after month.

**Are you familiar with the best inspectors and escrow companies?** Randomly selecting companies can be disastrous. Disreputable or low-quality companies can slow, derail or even halt completely the sale of your home. A trained real estate professional will know which companies can be trusted to keep the sale of your home on track.

### **WHERE DO THE BEST BUYERS COME FROM?**

40% come from REALTOR'S company name or salesperson contact.

18% come from our company's for sale signs.

18% are referred by our international relocation service.

15% locate a property and/or their agent on the Internet.

4% responded to an open house but purchased a different property.

1% buy a property advertised in the newspaper.

2% bought for a combination of reasons.

Please note: Very few buyers buy as a result of an open house or newspaper ad.

**Perhaps you've considered listing with a discount broker.** But are you any better off?

Did you know that offering a full commission is part of selling your house for "TOP DOLLAR?"

Discount brokers promise the same services as other brokers, but do they help you to achieve your goal of selling your house for **TOP DOLLAR?**

**FACT:** Sales associates often refuse to show houses offering reduced commissions, which drive your sales price down.

**FACT:** Homes listed by Discount Brokers normally stay on the market longer and sell at a lower price. You net less.

**FACT:** If the buyer knows the commission is discounted, he/she feels he/she has more leverage to negotiate a lower price. You lose money once again.

Offering a full commission assures more showings, a faster sale and a higher price, which will net you more money.

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## FREE REPORT # 23 From Kevin Klein

### EXPIRED LISTING: Ask Your REALTOR The Right Questions Before You List Again!

If your house did not sell during the listing period, it is referred to as an “Expired Listing”. And now you’re wondering what to do. The question you may be asking yourself is, “Where did I go wrong?” Was it my choice of agent? Was it my price? Was it something about my house? Was it the neighborhood? Was it a combination of all of these? The answer is not in you, but rather the previous agent you trusted. Be prepared with the right information so you can interview your new prospective agent with confidence and assure you make the right choice this time.

With thousands of dollars at stake and the time invested, do not risk making the same mistake twice. Be absolutely certain your new agent is qualified to sell your home. Never feel you must make this decision based on obligation to a friend or relative. Your listing has expired and it’s easy to develop the identity of having a problem property in the market place. Even more so than before, it is critical that you get the right agent.

Typically, most people will ask business associates, family, or friends for a referral to a trustworthy and dependable real estate agent. Other sellers will watch neighborhood signs to see what names come up frequently. There are those who rely on the reputation of the major national franchise companies. Without reliable information, though, any of these routes could be a disaster.

It’s important to trust your instincts. When selecting an agent, he or she should be someone you feel good about. Remember, you are willing to trust them with the details of the largest financial transaction you may ever make. Do not allow an agent to dictate your time table. Find one you can work with.

When shopping for your new agent, ask for references from past sellers before signing another listing agreement. While a nice testimonial letter in an agent’s presentation booklet might be a good start, it may not be an accurate depiction of the agent’s experience. What you should look for is a listing agent. Listing agents specialize in **listing and marketing houses to sell at TOP DOLLAR**. A good listing agent is a good communicator and will give you specific recommendations for getting your house sold quickly. A good listing agent will also have other

listings, and may find your best buyer inquiring on other listings that he or she has.

You should also pay close attention to the reputation of the company the agent works for. Talk to local businesses and even members of the chamber of commerce. A company's reputation will be known in the community.

In a slow or declining market homes stay on the market longer and sellers can become frustrated that their homes aren't selling. In a slow market or a hot seller's market an open line of communication is important for both the seller and the agent. Also keep in mind that an agent who does a great number of sales is a lot busier than an agent who sells only a few homes each year.

When interviewing a new agent, learn what marketing strategy will be applied to sell your home. Do they have a specific **30-DAY MARKETING PLAN** to get your house sold? Can the agent properly advise you about the current housing market? Is the agent a full-time agent or just part time? Ask for an updated **Competitive Market Analysis** to review the current SOLDS, FOR SALES, PENDINGS and EXPIRED LISTINGS. When an agent lists your house for sale the listing belongs to the broker and you may get stuck with a replacement agent who is inexperienced, which can be very costly.

Request a written step-by-step marketing plan for selling your house before the listing contract is signed. Make sure your agent is using the latest technologies for generating buyer leads. Ask if the agent has a personal website that offers virtual home tours so all prospective buyers can see your home 24/7.

Finally, establish a time to review marketing tactics with your agent and be willing to adjust the price of the home after the first fifteen days. Ask for feedback from showings of other agents. Help the agent understand that any news is good news because it can help you make adjustments in your marketing strategy.

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## FREE REPORT # 24 From Kevin Klein

### THE EXPIRED LISTING: Find Out Why Your House Didn't Sell Before!

It has been said that what makes a property sell is Location, Location, Location. Sounds catchy but is only partially correct. There are five factors that will get your house sold: **LOCATION**, **PRICE**, **CONDITION**, the **MARKET**, and the **AGENT** that you select.

Any agent can get your house sold the first time it appears for sale if these factors are in place. Let's now review these five factors.

#### **Factor # 1 LOCATION**

The location of your house is what is and cannot be changed. In the buyer's mind a house on a busy street, near power lines, next to or backing up to a commercial business or perhaps too close to a school is less desirable.

Homes located in a quiet cul-de-sac, backing up to a greenbelt, or offering an exceptional view are more desirable.

#### **Factor # 2 PRICE**

Every home owner wants to sell their house for as much money as possible, but many times if the asking price is too high your house will help sell other houses in your area. Over-pricing property usually has the following effects:

- A. Increases market time, which causes homes to sell for less than market value.
- B. Buyers who should be looking at your house will not see it because it is out of their price range.
- C. Buyers who do look at it purchase larger homes that are priced the same.
- D. You receive low offers or no offers at all. Remember, a higher asking price does not automatically equal a higher sales price. The more you overprice a property, the more likely you will sell it at a price lower than it is worth.

You want to price your house to attract buyers for your neighborhood. The more buyers you have the more they will compete for your house, which will drive your price up. Then you can receive offers over and above your asking price.

### **Factor # 3 CONDITION**

Buyers are wanting to get the most home for their money and many times are looking at new homes as well as resale homes. Buyers will pay top dollar for homes that are in pristine condition. Your agent should be knowledgeable in this area and can make suggestions of minor things you can do to help your home show its very best.

### **Factor # 4 The MARKET**

The real estate market is always in one of three types of markets.

- A. A hot seller's market where there are low inventory and more buyers which, in turn, drive selling prices up.
- B. A normal stable market where there is an equal number of buyers in proportion to the number of homes for sale. The result is home prices remain stable.
- C. A buyer's market where there are more homes for sale than buyers who want to buy. This, in turn, will cause home prices to decline.

### **Factor # 5 The AGENT you choose**

Any agent will show enthusiasm and will want to list your house for sale. Unfortunately, many agents still cling to ineffective marketing ideas that do little to sell your home, which means that you miss out on the best buyers. Choose your agent based upon

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## FREE REPORT # 25 From Kevin Klein

### INVESTORS: The Best Way To Invest In Real Estate Today!

Purchasing a rental property may be for you - especially in today's real estate market - if you are looking for a way to increase your personal wealth. Of course, we can't expect sky-high appreciation rates all the time and one thing about real estate, particularly land, they're not making it any more! With the continued increase in population and area growth demand, values will continue to increase. And how many times have you heard someone say, I wish I had bought property back when prices were low? Today we must look at a residential market in which a well-chosen, well-managed rental property of one to four units can be the "shining star" in any investor's portfolio. The key to success is doing your homework and making sure that the numbers work in your favor. If you bought your own home, you already have realized the financial advantages of real estate ownership. The following report will give a brief overview of the many ways you can profit from owning rental real estate today.

1. **Investment properties can lower your taxes.** Investors tax incentives can be substantial. Some investors can use deductions from rental property assets to offset some of their wage income. Other investors, while not eligible for the offset, can avoid owing taxes on their rental income by showing adequate expenses and deductions. Even if rental payments do not cover the investor's expenses, tax breaks may actually make up the difference or more. As an investor, you can claim deductions for actual costs you incur for financing, managing, and operating the rental property. That means mortgage interest payments, real estate taxes, insurance, maintenance, repairs, property management fees, travel, advertising, and utilities if not paid for by the tenant, can all be deductions. All can be subtracted from your adjusted gross income when figuring your personal income taxes up to the amount of real estate income you receive.

Also,

don't forget about depreciation. The tax code assumes buildings and improvements wear out over time. These losses are deductible from income, regardless of the property's actual market value.

2. **Have a positive cash flow.** Positive cash flow results when the rent you receive exceeds the total you pay for the mortgage, taxes, insurance, maintenance, and other costs. That's not at all as hard as it sounds. First, decide whether you need a positive cash flow before or after taxes. A pre-tax positive cash flow translates into current income, a goal of many retired investors and others with current expenses. Properties yielding a pre-tax positive cash flow are harder, but certainly not impossible, to find. Be aware that not all properties will yield rental income which is high enough to cover your expenses. Make sure you know how much rent to expect by researching rents for similar units nearby, the property's current rental fee, and that of the last increase.

A positive after-tax cash flow can come from a negative pre-tax cash flow. Generally, the depreciation deduction makes up the difference. If you meet the eligibility test, you'll be able to use the depreciation to shelter some of your taxable income and reduce your tax bill. Second, you'll want to ensure your tenants make timely rent payments and take care of the property. Of course, a positive cash flow is impossible without income. A thorough credit, employment and landlord check of any potential tenants is a must and will help you track down the best renters.

3. **Use leverage.** As an investor, you magnify the returns on your investment by borrowing a large part of the purchase price using the bank's money! That is, by limiting the amount of cash you invest, you make your cash go farther. Leverage means using borrowed money to increase equity. And equity - the difference between what the property is worth and the balance owed on the mortgage - is what's important when figuring out whether your dollars are wisely invested.

4. **Benefit from growing equity.** Even at a modest rate of appreciation, real estate will yield a higher return on the cash investment than most other financial investments, such as bonds or long-term CD's. Each mortgage principal payment you make is a payment to yourself. You build equity as your mortgage principal is paid down, even if your investment property doesn't increase in value. Although homes in different parts of town may appreciate at entirely different rates, the key is to have a knowledgeable professional carefully guiding you through the steps. Know how much equity you have and learn to use it to leverage into other properties; then watch your real estate portfolio and your personal wealth grow!

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# FREE REPORT # 26 From Kevin Klein

## Avoid These Mistakes Of Beginning INVESTORS!

Investing in real estate provides many owners with positive cash flow, tax benefits and the satisfaction of making an impact in others' lives. Like any investment, real estate has market trends that, if ignored, can cause an investor tremendous headaches.

Many first-time investors part with their hard-earned money without taking the time to study their investment. They rely on traditional trends and gut feeling. Before you risk your money, take the time to learn all you can about your market. By aligning yourself with the right professional, you can avoid these twelve common mistakes and ensure an excellent return on your money.

1. **Failure to determine your time needs.** Money, capital appreciation, tax benefits, loss of management, equity pay down and simple pride of ownership are a few of the things that must be addressed before you make that first investment. A service-minded real estate professional can be a tremendous asset by taking the time to evaluate your needs and make sure you've got all your bases covered.
2. **Not checking out the seller or seller's agent's numbers.** Claims of extremely high rates of return run rampant in real estate investment. Don't get caught up in a wave of excitement regarding a property. Check every detail - rents, payment history, taxes, expenses, deposits, future modifications - everything regarding the finances of a potential investment. Be certain you are working with a good agent - it's like an insurance policy against overlooking all the seemingly insignificant but very important details.
3. **Don't get emotionally attached, it's just business.** Owning investment property carries with it a great potential for creating and holding wealth, but you may also be forced to make potentially difficult decisions. Evictions, re-investment into the property, and time management all need careful consideration. Real estate investment is not a "hand's off" type of business - it will require your vigilance.

4. **Avoid negative cash flow.** Property that eats cash every month can drain your working capital rapidly. This can create stress, frustration and become painful over a period of time. Expecting constant appreciation and positive cash flow may be unrealistic for a novice investor. A strain on your bank account may cause you to sell the investment before the benefits of ownership are ever fully realized.
5. **Failure to do a thorough inspection.** Look everywhere! Hire a professional inspector. Ask the tenants about pest problems, structural damage or recurring problems and don't overlook anything. A value-driven real estate professional will help you find the right inspector and can help you avoid costly mistakes.
6. **Failing to have adequate insurance.** Investment properties bring liabilities such as tenants, cars, parking lots, cleaning facilities, property liability - the list can be both extensive and daunting. Adequate insurance coverage is an absolute must. Be sure to consult with an insurance professional to protect your assets.
7. **Inspect, approve, and confirm all documents.** The list of documents that need to be proofed can be overwhelming to the first-time investor. Building permits, zoning laws, rental and lease applications, health licenses, inspection reports, title policies - the list is long and you can't risk oversights on any of these. The right real estate professional will work with you to make sure nothing gets overlooked.
8. **Get a bill of sale for all personal property involved.** Many types of personal property (appliances, furniture, draperies, fixtures, etc.) can be involved with an investment sale. Be very detailed and know who owns what.
9. **Charge fair rents.** Vacancies, turnovers and lease terminators are your biggest expenses. Charge fair rent, treat your tenants with respect and respond quickly to their needs. It's a lot less costly in the long run to take care of the little problems while they are still little rather than waiting. A vacant property doesn't make you money.
10. **Select qualified, good tenants from the start.** You must take the time to check references. Previous landlords, employers, financial references, credit and judgments are all vitally important. If there are any questions, do a thorough investigation. Drive by their previous residence. A little work up front can save you all sorts of problems later on.

11. **Make sure you get estoppel letters.** Get letters from the tenants confirming the status of tenancy. Make sure their version of the rental agreement or lease corresponds with the seller's interpretation.
12. **Don't spend positive cash flow.** Most successful investors have free and clear properties. Be sure to re-invest your positive cash flow back into the property payment and speed up the amortization schedule. This decreases your debt load and increases your equity, which in turn increases your net worth.

Investment property can be one of the most rewarding aspects of your financial portfolio. Be sure to be as knowledgeable as possible before risking your money. Do your homework! Consult with a professional real estate agent and protect yourself from the hidden troubles that can plague first-time investors.

13. **Choose your agent wisely.** Working with a full-time professional real estate agent is a must. Choose your agent by asking questions of him or her. Find out how knowledgeable they are about houses currently for sale in your price range and also of houses that have recently sold. Does your agent work with a good lender that has the reputation of excellent service and low rates to assist you in obtaining financing? Does your agent ask questions of you in order to have a full understanding of what you are looking for and to help you to find the best property for you?

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# FREE REPORT # 27 From Kevin Klein

## RENTERS: Kiss Your Landlord Good Bye - Own Your Own Home!

The biggest problem many people face when making the move from renting to owning a home is the down payment. You've been making regular payments every month for rent and can't seem to accumulate enough capital for a more permanent home. Many times homes in your area appreciate in value faster than you can save. You should explore all possibilities and make every effort to purchase a home now and begin benefiting from the home's appreciation and the income tax deduction that come with home ownership. But saving for your down payment doesn't need to be the mountain you've made it out to be.

The Federal Housing Administration (FHA) or the Veteran's Administration (VA) and many other government programs or grant programs are available for homebuyers with zero or little down. Hundreds of thousands of homebuyers are realizing their dream of home ownership every year and you can too.

### **1. You can make a much smaller down payment than you think.**

Certain government programs, such as first-time buyers programs, are intended to assist people in getting into the housing market. Even if your spouse is a former homeowner, as long as your name was not on a home loan, you can still qualify as a first time buyer. It's vital that your real estate agent has knowledge of this area and can provide you with relevant information.

### **2. Your lender may be able to help with your down payment and closing costs.**

Even if you do not have enough cash on hand to make a down payment, provided you own an asset (car, for example) free and clear and have no debt, your lender may be able to secure a loan against that asset

to cover the down payment.

### **3. A seller may help you buy and finance your home.**

Some sellers might consider holding a second mortgage for you in what is called a “seller take back.” Under these circumstances, the seller acts as a lending institution. Rather than a large lump sum payment, you pay the seller a monthly mortgage installment.

### **4. Create a cash down payment without going into debt.**

There are ways to borrow money for certain investments that can generate major tax refunds that you can use as a down payment for a new home. While money borrowed for these investments are technically a loan, the monthly amount paid can be small, and the money in both the investment and the home will be yours when all is done.

### **5. You do not need perfect credit to buy a home.**

Provided you can come up with more than the minimum down payment or can secure a loan using other equity, many lenders will consider you for a mortgage. If you have a less-than-perfect credit rating, seeking a seller that will take back the mortgage can also be very helpful.

### **6. You should get pre-approved for a loan before shopping for a home.**

It is very easy to get pre-approved and by doing so, you can shop for a home in peace. Mortgage professionals can obtain a written pre-approval in very little time, often over the phone. A written pre-approval certificate is like money in the bank. All it takes is a completed credit application and a certificate that guarantees you a mortgage to a specified level when you find the home you are looking for. This also strengthens your bargaining position when competing with other buyers on the home you want.

You should only work with a professional who specializes in home mortgages. Their services can make the difference between obtaining a home loan or being trapped paying rent forever.

**7. Choose your agent wisely.** Working with a full-time professional real estate agent is a must. Choose your agent by asking questions of him or her. Find out how knowledgeable they are about houses currently **for sale** in your price range and also of houses that have recently **sold**. Can your agent recommend a good lender that has the reputation of excellent customer service and low rates to assist you with financing a new home? Does your agent ask questions of you in order to have a full understanding of what you are looking for to help you locate the most home for the money?

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# FREE REPORT # 28 From Kevin Klein

## ABSENTEE OWNERS: How To Have A Quick and Easy Sale - And Get TOP DOLLAR.

Perhaps you are thinking the time to sell could be now or is at a time that could do with the date the tenants' lease will expire. May I suggest contacting me at least 30-60 days prior to that time so I may obtain important information to have the property ready to market and sell with no lost days.

### **For owners that live out of the area**

If you need any maintenance to the property for preparation to sell, I can arrange services such as painting, cleaning, steam cleaning carpets and lawn service. Should your property need services such as hauling, fence repair, roofing, appliance replacement, carpet replacement I work closely with vendors who can provide any services your property may require in preparation for sale.

### **Perhaps you want to buy a rental property**

The letter that I frequently send to you, I mail to hundreds of absentee owners. Most will own one or two properties and some will own 10 to 20 or even more. These are investors who are increasing their inventory or selling or exchanging other investment property such as luxury duplexes or small apartments. Another great service I provide in marketing your house to sell is VIRTUAL HOME TOUR.

This is a series of video pictures of the interior of your house. The great advantage to you is prospective buyers for your house have a chance to see not only the exterior but the interior as well eliminating the casual looker with less disturbance to your tenant. Many agents ask the sellers to pay for the "Virtual Home Tour", but I feel it is such a tremendous marketing tool, particularly for tenant occupied properties, that I pay for this myself.

**Choosing your Agent wisely.** Any agent will show enthusiasm and will want to list your house for sale but choose your agent based upon

- A. Experience at listing and marketing houses for sale.
- B. Ability to use technology to market your house world wide to buyers 24/7.
- C. Reviewing with you a comprehensive Marketing Analysis of home sales in your area.
- D. Ability to offer a written step-by-step **30-DAY MARKETING PLAN** that will get your house sold at the highest possible price.

**Working with a full-time professional real estate agent is a must.** Choose your agent by asking questions of him or her. Find out how knowledgeable they are about houses currently for sale in your price range and also of houses that have recently sold. Does your agent work with a good lender that can assist your new buyer to obtain financing? A good listing agent can get your house sold quickly at **TOP DOLLAR** and help you find a new home.

**I have the knowledge and the resources to sell your property for top dollar!**

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