

COLDWELL BANKER RESIDENTIAL BROKERAGE
SUTTON ERICKSON REAL ESTATE GROUP
5460 E Broadway Blvd Ste 350, Tucson, AZ 85711

When Experience Matters



A GUIDE TO
SELLING YOUR HOME

A GUIDE TO **SELLING** YOUR HOME

HOW WE WORK

Our real estate business has been built around one guiding principle:

It's all about you.

Your needs

Your dreams

Your concerns

Your questions

Your finances

Your time

Your life

Our focus is on your complete satisfaction. In fact, we work to get the job done so well, you will want to tell your friends and associates about it. Maybe that's why more than 80 percent of our business comes from repeat customers and referrals.

Good service speaks for itself. We're looking forward to the opportunity to earn **your** referrals too!

DEL SUTTON, CRS, GRI
520-622-4663
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520-777-6142
michael@callerickson.com

A GUIDE TO **SELLING** YOUR HOME

IT'S ALL ABOUT YOU

We pride ourselves on creating long lasting relationships with our clients. Our utmost goal is to help you make wise Real Estate decisions while we take care of all the details involved with marketing, showing, and selling your home. We encourage you to be involved with creating the marketing plan most suited for your property and location.

We offer you the highest level of service by providing you an in-depth analysis of you needs, wants, and of course what is realistic for you. We offer personal service and we do not hand our clients off to anyone. Communication is the key to our success working together as a team.

Once we have completed the analysis we then provide you with ongoing research and information to keep you up to date with the ever changing market. We never rush you into making decisions and we let you know from the beginning that this process may be faster than you expected or take much longer than we thought. Either way, we are with you until you reach your goal.

Once we have found a qualified buyer, agree on an offer, and even close on the sale, that is when our true level of service shines through. We don't forget our clients after closing and we stay in touch with you for years to come providing you with up-to-date Real Estate reports, articles, and information. If you're relocating outside of the Tucson area, we can assist you in finding a qualified agent in your new city through our nationwide network.

The key to our success is your success.

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WHAT WE DELIVER

Communication

Your needs always come first. We provide the service we agree to, in the ways that work for you, whether once a week, once a day, by phone, email or text message. That's how we'll do it. You'll always be kept in the loop. From listing to closing, you'll know the status of our marketing efforts, the offers on the table and the steps leading to a successful closing once an offer is accepted. We'll agree on the communication method that works best for you.

Experience and Expertise

The complexities of your real estate transaction will be well-handled. Smoothing the way for your listing and sale, we will capably remove many potential challenges before they have the opportunity to appear.

Marketing

Your home will get the exposure it deserves. Our marketing systems maximize your property's exposure to buyers. Neighborhood tracking tools and automated buyer calling systems allow us to reach active buyers who want to know about your listing.

Pricing

Your home will be priced right, adjusted as needed, and will sell quickly. With a keen understanding of both the big picture and the very latest local and neighborhood listing and sales data, the information you need is at our fingertips.

Staging

Your home will put its best foot forward. Homes sell because of correct pricing and great presentation. We know what it takes to make the terrific first impression that will get your home sold.

Satisfaction

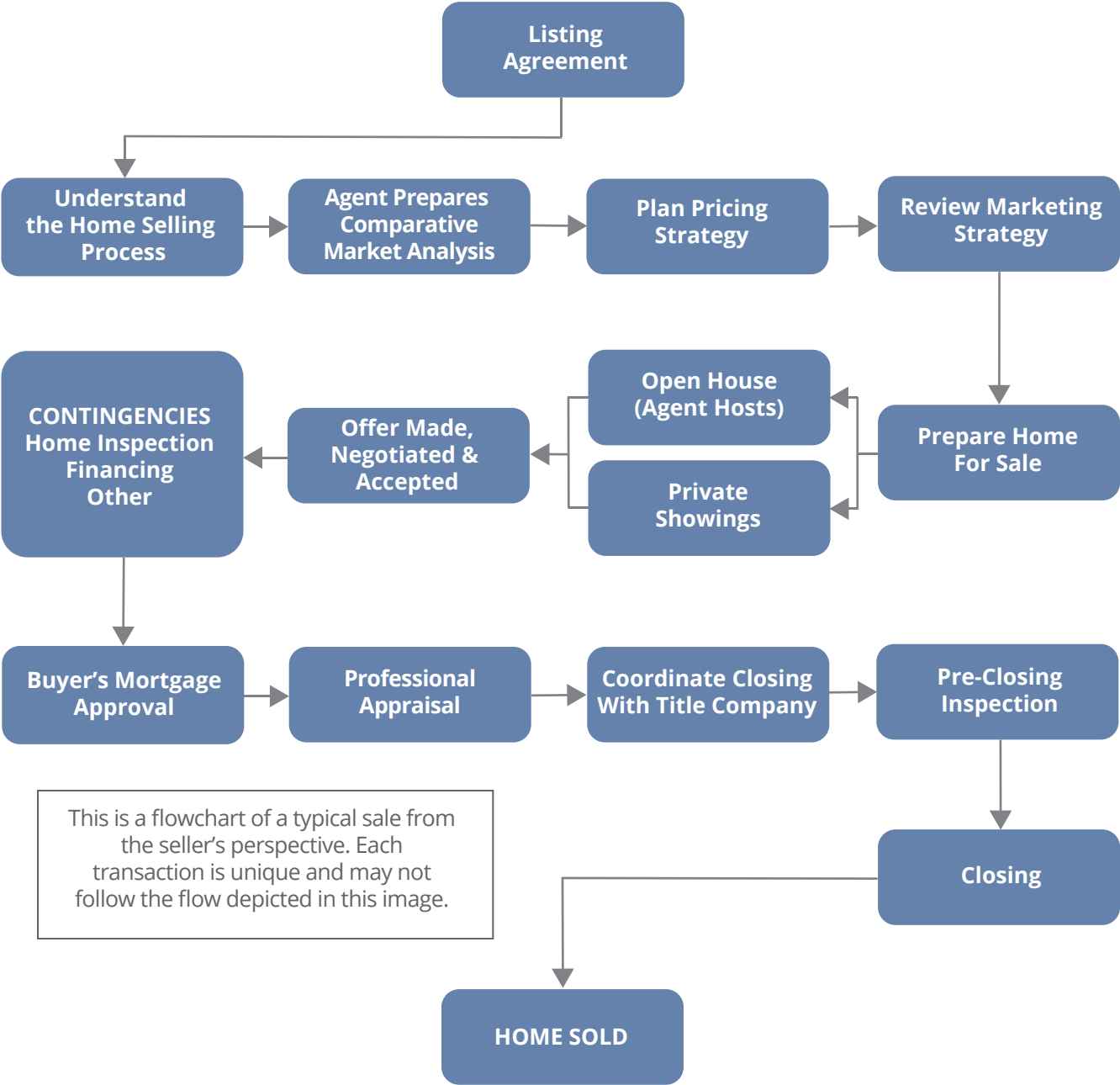
We'll guarantee your satisfaction. Our relationship is dependent on meeting and exceeding your needs. We identify those needs together, and our cancellation guarantee protects your right to end our relationship if you're disappointed.

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THE SELLING PROCESS



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GETTING READY TO LIST

It can feel like the details are endless when you're selling a property. It is our job to streamline the process for you, ensuring everything is completed as quickly and efficiently as possible. Here's an overview of the steps we'll be taking along the way.

Communication makes all the difference.

You'll always know what's going on behind the scenes while your property is listed. We will solicit feedback from each consumer and agent who views your property, passing their comments on to you.

We will work together to formulate a price adjustment strategy that sees us through your listing period. You'll receive regular progress reports, delivered as frequently as you request. Whether you prefer a phone call or an email, that's what you'll get.

Prepare your home for a successful sale.

More and more sellers today are seeing the value of investing in a pre-inspection on the property they are preparing to list. Whether or not you are confident in the condition of the home, an inspection can either give us professional, third-party validation, or reveal issues you should attend to before listing your property – issues a buyer inspection could surface later, making them part of the final price negotiation.

We will evaluate the current state of your property and arrange home staging. Any repairs or improvements needed to maximize your home's value and appeal will be identified and scheduled.

When everything's in place, we'll put a lockbox on your property.

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GETTING READY TO LIST (CONTINUED)

Let's begin with this direct statement:

We are not the ones who decide how much your home is worth. The market does.

The market tells us exactly where to price your property to sell and how to approach the marketing of it. Here are the factors that will affect the value in today's market:

Price

Pricing your home properly from the start is the deciding factor on how long it will take to sell it.

Location

Location is the single most important factor in determining the value of your property.

Condition

The condition of the property affects the price and the speed of the sale. As prospective buyers often make purchases based on emotion, first impressions are important. I'll be able to help in optimizing the physical appearance of your home to maximize the buyer's perception of value.

Competition

Prospective buyers will compare your property – both the condition and the price – to other listings in and around your neighborhood. Those buyers will determine value based on properties that are listed or have recently sold in the area.

Timing

Property values are affected by the current real estate market. Because we can't manipulate the market, we'll collaborate on a pricing and marketing strategy that will take advantage of the first 30 days your property is listed. It's the window of opportunity when buyers and their agents discover your property and are most likely to visit and make offers.

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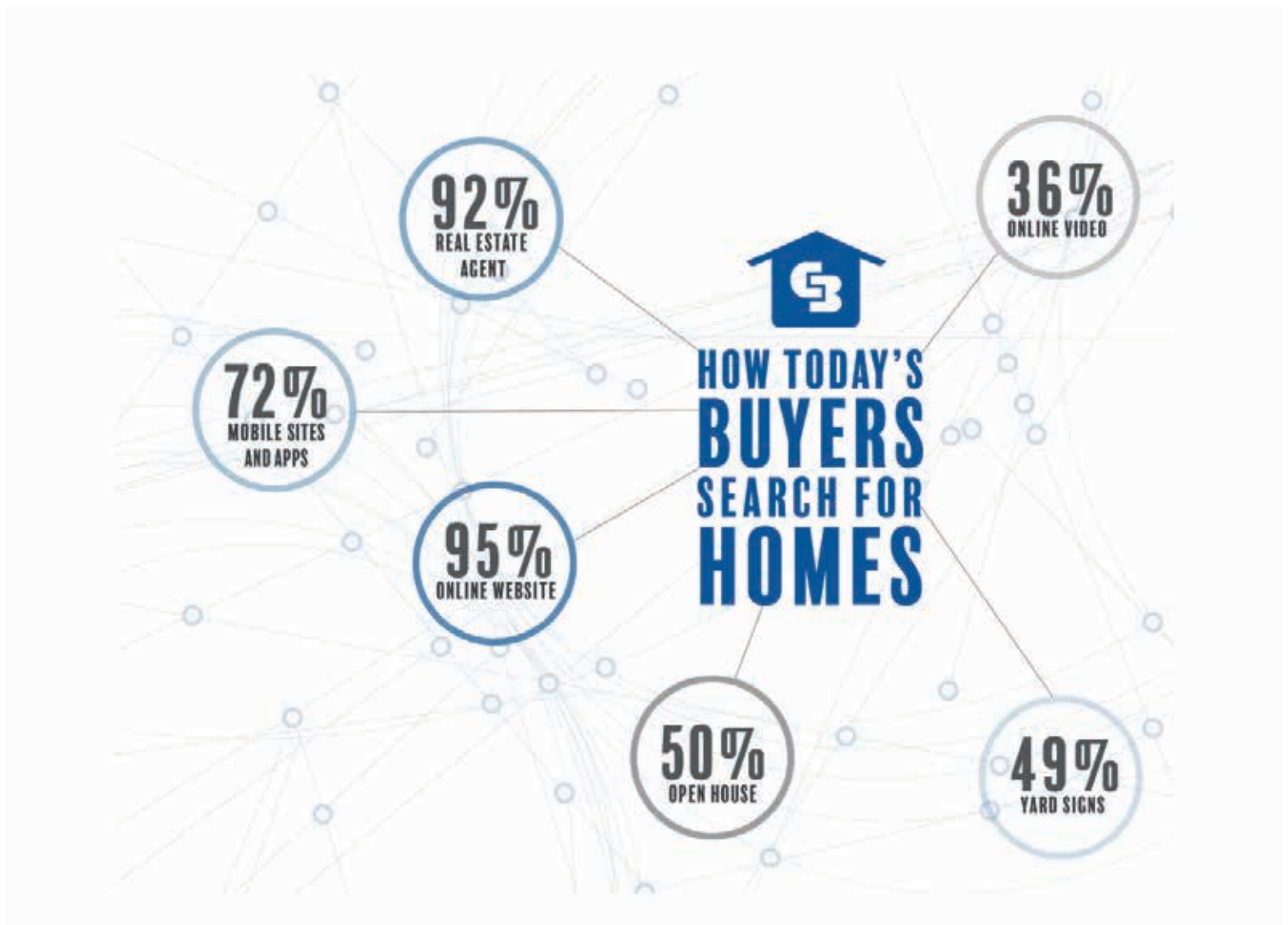
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HOW BUYERS FIND THE HOME THEY PURCHASE

Buyers find the home they purchase primarily by looking on the Internet and by asking real estate agents.

An excellent agent with a terrific Internet marketing program is your best path to a sale.



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MARKETING YOUR PROPERTY

Our 12-Step Marketing Plan

Designed to capture the maximum exposure for your home in the shortest period of time, we'll implement our proven *12-Step Marketing Plan*.

We will:

- Price your home strategically so you're competitive with the current market and price trends.
- Stage your home to cast a positive light on the features most important to buyers: uncluttered rooms and closets, fresh paint and terrific curb appeal.
- Place "for sale" signage, complete with property fliers easily accessible to drive-by prospects.
- Distribute "just listed" notices to neighbors, encouraging them to tell family and friends about your home.
- Optimize your home's Internet presence by posting information in the Coldwell Banker Residential Brokerage *HomeBase* System, as well as local and global MLS systems including plenty of photographs and a description of your property.
- Create a home book, comment cards and fliers to place inside your property.
- Target our marketing to active real estate agents who specialize in selling homes in you neighborhood.
- Include your home in our company and MLS tours, allowing other agents to see your home for themselves.
- Advertise your home in our real estate magazine and neighborhood newsletter, as well as direct-mail campaigns, email campaigns and social media.
- Create an open house schedule to promote your property to prospective buyers and market those open houses.
- Target active buyers and investors in our database who are looking for homes in your price range and area.
- Provide you with weekly updates detailing our marketing efforts, including comments from the prospective buyers and agents who have visited your home.

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INTERNET PRESENCE

Since 95% of home buyers use the Internet in their home search*, Coldwell Banker Residential Brokerage has developed a powerful marketing platform designed to reach the highest number of potential buyers, wherever they are.



**NAR Home Buyer and Seller Generational Trends Report 2017 & 2016 Profile of Home Buyers and Sellers.*

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CLOSING AND BEYOND

Coordinating Your Sale to a Successful Closing

All potential buyers will be pre-qualified so valuable time isn't wasted.

Each offer will be presented and discussed with you.

We will negotiate the details of your transaction with the other agent.

Closing will be prepared, coordinated and finalized for you.

Beyond the Sale

Do you need an agent to assist you in your relocation?

Need a recommendation for a moving company?

Would a moving checklist help?

We're happy to refer you to great providers of other real estate-related services.

We're here to make the sale of your home as smooth and stress-free as possible.

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QUESTIONS TO ASK YOUR AGENT

Are you a full-time or part-time agent?

What is the average number of days your listings are on the market before selling?

Will you service our listing personally or will we be working with your assistants?

How many sellers and buyers are you currently representing?

What is your Internet marketing program?

What is your policy on responding to phone calls/emails/text messages?

How much of your business is generated by referrals?

What references can you provide?

Do you offer an "easy exit" listing so that I can end our agreement if I am not satisfied?

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QUESTIONS FOR YOU

Your answers to these questions will guide me in how to best serve you. We'll discuss them at our listing meeting:

What is the most important thing you are looking for in your listing agent?

What prior real estate transaction experiences have you had?

How would you like to be communicated with? (please circle)

Email Phone Fax Text Other (explain)

How frequently would you like an update on marketing and showings?

Weekly Twice a month After each showing Other (explain)

Please list what you are most concerned about in the marketing and selling process (buyer qualifications, commission, showing procedures, open house, possession, pricing, negotiations, other issues).

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WHAT OUR CLIENTS SAY

Del Sutton showed me owning a home is not beyond my reach, before I had even dreamed of living in one. Del walked me through the process, let me know what to expect, and stuck by me, making sure the terms of my mortgage were what was promised and within my capabilities. That was ten years ago. His service didn't end with the sale. Del made sure I took advantage of provisions in my warranty, eliminating out of pocket costs for what could have been expensive repairs. He has stayed close in a supportive role. If you want to know the meaning of the word 'service' in the area of home ownership, bring Del into your circle.

Jim Becker
Tucson, AZ

Del is very honest and hard working. As I worked with him it became clear that I was working with a man of integrity, one who worked to make sure that my best interest was primary. I highly recommend Del for all your real estate needs.

Creston King
Tucson, AZ

Del knows the Tucson real estate market and has excellent business skills to go with it. He is also very internet savvy and uses those skills professionally. Del is a creative, "out-of-the-box" thinker and doer. I highly recommend his work.

William Cerf
Manchester, NH

Experience Matters.

When you hire a real estate agent, you need someone that really knows and understands the market inventory, inside and out. Not a part-timer. Not someone that just started in real estate. Not someone that recently moved to Tucson. You need someone that takes the time to understand your needs. You also need someone with a high level of integrity and expertise. You need Del Sutton.

Gary Klein
Tucson, AZ

Del Sutton not only made it possible for me to grow in my understanding of the business and my options, but over the years helped me reach my goal of home ownership after having previous financial issues. Personal, honest and willing to show possibilities with a positive attitude. After dealing with 8 Realtors in the past... Del Sutton has by far been the best!

Dean Knickerbocker
Tucson, AZ

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ABOUT US



Del Sutton

Real Estate Consultant

License#: SA018446000

Del Sutton is a United States Navy veteran with more than four decades of experience in the Tucson real estate market. Del's father, Del Sutton, Sr., was the art director for the local ABC affiliate. His mother, Rose Sutton, operated on of the first real estate franchises in Tucson, Red Carpet Real Estate. Rose has passed on, but the Sutton name continues to carry on a family tradition that started in 1964.

Del has a West Highland terrier named Rufus and enjoys hiking, family activities, volunteering with "The Man Kind Project," weight training, cooking, fishing, nature, and travel.



Michael Erickson

REALTOR®

License#: SA668351000

Michael Erickson is a United States Air Force veteran and a graduate of the University of Phoenix where he majored in business and earned a master's degree in education. Michael has worked in sales, technology, lending, and online marketing in various industries in Tucson. He is an active professional coach and continues to offer coaching services.

Originally from Iowa, Michael has lived in Tucson since 1992. He and his wife enjoy camping, hiking, cooking, and traveling.

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GLOSSARY

Adjustable Rate Mortgage (ARM): A mortgage with an interest rate that changes over time in line with movements in a financial index. ARMs can also be referred to as AMLs (adjustable mortgage loans) or VRMs (variable rate mortgages).

Adjustment Period: The length of time between interest rate changes on an ARM. For example, a loan with an adjustment period of one year is called a one-year ARM, meaning that the interest rate can change once a year.

Amortization: Repayment of a loan in installments of principal and interest, rather than interest-only payments.

Appraisal: An estimate of the property's value.

Assessed Value: The value placed on a property for purposes of taxation.

Assumption of Mortgage: A buyer's agreement to assume the liability under an existing note that is secured by a mortgage or deed of trust. The lender must approve the buyer in order to release the original borrower (typically the seller) from liability.

Balloon Payment: A lump sum principal payment due at the end of some mortgages or other long term loans.

Buydown: A permanent buydown is pre-paid interest that brings the note rate on the loan down to a lower, permanent rate. A temporary buydown is pre-paid interest that lowers the note rate temporarily on the loan, allowing the buyer to more readily qualify and increase payments as income grows.

Cap: The limit on how much an interest rate or monthly payment can change, either at each adjustment or over the life of a mortgage.

Cash Reserves: The amount of the buyer's liquid

cash remaining after making the down payment and paying all closing costs.

CC&Rs or Covenants, Conditions and Restrictions: A recorded document that controls the use, requirements and restrictions of a property.

Commission: An amount paid by the seller to the listing and selling Agent for handling the real estate transaction.

Commitment Period: The period of time during which a loan approval is valid.

Condominium: A form of real estate ownership in which the owner receives exclusive title to a particular unit and shares ownership in certain common areas with other unit owners. The unit itself is generally a separately owned space whose interior surface (walls, floors and ceiling) serve as its boundaries.

Contingency: A condition that must be satisfied before a contract is binding. For example, a sales agreement or offer may be contingent upon the buyer obtaining financing.

Conversion Clause: A provision in some ARMs that enables home buyers to change an ARM to a fixed rate mortgage, usually after the first adjustment period. The new fixed rate is generally set at the prevailing interest rate for fixed rate mortgages. This conversion feature may involve an extra charge.

Cooperative: A form of multiple ownership in which a corporation or business trust entity holds title to a property and grants occupancy rights to shareholders by means of proprietary leases or similar arrangements.

CRB or Certified Residential Broker: To be certified, a broker must be a member of the

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GLOSSARY CONTINUED

National Association of REALTORS®, have five years of experience as a licensed broker and have completed required Residential Division courses.

Debt Ratios: The comparison of a buyer's housing costs to his or her gross or net effective income and the comparison of a buyer's total long-term debt to his or her gross or net effective income. The first ratio is the housing ratio and the second is the total debt ratio.

Deed: A document which, when properly executed and delivered, conveys title of real property.

Disclosure: To make known or public. By law, a seller of real property must disclose facts which affect the value or desirability of the property.

Discount Points: A negotiable fee paid to the lender to secure financing to the buyer. Discount points are interest charges paid up-front to reduce the interest rate on the loan over the life or a portion of the term.

Due-on-Sale Clause: A clause that requires a full payment of a mortgage or deed of trust when the secured property changes ownership.

Earnest Money: The portion of the down payment delivered to the seller or escrow Agent by the purchaser with a written offer as evidence of good faith.

Easement: A right to use all or part of the land owned by another for a specific purpose. For example, an easement may entitle the holder to install and maintain sewer or utility lines.

Encumbrance: Anything that affects or limits the ownership of real property, such as mortgages, liens, easements or restrictions of any kind.

Escrow: A procedure in which a third party acts as a stakeholder for both the buyer and the seller,

carrying out both parties' instructions and assuming responsibility for handling all of the paperwork and distribution of funds. An escrow fee, typically paid by the buyer, is charged by the title company to service the transaction and to escrow money and documents.

Equity: The difference between what is owed and the amount for which the property could be sold.

FHA Loan: A loan insured by the Federal Housing Administration (of the Department of Housing and Urban Development).

Federal Home Loan Mortgage Corporation (FHLMC): Often referred to as "Freddie Mac," they purchase loans from savings and loan lenders within the Federal Home Loan Bank Board.

Federal National Mortgage Association (FNMA): Popularly known as "Fannie Mae," they purchase and sell residential mortgages insured by FHA or guaranteed by the VA, as well as conventional home mortgages.

Fee Simple: An estate in which the owner has unrestricted power to dispose of the property as he or she wishes, including leaving by will or inheritance.

Fixed Rate Mortgage: A conventional loan with the same interest rate for the life of the loan.

Fixtures: Personal property that is attached to real property and is legally treated as real property while it is attached - such as light fixtures, window treatments and medicine cabinets.

Foreclosure: The legal process in which mortgaged property is sold to pay the loan of the defaulting borrower.

Fully Indexed Rate: The maximum interest rate on an ARM that can be reached at the first adjustment.

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Gift Letter: A letter from a relative stating that an amount will be gifted to the buyer and that said amount is not to be repaid.

Government National Mortgage Association (GNMA): Known as "Ginnie Mae," a governmental part of the secondary market that deals primarily with recycling VA and FHA mortgages, particularly those that are highly leveraged.

Graduated Payment Mortgage: A residential mortgage with monthly payments that start at a low level and increase at a predetermined rate.

Home Warranty Plan: Protection against failure of mechanical systems within the property and usually includes plumbing, electrical, heating and cooling systems and installed appliances.

Index: A measure of interest rate changes used to determine changes in an ARM's interest rate over the term of the loan.

Initial Interest Rate: The introductory interest rate on a loan, which signals that there may be rate adjustments later in the loan.

Joint Tenancy: An equal, undivided ownership of property by two or more persons. Upon the death of any owner, the survivors take the decedent's interest in the property.

Jumbo Loans: Mortgage loans that exceed the loan amounts acceptable for sale in the secondary market. Jumbos are packaged and sold differently to investors and have separate underwriting guidelines.

Lien: A legal hold or claim on a property as security for a debt or charge.

List-to-Sale Ratio: The ratio between the price at what a property is listed and the amount for which

it is actually sold.

Loan Commitment: A written promise to make a loan for a specified amount on specified terms.

Loan-to-Value Ratio: The relationship between the amount of the mortgage and the appraised value of the property, typically expressed as a percentage of the appraised value.

Lock-in: The fixing of an interest rate or points at a certain level, usually during the loan application process. It is typically fixed for a specified amount of time, such as 20 to 30 days or some other period of time determined by the lender.

Margin: The number of percentage points the lender adds to the index rate to calculate the ARM interest rate at each adjustment.

Mortgage (Deed of Trust): A legal document that provides security for repayment of a promissory note.

Mortgage Insurance Premium (MIP): The mortgage insurance required on FHA loans for the life of said loan. The MIP is either paid in cash at the time of closing or financed over the course of the loan.

Multiple Listing Service: The pooling in a central bureau of all properties for sale. The listings are held individually by members of a group of real estate Brokers, with the agreement that any member of the group may sell the properties and the commission will be divided between the Broker that sold the property and the Broker who filed the listing.

Negative Amortization: Occurs when monthly payments fail to cover the cost of the interest on a loan. The interest that is not covered is added to the unpaid principal balance, meaning that even

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GLOSSARY CONTINUED

after making several payments the borrower could owe more than at the beginning of the loan. Negative amortization may occur when an ARM has a payment cap that results in monthly payments that are not high enough to cover the interest.

Origination Fee: A fee or charge for work involved in evaluating, preparing and submitting a proposed mortgage loan. The fee is limited to 1% for FHA and VA loans.

PITI: The term for a mortgage payment that includes principal (P), interest (I), taxes (T) and insurance (I).

Planned Unit Development (PUD): A zoning designation for property developed at the same or slightly greater overall density than conventional development, often with improvements clustered between open or common areas. Use may be residential, commercial or industrial.

Point: An amount equal to 1% of the principal amount of the investment or note.

Pre-approval: When a borrower has completed a loan application and provided debt, income and savings documentation which an underwriter has reviewed and approved. A pre-approval is usually done at a certain loan amount and making assumptions about what the interest rate will actually be at the time the loan is made, as well as estimates for the amount that will be paid for property taxes, insurance and others.

Prepayment Penalty or Clause: A fee charged to a borrower who pays a loan in full before the stated due date.

Private Mortgage Insurance (PMI): Insurance written by private companies to protect the lender against loss if the borrower defaults on the

mortgage. PMI is often required on mortgage loans in which less than 20% has been put forth for the down payment. Depending on the conditions of the mortgage, the borrower may request cancellation of PMI when equity in the property reaches 20%.

Purchase Agreement: A written document in which the purchaser agrees to buy a certain real estate and the seller agrees to sell under stated terms and conditions. Also called a sales contract, earnest money contract or agreement for sale.

Rate Gap: The difference between the current rate and the rate to which it could adjust on an ARM.

Realtor: A real estate Broker or Sales Associate active in a local real estate board affiliated with the National Association of REALTORS.

Recording Fee: Charged by the County Clerk to record documents in the public records.

Refinance: A new loan with new terms, interest rates and monthly payments that completely replaces your current mortgage.

Regulation Z: The set of rules governing consumer lending issued by the Federal Reserve Board of Governors in accordance with the Consumer Protection Act.

Short Sale: The sale of a home for less than the balance remaining on the homeowner's mortgage. Tenancy in Common: A type of joint ownership of property by two or more persons with no right of survivorship.

Title: The rights of ownership recognized and protected by law. It is a combination of all elements that constitute the highest legal right to own, possess, use, control, enjoy, transfer and dispose of real estate.

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