

# FROM LISTED TO

## A HOME SELLER'S GUIDE

*The Joy Group*

727-481-1634 | [MARY@THEJOYGROUPRE.COM](mailto:MARY@THEJOYGROUPRE.COM)



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# nice to meet you



## THE JOY GROUP

REALTOR®

We are a mother, daughter Real Estate team specializing in the Tampa Bay area. Did you know that buying or selling your home is one of the top 5 most stressful events in life? Our goal is to create positive and personal real estate experiences for each of our clients. We do this by providing the necessary skills in order to minimize the stress on you! We also work with some of the best service providers in the area including mortgage companies, title companies, home warranty providers, handymen and movers.

## LET'S CONNECT



727-481-1634



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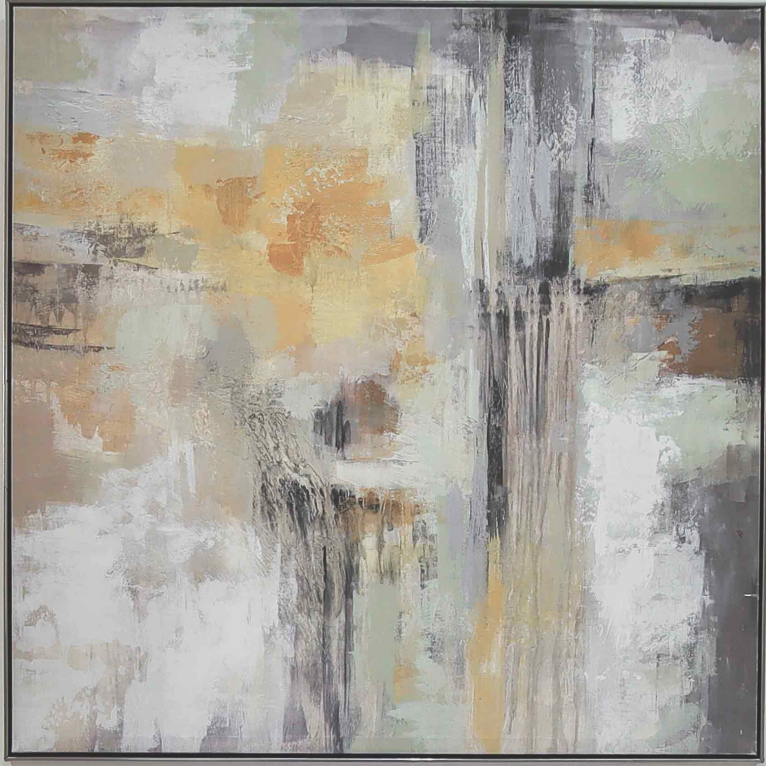
[www.thejoygroupre.com](http://www.thejoygroupre.com)



[www.facebook.com/joygrouprealestate](https://www.facebook.com/joygrouprealestate)



[www.instagram.com/joygrouprealestate/](https://www.instagram.com/joygrouprealestate/)



ABOUT US



# MEET THE TEAM



*Mary Joy*

**REALTOR®**

Mary Joy is a licensed Realtor serving Florida and specializing in the Tampa Bay area. She is a born and raised Florida girl and has been working as a realtor since 2006. Mary's excellent communication skills, thoroughness and extensive experience in the Tampa Bay area provides clients with the highest quality of professional service.

"I am passionate about providing my clients with the highest quality of service. I understand that Real estate is the largest investment most people will make in their lives. With my 14 + years of experience in the industry, I will provide the necessary knowledge and skills needed to make your experience positive, personal and as stress free as possible. When the time comes for you or someone you know to receive exceptional real estate service, contact me! It is my privilege to serve you!"

Your Tampa Bay Realtor, ~Mary Joy



*Sarah Joy*

**MARKETING MANAGER**

Sarah Joy is an experienced marketing professional and the second half of The Joy Team.

"From supervising photo shoots to editing and creating all the marketing content for your home, it is my job to show potential buyers the love and care that has lived in this space. Let me show you what the power of social media can do for your Real Estate experience!"

A photograph of a bedroom corner. On the left, a dark wood bedside table holds a modern lamp with a gold-colored base and a white cylindrical shade with a grid of gold-colored cutouts. Next to the lamp is a clear glass water bottle with a silver cap. To the right, a bed with white linens and pillows is visible against a dark blue wall. A vertical black bar on the right side of the image contains the word 'FACTORS' in white, uppercase letters.

# FACTORS



# DETERMINING FACTORS

## FOR IF A PROPERTY WILL SELL OR WILL NOT SELL

### FACTOR 1 *pricing*

When pricing your home it is important to carefully consider top market value. Using my competitive market analysis tool, I will suggest your home's best listing price. I sell homes HIGHER than the market average because I list homes at the correct price from the start.

### FACTOR 2 *how it shows*

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

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

### FACTOR 3 *marketing*

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

#### **PROSPECTING**

Prospecting daily for potential buyers, talking with neighbors, and our co-op agents and past clients.

#### **MARKETING**

The second you sign with me, I go to work on marketing your home! COMING SOON MARKETING, ONLINE MARKETING, and SOCIAL MEDIA MARKETING are all part of the success of getting your home seen by the most potential buyers, selling your home faster and for more money than the competition.

#### **COMMUNICATION**

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

A blurred background image of a laptop on a desk with a person's hands typing. The scene is brightly lit, likely from a window in the background. The laptop is silver and open, with the keyboard visible. A person's hands are seen typing on the keyboard. The desk is light-colored wood. There are some papers and a pen on the desk. The overall atmosphere is professional and focused.

BEFORE LISTING YOUR HOME



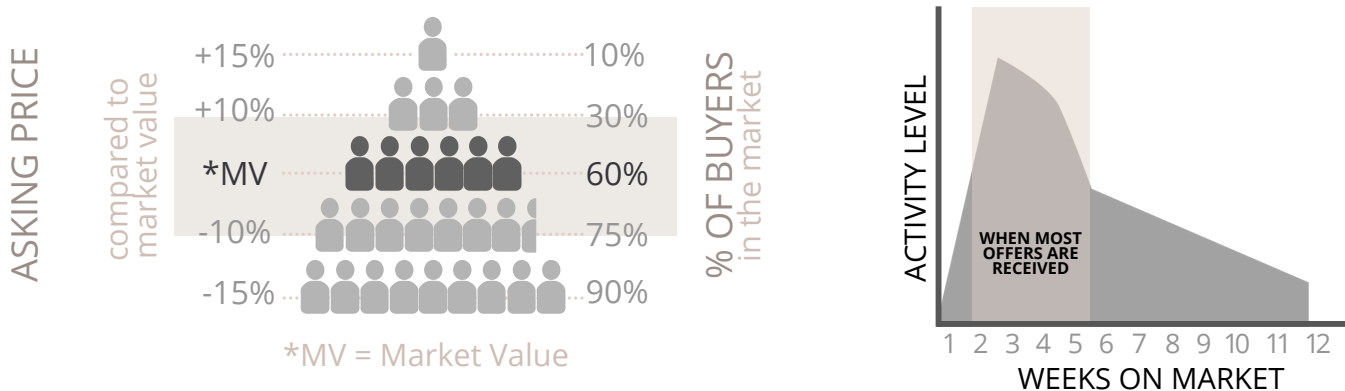
# listing strategy

## PRICING STRATEGY

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

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

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



## PROFESSIONAL STAGING

To make sure your home is shown in the best light to buyers, I have a few stagers I can recommend if you decide to go this direction. A stager's job is to neutralize your home to appeal to the maximum number of potential buyers.

## PROFESSIONAL PHOTOGRAPHY

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

## AGENT MARKETING

I am part of a very large agent network. I will reach out to this network to see if your home might be a great fit for one of their buyers. This agent network is key to connecting buyers with your home as 88% of residential sales involve real estate agents.

## ADVERTISING & MARKETING

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

# Preparing to list

## maximize your home's potential

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

01

### EXTERIOR

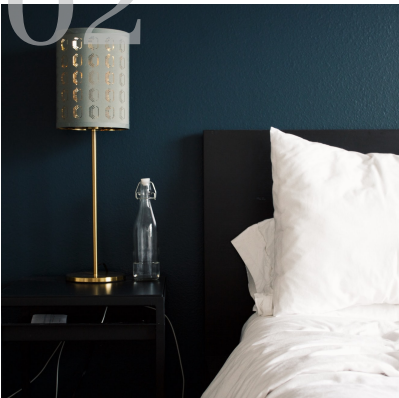
- Wash or paint the home's exterior
- Paint the front door
- Keep the yard nicely trimmed
- Keep the lawn free of clutter
- Weed and freshly mulch garden beds
- Clean interior and exterior windows
- Apply fresh paint or stain to wooden fences



02

### INTERIOR

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



03

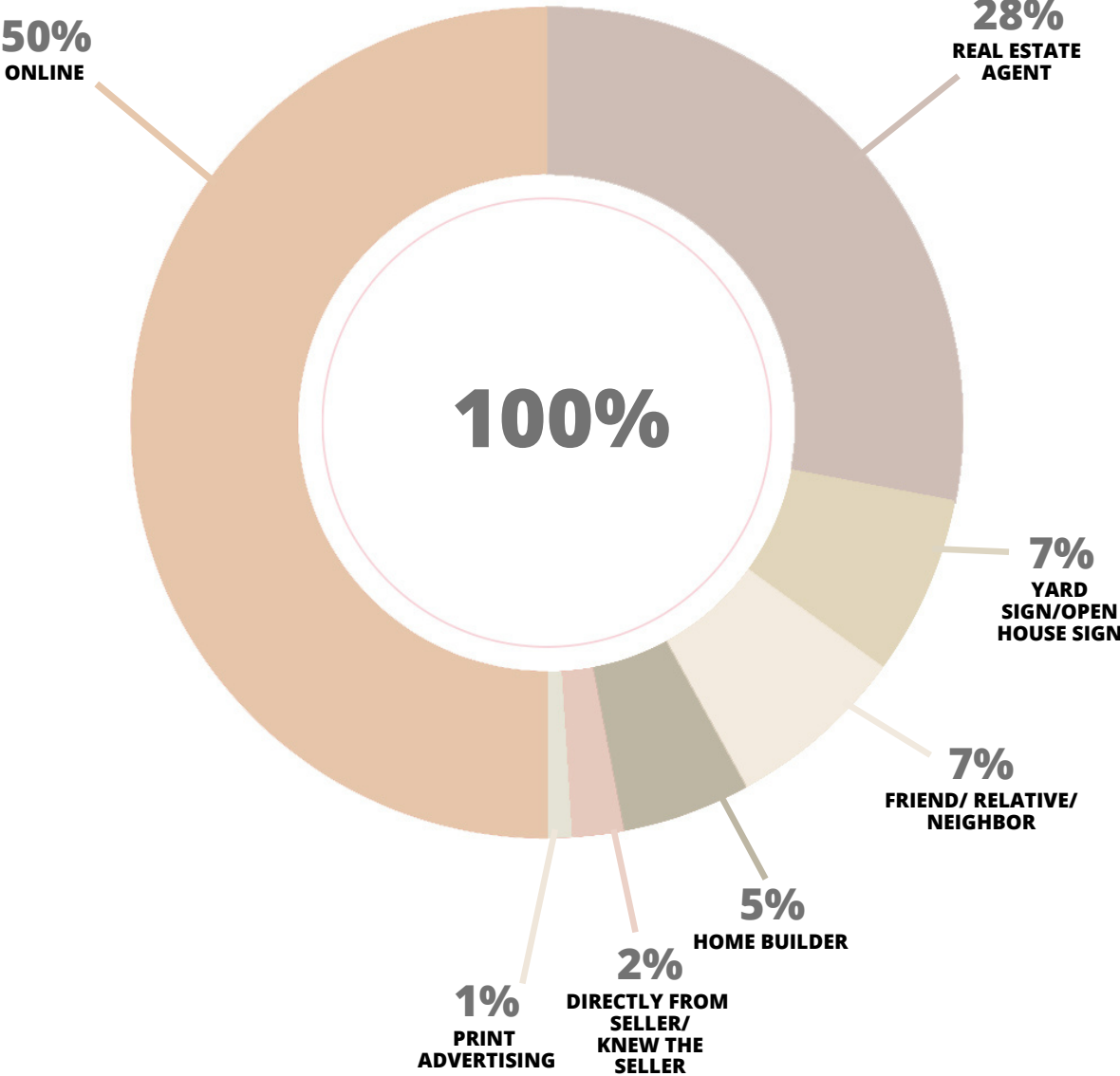
### FRESHEN THE PAINT & FIXTURES

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





# WHERE DO BUYERS *find their home*







LISTING YOUR HOME





# robust marketing

## NETWORKING

A large percentage of real estate transactions happen with co-operating agents in the country. I will expose your listing to this market.

## SIGNAGE

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

## SUPERIOR ONLINE EXPOSURE

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

## PROPERTY FLYERS

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

## LOCK BOX

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

## SHOWINGS

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

## OPEN HOUSES

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

## SOCIAL MEDIA MARKETING

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

*Maximum exposure*



*Instagram*

## GET FEATURED

I will feature your home on the top home search sites, on social media and syndicate it to over 400+ other sites.

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



# AFTER LISTING YOUR HOME





# showings

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

## FLEXIBLE

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

## INFORMED

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

## DAILY CLEANING

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

## ODORS

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

## FURRY FRIENDS

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

## NATURAL LIGHT

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

## TRASH

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

## TEMPERATURE

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

## PERSONALS

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

## VACATE

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





# offers

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



## **CONTINGENCIES**

The fewer contingencies on an offer the better. Shorter time periods are also valuable.



## **ALL CASH BUYER**

A cash offer is usually more appealing than a finance offer as the seller doesn't need to worry about the bank approving the loan.



## **PRE-APPROVAL**

Assures home sellers that the buyer can get the loan they need.



## **LOAN TYPE**

A conventional loan is often the least complicated. This is an appealing choice for sellers. An FHA loan can cause delays because they require certain repairs and approvals.



## **CLOSING TIMELINE**

You might need to close quickly to move on to the next adventure, or you might need to extend closing to allow time for the next home to be ready. Choosing the offer with the closing time that fits your needs will be most attractive to you.



## **CLOSING COSTS**

Sometimes an offer comes in high, but the buyer asks you to pay a percentage of the buyer's closing costs.



## **BUYER LETTER**

If you care about the future of your home, a buyer letter could assure you that you're selling to someone who will love the home and your neighbors as much as you did.



## **REPAIR REQUESTS**

If the home needs some repairs, but you don't have the time or money to do them, a buyer who is willing to do them for you might be what you need.



## **OFFER PRICE**

Of course price matters too! If a high offer will cost you more in closing costs, repairs or other factors—then it probably won't be the better offer.

# NEGOTIATIONS

## AFTER AN OFFER IS SUBMITTED

### WE CAN:

- **Accept the offer**
- **Decline the offer**

If the offer isn't close enough to your expectation and there is no need to further negotiate.

- **Counter-offer**

A counter-offer is when you offer different terms to the buyer.

### THE BUYER CAN THEN:

- **Accept the counter-offer**
- **Decline the counter-offer**
- **Counter the offer**

You can negotiate back and forth as many times as needed until you can reach an agreement or someone chooses to walk away.

### OFFER IS ACCEPTED

You will sign the purchase agreement and you are now officially under contract! This period of time is called the contingency period.

**Now inspections, appraisals, or anything else built into your purchase agreement will take place.**



# home INSPECTIONS

## WHAT IS INCLUDED

Roof & Components

Exterior & Siding

Basement

Foundation

Crawlspace

Structure

Heating & Cooling

Plumbing

Electrical

Attic & Insulation

Doors

Windows & Lighting

Appliances (limited)

Attached Garages

Garage Doors

Grading & Drainage

All Stairs



## FAQ

### **INSPECTION TIME FRAME**

TYPICALLY 10-14 DAYS AFTER SIGNING CONTRACT.  
NEGOTIATIONS USUALLY HAPPEN WITHIN 5 DAYS

### **COSTS**

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

### **POSSIBLE OUTCOMES**

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

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

UPON COMPLETION:

**BUYER CAN ACCEPT AS IS**

**BUYER CAN OFFER TO RENEGOTIATE**

**BUYER CAN CANCEL CONTRACT**

# home APPRAISAL



If the buyer is seeking a loan to purchase your home they will need to have an appraisal performed by the bank to verify the home is worth the loan amount. As a seller we want the property to appraise for at least the sale amount or more. It is very difficult to successfully contest your appraisal. An experienced agent demonstrates certain strategies to reveal value of the home prior to the appraisal.

## **APPRAISAL COMES IN AT OR ABOVE SALE PRICE**

You are in the clear, and closing can be begin!

## **APPRAISAL COMES IN BELOW SALE PRICE**

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



A woman with long brown hair, wearing a light blue denim jacket and black pants, is sitting at a wooden desk in a bright room. She is looking down at a laptop, with her left hand holding a white coffee cup. On the desk, there is another laptop, a white teapot, a small orange container, and a brown bag. A large window with a black frame is behind her, letting in natural light. The text 'CONTRACT TO CLOSING' is written vertically in white capital letters on a dark grey background on the right side of the image.

CONTRACT TO CLOSING



# CLOSING THE SALE

## *what to expect*

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

### 1. TRANSFER FUNDS

The transfer of funds may include payoffs to:

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

### 2. TRANSFER DOCUMENTS

The transfer of documents may include:

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

### 3. TRANSFER PROPERTY

The transfer of property may include:

- Recording of the signed deed (completed by third-party) at county courthouse
- Exchange of keys, garage door opener, security codes and/or devices, appliance manuals, etc.
- Homeownership legally transfers to the new owner when the signed deed is recorded at the seller's local county courthouse.

### YOUR COSTS

Seller's commonly pay:

- Mortgage balance & penalties if applicable
- Any claims against your property
- Unpaid assessments on your property
- Real estate agents, for payment of commission
- Title insurance policy
- Home warranty, if agreed upon
- Document Stamps, taxes paid for transfer of real property and written obligation to pay

### WHAT TO BRING

Sellers need to bring to closing:

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

### AFTER CLOSING

Keep copies of the following for taxes:

- Copies of all closing documents
- All home improvement receipts







FINAL STEPS



# FINAL *steps* FOR SELLERS



## CANCEL POLICIES

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



## CLOSE ACCOUNTS

Cancel utilities and close those accounts. Keep a list of phone numbers for each of your utility and entertainment companies. This is typically done on closing day and can be scheduled in advance.



## CHANGE ADDRESS

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



## DOCUMENTS

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



## GATHER HOME PAPERWORK

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



## CLEAR OUT PERSONALS

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



## CLEAN

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



## INCIDENTALS

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



## FLOORS

Vacuum and sweep floors one more time



## LOCK UP

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



# recommended resources

## mortgage broker

NATHAN FREE  
(727) 313-6547  
nfree@pmfmortgage.com

## painting/handy man

JEFF MCCAULEY  
(727) 215-3875

## title company

MICHELE WILLIAMS  
Fidelity National Title  
(727) 791-0007

## moving company

Dangerfield Movers  
(727) 392-5856

## electrician

Maynard Electric  
(727) 525-0677

## plumbing

FRANK SLAUGHTER  
People's Plumbing  
(727) 593-2264

## cleaning

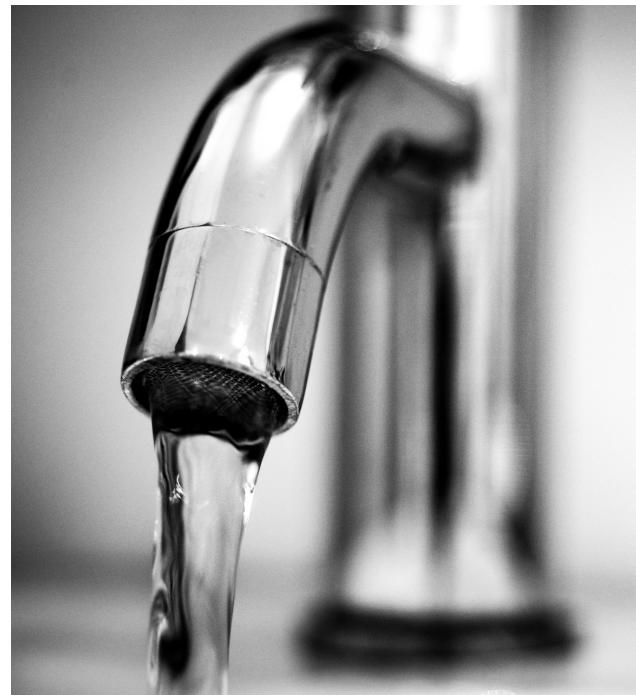
Custom Maids  
(727) 502-0500

## staging

WENDI FULVI  
Strategic Staging & Design  
(727) 642-1700

## landscaping

JB Lawns and Landscaping  
(727) 420-2141







# REVIEWS



# REVIEWS



"When it came time to find a home for my parents I went to my good friend Mary Joy. My parents lived out of state and couldn't be here to look for a place to live. She spent so much time with me looking for places that would be the perfect fit for them. Mary was a true professional investigating every concern my parents had, answering questions that I had and keeping us informed through effective communication. I felt blessed to be in her hands. When it came time to sign the paperwork Mary had everything ready and organized for me. The thing that stood out to me was that Mary knew the responsibility I had on my shoulders to find a place my parents would like and she made their happiness her mission. It's been ten years now and my parents are loving life in their home. It was an education in what an excellent realtor looks like. Thank you Mary for your caring heart and professionalism."

"Mary Joy sold us our first home. Her vast knowledge of the area, connections with banks and other contractors, have made the buying and remodeling process as seamless as possible. If you are looking for someone who will go above and beyond their call of duty, look no more, Mary will hold your hand every step of the way."

"Mary Joy listed my condo and the first day on the market I had 5 showings which resulted in an offer above my asking price. I referred Mary to another person in my building, and they had the same results, quick sale above asking price. Mary is an amazing real estate agent who generates amazing results."

"The Joy Group helped my family find our dream home. Mary put our needs in the forefront as we looked at all available homes - including a "for sale by owner," which is what we purchased. Mary didn't skip a beat with our decision and helped us close the deal. Her knowledge of the area, passion for the industry, and patience to help people find the right house is what sets the Joy Group apart. "

"Mary was an invaluable guide to us as we sold our home. Our buyers brought many difficulties to the process and were quite challenging to work with, but through the entire process Mary was dependable, informed and walked us peacefully through each step. Her knowledge and wisdom allowed us to navigate an extremely stressful situation with calm assurance to the very last signature. She is highly professional with a very personal touch to everything she does. She led us with intentionality and integrity. We felt well taken care of and heard through it all. I would recommend Mary to anyone I know!! She truly brings JOY to everyone she meets and is a blessing to the home buying and selling world."

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