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How to Sell Your Home in a Buyer's Market

and Get the Best Price Faster Than
Anyone Else Around)

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AND STRATEGIES
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A Special Report Prepared By

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I hope this information has helped you to be prepared for this next transition in your life. Even if you do not plan on becoming a client of mine, please feel free to contact me as a resource for more information on how you can best prepare your home to get the most out of your real estate investment. In today's market, every little bit of information helps, and I have many valuable insider secrets to share with you. Give me a call today.



Sincerely,

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How to Sell Your Home in a Buyer's Market

(and Get the Best Price Faster Than Anyone Else Around)

Economic times have changed. The real estate marketplace has changed ... and so must your home-selling strategy. It's simple logic, really — but so many sellers just don't "get it." You don't have to be one of the pack. With our *Market Smarts for Home Sellers* free in this guide we'll update you on:

- ☒ What to expect in a marketplace where buyers are now top dog.
- ☒ The biggest blunder today's home sellers make that keeps the "For Sale" sign in their yard months too long.
- ☒ How to avoid the stress and frustration brought by insulting offers from lowballing buyers, long months with strangers trekking though your home and poking through your closets and—the worst possibility of all—the money-draining strain of two mortgage payments.
- ☒ The surprising way home sellers unwittingly sabotage selling their home.
- ☒ The single most powerful tactic home sellers miss for attracting qualified buyers who'll find their home a perfect fit.
- ☒ The #1 reason bad sales happen to good people.
- ☒ How to prevent the buyer-seller tangle from becoming dog-eat-dog so you get your asking price the first time around.

If selling your home has been on the horizon, you've probably paid attention to recent housing reports causing headlines like these:

- Sellers Frustrated with Real Estate Market
- Real Estate Market is Losing Air
- High Flying Real Estate Market Cools

Yes, it's true: the five-year boom market is over. It was an anomaly of such magnitude that it's now taken its place in the history books as what economists say was a once-in-a-lifetime occurrence. But in the marketplace today sales are flat, with the number of homes for sale far exceeding the number of people wanting to buy them.

... And like so many other homeowners throughout the country
this leaves you on the horns of a dilemma:

- You're thankful for the boom market's wealth-producing appreciation in your home's value that increased your net worth ...
- But now you need to sell ...
- And you can't help but worry you'll lose thousands in today's cooling marketplace ...
- So, with such recent memories of buyer bidding wars and homes selling in less than a day, understandably, you ask ...

“Where Have All the Buyers Gone?”

That, my friend, is a very good question, and home sellers all across the country are asking it. But unlike in the song, the answer isn't “blowin' in the wind” — rather it's hidden in the pay envelopes of Canadian workers at every income level except the very top. According to the Labor Department, pay increases over the last three years have not been enough to offset inflation. This is true even for those earning as much as \$80,000 a year. At the same time, corporate profits and salaries of top executives have reached all-time highs.

... So how does this affect selling your home?

What this means in real life at the grocery store and gas pump is that although bank balances may be more, the cost of goods is too — sometimes much more — and so

people can buy less. For example:

- The same \$20 that in 2004 filled an average car's gas tank will now buy only 16 litres or less, depending on where you live ...
- In most regions, \$100-a-month electricity bills have jumped to over \$200 ...
- Add to this the steady increase in interest rates from 2004 to 2006 that's caused yesteryear's mortgage payment to buy less house today ...
- And you have the brutal reality of affordability.

Simply put: Canadians cannot afford to buy a home.

And many who've already signed on the dotted line are losing them to foreclosure, which — according to statistics — is up 25 percent.

... But what about the increases in average family income cited by leaders?

The gains they refer to are the result of increases for those at the very top income levels, which pull up overall numbers and paint a picture that simply doesn't ring true when driving through neighbour hoods filled with "For Sale" signs. And verifying what you see with your own eyes, the National Association of Realtors (NAR) reports the current 7.3 month supply of homes on the market is the largest supply of homes for sale since 1993.

Now for the good news ... It's not as bad as it sounds.

Houses are still selling, and although prices are soft, most are holding steady with only slight decline, and some are even gaining, albeit very slowly. This means your home is probably still worth more than you paid, if you've been in it a year or two.

But to cash in on your profit, you do have to sell. And all those other "For Sale" signs in your neighbourhood mean you'll be competing with your neighbours for the attention and interest of a smaller group of buyers who have less money to spend on monthly mortgage payments.

These buyers are very price conscious
... and now with so many homes on the market ...
they can — and do — take their own sweet time
to shop and compare.

Plus, these price-conscious buyers composing the current market have taken on a special importance. They — and they alone — determine your home's real market value (defined as the highest price a qualified buyer is willing to pay for your home right now).

But despite the buyer's new top-dog status, once you're armed with the up-to-date information in this guide's *Market Smarts for Home Sellers*, YOU can avoid the marketplace pitfalls other — less-savvy — sellers succumb to ...

1. MARKET SMARTS FOR HOME SELLERS

The Biggest Blunder Home Sellers Make that Keeps the “For Sale” Sign in their Yard Way Too Long.

When you're serious about selling your home in a buyer's market, what's better than getting your asking price?

Consider these important points:

- The supply of homes for sale today is higher than it's been in fourteen years.
- History teaches that the supply of homes for sale always increases and the number of people wanting to buy them always decreases when interest rates rise and Canadian's pay increases fail to keep up with inflation.
- No thinking person could possibly believe that corporations will suddenly sacrifice their high profit margins benefiting shareholders and top executives in favor of higher employee pay.
- This means it's safe to assume the buyer's market will continue for the foreseeable future.
- But judging from the number of homes remaining on the market for very long periods, it's apparent most home sellers today just aren't thinking straight. Nor are they adapting their selling strategy to the changed marketplace.

Why is this?

Many important decisions weigh heavily on a home seller's mind:

- The most critical one for getting a home sold is where to set the asking price ...

- This decision is also the one most wrought with faulty logic for the current marketplace — as you will see ...

Sellers have three choices when setting the asking price for their home:

1. Below market value
2. Real, or current, market value
3. Above market value

... and the biggest blunder they make
is to take a negotiating stance when making this choice ...

They say to themselves, “Well, I know prospective buyers won’t give me a full-price offer, so I’ll price my home above market value and have room to negotiate down.”

This SEEMS so logical ... but when you dig a little deeper, you realize sellers do themselves a grave disservice with this line of thinking ... because that higher price causes agents to exclude the home from those they show. With so many homes to choose from today, agents simply will not waste their clients’ time by showing homes that are overpriced.

In today’s marketplace, if your home is priced
more than one or two percent over real market value ...
... the amount of activity on it will be almost non-existent.

Market statistics show that the homes being sold are the ones priced at or slightly below real market value.

So, be market smart ...

- It makes sense that the successful selling strategy for now is to price your home at real market value. Then, most likely, you’ll take only one or two percent less, just holding firm on your offer.
- This pricing strategy works in the current marketplace because once a potential buyer reaches the point of actually making an offer, he’s already made a decision about your home and is emotionally committed. He wants the house and can see himself living there.
- And although he may be offering less — even 5% less than your asking price — YOU now have the advantage. This is because it’s much easier for you to get him to move his price up to get the home he’s ALREADY mentally bought, than it is for him to start over with the whole decision process.
- Your buyer’s thoughts will run along the lines of “Oh my goodness, I don’t

want to have to start the whole process over and go through all this again. I don't want to do the whole mental analysis again."

You can see that at this point,
it'll be much easier for you to stay strong,
saying "You know, I really priced it right, so I'm not going
to drop it much."

Whereas, a seller who takes a negotiating stance by pricing his home above market value ...

- Will have difficulty getting an offer because so few people will see his home ...
- Will have to endure months of stress and frustration from not knowing, while his home languishes on the market ...
- Will have to make two mortgage payments if he's already bought another home ...
- Will have to tolerate prolonged months of occasional intrusions from strangers poking through his home ...
- Will still have to negotiate down, once he finally receives an offer ...
- Will end up at — or slightly below — market value, which is where he originally started ...
- AND he will have lost all that time, taking from six to eight months to accomplish what could have happened in thirty to sixty days.

So in a buyer's market, what's better than finally getting your asking price? It's getting your asking price *in the timeframe you need* to move on to the new chapter in your life.

But this raises the question of how to determine your home's real market value—which is coming up next ...

2. MARKET SMARTS FOR HOME SELLERS

The Surprising Way Home Sellers Unwittingly Sabotage Selling Their Home.

Faulty logic isn't the only thing leading home sellers astray these days. Emotions, too, play a key role in keeping the "For Sale" sign planted firmly in their yard. And as much as most people would like to think of themselves as purely rational beings, when it comes to selling

their home, this simply is not the case. And here's why ...

Home ownership is at the heart of the Canadian Dream ... your home is your castle. And it's filled with cherished memories of inestimable worth. Your home is also a huge chunk of your financial wealth. If you like your home, it has features that made it especially attractive to you at the time of purchase. And you've probably spent untold time and effort getting it just right — not to mention your expense.

Overestimating value becomes easy ...

Understandably, such an investment makes it easy for you to overestimate the value your personal upgrades will have for buyers.

Consider, for example, a seller who builds a wood entertainment center in the family room exactly the way she wants it ... the wood color, the design—both are what she wants. And it's the exact size for her TV. Maybe it cost her \$10,000. As a seller, she may think, "Well, I should at least get the \$10,000. Plus, the buyers won't have to go through the weeks of mess it took to build it and it makes the house so much more livable, they really should pay me \$15,000 for it."

Fast forward to a showing: a buyer comes in, sees the entertainment center and says, "Gee, that's nice ... too bad they didn't use a lighter wood [or darker wood]. That's a real negative to me. I may have to tear it out." — or it doesn't fit their TV, or the design is too contemporary, etc.

Nor does emotional value translate to monetary value ...

The line between emotional value and real monetary value can easily become blurred once you decide to sell. For instance, a seller who lives next to a school might say, "I love living right by the school." And some people may pay a little extra for that, but for just as many people, being next to a school is a huge disadvantage because they imagine the noise, the traffic and people in their yard.

So, you may be surprised to discover that for every advantage you see in your home, buyers can see a disadvantage. Right about now, an objective viewpoint becomes crucial because ...

... when it comes time to put a price tag
on the "brick and mortar" structure
that's safeguarded your very life and the lives of those you love,
rational reasoning usually takes a hike ...

But we're all only human, and you're certainly not alone in dealing with this ... because it not only happens to home sellers in general but is also known to happen to home sellers who're real estate professionals by trade.

Every buyer's market has its stories of agents with nice homes who've spent years making them better — but when selling in a buyer's market, their emotional attachment outweighs everything they know about what works in that marketplace. And like any other home seller with a huge emotional investment, they overprice. Consequently, their home sits on the market with little activity because buyers have so many other opportunities.

... So, how can YOU prevent this quagmire of emotion from sabotaging YOUR intention to sell your home in the current buyer's market?

Despite equal vulnerability to emotional sabotage when the home being sold is her own, a quality real estate professional will help you balance this potentially self-defeating mix of emotions with sound thinking and expertise. A quality agent serves you as the voice of reason at a time when detaching from your feelings is difficult, if not impossible.

When it comes to establishing your home's market value, your agent has valuable insight gained every day from observing buyers' emotional response as they first enter and then tour a home. She sees firsthand their emotional response to:

- The location ...
- The home's condition ...
- The home's "feel" and ...
- All the other things in a home that buyers react to emotionally.

Your agent will know that if your house has a bad carpet color or it's really dark, you're going to get significantly less value from it, because people walk in and their emotional response prevents them from seeing past the negatives. Your agent's insight into how buyers respond gives you a huge advantage in the marketplace.

In today's marketplace, it's all about reality ...

If your home isn't priced so that a buyer looking at it will say, "You know, that's a fair price for this house," then you're going to be in trouble.

So, be market smart ...

- **Get realistic:** Your personal upgrades may not have the same value to buyers as they do to you. Your agent will help you sort this out and determine their market value.
- **Listen to your agent:** her objectivity will help you clarify which of your home's features may have emotional value to you but have no monetary value to buyers. This objective feedback is invaluable to establishing a price that's realistically aligned with your home's real market value.
- **Consider the Comparative Market Analysis (CMA):** in lieu of a bonafide offer to help you know what a qualified buyer is willing to pay, your agent will provide you with a CMA on comparable homes in your area that have recently sold. The CMA includes final prices.

- Understand that with softening prices, your home's market value may not be as high as it was during the boom's peak. Although this is disappointing, don't despair — because now the market value of the home you buy will also NOT be as high. And when the market turns around — as it surely will — your new home's value will rise. Just remember: real estate is such a great long-term investment because it comes with terrific perks — and a nice place for you to live and create memories.
- Take your agent's advice: their insight into buyers' emotional response will provide you with valuable feedback to help you correct your home's negative aspects. These are usually easy-to-fix cosmetic things to brighten up your home such as taking the draperies down and letting in the light, painting, re-carpeting and removing some of the furniture and all the clutter to make the space look larger. Your agent will know what needs to be done to increase your home's emotional appeal.
- Check out the competition: every house for sale today has competition, and yours is no exception. It's good selling strategy to do a reality check. Go look at other listings similarly priced. Make a list of the pros and cons of your house versus each of those. This is exactly what buyers are doing. They're looking at those other four houses and comparing them to yours.

So, in today's buyer's market, there's no room for viewing your home or the marketplace through rose-colored glasses. That is, not if you're serious about attracting qualified buyers so you can move on to the new chapter in your life.

And this prompts the question of how to attract buyers who want and can afford the specifics your home has to offer—which is coming up next ...

3. MARKET SMARTS FOR HOME SELLERS

The Single Most Powerful Tactic Home Sellers Miss for Attracting Qualified Buyers Who'll Find Their Home a Perfect Fit.

A buyer's market can easily seduce home sellers into thinking they'll save big by not paying an agent's commission fee. And so they go it alone with a FSBO (For Sale By Owner). But problems arise when the buyers they attract are hunting for a bargain too, hoping to pay a price that's lower by AT LEAST the amount of an agent's fee. And since it's impossible for both the buyer AND the seller to save the SAME commission fee, the seller usually ends up selling for less.

Plus, the bargain hunters attracted by a FSBO are more likely to assume that without a professional agent's advice, the seller doesn't really know the home's market value, so they

offer the seller considerably less.

FSBO sellers often feel insulted by these “lowball” buyers ... and here’s what usually happens next ...

- They ignore the offer, or ...
- They’re upset and become so emotionally involved they’re unable to negotiate with any degree of skill, and ...
- Since they’re not experts at negotiating to begin with, they end up selling too low.

Statistics show that the majority of sellers who start out as a FSBO end up listing with an agent in thirty to sixty days precisely because of the low-quality buyers FSBO attracts — everything from lowballers to tire kickers to window shoppers who couldn’t afford to buy without first striking oil..

What about selling over the Internet?

This is certainly an option. However, as the market goes down, the number of homes for sale goes up. And when buyers go online, they find hundreds, if not thousands, of choices, which causes buyer overload.

Buyers who shop online today discover that finding a home is an overwhelming choice. Statistics show that the majority of homebuyers who initially shop the Internet turn to a real estate professional for help with making the best decision. Buyers go to agents because they know they need somebody to help them compare homes and guide them through the whole decision process.

Tap into the mother lode of homebuyers ...

Since it costs buyers nothing extra to use an agent, it’s to their advantage to do so. And THAT’S where you’ll find them — shopping for a home with their real estate agent.

So, be market smart ...

- To attract qualified buyers, go first to the real estate community. If you’ve already tried to sell it yourself and it didn’t work out, it’s not too late to go now.
- When you list your home with a quality agent, they will promote your home to all the other agents.
- The agents will screen and pre-qualify the buyers they bring to your home.
- This means they will bring you only buyers having the means to buy your home ...

- They will bring you only buyers looking for a home the size of yours ...
- They will bring you only buyers looking for a home the style of yours ...
- They will bring you only buyers wanting a floor plan like yours ...
- Agents will bring you buyers less likely to lowball you.

So, if you don't have the time, patience or money to waste on lowballers, tire kickers and window shoppers, call a quality agent in your community who'll connect you with qualified buyers. You'll save yourself a lot of headaches, not to mention potential trouble resulting from all the little details that — if not handled properly — can come back to haunt you.

This raises the question of how so many home sellers leave themselves open to litigation—which is coming up next ...

4. MARKET SMARTS FOR HOME SELLERS

Why Bad Sales Happen to Good People.

No home seller wants litigation ... no! But it's easy for home sellers to forget that a home sale is a legal transaction governed by both provincial and federal laws and regulations that are subject to fairly frequent change.

Buyers and sellers are natural adversaries ...

The legitimate self-interest of buyers and sellers gives rise to a natural conflict occurring from the differences in what a buyer is trying to accomplish and what a seller wants to happen. The legal rules are meant to keep this conflict to a minimum.

But when sellers and buyers deal directly with each other, the possibility for misrepresentation and misunderstanding leading to legal trouble increases exponentially ...

Consider, for example, a buyer touring a seller's house who asks, "Is your roof sound?" And the seller responds, "Oh yes, we've got a great roof. " But he fails to mention there's been a tiny leak for the last couple of years on one of the eaves outside. And since it doesn't really affect anything, he doesn't bring it up. So, the buyer buys the house. Three months later, there's a huge rainstorm, and that one little leak on the eave suddenly breaks into the kitchen.

But because the seller didn't think the leak important enough to disclose, AND, he didn't have an agent there saying you've got to disclose that no matter what, he left himself wide open for a lawsuit. Now, suddenly, he's being dragged into court. And he'll have to spend more than he would have ever paid an agent ... who would have considered all his possible

legal issues.

So, be market smart ...

- Statistics show that the percentage of transactions ending up in court is much higher for those handled by homeowners selling directly to buyers than for those handled by professional real estate agents.
- In every province, sellers have to disclose every possible defect in their house. If they don't and it comes out, they are legally bound to repair or replace whatever failed as a result.
- One of an agent's most important responsibilities is to go through the house with the seller and look at all the defects. Most provinces today require sellers to sign off on a legal disclosure stating that the house is in reasonably good condition. If there are any exceptions, sellers must list them.
- The homebuyer must sign off on the disclosure, acknowledging any exceptions and agreeing to the home's stated condition.
- Remember that for one full year after you sell, you are open to a lawsuit if you failed to disclose everything properly.
- When you have a quality agent serving you, all the little things that can land you in court are discussed out BEFORE the transaction closes. This eliminates the possibility of the buyer coming back incensed by an undisclosed defect and accusing you of taking advantage.
- When you list with a quality agent, you'll have the help of a licensed knowledgeable professional who is up to date on all the legal pitfalls having the potential to cost you huge amounts of time and money.

This leads to the question of how to identify such a quality agent within your community—which is coming up next ...

5. MARKET SMARTS FOR HOME SELLERS

How to prevent the buyer-seller tangle from becoming dog-eat-dog so you get your asking price the first time around.

Selling your home is said to be one of the top ten most stressful events in life. And if truth be told, selling in a buyer's market could push the event into the top five. This is because of the high degree of uncertainty and the potential for conflict a buyer's market brings into

a seller's life.

So it's easy to see why home sellers today place such a high premium on the real estate professional they choose to guide them through the process, keep the peace and negotiate price with buyers AND make everything happen on time and in the proper order. Here's a list of some of the services a licensed real estate agent will perform for you:

- Help establish the right asking price for your home ...
- Market your home to other agents and to potential buyers ...
- Screen and pre-qualify potential buyers ...
- Show your home to qualified buyers ...
- Negotiate with buyers on your behalf ...
- Represent your interests and coordinate with other parties involved ...
- Explain all contracts, forms and agreements ...
- Manage the closing process from start to finish, and ...
- Ensure your transaction complies with all governing laws and regulations.

If this were all your agent did for you, it would be enough to demonstrate the difference this one choice can make in determining whether you have the superior home-selling experience you'd prefer. But to select a ***quality agent who's also right for you***, there's more to consider.

So, be market smart ...

In this guide you've already seen the complexities of the marketplace and the difficulties arising from the need to price your home realistically for the market you're in. Many of the decisions you face are emotionally charged. And this at a time when sound logic and strategic thinking are critical to selling your home in the time frame you need. But before all others, selecting a quality agent is your most important choice.

There are three main keys to identifying the quality agent who's right for you: (1) rapport, (2) personal marketing and (3) reputation and respect within the real estate community ...

- **Rapport:** do you feel a connection to the agent? Do you feel comfortable talking openly with them? Do you get a sense they're being honest with you? Rapport is critical, because if things get difficult, as they sometimes do in a buyer's market, the two of you must be comfortable talking things through. Just as in any other long-term relationship, what makes it work is the good rapport that accompanies effective communication.

It's quite possible for one agent to be disastrous for some other home seller but be perfect for you. This is because the relationship is based on rapport—that agent's ability to communicate and to meet the specific needs you have as a seller.

So, look for a good emotional connection first ... because if you have an agent you're

nervous about ... or you struggle to communicate with ... or you're just a little bit at emotional odds with — selling your home can move to the very top of the list of life's most exhausting and stressful experiences.

- **Personal Marketing:** how does the agent represent himself through his marketing materials and the other ways they presents himself? A quality agent will care enough to have high-quality marketing materials because he understand the value of marketing and the importance of their materials reflecting who they are as people. Ask yourself if the professionalism and quality of these materials instill you with confidence in the agent.

Looking through an agent's literature will pinpoint their level of quality because it demonstrates whether they've taken the time to do their homework and tend to the details. Do they've have a buyer's questionnaire? A seller's questionnaire? Do they have a personal brochure that articulates their personal philosophy of doing business — not just their resume — but theirbusiness philosophy? And when you read it, do you get a good feel for who they are?

MARKET SMART ALERT: An agent who does not market himself effectively is NOT likely to market your home effectively!

- **Reputation and Respect Within the Real Estate Community:** is the agent you're considering respected by their peers? Do they have a reputation with other agents for being easy to work with? Because today there're fewer people looking to buy, one of the most important jobs your agent will have is marketing your home to all the agents in their agent base as well as to buyers. These other agents, in turn, will market your home to their buyers and do all the screening and pre-qualification work before bringing them to your home.

So, your agent's reputation within the real estate community has a huge impact on how much attention other agents pay to his listings. If they know the agent is easy to work with, is going to tell them the real truth and will help them put it all together, they'll be much more likely to steer a buyer to your home rather than to a similar home listed with an agent known for being difficult.

Here are two easy ways to check out an agent's reputation within the real estate community:

1. Call the manager of the agent's office and ask about theirreputation within the real estate community. Managers will answer honestly because if they mislead you, they're liable. If the agent's reputation is not so good, the manager might say, "Well, not everybody likes them, but they're a good agent." That would be a warning signal. On the other hand, if the manager says, "You know, other agents love working with them. They've got a reputation for being open and honest." That would be an endorsement you could trust.
2. Ask the agent under consideration to give you names of agents from other companies you can call to ask about her services. The agent should be able to give you a couple of agent references. Then call them. An agent from a different company,

especially, is very likely to give you a realistic expectation. If you call a couple of the agent references, you can get a good feel for how this agent is perceived. You want an agent who is known for treating other agents well. Well, that's it for current market smarts. Just remember that selling a home today is all about realistic pricing — painful as it is. So, be market smart ... when you follow the selling strategy described in this guide and you have a quality real estate agent working hard for you, you'll get your home sold for the highest price possible in today's marketplace for the timeframe you need. Then, you can move with PEACE and JOY to the new chapter in your life!

Amy Flowers
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I make you these 5 solemn promises when you become my “Client for Life”

Dear Friend and Neighbour,

Are you ready to see what your future holds? If your plans include selling your home and moving on to a new chapter in your life, I can help you accomplish this—despite the current buyer's market.

Every market — whether hot, normal or cool — holds unique challenges requiring special market insight and skills to overcome them. I have the market know-how to steer you through the choppy waters of today's marketplace.

I sincerely hope you'll give me call. I want to be your real estate agent for life — not for just your next transaction. This means that at all times we will represent your interests with both your future and your total satisfaction in mind.

When you become my “Client for Life”, I promise to do everything within my power to ...

1. Sell your home in the timeframe you need ...
2. Get you the highest price possible in today's marketplace ...
3. Market your home to other agents so that together — as your marketing network — we can bring you only qualified buyers who will find your home a perfect fit ...



4. Tell you the truth about your home and the current marketplace even when we know it may be difficult for you to hear, and ...
5. Protect you by covering every legal and regulatory base required.

If the past boom market taught us anything, it's this: no market lasts forever. Right now, home prices are holding fairly steady, and no economists predict deep price declines. So, if you're planning to sell, I want to help you get every dollar of profit you have coming. But don't wait until it's too late. The very fact that no market conditions last forever is reason to call me right away.

Yours for a stress-free home-selling experience,

Amy Flowers

P.S. Who says the home-selling experience can't be one of ease and enjoyment? Give me a call and I'll prove them wrong. LETS SELL YOUR HOUSE!



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