

Real Estate

NEWSLETTER

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1 *Selling in the Future?*

2 *The Value of a Seller's Realtor*

3 *Mortgage Rates 2024*

*"Move Forward.
Good Things are up
Ahead."*

Are You Thinking of Selling in the Future?

Whether you are hoping to make a move this month, this year, or next year; preparation is key.

First, Consider getting a pre-approval - this will tell you what you can afford in "today's" interest rates. Since we can't be sure rates will go down, this is just good pre-planning.

Second, Get a market analysis - not only will this tell you your home's value now, but I can also provide suggestions on what may make your home MOST appealing, and get you the HIGHEST price.

Third, Start preparing. Take it slow if you aren't moving right away. Start working on storage in your basement, attic, or shed. Then work on one closet at a time. Think about doing a yard sale, selling on Facebook Marketplace, or donating items to a local charity.

The more prep you do now, the easier and less stressful it will be when it is time to sell!



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Mortgage Minute

Mortgage Rates 2024

What better news to start the new year off with, than lower mortgage rates!

The past few years we've seen mortgage rates increase dramatically to a high of 7.75%, but now we're at a going rate of 6.5%. That's a savings of over \$250 per month on a \$300,000 mortgage loan.

This drop in rates is due to many factors, and with this being an election year, industry experts expect rates to remain at this level.

These lower rates, coupled with the benefit of building your own financial wealth by owning a home, make it a great time to invest in real estate.

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The Value of a Seller's Realtor

A Seller's Realtor does so much more than post your listing in MLS. There are many steps to a successful sale. Here are just a few that I do:

- Research similar homes for comparable sales
- Visit your home to talk to you about your sale goals and concerns
- Provide suggestions on tasks or projects that could improve sale price
- Provide a stager to help stage your home (I pay for a stager for my sellers)
- Research your deed, assessor records, permit history
- Explain current market conditions
- Explain current mortgage conditions, and what types of mortgages your home may qualify for
- Explain what the buyer pool is for your home
- Provide a market analysis after our meeting - this covers many things including the recommended sale price range
- Obtain a plot plan to provide to buyer's and their agents
- Obtain a professional floorplan to provide to buyers
- Obtain professional photographs of your home
- Provide a marketing plan for your home
- Refer (as needed): house cleaners, handyperson, tradespeople
- Discuss showing and open house schedules
- Verify any home owner association rules, costs, contacts
- Explain the appraisal process and how that affects sale price
- Determine what will be included in the sale and what you may want to sell to a buyer
- Create a professional marketing brochure
- Order a yard sign
- Set up a lockbox
- Host showings/open houses
- Present offers and explain the plusses and minuses of each
- Coordinate seller's attorney receiving info
- Attend any home inspection
- Negotiate any repairs or concessions
- Provide checklist of what needs to be done before closing
- Explain how to get final readings on water/sewer and smoke detector inspection
- Refer movers as needed
- Follow up on any remaining items
- Attend final walkthrough with buyer and buyers' agent