



Moving Forward

A GUIDE TO SELLING YOUR HOME



real

CASEY BUDGE

719.466.9828 | [SELLYOURPLACEWITHCASE.COM](https://www.sellyourplacewithcase.com)



Casey Budge

Realtor

a little about Casey...

Casey is a Realtor in Kings County, California, who has won numerous awards since becoming licensed in 2019, including 2020 Kings County Rising Star, the Century 21 Centurion, Iconic Sales Performance, Master's Emerald, Circle of Excellence, and President's Circle, as well as consistently holding Top Performing Sales Agent. She has also earned the Military Relocation Certification through the National Association of Realtors, which gives her an advantage when working with Military personnel - in case growing up in a military family wasn't sufficient in accomplishing that.

With years of experience in the Real Estate field, including residential real estate sales, mortgage lending, and property management; she has a broad knowledge of the process that many agents do not. She knows the unique challenges of military relocation; having moved across country and overseas 14 times - and between countless houses. The military is ingrained deeply in her family, with 4 generations of military service, including both parents. She married her high school sweetheart, who enlisted in the Navy and later commissioned as a Naval Flight Officer.

Casey is determined to assist military buyers and sellers in the Lemoore and Hanford areas accomplish their real estate goals while providing excellent and personal service, education, communication, and peace of mind throughout the transaction. She has created a unique marketing plan, utilizing and leveraging social media and other techniques guaranteed to get in front of more buyers, ensuring her seller's homes sell quickly and for the highest price possible. Her strategies are above and beyond what any other agent in the area has implemented - meaning you get more value for the same cost other agents charge. She has a network of lenders, home inspectors, title agents, and other professionals to help her clients ease through the process.

let's connect



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MEET THE *Team*



Casey Budge

REALTOR

My goal is to advocate and negotiate on your behalf to secure properties with the best terms for you, while keeping current on ever changing market trends.

Education, communication, and cutting edge technology helps me, help you.



Ariel Finn

TRANSACTION COORDINATOR

Ariel ensures all documentation is correctly and fully completed, coordinates inspections, and keeps timelines on track. She files all necessary documents to facilitate a seamless close.





10 STEPS TO *selling a home*

01 FIND A GREAT AGENT

02 ESTABLISH A PRICE

03 PREPARE YOUR HOME

04 MARKETING

05 LISTING

06 SHOWINGS

07 OFFERS & NEGOTIATIONS

08 UNDER CONTRACT

09 FINAL DETAILS

10 CLOSING

HOME SELLER'S *Roadmap*

Use this roadmap as a quick overview of the selling process. If you have any questions, I'm always here to answer!

1

FIND AGENT

Find a great agent that you're comfortable working with
Hi! It's me!

2

PRICING

Work with your realtor to price your home competitively

3

PREPPING

Prepare your home for photos, marketing, and showings

6

SHOWINGS

Be as flexible as possible to get the most potential buyers viewing your home

5

LISTING

Your home is live and viewable by potential buyers

4

MARKETING

I will ensure that your home is marketed thoroughly using my personalized marketing strategy

7

OFFERS

All offers presented, explained, and negotiate fairly

8

UNDER CONTRACT

The contract becomes binding after you and the buyer agree on the contract terms

9

FINAL DETAILS

Prepare for inspections and start packing

10

CLOSING

Move out, transfer keys and celebrate!



Casey Budge REALTOR

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IMPORTANT *Terms*

PRE-QUALIFICATION

A pre-qualification is a preliminary evaluation conducted by the lender to show that a buyer meets the credit requirements, work history, and has funds to purchase up to a certain amount. This is the first step and should be done prior to searching for homes.

OFFER

An agreement between a buyer and a seller to purchase a piece of real estate. This is sometimes referred to as a contract or purchase agreement.

CONTINGENCY

When an offer is accepted by a seller, there are certain conditions (contingencies) that must be met before the sale is final. If those conditions are not met or satisfactory, a buyer can cancel.

CLOSING COSTS

The fees that are paid at the end of the purchase by the buyer and seller. These is a broad term for all fees including taxes, insurance, title, Realtor, and lender expenses.

EARNEST MONEY

Also known as "EMD" or "good faith" money, this is money sent by the buyer to escrow to hold during the transaction. This action shows the buyer is serious about purchasing the home.

TITLE SEARCH

A title search proves that the property is, in fact, owned by the seller and see any liens against the property. Title insurance ensures no title issues arise after close.

APPRAISAL

The appraisal is the value given to a property based on comparable properties that have recently sold by a neutral 3rd party. This is typically required by the lender in order to decide if the requested loan amount is in alignment with the value of the property.

HOME INSPECTION

An inspection is a professional examination of the property's condition. Your agent can recommend qualified home inspectors for you.

DISCLOSURES

All seller's are required to fill out a property disclosure stating what they know about the property - good or bad.

CLOSING

This is the final step of your real estate transaction. At closing the funds from the buyer are provided to the seller and the buyer receives the keys. In California, you typically sign loan documents days prior to "closing".

1

FINDING A GREAT AGENT

A real estate agent is a huge asset to you as you go through the home selling process. In one of the biggest transactions of your life, you need a skilled professional guiding you through the process.

Your agent will be working with your best interests in mind and can help guide you through all the stages of selling - make sure you choose someone you trust.



Connect YOUR HOME TO BUYERS AND AGENTS

Getting your home in front of the most people possible will guarantee you get the most money and the best terms possible.

Knowledge OF NEIGHBORHOODS

Knowing details of your neighborhood and what homes typically sell for is imperative for marketing and pricing.

Attention TO DETAIL

The process of selling a home requires a good deal of paperwork. Your real estate agent will help you fill out all documents and get them submitted properly.

Professional NEGOTIATIONS

Agents deal with any difficult conversations that need to happen. They will also help you determine the strongest offer and negotiate with the buyer on your behalf.

Expert MARKETING

Find an agent who will provide professional marketing, including professional photos, floorplans, virtual tours, and advertising both virtually and print.

2

ESTABLISH A PRICE

PRICING YOUR HOME STRATEGICALLY...

The listing price is one of the most important factors in a successful home sale. Many people tend to list too high and either have to decrease significantly on the price or it takes much longer to get any offers.

Your Realtor should be an expert in what homes are selling for in your area and be able to explain it to you easily. Lean on them to help guide you in setting the perfect starting price. Homes that are competitively priced have a much greater chance of selling in a timely manner and for more money.

WHAT DETERMINES THE PRICE?

Remember that your home is only worth what buyers are willing to pay. Your real estate agent will run a comparative marketing analysis (CMA) and provide you with a list of other houses that have sold recently in your area. This will help you see what homes of comparable size and condition to yours are going for in the current market.

This is not an appraisal. You do not need to have an appraisal prior to listing your home and it cannot be used if you do. The buyer and their lender will have their own appraisal done after you are under contract.



Costs to Expect

Many homeowners don't know what costs to expect when selling their homes. For example - did you know as a seller, the amount in commission you pay your Realtor is split between the buyer's and seller's agents?

Below is a list of typical fees you may be charged.

Typical Closing Costs

- Escrow Fee
- Title Insurance
- Notary Fee
- Prorated Property Taxes
- Title Insurance
- Real Estate Broker Commissions
- Recording fees
- Transfer Tax
- Mortgage Payoff
- Processing Fees
- Home Warranty
- Notary Fee
- Unpaid Taxes
- NHD Report
- Pest Inspection
- Per Diem Interest
- Mortgage Payoff Fees

Most fees are dependent on the sale price and what you negotiate in your offer. Your Realtor will give you an estimated net sheet prior to listing your home, so you can get an idea of what your fees will be based on the value of your home and what you can expect to net from the sale. You will receive another estimated net sheet when you are being presented with any offers, and another at close.



Closing Costs

I estimate closing costs to be around 6-7% of the sale price of your home.

Once we have an offer and mortgage payoff, we can give you a pretty close estimate on what you'll make from the sale.

3

PREPARE YOUR HOME

There are many quick and inexpensive things you can do to increase the likeliness of selling.

Do a quick spruce up around the inside and outside of the home. Include things like decluttering, replacing light bulbs, and pulling weeds in the front yard.



When potential buyers are coming through your home, make sure to keep all valuables and personal information out of sight. Also remove any family photos and replace with art. You want the potential buyer to be able to imagine themselves living in the home.

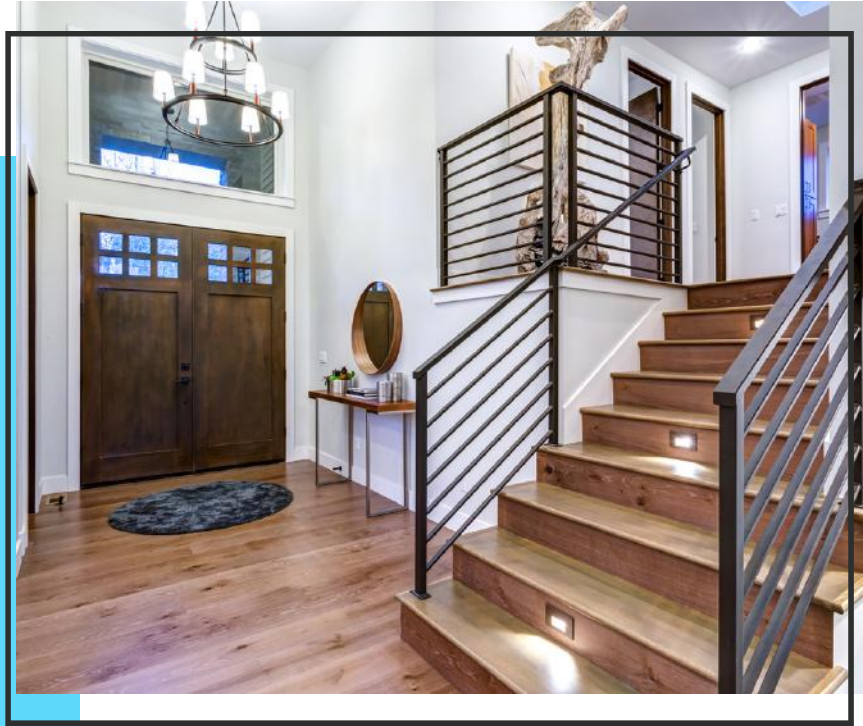
Home Staging tips...

- There are many levels of home staging to choose from based on your budget and the value of staging. Whether you choose to DIY or hire a professional do your best to neutralize and depersonalize as much as possible to appeal to the widest range of potential buyers.
- You can increase your number of showings by allowing agents to use a lockbox and setting appointments. While scheduling appointments try to be as flexible as possible.
- ALWAYS make sure your agent has professional photos taken as these determine the first impression the potential buyer will have of your house.

STAGING Checklist

EXTERIOR

- Mow lawn
- Trim around walkways, trees and bushes
- Remove weeds from flowerbeds and mulch
- Remove flaking or peeling paint and repaint or stain
- Inspect driveway, sidewalks and foundation for cracks
- Keep the roof and gutters free of debris
- Wash all windows
- Ensure all lights are working and bright (daylight bulbs are best)



INTERIOR

- Repaint in neutral colors that appeal to many styles
- Remove all clutter and personal photos
- Keep pets and their belongings out of sight
- Pair down on toys and keep them organized
- Create a warm, inviting space in each room

4 LISTING

After professional photos are taken and all marketing materials are ready, it's time to list your home!

Your real estate agent will now use their connections, technology, and marketing to get the word out about your home to other agents and potential buyers.

A sign will be put in your front yard and all the marketing tools you discussed with be implemented.



Your online presence is one of the most important to a prospective buyer. Many people start their search online.

Having professional, well-lit photos will give you an advantage in attracting your ideal buyer.

5

MARKETING



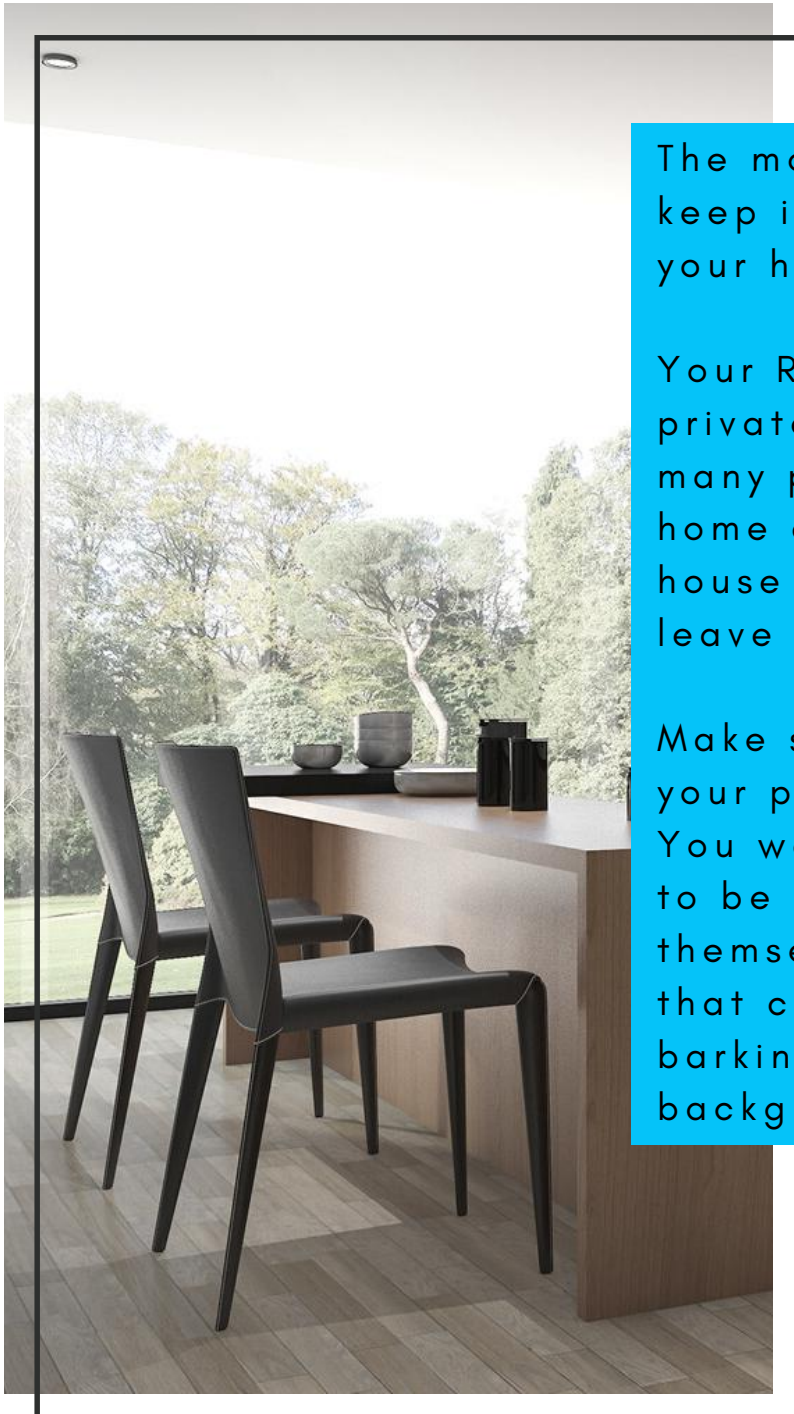
Once your home is ready to sell, the goal is to get it in front of as many buyers as possible. The best marketed homes have beautiful photos and compelling listing descriptions that draw in potential buyers.

Marketing Strategy

- Advertise across multiple channels
- Craft an enticing listing description
- Professional Photos of your home
- High Quality Marketing Materials
- For sale sign with solar lights
- Personalized approach depending on market reaction
- Real Time scheduling of showings

6

SHOWINGS



The most important thing to keep in mind while showing your home is flexibility.

Your Realtor will set up private showings to get as many potential buyers in your home as possible. Keep your house tidy so you're ready to leave at a moment's notice.

Make sure to find a place for your pets during showings. You want the potential buyer to be able to envision themselves living here and that can be difficult with a barking dog in the background.

SHOWING Checklist

...if you have ten minutes

- Make all beds
- Put all clutter in a laundry basket, then take with you in the car
- Empty all garbage cans and take out trash
- Wipe down all countertops and put all dishes in dishwasher
- Put out your nice towels
- Pick up all toys and personal items
- Turn on all lights

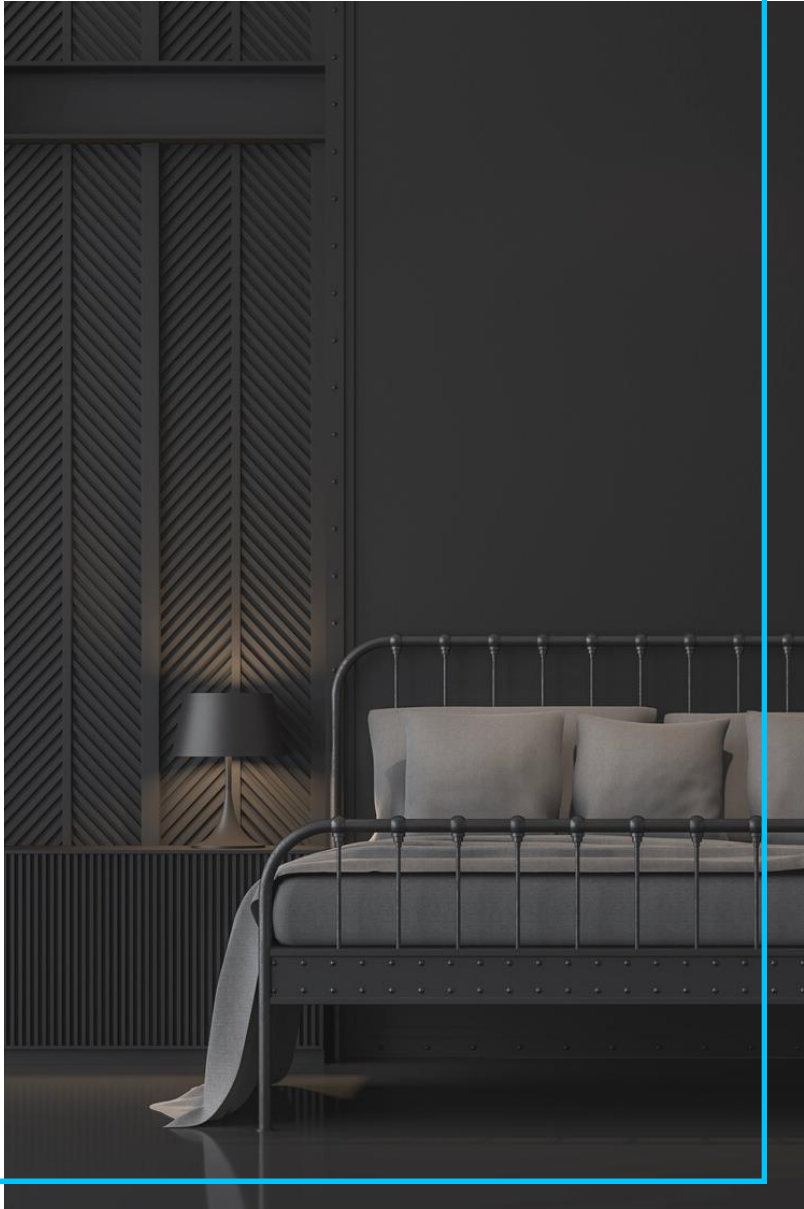
...if you have an hour

- Do everything on the ten minute list above
- Vacuum all carpet and rugs
- Sweep all hard surface floors, mop if you have time
- Wipe down major appliances
- Wipe down all glass and mirrored surfaces
- Put away all laundry
- Quickly dust highly visible surfaces
- Sweep all hard surface floors, mop if you have time
- Set out an air freshener or freshly baked cookies



7

OFFERS & NEGOTIATIONS



Depending on your market you may receive multiple offers if your home is priced right. Your Realtor will be your best advocate at this point. They will help you review each offer and decide which is best for you. Make sure you don't only look at the offer price - other terms are also important!

Be sure to disclose any current issues you know of with the home. You don't want any legal issues creeping up later.

Be prepared to negotiate. When you receive an offer you have a few choices. You can accept the offer as it is, make a counter-offer, or reject the offer altogether.

It can sometimes take a couple of counter-offers back and forth before an agreement is made on both sides.

8

UNDER CONTRACT



An offer doesn't become binding until both the buyer and seller agree to the terms and sign a contract.

At this point, several things still need to occur before closing. These include: disclosures, home inspection, title search, appraisal, and a final walk-through by the buyer within 5 days of the closing.

TITLE AND ESCROW

Once you and the buyer have agreed on price and terms -
Congratulations - you're under contract!

The buyer will wire the agreed earnest money deposit to the escrow company. The deposit is the buyer's "good faith" that they intend on buying your home. The title company will hold the deposit until close, or until the contract is cancelled. If the buyer withdraws from your contract using any of their contingencies, they will get this deposit back. If they cancel for any reason other than inspections, appraisal, or loan reasons, you may be entitled to keep the deposit.



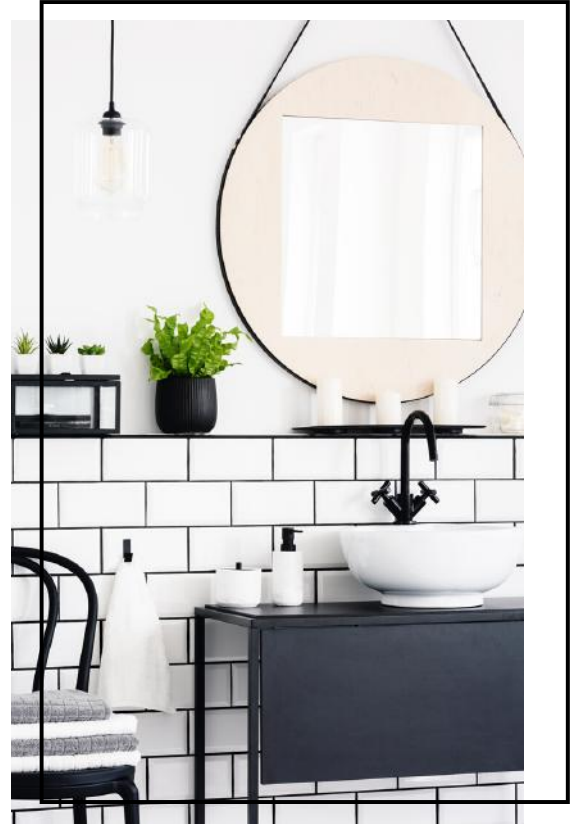
The time between you accepting an offer and closing is called the "escrow" period. This is typically between 30-45 days. During this time, the buyer will complete your inspections, appraisal, loan, and all title requirements.

The title company will verify you are the true owner of the house and have the right to sell it, and will start their search for any liens, clouds, or issues with the title of the property to make sure the buyer is purchasing it without any encumbrances from previous owners. Simplified; the title company will make sure all mortgages have been paid and any debts against the property are no longer there when it is transferred. They will issue "title insurance" to protect the buyer against future debtors claiming ownership of the property. It ensures they have full and clear legal ownership.

You do not need to worry about this in depth, but make sure you ask the lender and Realtor if they see any issues or red flags when the Preliminary Title Report is received.

INSPECTION

The buyer will conduct any and all inspections they deem necessary. These may include a general home inspection, roof inspections, HVAC inspections, sewer or plumbing inspections, electrical inspections, pool inspections, etc. Make sure everything in your home is in good working order prior to these inspections or it will be called out and the buyer may ask for you to make repairs, or worse, cancel the contract.

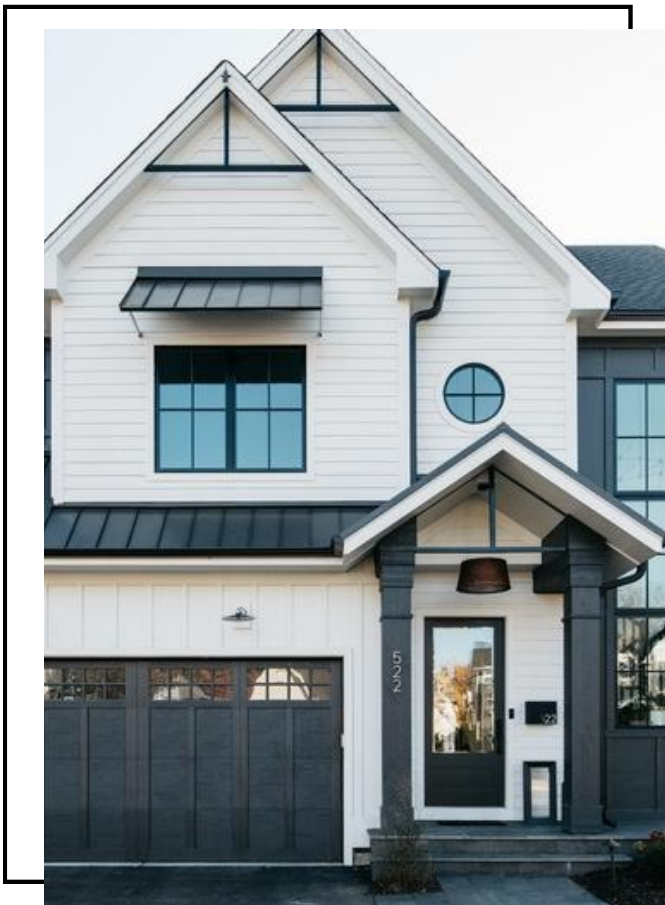


APPRAISAL

The lender will often require an appraisal of the home before finalizing the loan.

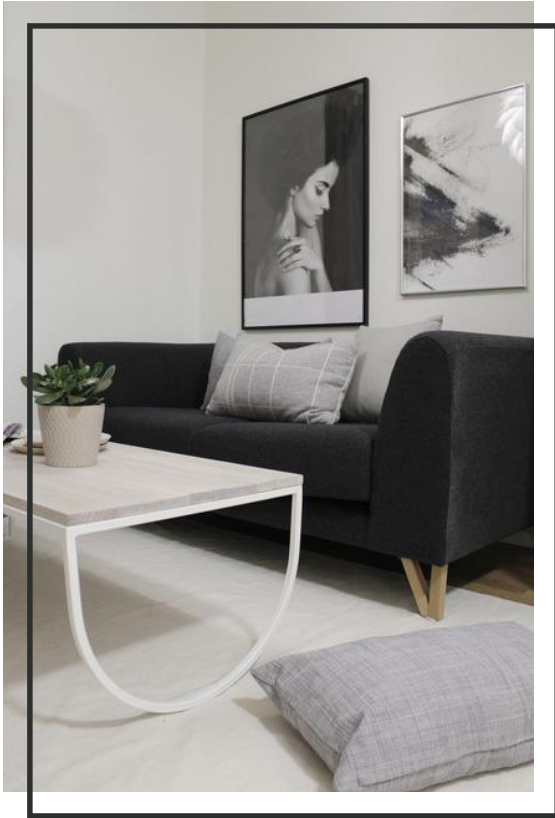
The neutral 3rd party home appraiser will take into account the neighborhood, housing market, age, condition of the home, and any special features of your home.

In strong seller's markets, buyers often offer "appraisal gaps", meaning they guarantee a certain dollar amount in cash over what the appraised value is.



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FINAL DETAILS



This is a great time to get started packing. Make sure to keep current on insurance and house payments. Complete all requested buyer repairs prior to close. Also, be prepared as delays can happen. You will want to get movers scheduled as soon as possible but **DO NOT** schedule the move and closing on the same day if possible.

10

CLOSING

Closing is the final step in your home selling process.

At closing, all documents are recorded with the county, the title is transferred, financing documents and title insurance policies are exchanged, and all closing costs are paid.

Some of your final documents will be signed prior to close at the title company or with a notary. Keep in mind what you may be required to pay at closing including agent commissions, mortgage payoff fees, title insurance charges and recording filing fees. These fees are typically paid out of the equity, if you have enough to cover them.

Congratulations on selling your home!

CUSTOMER Testimonials



Let me start by saying this woman is an angel! As a military couple, we needed a home quick & Casey worked her magic to find us a home in a pinch. She negotiated a great deal for us and certainly was our advocate. The entire process was seamless and stress free, she truly handled it all for us! Fast forward, we got new orders and then needed to sell our home fast & Casey was ON IT. She had our home listed the following day and we were able to sell our home in under 30 days! Again, the process was so easy as she handled all the logistics which definitely helped us during a cross country move. Casey is very professional, easy to work with, and definitely knows what she's doing. I will sing her praises all day long!

Jacqueline Lawrence



Casey is amazing to work with. She is responsive, knowledgeable & beyond helpful! She has amazing experience working with the VA loan and military families.

Noelle Lopez



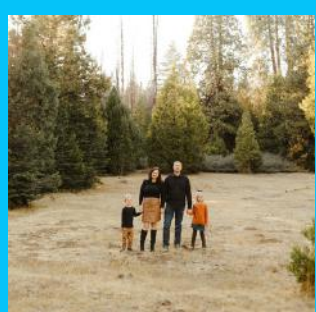
Casey's amazing reputation within the local military community was a huge factor in selecting her as our agent! She goes above and beyond in the communication department. She's professional, easygoing, and gets things done quickly. Casey helped us to find an amazing home as first time buyers, and made the process easy and stress-free.

Wynston Hammack



I first heard of Casey Budge on the NAS Lemoore Spouses facebook page, where she was an active presence giving advice and helping spouses make the jump into purchasing their first home or welcoming them to the community. I had heard nothing but amazing things about Casey Budge, so honestly, when the time came for us to start looking, after chatting with her and getting to know how amazing she is as a person, I would have gone with any broker as long as she was there!

Julia Davis



I reached out to Casey for information on the dream house of ours that we really wanted to buy, but we unsure of the market and we had to sell our current home. Although, it was a shot in the dark for all of the stars to align perfectly Casey went to work to make this happen. Then after everything was going smoothly with the accepted offer on our dream home and the sale of our current house, the appraisal on the house we were purchasing came in extremely low. We assumed this would deal would fall through but Casey negotiated like a beast for us, and she kept us focused on the end game. I'm truly thankful for Casey and all the hard work she put in when helping us with the purchase of a new property and the sale of home.

Jamie Brown



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