

# Why Hire Our Team?

When you hire a top producer, like Michele Harmon Team, you reap the benefits of having not one, but multiple licensed, experienced agents and admin working for your best interest. For the same commission as an individual agent, a well-run team provides more availability, attention to detail, a deeper pool of expertise and a shared goal of providing the highest level of customer service. You have access to specialists in all areas, whether it be staging, marketing, negotiating, buying, selling, commercial or investing. A true team combines their knowledge and resources for the benefit of the client. It takes a village, and that is what Michele Harmon Team represents.

"I run my team like a business, and we have systems and processes for every part of a real estate transaction." -Michele Harmon

## **THE HOME SELLING PROCESS**

- The first step when selling your home is meeting with Michele Harmon Team and allowing us to tour your home. Michele Harmon Team comes prepared to the listing appointment to find the best value for your home. We will present you with recent comparables, Texas Real Estate Commission (TREC) listing documents, and other materials to help us better market your home to prospective buyers.
- Once all documents are filled out and signed, Michele Harmon Team will provide professionals to assist in preparing and listing your home. Professional staging, photography, and sign installment is always used.
- Once your home goes on the market, Michele Harmon Team has many advertising avenues such as social media, Open Houses, HAR advertisements, Zillow, our multiple websites, as well as professional brochures, mailings and much more! Michele Harmon Team is always learning new creative ways to get your home noticed by buyers and is constantly altering and improving our list of marketing strategies.
- Showing Time is used to coordinate showings. It is important to confirm every showing request possible. A Realtor will request a showing through Showing Time and Showing Time will contact you to confirm. Showing Time is set up to send a seller feedback from the agent after a showing to let the Seller know the Buyer's thoughts while visiting the home. Michele Harmon Team follows up with agents for this feedback if not returned promptly.

## **AFTER AN OFFER HAS BEEN MADE BY A BUYER**

- When an offer is made on your home, you will receive a summary of the offer along with the offered contract documents. Negotiations take place and when all terms are agreed upon, the accepted contract is then signed and executed.
- We use DocuSign to electronically sign documents from your computer or smart device. You can easily pick your signature or draw it with your smart device and sign from anywhere. This keeps signing contracts and amendments quick and simple.
- **Sales Price and Types of Loans:** If the buyer is financing, the loan details will be located on a Third-Party Addendum to the contract. The information on this form will tell you what type of loan and how

many days the Buyer must be fully approved for the loan. The most common types of loans are FHA, VA, and Conventional although there are many other types of financing. FHA (Federal Housing Administration) and VA (Veterans Affairs loan) are government funded loans and have more strict guidelines on how the banks can lend money. Homes that are in great condition with no wood rot, no active wood destroying termites, etc., are the best homes for FHA and VA loans. Michele Harmon Team always calls the lender to verify all information on the pre-approval letter.

- **Earnest Money:** Buyers will deliver earnest money, which is typically 1% of the sales price to the title company. The money is deposited immediately into an Escrow account with the title company and goes towards the Buyer's closing costs when the transaction is closed.
- **Title Policy:** The title company will do a title search. The Seller typically pays for the title policy on the home, which is roughly 1% of the sales price. This policy provides information that the Buyer is acquiring the property free and clear of any liens.
- **Option Period:** The time for the Buyer to get inspections completed, negotiate repairs, and to opt out of the contract if necessary. This period usually costs the Buyers \$10/day and it lasts about 10 calendar days. The option period ends at 5 pm on the last day. Home inspections are a buyer expense. The option check is written out to the Sellers and can be cashed immediately. The amount goes towards Buyer's closing costs, but it is nonrefundable if the contract is terminated.
- **Contract Execution Dates:** Day zero is the day the contract is executed. Day 1 is the following day. The contract is executed when all parties have signed, and a date has been filled in by the last party's Realtor signing the contract.
- **Inspections:** Michele Harmon Team provides a list of advice for the Inspection process in the listing packet to help you prepare for your inspection. An inspection usually lasts 4-5 hours and we ask that you are not home during this process. Inspectors are licensed by the Texas Real Estate Commission (TREC) and can access a property through the Supra on your front door. Often, Buyers and their agents attend portions of the inspection. The purpose of an inspection is to find any deficiencies with a home and compare the home to the current year's building codes. If you know something is not working, please make a note in the Seller's Disclosures. The inspection is paid for by the Buyer and the Buyer gets to choose the inspector.
- **Appraisals:** Once you are out of the option period, your home will be visited by an Appraiser if the Buyer is financing, or if the Buyer would like an appraisal if they are paying cash. The Appraiser is also licensed by TREC and the appraisal takes about an hour. The Appraiser will take measurements, pictures, and make sure that the main functions of a house are in proper working condition. This is not as detailed as an inspection, because the purpose of an appraisal is to determine the value of a home based on recent sales of comparable homes. Michele Harmon Team provides a package for the Appraiser containing recent comparables and improvements you have made to the property to support the sales price of your home.
- **Communication:** Communication during the process of selling your home is done in multiple ways. We use text messaging, phone calls, and email to communicate with you about your transaction and the next steps that will take place. Communication is key and we make ourselves available 24/7 and hope that you will respond quickly when we try to reach you.

➤ **Closing:** "Closing and Funding" happens at the title company. Communication between the title company, the lender, Realtors, Buyers and Sellers is crucial. We enjoy working with Stewart Title in Tomball because of their excellent customer service, availability, and expertise.

When closing approaches, the Buyers will most likely schedule a final walk through either the day before or the day of closing. The intention of this activity is to make sure the home is in the agreed upon condition per contract details. It is okay for the house to be boxed up, it is expected. We need the Buyer to walk through and approve the house before proceeding to closing.

Michele Harmon Team will guide you every step of the way with amazing communication, care and detail. Customer service is our number one priority and we go above and beyond to make sure you are happy with our team. Do not hesitate to reach out to our team at any time with any questions or concerns. It is our main priority to make sure we have the smoothest transaction possible and get us all to closing! We look forward to working with you and helping you close.

Here are a couple of our reviews from satisfied clients. Please see many more of our 250+ reviews at <http://www.zillow.com/profile/Michele-Harmon1/>.

"If you are looking for a fabulous realty team, we highly recommend the Michele Harmon Team. We could not possibly have asked for a better experience than we had with this team of HIGHLY PROFESSIONAL ladies! Each and every one of them is AMAZING! From the very beginning, I felt like we were in the best possible hands. There is absolutely nothing that could have made our experience better!!!"

"Michele and her team were very professional and punctual with all transactions. We worked with three members of the Michele Harmon Team and every one of them did exactly what they said and what was expected. We would not hesitate in recommending Michele Harmon, or any of her team to family and friends."

"The Michele Harmon Team made selling my house easy. I was moving out of state and needed to sell my house quickly and they moved as fast I wanted them to and got the house on the market quickly. They were extremely professional and organized and took away a lot of the stress that comes with selling a house. I was under contract in 2 days and closed in less than a month thanks to them! I would highly recommend!"

You can also find more reviews at the below links!

Google: <http://bit.ly/MHTGoogleReview>

Facebook: <https://www.facebook.com/pg/MicheleHarmonTeam/reviews/>

Next Door: <https://nextdoor.com/pages/michele-harmon-team-houston-tx/recommend/>

Common questions:

1. How much are seller closing costs: Estimated 7.5%. This includes all Broker commissions and fees.
2. If I have a current survey, can I use it? Yes, you will need to get a T-47 signed and notarized.
3. What if I can't show my house the time the buyer is requesting? Please make every possible effort to show the house but if you cannot, then ask Showing Time to reschedule with the Buyer's Agent.
4. After I fill out the paperwork, who do I call? Call our Office Manager, Jennifer at 361-463-1255.
5. How long does it typically take to close once I have accepted a contract? 30-45 days is average.
6. What if my house needs some work before listing? This is what the listing appointment and the stager are for. We will go through all things that need to be done at this appointment and make the process as easy on you as possible.
7. How long does it take to list my home? Once you sign the documents, we can have photos scheduled in a few days and go live a few days after that. We can move as quickly or as slowly as you prefer.
8. I also want to buy, do I need to sell first? Every situation is different. We will gladly sit down with you and go through your options and advise you every step of the way!