



**Sarah Solis, Realtor®**  
Call / Text: 361.729.1144  
Email: Sarah@BUYRKPT.com

*Love Where You Live*

Primary Home



Waterfront



Income Property



Land/Commercial



**Seller's Packet**



## *Love Where You Live*

I work with my clients from beginning to end and thereafter. It is important to me that this isn't just a business transaction but a relationship.

I have lived in the Rockport area for over 30 years and have over 18 years of real estate and marketing experience. I understand the local market and have a team of people for every step of the buying process.

Your home is one of your most valuable investments, you should know everything you can about its value and marketability. I can answer your questions about selling your home in the Coastal Bend.

*Ready to Sell . . .*

*What I have to offer:*

- Full-time agent, available around your busy schedule
- Open Houses
- Diverse Marketing
- Broad Internet Coverage
- Three MLS memberships for maximum exposure
- Understanding of the Current Market
- Attention to Detail From Start to Close
- Honesty and Integrity in Every Transaction



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## Services for Sellers

When it comes time to sell your home, you want the best price and the most favorable terms. When I market your property you receive my customized approach, personalized just for you. I will support you in all facets of marketing, from preparing your house to sell, to print and internet advertising.

- Conduct Initial Walk-Through and Seller's Goal Interview
- Complete Market Analysis of home including current Market Trends
- High Quality Pictures for Listing and Marketing
- Three MLS listings for Maximum Exposure
- Create Customized Marketing and Communication Plans
- Arrange Showing Appointments
- Receive and Present Offers
- Assist with Negotiations
- Review and Explain the Formal Sales Contract
- Ensure Satisfaction of Contract Contingencies and Timelines
- Coordinate Appraisal, Inspections and Survey
- Oversee Mortgage Approval Process
- Coordinate Final Walk-Through Inspection
- Coordinate Signing Appointment and Attend with Clients as Allowed

A real estate sign for Spears &amp; Co. The sign is divided into several sections. At the top is the company logo, a stylized 'S' inside a key shape, with the text "SPEARS &amp; CO" and "REAL ESTATE" below it. The middle section is dark blue with white text that reads "FOR SALE", "Call Sarah Solis", and "361-729-1144". Below the phone number is the text "Call or Text". To the right of the text is a small photo of Sarah Solis, a woman with dark hair, wearing a light-colored top. Below the photo is the website "spearsandcorealestate.com". The bottom section is light gray with the text "LOVE WHERE YOU LIVE AND #BUYRKPT" and a small version of the "BUY RKPT REAL ESTATE" logo on the right.

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## Top Tips For Preparing Your House For Market

### **Before Listing Pictures are Taken:**

#### *Outside*

- Cut and Edge lawn
- Trim hedges and Pull weeds from flower beds
- Wash, Paint and Fix garage doors as needed
- Paint, Fix or Wash railings, steps, storm windows, screens and doors
- Remove clutter

#### *Inside*

- Give home a thorough cleaning
- Replace burnt out bulbs and Clean light fixtures
- Replace batteries in smoke detectors
- De-personalize and Remove clutter
- Tidy up garage
- Touch up interior paint as needed

**Maintain above for showings**

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### **Helpful tips for Showings:**

- Keep pets out of the house. Take them with you, or isolate them in the yard or garage.
- Put away items in the yard, like garden tools, bicycles and toys.
- Make sure your home is well lit. Open up shades and curtains to let the light in.
- Remove clutter from tables, shelves and counters. Less clutter makes the space look bigger.
- Keep money, prescription drugs and other valuables out of view.
- Be mindful of strong odors from cooking or pets and take steps to eliminate them.
- Turn TVs off.



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## Marketing Plan

It is my objective to have as many qualified buyers as possible see your property until it is **SOLD**.

### My marketing plan includes:

- Listed on South Texas, Rockport and Four Rivers MLS systems
- Listed on Spears & Co Website, [Spearsandcorealestate.com](http://Spearsandcorealestate.com)
- Listed on Buy Rkpt Website, [www.buyrkpt.com](http://www.buyrkpt.com)
- New Listing, Open House and Price Change posts on FaceBook
- Listed on Realtor.com, Zillow.com, Truila.com and many more national home search websites
- Custom made, professionally designed full color flyers and marketing pieces
- For Sale sign with appropriate riders

### Additionally, as determined by your specialized marketing plan:

- Aerial Photography and Drone Footage
- Open House with Local Advertising
- Custom Property Amenities Sheets
- Virtual Walk-Throughs
- Listing Postcards
- Realtor Preview or Luncheon
- Print Ads in Real Estate Publications
- 4' x 4' Large For-Sale Signs

**OPEN HOUSE!**

SPEARS & CO  
REAL ESTATE

115 Wehring Lane, Aransas Pass  
5 Beds, 2.5 Baths, Approx. 2538 sq.ft.

Listing Agent Sarah Solis, Realtor®  
Call/Text: 361.729.1144

BUY RKPT  
REAL ESTATE



**NEW LISTING!**  
\$420's

117 Dream Oak Dr, *Wandering Oaks*  
4 Bedrooms / 4 Baths / Approx 2571 sq.ft.

Beauty, space, and style! This newer built FOUR bdrm/ FOUR bath home has it all and is located directly next to the park of Wandering Oaks! Loaded with upgrades and packed with features! Two living areas, formal dining or office, all main floor bedrooms. Love spending time in the kitchen? Great! The open floor plan features a kitchen with a huge island with bar seating, and dining nook. Enjoy the oversized owner's suite with sitting area & ensuite. The upstairs has a full bath and a flex room. All the appliances convey!

Contact Sarah Solis, Realtor®  
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SPEARS & CO  
REAL ESTATE



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## Frequently Asked Questions

### **How long will the sale take?**

- Typically **30-45** days from Escrow to Closing. Financing, Inspections, Survey and Appraisal all contribute to the time to close.

### **What is a Seller's Market?**

- There are many interested buyers, but the inventory is low. In a seller's market, **homes sell faster**, and buyers must compete with each other in order to score a property.

### **What is a Buyer's Market?**

- There are not a lot of buyers, but there are a lot of houses on the market. In a Buyer's Market, buyers have more power to negotiate pricing and concessions.

### **What is the difference between Assessed Value and Market Value?**

- Assessed value is a valuation placed on a property by a public tax assessor for purposes of taxation. Market value is the price that informed buyers are willing to pay for a property.

### **How do you determine how much a home is worth?**

- By running a comparative market analysis. This process involves finding similar properties ("**comps**") that sold within the past 90 days. It also requires knowing current market trends.

### **Should I price my home higher to leave room for negotiations?**

- A well priced home will sell quickly and will sell for close to asking price. A seller who prices their home too high to leave room for negotiations may end up costing themselves more money than if they price it to reflect the suggested market value.

### **What should I disclose to potential buyers?**

- When selling a home, it's important you disclose to potential buyers **anything you are aware of** in your home. If you're aware of defects, whenever possible, fixing them before going on the market is best. This can avoid potential issues once your home is under contract, after inspections, and even years after you have sold your home.

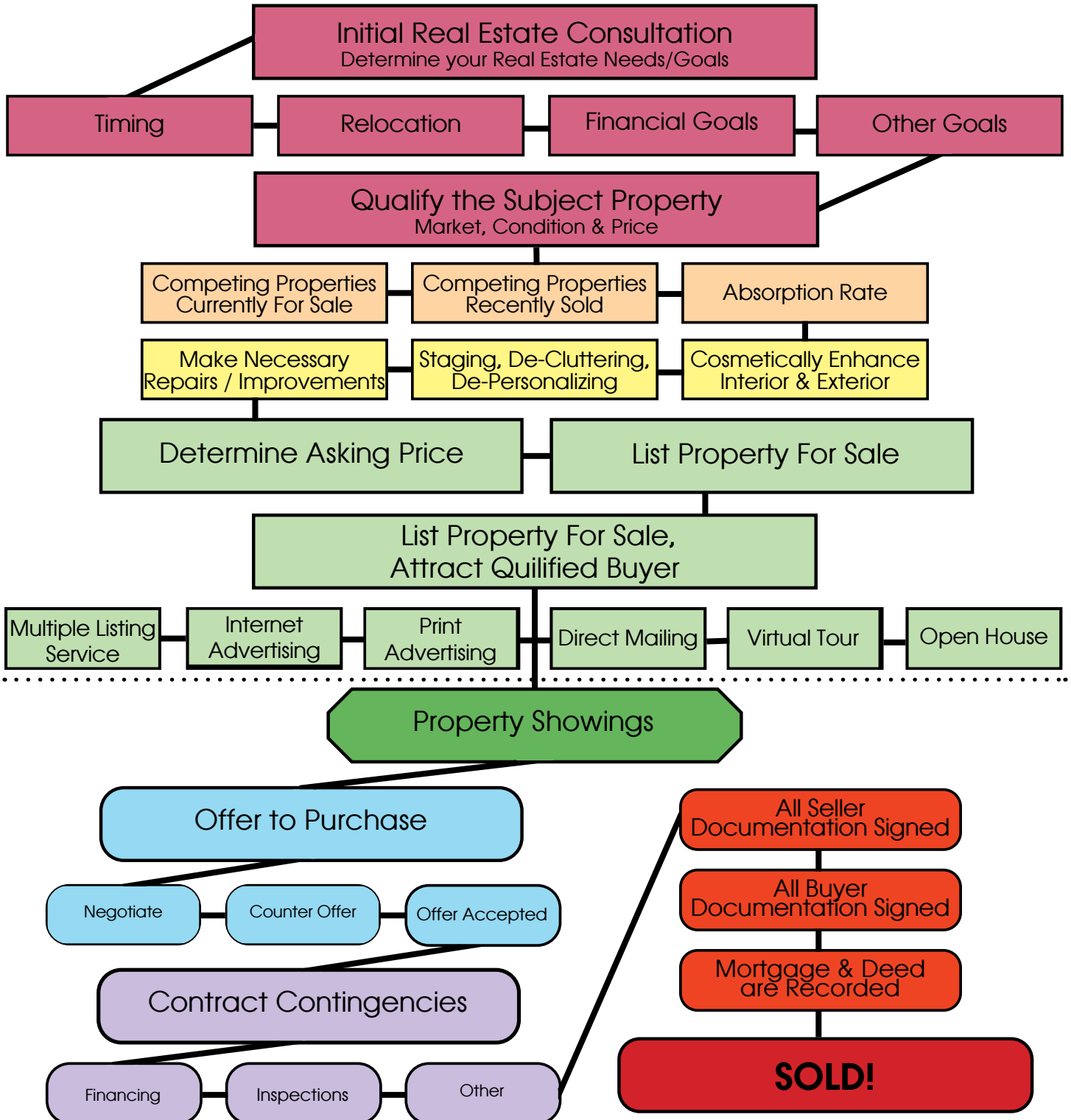
### **What are some examples of lender required repairs?**

- Issues of safety, security or soundness of a home which includes roofs, electrical, water heaters, and property access.



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# Real Estate Transaction From Listing to Close





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# Real Estate Terminology

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- **Adjustable Rate Mortgage (ARM)** — The interest rate is tied to a financial index making the monthly mortgage payment go up or down over time.
- **Annual Percentage Rate (APR)** — The percent of interest that will be charged on a home loan.
- **Appraisal** — A report highlighting the estimated value of the property completed by a qualified 3rd party. This is typically done for the benefit of the buyer to ensure the property is worth what they are paying.
- **Association Fee/HOA Fee** — In addition to a mortgage, certain housing communities such as townhomes have a monthly fee associated with maintaining the common areas and amenities.
- **Balloon Mortgage** — A long-term mortgage loan that starts small but has a large payment due at maturity.
- **Closing** — This is the final meeting where the buyer and seller sign the necessary paperwork, complete the transaction, and release/take possession of the property. Usually the representing agents and attorneys attend.
- **Closing Costs** — The buyer and seller have expenses associated with the transaction other than that of the actual cost of the home. For example, the buyer has a variety of fees due for obtaining a new loan and the seller must pay commission to both agents.
- **Closing Disclosure** — A form that provides the final details about the mortgage loan. It includes loan terms, projected monthly payments, and how much the extra fees will be.
- **Collateral** — Something of value (in this case your home) that is held to ensure repayment of a mortgage or loan.
- **Commission** — A percent of the sale price of the home that is paid to agents. The seller pays commission to both the buyer and listing agent.
- **Comparables** — Homes in the area of interest that have recently sold that have similar features.
- **Contingencies** — Conditions which must be met in order to close. Contingencies are typically tied to a date, referred to as a deadline. If the contingency is not satisfied the contract may be canceled.
- **Counteroffer** — The response from the seller in regard to an offer.
- **Debt to Income Ratio** — A lender will look at a borrower's debt versus income to determine the amount of loan they are eligible for and if they can repay their debt plus the home loan.
- **Down payment** — A percent of the cost of the property that is paid up front as a part of the mortgage.
- **Earnest Money** — The deposit made from the buyer to the seller when submitting an offer. This deposit is typically held in trust by the escrow company. Upon closing the money will generally be applied to the down payment or closing cost.





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- **Escrow** — This term has multiple meanings; earnest money is typical held by a third party until closing in “escrow”. It can also be referred to as the time period from when the contract is written and accepted by the seller to when the home sale actually closes.
- **Equity** - The difference in the market value of a home versus what is owed on the home.
- **FHA** — A mortgage that is financed through a private lender and insured by the Federal Housing Administration, often requiring a lower down payment and income to qualify.
- **Home Inspection** — The process in which a professional inspects the seller’s home for issues that are not openly apparent, then creates a report for the buyer to review.
- **Home Protection Plan** — An annual service that covers the cost of repairs or replacements to items covered in the plan; items like stoves, washer/dryers, etc.
- **Hybrid** — A loan that starts with a fixed rate period, then converts to an adjustable rate.
- **Mortgage Insurance** — Insurance written in connection with a mortgage loan that protects the lender in the event the borrower cannot repay their loan. This is usually not required if the borrower has 20% or more for the down payment.
- **Multiple Listing Service (MLS)** — The national list of real estate properties that are available for sale. These are the most reliable sources to receive up-to-date listing information.
- **Pre-Approval** — The process in which a buyer must provide a mortgage professional the appropriate information on income, debts, and assets that will be used to make the initial credit only loan decision.
- **Pre-Qualification** — Once approved for a loan, this is the process in which the maximum sale price, loan amount, and monthly payments are calculated for the borrower. This is not a loan approval however, it is useful to know prior to searching for a home.
- **Principal** — The underlying amount of the loan which is actually borrowed.
- **Property Taxes** — These are the taxes that are enforced by the city, town, county, and state government entities. These taxes are included in the total monthly mortgage payment and are held in escrow by the lender.
- **REO** — Real estate owned properties or foreclosed properties currently owned by a financial institution such as the bank that made the loan to the previous owner
- **Reverse Mortgage** — This is specifically for seniors and it allows them to convert the equity in their home to cash.
- **Short Sale** — A situation when the seller’s lender is willing to accept an offer and allows the sale to be completed for an amount less than the mortgage amount owed by the seller.
- **Title** — A legal document proving current and proper ownership of the property. Also referred to as a Title Deed, this document highlights the history of property ownership and transfers.
- **Underwriting** — The process in which the potential home buyer is evaluated for their financial ability to obtain and repay a loan. This normally consist of a credit check and appraisal of the property.
- **VA Loan** — Loans that are given to Americans who have served in the armed forces. They are administered by the Department of Veteran Affairs.