

est. 2024  *real
estate*  florida

STEPHANIE MEDECKE

where a welcome home isn't too far away

SELLER'S GUIDE


RIVER CITY
Rentals & Realty



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Hi, I'm Stephanie, and I'm passionate about people, connections, and helping clients achieve their real estate goals. At 26 years old, I bring a unique blend of youthful energy and meaningful experience to the world of real estate.

I graduated from the University of North Florida in 2020 with a Bachelor's degree in Spanish, focusing on Professional Education and Psychology. My academic journey was fueled by a desire to understand what makes people "tick." This curiosity drives my commitment to getting to know my clients, building lasting relationships, and providing personalized service.

Before entering real estate, I taught 6th and 7th grade Reading and Writing, where I discovered my passion

for guiding others. That same passion carries over into my work today, whether mentoring my high school intern or supporting clients through the complexities of buying and selling properties.

In nearly three years in the industry, I've coordinated over 500 real estate transactions, originated nearly \$90 million in hard money loans, and closed \$7+ million in on and off market sales this past year alone. I specialize in real estate valuations and pride myself on navigating the intricacies of each transaction with expertise and care.

Whether you're buying, selling, or investing, my goal is to ensure you feel confident and supported every step of the way. Let's work together to make your real estate dreams a reality!

Home Sellers

WHAT TO KNOW ABOUT THE NAR SETTLEMENT

MORE TRANSPARENCY

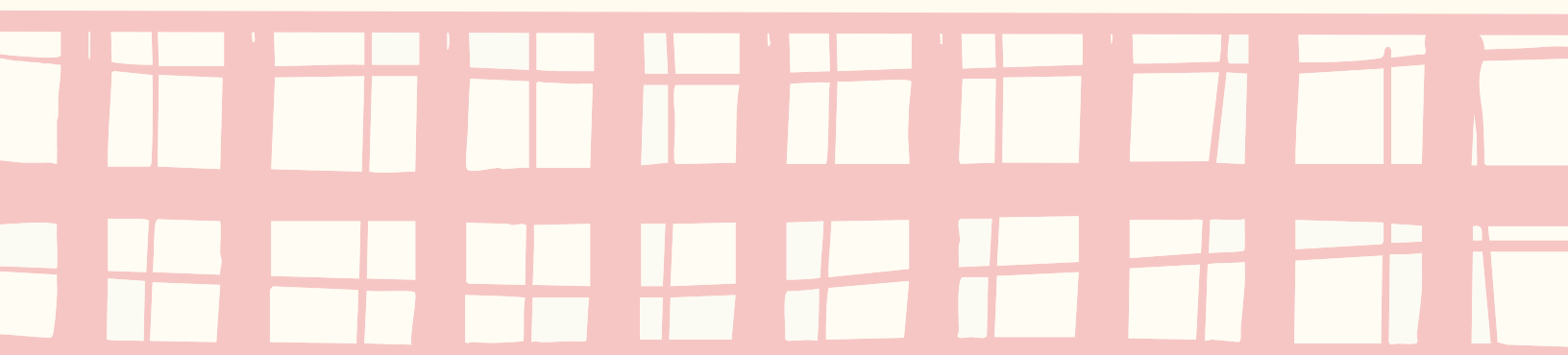
One purpose of the settlement was to create more transparency about real estate commissions; What they are, and who is paying for them.

BUYER AGENCY CONTRACT

As part of the settlement, NAR agreed to impose a law that requires licensed real estate agents to have a signed buyer agency contract with their buyer clients prior to representing them in any way. Yes, this includes showing houses.

WHO PAYS COMMISSIONS

The buyer agency contract clearly states the Realtor's fee (typically a percentage of the purchase price) that they are charging to represent the buyer. The buyer is responsible for this fee, however, Realtors should use their best efforts to cause the Seller or Seller's agent to satisfy the Buyer's obligation to Broker.





WHAT THIS MEANS FOR YOU

Transparency

You will have a clear understanding of commissions being paid, including to the buyer's agent.

Commission structure flexibility

You have options on whether or not to contribute to the cost of the buyer's agent commission, depending on what makes the most sense for you and your property.

Competitive Edge

Offering to contribute to the buyer's agent commission will help you appeal to a larger pool of buyers, and is a good marketing incentive. Even if you don't offer a contribution up-front, I would be open to negotiating this fee with the buyer when an offer is submitted.

How I'll guide you through these changes

My goal is to ensure you get the most out of your listing. I'll walk you through all your options, helping you understand the pros and cons of different commission structures and how they might impact your sale.

By staying updated on these industry changes, I'll make sure you can adapt and leverage these new guidelines to benefit you.

Home Seller Process

1. Listing Prep

We will help you prepare your home inside & out based on what buyers are looking for in today's market. De-cluttering, cleaning & staging is one of the most important steps so we can make the best 1st impression when we hit the market.

Time frame: 1-3 weeks unless home is already prepped!

2. Listing Paperwork

You will be sent the listing contract & disclosures to fill out and sign electronically. We will also prepare an updates/features list & other marketing materials specific to your home.

Time frame: 24 hours

3. Photography

When the home is fully prepped and picture-ready, we'll schedule our professional photographer to come get pictures of your home. We'll work around your schedule.

Time frame: 48 hours

4. Listing goes live

Once we get pictures back, marketing materials are in place and we have gathered all the necessary home info, we input everything into our MLS system and officially make the listing active.

Time frame: 24 hours

5. Showings

As soon as the listing goes live, buyers & their agents will be able to schedule a showing. We use a showing service called Showing Time that facilitates the appointments. You will be contacted via call or text, to approve the requested day and time for showings.

Time frame: varies

6. Negotiations

We will review any and all offers we receive with you in detail. We negotiate with the buyer's agent on price and terms until you are satisfied and ready to accept. This may involve counter offers back and forth with the buyer.

Time frame: varies

Home Seller Roadmap

7. Accepted Offer

When you are satisfied with the price and terms of an offer, you will officially sign the offer and/or counter offer as "accepted." Then all the deadlines outlined in the offer will go into effect the day after acceptance.

Time frame: varies

8. Appraisal

The buyer's lender will order an appraisal from a 3rd party appraisal company. The appraiser will request a time to come view your home via BrokerBay.

Time frame: typically within the 1st couple weeks of accepting an offer

9. Inspections

The buyer will have a specific amount of days to get inspections done, and respond to any issues that may show up on the inspection report. The amount of days allowed is outlined in the offer.

Time frame: typically around 7-10 days, give or take

10. Utility Transfer

Before closing, you will call the utility companies for your home and have them turn off service in your name, starting the day after closing. The buyers will call as well to transfer service into their name.

Time frame: typically call within the week prior to the closing date

11. Final Things

The buyers will likely do one final walk through at the home prior to closing. They will want to make sure there are no last min emergencies or issues with the home before signing closing documents.

Time frame: usually the day before or the day of closing

12. Closing

We will have a scheduled day and time to meet at the title company and sign closing documents. The buyers are usually there at the same time, unless schedules don't line up. You will provide the keys to the buyer, and the title co will provide your proceeds via check or wire.

Time frame: about an hour



Seller Expenses



COMMISSIONS - percentage of the purchase price, as agreed upon in the listing contract.

TAXES - Unpaid 2024 property taxes and a prorated amount for 2025 taxes will be paid on the settlement statement.

MORTGAGE BALANCE - if you have an existing mortgage, that will be paid off at closing, with the proceeds of your sale. The title company takes care of this.

OWNER'S TITLE INSURANCE PREMIUM - this is a fee charged by the title company so they can make sure the home sale is insured, cleared of any liens, and the title can legally transfer to the buyer. This premium is typically based on the purchase price, on a sliding scale.

OTHER MISC. FEES - the title company will charge fees for title search & exam, deed prep, closing protection, etc. Together, these fees will be around \$500-\$600.



Go To Market Plan



Market Prep

- Organizing
- Decluttering
- Staging
- Deep Cleaning
- Air Fresheners



Marketing Materials

- Professional photography
- Videography for social media
- Flyers
- Email Marketing
- Post Cards



Generate Hype

- Coming soon posts (1-2 days)
- Open House - I prefer to do these the first weekend it is listed
- Social Media Posts and Targeted Marketing
- Strategic posting to boost the Algorithm of Zillow/Realtor.com



Open House

- Open Houses are best on Weekends midday (ex. 11am-2pm, 12pm-3pm)
- Invites to open houses
- Snacks and Raffles



Prepping Your Home for the Market

1

Declutter

As your realtor, I ensure you fully understand the home-buying process, from mortgage pre-approval to closing day. I provide insights into market trends, financing options, and homeownership responsibilities, so you feel confident making informed decisions.

2

Deep Clean

Your needs and goals may evolve throughout your home search. I offer continuous guidance, adjusting our strategy based on your feedback, concerns, and changing circumstances. Whether you have questions about neighborhoods, pricing, or the best time to buy, I'm here to help.

3

Updates/Repairs

Buying a home is a significant investment, and I prioritize being available when you need me. I work around your schedule, providing timely responses to calls, emails, and messages. You'll never feel left in the dark during this process.

4

Walk Through with "Buyers Eyes"

Finding the right home requires more than browsing listings. I conduct in-depth research on market conditions, property values, and comparable sales to ensure you make the best investment. I also uncover off-market opportunities and identify potential red flags in listings.

Showing Your Home

HOW SHOWINGS WORK

THE WHO

A buyer and their real estate agent will tour your home together. You will need to leave the home during the scheduled showing time. Sometimes a home buyer will bring along family members.

THE HOW

The buyer's agent will request a showing day and time via a showing service. I will reach out to you for your approval. Once you approve, the buyer's agent will be provided with showing instructions and access to the lockbox or key code. If the home is vacant, we can set up instructions to be a "go and show," where no approval is needed.

THE WHEN

The buyer and their agent will only be allowed access to your home during their approved time frame. A typical showing request is 1 hour. Overlapping showings are allowed.

TIPS FOR SHOWING YOUR HOME

- Turn on all lights and leave curtains/blinds open
- Make sure there are no odors - ZorbX is my favorite non-scented odor spray! (find it on amazon or at Lowes)
- Tidy up- make the beds, put toilet seats down, clear off counters and make sure the home is clean

Negotiations

We will notify you when we receive an offer for your home. The offer will have an expiration date and time. That means you have to RESPOND to that offer by that deadline, or the offer becomes void.

YOUR OPTIONS:

Reject

You might reject an offer if you (and your agent) think you are just way too far apart in price. They are welcome to re-submit a different offer in this case.

Counter

You are satisfied with most of the offer, but the price isn't quite what you want, or you'd like to change something about the terms.

Accept

You are satisfied with the offer as they wrote it, and are not expecting any other offers prior to your deadline to respond, and would like to accept their offer.

HOW COUNTER OFFERS WORK

If you decide to counter, we will type up a formal "counter offer," in which you'll ONLY counter the items you want CHANGED from the original Purchase Agreement. If an item is not mentioned in the counter offer, that means you are ok with it, and it carries over legally in the agreement.

The buyer can then either: sign and accept your counter offer, OR send a counter offer back to you. This can go back and forth until both parties are satisfied.

TAKE NOTE: Nothing is officially "accepted" or "countered" until the signed document has been delivered from agent to agent via email. An offer or counter offer may be rescinded at any time prior to the delivery of the signed, accepted document.

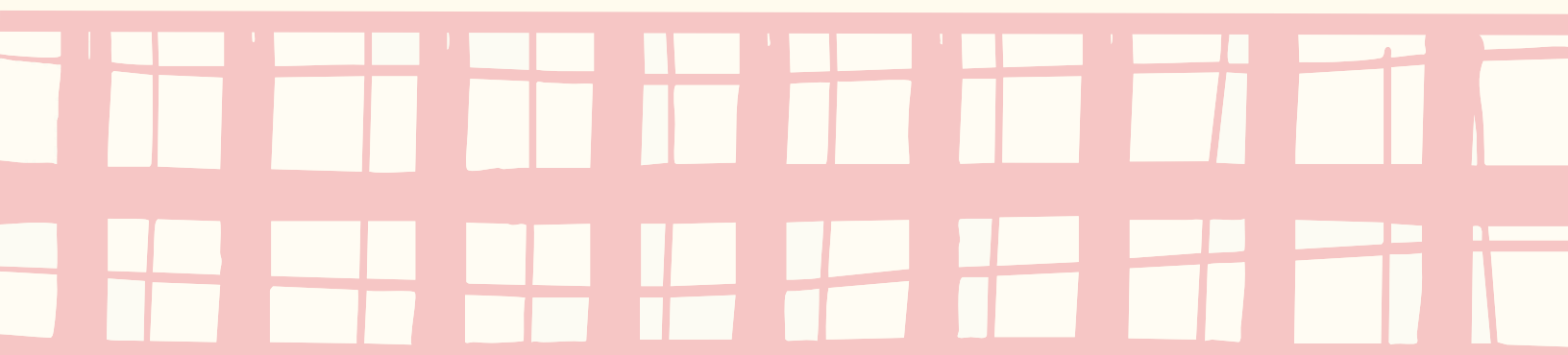
How to Choose Between Multiple Offers

The price is not the only thing to consider when deciding between multiple offers. You also want to consider other terms, such as the buyer's financing, who their lender is, their requested closing date and when they want to take possession of the home, inspection contingencies, etc.

Reviewing all the details of each offer side by side will help you decide if one offer stands out over others, and if there are any terms you want to counter in the offers you have in hand.

Or you can accept one if there is a no-brainer amongst your offers.

I will help you analyze each offer, side-by-side, so you can be confident you are choosing the BEST offer for you and your needs/goals.



Once You Have an Accepted Offer - Next Steps

As soon as you accept an offer, all the deadlines as outlined in the purchase agreement will begin for the buyer, including:

- Earnest money deposit: (typically around 1% of the purchase price). This is held by the title company or our office, and will be applied to the purchase price at closing.
- Due Diligence: (you must have all utilities on and all areas of the home accessible for the inspector, including access to the attic, crawl space, electrical panel, etc.) All inspections are at the buyer's expense.
- Appraisal: the buyer's lender will order this from a 3rd party appraisal company. The appraiser will schedule a walkthrough via the showing service to come view your home, then supply a full appraisal report to the lender, which will include the home's appraised value.
- Mortgage loan application: unless the buyer is paying cash, they will have a specific amount of days to officially apply for the loan. 7 days is typical in our market.

These deadlines start the day **AFTER** an accepted offer (signature on the purchase agreement or counter offer) is received.

Let's Chat Inspections

The purchase agreement says exactly how many days the buyer has to get all inspections done, and respond to those inspection via an "inspection response."

INSPECTION RESPONSE IS REQUIRED

Unless the purchase agreement says otherwise:

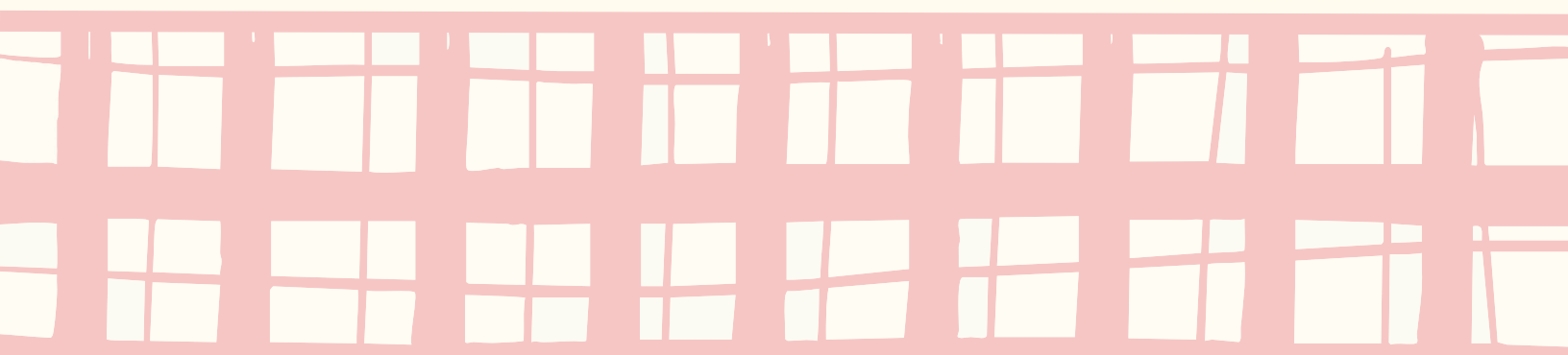
If a "defect" is revealed by an inspection that the buyer is uncomfortable with, the buyer MUST:

Provide the inspection report or relevant parts, and give you the opportunity to remedy the defects. The buyer's inspection response will outline/list out the defects they want addressed.

If you are unwilling or unable to remedy defect to the buyer's reasonable satisfaction, the buyer can either: terminate the agreement (and get their earnest money back), or waive the defects and proceed towards closing.

DEFECT, DEFINED:

A "Defect" means a condition that would have a significant adverse effect on the value of the Property, that would significantly impair the health or safety of future occupants of the property, or that if not repaired, removed, or replaced would significantly shorten or adversely affect the expected normal life of the premises.



What Happens if the Appraisal Comes in Low?

If the appraised value comes in and it's BELOW the agreed upon purchase price, a few things could happen:



OPTION 1: The buyer could choose to terminate the contract (unless a different agreement was made in writing upfront, as part of the offer).



OPTION 2: Both parties re-negotiate the purchase price. The seller could agree to sell for the lower appraised value, the buyer (if able and willing) could come up with the difference in cash and move forward at the original agreed price, or a different price, somewhere in-between, could be negotiated.



OPTION 3: After reviewing the appraisal report, if you believe the appraiser to be wrong (maybe you disagree with the comps they used), you could go through an appeal process. But this doesn't guarantee that the appraiser will change the value. In this case, see if the lender will allow a second appraisal. Both parties will have to agree to this, and decide who is paying for the second appraisal.

The reason these are your options, is because the lender will only loan money for (up to) the appraised value. They can't simply add the discrepancy into the mortgage. The buyer, would have to have the extra cash.

Final Things

A FEW THINGS NEED TO HAPPEN RIGHT BEFORE CLOSING



Final clear to close - given by the lender, once their underwriters have cleared all conditions and give us the go-ahead to schedule closing with the title company.

Final paperwork - When we get the clear-to-close, the lender gives the final numbers and “closing package” to the title company.

The title company then prepares their closing documents based on what was provided by the lender. Those documents then go BACK to the lender for final approval, before final numbers are given to the agents and their clients.

Final walk through - The home needs to be delivered in the same or better condition as when they made the offer. The buyers will likely schedule a final showing at the home so they can walk through and verify this.

Utility Transfer - You'll want to make sure you call your utility companies to transfer the utilities out of your name. You'll simply tell them you are moving, and give them your closing date. Have them turned off in your name the day after closing.

Closing!!!

Both parties will find a time they can meet at the title company (on the closing date agreed to in the contract) to sign all the closing documents together at the same time.

A Realtor representing each client is required to be there. The title company "closer" will go over all the documents with each party, will get all signatures needed & notarize, then they will get the deed recorded and transferred with the county.

WHAT TO BRING:

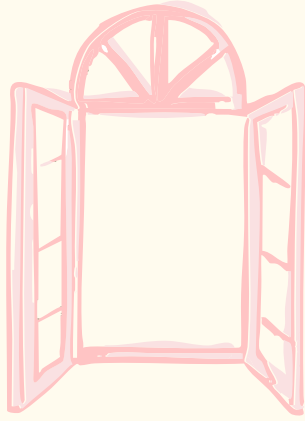
All you will need to bring to closing is a valid photo ID that is not expired. If you want your proceeds via wire, you'll also need to bring your bank account numbers.

YOUR PROCEEDS

Once all paperwork is signed, and the buyer's lender has sent the funds to the title company, your proceeds will be provided by either check, or wire. Make sure you have your bank account information if you decide you'd like your proceeds sent via wire.

KEYS AND POSSESSION

The buyer will get possession as outlined in the purchase agreement, at which point you'll give them the keys & garage openers. This may be at the closing table, or at a later date if buyers have agreed to give you post possession.



NEXT STEPS

If all your questions have been answered, and we decide to work together, we'll go over the listing contract & disclosures, and begin our market prep plan!

Thank you for the opportunity to meet with you- I'm excited to get to work!

SINCERELY,
Stephanie <3

