



COLDWELL BANKER
REALTY

UTLIMATE GUIDE TO SELLING YOUR HOME

Courtesy of Rachel Bodner



RACHEL BODNER
REAL ESTATE
For The Outstanding Service You Deserve



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WELCOME AND THANK YOU FOR REQUESTING MY ULTIMATE GUIDE TO SELLING YOUR HOME!

Are you considering selling your home or just curious about its value?

This guide is intended to help you get ready and understand the selling process in Massachusetts so you can make the best choices for you and your family.

My experience is that many home owners think that all Realtors are the same. This is simply not the case. Many Realtors feel that listing your home in MLS and running a few Open Houses will get the job done. In this day and age, you need much more than that!

In addition to the usual channels that most Realtors use to promote their homes, I have been using new innovative tools that will get your home seen by the masses! Through targeted PAID advertising on the internet, I am able to get your home in front of a much wider audience, many of whom have shown behaviors that they are looking to move. The Homes that I have listed since starting these Advertisements have sold faster and many have gone above the asking price in the first week!

Over the next several pages, I will outline specific skills, strategies and actions that enable me to achieve these results. Please feel free to give me a call at 1-978-505-1466 for a personal conversation about your specific situation.



THE DECISION TO SELL YOUR HOME:

The decision to sell your home is an important one. After all, it is most people's largest investment! There are many steps that you should be taking in order to ensure the successful marketing and sale of your home. Over the years I have worked with many Home Sellers who are not quite ready to sell but will want some tips on what should be done to their specific home to get it ready. Early meetings, sometimes even a few years out, to discuss an effective strategy and what could be done up front will help ensure that you obtain top dollar for your home.



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THE SELLERS AGENT:

A Seller Agent's fiduciary duties are to the Seller which means that the Seller's Agent works exclusively for the Seller and will always advocate for their best interest throughout the process.

There are many Agents willing to become "Dual Agents" after they have previously committed to being a Sellers Agent. This usually happens when they have their own Buyer for the Seller's Property. At this point they will tell both the Seller and the Buyer that they will now become "neutral" and no longer work exclusively for the Seller in order to put together the sale.

I believe "Dual Agency" is a conflict of interest for both my Buyer and Seller Clients. Should a situation arise where I meet a Buyer who would like to buy one of my listings, they would simply need to know that I would work for the SELLER and they will need to sign paperwork acknowledging that. If a Buyer would instead like representation, I will then recommend another Agent to the Buyer to help them buy the home.

My Sellers have appreciated this policy and find comfort in knowing that I will be there for them exclusively throughout the process.



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THE INITIAL MEETING

Whether you are looking to sell immediately or not for a few years, many people are anxious to know what their home is worth in today's market. The first step is to set up a meeting for an Agent to tour your home.

This is not only important to determine value but also for when I draft a very detailed Listing Sheet which will include all updates so that the Buyers know what improvements have been made.

Many Sellers will also have me in simply to give them tips on what they need to do to get the most for their home even if they are not ready to sell for a while. If interested, I will give suggestions as to what items make sense to freshen up or improve.

What I recommend to the Sellers will vary depending on the current condition of the home and how much the Seller is willing to do if proven to be a good investment. In general, I have found that Buyers will estimate items to cost considerably more than they actually do, so having as many maintenance and cosmetic items done prior to putting the house on the market will usually increase your asking price and make your home sell more quickly.



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HOME IMPROVEMENTS TO OBTAIN TOP \$:

There are some universal suggestions that help Sellers to obtain top dollar and have proven to be a strong return on investments. Focusing on walls, floors, kitchen, and baths doesn't have to cost a lot but can go a long way in making your home more appealing to potential Buyers.

In addition, high ticket items such as the condition of your roof, furnace and windows will be scrutinized. When deciding on spending money on improvements, price and the current condition of your home should come into play.



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WALLS:

Paint: A coat of paint, if needed, goes a long way to make the home feel fresh. Sometimes it is not necessary to do anything more than touching up trim or risers on the stairs where most of the scuff marks happen. Any colors that are more of a personal taste should also be neutralized. This is not to say that your home should be painted “relo white” as Realtors use to suggest. Instead, picking the “in” neutral colors of today, which usually are those seen in new construction homes, prove to be the best choice if changing your color palette. I am always happy to help homeowners select colors if needed.

The exterior paint should also be refreshed if it is peeling. DO NOT paint over wood rot. Buyers who see this will think that you were trying to hide an issue or that you don't properly maintain your home. The more issues you have, the more the potential Buyers will think that the home has not been cared for over the years and will want to offer a lower price.

Removing Wallpaper: Most Buyers in New England do not like wallpaper. It can be very personalized and many feel it is dated. In most cases, if your home has wallpaper it usually makes sense to remove the majority of it if not all. Buyers feel that removing it and repainting is a costly job (which it isn't) and it is one more thing that they will add to their list of “things they must do” and therefore could deter from them considering moving forward with your home.



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FLOORS:

Carpet: If your carpet is stained or torn, replacing it will go a long way. Depending on where the carpet is located and the price of the home, I also suggest that if you are planning to replace the carpet, it wouldn't hurt to get a quote on what it would take to install hardwood floors instead. Many Buyers prefer hardwood due to allergies and homes with more hardwood usually will obtain a higher selling price since it is a desirable feature to many and considered "high end".

Hardwood: If you have hardwood floors that are badly scratched many Buyers will notice it and will want to plan on refinishing prior to moving in. For most Sellers however, refinishing the floors prior to listing their home is too intrusive unless they plan to move out permanently before coming to the market. In those cases, it will help to let the Buyers know up front that a specific \$ amount will be offered as a credit at closing which could be used to refinish the floors. (This also allows you to remove the credit during negotiations with the Buyer if their offer is less than your listing price.) This shows the Buyers that you have acknowledged the issue and are willing to help to take care of it which usually will help to get a higher price.

Tile: Tile Floors tend to wear well in most cases. Cracked tiles or grout is the most common problem. Both these issues can be easily fixed for very little money assuming you have extra tiles and the current floor has not faded.



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KITCHEN AND BATHS:

The condition and upgrades in the kitchen and baths of a home are always one of the first things that are noticed by the potential Buyer. When these rooms are updated the Buyers are willing to pay more. Even small changes can go a long way in these rooms. .

Kitchen: The first things a Buyer will notice when entering your kitchen is the cabinets, counter tops, and appliances. If you have upgraded cabinets but your counter tops are not granite or another high end material used today, then it may make sense to get a quote to upgrade. You DO NOT however want to add granite on top of cabinets that are cheap or dated since most Buyers will see right through that and still say that they will want to renovate the Kitchen.

If you have one or two older appliances that are in need of replacement and the rest of your Kitchen is in good shape then it will most likely make sense to upgrade the older appliances. The brand name of the appliances and their cost will vary depending on your Kitchen and the price of the home. More expensive priced homes will require more expensive appliances. If your floor is linoleum then upgrading to hardwood or tile can increase the value assuming the rest of the Kitchen is in good shape. Replacing the cabinet knobs with a neutral, updated style and new lighting are easy and less costly fixes that can sometimes be all you need to give your Kitchen a small lift.

Bathrooms: If you are not ready to "gut" your bathroom then a few items should at least be considered. A new vanity can be a very reasonable investment and go a long way, assuming the rest of the Bathroom is in good condition. If your bathroom floor is linoleum or older, dated tile, it may make sense to get a quote on replacing it with a newer, more updated tile. Grout in Bathtubs and Showers should be redone if cracking is apparent.



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THREE HIGH TICKET ITEMS TO THINK ABOUT:

As mentioned previously, the three high-ticket items that Buyers like to know the age and condition of are the roof, furnace, and windows. Replacing or fixing these items may or may not make sense prior to listing but being aware that they may become obstacles to your sale depending on price is important.



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ROOF & WINDOWS:

Roof: If your roof has passed its life expectancy and is showing signs of major wear and tear it should be addressed prior to marketing. There are roofing companies that will replace your roof in a day and offer competitive prices to do so. Many Home Owners may not have the money to pay for a new roof but if the roof is in rough shape it is better to let the Buyers know you are aware and then can either market the home with the roof “as is” or offer a credit. If selling “as is” you will need to price your home accordingly.

Windows: Older windows have become a concern of many Buyers due to the cost of heating in the recent years. I do not, however, recommend that you go out and replace all your windows prior to selling unless they are in really poor shape. For many this would be cost prohibitive and may not give you the return on your investment you are looking for. Mass Save has programs worth looking into to help replace older windows and, therefore, may make it worth the investment.



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FURNACE:

The age of your furnace is usually a question that a serious Buyer will want to know. I do not suggest replacing this item unless it is broken or “near the end of its useful life”.

There are many deals through Mass Save that can help you to purchase a new, more efficient furnace if necessary and Mass Save will even help to pay for the cost. If your furnace is old having Mass Save information available may help ease a Buyer's concern.

Another strategy is to purchase a yearly Home Warranty that will cover the furnace as well as many other items in the home should they stop working. Coldwell Banker offers this Warranty through American Home Shield. . The cost of the plan does not have to be paid until closing, but you as a Seller could also use the plan while your home is listed.

One last Strategy I suggest to ease a Buyers mind regarding an older furnace is to get a Heating Company to clean, maintain and certify that it is still in working order. Next, have that Company hang a tag right on your furnace so the Buyer and their Home Inspector can see that it has been well maintained.



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THE SECOND MEETING (THE PRICING PLAN):

Now that we have been through your home together and have gone over the upgrades you have made over the years or plan to prior to selling, it is time to discuss the market and what your home is worth in the current market conditions.

During this meeting, I will present a comprehensive Market Analysis that will compare your home to others on the market, under agreement, and recently sold. We will review market trends as well as discuss a comprehensive Marketing Plan.

I will inform you of the extensive tools I will be using that most Agents don't, such as Targeted PAID Advertising with videos and still ads, a property website, a direct response marketing system allowing me to respond to your buyers in minutes, direct mail, and an on-line management system, just to name a few!



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PRICING YOUR HOME:

Even in a “hot market” there are houses that sit, waiting for an offer, for months and months. This time spent on MLS means that you ‘re still making your mortgage payments and you’re still not getting equity out from your home.

Perhaps even worse is what Buyers and their Agents think about homes that have been on the market too long: “Something must be wrong with that home.”

This thought may scare away many Buyers and it will prompt the ones interested to try to “lowball” your house. This is not to say that if you do start too high that you can’t recover. This situation occurs when a Seller sits at the same price for months and does not make a move on price.

Why are those homes sitting you may ask? It is because they are often priced “out of the market” and they are not competitive with their competition. The good news is that I have tools to help you to price your home and to attract the most possible buyers to avoid this situation!



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PREPARING YOUR HOME FOR SALE:

You have now decided to list your home and have made the agreed upon improvements, if any. It is time to neutralize or “stage” your home so that it will appeal to the widest possible range of potential Buyers who will easily be able to envision themselves living there.

Just as first impressions are important for people, they can make or break for a home. When potential Buyers walk into your house, they will start to evaluate everything they see. Their impression will ultimately determine how much they are willing to offer on the property.....or even if they will be interested at all.

Therefore, in order for you to get the most money for your home, it is necessary to put a lot of care into its preparation before it is placed on the market.



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CLEANLINESS & STAGING:

Buyers are easily distracted and tend to focus on the negative instead of the positive of each home they tour. Each dish left in the sink or dust bunny in the corner is going to detract from the perceived value of your home which could mean a lower offer and longer time on the market. According to a recent study by the National Association of Realtors, 96% of Buyers Agent's reported that staging had some effect of their Clients view of the house. They said that staging made it easier for their Clients to visualize the properties as their future home and that they were more likely to overlook the properties deficiencies. The survey also stated that 52% of Buyer Clients were willing to offer more on a staged home.

As a Home Marketing Specialist, I have been trained to help my Sellers stage and present their home in the best possible light. I work with each Seller and discuss any changes to the furnishings and accessories that could be beneficial. Many times simply de-cluttering and moving items from different areas of the home is all that is necessary to gain a fresh look. I will also add my personal accessory items, comforters, pictures, etc. to help enhance the home if needed. If the home is vacant it may be worth hiring a staging company that will rent furniture and large items.

The exterior of the home is also important. Getting rid of peeling paint and wood rot as well as proper landscaping can really make a difference in how your home is perceived by a Buyer.



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MARKETING:

In the “old days,” Real Estate Agents would simply put a sign in the yard, put a listing in the MLS, and pray that it is sold. Even today, there are a lot of Real Estate Professionals who think getting your homes in the Multiple Listing Service and a few websites is a job well done! That might actually be enough to sell your home when the market is “hot” however, if that’s all an Agent does, they are not fulfilling their fiduciary duties which is to get the most money for your home.

A smart agent will use the classic example of supply and demand to get an auction environment on your home. Getting multiple offers will allow you to choose the best offer for you.

The key to creating an auction environment is promotion and price. A strong Marketing Strategy should consist of multiple channels to reach the most people in the shortest amount of time. Internet Marketing, including a targeted Social Media Strategy, Direct Mail, Open Houses, and Print Media, should all be included. Most Agents do not know how to market properly through Social Media. It is important to work with an Agent with lots of experience in these areas.



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INTERNET MARKETING:

With over 92% of Home Buyers using the internet as a part of their home search, a strong online marketing program is essential to generate the largest possible demand for your home.

When I first place your home on the market in MLS, it will be seen immediately by those Buyers who have an active search set up. Once your property is on MLS, it will download to many Real Estate sites including ColdwellBankerHomes.com, ColdwellBanker.com, Zillow, Realtor.com, Trulia, and Homes.com. Coldwell Banker pays a large fee each year to have a dominant presence with many of the best-known real estate websites.

“Lead Router” is another system I use that allows me to capture a potential Buyer immediately while they are looking at your home on line. If a Buyer has a question about a home I have listed, they can click a button and I will be called immediately to answer their questions. The system allows me to engage Buyers while they are most interested in your home, answer their questions and get them in to see it ASAP! Buyers are amazed at the quick response time and I have sold many homes over the years to Buyers that have called in through this system.



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SOCIAL MEDIA AND DIRECT MARKETING:

Social Media is another avenue that I have found to be a great way to get a huge audience to view your home. I do this through Paid Advertising that very few local Realtors are utilizing. This platform allows me to run targeted video and still ads of your Home on multiple Social Media sites. By doing this, your home will be in front of large groups of people, many who have shown behavior that they are looking to purchase a home. I also develop property websites for each of the Homes I list and promote these through out the internet.

Although not the strongest tool to sell your home, Direct Mail can help on a limited basis to get your home in front of those that may not be actively searching for a home but may know someone who is.

When I first list your home, I will send out "Just Listed" cards letting people in the neighborhood, as well as a targeted group of people, know about your home. Although many of these homeowners may not be in the market to find a home, they may know of someone who is.



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PRINT ADVERTISING, BROKER, AND PUBLIC OPEN HOUSE:

Research has shown that print advertising such as newspaper and magazine advertisements, is becoming a less desirable vehicle for Buyers. At Coldwell Banker Residential Brokerage, we still participate in local newspaper advertising but it is clear that very few Buyers are relying on this form of advertising to find their home. A Broker Open House is a good tool used to get the greatest number of local Brokers in to see your property as quickly as possible. Depending on the town, the Broker Open House is usually done on a weekday morning on a specific day.

Public Open Houses are also a good tool to get lots of Buyers in at once. They are usually held on Sundays but sometimes on Saturdays as well. I have sold homes at Public Open Houses however, many times, if someone is truly interested, they will call their Buyer's Agent to schedule an appointment.

Depending on the pricing strategy, Public Open Houses can also be used to gain lots of excitement on your home. If you as a Seller want to "price your house to sell", which means you are on the lower end of the price range, then the Public Open House can work well and promote multiple offers but ONLY if the home is priced at a very strong perceived value.



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NEGOTIATING THE OFFER:

You have just received an offer on your home and want to make sure you get the best possible price and terms.

As a Sellers Agent, the first thing I do is to inform everyone who has shown it that an offer has come in. Sometimes this prompts another Buyer who may have liked your home but didn't feel there was a sense of urgency to also move forward. If that does happen and we receive multiple offers, I usually find that the original offer is the best and safest to go with assuming both are similar. The Buyer that decides to "come to the table" with an offer first is usually the one that is the most sure and, therefore, the deal tends to stay together even through home inspection issues.



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IMPORTANT THINGS TO NOTE WHEN LOOKING AT THE OFFER BESIDES THE PRICE AND THE “TERMS OF THE OFFER”:

- How much money are the Buyers putting down for a deposit? Typically \$1,000 at the time of the offer and typically 5% of the purchase price minus the \$1,000 that was already given at the offer at the Purchase & Sales
- Is it a Conventional Loan with 20 percent down? How much are they financing?
- How many days are they allowing for the contingencies which usually include the Home Inspection and Mortgage Contingency (we like to see no more than 7-10 days for the Home Inspection. The Financing or Mortgage Contingency (which is the amount of time it takes for the Buyer to get their loan) is taking longer these days with the average around 30 days from the time of application. I like to see that Buyers have applied for their loan within 7-10 days of the offer.
- When will the Purchase & Sale be signed? It makes sense to keep the window between the Home Inspection Contingency and signing of the Purchase & Sale as close as possible. I find that 3 business days after the Home Inspection Contingency is enough time for the Attorneys to draft the document.
- Are there any inclusions the Buyers would like that you didn't plan on such as your Washer and Dryer for example or closing costs?
- Last but not least, does the closing date work for you? As I stated earlier it is important to read and make sure you understand the offer so there are no surprises down the road!



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THE HOME INSPECTION:

Once you have an accepted offer the Home Inspection will usually take place within 7-10 days. This date will be stated clearly on the offer and it is the date in which the Buyer will need to get back to you to let you know of any issues that they may want you to help take care of.

Buyers should not be using Home Inspections as a negotiation tool but only to bring up any safety or large issues that they may not have known about when they made the offer. It is these issues that Buyers will ask for help from the Seller, either asking them to get the items fixed prior to closing or requesting a credit or reduction in price.

In Massachusetts, it is not required for a Seller to fill out a Sellers Disclosure form however, the form is your chance as a Seller to disclose any issues you may know about. We ask the Buyer to sign the document at the time of the offer. This form serves as acknowledgement that the Buyers are aware of the issues disclosed in the home and it is therefore understood that these items will not be brought up after the Home Inspection for the Seller to fix.



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THE PURCHASE AND SALE:

The Purchase and Sale, or P & S for short, is a multi-page document executed about 10 days from the Offer or 3 business days after the Home Inspection Contingency. Both the Buyer and Seller Attorneys will work together to draft and each will add verbiage to protect their Clients.

All information from the offer and from the Home Inspection, if applicable, will be included in the document. The Purchase & Sale now takes the place of the original offer.

The second more substantial deposit will be due at the time of signing and that amount is usually 5% of the purchase price minus the \$1,000 already paid. For example, if a home costs \$500,000, the P & S deposit would be \$24,000 ($\$500,000 \times 5\% = \$25,000 - \$1,000 = \$24,000$).

It is certainly possible and could be appropriate for some Buyers to put down less, if necessary, but worth asking the reason since 5% of the purchase price is the norm.



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CONTACTING UTILITY COMPANIES AND ITEMS NEEDED FOR CLOSING:

As you are nearing the closing date, you will want to let the local utility companies know the date you are moving to get the utilities out of your name. If your home is heated with oil, contact your oil company to obtain a final oil reading so that you can be reimbursed at closing for the remaining oil in the tank.

The following items are required in Massachusetts from the Seller in order to close:

Smoke Certificate: Up to two months prior to close you will need to have the Fire Department come to test your Smoke and Carbon Alarms to be sure they are up to date and in working order. There are different rules depending on the age and size of your home and whether your alarm system is hardwired or not. I suggest consulting your local Fire Department for the specific rules for your home before they come out. Each Town will charge a fee to test and some will charge again if your home fails and they need to come back out. The original smoke certificate will need to be given to the Closing Attorney prior to closing on your Home.

Final Water Reading: This will need to be done within a week of closing. There is a fee for this plus any water usage. The paid water bill will need to be given to the Closing Attorney prior to the closing.

Title V Certificate: If you have a Private Septic System you will need to get a Title V Inspection prior to closing. I recommend that you get this done as early as possible, preferably before you put your home on the market. This way if you were to have to make any fixes you will know about it before you accept an offer and can inform the potential Buyers of any work that was done. If you need an entire new septic system it can run anywhere from \$20,000-\$30,000+ so you may want to reflect some of that in the price of the house and advertise that a new septic system has been installed.



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THE FINAL WALK-THROUGH:

The final walk through usually takes place the day before or the day of the closing. The Buyer and their Agent will “walk through” your home to make sure all looks in order. The expectation is that your home will be “broom clean” which means it has been swept and none of your items remain.

If a problem arose at this point, a discussion would take place to decide the best way to handle it. Many times the Attorney will do a “hold back” which is usually a small amount of money held back from your proceeds to ensure you will take care of the issue and, therefore, the closing does not need to be held up. Once the issue is fixed the remainder of the money will be refunded to you.



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THE CLOSING:

The Closing is the date that the home will actually be changing hands. The closing meeting can take place anywhere but will usually take place either in the Closing Attorney's office or at the Registry of Deeds. Many Sellers will give their Attorney "Power of Attorney" if it is inconvenient to attend the closing. Your check will usually be held by the Attorney until the property has been recorded at the Registry of Deeds and has gone "on record".

Getting the property "on record" can take anywhere from an hour to multiple hours depending on how busy the registry is that day. The Closing Attorney will arrange for this to be done either in person at the Registry or now it can also be done online. End of month closings will take the longest to go to record since there are usually more closings scheduled. Once on record, you have sold your home!



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SO WHAT NEXT?:

Give me a call or text to 1-978-505-1466. I would love the opportunity to learn more about your specific situation and explain to you in more detail what I do differently to get your home seen by the masses, thus giving you the best chance of getting top dollar in the least amount of time.

I hope you have enjoyed this booklet and have learned about the Home Selling process in Massachusetts!



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Words of Wisdom

"KNOW
WHAT YOU
OWN AND
KNOW WHY
YOU OWN IT"

Peter Lynch

