



BLACK PHOENIX GROUP

SELLER GUIDE

OUR STORY

The Black Phoenix Group is a boutique Brokerage that is committed to creating a uniquely crafted real estate experience; (custom-tailored) for each individual client. Passionate in our pursuit of perfection and driven to lead in this diverse industry. We innovate, implement, adapt, and overcome.

A digital-centric brokerage crafted through years of sales and marketing experience. Our Brokerage is both technologically progressive while still being committed to a sustainable and environmentally conscious future.

Our mission is to provide the best possible services alongside the smallest environmental impact. This means we have a small footprint and rely on digital tools when at all possible. We take pride in being lean with the ability to change and grow over time.



Broker Owner

Zac Bales-Henry

A life long native of Des Moines with over 14 years of real estate experience. Ranked among the top tier of agents nationwide, and a 2016 Realtor Magazine's 30 under 30 recipient. Committed to his community through various philanthropic endeavors, community roles, and volunteer efforts. An outdoorsman at heart and committed to the long-term sustainability of the environment.

Zac@ZBHRE.com

Executive Assistant

Stephanie Adair

A life long native of Iowa with 4 years of real estate experience and a background in financing/ banking. Passionate about service, community, and family. Steph is a mother of two beautiful children. As a founding member of Black Phoenix, Stephanie provides all support services and client interaction.

Steph@ZBHRE.com



My Pledge to You

I pride myself in consistently providing the highest quality, most innovative and exceptional real estate service available anywhere in my area.

My client's needs always come first. I have built my business one satisfied client at a time, and my goal is to exceed your expectations at every turn. I constantly strive to create and implement innovative marketing strategies to get my clients maximum exposure when selling their home.

My guarantee to my clients:

- ✓ Honesty and integrity in every situation
- ✓ Ongoing communication to keep you up to date
- ✓ Continuous improvement of my services with the hope of exceeding your expectations
- ✓ Creation of a fun, stress-free atmosphere to ensure you enjoy your move
- ✓ Service after the sale to help you with everything you need during and after the move

What our Clients Have to Say

"BPG was amazing in helping us find the right home within our wish list and helped us sell our home and provided excellent communication and service. I highly recommend Zac and Stephanie for your real estate needs."

- Nick Peterson, Altoona

"Zach and Stephanie were an absolute blessing in the home buying process. as a first time home owner I had 10000 questions and they answered them all, even more than once, happily. Zach is very personable, knowledgeable, friendly and has his clients best interest in mind at all times. will most definitely come back to them the next time I buy a home!"

- Cassie Marie, Des Moines

Introduction

WHY A REALTOR MATTERS

- 1. Work with a professional for peace of mind.**

As a real estate agent, I adhere to a strict code of ethics, and I'm committed to ongoing education. I have intimate knowledge of sales and trends in the local market and my knowledge of contract law ensures the paperwork is handled correctly.
- 2. Be the first to get information on new listings.**

Not only do I have access to the multiple listing service, I am also invited to exclusive "agent only" open houses that let me find out what's on the market before anyone else. I pass this information on to my clients.
- 3. Market your property!**

I distribute information about your property to my network of agents, industry partners, preferred clients and the public. This is a way to get the word out that your home is for sale. The more people who know about your listing, the more offers we'll attract and the more money you'll end up getting
- 4. I know your competition.**

When selling your home, I am the best person to provide you with real-time information on the listings you are competing with in your market. Based on my research, I know the price and features of competing properties, and I know how to make yours stand out.
- 5. Find the right property for your specific needs.**

I can help source your next home that will be perfect for your needs. I know where schools, hospitals and amenities are located and I can advise you on which locations are the best fit for your lifestyle.
- 6. Help you evaluate your next property.**

I know which inspections should be conducted, including checks for termites, dry rot and asbestos. I can help you gain access to the sales history of the property. If there are issues with title, I can help you resolve them before problems arise.
- 7. Negotiate the best price on your next home.**

I am an expert negotiator and I can save you thousands of dollars on the purchase price of your next home. I maximize your return and give you peace of mind that you are making the right decision.
- 8. The best financing options.**

I can assist you with understanding the various financing options available and refer you to a qualified lender or mortgage professional. Finding the right house is the first step, but finding the best financing is just as important. My goal is to ensure you can retire your debt as soon as possible and live mortgage free.
- 9. Refer you to great partners.**

I will help you find the right real estate lawyer/title company, property inspector, tradesmen, movers and other service providers. I have a list of people who I recommend, saving you time and worry. I pride myself in delivering exceptional service and looking after your every need.
- 10. Know what government programs can help.**

I know the current incentives and rebates that help homeowners. I let you know if you qualify for any tax credits or special financing options.

FIVE ESSENTIALS FOR A SUCCESSFUL SALE

1. LOCATION

The pricing of your home must reflect its location. The better the location, the higher the market price. When buyers choose a location they look for access to amenities, school districts, low traffic, easy highway accessibility, proximity to parks, etc. All of these things must be taken into consideration when determining the value of your home. We cannot control the location.

2. CONDITION

The pricing of your home must accurately reflect its condition. Your job is to make your home bright, shiny and clean (as close to a model home as possible). My job is to tell the world about it and gain maximum market exposure. Take a look around your home. What little things can be fixed that won't cost a lot, but will have a big impact on how well your house shows? I will give you suggestions of things we can do to stage the house to get you the most money when you sell.

3. MARKET

The market is always shifting. Recession, inflation, mortgage availability, competition and the public's perception of the health of the economy all play a role in house prices. It may be a buyer's market (where there are a lot of houses for sale and buyers have more negotiating power) or it may be a seller's market (where there are limited houses for sale and the sellers have more negotiating power). The pricing of your home must reflect the current market because we cannot dictate market conditions.

4. TERMS

Buyers often put terms in the purchase agreement (e.g. approval of financing, home inspection, etc.). If you are willing to accept offers with such terms, you increase the buyer pool. The price of your home must reflect the terms. For example, you can often negotiate a higher sale price if you are willing to accept terms that are important to the buyer (such as a longer/shorter closing date to meet their needs). The good news is that I'm an experienced negotiator, so I'll be in your corner to protect your interests.

5. PRICE

Price is the most important factor in the sale of your house. If you price your home too low, you leave money on the table that is rightfully yours. If you price it too high, your home languishes on the market and other agents use it as a tool to sell their listings by showing better value in competing homes. Once a house is on the market for a while, all buyers ask the same three questions:

- How long has it been on the market?
- What's wrong with it?
- I bet they're getting desperate, should we try a low-ball offer?

Failure to properly price your home can cost you thousands of dollars. Setting the right asking price is the single biggest factor that determines the success or failure of your home sale. That's where my knowledge of the market and pricing expertise come in. I will help you choose the right price that will get you maximum exposure in the market, so you sell quicker for the most amount of money. Qualify fo

Preface

UNDERSTAND THE MARKET

The first step is to be sure you understand how local market conditions affect the price you choose. Markets change from city to city and from neighborhood to neighborhood. The value of your home is determined by supply and demand. If there are a lot of sellers and few buyers, prices tend to go down and homes take longer to sell. This is referred to as a “buyer’s market”. But when the opposite is true and there are many buyers but few homes for sale, prices rise and homes will sell very quickly. This is known as a “seller’s market”. How do you know which market you are currently in? That’s where I come in. I am a local expert and I prepare a local market analysis for you. I not only determine what type of market you are in, but I study your neighborhood and compare your home to others based on style, size, number of bedrooms, baths, garage, view, lot size, etc. I cover all of this with you when we meet in person.

ESTABLISH A PRICE

The next step is to arm yourself with the facts. By not establishing a realistic price from the beginning, many home sellers end up costing themselves thousands of dollars. If you price your home too HIGH, it will sit unsold and become “stigmatized” or “shop-worn”. If you price it too LOW, you may give away thousands in profit to a total stranger. Either way you lose. Choosing the right price sets the stage for the entire selling process. Be objective and remember that selling your home is a business transaction and you need to put your personal feelings and attachments to your home completely out of the equation. This is critical.

No matter how attractive and polished your house may be, buyers compare its price with everything else on the market. I prepare a Highest Price Analysis and research all recent sales of similar properties in your area, so you can

determine what the true market value of your house is. My analysis differs from a formal appraisal. The biggest difference is that an appraisal is only based on past sales, whereas I take currently available properties and pending sales into consideration. Another major difference is that while an appraisal can cost you several hundred dollars, I am happy to do a Highest Price Analysis free of charge.

The ultimate decision regarding how much to ask is yours, but I help you make good decisions. I strongly encourage you to not fall into the temptation of overpricing your property as this will cost you thousands of dollars in the long run. Real estate agents don’t establish house prices, the market does. I mention this because many agents may try to win your listing by saying they can get you more for your home. These attempts are done in hopes of signing the listing and coming back at a later date asking you to reduce the price. After all, you’re already under contract. Remember, agents don’t establish price, the market does. You can count on me to be honest with you about the price of your home and what it will take to get it sold.

CALCULATE YOUR BOTTOM LINE

Once market value is established, you can calculate your bottom line. This is the amount you walk away with after all the expenses related to selling your home are paid. Closing costs vary depending on how the contract is structured. Common closing costs include real estate commissions, legal fees, mortgage discharge fees, condominium transfer fees, property taxes owing, home warranty fees, required repairs, etc. It may sound complicated, but that’s where my expertise comes in. I will show you how much money you can expect to net from the sale of your home.

PREPARE YOUR HOME FOR SALE

There are really two phases when it comes to preparing your home. The first is getting ready for the market and the second is getting ready for showing. Let's start with the first phase, getting ready for the market. The best way to do this is to walk around your entire home with a notepad, paying careful attention to everything. Check the walls for chips, holes and uneven paint. Fix all leaky faucets and make sure they shine (consider replacing them if they don't). Does your home require minor repairs? Consider curb appeal. It is always a great idea to put a fresh coat of paint on the front door and garage doors. Stain the deck and fence. Trim the gardens. First impressions are everything when it comes to attracting buyers.

Once your home is officially for sale you need to make your home sparkle. This is an area where you can't overdo it. Be sure to concentrate on the kitchen and bathrooms. Your buyer expects a used home, but the brighter your home shines, the easier your buyer can see themselves moving into the house and making it their own.

It is time to unclutter. It's a good idea to box up any items you haven't used in a while. This adds visual square footage to your home, increasing it's perceived value. After years of living in your home, clutter collects without you even realizing it. But the buyer does notice it and is drastically affected by it. Clutter collects on shelves, counter tops, drawers, closets, garages, attics and basements. Pretend you are walking into your home for the very first time. Or better yet, get an outsider's opinion. Ask a friend to point out clutter. Box it all up and store it until you move. Now might be a good time for a garage sale. If you were going to get rid of anything before you move anyway, do it now before the house is even shown.

OFFER INCENTIVES

When listing your home for sale, you want to make it very appealing to buyers. There are several things you can do to help your home

stand out from the competition. Perhaps you want to include the appliances or window coverings. If your home is a little older, you can offer a home warranty, so the buyers have peace of mind that the house is in good repair. Consider offering a redecorating allowance, so the buyers can paint or complete repairs after moving in.

A little known tactic to sell your home quicker and for a higher price is to offer a higher commission to the agent who brings you the buyer. You may be asking yourself how paying more can actually net you more, but it's a rather simple concept. By raising the commission to the buyer's agent, you could consider it a 1% loss to you, but that same 1% is a 14% gain to the agent who sells your home. Let's pretend you are a real estate agent. If you had three houses to show your buyers, one offered an average commission, one offered a reduced commission, and the third offered a bonus ... which would you be most excited to sell? An ethical agent would show all three, but they would be most excited about showing the third property. The more showings you get, the more offers you will receive. The more offers you receive, the higher price you will get for your home, and the quicker it will sell.

MARKET YOUR HOME

It is now time to bring on the buyers. I have a stellar marketing plan including professional photography and videography to showcase your home in the manner it deserves. My online marketing is second to none and attracts the majority of buyers who start their home search online.

To maximize your potential for success, it's important to market to three groups ... brokers, neighbors and buyers. To effectively and aggressively target all three groups, I use open houses, feature sheets, just listed postcards, print media, internet strategies, telemarketing campaigns and more. I leave no stone unturned when it comes to marketing your home to ensure you sell for top dollar.

NEGOTIATE THE OFFER

The key to remember here is not to get caught up in games. If you keep your goals in focus you are better able to respond to offers. You will have three choices when an offer comes in. You can accept the offer, reject the offer, or make a counter offer. You should know, however, that a counter offer is a rejected offer. The buyer has no legal tie or obligation to the contract once any minor changes are made to it. Although the price is the main focus of the offer, you need to closely review every detail. These details include down payment, deposit, possession date, personal property items included such as appliances or furniture, and conditions such as financing, home inspection and home warranty. Remember, any change to the original contract

is technically a rejection, so only make changes if you are positive you cannot live with what is offered. It is important to put yourself in your buyer's shoes and not see them as a rival or enemy, but rather as someone who wants to buy your home. Once an offer is accepted, I am there every step of the way to closing making sure everything goes smoothly until the moving vans arrive.

Prologue

Our First Meeting

Everything great in this world starts with a meeting. Our initial consultation is a chance for us to meet, review the process, discuss the home, and answer questions. We go into detail about what you can expect in the coming weeks and months. Our process is tailored to fit the individual client's needs. We understand that your home is unique. That requires a special touch and expert marketing.

After our first meeting, we create a listing packet consisting of our report on your home. This will include sales statistics, comparables, market trends, and demographic information. We utilize this information to target the correct buyer for your home, specifically. Once we've come to terms on a price, listing period, and marketing package.

The Process

INDEPTH MARKETING



arket prep is probably the most critical part (next to the actual listing day). It's during this period that we prepare your home for the market. Once again, this is a tailored process for your unique home. We utilize professionals every step of the way to ensure that your home shines like a diamond for listing day.

The first person through the door is our on-staff interior designer. Her job is to provide you with insight on how to prepare and stage your home for listing. Once that is completed, we head into professional photography and video photography/ aerial photography. This process can take anywhere from 1-2 weeks. The best part is that we take care of everything --you can sit back and enjoy the ride.

Interior Designer: Homes should look just as beautiful as the photographs. That's why we team with a professional staging company for optimal layouts, colors, and updates.

Professional Photographer: This is where it counts— photos are one of the most important parts of marking your home. We only work with best.

Video Walkthrough: This allows the buyer to experience your home in greater detail. Getting a feel for the overall flow.

Aerial Photography: If you have land then this is the best way to highlight it. We're able to show views on even large scale properties.

Matterport: Cutting edge technology has allowed us to create a 3D rendering of your home. Giving the buyer an opportunity to walk thorough in real time.



EXPOSURE

In today's environment, digital market exposure is critical. Gone are the days of paper advertising. The buyer of today is a savvy individual who has access to more information than ever before.

This is why it's essential to meet the buyer where they're looking. Our thorough process implements a combination of MLS, Social Media, and Targeted Ad exposure.



Our marketing is spread throughout numerous platforms in order to have the most significant impact.

Starting with the Realtor MLS, your listing feeds out to every broker specific sit as well as the big three (Zillow, Realtor.com, and Trulia). This means that thousands of buyers will instantly have access to the marketing we've created.



Next is social media exposure. Countless buyers are starting to look for their next home on social media. Think of Facebook, Instagram, Youtube, and LinkedIn as digital neighborhoods. If your home isn't on there, you're missing out on thousands of potential clients.



Lastly, is the targeted ads. We utilize RPR (Realtor Property Resource) to create a buyer profile for your home. This allows us to target individuals who would be interested in your home more effectively.



Below is an example of how your home feeds through the various sites.



THE ROAD TO CLOSE

The goal of the Black Phoenix Group is to provide exceptional service through constant professionalism and guidance. This means getting you to the end, feeling happy and satisfied with the process.

A few of the tools we use to make this process easier are

- Dotloop (a digital paperwork system)
- ShowingTime (an appointment/feedback platform)
- Google Calendar (to keep you apprised of important dates)

As we discussed previously, we implement numerous digital platforms to aid us in creating a paperless process. But we also understand that there is no platform better than good old fashion human interaction. This is why we're always accessible throughout the process. We appreciate that this is likely one of your most substantial investments, and we don't take that lightly.

Selling your home is our number one responsibility and priority.



Seller Estimate of Proceeds	
Prepared for	Jane Doe
Property Address	123 Uni Lane
Estimated Closing Date	TBD
Property Taxes	\$5,000.00
Purchase Price	\$100,000.00
Sale Price	\$100,000.00
Mortgage Payoff	
Mortgage Payoff	\$25,000.00
Home Equity	\$0.00
Listing Fees	
Buyer's Agent Commission (3.0%)	\$3,000.00
Listing Agent Commission (3.0%)	\$3,000.00
Buyer Closing Costs	\$0.00
Home Warranty	\$0.00
Misc	\$0.00
Closing Services	
Abstract & Title	\$300.00
Settlement	\$250.00
Termite Inspection	\$65.00
Document Prep	\$125.00
Government & Taxes	
Revenue Stamps (\$1.60 / \$1000)	\$160.00
Tax Proration Credit	\$5,000.00
Special Assessments	\$0.00
Misc	\$0.00
Total Estimated Costs	\$36,900.00
Net Proceeds	-\$11,900.00
Estimate of Proceeds	\$63,100.00

PREPARING FOR CLOSING

Contact the utility companies about establishing service in your name. Arrange for electricity, gas and water to be turned on in your name on the day of closing, so that there will be no interruption in service. Make these arrangements a few weeks in advance, since utility companies may require deposits, credit checks and advance notice.

Make a home buying file. Organize all documents associated with the transaction in one place. Your file should include the purchase agreement, the title, mortgage documents, closing data, inspection reports, insurance forms, and tax records. This small step can prevent big headaches come tax time and on the day you refinance or sell your home.

One of the final steps is the closing. In some areas a title company will handle this process and in other areas it is done by a lawyer. A few days before the deal is set to close, you will do your final walk-through inspection of the property to make sure it is in acceptable condition. After that you'll meet with your lawyer to review, sign and get copies of all the documentation. At this time, you'll also provide the remainder of your payment and pay legal fees and any additional costs, such as prepaid utility expenses for which the seller should be reimbursed, that are due on closing.

TYPICAL CLOSING COSTS:

- Property or title transfer taxes
- Appraisal fees
- Legal fees
- Home inspection
- Home insurance
- Seller reimbursement for prepaid taxes/utilities
- Mortgage insurance (if <20% down payment)
- Title insurance
- Moving costs



So, do you hire movers or move yourself? The number one reason why people choose to move themselves is to save money. It also gives you more control over the moving process. You get to decide when and how all of your possessions will be moved (you can move gradually or all in one day) and you don't have to worry about strangers handling your possessions. However, hiring movers has its benefits.

The main reason why people choose to hire professional movers is convenience. There's no truck to rent, no packing to do, no heavy lifting. All you have to do is make the arrangements and they do the rest. They know how to handle your possessions in a safe manner, so there's less chance of things getting damaged. If anything does get damaged, the moving company is responsible for repairing or replacing it.

Ultimately, deciding whether to move yourself or hire movers comes down to how much work you want to take on, what you can afford and your peace of mind.

Ask yourself these questions before making a final decision:

- Do you have the time to do the entire move yourself?
- Are you physically capable of loading and unloading all of your possessions?
- Do you have enough family and friends available and willing to help?
- Are you comfortable driving a large moving truck?
- Does the thought of moving yourself cause you undue stress?



EPILOGUE

MOVING DAY

To keep moving day as hassle-free as possible, we recommend following this task list:

Task 1: Clearly mark and set aside items you don't want loaded.

This will remind you to tell the driver what not to load as you conduct your preload walkthrough. Make sure your important paperwork pertaining to the move doesn't get packed and shipped with the rest of your possessions.

Task 2: Pack special items for the kids.

Have the kids pack a box of their special items, things they'll want to have nearby as soon as you arrive at your new home. Point this box out to the driver, so it's one of the first to be unloaded.

Task 3: Remove trash and flammable items.

Eliminate as much trash as you can before moving day. Last minute garbage will accumulate, so have a plan to dispose of it. Movers will not allow flammable items on their trucks, so plan to move these separately. If you are uncertain what items can't be loaded, ask your mover for a list. Because movers can't transport most household cleaners, they will be available for you to do a last minute cleaning on moving day.

Task 4: Reserve a parking space for the moving truck.

If you live in a congested area, recruit friends and park your vehicles one after another in a space close to your home and do not move them until the truck arrives. The closer the truck can get to your house, the better your chances of avoiding additional charges.

Task 5: Set aside special items the day before moving.

When the movers get there, point out the items that require special care. Also, point out the boxes you would like unloaded first, if they are not going into storage.

Task 6: Take care of your movers.

Consider the needs of your driver and movers. Have some snacks and drinks on hand. It is a nice gesture and will be warmly received. Advise the movers where to locate the drinks and food, so they do not have to ask each time. Advise the movers which restroom you want them to use.

We look forward to working with you!



Zac Bales-Henry



Stephanie Adair



License Numbers:
F06129000
B58727000
S67564000

Contact
Phone: 515.494.7772
Email: Zac@zbhre.com
Site: www.BPHXG.com

6720 University Ave, Windsor Heights IA 50324
© 2020 by Black Phoenix Group
Licensed Real Estate Broker in the State of Iowa,

