

JANICE BURTIS TEAM

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MEET JANICE



"Real estate investing is a passion for me.
I purchased my first home when I was 23 and started buying investment properties. Once I left the corporate world, it was a natural fit for me to help other people buy and sell their own homes."

Janice is a native of the Grand Valley with over 20 years of experience in the residential, commercial, and investment real estate markets, working exclusively with RE/MAX 4000. Utilizing her professional expertise and personal knowledge of the real estate market, Janice works hard at matching client needs with their vision of the right home, investment property, or business opportunity. As a previous engineering vice president for a large international firm, she developed a keen business acumen, which she utilizes with clients through excellent negotiating skills. With her unparalleled ethical standards, keen eye, impeccable service, and stellar reputation, clients work with Janice time and time again.

As a Certified Luxury Home Marketing Specialist with RE/MAX, Janice has access to world-class tools and education, as well as targeted publications, such as the nationally distributed *The RE/MAX Collection Magazine*, and luxury home magazines such as *Unique Homes, du Pont Registry*, and *The Wall Street Journal*. Investment real estate is a large part of her portfolio.

Janice is actively involved in the community. She serves on the Foundation Board for HopeWest and hosts a monthly radio show, House Talk, on KAFM Community Radio (88.1). She also loves to take advantage of all the breathtaking scenery and outdoor activities the Grand Valley has to offer: including yoga, skiing, mountain biking, hiking, and fishing.

AWARDS

RE/MAX Lifetime Achievement
RE/MAX Hall of Fame
RE/MAX Platinum Club
RE/MAX 100% Club
Certified DRS Agent™
CLHMS - Certified Luxury Home Marketing Specialist

CRS - Certified Residential Specialist

GRI - Graduate, REALTOR Institute
ABR - Accredited Buyer's Representative

e-PRO - Certification of Internet Professionalism

CNHS - Certified New Home Specialist

CREDS - Certified Real Estate Divorce Specialist























MEET THE TEAM



Meet Tammy Wheeler, Office Manager & Transaction Coordinator Tammy Wheeler started her real estate career in 2002 as a front desk receptionist at RE/MAX 4000. After a year, she was promoted to Agent Support for more than 45 Realtors, which then grew to 68. Agent Support is such an important role in the success of each agent. A role that requires maximizing every minute by staying organized, multitasking, having a detailed eye, and working hard. Tammy excelled in this role for 15 years until she made the move to join Janice Burtis in July 2017.

Meet Kat Wells, Marketing Director

Kat Wells has a bachelor's degree in Journalism and 10+ years of digital marketing experience—leading and executing successful content marketing strategies for real estate teams. Her passion is to help business owners share their personality, creativity and big ideas with the world. She joined the Janice Burtis Team in 2021 to help take their marketing and client experience to the next level. In her free time, Kat enjoys camping, hiking and fishing in Northern Utah, where she lives with her husband, two sons and three dogs.





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INTRODUCTION

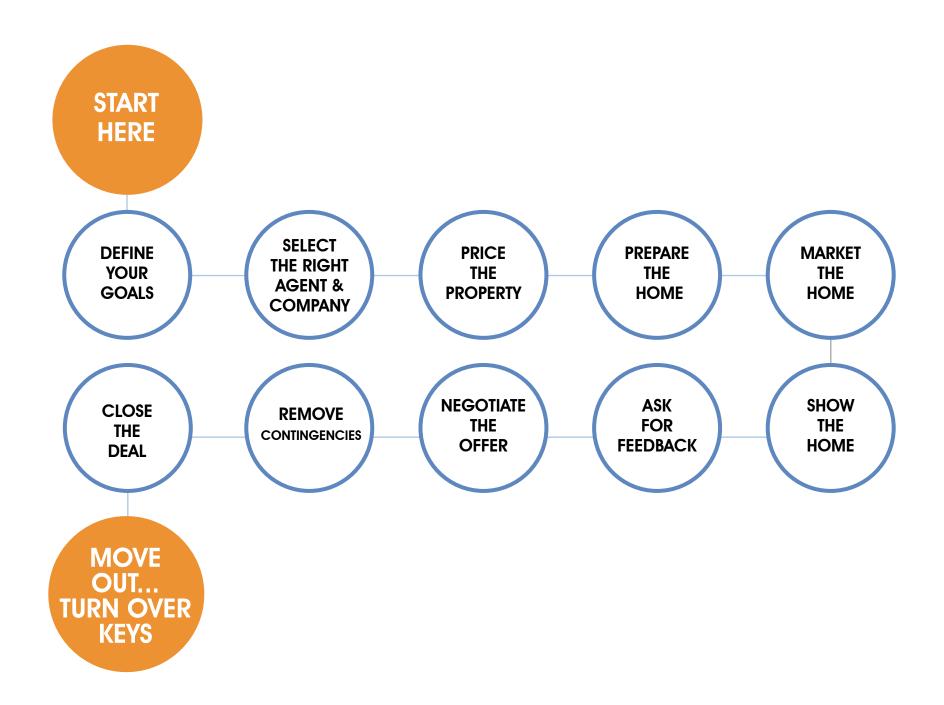
WELCOME TO SELLING YOUR HOME

The selling process is a combination of excitement, stress, and new experiences, whether you are a seasoned or first time seller, or this is your primary home, vacation, or investment property.

The simple fact is selling your home is not something people do everyday. There are several moving parts and points to consider, which is why it is important to have a trusted professional consulting you at each step of the process.

This Seller's Guide is intended to give you a tangible resource that will help you define your goals and direct you through the process so that you can make informed decisions.

10 STEPS TO SELLING YOUR HOME





DETERMINE WHY YOU ARE SELLING YOUR HOME

Before you start to think about all the things that need to be done, take some time to figure out why you are selling and clearly define your goals. Everyone has different reasons, as you start to go through this process of discovery, focus on what is important to you and your family, as this will help streamline the process.

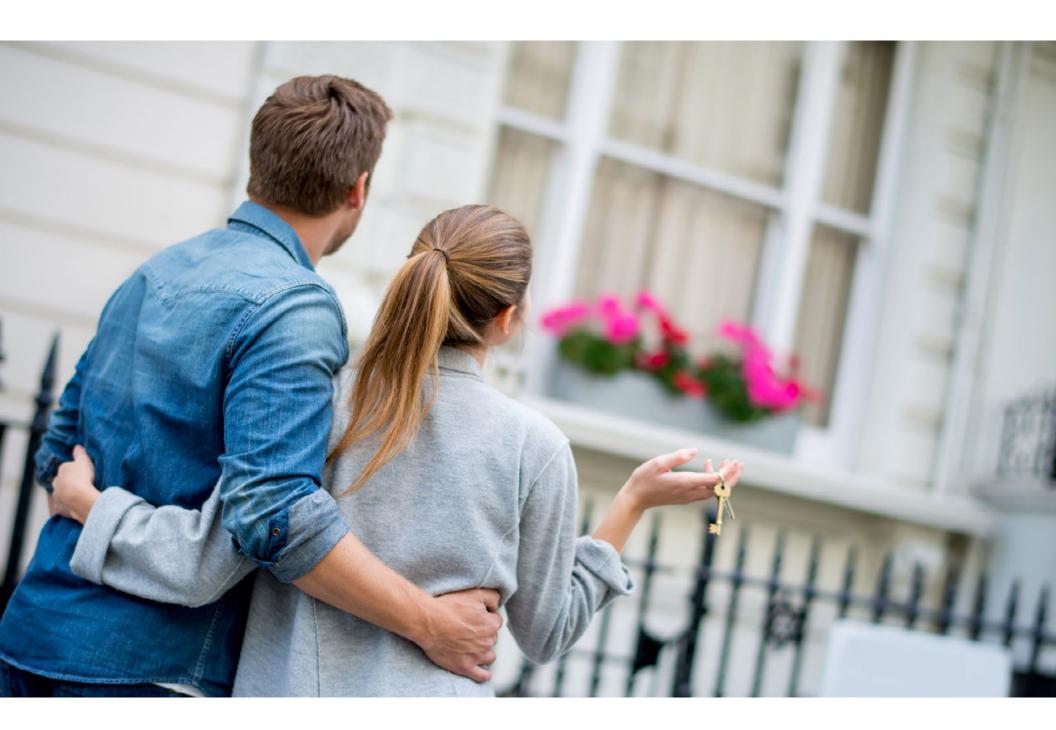
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- O Is there a timeline?
- O Are you relocating?
- Are you looking for a bigger home or to downsize?
- O Looking for a different neighborhood? More city, more suburban?
- O Looking for different amenities?
- O Are financial considerations relevant?

Important considerations:

- O Do you understand the associated costs?
- O Is this the right time for you to sell?
- O What are the present market conditions and the implications to your sale?
- O Does your home's equity give you an advantage?
- O What are the current mortgage interest rate options compared to your rate and commitment?
- O Consider getting your property inspected before placing it on the market. This will help you to know if there are any issues with the home beforehand.

Recognize that every market is different and the selling process can be a sprint or a marathon - be prepared for both.







COMMITMENT AND DEDICATION

It is important to work with a Realtor who is not only committed to working with you but who is also dedicated to getting your home sold in the shortest time for the most amount of money. Your Realtor should guide you through the entire process – consider their knowledge, experience, and expertise. Check their track record of working with sellers – from listing a home, negotiating the price, helping with financial solutions, and understanding the local market, its property types and property values to their knowledge of the transaction process.

RESPONSIBILITIES

To educate you about the listing agency and professional responsibilities including complete disclosure, loyalty, confidentiality, compliance, and accountability.

UNDERSTANDING YOUR REQUIREMENTS

To take the time to understand the priority of your requirements – price, timeline, and relocating, even

if it changes.

MARKETING YOUR HOME

To provide a sophisticated marketing strategy that ensures the maximum exposure of your home to the right buyers. Keeping you updated with current market trends, neighborhood fluctuations, and new sales and listings.

PREPARING AND SHOWING THE HOME

To prepare your home to match buyer's expectations, arranging the right showings, and recommending relevant experts.

CONSULTATION AND NEGOTIATION

To provide consultation when offers come to purchase your home. Negotiating the best possible price and terms for you, finding home-related service providers, and taking care of all the documentation details.

CLOSING

To keep you fully informed about all activities that lead to the transaction closing.

FULL-SERVICE REAL ESTATE

When you hire Janice Burtis and her team, they will become your home's:

MARKETING MANAGERS

- Showcasing your property with the finest marketing
- Developing and implementing a customized marketing plan
- Determining the best price in line with market forces
- O Communicating regularly so you stay informed

LIAISON MANAGERS

- Introducing new buyers to your property
- O Pre-qualifying the buyers to avoid time-wasters
- Providing you with timely updates on viewings and feedback

NEGOTIATORS

- Presenting and negotiating on your behalf with potential buyers
- O Advising you on the merits of each offer
- O Always keeping your best interests as first priority

CLOSING MANAGERS

- Providing information to the buyer in a timely manner
- Only accepting certified bank drafts
- Liaising with your lawyer/notary and delivering necessary documentation
- Facilitating answers, resolving any issues during the closing process, and ensuring the process is completed seamlessly

CONCIERGE

 Providing you with access to experts including legal advisors, insurance experts, builders, landscapers, interior designers, rental experts, home staging experts, painters, handymen, home inspectors, and moving services

WE GET RESULTS...

CONSISTENT TOP PERFORMANCE

Our team performs among the top 1% of GJARA agents

WHAT CLIENTS SAY

When asked if clients would use Janice Burtis and her team services again **100% SAID YES*** (*of clients polled that responded)

SELLER STATS

Janice Burtis and her team average sales price to list price ratio is **95.9%** Janice Burtis and her team average Days on Market (DOM) is **75 DAYS** (*data from years 2016-2018 for Janice Burtis and her team)

CLIENT ZILLOW EXPERIENCE

Awarded **BEST OF ZILLOW** as top performing agents with a customer experience score of **90**+ Janice Burtis and her team also rank among the **TOP 11% OF ALL ZILLOW PREMIER AGENTS**

top

1% 95.9% 75 11% 100%

OF GJARA AVERAGE AVERAGE DAYS OF ALL ZILLOW CLIENT SATISFACTION

ON MARKET PREMIER AGENTS SATISFACTION

RE/MAX 4000

Just as it is imperative to choose the right agent, knowing why they have chosen to work for a specific brokerage is important. What a brokerage offers to both the agent and their clients in terms of service levels and products are keys to maximizing the success of selling and buying a home. RE/MAX 4000, Inc. is committed to supporting Janice Burtis, her team, and her clients with the highest level of service through their extensive marketing and networking platforms, innovative technology, and commitment to their community.

RE/MAX in Mesa County has maintained the largest portion of the real estate sold market share and is the leader in the local market. RE/MAX 4000 is a full-service residential and commercial real estate leader and the local real estate experts. Annually, RE/MAX 4000 reports over 1,000 property showings per month on average. The RE/MAX 4000 team consistently sells more properties than any other local real estate company. RE/MAX 4000 is proud to showcase their website and invite you to visit them at www.gjproperties.com where you can find all of the listings in the local real estate market.

RE/MAX 4000 "OUR CUSTOMERS ARE OUR BUSINESS"





LISTING EXPOSURE

Syndication to over 2000 local, national and international websites and portals

Getting your property the necessary exposure is our highest priority.

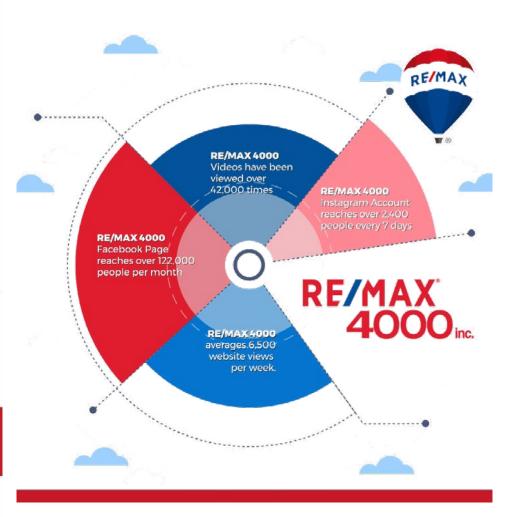
No other company gets your home in front of more potential buyers than RE/MAX 4000.

With the power of RE/MAX 4000 behind you, rest assured that we have you covered.

With our technology and industry relationships, our system will put your listing onto over 2000 local, national and international websites.

No one will get your home more exposure. Period.

www.remax.com | www.gjproperties.com





After you have chosen the right agent and before you place the home on the market, two things need to be done.

1. CHOOSE A TITLE COMPANY

You need a clear title for the home before you can put it on the market.

2. PRICE THE PROPERTY

Price sets "the opinion of value" when selling your home. Price it too high against comparable properties and your home may not sell. Price it too low, and you may not achieve the true value of your home.

THE FAIR MARKET VALUE IS INFLUENCED BY:

Location
Condition
Buyer demand
Prices of properties on the market
Recent sales
Availability for financing

THE HIDDEN INFLUENCE

Always make sure you highlight the positives and negatives of your home to your Realtor – these nuances can be turned into an advantage if known in advance. Remember, no one knows your home and its location like you do.

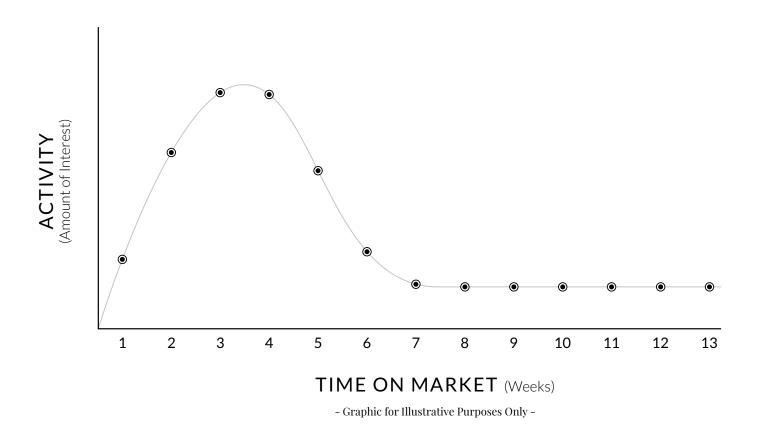




THE WINDOW OF OPPORTUNITY

The "Window of Opportunity" is the period in which your home will receive its maximum exposure — typically when your home is new on the market.

To capitalize on this window, it is crucially important that your home is ready for sale, priced at the fair market value, and prepared to showcase its features and attributes. We will also implement a marketing strategy to increase your home's exposure.



Making the most of initial interest



Every seller wants to sell their home quickly and every buyer wants to believe that the home they are looking at is the "right one." As we prepare the home for sale here are a few things to keep in mind during this preparation stage. Begin this process with one simple idea "This is not my home; it is a house."

For this Seller's Guide, we have broken down this process into three levels. As always, discuss with your Realtor what level is required to get the most value for your home.

LEVEL 1: THE BASICS

- O **DE-CLUTTER**: If it is not needed, remove it and put it in storage. Keep the counters clean.
- O **DE-PERSONALIZE**: Remove photographs and memorabilia. Remember this is going to be a fresh start for someone else's dream and you want them to be able to visualize making their own memories here.
- O **DEEP CLEANING**: Clean the home inside and out. Clean inside the cupboards. Clean the grout in your bathroom(s). Remove the spider webs and dust bunnies, wash the windows, clean the carpets and vacuum. Don't forget about the outside!

LEVEL 2: BEYOND THE BASICS

- O **PAINTING WALLS**: Think neutral colors. If you have off-beat colors, bring them back to a more neutral hue it can help the buyer visualize a clean slate.
- O **CHANGE ROOM DECORATIONS AND THEMES**: Got a jungle-themed room? How about an all pink or blue kid's room? Repaint! Think clean and simple.
- O **MINOR REPAIRS**: These repairs are not supposed to break the bank. If it's cheap and easy fix it. Repair squeaky doors, holes in walls, leaking faucets, broken cabinet doors, and anything else that could deter buyers.





PREPARE THE HOME

(CONTINUED)

LEVEL 3: WAY BEYOND THE BASICS

- O **MAJOR RENOVATIONS**: Haven't replaced that roof in 20+ years? Need to replace the carpet? Add better flooring? Remodel the bathroom? These more expensive repairs will add value to your home and are projects worth considering.
- O **FINISHING THE BASEMENT**: Never got around to finishing the basement? Now is the time you may want to consider it. A finished yet blank canvas can add extra value to your home, and the buyer may be willing to pay more for something they do not have to do.
- OTHER REPAIRS: With larger repairs it is important to understand that any work you put into the home should add value to the final sale price; if not, it's not worth it.

HELPFUL TIPS:

- Think of this process as a head start to packing.
- O Even though some repairs may seem minor, they can become a major factor in determining whether a buyer will actually buy.
- O Pay particular attention to rooms that smell; odors are a complete turn-off.
- O Do not forget about the outside; this is your first impression.
- O Scrutinize the home. If you were a buyer would you want to buy this home? You have lived here and you know all the pros and cons. Highlight the pros and help eliminate the cons.



Sophisticated and professionally prepared marketing is essential to maximizing your home's exposure and requires more than just listing the property for sale on the internet and Realtor listing service. It needs to be a carefully prepared, strategically implemented plan.

Your home must become a highly prized item, launched on the market with maximum impact, to create the right exposure and reach the right buyers.



YARD SIGNS & DIRECTIONALS

The trusted yard sign is the #1 way to show your home is for sale. Directional signs help guide people to the home.

PUBLIC & PRIVATE SHOWINGS

High profile open house events will be coordinated to generate optimal traffic and attract highly qualified buyers. We will leverage this effort and generate interest with strategic advertising campaigns.

NOTIFY TOP LOCAL AGENTS

We will market your listing to the Grand Valley's top real estate professionals, affiliate networks, and our personal spheres of influence. Realtors are in constant communication with their clients; they will know if there is a qualified buyer for your home.

NETWORKING & REFERRALS

Referrals matter! The Janice Burtis Team is a part of a large network of agents who sell one out of every eight homes in North America. By working with our team you can tap into this pool of national buyers and expand the reach of your property when listing.

DIGITAL MARKETING

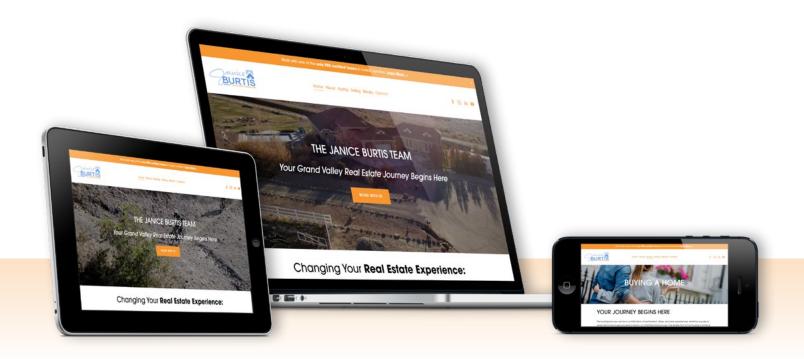
Our team will determine the best print and digital media strategy for your home, based on the current market, location, features etc. We believe this is not a one-size its all process, but will ensure that your home is broadcasted via brilliant marketing collateral and on our social media and email platforms.

CUSTOM PROPERTY WEBSITE

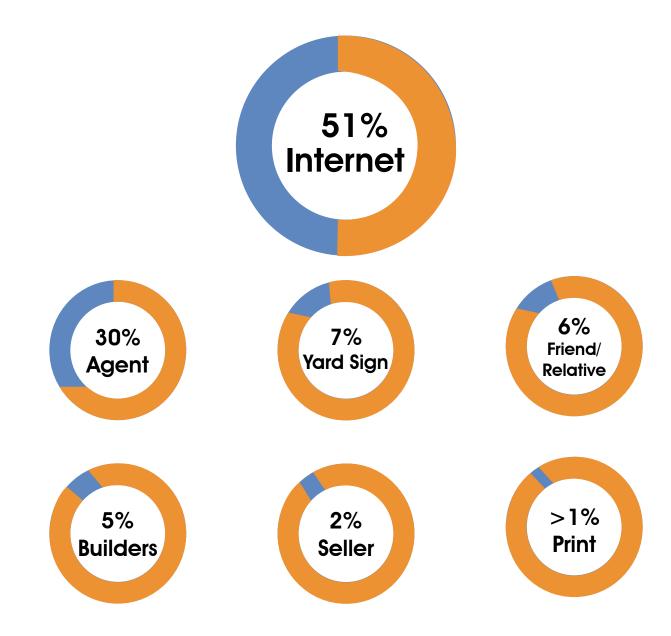
We will create a dedicated individual property website exclusively for your home that will enhance and support our highly targeted marketing strategy.

DIGITAL MARKETING THAT DRIVES RESULTS:

- Listing flyers and postcards
- Email blasted to real estate communities, affiliate networks and personal sphere of influence
- Social media ads on Instagram and Facebook
- Launch listing on RE/MAX, MLS and other syndication websites
- Custom landing webpage and funnel campaign
- Digital brochure to attract national buyers



WHERE DO BUYERS COME FROM?



Information from the National Association of REALTORS®.

A PLATFORM FOR 24/7 WEB EXPOSURE

With 95% of home buyers beginning their search on the internet, we will want to ensure that your home will receive maximum online exposure. As part of our marketing plan, your home will receive unparalleled exposure to consumers and Realtors, across the globe, through our extensive online partnerships.

RE/MAX 4000 syndicates your listing to over 2,000 local, national, and international websites and portals. In addition, our MLS board recently partnered with REcolorado, which gives our listings even more exposure. REcolorado.com is the most popular, locally-run home search site in the state, receiving more than 2 million visitors per month. We also promote your property with Adwerx, which places an ad for your home across real estate sites like Trulia, Zillow, Realtor.com, and dozens more. Once someone indicates interest in your listing, that person will see your ads everywhere to remind them about this home, on sites like NYTimes, Amazon, Yahoo, and 100s more - it will follow them!





















www.facebook.com/janiceburtisteam



www.instagram.com/janiceburtisteam



www.youtube.com/janiceburtisteam



Sellers place a lot of pressure on themselves when showing potential buyers their property. Here are a few things to keep in mind to generate the best first impression and increase your chances of receiving those all-important offers.

LET YOUR AGENT HANDLE IT

A potential buyer is less likely to voice any concerns in front of the current owner. Give them the space to explore and scrutinize. Your Realtor is your ally; let them handle any concerns a buyer might have.

BE FLEXIBLE

Many home buyers are on a tight schedule, just like the rest of us. Time is tough to come by, so be flexible, especially if you are living on the premises.

QUICK CLEAN

During the selling process, it is imperative to always keep the home clean. Wipe down counters, vacuum daily, and make sure all clutter is cleaned up.

TIP: Keep a box for personal items; when not in use, keep them in a closet or drawer.

CLIMATE CONTROL

Make sure the inside temperature of the home is comfortable. You want buyers to feel comfortable and to not rush the viewing process because they are too hot or too cold.

ANIMAL CARE

A pet-friendly home is a great selling point. However, if potential buyers are not animal friendly, you do not want your pet(s) to be a distraction. If you can, remove them from the home temporarily, or place them in a contained space.

LIGHT THE WAY

The home should feel open, bright, and welcoming. Turn on the lights and open the curtains; this will allow the buyers to see the true value of the home.

COMMUNICATE WITH YOUR REALTOR

If there are special aspects to the home that you want to be featured and recognized during the viewing of the home, make sure to communicate that clearly to your Realtor.



THE "SHOW HOME" READY CHECKLIST

YOU HAVE 10 MINUTES:

- O Make the beds
- O Throw all personal items into a basket and put in the back of your car
- O Empty the garbage
- Check that towels in the bathroom are clean, straightened, and they match
- Close all toilet lids
- Wipe down all countertops
- O Turn on the lights in the house
- O Set thermostat to a comfortable temperature
- O Make sure the home smells good

YOU HAVE ONE HOUR:

- O Do everything on the ten minute list, PLUS:
- O Vacuum all carpeted areas
- O Sweep all surfaces
- Clean all mirrors
- O Wipe down the toilets
- O Clear and wipe down kitchen counters
- O Clean and put away the laundry
- O Sweep the front doorway and shake out the mat





It is never easy hearing negative remarks about your home, but knowing is half the battle and the information provided could potentially be helpful in the next showing. It will also show the buyer you value their opinion. Following an open house or buyer showing, talk with your Realtor to measure your home's reception and consider recommendations.

REVIEW:

- Are you getting a steady stream of people to open houses and brokers opens? What is the typical number for comparable homes?
- Discuss the feedback with your Realtor. Use this feedback to enhance your home's presentation for future showings. Your Realtor may have some ideas on how to spruce up your home's presentation.
- O Could your home use an incentive to entice more buyers to come for a look?
- O Discuss other marketing strategies your Realtor can offer to attract more buyers.
- O It is important to keep things in perspective following an open house or a buyer showing. Remember that home shoppers need time to process what they have seen and to look around at other homes before making such a big decision.
- O Be patient. Be open to feedback and continue to maintain an open dialogue with your Realtor.



Perhaps the most complex moment of the sales process comes when you get an offer on the home. There are many components to an offer, and your Realtor can explain the entire process so that you are comfortable with all the steps.

An offer can be drafted with or without conditions: an offer with conditions is known as a conditional offer and protects one party with the placement of certain conditions on the purchase; an offer without conditions is known as a firm or contingent-free offer.

You can reject or accept the initial offer. If you agree to some points of the offer but not others, then you will submit a counter offer. The counter offer may differ from the original offer in respect to price, conditions, closing date, or any other items. Offers can be countered back and forth between the parties until one of you accepts or rejects it, ending the negotiations altogether.

COUNTER OFFERS

Counter offers are generated by the seller after a buyer has submitted an offer to purchase. Typically, counter offers will state that the seller has accepted the buyer's offer, subject to particulars such as:

- O Higher price (if buyer's offer doesn't match sale price)
- O Increase the amount of the deposit
- O Refusal to pay for certain reports or fees
- O Altering closing and/or possession dates
- O Modifying the contingency time frames
- Excluding personal property

One party can simply accept the counter and deliver it back to the other party or counter with another offer. This can go back and forth several times. Just remember, time is always of the essence - counter offers contain expirations, just like purchase offers, which means you can accept another offer while the buyer decides if they will sign the counter offer.









Once both parties accept the sales contract and its contingencies, they will start to work towards removing these conditions and set a specific time frame to do so (varies by state).

Your Realtor will advise you on what contingencies you can remove, based on the results. Once the appropriate due diligence has been completed. Ideally, both parties should have been able to negotiate a reasonable time to remove these conditions.

It is important to understand the options available to you should one of the conditions you are responsible for not be removable prior to the contract date. This does not automatically mean that the 'deal is dead' – having a Realtor who is a good negotiator and will work with the buyer's agent to find a solution is key.

Equally, conditions that the buyer needs to address can also be provided with extensions – this is the seller's choice.



After all the contingencies have been removed, it then becomes the responsibility of the legal and financial institutions to prepare all the necessary paperwork. Should there be any issues, your Realtor will contact you.

Contact your escrow company and provide them with instructions on how you would like the funds deposited from the sale.

At closing, you will sign all of your legal documents, including paperwork related to the transfer of ownership. There is usually a representative from the escrow company to facilitate the exchange.

When closing is finished, you should not only be prepared to hand over the keys but any copies of documentation that relates to the property and its amenities. You will receive a copy of the documentation you signed together with a statement of costs. At the end of closing, the deed will be taken and recorded at the county clerk's office.



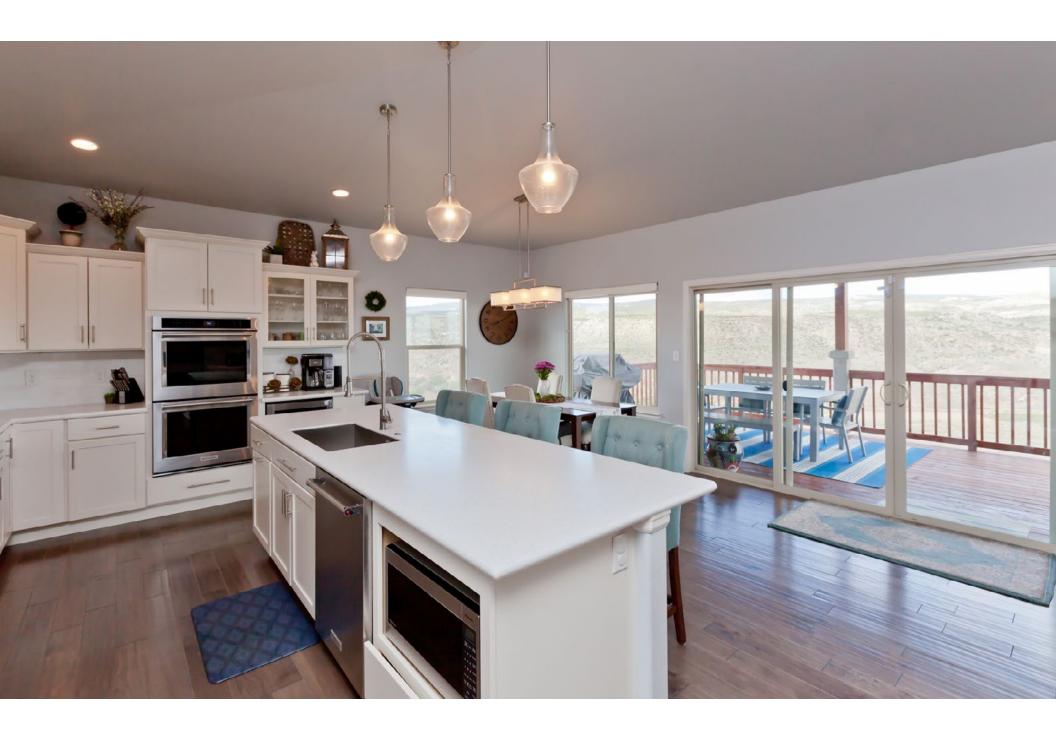


MOVING OUT CHECKLIST

\circ	Notify current utility companies - advise of new address, shut-off and connection dates, and if
	necessary, moving equipment:
	O Telephone
	O Cell Phone
	O Cable/Satellite
	O Internet
0	Insurance - transfer homeowner's insurance to new home
0	File change of address with USPS.com
0	Notify DMV of new address - driver's license and registration
0	Notify your bank and credit card companies of your move and that you will be making purchases in c
	new area
0	Update voter registration
0	Updated medical records - notify doctors, dentists, pharmacists
0	Update employer records
0	Notify children's school and activities of move
0	Cancel/update gym memberships and local memberships if not staying in area
0	Return library books or other things you have borrowed
0	Hire housekeeping and landscaping services to ensure the home is clean before the new
	buyers arrive
\circ	Send out "Just Moved" cards to notify family and friends of new address

COMMON HOME SELLER MISTAKES

- 1. **Not Hiring a Professional** You need the expertise of a Realtor. Sellers who try to sell it themselves end up taking longer to sell and sell for far less than those who work with an agent.
- 2. Not Pricing Your Home Correctly Overpricing or underpricing your home can be a costly mistake. It is critical to know the market and review comparables to know what price your home needs to be set to sell.
- 3. **Neglecting Necessary Repairs** It will always cost you less out of pocket to fix things ahead of time, rather than having buyers request that you fix it through their vendor of choice, which can get costly.
- **4. Not De-cluttering** Clutter eats equity and kills deals. One of the least expensive improvements you can make to your home is to de-clutter and create a sense of spaciousness throughout the home.
- **5. Getting in the Way of Negotiating** Too many sellers take negotiating personally and lose out on creating a win-win deal. Remember, this is a business transaction.
- **6. Failing to Complete a Full Set of Disclosures Prior to Closing** Be upfront about any of your home's issues, this will save you money and time, especially if the buyers discover the problem themselves.
- 7. Overlooking Fees and Extra Expenses at Closing Request a list of fees and expenses before closing.
 Review these with your Realtor and discuss these ahead of time.
- **8. Not Hiring a Professional Photographer** 95% of all buyers start their home search online, make sure you and your Realtor make your home dazzle with great photographs.
- 9. Not Trusting and Communicating with Your Realtor They are your biggest ally. Trust them to be the expert and guide you through this process. Be open and honest and allow them to do their job; they are here for you.





FREQUENTLY ASKED QUESTIONS

WHEN IS THE BEST TIME TO SELL?

When you are ready. Every real estate market is different; therefore, the best time to sell a home will be different from community to community. Don't wait for perfect conditions to sell – they don't exist.

HOW DO YOU CHOOSE A REALTOR?

Think of the process as equivalent to giving a job interview. Do they know your local market? Price points? Types of homes? What is their track record for sales in your community? Can they provide testimonials? Ask for references!

HOW LONG DOES THE LISTING AGREEMENT LAST?

Every real estate agent will have a preferred length. One thing to keep in mind when asking about the length of a listing agreement is the average days on the market. If the average days on the market in your local real estate are 75, a 90-day listing agreement may not be enough.

HOW MUCH COMMISSION SHOULD YOU PAY?

Commission is negotiable, period. The phrase "you get what you pay for," is true when it comes to real estate too. Choosing a Realtor based solely on the fact they offer the lowest commission amount is a mistake frequently made by home sellers.

CAN YOU GET OUT OF A DEAL SHOULD YOU DECIDE THE PROPERTY OR DEAL ISN'T RIGHT THE RIGHT FIT?

Don't be afraid to back out of the deal.

WHY HIRE JANICE BURTIS AND HER TEAM?

The Janice Burtis and her team are dedicated to serving their customers at the highest level while honoring our values of loyalty, integrity, and respect. They strive for outstanding customer service and relationships that last a lifetime. They create positive, welcoming, and compassionate interactions, so their customers feel like members of their family.



"My husband and I were looking for the 'perfect' retirement home somewhere in Colorado. Janice listened to our needs in both a house and a community and helped us discover the delightful community of Fruita. We couldn't be more pleased with our new house in Fruita and its proximity to cycling, a cute and convenient downtown, and friendly neighbors. Not only did Janice help us find a house perfect for our needs, but she also helped us negotiate a good price, connected us with a good lender, and kept on top of the entire process from contract to closing. We highly recommend Janice Burtis for all your real estate needs."

Penny & Eric Jansen

"Over the last few years I have used Janice four times to buy homes in Grand Junction. One of those was for my son and his wife, and three of those were rental homes for my own account. The last two rental properties I never even looked at. She called me, told me she thought they were sound investments, and I

bought them sight unseen at the price and terms she suggested. She handled the negotiations, inspections, and incidental work, got me connected with a good management company, and took care of any loose ends that came up. I pretty much just followed her advice and approved her recommendations, and have never been disappointed. That should speak volumes about what I think of her knowledge, judgment, integrity, and skill. As icing on the cake, she is a pleasure to work with, a ray of sunshine, and a joy to know. Maybe there is someone as good as Janice in the Grand Junction area, but it is hard to see how there could be anyone better."

John & Susie Siegesmund

"It isn't about selling a house for Janice, it's about her helping you fulfill your dreams. Her genuine kindness and enthusiasm in helping us find the perfect home for our family will never be forgotten and will be forever appreciated!"

Melissa Calkins



"Janice and her team are amazing! They were efficient, timely, and extremely helpful with the entire home selling process - from the listing price to photos to generally getting our home ready to hit the market. Our home was under contract in less than one week! I highly recommend the entire Janice Burtis Team!"

Bobby Brown

"Janice and her team went above and beyond. They helped me see the big picture when things were falling apart. We made a deal that was fair to all and met all deadlines for closing. I will use them again."

Wendell Gates

"What we appreciate most about Janice is her honesty and work ethic. She has taken care of us for more than 30 years and never disappoints. She is knowledgeable about real estate and has the best interest of her clients as her top priority!"

Marilyn Hunt

"Absolutely love Janice's team!!!! Sold two houses and bought two houses — now going back to do it again. I won't go anywhere else; they are all family!! Greatest experience ever and will recommend them to everyone."

Kristina Thompson

"Janice and her team have been such a blessing to us! The team came up with several options and we were successful in finding a commercial income property. All went smoothly, especially with Janice's personal interest and contacts. I recommend her top notch team!"

Carla Vanderploeg

"I hired Janice to sell my house after having no luck with another real estate agent who listed my home. A mutual friend connected us and I was blown away by how prepared she was and the value she brought (mine was a high-end home). She not only sold it quickly, but at a good price and since then, I have bought another house with her. Over the years, we've become closer and I consider her one of my dearest friends. She's a Salt of the Earth person and I would recommend her services to anyone!"

Mary Ann Griffith

"Janice has been our family's real estate advisor since 2013 and has been an absolute godsend to us. She's helped us navigate both real estate and investments that we've made and she's been by our side as newlyweds, new parents and watched our kids get older. Every home she's found for us throughout life's transitions has been perfect. We couldn't have done it without her — we are super thankful for Janice!"

Julie Tennyson

CLIENT APPRECIATION PROGRAM

SERVICE BEFORE, DURING, AND AFTER THE SALE

- Even after your closing, we'll be there to assist you with all your real estate needs
- You'll be receiving valuable information in the mail on a monthly basis
- Consider us your source of referrals for all types of businesses, whether related to a real estate transaction or not. We've partnered with competent professionals who would be happy to serve you

WE ARE NEVER TOO BUSY FOR ANY OF YOUR REFERRALS

WE WANT
TO BE PART
OF YOUR
JOURNEY







Relationships Are More Important Than Transactions Monthly Real Estate New Mailed
Directly To You

GIVE WHERE YOU LIVE

Our business is about more than transactions, we live, work and spend our free time enjoying the beautiful Grand Valley area and are deeply committed to supporting the local charities that help our neighborhoods thrive. A portion of every real estate transaction is gifted to one of the following non-profits.









A HOME SELLER'S GLOSSARY

When selling a home, it's important to understand some of the key concepts and terms. Throughout the selling process, your Realtor will be available to explain any unfamiliar terms you encounter. That said, here is a short list of terms you'll want to know:

Abstract Of Title - A complete historical summary of the public records relating to the legal ownership of a particular property from the time of the first transfer to the present.

Adjustable Rate Mortagae (ARM) – Also known as a variable-rate loan, an ARM is one in which the interest rate changes over time.

Agreement of Sale – Also known as contract of purchase, purchase agreement, or sales agreement according to location or jurisdiction. A contract in which a seller and buver garee to transact under certain terms. spelled out in writing and signed by both parties.

Amortization - The process of reducing the principal debt through a schedule of fixed payments at regular intervals of time, with an interest rate specified in a loan document.

Appraisal - An appraiser's estimate of the market value of a property based on local market data and the recent sale prices of similar properties.

Assessed Value - The value placed on a home by municipal assessors for the purposes of determining property taxes.

Closing – The final steps in the transfer of property ownership. On the closing date, as specified by the sales agreement, the buyer inspects and signs all the documents relating to the transaction and the final disbursements are paid. Also referred to as the Settlement.

Closing Costs - The costs to complete a real estate transaction in addition to the price of the home, may include: points, taxes, title insurance, appraisal fees, and legal fees. legal ownership of the property transfers from the seller to the buyer.

Conditions or Subjects – Items that are usually put in place to protect a party's interests upon Disclosures - Disclosure statements, which selling or buying the property and refer to things that must occur or be in place before the sale closes. Some of these conditions could be "subject to financing approval," "subject to the buyer's house selling," "subject to seller finding suitable housing," etc.

Contingency - A clause in the purchase contract that describes certain conditions that must be met and agreed upon by both buyer and seller before the contract is binding.

Conventional Mortgage - One that is not insured or guaranteed by the federal aovernment.

Counter Offer - An offer, made in response to a previous offer, that rejects all or part of it, while enabling negotiations to continue towards a mutually-acceptable sales contract.

Debt-to-Income Ratio – A ratio that measures total debt burden. It is calculated by dividing aross monthly debt repayments, including mortgages, by gross monthly income.

Deposit - The amount of money provided from the buyer to the seller as a token of the buyer's assurance and intention to buy the property involved. The deposit is applied Closing Date – This is usually the date that the against the purchase price of the home once the sale has closed. Your agent can assist you in proposing a certain and appropriate amount for the deposit.

> can come in a variety of forms, are the buyer's opportunity to learn as much as they can about the property. Seller disclosures are based on seller's knowledge of issues. They to serve to inform buyers; they can protect the sellers from future legal action. It is the seller's chance to lay out anything that can negatively affect the value, usefulness, or enjoyment of the property.

Down Payment – The money paid by the buyer to the lender at the time of the closing. The amount is the difference between the sales price and the mortgage loan. Requirements vary by loan type. Down payments less than 20% usually require mortgage insurance.

Earnest Money – A deposit given by the buyer to bind a purchase offer and which is held in escrow. If the property sale is closed, the deposit is applied to the purchase price. If the buyer does not fulfill all contract obligations, the deposit may be forfeited.

Easements - Legal right of access to use a property by individuals or groups for specific purposes. Easements may affect property values and are sometimes part of the deed.

Equity – The value of the property, less the loan balance and any outstanding liens or other debts against the property.

Escrow – Funds held by a neutral third party (the escrow agent) until conditions of a contract are met and the funds can be paid out. Escrow accounts are also used by loan services to pay property taxes and homeowner's insurance.

Fixed-Rate Mortgage – A type of mortgage loan in which the interest rate does not change during the entire term of the loan.

Home Inspection – Professional inspection of a home, paid for by the buyer, to evaluate the quality and safety of its plumbing, heating, wiring, appliances, roof, foundation, etc.

Home Warranty - Service contract that covers the repair or replacement of home system components and appliances that break down.

Homeowner's Insurance – A policy that protects you and the lender from natural disasters and liabilities, such as a visitor injury, or damage to your personal property.

Inclusions and Exclusions – Specifications within the offer that detail the items to be included or excluded from the purchase of the property. Typical inclusions are appliances, window coverings, fixtures, and decorative pieces.

Lien – A claim or charge on property for payment of a debt. With a mortgage, the lender has the right to take the Title to your property if you don't make the mortgage payments.

Market Value – The amount a buyer would pay a seller for a home. An appraised value is an estimate of the current fair market value. Mortgage Insurance – Purchased by the buyer to protect the lender in the event of default (typically for loans with less than 20% down). Available through a government agency like the Federal Housing Administration (FHA) or through private mortgage insurers (PMI).

Possession and Adjustment Dates – When the buyer takes possession as specified in contract of purchase and adjustments are made for prepaid taxes, maintenance fees, etc. They are usually the same date.

Possession Date – The date, as specified by the sales agreement, that the buyer can move into the property. Generally, it occurs within a couple days of the Closing Date.

Pre-Approval Letter – A letter from a mortgage lender indicating that a buyer qualifies for a mortgage of a specific amount. It also shows a home seller that you're a serious buyer.

Principal – The amount of money borrowed from a lender to buy a home, or the amount of the loan that has not yet been repaid. Does not include the interest paid to borrow.

Purchase Contract – A detailed written document which makes an offer to purchase a property, and may be amended several times in the process of negotiations. When signed by all parties involved in the sale, the Purchase Offer becomes a legally-binding sales agreement.*

Purchase Price – The amount that the buyer is offering to pay for the property, usually dependent on market conditions and may differ from the seller's current asking price. There is no "normal" amount or percentage that a price will differ from its asking price, as the final price will be determined by many factors, including the seller's motivation and how close the asking price is to actual "market value".

Terms – An offer includes certain "terms," which specify the total price offered and how the financing will be arranged, such as if you will arrange your own with a financial institution or mortgage broker or if you wish to take over the seller's mortgage (assumability).

Title – The right to, and the ownership of, property. A Title or Deed is sometimes used as proof of ownership of land. Clear title refers to a title that has no legal defects.

Title Insurance – Insurance policy that guarantees the accuracy of the title search and protects lenders and homeowners against legal problems with the title.

Title Search – A historical review of all legal documents relating to ownership of a property to determine if there have been any flaws in prior transfers of ownership or if there are any claims or encumbrances on the title to the property.

Truth-In-Lending Act (TILA) – Federal law that requires disclosure of a Truth-In-Lending statement for consumer loans. The statement includes a summary of the total cost of credit.

* The Purchase Offer and contract procedures vary by region.

NOTES





On behalf of myself and my team, I'd like to thank you for giving me the opportunity to present this preview of the marketing services we can offer.

I'd be pleased to assist you with the sale of your present home and the purchase of yournext home, and the next one, because I'm not just providing a service – I'm building a relationship. Please let me know when I can be of service.

Call me before you make any important real estate decisions, you'll be glad you did.



We are not just providing a service. We are building relationships and we want to be a part of your journey.

