



# **MAXIMIZING HOME SALE VALUE WHEN DIVORCING**

**AN EDUCATIONAL RESOURCE**



**“Just A Quick Letter To Introduce  
Myself, And Explain Why I’ve Put  
Together This FREE Report To Help  
People Who Are Going Through Or  
Have Just Gone Through A Divorce  
Get All The Information They Need...  
*For FREE*”**

Dear Home Seller,

Most lists that rank stressful events inevitably have as two of the very top: divorce and moving.

When these two typically anxiety-causing events happen simultaneously, it results in what psychologists refer to as multiple traumas.

The purpose of this educational content is to assist all those who find themselves in this situation to effectively plan and therefore maximize the sale of their primary residence.

The information provided, while seeking to be as accurate as possible, is not intended to take the place of legal or financial counsel.

Divorce laws differ by state, and each prospective divorce represents different circumstances and desired outcomes by each party.

Therefore, since this content focuses on generalized information, it should only be used as a complementary guide to other divorce and real estate related information and professional guidance.

If you find yourself needing to explore the option of selling your home due to divorce, please contact me for a confidential chat at (949) 529-8787.

Thank you for your kind attention.

Warmly,

Chad Hooper  
HomeSmart Evergreen Realty  
DRE #01895792

## Facts To Know:

- A. Negotiating a real estate property during a divorce first requires an accurate assessment of property value.
- B. Typically, aside from child custody, the most contentious marital disputes are over major assets, with the house being the principal one.
- C. Most states are either “Community Property States” or “Equitable Distribution States.”
- D. Community Property States are those in which most property earned or acquired during the life of the marriage is considered to be co-owned and thus divided equally. States that are Community Property States are: Louisiana, Nevada, Arizona, California, Idaho, Alaska, New Mexico, Texas, Washington, Wisconsin, and Ohio.
- E. Equitable Distribution States are those in which the court/judge will typically divide marital assets equally, unless one spouse disproportionately spent money to buy the property, maintain the property, or improve the property. All states, other than the aforementioned Community Property States, are Equitable Distribution States.
- F. All states in the U.S. are now No Fault Divorce States. Even though legally they are no fault states, many courts will assess fault when deciding upon custody or asset distribution.
- G. Most couples co-exist within the home until the legal proceedings are finalized. Neither party in a divorce situation has the right to tell the other spouse to leave.
- H. In some jurisdictions, one spouse may be forced to pay the legal fees of the other spouse.
- I. Most divorces must be certified by a judge. The terms of a divorce are typically decided by the judge. The judge however, will usually take into account prenuptials, or agreements of the couple.
- J. Over 95% of divorces are uncontested. \*
- K. New York and New Jersey have the lowest divorce rates. Nevada and Maine have the highest rates. \*\*
- L. The divorce rate has been dropping, yet gets higher with each successive marriage, with those individuals getting married a third times having a 73% chance of divorce. The average time married for those getting their first divorce is 8 years, and they statistically marry again on the average of 3.5 years later. \*\*\*

\* <http://www.cdc.gov/nchs/data/databriefs/db19.htm>

\*\* <http://247wallst.com/special-report/2015/05/15/the-states-with-the-largest-and-smallest-divorced-populations/>

\*\*\* <https://www.psychologytoday.com/blog/the-intelligent-divorce/201202/the-high-failure-rate-second-and-third-marriages>

## **Divorce Proceedings Options:**

1. **The decisions are made between you and your spouse.** This process has become increasingly popular and is known as per se. This can spare expense, and at times can be more mutually respectful.
2. **Mediation.** This is when married couples, who are not interested or able to resolve divorce related issues, turn to a neutral and qualified mediator. Some mediators are attorneys while others are qualified and knowledgeable in family law and divorce settlement practices. As a safeguard to an outcome that is not considered fair, as in all options, the court can override this process.
3. **Collaborative divorce.** This is when couples hire an attorney to format the divorce settlement proceedings, provide advice and counsel, but do not represent any further legal proceedings.
4. **Litigated Divorce.** Each side goes to court with legal representation and the judge decides the outcome.

## **Real Estate Related Decisions:**

1. Both spouses agree to sell the home and split proceeds or losses.
2. Spouses agree that one spouse will buy the other out and will continue to live in the home.
3. Spouses agree that they will not sell the house. One will continue living there, either by themselves or with children, and agree on a date for a specific future sale.
4. Some (an increasing percentage), agree to divorce and stay in house together without selling.
5. Spouses agree that one will buy the other out and then rent a portion of the house to the non-owner spouse.
6. Some (very few), will keep the house, keep the children in the house, and will divide the time to take turns with just one spouse and children in the house at a time.

Any and all of these options should take into account the value of the home and the tax implications.

# Home Valuation, Pricing Strategy, and Tax Implications

**Home Valuation:** Often times courts, relocation companies and lenders recommend or demand multiple appraisals, then two or three, when seeking to most accurately assess fair market value. Since appraisals typically over focus on historical results (what has sold) versus what the current home for sale competition is or how the market is trending, it is advisable to engage the services of a local and market knowledgeable real estate professional.

**Selecting a Pricing Strategy:** There are three methods of pricing that anyone planning a divorce should consider, and they are the same as those not being divorced:

1. Price your property as near as possible to the average of the appraisals. This way the property is more likely to sell. Being appraised out by the lender will stimulate interest among buyers or realtors.
2. The less is more pricing strategy. Price your property lower than data suggests. This would be the approach when there is extra motivation to quickly end the mutual home living arrangement. Moreover, oftentimes a property priced under value can actually end up selling for more due to increased competition, leading to so called "bidding wars".
3. If you are not that motivated to sell or cease living together, you might want to add a little cushion to the selling price for negotiating, especially if (you should prevent this) it becomes common knowledge within your community that you are going to divorce.

**Taxes:** As a couple living together, in the situation where each of you has lived for two of the last five years in the house, you are entitled to a joint \$500,000 exclusion for capital gains purposes. If one of the spouses is not a US citizen, this exclusion may not apply, and if one spouse is in the military, the five years can become ten years in which one must live for two years in the home. If you file separately, it is \$250,000 per spouse.

You should become familiar with Tax Law I.R.C. 1041. This law applies to the transfer of assets between spouses related to a divorce. The law only applies to assets transferred or sold within one year of the cessation of the marriage. Since transfers of property are generally nontaxable only within a year of the divorce, for any spouses seeking to defer the sale of the property to the other spouse after that year, it could jeopardize the nontaxable status surrounding the sale of the home.

It is advisable to consult with an attorney or financial advisor to determine how any and all legal or tax implications will impact your planning and outcome.

Additionally, it is important to note that removing one spouse from the deed is different from removal from the mortgage note.

# The Marketing and Sale of Your Property:

Regrettably, if the sale of a property is not properly managed by the home sellers and in most cases the real estate agent, then the selling price will suffer. The National Association of Realtors has stated that buyers of divorced properties have an advantage.

This is sad but true, and completely avoidable.

Here is how!

First off, let's understand that even though a kitchen remains a kitchen, and a master bedroom remains as the same room regardless of marital status, so called divorce properties (as if the home is getting divorced no less) signal to both realtors and buyers: desperation and discounts.

Therefore, when possible (and read this together):

1. Do not tell your neighbors, and if you have told your children, insist that they keep the news to themselves.
2. If you can, meet with your realtor together.
3. If you cannot, tell your realtor up front that if either one of you is not comfortable with that one realtor, then the other one can have their own realtor and they will have to work together.
4. If you need to have two realtors, consider reaching out to a real estate team. Why? They can assign one realtor to each spouse and they are accustomed to working together.
5. If you can keep the news to just one realtor representing both your interests, this is ideal.
6. The realtor must follow their code of ethics and not reveal to anyone that you are going through a divorce, if you ask them not to.
7. Make sure that the home does not give the appearance of a vacated spouse. For example, only one spouse's clothes are visible, or with a boyfriend or girlfriend participating in showings.
8. If it is well known that there is a divorce going on, then consider having your realtor say this when asked: "I have been authorized by my clients to let it be known that they are going through a divorce. In fact, one spouse has already agreed to buy the other spouse out at a certain price, but they will consider offers above that price."

This way you can turn a negative negotiating position into a strength, similar to a corporate buy out of a home for transferring executives.

Beyond this, it's all about the basics, so read our guide on selecting the right real estate agent.

## Why Homes Sell:

The only satisfactory and professional explanation for why homes either sell (or don't) can be traced back to the iconic Four P's of Marketing – a universally accepted principle in the greater world of selling and marketing.

The Four P's of Marketing dictate that, "The interrelationship of Price, Product, Placement, and Promotion together determines the outcome of anything being sold."

When a real estate professional is focused on selling "more homes" versus selling "homes for more," then Price will always be their major reason.

When a Real Estate professional is dedicated to "maximizing homeowner value," then not only do these Four classic P's all play a role... but also the new Four P's of:

- Portability (mobile marketing)
- Personnel (matching the right buyers for the property)
- Proximity (conveying the contextual & localized lifestyle value and targeting both buyers from throughout the world... as well as "hyper-local" buyers already "sold" on the community) and
- Presence (ensuring that the marketed lifestyle resonates on both the web and through local promotion).

While it is far easier to conclude that "the reason a property does not sell is because of price," this attitude dismisses the profound significance of developing a customized and overall marketing strategy.



### NOTE:

The statistics above are from the National Association of Realtors and reflect the national picture.

For any Real Estate Advice that pertains to financial, legal, or tax related information please contact the professionals in those fields. The practice of Real Estate representation can vary by state. Ask your Real Estate Representative for agency information pertaining to your state and company. Maximizing Home Sale Value When Divorcing © Copyright MMXVI. All rights reserved.

# Home Buying Process

Find a Realtor  
You Can Trust

I

Analyze Your Needs  
in a Consultation

I

Obtain Financial  
Pre-Qualification  
& Pre-Approval

I

Select Properties

I

View Properties

I

Write an Offer  
to Purchase

----- Earnest Deposit Money

I

Negotiate &  
Counteroffer

I

Complete the

Mortgage Application

----- Inspection

----- Remove

Contingencies

I

I

Accept the Contract

----- Credit Report

----- Appraisal

----- Verification

I

Rejection ----- Secure Underwriting

----- Conditions

I

Obtain Loan Approval

I

Schedule Termite  
& Survey

I

Contact Title Company

----- Title Exam &

Title Insurance

I

Close the Property



## Needs & Wants

Name \_\_\_\_\_

\_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Telephone: Home \_\_\_\_\_ Work \_\_\_\_\_ Cell \_\_\_\_\_

\_\_\_\_\_

Children (names/ages) \_\_\_\_\_

\_\_\_\_\_

Pets \_\_\_\_\_

\_\_\_\_\_

Hobbies/special interests \_\_\_\_\_

\_\_\_\_\_

Best time/days to look at homes \_\_\_\_\_

\_\_\_\_\_

Reason for move/purchase \_\_\_\_\_

\_\_\_\_\_

Current home: Purchase (Date/Price) \_\_\_\_\_ Estimated Equity \_\_\_\_\_

\_\_\_\_\_

Other \_\_\_\_\_

\_\_\_\_\_

### Like about present home

\_\_\_\_\_

\_\_\_\_\_

### Dislike about present home

\_\_\_\_\_

\_\_\_\_\_

### Needs

Type of home (number of stories) \_\_\_\_\_

\_\_\_\_\_

Style of home \_\_\_\_\_

\_\_\_\_\_

Size of garage needed \_\_\_\_\_

\_\_\_\_\_

Exterior desired \_\_\_\_\_

\_\_\_\_\_

Lot size/yard features \_\_\_\_\_

\_\_\_\_\_  
Number of bedrooms needed \_\_\_\_\_ Number of baths needed

\_\_\_\_\_  
Special rooms needed \_\_\_\_\_

\_\_\_\_\_  
Distance to:

Employment \_\_\_\_\_ Public transportation \_\_\_\_\_ Church

\_\_\_\_\_  
School \_\_\_\_\_ Shopping \_\_\_\_\_ Other \_\_\_\_\_

\_\_\_\_\_  
Other special needs \_\_\_\_\_

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**Wants**

Include features the buyer would like to have such as a family room, dining room, patio, porch, fireplace, heating/cooling systems, built-ins, recreation, sauna, hot tub, swimming pool, etc.

\_\_\_\_\_  
*Estimated Purchase Price:*

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## What Are Capital Gains and Losses?

Almost everything you own and use for personal or investment purposes is a capital asset. Examples include a home, personal-use items like household furnishings, and stocks or bonds held as investments. When you sell a capital asset, the difference between the adjusted basis in the asset and the amount you realized from the sale is a capital gain or a capital loss. Generally, an asset's basis is its cost to the owner, but if you received the asset as a gift or inheritance, refer to [Topic 703](#) for information about your basis. For information on calculating adjusted basis, refer to [Publication 551](#), *Basis of Assets*. You have a capital gain if you sell the asset for more than your adjusted basis. You have a capital loss if you sell the asset for less than your adjusted basis. Losses from the sale of personal-use property, such as your home or car, are not tax deductible.

Capital gains and losses are classified as long-term or short-term. If you hold the asset for more than one year before you dispose of it, your capital gain or loss is long-term. If you hold it one year or less, your

capital gain or loss is short-term. To determine how long you held the asset, count from the day after the day you acquired the asset up to and including the day you disposed of the asset.

Report most sales and other capital transactions and calculate capital gain or loss on [Form 8949](#), *Sales and Other Dispositions of Capital Assets*, then summarize capital gains and deductible capital losses on [Form 1040, Schedule D](#), *Capital Gains and Losses*. If you have a net capital gain, a lower tax rate may apply to the gain than the tax rate that applies to your ordinary income. The term "net capital gain" means the amount by which your net long-term capital gain for the year is more than your net short-term capital loss for the year. The term "net long-term capital gain" means long-term capital gains reduced by long-term capital losses including any unused long-term capital loss carried over from previous years. The tax rate on most net capital gain is no higher than 15% for most taxpayers. Some or all net capital gain may be taxed at 0% if you are in the 10% or 15% ordinary income tax brackets. However, a 20% tax rate on net capital gain applies to the extent that a taxpayer's taxable income exceeds the thresholds set for the 39.6% ordinary tax rate (\$413,200 for single; \$464,850 for married filing jointly or qualifying widow(er); \$439,000 for head of household, and \$232,425 for married filing separately).



<https://www.irs.gov/taxtopics/tc409.html>

# Key Features To Showcase When Marketing My Home

Note: This worksheet will give your real estate agent valuable information to help them showcase your home and highlight key features and benefits in the marketing campaigns. Supply as much detail as you can and they will know which items are best to use to add value and create excitement.

1) What I have enjoyed about living in this community:

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2) Recent upgrades and improvements:

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3) The features about the home we utilize most:

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4) What we will miss most about living here:

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5) The order I believe the photos should be taken to give the buyer the best sense of the homes style:

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## **Upgrades That Boost Your Property Value:**

- 1) Curb appeal is critical. You don't have to spend a fortune to give your home a facelift!
- 2) Kitchens and bathrooms can be a turn on or turn off. A complete remodel usually is not necessary and may not be a wise use of funds. Anything you can do to update on a budget in these rooms can make a significant difference. Replacing an old appliance, changing an old toilet or upgrading the counter tops can be affordable and do make a big difference.
- 3) De-clutter and then de-clutter some more. Make your home decor as lean and clean as a model home. In fact, taking a walk through a few model homes could give you some simple staging ideas that you can implement easily in your own home.
- 4) Remove wallpaper and brighten up especially dark rooms with lighter colored paint. A neutral palette is best to allow the buyers' imaginations to run free.
- 5) Fix obvious defects: broken tile, torn screen, cracked driveway, etc. Buyers may feel these minor flaws are hiding bigger issues, or they may ask for significant discounts for repairs that won't actually cost you much to do.
- 6) Clean or replace carpet and remember to keep the color neutral. If your carpet is bad and there are hardwood floors underneath, you may be able to get away with stripping the carpet and cleaning up the floors. Even if they aren't perfect the buyer may prefer it to dirty carpet.
- 7) Ask your realtor to begin at the front curb and complete a curb to curb check up with you. They will be able to best advise you for your market conditions and price point what improvements are a must do and what improvements would be an over do.

### **Outdoors**

- Keep lawn mowed, trim hedges
- Store hoses neatly; be sure sprinklers don't water walkways
- Repair gates, fences and sidewalks
- Remove or replace dead/dying plants
- Add color with blooming flowers
- Clear yard of all debris
- Sweep front walkway
- Paint, fix, or wash railings, storm drains, screens and doors

### **Garage**

- Keep the floors clean and swept
- Store or neatly arrange all items
- Show maximum storage space

### **Bathrooms**

- Polish the floor, mirror and fixtures
- Repair grout and caulking
- Repair running toilet or faulty plumbing

### **Closets**

- Replace burned out light bulbs
- Hang clothes neatly; store shoes in boxes
- Not too overcrowded, this suggest inadequate storage space

### **Kitchen**

- Clean appliances, cabinets and floors
- Organize cabinets
- Sink should be spotless
- Clear and clean countertops
- Repair faucets and appliances

### **Overall**

- Wash windows
- Quick once-over with vacuum
- Flowers in main rooms
- Play soft music and add air fresheners
- Keep pets out of the way
- Oil hinges, tighten knobs and faucets

# Referral Request

(if applicable)

I am leaving the area and need a referral agent to provide preliminary information to me.

My destination: \_\_\_\_\_

When I would like to be contacted by the agent: \_\_\_\_\_

Best method of contact: \_\_\_\_\_

When I expect to be in town to view homes: \_\_\_\_\_

\_\_\_\_\_

(Please complete the enclosed needs and wants list  
so that I can forward it to the agent in your  
new destination so he or she can begin the search.)

# Glossary of Terms

## A

**Acceptance** – The time at which an offer to purchase is accepted. The fact that it was accepted must be relayed to the person that made an offer in order for all parties to be bound to the contract.

**Amortization** – The repayment of a loan over time. With each payment, there is a reduction of both principal (the original amount borrowed), plus the interest.

**Appraisal** – A professional determination of value. Mortgage companies usually require an appraisal of the property by a licensed, disinterested party before agreeing to loan money on the property. Methods of determining value may be based on many things, such as comparable sales in the area, the cost approach, the income approach, or the highest and best use of the property.

**As Is Condition** – Disclaiming any warranties or representations regarding the condition of the property.

## B

**Back-Up Contract** – A contract or offer that is in a secondary position to an already existing contract. This contract shall be elevated to the first position if some condition in the first contract is not met. If the first position contract is consummated, then the second contract is no longer in effect.

**Bridge Loan**, also called a **swing loan** - A short term loan used to transition in between the paying off of an old loan, and the inception of permanent financing. This is often used to build or purchase a new home, when the previous home is still owned, but is up for sale. Once the previous home is sold, and the owner receives the proceeds from that sale, permanent financing is usually obtained.

## C

**Certificate of Title** - A statement verifying who has the rights and responsibilities of ownership in a property. This may be ascertained by a public record search but does not guarantee that any other parties may not stake a claim to the property. Title insurance protects against claims that may arise against the title.

**Clear Title** - Ownership that is free of liens, defects and encumbrances, beyond those which the the owner agrees to accept.

**Closing** - The transaction where title passes from seller to buyer and the seller is paid. A settlement statement shows all costs incurred and gained by both parties.

**Closing Costs** – The expenses incurred in obtaining the property and transferring title to the new owner. This may include, but is not limited to attorney's fees, points, title charges, credit report fee, document preparation fee, mortgage insurance premium, inspections, survey, appraisals, prepayments for property taxes, deed recording fee, and homeowners insurance.

**Commitment Letter**, also known as a **loan commitment** - A written offer by a lender to make a loan by a particular date under certain conditions. A buyer has more clout with a seller if he submits a letter of loan commitment from his lender to the seller at the same time that he submits his offer to purchase to the seller than a buyer who has not even applied for the loan yet.

**Contingency** - A condition that must be met before a contract is legally binding, or before a sale is to be completed. The contingency provides an out or an escape from performing if the condition is not met.

**Conventional loan** or **conventional mortgage** - A real estate loan, which is not insured by the government agency FHA nor guaranteed by the Veterans Administration. Typically subject to the terms of their particular institution, the conditions may be more flexible, as the lender is not required to follow federal guidelines. The lender looks to the credit of the borrower and the security of the property to insure payment of the debt.

**Counteroffer** - If the receiver of an offer makes any changes to the original offer, it is considered a rejection of the initial offer and becomes a counteroffer.

## **D**

**Deed of Trust** - Some states use a deed of trust to convey property being held as security for a loan. This document is then conveyed to a trustee and can be used to sell, mortgage or subdivide the property.

**Deposit – (also called Earnest Money)** - A good faith deposit of a sum of money offered by the prospective purchaser at the time of the offer to purchase. These funds are typically deposited into an escrow account and held until the real estate closing takes place. At the closing, the buyer is most often given credit for the earnest money that has already been paid, but in some cases it may be returned to the buyer at closing. These funds may also be returned to the buyer in some cases if the contract on real property doesn't go through to a final sale.

## **E**

**Earnest Money (also called Deposit)** – Funds given by the buyer and held in an escrow account until the real estate closing. In some cases, these funds are refundable if the loan fails to close, but if the loan does close, the purchaser is given credit at closing for the earnest money.

**Exclusive Agency Listing** – A written agreement between a property owner and a real estate broker giving the broker the exclusive right to sell the property for a specified period and at a specified fee. Agents whose licenses are held by a broker may sign on their broker's behalf.

## **F**

**First Right Of Refusal** - A legal right by an individual giving that person the first opportunity to purchase or lease real property.

## **H**

**HUD -The U.S. Department of Housing and Urban Development.** This is the agency responsible for enforcing the federal Fair Housing Act. Among HUD's many programs are urban renewal, public housing, rehabilitation loans, FHA subsidy programs, and water and sewer grants. The Office of Interstate Land Sales Registration, the Federal Housing Administration (FHA) and the National Mortgage Association (GMNA) are all under HUD.

## **L**

**Loan Commitment** - A lender's written approval granting a specific loan amount, conditions, and a set time limit for closing the loan.

**Loan Origination** - The process of applying for a mortgage loan.

**Loan Originator** - The person who assists borrowers in obtaining their new loan.

**Loan to Value** - The ratio of the amount of the loan divided by the value or sales price of the home.

**Lock In** - An agreement in which the lender guarantees a specified interest rate for a certain amount of time at a particular cost.

## **N**

**Non Conforming Loans** - Loan amounts that exceeds FNMA's maximum lending.

## **P**

**Possession** - The buyer occupying the property that is purchased or a tenant occupying the property that is leased. In a real estate sale, possession is rarely granted prior to closing when the seller receives their funds.

**Prequalification** - Having a mortgage lender advise that debt ratios and credit report plus other factors show a borrower qualifies for a particular loan amount before signing a contract.



**Purchase and Sale Agreement** - The contract between the buyer and seller stating terms, conditions, sales price and other pertinent information about the property being purchased.

## Q

**Qualify** - To meet the guidelines based on debt, income, and credit worthiness.

**Qualifying Ratios** - Comparing a borrower's income to their proposed monthly housing expense. Also comparing their income to monthly housing expense added to all of the borrower's other debt obligations.

**Quit Claim Deed** - A document by which one property owner releases his or her claims, rights and interest in a particular property.

## R

**Rate Lock** -When the lender issues a written commitment to a borrower as to a specific interest rate for a specific period of time.

**Real Estate Owned – (REO)** - Real estate that is owned by a bank or financial group. Usually a result of their borrowers defaulting on the loan and the subsequent foreclosure of the property from that buyer.

**Right of first refusal** - The right to the first opportunity to lease or purchase real property. For example, apartment tenants might retain the right of first refusal when their units are being converted to condominiums.

## S

**Sweat Equity** - The equity earned as a result of the owners' labor in upgrading and improving the property.

## T

**Tax Lien** - A lien against a property for unpaid taxes.

**Ten Thirty One Exchange – (1031 Exchange)** – A means of deferring capital gains taxes on real estate exchanges for like kind properties. This is allowed under the U.S. Internal Revenue Code, Section 1031.

**Term** - The length of time it will take to pay the mortgage in full.

**Time Limit of an Offer** - An offer should include a specified time period during which the other party must decide to accept, reject, or counter the offer.

**Title Company** -The company that, for a fee, checks and insures the title against liens, ownership claims, and title problems.

**Title Insurance** - An insurance policy that may be purchased to protect the new owner from any liens or clouds against the title. In order to issue title insurance, the issuer will perform a title search in the county records. Since title is searched at the time of closing, title insurance is usually less expensive at the time of closing, rather than if a buyer called the title company at a later time, as an additional title search would have to be performed prior to issuing the insurance.

**Title Search** - A review done by the title company's representative of all records available to determine if the title is indeed clear of all liens and claims.

## **5 Steps Take Next:**

### **Step 1: Make a Commitment to Act.**

Funny as this may sound, I can't tell you how many times people have requested this report and then said to me, "If I would have known what to ask the agent before I hired them to sell my home, I would have avoided so many problems!"

I've shared just a few simple ideas in this report. Ideas that if acted upon could prove to be worth thousands of dollars when selling your home. But these ideas are only as good as the action put into them. Going through a divorce is never easy, however selling your home doesn't have to be hard. Decide to act right now.

### **Step 2: List Your Objectives.**

Jot down what your goals are in selling the property. What is your ultimate goal? Selling quickly? Getting top dollar? Not selling before you have an accepted home offer on your next home?

What do you expect from the agent you hire? How and how often do you want them to communicate with you? Do you want an open house done? If so, how often do you expect it?

### **Step 3: Contact an agent that knows how to market your home effectively.**

Of course, I'd love to be the agent you choose to work with, but let's face it: I'm not right for everyone. That's why I've given you the questions to ask your potential agent.

If you would like additional information, please reach out to me at (949) 529-8787 or via email at [chad@chadhooper.com](mailto:chad@chadhooper.com).

### **Step 4: If you are leaving the area, ask your agent for a reference for an agent to the community you are moving to.**

### **Step 5: Act.**

Do I need to say anything more? Reach out to me and let's talk about how to handle your property during this transition. Let's work together!