

THINGS TO CONSIDER WHEN **SELLING YOUR HOUSE**



SUMMER 2019
EDITION



Charles
Rutenberg
Realty, Inc.

THE STANDARD OF EXCELLENCE

TABLE OF CONTENTS



3 | 5 Reasons to Sell This Summer

WHAT'S HAPPENING IN THE HOUSING MARKET?

5 | How a Lack of Listings Impacts the Market

6 | Dispelling the Myth About Home Affordability

7 | Empty Nesters: Best to Remodel or Time to Sell?

8 | Home Buyer Demand Will Be Strong For Years to Come



THE HOUSING MARKET FORECAST

9 | 2 Factors to Watch in Today's Real Estate Market

11 | What Does the Future Hold For Home Prices?

13 | Is the Recent Dip in Interest Rates Here to Stay?

WHAT TO EXPECT WHEN SELLING YOUR HOUSE

14 | The Role Access Plays in Getting Your House Sold!

15 | Is Your House Priced to Sell Immediately (PTSI)?

16 | The KonMari Method: Helping You Prepare Your House For Sale

PICK THE PERFECT PARTNER

17 | Why You Shouldn't For Sale By Owner

19 | 5 Reasons to Hire a Real Estate Professional



A little bit about me:

During my time as a senior finance manager for a global \$100Bn + company for 20 years, I realized that real estate is where my true passion is. Since 1999, I've been an active real estate investor myself, which has given me the ability to see the buying and selling process from the clients' perspectives. I have been licensed in the state of Florida since 2011, and I recognize that a home purchase is one of the most important financial investments one can make in a lifetime.

My goal is to provide you with a high quality, professional experience following a "one client at a time" principle. My customized marketing plan is meant to ensure that you achieve the highest possible price for your property. If you are a buyer, my main goal is to help you find your dream home at the best possible value.

As you may know, the real estate process starts far in advance before a house is listed. The current market conditions must be analyzed carefully and I make this a stress-free process for my clients. My assistance does not end until you and your family are completely satisfied with the service that I have provided.

Sincerely,



Carsten Prause
Equal Housing Opportunity



Charles
Rutenberg
Realty, Inc.

THE STANDARD OF EXCELLENCE

\$7.3M SOLD 17 properties **Jan – July 2019 (7 months!)**

JUST LISTED

- ✓ 16231 Carnoustie Drive, **THE EAGLES** \$429,000
- ✓ 16136 Muirfield Drive, **THE EAGLES** \$599,900
- ✓ 13234 Royal George Ave, **THE EAGLES** \$374,900

SOLD (\$7.3M since January)

- ✓ 15713 Muirfield Drive, **THE EAGLES** \$514,500 (Seller)
- ✓ 10409 Greenhedges Drive, **TAMPA** \$749,000 (Buyer)
- ✓ 16239 Carnoustie Drive, **THE EAGLES** \$449,000 (Seller)
- ✓ 16216 Muirfield Drive, **THE EAGLES** \$478,000 (Seller)
- ✓ 16209 Carnoustie Drive, **THE EAGLES** \$425,000 (Seller)
- ✓ 12713 Royal George Ave, **THE EAGLES** \$328,000 (Seller)
- ✓ 14602 Turning Leaf Ct, Waterchase \$515,000 (Seller)
- ✓ 725 Scotland St, **DUNEDIN** \$610,000 (Buyer)
- ✓ 2808 Challenger Dr, **PALM HARBOR** \$449,000 (Seller)
- ✓ 4054 Salem Square, **PALM HARBOR** \$285,000 (Buyer)
- ✓ 6319 Knob Tree, **LITHIA** \$492,500 (Buyer)
- ✓ 514 Walden Court, **DUNEDIN** \$327,000 (Seller)
- ✓ 11225 78th St, **LITHIA** \$292,000 (Seller)
- ✓ 2956 Sweetgum Way S, Clearwater \$290,000 (Seller)
- ✓ 1700 Stable Trail, Palm Harbor \$485,000 (Buyer)
- ✓ 325 Island Way, Clearwater Beach \$349,000 (Buyer)
- ✓ 6448 Old Park Lane #104, Orlando \$234,900 (Seller)



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Equal Housing Opportunity



5 Reasons to Sell This Summer

Below are five compelling reasons listing your home for sale this summer makes sense.

1. Demand Is Strong

The latest *Buyer Traffic Report* from the *National Association of Realtors* (NAR) shows that buyer demand remains strong throughout the vast majority of the country. These buyers are ready, willing and able to purchase...and are in the market right now! More often than not, in many areas of the country, multiple buyers are competing with each other to buy the same home.

Take advantage of the buyer activity currently in the market.

2. There Is Less Competition Now

Housing inventory is still under the 6-month supply that is needed for a normal housing market. This means that, in the majority of the country, there are not enough homes for sale to satisfy the number of buyers in the market.

Historically, a homeowner would stay an average of six years in his or her home. Since 2011, that number has hovered between nine and ten years. There is a pent-up desire for many homeowners to move as they were unable to sell over the last few years due to a negative equity situation. As home values continue to appreciate, more and more homeowners will be given the freedom to move.

Many homeowners were reluctant to list their home over the last couple years, for fear that they would not find a home to move in to. That is all changing now as more homes come to market at the higher end. **The choices buyers have will continue to increase. Don't wait until additional inventory comes to market before you decide to sell.**

3. The Process Will Be Quicker

Today's competitive environment has forced buyers to do all they can to stand out from the crowd, including getting pre-approved for their mortgage financing. This makes the entire selling process much faster and much simpler as buyers know exactly what they can afford before home shopping. **According to *Ellie Mae's latest Origination Insights Report*, the time needed to close a loan is 43 days.**

4. There Will Never Be a Better Time to Move Up

If your next move will be into a premium or luxury home, now is the time to move up! The inventory of homes for sale at higher price ranges has forced the luxury market into a buyer's market. This means that if you are planning on selling a starter or trade-up home, your home will sell quickly AND you'll be able to find a premium home to call your own!

According to *CoreLogic*, prices are projected to appreciate by 4.8% over the next year. If you are moving to a higher-priced home, it will wind up costing you more in raw dollars (*both in down payment and mortgage payment*) if you wait.

5. It's Time to Move on With Your Life

Look at the reason you decided to sell in the first place and determine whether it is worth waiting. Is money more important than being with family? Is money more important than your health? Is money more important than having the freedom to go on with your life the way you think you should?

Only you know the answers to these questions. You have the power to take control of the situation by putting your home on the market. Perhaps the time has come for you and your family to move on and start living the life you desire.

That is what is truly important.





How a Lack of Listings Impacts the Market

The housing crisis is finally in the rear-view mirror as the real estate market moves down the road to a complete recovery. Home values are up and distressed sales (*foreclosures and short sales*) have fallen to their lowest point in years. The market will continue to strengthen in 2019.

However, there is one thing that may cause the industry to tap the brakes: a lack of housing inventory! Buyer demand naturally increases during the summer months, but supply has not kept up.

Here are the thoughts of a few industry experts on the subject:

Lawrence Yun, Chief Economist at National Association of Realtors

“Further increases in inventory are highly desirable to keep home prices in check, the sustained steady gains in home sales can occur when home price appreciation grows at roughly the same pace as wage growth.”

Jessica Lautz, Vice President of NAR

“There’s a supply-demand mismatch... More inventory is needed at the lower end and a price reduction may be needed at the upper end.”

Javier Vivas, Director Economic Research at realtor.com®

“The pace of home sales relative to inventory increased for the first time since March of last year. Despite rising home prices and constricted affordability, recent drops in mortgage rates have boosted buyer sentiment and enabled some reacceleration in the market.”

Bottom Line

If you are thinking of selling, now may be the time. Demand for your house will be strong at a time when there is less competition. That could lead to a quick sale for a great price.



Dispelling the Myth About Home Affordability

We have all seen the headlines reporting that buying a home is less affordable today than it was at any other time in the last ten years, and those headlines are accurate. But, have you ever wondered why the headlines don't say the last 25 years, the last 20 years, or even the last 11 years?

The reason is because homes were less affordable than they are today 25, 20, or even 11 years ago.

Obviously, buying a home is more expensive now than during the ten years immediately following one of the worst housing crashes in American history.

Over the past decade, the market was flooded with distressed properties (*foreclosures and short sales*) that were selling at 10-50% discounts. There were so many distressed properties that the prices of non-distressed properties in the same neighborhoods were lowered and mortgage rates were kept low to help the economy.

Low Prices + Low Mortgage Rates = High Affordability

Prices have since recovered and mortgage rates have increased as the economy has gained strength. This has and will continue to impact housing affordability moving forward.

However, let's give affordability some historical context. The *National Association of Realtors* (NAR) issues their *Affordability Index* each month. According to NAR:

"The Monthly Housing Affordability Index measures whether or not a typical family earns enough income to qualify for a mortgage loan on a typical home at the national and regional levels based on the most recent monthly price and income data."

NAR's current index stands at 152.7. The index had been higher each of the last 11 years, peaking at 197 in 2012 (the higher the index the more affordable houses are).

But, the average index between 1990 and 2007 was just 123, and there were no years with an index above 133. That means that homes are more affordable today than at any time during the 18 years between 1990 and 2007.

Bottom Line

Home prices have started to slow their growth to more historic norms as interest rates have held steady. Both are indicators that affordability will remain steady or improve. Buying a house is an attainable goal in most markets, since it is less expensive to buy today than it was during the 18-year stretch immediately preceding the housing bubble and crash.

A photograph of an older man and woman in a small boat on a lake. The man is on the left, wearing a plaid shirt and glasses, looking towards the woman. The woman is on the right, wearing a light-colored shirt, smiling broadly. The background shows a calm lake, distant mountains, and a bright sunset sky with a lens flare effect.

Empty Nesters: Best to Remodel or Time to Sell?

Your children have finally moved out and you and your spouse now live alone in a four-bedroom colonial (or a similar type of house). You have two choices to make:

1. Remodel your house to fit your current lifestyle and needs
2. Sell your house and purchase the perfect home

Based on the record of dollars spent on remodeling and renovations, it appears that many homeowners are deciding on number one. But, is that the best long-term solution?

If you currently live in a three- to four-bedroom home, you probably bought it at a time when your children were the major consideration in determining family housing needs. Along with a large home, you more than likely also considered school district, the size of the property and the makeup of other families living in the neighborhood (example: you wanted a block with other kids your children could play with and a backyard large enough to accommodate that).

Remodeling your home to meet your current needs might mean combining two bedrooms to make one beautiful master suite and changing another bedroom into the massive walk-in closet you always wanted. However, if you live in a neighborhood that historically attracts young families, you may be dramatically undermining the value of your house by cutting down the number of bedrooms and making it less desirable to the typical family moving onto your block.

Research shows you will recoup only 64.4% of a remodeling project's investment dollars if you sell in the future.

Your home is probably at its highest value as it stands right now. Instead of remodeling your house, it may make better financial sense to sell your current home and purchase a home that was built specifically to meet your current lifestyle and desires.

In many cases, this well-designed home will give you exactly what you want in less square footage (*read: less real estate taxes!*) than your current home.

Bottom Line

If you are living in a house that no longer fits your needs, at least consider checking out other homes in your area that would meet your lifestyle needs before taking on the cost and hassle of remodeling your current house.



Home Buyer Demand Will Be Strong For Years to Come

There has been a lot written about millennials and their preference to live in city centers above their favorite pizza place. Some have even gone so far as to say that millennials are a “*Renter-Generation*.”

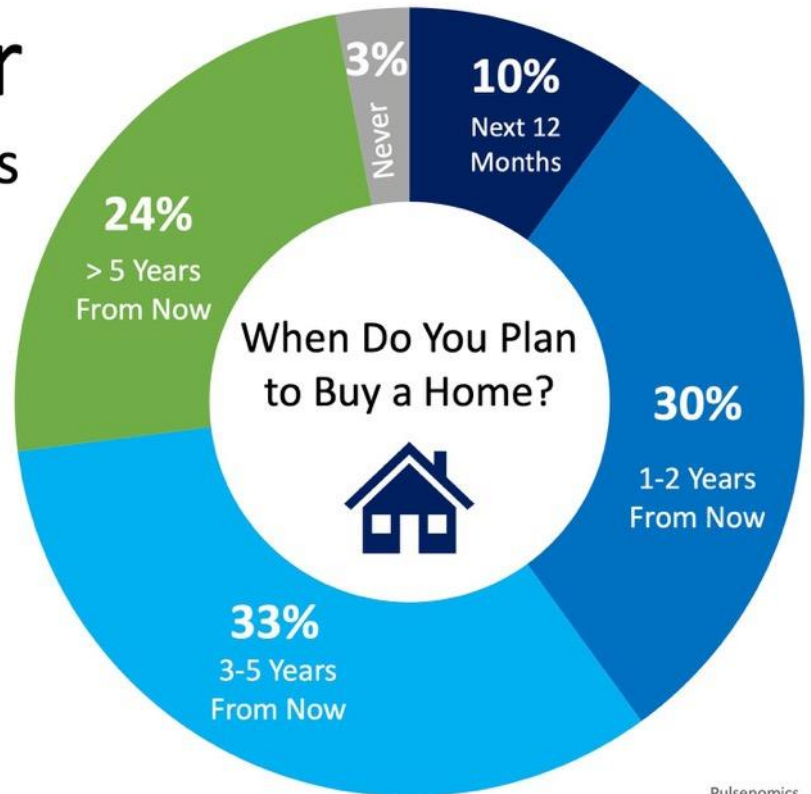
And while this might be true for some millennials, more and more research has surfaced that shows for the vast majority, owning a home is a major part of their American Dream!

Research shows that 66% of millennials who currently rent are **determined to buy a home!**

Renter Millennials

40%
Within 2 Years

73%
Within 5 Years



Pulsenomics

Seventy-three percent of those surveyed by Pulsenomics plan to buy a home in the next five years, with **40% planning to do so within the next two years!**

“Millennials want to own a home as much as prior generations,” Ali Wolf, Director of Economic Research at Meyers Research says. “We saw millennial shoppers scooping up homes in 2018— and 2019 will be no different.”

Bottom Line

This generation will continue to drive housing demand for years to come.

2 Factors to Watch in Today's Real Estate Market

When it comes to buying or selling a home, there are many factors you should consider. Where you want to live, why you want to buy or sell, and who will help you along your journey are just some of those factors. When it comes to today's real estate market though, the top two factors to consider are what's happening with interest rates & inventory.

Interest Rates

Mortgage interest rates were on the rise for the majority of 2018, before slowing to where they are now, around 4.3% according to *Freddie Mac's Primary Mortgage Market Survey*.

The interest rate you secure when buying a home not only greatly impacts your monthly housing costs, but also impacts your purchasing power.

Purchasing power, simply put, is the amount of home you can afford to buy for the budget you have available to spend. As rates increase, the price of the house you can afford to buy will decrease if you plan to stay within a certain monthly housing budget.

The chart below demonstrates the impact rising interest rates would have if you planned to purchase a \$400,000 home while keeping your principal and interest payments between \$1,800-\$1,900 a month.

With each quarter of a percent increase in interest rate, the value of the home you can afford decreases by 2.5% (in this example, \$10,000). Experts predict that mortgage rates will be closer to 4.6% by the end of next year.

Buyer's Purchasing Power

RATE	Principal & Interest Payments				
	\$ 1,800	\$ 1,850	\$ 1,900	\$ 1,950	\$ 2,000
5.25	\$ 2,208	\$ 2,154	\$ 2,098	\$ 2,044	\$ 1,988
5.00	\$ 2,148	\$ 2,094	\$ 2,040	\$ 1,986	\$ 1,932
4.75	\$ 2,086	\$ 2,034	\$ 1,982	\$ 1,930	\$ 1,878
4.50	\$ 2,026	\$ 1,976	\$ 1,926	\$ 1,874	\$ 1,824
4.25	\$ 1,968	\$ 1,919	\$ 1,869	\$ 1,820	\$ 1,771
4.00	\$ 1,910	\$ 1,862	\$ 1,814	\$ 1,766	\$ 1,719
3.75	\$ 1,852	\$ 1,806	\$ 1,760	\$ 1,714	\$ 1,667
	\$ 400,000	\$ 390,000	\$ 380,000	\$ 370,000	\$ 360,000
		-2.5%	-5%	-7.5%	-10%

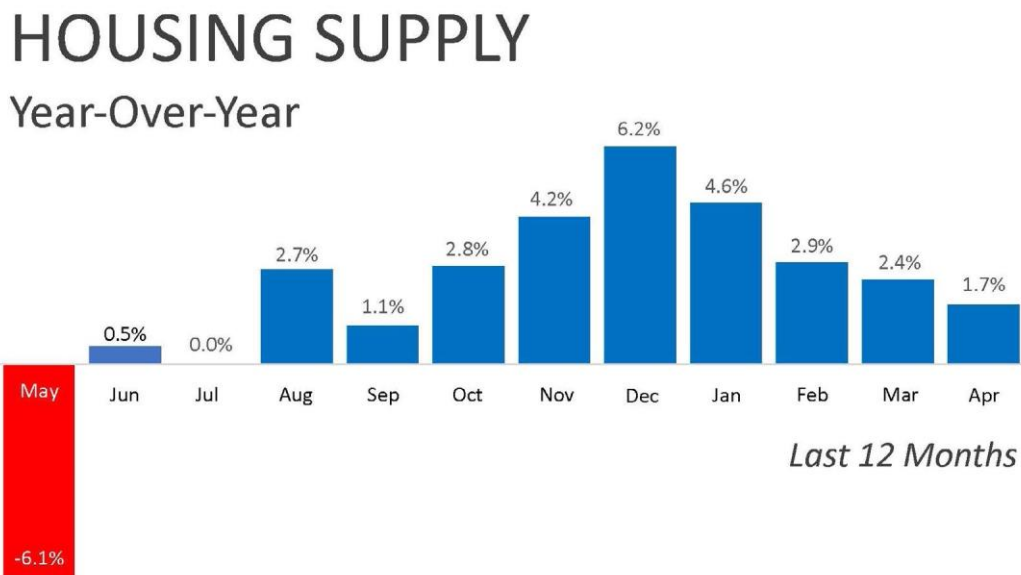
Principal & Interest Payments rounded to the nearest dollar amount

Inventory

A 'normal' real estate market requires there to be a 6-month supply of homes for sale in order for prices to increase only with inflation. According to the *National Association of Realtors* (NAR), listing inventory is currently at a 4.2-month supply (still well below the 6 months needed), which has put upward pressure on home prices. **Home prices have increased year-over-year for the last 86 straight months.**

The inventory of homes for sale in the real estate market had been on a steady decline and experienced year-over-year drops for 36 straight months (from July 2015 to May 2018), but we are starting to see a shift in inventory over the last 11 months.

The chart below shows the change in housing supply over the last 12 months compared to the previous 12 months. As you can see, beginning in June, inventory levels have started to increase as compared to the same time last year.



Bottom Line

If you are planning to enter the housing market, either as a buyer or a seller, let's get together to discuss what changes in mortgage interest rates and inventory could mean for you.





What Does the Future Hold For Home Prices?

Home prices are on the top of everyone's minds. Can they maintain their current pace of appreciation? Will mortgage rates impact home values? Will the next economic slowdown cause prices to crash?

Let's try to answer these questions based on what has happened in the past as well as what we know about the current real estate market.

The Impact of Interest Rates

Rising mortgage rates have not negatively impacted home prices in the past and probably wouldn't this time either. *Freddie Mac's* comments were very direct:

"In the current housing market, the driving force behind the increase in prices is a low supply of both new and existing homes combined with historically low rates. As mortgage rates increase, the demand for home purchases will likely remain strong relative to the constrained supply and continue to put upward pressure on home prices."

They were correct. So far this year, home values have continued to appreciate above normal historic percentages and it appears the gradual increase in rates has had little impact on prices.

The Impact of an Economic Slowdown

Many people fear that when the economy turns, we may see the same depreciation in home values as we did a decade ago.

However, the same group of economists, real estate experts, and investment & market strategists who predicted the next recession will occur in 2020 have also projected that home prices will continue to appreciate for the next five years, albeit at smaller percentages.

It Comes Down to Supply and Demand

As always, home prices will be determined by the demand to purchase compared to the available inventory of homes for sale. For the last seven years, demand has far exceeded the available supply which has resulted in the average annual appreciation to top 6% since 2012. That is far greater than the historic norm of 3.6% annual appreciation that we saw prior to the housing boom.

There are currently small signs that housing inventory is slowly beginning to increase. Months supply of homes for sale increased as compared to last year over the last 11 months after 36 consecutive months of decreasing inventory. New construction data has also shown positive signs that inventory will be increasing.

As inventory begins to meet demand, we will see appreciation return to more normal levels. We are already seeing projections coming in lower than the 6.6% annual average we have seen more recently.

CoreLogic predicts that home values will appreciate by 4.8% over the next twelve months.

Bottom Line

Mark Fleming, *Chief Economist at First American*, explained it best:

“We’re seeing the first indications that price appreciation may be slowing, but the underlying fundamental housing market conditions support a natural moderation of house prices rather than a sharp decline.”





Is the Recent Dip in Interest Rates Here to Stay?

Interest rates for a 30-year fixed rate mortgage climbed consistently throughout 2018 until the middle of November. After that point, rates returned to levels that we saw in August to close out the year at 4.55%, according to *Freddie Mac's Primary Mortgage Market Survey*.

After the first quarter of 2019, rates have continued their downward trend. As *Freddie Mac's Chief Economist Sam Khater* notes, this is great news for homebuyers.

"We expect to see the result of these low mortgage rates and stronger wage growth translate into better home sales in the coming months."

In some areas of the country, the combination of rising interest rates and rising home prices have made some first-time buyers push pause on their home searches. But with more inventory coming to market, continued price growth, and interest rates slowing, more buyers will get back in the market!

Will This Trend Continue?

According to the latest forecasts from *Fannie Mae*, the *Mortgage Bankers Association*, and the *National Association of Realtors*, mortgage rates will increase over the course of 2019, but not at the same pace they did in 2018. **You can see the forecasts broken down by quarter below.**

Quarter	Freddie Mac	Fannie Mae	MBA	NAR	Average of All Four
2019 3Q	4.3	4.2	4.4	4.3	4.30%
2019 4Q	4.3	4.2	4.4	4.4	4.30%
2020 1Q	4.4	4.2	4.5	4.5	4.40%
2020 2Q	4.4	4.2	4.6	4.5	4.42%

Bottom Line

Even a small increase (or decrease) in interest rates can impact your monthly housing cost. If you are concerned about giving up a lower rate to move on to your dream home, let's get together to make your decision an informed one.



The Role Access Plays in Getting Your House Sold!

So you've decided to sell your house. You've hired a real estate professional to help you with the entire process and they have asked you what level of access you want to provide to potential buyers.

There are four elements to a quality listing. At the top of the list is Access, followed by Condition, Financing and Price. There are many levels of access that you could provide to your agent to be able to show your home.

Here are five levels of access that you could provide to a buyer with a brief description:

- **Lockbox on the Door** – This allows buyers the ability to see the home as soon as they are aware of the listing, or at their convenience.
- **Providing a Key to the Home** – Although the buyer's agent may need to stop by an office to pick up the key, there is little delay in being able to show the home.
- **Open Access with a Phone Call** – The seller allows showing with just a phone call's notice.
- **By Appointment Only (example: 48 Hour Notice)** – Many out-of-town/state buyers and relocation buyers visit an area they would like to move to and only have the weekend to view homes. They may not be able to plan that far in advance, or may be unable to wait the 48 hours to be shown the house.
- **Limited Access (example: the home is only available on Mondays or Tuesdays at 2PM or for only a couple of hours a day)** – This is the most difficult way to be able to show your house to potential buyers.

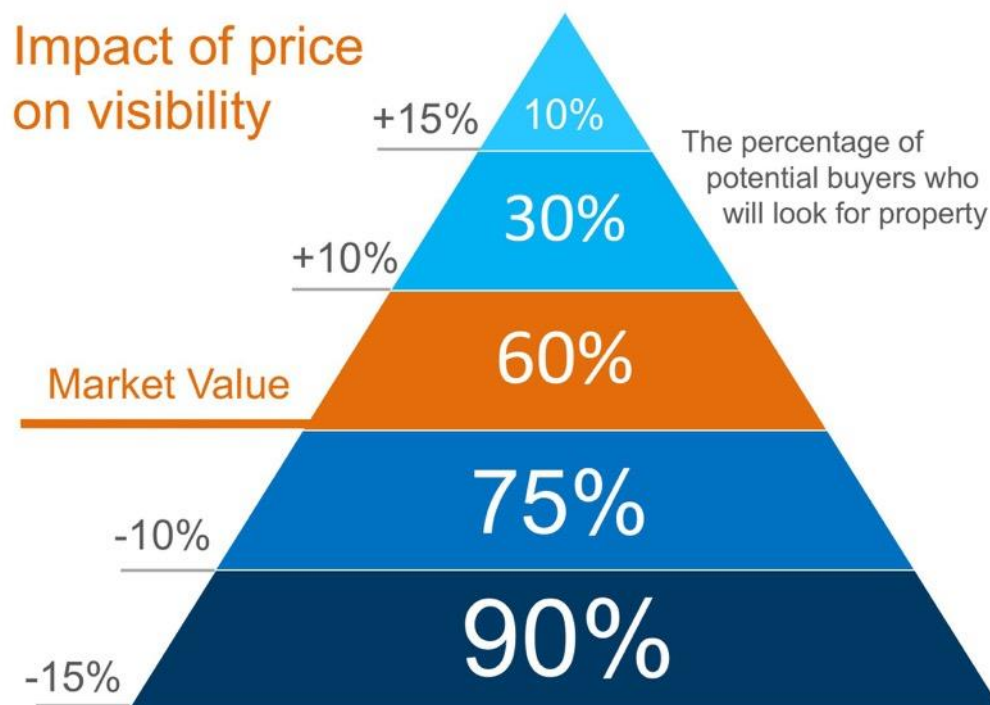
In a competitive marketplace, access can make or break your ability to get the price you are looking for, or even sell your house at all.

Is Your House Priced to Sell Immediately (PTSI)?

In today's real estate market, with more houses coming to market every day and eager buyers searching for their dream home, setting the right price for your house is one of the most important things you can do.

According to *CoreLogic's* latest *Home Price Index*, home values have risen at over 6% a year over the past two years, but have started to slow to 3.7% over the last 12 months. By this time next year, *CoreLogic* predicts that home values will be 4.8% higher.

With prices slowing from their previous pace, homeowners must realize that pricing their homes a little OVER market value to leave room for negotiation will actually dramatically decrease the number of buyers who will see their listing! (*see the chart below*)



Instead of the seller trying to 'win' the negotiation with one buyer, they should price their house so that demand for the home is maximized. By doing so, the seller will not be negotiating with a buyer over the price, but will instead have multiple buyers competing with each other over the house.

The key to selling your house in 2019 is making sure your house is Priced To Sell Immediately (PTSI)! That way, your home will be seen by the most buyers and will sell at a great price before more competition comes to market!

Bottom Line

If you are debating listing your house for sale, let's get together to discuss how to price your home appropriately for our area and maximize your exposure!



The KonMari Method: Helping You Prep Your House For Sale

One of the biggest challenges sellers face when listing their house is decluttering. Cleaning out some of the more personal decorating choices allows buyers to imagine themselves living in the house.

Those planning to sell soon are in luck! Marie Kondo, the inventor of the *KonMari Method of Tidying Up*, has gained popularity with her new *Netflix* series. She gives some great tips for sorting through years of accumulated possessions that we all collect in our homes.

“The KonMari Method™ encourages tidying by category – not by location – beginning with clothes, then moving on to books, papers, komono (miscellaneous items), and, finally, sentimental items. Keep only those things that speak to the heart, and discard items that no longer spark joy. Thank them for their service – then let them go.”

When you subjectively look at all of your belongings, you can sort through the ones that mean the most to you. Not only will you increase space for more joy-bringing items in your new home, but you will also have a much easier time packing remaining belongings!

“Remember, tidying up isn’t about getting rid of stuff. It is about creating an environment that sparks joy and improves your quality of life.”

When selling your house, first impressions matter! Before you or your agent schedule a photographer to take photos for your listing, make sure to tour your home with fresh eyes. Look for any imperfections that a buyer might notice.

When you sort through your more sentimental items, consider packing them away to ensure that you know where they all are. That way, they are safe during open houses and showing appointments. This will also cut down on the amount of packing you need to do right before you move!

Bottom Line

Whether you are selling your house to move up to a larger one, downsizing, or moving in with family, only bring the items that truly spark joy for you. This will not only help cut down on the items you move, but also ensures that you’re off to a great start in your new home!



Why You Shouldn't For Sale By Owner

Rising home prices coupled with a lack of inventory in today's market may cause some homeowners to consider selling their home on their own (known in the industry as a **For Sale By Owner**). However, a *FSBO* might not be a good idea for the vast majority of sellers.

The top five reasons are listed below:

1. Online Strategy for Prospective Purchasers

Recent studies have shown that 95% of buyers search online for a home. In comparison, only 13% use newspaper ads. Most real estate agents have an Internet strategy to promote the sale of your home. Do you?

2. Results Come from the Internet

Where did buyers find the home they actually purchased?

- 50% on the Internet
- 28% from a Real Estate Agent
- 7% from a yard sign
- 1% from newspapers

The days of selling your house by just putting up a sign and putting it in the paper are long gone. Having a strong Internet strategy is crucial.

3. There Are Too Many People to Negotiate With

Here is a list of some of the people with whom you must be prepared to negotiate if you decide to For Sale By Owner:

- The buyer who wants the best deal possible
- The buyer's agent who solely represents the best interest of the buyer
- The buyer's attorney (in some parts of the country)
- The home inspection companies, which work for the buyer and will almost always find some problems with the house
- The appraiser if there is a question of value

4. FSBOing Has Become More and More Difficult

The paperwork involved in selling and buying a home has increased dramatically as industry disclosures and regulations have become mandatory. This is one of the reasons that the percentage of people FSBOing has dropped from 19% to 7% over the last 20+ years.

5. You Net More Money When Using an Agent

Many homeowners believe that they will save the real estate commission by selling on their own. Realize that the main reason buyers look at FSBOs is because they also believe they can save the real estate agent's commission. The seller and buyer can't both save the commission.

A study by *Collateral Analytics* revealed that FSBOs don't actually save anything. In some cases, they may actually cost themselves more by not listing with an agent. One of the main reasons for the price difference at the time of sale is:

“Properties listed with a broker that is a member of the local MLS will be listed online with all other participating broker websites, marketing the home to a much larger buyer population. And those MLS properties generally offer compensation to agents who represent buyers, incentivizing them to show and sell the property and again potentially enlarging the buyer pool.”

The more buyers that view a home, the greater the chance of a bidding war for the property. The study showed that the difference in price between comparable homes of size and location is currently at an average of 6%.

Why would you choose to list on your own and manage the entire transaction when you can hire an agent and not have to pay anything more?

Bottom Line

Before you decide to take on the challenges of selling your house on your own, let's get together and discuss your needs.





5 Reasons to Hire a Real Estate Professional



Contracts

They help with all disclosures & contracts necessary in today's heavily regulated environment.



Experience

They are well educated in and experienced with the entire sales process.



Negotiations

They act as a “buffer” in negotiations with all parties throughout the entire transaction.



Pricing

They help you understand today's real estate values when setting the price of a listing or an offer to purchase.



Understanding of Current Market Conditions

They simply & effectively explain today's real estate headlines & decipher what they mean to you.

Contact Me to Talk More

If you have any questions or concerns, do not hesitate to reach out to me. Each situation is different. My goal is to listen so I can better understand your needs. Also, if you are interested in a free market analysis of your home I would be glad to provide that free of charge. I look forward to hearing from you!!!



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