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We have access to the widest variety of lenders — to find the right solution for you. We are experts at helping you achieve your homeownership dreams. Access your best options!

# 10 things to do

## before you list your home for sale

### 1 Know why you really want to go.

Some reasons are obvious, such as the need to sell if you're moving to another city or putting in an offer on a new home. Other needs may be less definite, such as outgrowing your space or concerns about cash flow. As a mortgage professional, I can help you assess financing options and the costs of moving against the costs of staying, so you can make the best choice.

### 2 Set your expectations.

Get a professional assessment of your home's value to help you determine reasonable price expectations before you even list your home. This is especially important if you're planning to finance a new home.

### 3 See your home through others' eyes.

Try to see your home through a stranger's critical eyes. Make a list of major or minor improvements to do. Better yet, enlist the expertise of a real estate professional to vouch for your home's best features and be frank with you about its worst.

### 4 Do your fix-ups.

Repaint or at least touch up interior and exterior paint for a fresh, polished look. Replace items that show wear and tear. You can instantly modernize a room with upgrades to faucets or drawer pulls. Make sure light fixtures and windows are clean and bright to cast a good light on your home.

### 5 Maintain the mechanicals.

It's not quite the glamorous stuff of décor magazines, but your home's mechanical systems can make or break a sale with some buyers. Have the chimney and furnace inspected and cleaned. Check drains and ductwork. Fix any plumbing problems. Energy-efficient systems may increase your home's appeal.

### 6 Clean and declutter.

You can't hear this too many times. An open room will help buyers picture their own belongings in the space.

### 7 Make a seasonal album.

Help potential buyers appreciate your gorgeous perennial garden or your lush balcony view out of season by preparing a photo album.

### 8 Have a copy of your property survey.

A land survey can be a plus for marketing your property in a competitive market. An existing survey should suffice, depending on when it was completed or what physical changes have been made. Some buyers may need this to meet their lender's requirement of a survey before approving a mortgage loan on a property.

### 9 Brush up your curb appeal.

First impressions are everything in a competitive housing market, so show off your home's best face. Tidy up the landscaping, invest in high-quality porchlights or house numbers, and choose a few tasteful accessories to create an inviting entranceway.

### 10 Count on a pro.

A real estate professional will help target potential buyers to get you serious offers. You also get his or her expertise to negotiate and close the deal. As a mortgage professional, I can be part of your sales team to help you size up your financing options before you put out the "For Sale" sign.