



**The Secrets to Selling
Your House FAST**

and saving

THOUSANDS

in costs, fees and commissions!

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“The DebtBuster”

During my more than 20 years as a personal finance Coach, Trainer and Author helping people just like you reduce debt and improve their personal finances and credit score, the common theme among everyone in debt is their need for CASH.

It's no secret that Cash goes a very long way toward helping to improve anyone's personal financial situation. I've done exhaustive research into this topic and can tell you that if you need to get out of debt, avoid foreclosure and/or bankruptcy and save your credit, the best way most people have available to them today is to sell their home.

Unbelievably, many financial advisors in states where it is legal, encourage people to save their homes by using bankruptcy to shield creditors. This is a legal tactic and works. But why do they push people so hard to save their homes? Because they care about people not losing their homes? Of course not. Because they can make money by helping people file for personal bankruptcy. Instead of showing people how to really get out of debt, they choose to teach people how to hide from creditors and not pay debts they owe ...for a fee. It's an easy sell convincing people under financial stress that they want to save their home. They make a lot of money in fees filing bankruptcy cases. But, it often does not make financial sense for the consumer. In my experience,

a large number of people, you may be one of them, would sleep a lot better at night by selling their home and using the cash to start fresh.

Using bankruptcy to save a home is, in essence, just postponing the inevitable because it does not solve the problem that caused the financial issues to begin with. Overspending, low income, no income, overwhelming medical bills, student loans, high interest credit cards and other causes of financial hardship are the causes of financial hardship. Keeping a home does nothing to increase cash flow. It's funny. When people buy houses they usually think about what their "investment" will be worth in the future. But, when they need the benefit of that growth in value, they are hesitant or scared to use it to get out of debt.

A house is an asset that can be sold for cash. Keeping a house when you are facing financial hardship might feel like a victory but the person with thousands of dollars in their bank account sleeps a lot better than someone with a house payment and no job. Remember, saving your home through bankruptcy means you still have to pay the mortgage, homeowners insurance, HOA fees, repairs, etc. You still have all of the cost but, many are surprised that they no longer have the ability to take out another loan after a bankruptcy. The equity that you've worked so hard to build up in YOUR home is no longer available to you once you file for bankruptcy. Why? Because a bank will not give you a home

equity loan, or any kind of loan, with a bankruptcy on your record. Not for many, many years.

It's a common, pardon the term, "poor person's" way of thinking that their house is sacred ground that they must fight for at all costs. Now, mind you, if a bank was trying to foreclose on my house and steal the asset from me, yes, by all means, I'd fight with everything I had to protect my asset. Even a modest home in poor condition is worth tens of thousands of dollars and worth fighting for. But it's a fool who fights to keep an asset and then refuses to use its value to make a better life for his family.

You may be facing financial hardship, stressed out, unable to sleep and constantly worried about what you are going to do to solve your money problems. At the same time, you are living in the solution to your money worries! Sometimes it takes people in this situation to realize they can solve all of their financial problems by deciding to sell their house and use the equity as it is meant to be used. If you agree that selling your home would be a great way to cash out of the asset in order to use the cash to start fresh, it's time to move forward and generate some cash by selling your property.

You have three options when it comes to selling your home. Use a Realtor, Sell By Owner, or Sell to a Real Estate Investor.

Option #1: Selling with a Realtor

Realtors are the traditional way homes are sold. Most people are conditioned to use a Realtor. Many folks think the only legal way to sell a home is through Realtors. Others are so intimidated by the process that they would not consider doing it themselves.

Realtors are great if you have plenty of time to sell and your house is in excellent condition. There are hundreds or thousands of realtors in your city and let's say you were to pick one that has successfully closed some deals and is experienced. The realtors will walk through your property and give you advice on what should be fixed, cleaned up or removed.

Then you'll sign a 6-month to 1-year listing contract and they'll put it on MLS (Multi Listing Service). Most listing agents will charge 6% or more depending on the situation for this service. They will handle all the calls, lots of paperwork, qualifying the potential buyers, and presenting you offers. Typically 3% goes to the agent that finds the buyer and 3% goes to the agent that listed the property.

Once the property hits the MLS the fun begins! You'll have lots of people coming into your home, looking around and checking every nook and cranny, 7 days a week, and quite possibly at all different times of the day, as everyone has different work schedules and time commitments.

This means your house has to be spotless ALL the time. This can be very intrusive for most people.

Once a buyer is found, which takes on average 4 to 6 months, your agent will open escrow and the buyer's "inspection period" will begin. During this period, several inspectors will come to your house and check EVERYTHING! This typically includes a home inspector, who will check almost everything that you could think of and more, plus often a roof inspector, pool inspector, termite inspector, etc... After all of these inspections are completed, most buyers will give you a list (and we've seen some really long lists!) of items that expect you to fix, or instead they may ask for a large price reduction. If you don't agree to do it (or negotiate something they will accept), the buyer can walk away and you're back to square one.

Once you get past the inspection period, the buyer's lender will order an appraisal to ensure that the value and condition of the property is acceptable to the lender. This appraisal process, which used to be fairly routine, is now blowing up many traditional real estate deals. Imagine that your property has several buyers willing to purchase it for \$220,000. That means \$220,000 is the 'market' price, right? Wrong! Even though you might receive multiple offers at or around \$220,000, which indicated that the buyers and their realtors think it is worth that price, but the appraisal comes in at just \$194,000. The appraiser decided to use bank-owned and distressed sales as comparable sales (Comps) when

calculating your home's value, rather than comparing it to other non-distressed properties nearby. This low ball appraisal will be attached to the property for at least 6 months or, you take the loss of thousands of dollars. Now, let's say the appraisal comes in fine and you can go to closing. Usually the buyer and seller split closing costs, which can cost you roughly another 2-4% of the sales price, and are taken out of your proceeds at the closing. Success...Sold!

Realtors are great if you have plenty of time, your house is in excellent condition and you don't mind people coming to your house continuously. The MLS will likely allow you to get the highest gross price for your house (before commissions, repairs, closing costs, time on market), and you will probably be represented professionally, as most realtors are pretty good at what they do.

Option #2: For Sale by Owner (FSBO)

Selling your home "By Owner" is very similar to Option #1; the only difference is YOU have to do all the work. Market the property, find the buyer, show the house, negotiate the sale, write the contract and disclosures, and so on. Most buyers will need to get financing so there will be a risk of appraisal. There will still be closing costs and fees that need to be paid. This is a great solution again if you have time and are comfortable in handling the sales process.

The process will take longer as you won't have 2000+ Realtors seeing and potential showing your house to buyers. Most FSBO sell at 86% of asking price. The process can be frustrating as you are responsible for the whole transaction. FSBO's work fairly well for sellers when it is a seller's market (more people buying properties than trying to sell them, characterized by a low number of average days on market). We are not in a seller's market, thanks to the huge amount of foreclosure-related inventory that is on the market and still coming, as shown on the graph on page 3 above.

For Sale By Owner (FSBO) Statistics

- FSBOs accounted for 8% of home sales in 2014. The typical FSBO home sold for \$210,000 compared to \$249,000 for agent-assisted home sales.

TOP FSBO methods used to market home:

- Yard sign: 42%
- Friends, relatives, or neighbors: 32%
- Online classified advertisements: 14%
- Open house: 14%
- For-sale-by-owner websites: 15%
- Social networking websites (e.g. Facebook, Twitter, etc.): 15%
- Multiple Listing Service (MLS) website: 10%
- Print newspaper advertisement: 3%

- Direct mail (flyers, postcards, etc.): 3%
- Video: 2%
- Other: 1%
- None: Did not actively market home: 25%

Most difficult tasks for FSBO sellers:

- Understanding and performing paperwork: 12%
- Getting the right price: 6%
- Preparing/fixing up home for sale: 6%
- Selling within the planned length of time: 18%
- Having enough time to devote to all aspects of the sale: 6%

Source: 2015 National Association of REALTORS® Profile of Home Buyers and Sellers

Whether you choose to sell with the help of a Realtor or Do it Yourself, here are some secrets that will help you put your property in the best possible light and will help you sell more quickly for more profit.

Selling Secret #1: The first impression is the only impression

No matter how good the interior of your home looks, buyers have already judged your home before they walk through the door.

According to some experts, potential buyers make up their minds about whether or not your house is worth a closer look before they even walk through the front door.

You never have a second chance to make a first impression. It's important to make people feel warm, welcome and safe as they approach the house.

- Add inexpensive shrubs and brightly colored flowers to your entrance and exterior
- Mow the lawn
- Trim all hedges and get rid of any weeds.
- Give the front door and garage doors a fresh coat of paint.
- Wash all windows (natural light through clean windows looks better than light shining through dirty windows).
- Make sure all lightbulbs are working.
- Vacuum the carpet, mop hardwood floors.

You can typically get a 100-percent return on the money you put into your home's curb appeal. Entryways are also important. Make them welcoming by putting in a small bench, a vase of fresh-cut flowers or even some cookies.

Selling Secret #2: Always be ready to show

Your house needs to be "show-ready" at all times – you never know when your buyer is going to walk through the door. You have to be available whenever they want to come see the place and it has to be in tip-top shape. Don't leave dishes in the sink, keep the dishwasher cleaned out, the bathrooms sparkling and make sure there are no dust

bunnies in the corners. It's a little inconvenient, but it will get your house sold.

Selling Secret #3: The kitchen comes first

You're not actually selling your house, you're selling your kitchen – that's how important it is. The benefits of remodeling your kitchen are endless, and the best part of it is that you'll probably get 85% of your money back. It may be a few thousand dollars to replace countertops where a buyer may knock \$10,000 off the asking price if your kitchen looks dated. The fastest, most inexpensive kitchen updates include painting and new cabinet hardware. Use a neutral-color paint so you can present buyers with a blank canvas where they can start envisioning their own style. If you have a little money to spend, buy one fancy stainless steel appliance. Why one? Because when people see one high-end appliance they think all the rest are expensive too and it updates the kitchen.

Selling Secret #4: Take the home out of your house

One of the most important things to do when selling your house is to de-personalize it. The more personal stuff in your house, the less potential buyers can imagine themselves living there. Get rid of a third of your stuff – put it in storage. This includes family photos, memorabilia collections and personal keepsakes. Consider hiring a home stager to maximize the full potential of your home. Staging simply

means arranging your furniture to best showcase the floor plan and maximize the use of space.

Selling Secret #5: Don't over-upgrade

Quick fixes before selling always pay off. Mammoth makeovers, not so much. You probably won't get your money back if you do a huge improvement project before you put your house on the market. Instead, do updates that will pay off and get you top dollar. Get a new fresh coat of paint on the walls. Clean the curtains or go buy some inexpensive new ones. Replace door handles, cabinet hardware, make sure closet doors are on track, fix leaky faucets and clean the grout.

Selling Secret #6: Conceal the pets

You might think a cuddly dog would warm the hearts of potential buyers, but you'd be wrong. Not everybody is a dog- or cat-lover. Buyers don't want to walk in your home and see a bowl full of dog food, smell the kitty litter box or have tufts of pet hair stuck to their clothes. It will give buyers the impression that your house is not clean. If you're planning an open house, send the critters to a pet hotel for the day.

Selling Secret #7: Play the agent field

A secret sale killer is hiring the wrong broker. Make sure you have a broker who is totally informed about YOUR Market. They must constantly monitor the multiple listing service (MLS), know what properties are going on the market and know the comps in your

neighborhood. Find a broker who embraces technology – a tech-savvy one has more tools to market your house. Another key is to make sure your Realtor is not TOO busy for you. Some try to impress you with how busy they are showing OTHER people's houses, meeting with other clients, and working on their business. Don't be impressed. Be cautious. Many Realtors want to get a sign in your front yard, add you to the MLS and move on to another prospect. Demand full attention from the person you choose to work with or the next 6 months to a year will be very long and miserable for you. Often, new Realtors trying to earn a reputation are a better option than a veteran who can coast along because they have so many clients. With today's technology, every Real Estate company is basically on equal footing so going with a small, up and coming firm that is able and willing to give you very personal service rather than a large, "too busy to give you individual attention" type company may be the better choice. Just remember, for the commission you are going to pay, usually 6% of the selling price, \$12,000 on a \$200K house, you should demand attention. That is a big fee to pay to someone for just sticking a sign in the front yard so make sure you understand exactly what they plan to do for you to market and SELL your house quickly for the most money.

Selling Secret #8: Light it up

Maximize the light in your home. After location, good light is the one thing that every buyer cites that they want in a home. Take down the

drapes, clean the windows, change the lampshades, increase the wattage of your light bulbs and cut the bushes outside to let in sunshine. Do what you have to do make your house bright and cheery – it will make it more sellable.

Selling Secret #9: Half-empty closets

Storage is something every buyer is looking for and can never have enough of. Take half the stuff out of your closets then neatly organize what's left in there. Buyers will snoop, so be sure to keep all your closets and cabinets clean and tidy.

Selling Secret #10: Pricing it right

Find out what your home is worth, then shave 15 to 20 percent off the price. You'll be stampeded by buyers with multiple bids — even in the worst markets — and they'll bid up the price over what it's worth. It takes real courage and most sellers just don't want to risk it, but it's the single best strategy to sell a home in today's market.

Bonus Selling Secret: Make your house look good...

VIRTUALLY

A majority of homebuyers today do at least some of their house-hunting online. According to a [joint study](#) by **Google** and the National Association of Realtors, 90% of homebuyers searched online during their buying process. So, it's important to give them something worth looking at.

Your listing photos should only be taken *after* you've completed the de-cluttering step I mentioned earlier. And even then, don't just snap some pictures with your phone and upload them. Many real estate agents are skilled at taking good listing photos, and there are professional photographers in every major market that specialize in taking good listing photos. This could end up being well worth the investment, especially if the home you're trying to sell is at the higher end of your market, or if there is an abundance of comparable homes on the market in your area.

Remember that the purpose of listing your home online is to make people want to see the home in person. Your listing photos (and the description) need to make buyers say, "I need to take a closer look at this one." Amateur-looking photos with poor lighting and photos of cluttered spaces aren't going to get the job done.

- Curb Appeal
- Price the house right
- Clean and declutter
- Make needed repairs
- Market, Market, Market!!

To sum it up, if you want to sell your home fast, you can't think of it as "your" home. Look at your home from a buyer's point of view when it

comes to price and appearance, and the sale of your home could be easier.

So now you have the secrets of successfully using a Realtor or selling your home By Owner. As you can see, it will take time, a great deal of work on your part, and money to fix and clean your home. Not to mention that you need to be constantly “show-ready” or risk missing a potential buyer who wants to see your house with very short or no notice at all.

Honestly, if you want or need to sell your home quickly for top dollar you really only have ONE choice and that is to sell to an Investor who is willing to buy your home quickly in “As-Is” condition without requiring you to spend money and time fixing things, cleaning up, and putting up with endless showings.

Option #3: Selling to a Real Estate Investor

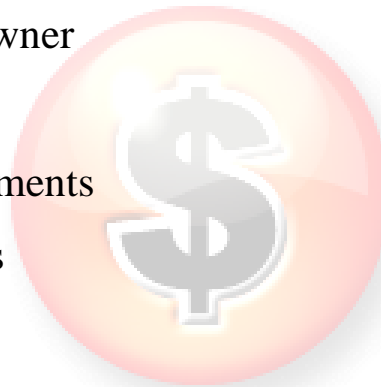
The key to selling to a real estate investor is to find someone you like and trust. There are so many 'newbie' investors that just finished a weekend seminar and out to "get a deal" and prove that they are the next Donald Trump. This is NOT the type of person you want to “try” to purchase your home. Most are broke and have never purchased an investment home in their lives. You want an investor that is not only

confident but also experienced and capable of buying your house -- like someone that has purchased at least 50+ homes in the area and has dealt with both simple and complex transactions.

Selling to a Real Estate Investor

What are some of the Reasons People Sell to a Real Estate Investor?

- Inherited Property
- Vacant House
- Divorce
- Out of State Owner
- Foreclosure
- Behind on Payments
- Lots of Repairs
- Bankruptcy
- Need Cash Fast
- Probate
- City Violations
- Upside Down
- So What Will an Investor Pay for Your House?



This is a very important question -- it's really quite simple. We take the current market value of the property less repairs and renovation to get the property fully updated, less 15%. For example: Let's say your house is worth \$300,000 if fully updated/remodeled, but needs \$60,000

in improvements/repairs. We would typically pay you approximately \$300,000 - \$60,000 – 15% (\$45,000) = \$195,000.

So What if You Owe More than the Property is Worth?

We have a secret weapon, a lady that has relationships with all the major banks. She's figured out how to get loan balances reduced and properties to sell even if they're way underwater. How does she do this? We don't know but she works miracles...trust me!

What if You're Not Upside Down But Have Little Equity or Owe What Your House is Worth?

We have the ability to take over payments and if you have equity in some cases we can get you cash very quickly. We can give you instant stress relief; we'll take the burden of the monthly house payments off your hands and give you cash. This will allow you to move on stress free.

What's the Process?

What to Watch Out For

Watch out for investors that will say anything to get the contract signed. You're just wasting your time. Most of these people are inexperienced and do not have a team of people around them to ensure success. We get calls all the time from people who decided to go with an inexperienced investor who over-promised and under-delivered, and 45

days later the seller is still stuck with the property so they come to us to get the deal done right.

We will do what we say we're going to do and the transaction will be seamless.

Give us a call at 407-437-4059. You then can set up an appointment for one of us to come see your property, do a free evaluation, and give you a no obligation cash offer. Once we agree on a price and terms, we will open escrow and begin the title process.

We use Broker's Title here in Florida. The Title Company will put all of the paperwork together and schedule a closing. This process usually takes 2 weeks, however if the situation is urgent we can get it all done on a 'rush' basis in as little as 5 days.

Remember, we will buy ANY property in Florida in "AS IS" condition. We will pay all closing costs and fees. The transaction will not cost you one dime out of pocket and our team will make it as seamless as possible.

So Who Are We?

I'm an Orlando, Florida based real estate investor that buys houses and renovates them for resale. I wrote the book, *Spend Your Way to Wealth*, and teach people just like you across the country how to pay off

debt, rebuild their credit, set up a strong spending plan and then begin to Build Wealth.

Frequently Asked Questions

1. What type of properties do you buy?

A. We purchase all types of properties - houses, condos, land, multi-family, commercial projects, etc.

2. What condition does the property have to be in?

A. We will buy the property in any condition. We've seen everything so don't be embarrassed if your property is not in great (or even good) shape.

3. What price will you pay?

A. We take the current market value of the property less repairs and renovation to get the property fully updated and in tip top shape, less 15%. For example: Let's say your house is worth \$300,000 once fully updated, and needs \$60,000 in repairs and renovation for updating. We would pay approximately: \$195,000

$$\$300,000 - \$60,000 - 15\% (\$45,000) = \$195,000.$$

4. Who will pay the closing costs? Will it cost me any money?

A. We will pay all closing costs associated with the transaction. Working with us will not cost you one dime out of pocket, as we will pay for everything.

5. What title company do you use?

A. For Florida properties, we use Broker's Title located in Orange county, FL.

6. What if I owe more than the property is worth?

A. We can still purchase your house even if you owe more than it's worth. We have a complete system that will assist you in a successful short sale. Please call 407-437-4059 for more info regarding this.

7. Are you realtors and do I have to pay a Commission?

No, we are private investors, and you will pay no fees or commissions. Our service is free.

Selling to a Real Estate Investor

8. How long will it take to close the transaction and get my cash?

A. It takes roughly 2-4 weeks to close the transaction but we can move quicker if it is necessary.

9. Why should I do business with you?

A. Because I'm honest, hardworking and dedicated to creating win-win situations for everyone involved. We will do what we say we're

going to do. We've done hundreds of transactions and can get the job done.

The bottom line is that you have nothing to lose and everything to gain by calling us at 407-437-4059 to learn how we can help you. Even if you don't choose to work with us, you will learn the true value of your home. If you're having other financial issues, we'll be happy to give you some advice on how to deal with those problems also.

Don't hesitate any longer. Deal with your money problems directly, make smart decisions based on getting realistic information from professionals who do this every day. Once you've made a decision to handle your money problems, you can then feel much better and start to plan the future with a fresh, debt free outlook. You and your family will feel so much better when the financial burden is lifted off of you!

We look forward to speaking with you soon.

Call us today at 407-437-4059 and let's get your house sold!!