

FERN MURILLO
- REAL ESTATE GROUP -

SOUTH ORANGE COUNTY REAL ESTATE
30 YEARS OF LICENSED BROKER EXPERIENCE

Home Seller *Guide*

NAVIGATING YOUR JOURNEY
TO A SUCCESSFUL SALE

Presented by Fern Murillo

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30
YEARS OF LICENSED
BROKER EXPERIENCE

20+
YEARS IN CONSTRUCTION,
REMODELING & GROUND-UP
BUILDS

MBA
CONCORDIA UNIVERSITY
IRVINE, CA

Bachelor's
COMPUTER INFORMATION
SYSTEMS
CAL STATE DOMINGUEZ HILLS
CARSON, CA

— CORE MARKETS —

Lake Forest

Mission Viejo

Irvine

and surrounding South Orange
County communities

— PERSONAL. EXPERIENCED. LOCAL. —

Fern Murillo

LICENSED CALIFORNIA REAL ESTATE BROKER · DRE #01042479

Three decades of experience. One broker by your side, from the first consultation through closing day.

For 30 years I've worked as a licensed broker, with a practice that spans seller representation, real estate investment, and business advising. Most of the sellers I work with are in the middle of a life transition: relocating, growing, simplifying, or putting the equity they've built to work. My job is to make that move feel organized and in control.

Alongside real estate, I've spent more than two decades in construction, managing commercial projects, residential remodels, and ground-up builds. I know how homes are put together, what repairs really cost, and which updates buyers will pay for. When we walk your home together, I see it the way buyers, inspectors, appraisers, and mortgage lenders will evaluate it, so your preparation budget goes where it adds value and not where it doesn't.

On **Fern's Broker Corner**, my YouTube channel, I break down national housing trends and what they mean for homeowners here in Orange County.

i A builder's eye on your home

Remodeling and construction know-how applied to your sale: which repairs matter, how to read an inspection report, and how to judge contractor bids and timelines.

ii Strategy built around your net

Pricing, preparation, and negotiation decisions measured by what you actually walk away with.

iii Direct broker representation

You work with me personally. No junior-agent handoff, no team of assistants. Every conversation and negotiation runs through me.

Your home deserves more than just a listing.

Selling a home is one of the biggest financial moves most people ever make, and it usually comes with a life change attached: a new job, a growing family, a move closer to the people who matter, or simply the next chapter of building wealth.

This guide walks you through the full process, from the first conversation about value to the day you hand over the keys. It's written to help you make clear, confident decisions: what to fix and what to leave alone, how pricing really works, what to look for in an offer beyond the number, and what happens during escrow here in California.

"The sellers who do best aren't the ones who get lucky. They're the ones who prepare, price with intention, and know what's coming next."

Fern Murillo

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What you can expect from me.

Choosing who represents your home is a big decision. Here's exactly what I commit to from our first meeting through closing day.

01 A clear explanation of my duties

Loyalty, confidentiality, full disclosure, and accountability to you as my client.

02 A data-backed pricing strategy

Built from comparable sales, active competition, and current conditions.

03 A preparation plan for your home

What to repair, refresh, or leave alone, prioritized by impact.

04 Full-scale marketing

Professional media, broad online exposure, and direct agent outreach.

05 Regular, honest updates

Showing feedback, market changes, and recommendations, on a schedule we agree on.

06 Every offer, presented promptly

Reviewed side by side with you on price, terms, and certainty of closing.

07 Skilled negotiation

Focused on the strongest price and terms, and on protecting your position.

08 Transaction management

Disclosures, deadlines, escrow, and title tracked so nothing slips.

09 Trusted resources

Referrals to inspectors, contractors, stagers, and movers when you need them.

10 A smooth finish

Coordination through final walkthrough, signing, and recording.

WHAT I'LL ASK OF YOU

Share anything you know about the home's condition and history, keep the home show-ready while it's on the market, and let me know right away if your plans or timing change.

ONE BROKER BY YOUR SIDE

You hear directly from me, not a rotating junior agent or an automated reply. When we work from the same information, we move quickly and negotiate from strength.

OI The Selling Roadmap

Every sale moves through the same seven stages. Knowing them ahead of time takes the guesswork out, and lets you plan your move around real milestones instead of surprises.



O2 Pricing With Intention

Price is the single most powerful marketing decision you'll make. It decides who sees your home, how they feel when they walk in, and how much leverage you hold when offers arrive.

Buyers compare, not guess

Buyers judge your home against every similar home they've toured. Value is set by the market, not by what was paid, what was spent, or what a neighbor hopes to get.

The first weeks matter most

Interest typically peaks right after a home launches. Pricing well from day one puts your home in front of the most motivated buyers while attention is highest.

Overpricing has a cost

An ambitious price can lead to longer market time and price reductions, which buyers often read as a signal to negotiate harder.

What goes into a pricing strategy

- **Recent closed sales** of truly comparable homes nearby
- **Active and pending listings**, your real competition today
- **Condition, upgrades, lot, and location** adjustments
- **Market pace**: days on market and list-to-sale ratios
- **Broader conditions**: mortgage rates and buyer demand
- **Your goals**: timing, net proceeds, and next move

A NOTE ON ONLINE ESTIMATES

Automated value estimates are a starting point, not a pricing plan. They can't see your remodeled kitchen, your view, or the busy street two houses down. A broker's analysis accounts for what algorithms miss.

Your pricing plan should also include a **clear review point**: how the market's response will be measured and what you'll do if it isn't what we expected.

Price bands, timing & reading the market

Buyers search online within price ranges. Where your price lands in those ranges decides who ever sees your home.

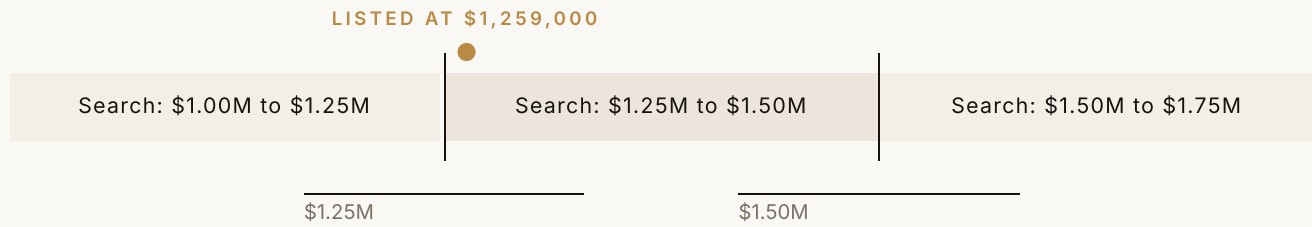


Illustration only. A home listed just above a common search threshold can miss every buyer searching up to \$1.25M, even though it's only slightly higher. Pricing at or just below a threshold can widen your audience. We'll look at where your home's likely value falls and position it accordingly.

What the market is telling you

WHAT YOU'RE SEEING WHAT IT USUALLY MEANS

Strong showings, no offers Buyers are interested in the home but see better value elsewhere at this price.

Few showings The price or presentation isn't standing out online. Review photos, description, and price position.

Offers well below list Buyers see a gap between price and condition or competition. Reassess both.

Multiple offers early Pricing and presentation landed well. Run a clear, fair offer process.

TIMING YOUR SALE

Spring traditionally brings more buyers, and more competing listings. A well-priced, well-presented home can sell in any season, and quieter months can mean less competition.

YOUR REVIEW POINT

Before launch, we'll agree on when and how we'll review the market's response, so any adjustment is a planned decision, not a reaction.

03 Preparing Your Home

The goal isn't a renovation. It's removing every reason a buyer might hesitate. Focus on what buyers notice first and what inspectors flag most often.

PRIORITY	WHAT TO DO	WHY IT MATTERS
Repair the obvious	Leaky faucets, running toilets, sticking doors, cracked tiles, burned-out bulbs, damaged screens.	Small issues make buyers wonder what else was missed.
Refresh paint	Neutral, light tones in main living areas; touch up trim, doors, and scuffed walls.	One of the most cost-effective updates you can make.
Deep clean	Professional cleaning, including windows, carpets, grout, baseboards, and appliances.	Clean reads as well cared for.
Curb appeal	Fresh mulch, trimmed hedges, clean entry, updated house numbers, working exterior lights.	The first photo and the first impression.
Declutter	Pack away about a third of belongings; clear countertops and closets.	Space sells, and you're packing anyway.
Service systems	HVAC tune-up, water heater check, smoke and CO detectors working.	Reduces inspection requests later.

CONSIDER A PRE-LISTING INSPECTION

Knowing your home's condition before buyers do lets you fix items on your terms, price accurately, and disclose with confidence. Fewer surprises in escrow often means fewer renegotiations.

SKIP THE BIG REMODEL

Major projects rarely return their full cost at sale and can delay your timeline. Let's talk through what's worth doing for your specific home and buyer pool before you spend.

A room-by-room repair guide

Buyers notice deferred maintenance long before they notice finishes. Walk your home with this list and note anything that needs attention.

Exterior & Roofline

- Repair or replace damaged gutters, fascia, and downspouts
- Touch up or repaint trim, shutters, and the front door
- Fix cracked walkways, loose pavers, and wobbly steps
- Repair fences, gates, and latches

Entry & Curb Appeal

- Polish or replace door hardware and house numbers
- New doormat, a pair of planters, working porch light
- Fill bare lawn patches; edge, trim, and mulch beds
- Pressure-wash driveway, patio, and walls

Systems

- Service HVAC and replace filters
- Check the water heater, including seismic strapping
- Fix running toilets, drips, and slow drains
- Replace non-working outlets, switches, and bulbs

Interior Walls & Floors

- Patch nail holes, dings, and hairline cracks
- Repair water stains and find their source
- Re-caulk tubs, showers, sinks, and backsplashes
- Professionally clean or replace worn carpet

Doors & Windows

- Adjust sticking doors; quiet squeaky hinges
- Replace torn screens and broken window hardware
- Clear fogged or cracked panes where practical
- Make sure every lock and slider works smoothly

A BROKER'S NOTE

Hidden items like a slow leak, a failing seal, or an outdated electrical panel tend to surface in the buyer's inspection. Addressing them first, or at least knowing about them, keeps you in control of the negotiation.

Market-smart updates & clearing the clutter

The best pre-sale updates are modest, broadly appealing, and finished on time. Your personal taste matters less now than what your likely buyer expects.

AREA	OFTEN WORTH CONSIDERING	THINK TWICE BEFORE
Kitchen	Paint or reface cabinets, new hardware, updated light fixtures, a fresh faucet.	A full remodel just before listing.
Bathrooms	New mirrors and lighting, re-grouting, fresh caulk, updated towel bars.	Moving plumbing or taking out a tub.
Flooring	Deep cleaning, refinishing wood, replacing badly worn carpet.	Bold or highly personal materials.
Lighting	Brighter bulbs in a consistent color temperature; replacing dated fixtures.	Custom fixtures that won't stay.
Efficiency	Weatherstripping, smart thermostat, documenting existing solar or window upgrades.	Large system upgrades on a short timeline.

Why clutter costs you

Crowded rooms look smaller, full closets suggest too little storage, and personal collections make it harder for buyers to picture their own lives in the space.

- Pack anything you won't need for the next 90 days
- Clear about half of what's in closets and cabinets
- Keep one or two items per surface, at most
- Rent short-term storage instead of filling the garage

GET BIDS BEFORE YOU COMMIT

For anything beyond basic repairs, get at least two written bids and a firm completion date. A project that runs late can push back your launch and cost you your best selling window. I'm happy to review scopes and bids with you.

Flooring & materials

Floors cover more square footage than any other finish, and buyers notice them right away. Here's how the most common options compare.

MATERIAL	DURABILITY	WATER	COST	STRENGTHS	TRADE-OFFS	BEST FOR
Solid Hardwood	●●●●●	●●●●●	●●●●●	Warm, timeless, can be refinished many times	Scratches and dents; not for wet areas	Living, dining, bedrooms
Engineered Wood	●●●●●	●●●●●	●●●●●	Real wood surface, more stable with temperature and humidity	Fewer refinishes; quality varies widely	Main floors, over concrete slabs
Luxury Vinyl Plank	●●●●●	●●●●●	●●●●●	Waterproof, quiet, scratch-resistant, realistic wood looks	Can't be refinished; budget lines can look dated	Kitchens, baths, family rooms
Porcelain Tile	●●●●●	●●●●●	●●●●●	Very durable and waterproof; endless styles	Hard and cool underfoot; grout needs care	Baths, kitchens, entries, laundry
Laminate	●●●●●	●●●●●	●●●●●	Budget-friendly with good scratch resistance	Swells if water gets into the seams	Bedrooms, offices, rentals
Carpet	●●●●●	●●●●●	●●●●●	Soft, warm, and quiet	Stains and holds allergens; can feel dated to buyers	Bedrooms only, if any

● More dots = more durable, more water-resistant, or higher typical installed cost. Actual pricing varies by product and installer.

Before you sell: refinish, repair, or replace?

- **Refinish** worn hardwood for far less than replacing it.
- **Repair** damaged boards, cracked tiles, and lifting seams.
- **Deep-clean or remove** tired carpet; there may be hardwood underneath.
- **Replace** only when floors are damaged or clearly dated, in a neutral mid-tone.

A BUILDER'S PERSPECTIVE

Consistency matters more than luxury. One continuous floor through the main living areas makes a home feel larger than three different materials do.

If you replace flooring in a condo or HOA community, check the association's rules on materials and sound underlayment first.

O4 Staging & Presentation

Most buyers meet your home online first. Staging helps them picture their own life in the space, and great photography earns the showing.

Living Spaces

- Arrange furniture to open walkways and show room purpose
- Remove personal photos, collections, and bold décor
- Add soft throws, fresh greenery, and balanced lighting

Kitchen

- Clear counters except one or two styled pieces
- Organize the pantry and under-sink cabinets; buyers open them
- Polish fixtures and appliance fronts

Primary Suite

- Crisp white or neutral bedding, layered pillows
- Half-empty closets that feel spacious
- Spa-like bath: fresh towels, clear vanity

Outdoor Living

- Stage the patio as a true extension of the home
- Clean pool, spa, and hardscape; tidy side yards
- Warm string or path lighting for twilight photos

Before Every Showing

- Open blinds and turn on every light
- Set a comfortable temperature
- Secure valuables, medications, and documents
- Plan for pets to be away during tours

— PHOTO-DAY TIP

Hide cords, remove cars from the driveway, put the toilet seats down, and clear the fridge front. The camera sees everything.

Color, paint & light

Three design tools do most of the work: a calm color palette, the right paint finish, and warm, even lighting. Together they make rooms feel bigger, brighter, and move-in ready, in person and in photos.

The 60-30-10 color rule

A simple designer's formula for a balanced room. Most of the space stays neutral, a supporting tone adds depth, and a small accent adds life.

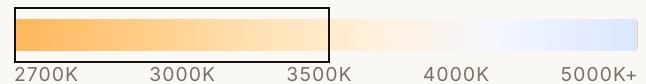
60%	30%	10%
DOMINANT · WALLS, FLOORS, LARGE PIECES Warm white, soft greige, light taupe. Neutral backdrops let buyers picture their own furniture.	SECONDARY · SOFA, RUGS, DRAPERY Natural wood, linen, stone, or a soft mid-tone.	ACCENT Pillows, art, greenery, brass.

Choosing paint sheen

FINISH	BEST FOR
Flat / Matte	Ceilings and low-traffic walls; hides surface flaws.
Eggshell	Living, dining, and bedrooms; soft glow, easy to wipe.
Satin	Kitchens, baths, hallways, and high-traffic areas.
Semi-Gloss	Trim, doors, and cabinets; durable and crisp.

Tip: the higher the sheen, the more it shows dents and patches. Prep the surface well before using satin or semi-gloss.

Warm, consistent lighting



TARGET ZONE: 2700K – 3500K WARM WHITE

- **2700–3000K** for living rooms and bedrooms: inviting and relaxed
- **3000–3500K** for kitchens and baths: clean but still warm
- Use **one color temperature per room**; mixed bulbs look patchy in photos
- Layer ambient, task, and accent light, and replace every dim or dead bulb

NEUTRAL DOESN'T MEAN BLAND

Texture keeps a neutral room from feeling flat. Add a linen throw, a wool rug, wood tones, and live greenery. Then step back and remove one more item from every surface.

05 Marketing & Showings

A strong launch puts your home in front of the right buyers, through the right channels, at the right moment, and tells its story well.

Visual Media

Professional photography, video walkthroughs, aerial views where appropriate, and accurate floor plans.

Broad Exposure

MLS syndication to major real estate websites, plus targeted social and email campaigns.

Agent Network

Direct outreach to active buyer's agents and broker previews before and after launch.

Open Houses

Well-timed public events that create momentum and invite comparison in your favor.

Private Showings

Coordinated access with clear windows so tours stay convenient for your household.

Weekly Feedback

Showing activity, buyer comments, and online views reported back so we can adjust quickly.

Making showings easier on you

Living in a home that's for sale takes effort. A simple daily reset routine (beds made, dishes away, surfaces clear) makes short-notice showings far less stressful.

If you'll be moving before listing, a vacant home can be staged with rental furniture for a finished look.

— FAIR HOUSING COMMITMENT

Your home will be marketed to every qualified buyer equally. Federal and California fair housing laws apply to every step of marketing, showings, and offer review, and that commitment protects you as the seller, too.

06 Offers & Negotiation

The highest price isn't always the best offer. The right offer is the one most likely to close on terms that work for you.

OFFER TERM	WHAT TO LOOK FOR
Price	How it compares to comparable sales, and whether it's likely to appraise if the buyer is financing.
Financing	Cash, conventional, or government-backed loan. Is there a lender pre-approval, and how strong is it?
Down payment	A larger down payment can give a buyer more room to handle an appraisal shortfall.
Deposit	The earnest money deposit signals commitment and is held in escrow.
Contingencies	Inspection, appraisal, and loan contingencies: how many there are, and how long each lasts.
Appraisal gap	Whether the buyer will cover some or all of the difference if the appraisal comes in below price.
Timeline	Close of escrow date and any rent-back request. Does it fit your move?
Credits & requests	Closing cost credits, repair requests, or items asked to stay with the home.

— MULTIPLE OFFERS

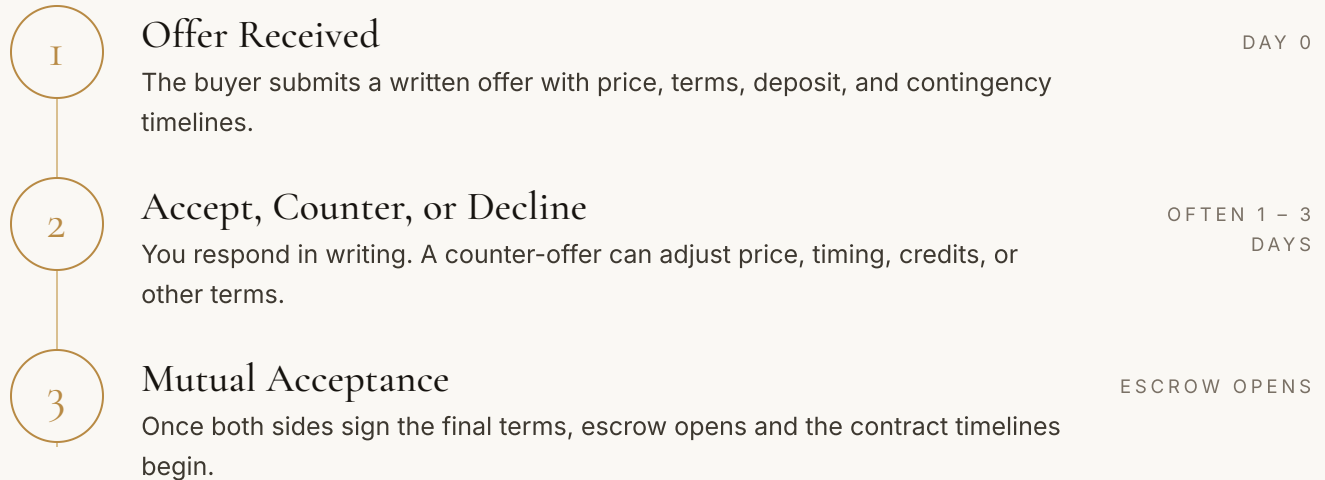
When several buyers are interested, a clear and fair process (a set review date, highest-and-best requests, or counter-offers) can strengthen your position.

— COUNTER-OFFERS

Almost every term is negotiable. A thoughtful counter can improve price, terms, or certainty without losing a strong buyer.

Negotiating with confidence

Good negotiation isn't about winning every point. It's about keeping a qualified buyer committed while protecting what matters most to you.



Keep your bottom line private

Share your priorities and limits with your broker only. What a buyer doesn't know about your timing or motivation can't be used against you.

Understand the buyer's priorities

A buyer may value a fast close, a rent-back, or certain appliances more than a small price difference. Meeting those can strengthen your position.

Handle repair requests wisely

After inspections, a credit is often simpler than doing repairs during escrow, and it lets the buyer choose their own contractors.

If the appraisal comes in low

Options include the buyer covering the gap, a price adjustment, splitting the difference, or asking the lender to review comparable sales.

07 Escrow to Closing

Once you accept an offer, escrow opens and a neutral third party manages funds and documents. In California a typical escrow runs about 30 days. Exact dates are set by your contract; the timeline below is a common example.



CALIFORNIA SELLER DISCLOSURES

California sellers have broad duties to disclose known material facts about the property. Common documents include the Transfer Disclosure Statement, Seller Property Questionnaire, and Natural Hazard Disclosure report, along with others depending on the home and its location. When in doubt, disclose, and ask.

California seller disclosures

California asks a lot of sellers when it comes to disclosure, and that protects you as much as the buyer. Complete, accurate disclosures reduce the risk of disputes after closing.

DISCLOSURE	WHAT IT COVERS
Transfer Disclosure Statement	Your statement of the home's known condition, features, and any known defects.
Seller Property Questionnaire	Additional questions on repairs, neighborhood conditions, insurance claims, and more.
Natural Hazard Disclosure	Whether the property is in mapped zones such as flood, fire hazard, or seismic areas. Usually prepared by a third-party report company.
Lead-Based Paint	Required for homes built before 1978.
Smoke, CO & Water Heater	Confirmation that smoke and carbon monoxide detectors and water heater bracing meet requirements.
HOA Documents	For homes in an association: CC&Rs, bylaws, budgets, meeting minutes, and fees.
Special Taxes & Assessments	Mello-Roos or other assessment districts, common in many newer South Orange County communities.

THE GOLDEN RULE

If you know about it and it could affect a buyer's decision or the home's value, disclose it. When you're unsure, disclose and ask.

EVERY HOME IS DIFFERENT

Additional disclosures may apply based on the home's age, location, and features. I'll confirm the full list for your property, and an attorney can advise on legal questions.

08 Understanding Your Costs

Knowing your likely net proceeds early helps you plan your next move with confidence. Use this worksheet as a starting point; we'll prepare a detailed estimate for your home.

ITEM	NOTES	ESTIMATE
Expected sale price	From your pricing analysis	\$
Mortgage payoff & any liens	Request a payoff statement from your lender	– \$
Brokerage compensation	Negotiable; set in your listing agreement	– \$
Escrow fees	Allocation is negotiable between buyer and seller	– \$
Title insurance	Owner's policy; varies by price and contract	– \$
Documentary transfer tax	County rate, plus city tax in some cities	– \$
Prorated property taxes & HOA	Plus any HOA transfer and document fees	– \$
Natural hazard report	Required disclosure report	– \$
Prep, repairs & staging	Your preparation budget	– \$
Buyer credits or repairs	Negotiated during escrow, if any	– \$
Estimated net proceeds		\$

— PLAN AHEAD FOR TAXES

Federal rules allow many homeowners to exclude a portion of the gain on a primary residence when ownership and use requirements are met. Every situation is different, so talk with your CPA or tax advisor before you list, especially for rentals, inherited homes, or trust-owned property.

09 Pre-Listing Checklist

Check items off as you go. Most can be finished in two to four weeks.

Paperwork

WEEK 1

- ☐ Locate deed, survey, and closing papers from your purchase
- ☐ Gather permits and receipts for upgrades and repairs
- ☐ Collect HOA contacts, CC&Rs, and fee schedule
- ☐ Request a mortgage payoff statement
- ☐ List warranties, manuals, and utility providers

Repairs

WEEKS 1 - 3

- ☐ Walk each room and note needed fixes
- ☐ Schedule contractors and handyman work
- ☐ Touch up or repaint key rooms
- ☐ Service HVAC; test smoke and CO detectors
- ☐ Consider a pre-listing inspection

Presentation

WEEKS 2 - 4

- ☐ Declutter and pack non-essentials
- ☐ Remove personal photos and collections
- ☐ Schedule professional deep cleaning
- ☐ Refresh landscaping, entry, and lighting
- ☐ Finalize staging plan

Launch Ready

WEEK 4

- ☐ Confirm photography and video date
- ☐ Prepare home for photo day
- ☐ Set up showing instructions and access
- ☐ Plan for pets and household routines
- ☐ Secure valuables and personal documents

MOVING OUT CHECKLIST

- Book movers as soon as escrow opens
- Schedule utility transfers for closing day
- Forward mail and update your address
- Cancel or transfer HOA, security, and services
- Leave keys, remotes, codes, and manuals
- Remove everything not included in the sale
- Leave the home broom-clean for the walkthrough
- Keep copies of all closing documents

IO Rightsizing Your Next Move

Whether you're simplifying, relocating, or freeing up equity for what's next, moving to a different-sized home is both a practical project and an emotional one. These ten steps keep it manageable.

01 Clarify your goals

Write down why you're moving and what the next home needs to do for you: location, size, layout, budget, and timing.

02 Measure the new space

Get a floor plan and measure rooms, closets, and garage space. Knowing what will fit makes every decision easier.

03 Start early, one area at a time

Begin 8 to 12 weeks before listing. Start with low-emotion spaces like the garage or linen closet, not the photo albums.

04 Apply the 90/90 rule

If you haven't used it in the last 90 days and won't in the next 90, it's a strong candidate to let go. Seasonal items get a pass.

05 Sort into four groups

Keep, Gift, Sell, and Donate. Give each group its own room or corner, and never let items go back into the house.

06 Be gentle with sentimental items

Keep a few pieces that tell the story. Photograph the rest, and digitize photos, letters, and paperwork.

07 Offer heirlooms early

Tell family and friends what's available and set a pickup date. Anything unclaimed by then moves to Sell or Donate.

08 Sell or donate the rest

Consignment stores, estate-sale companies, online marketplaces, and donation pickups all work. Keep receipts for donations.

09 Plan the move

Get three mover quotes, sketch furniture placement for the new home, and label each box with the room it's going to.

IO Coordinate the sale and the move

Line up your sale, purchase, and moving dates. A rent-back, a contingent purchase, or bridge financing can buy you breathing room.

— A BONUS FOR YOUR SALE

Every box you pack early is one less thing in the listing photos. A home that's already been edited down looks larger, shows better, and is easier to keep ready for short-notice showings.

Deciding what comes with you

A simple rule and a simple system take the guesswork out of thousands of small decisions.

The 90/90 rule

QUESTION 1

Have I used this in the last 90 days?



QUESTION 2

Will I realistically use it in the next 90 days?



TWO NO'S

Let it go: gift, sell, or donate. Exceptions: seasonal items, important documents, and true keepsakes.

The four-group sorting system

Keep

Used often, loved, and fits the new space. Measure furniture before deciding.

Gift

Heirlooms and meaningful pieces for family and friends, with a pickup date.

Sell

Furniture, art, and collectibles with resale value. Price to move, not to keep.

Donate

Usable everyday items. Schedule a pickup and keep your receipts.

A rightsizing timeline

12 WEEKS OUT

Set goals, measure the new home, and start with storage areas.

8 WEEKS OUT

Sort room by room. Offer heirlooms to family.

4 WEEKS OUT

Sell and donate. Book movers. Pack non-essentials.

MOVING WEEK

Pack an essentials box. Confirm dates and utility transfers.

THE EMOTIONAL SIDE IS REAL

Leaving a home full of memories can be harder than expected. Go at a steady pace, take breaks, and invite someone you trust to help. You're not giving up your story; you're choosing the pieces that come with you into the next chapter.

II Questions to Ask Before You List

The right representation makes a measurable difference. Whoever you interview, these questions will help you understand how your home will be priced, marketed, and negotiated.

01 How did you arrive at your recommended price?

Ask to see the comparable sales and the reasoning behind each adjustment.

02 What's your marketing plan, specifically?

Photography, video, online exposure, open houses, and outreach to agents.

03 How will you prepare my home for market?

Look for a clear plan covering repairs, staging, and presentation priorities.

04 How often will we communicate, and how?

Agree on updates, showing feedback, and how quickly calls are returned.

05 How do you handle multiple offers?

Understand the process for reviewing, comparing, and countering offers.

06 What happens if the home doesn't sell as planned?

A good plan includes review points and next steps, agreed on in advance.

07 What are the terms of the listing agreement?

Length, compensation, and cancellation terms should be clear and in writing.

08 Who will I actually be working with?

Know whether your broker or a team member handles each stage of the sale.

A—Z Seller's Glossary

Terms you'll hear along the way, in plain language.

Appraisal

An independent estimate of market value, usually ordered by the buyer's lender.

Appraisal gap

The difference between the contract price and a lower appraised value.

CC&Rs

Covenants, conditions, and restrictions governing homes in an association.

Close of escrow

The day the deed records and ownership officially transfers.

Closing costs

Fees paid by buyer and seller to complete the sale, such as escrow, title, and transfer tax.

Comparative market analysis

A broker's review of comparable sales and listings used to guide pricing.

Contingency

A contract condition, such as inspection, appraisal, or loan approval, that must be met or removed.

Contingency removal

The buyer's written release of a contingency, often a key milestone in escrow.

Counter-offer

A response to an offer that changes one or more of its terms.

Days on market

How long a home has been listed; a common signal of market reception.

Documentary transfer tax

A tax on the transfer of real property, set by the county and, in some cities, the city.

Earnest money deposit

The buyer's good-faith deposit, held in escrow and credited at closing.

Equity

Your home's market value minus what you owe on it.

Escrow

A neutral third party that holds funds and documents until all conditions are met.

HOA

Homeowners association; manages common areas and enforces CC&Rs.

Home inspection

A buyer-ordered evaluation of the home's condition and systems.

Lien

A legal claim against a property for an unpaid debt, cleared at or before closing.

Listing agreement

Your contract with your brokerage, setting terms, duration, and compensation.

Mello-Roos

A special tax that funds infrastructure and services in certain districts.

MLS

Multiple Listing Service; the shared database brokers use to market and find homes.

Net proceeds

What you receive after the loan payoff and all selling costs.

Payoff statement

Your lender's statement of the exact amount needed to pay off your loan.

Pre-approval

A lender's written review of a buyer's credit, income, and assets.

Recording

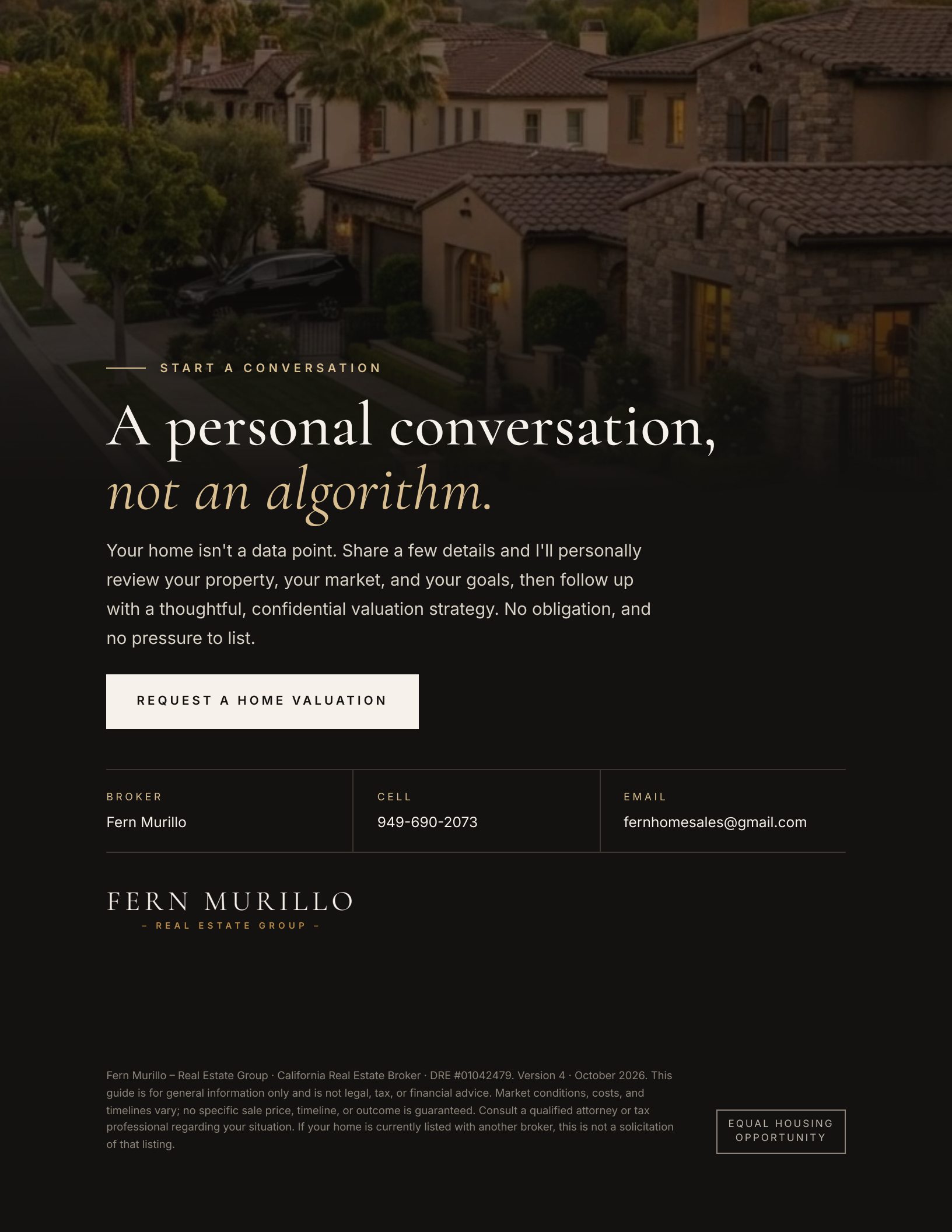
Filing the deed with the county, which makes the transfer official.

Rent-back

An agreement letting the seller stay in the home for a set time after closing.

Title insurance

Protection against covered defects in the property's ownership history.



— START A CONVERSATION

A personal conversation, *not an algorithm.*

Your home isn't a data point. Share a few details and I'll personally review your property, your market, and your goals, then follow up with a thoughtful, confidential valuation strategy. No obligation, and no pressure to list.

REQUEST A HOME VALUATION

BROKER

Fern Murillo

CELL

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EQUAL HOUSING
OPPORTUNITY