

Steps to Sold



Caroline Paper
YOUR MARYLAND REAL ESTATE EXPERT

Meet Caroline



What's the difference between selling your home and failing to do so? The details! I understand that selling a home in today's market can be challenging. While the market can fluctuate daily, hundreds of homes are sold each week in our area.

I have been working hard to serve my clients across Maryland since discovering my passion for real estate nearly four years ago. Previously a teacher, I took my love of helping and educating others and now apply that to each and every one of my clients. I strive to ensure the service I provide to each client is personalized to their specific needs and goals!

I am a lifelong Marylander, an aunt to 4 nieces and nephews, and a 2018 graduate of Towson University with a degree in Early Childhood Education. Before becoming a realtor, I taught 3rd grade in Baltimore County. During my spare time, I enjoy trying new restaurants, being out on the water, and spending time with my loved ones.

12 Steps To Sold

01

In person meeting



02

What is the perfect price?



03

Sign agreement and state disclosures



04

Market the home



05

List the home and allow showings



06

Open house and follow up



Throughout the sale of our home and the purchase of our new home Caroline was amazing! She kept us up updated on anything that came up and kept things moving forward. We were so assured of her services that we connected her with my parents and she sold a property for them as well. Quick, smooth and easy.

Shawn V.



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I have had the pleasure to work with Caroline twice this year! The first to sell my house and second to help me buy a house. Both times the process was incredibly smooth. She is very knowledgeable of what needs to be done and is extremely responsive to emails and texts. She is very professional and pleasant.

Katrina G



07

Accept and review offers



08

Negotiate!



09

Make sure all contingencies are met



10

Make sure home appraises



11

Final walkthrough



12

Closing Day!!



Important Terms to Understand

Appraisal

The determination of value of a property, completed by a licensed appraiser. Required by the lender to ensure the property is worth the amount of the mortgage loan being given.

Note

The agreement to repay the mortgage. Signed at settlement.

Ratified Contract

the accepted offer for the sale of real estate, signed by both the buyer and seller, agreeing and finalizing all terms offered.

Closing Costs

The costs associated with purchasing a home, inclusive of fees charged by; a lender, the title company, attorneys, insurance companies, taxing authorities, homeowners's associations, real estate agents, etc.

These fees are separate from the Down Payment

Earnest Money Deposit

The initial funds that a buyer is asked to put down once a seller accepts the buyer's offer. It shows not that the buyer is serious about buying the home and is held until settlement day.



“Caroline is excellent! She is very professional and knowledgeable. She and her team have great resources, all top-notch. If you want someone who genuinely cares and has your best interest at heart please call Caroline!”

Bradley S.

Realtor

Not every real estate agent is a REALTOR®. A REALTOR® promises to uphold the Code of Ethics of the association and to hold each other accountable for when serving the public, customers, clients and each other, with a high standard of practice and care.

Rent Back

A Rent-back, refers to an arrangement where the buyer, who now owns the home, agrees to allow the seller, the now-tenant, to stay in the house beyond settlement day. The terms are agreed upon before settlement, and will often involve a security deposit, a daily rental rate, and a length of time allowed.

Lien

A claim against a property for money owed.

Equity

The market value of the home over the mortgage loan amount. For example, if you are purchasing a home for \$500,000 and it appraises for \$525,000 then you have \$25,000 in equity.

Deed

The title of your property.



“Caroline was fantastic to work with. Extremely professional, reliable, and conversational!”
Chris W.

Mortgage

The loan borrowed to purchase a home.

Settlement Day

The day the ownership of the property changes hand from the seller to the buyer. Both parties sign, the buyer pays for the property, and ownership is transferred.

Title

The document of ownership of the property.



“What can't I say about Caroline! She was always there to answer any questions, she is very knowledgeable about her profession and takes it seriously.

Brian W.

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