

*A COMPLETE GUIDE FOR*

# **I WOULD SELL MY HOME BUT .... I DON'T KNOW WHERE TO GO NEXT!**



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"Let me introduce myself  
and explain why I've created  
this FREE report to give you  
the information you need to  
select a selling agent!"

Dear Home Seller,

Selling a home can be very confusing. You're bombarded with misleading information, confusing claims, and bad advice from people who aren't accountable or responsible to you for the advice they give.

How can you find solid, practical information to help you select the right real estate agent? **Start by reading this free report.**

I'm providing this report so you may avoid some of the biggest pitfalls I've seen home sellers make every day when selecting their agent and strategy for selling their home.

In this fact-filled report, you'll discover the amazing secrets I've used over the years. What I'm going to share isn't theory – my clients and I have tested it.

**With this information, you can set a purposeful strategy for moving from one house to another in a low inventory market with confidence.**

If you have any questions about the information in this report, send me an email at **jeremy@bannackre.com**. or give me a call at **(406) 926-6767**. I've dedicated my business to helping people just like you.

Warmly,



Jeremy Williams  
Bannack Real Estate Group  
Broker | Owner

P.S. If you are feeling overwhelmed with the process of selling your home, and you would like a personalized plan to get you from point A to point B, I invite you to call me at (406) 926-6767 right away.

**MYTH:** CAN'T SELL BECAUSE WE  
DON'T KNOW WHERE TO GO NEXT.



**TRUTH:** YOU HAVE OPTIONS



# IS NOW THE RIGHT TIME TO SELL?



Our goal is to make sure you don't look back in life and wish you had done something different when you had the chance. If you answer yes to any of these questions, it is worth meeting with our wealth managers for a free assessment to make sure you don't miss out on a great opportunity.

- Are you in your long-term home?
- If you knew for certain you can find the right home, would you move?
- Is there something that will change in the next 1-4 years in your life that will make your home too big or small?

## **Other considerations:**

- What would a new home do for you that your current home doesn't?
- If you were to move, where would you go next?
- How soon would that be?



# DO INTEREST RATES MATTER?

**FACT:** A 1% increase on you interest rate equals about a 10% reduction of buying power.

If you qualify now for a \$400,000 home and rates go up 1%, you would have to buy a \$360,000 home to get the same payment.

We don't know when rates will go up but when they do, high prices and high rates will exponentially reduce affordability.

**Opinion:** Get into the home you want to be in for the long run, and take advantage of low rates, equity buildup and appreciation now as a plan for the future.



# TRUTH ABOUT HOUSING MARKET



- At any given time there can be very few homes on the market
- However, there are great homes that come to market every day. You have to be ready to take advantage of them.

We are heading into an equal opportunity market or a normal market. This is the time in the market when you can still sell your home at a high price and find good options for a replacement home.

**Are you going to be ready?**

**What are my options?**



# OPTIONS



## 1 Sell with contingency

You can list your home now and make buyer's offers contingent on you finding another home. This option gives you time to find a home while you have a buyer on your home in place.



## 2 Negotiate Rentback

In a strong sellers market you have more options. Today's buyers are willing to be flexible on terms as long as they know where they are going. This option allows you to sell and cash out of your home, and then rent back the home for up to a few months while you look for another home.



## 3 Buy First Then Sell

If you qualify, one of the easiest options is to buy a home first and then sell your home. This can be done with a conventional loan or a short term bank loan called a bridge loan, allowing the most time for moving from one home to another.



## 4 Buy and Rent Primary

In our real estate wealth management class we teach that the fastest and cheapest way to create an investment portfolio by purchasing a new primary residence with low money down and rent your current home.



# OPTIONS



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## Extended Closing

In real estate all terms are negotiable.

In a traditional sale, the time between going under contract and closing is about 45 days. That doesn't mean we can't work with the buyers to extend that an additional month or two giving you more time to find and close on your dream home.



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## SELL - RENT - MOVE

In this option you would sell your home, move into a short term rental or VRBO, and then purchase the right home when it comes on the market.

This option gives you the most time and flexibility, although it does involve a double move.



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## Buy Contingent

BUY  
SELL



One of the most common options is finding a home first and offering to buy contingent on selling your home. This option gives you the flexibility of knowing where you are going to go in advance. Not all sellers are open to contingency offers in a low inventory market.



# STEP 1: SELECT YOUR REAL ESTATE TEAM

Have you heard the phrase "It takes a village to raise a family"? The same is true when you are selling and moving into a new home at the same time. A strong real estate team will have the resources, communication and attention to detail needed to effortlessly make the move.

Look for a team that has a seasoned listing agent to get your home sold for top dollar, one or more buyers agent that proactively look for homes even if it means door knocking and cold calling, and a proven transaction coordinator that is highly focused and detailed to keeping everything on track.

**The "price of one" and the "recourses of many" working together for your goal.**

Questions to ask your real estate professional:

- **How long have you been in real estate and how have you handled market extremes?**
- **Are you an individual agent or do you work on a team?**
- **What does your team look like?**
- **What sets your team apart from other real estate agents in the area?**
- **How will you keep me on track and communicate with me during the buying process?**
- **Do you have any references that I could contact?**

## STEP 2: HAVE A SPECIFIC PLAN



Creating a plan with backup options with your team is one of the most important steps. Take the time to understand your comfort levels with each option and have a backup plan if something changes. Knowing what you are and not willing to do makes all the difference.

Important components of the plan:













- **Select one or two options from the list that you are ok with when selling**
- **Know exactly what the right home you want to buy looks like and what you are willing to compromise on.**
- **Plan the actual move in advance. Are you using a moving company, if so, what do we do if one of the closings are delayed?**
- **If we need a place to stay for a day or two, where would we go?**
- **What other resources do we need to be talking to?**
















# MOVING CHECKLIST

## Before the Move

-  Arrange for movers
-  Notify your utility services at both your current and future residence
-  Research and contact service providers at your new residence ( e.g. Internet, Cable, Phone)
-  Complete Change-of-address form at the post office
-  Start using up items that cannot be moved, such as frozen food, bleach and aerosols
-  Begin packing items you don't use
-  Arrange for home insurance
-  Store important documents such as birth certificates, medical records, legal / financial papers in a safe place that will not get lost
-  Donate or sell items that you do not wish to move
-  Pack an essentials bag
-  Measure furniture can come up with a plan on where you want everything in the new home
-  Clean home / Defrost refrigerator

## After the Move

-  Clean your new home
-  Change the locks to outside doors
-  Check smoke detectors and replace batteries if needed
-  Be sure that all utility services are turned on and in your name ( Electric, Gas, Water, Garbage, etc)
-  Arrange times for cable and internet providers to come and install
-  Change your address on your bank accounts, credit cards, driver's license, vehicle registration, voter's registration, ect.
-  Notify your employer of your new address and new local tax ID
-  Store all your home's closing documents in a safe place
-  Find and store manuals for the home's appliances and systems
-  Store important documents such as birth certificates, medical records, legal / financial papers in a safe place taht will not get lost
-  Unpack and enjoy your home!

## STEP 3: MEET WITH A LENDER

A great lender will be able to give you the most flexible options to finalize your strategy. Not all lenders will offer the same products and rates.

We recommend speaking to 2-3 lenders that will help customize your approach and help understand limitations.

Understanding Lenders:

- **Lenders get paid by either charging higher closing cost or rates**
- **It is important to understand that the lowest rate might not be the best deal.**
- **A good real estate team will help you evaluate the lending options.**





## STEP 4: WORK THE PLAN

Timing and communication are the keys to a stress free transaction. A good plan has contingencies and a plan B.

Of course, we would love to be the agent you choose to work with, but let's face it, we are not right for everyone. That's why I've given you the questions to ask your potential agent – or as I like to call them – your marketing partner.

If you would like additional information, please reach out to us at **(406) 926-6767** or via email at **[jeremy@bannackre.com](mailto:jeremy@bannackre.com)**.

Reach out to me and let's talk about how to get your home sold for top dollar.  
Let's work together!

### **Referral Request (if moving out of area)**

**I am leaving the area and need a referral agent to provide preliminary information to me.**

My destination: \_\_\_\_\_

When I would like to be contacted by the agent: \_\_\_\_\_

Best method of contact: \_\_\_\_\_

When I expect to be in town to view homes: \_\_\_\_\_

Please complete the enclosed needs and wants list so that I can forward it to the agent in your new destination so he or she can begin the search.